



**Kaiser Foundation Health Plan, Inc.
Northern and Southern California Regions**

A nonprofit corporation

2016 Individual Plan Combined Membership Agreement, Disclosure Form, and Evidence of Coverage for Kaiser Permanente for Individuals and Families

Kaiser Permanente - Silver 70 HSA HMO 2700/15%

A plan for members who enroll through Covered California or directly with Kaiser Permanente

Member Service Contact Center

24 hours a day, seven days a week

(except closed holidays, and closed after 5 p.m. the day after

Thanksgiving, after 5 p.m. on Christmas Eve, and after 5 p.m. on
New Year's Eve)

1-800-464-4000 toll free

711 (toll free TTY for the hearing/speech impaired)

kp.org

Help in your language

Interpreter services, including sign language, are available during all hours of operation at no cost to you. We can also provide you, your family, and friends with any special assistance needed to access our facilities and services. In addition, you may request health plan materials translated in your language, and may also request these materials in large text or in other formats to accommodate your needs. For more information, call our Member Service Contact Center 24 hours a day, seven days a week (except closed holidays, and closed after 5 p.m. the day after Thanksgiving, after 5 p.m. on Christmas Eve, and after 5 p.m. on New Year's Eve) at **1-800-464-4000** (TTY users call **711**).

Ayuda en su idioma

Se ofrecen servicios de intérprete sin costo alguno para usted durante todo el horario de atención, incluida la lengua de señas (sign language). También podemos ofrecerles a usted y a sus familiares y amigos todo tipo de ayuda especial que necesiten para tener acceso a nuestros centros y servicios. Además, puede solicitar que los materiales del plan de salud se traduzcan a su idioma, y que estos materiales sean con letra grande o en otros formatos que se acomoden a sus necesidades. Para obtener más información llame a la Central de Llamadas de Servicio a los Miembros las 24 horas del día, los siete días de la semana (excepto los días festivos y después de las 5 p. m. el día después de *Thanksgiving* [Día de Acción de Gracias], y las vísperas de Navidad y Año Nuevo) al **1-800-788-0616** (usuarios de TTY llamen al **711**).

以您的語言提供協助

我們在辦公時間內免費為您提供口譯服務，包括手語在內。我們也可以向您本人、您的家人和朋友提供使用我們設施和服務時所需的任何特別協助。此外，您可以要求將會員資料翻譯成您的語言，並且要求這些資料以大字版或其他格式來滿足您的需求。如需更多資訊，請致電我們的會員服務電話中心，我們每週7天，每天24小時為您服務（節假日全天以及感恩節翌日、聖誕節前夕和新年前夕下午 5 時後休息），電話號碼是 **1-800-757-7585**（免費電話）（TTY使用者請撥**711**）。

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Health Plan Benefits and Coverage Matrix

THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND IS A SUMMARY ONLY. THE EVIDENCE OF COVERAGE AND PLAN CONTRACT SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.

Accumulation Period

The Accumulation Period for this plan is 1/1/16 through 12/31/16 (calendar year).

Plan Out-of-Pocket Maximum

You will not pay any more Cost Share for the rest of the calendar year if the Copayments and Coinsurance you pay, plus all your payments toward the Plan Deductible, add up to one of the following amounts:

For self-only enrollment (a Family of one Member).....	\$6,500 per calendar year
For any one Member in a Family of two or more Members	\$6,500 per calendar year
For an entire Family of two or more Members	\$13,000 per calendar year

Plan Deductible

For Services subject to the Plan Deductible, you must pay Charges for Services you receive in the calendar year until you reach one of the following Plan Deductible amounts:

For self-only enrollment (a Family of one Member).....	\$2,700 per calendar year
For any one Member in a Family of two or more Members	\$2,700 per calendar year
For an entire Family of two or more Members	\$5,400 per calendar year

Note: The Plan Deductible amount is subject to increase if the U.S. Department of the Treasury changes the minimum deductible required in High Deductible Health Plans.

Professional Services (Plan Provider office visits)	You Pay
Most Primary Care Visits and most Non-Physician Specialist Visits	15% Coinsurance after Plan Deductible
Most Physician Specialist Visits	15% Coinsurance after Plan Deductible
Routine physical maintenance exams, including well-woman exams.....	No charge (Plan Deductible doesn't apply)
Well-child preventive exams (through age 23 months).....	No charge (Plan Deductible doesn't apply)
Family planning counseling and consultations.....	No charge (Plan Deductible doesn't apply)
Scheduled prenatal care exams.....	No charge (Plan Deductible doesn't apply)
Routine eye exams with a Plan Optometrist for Pediatric Members.....	No charge (Plan Deductible doesn't apply)
Hearing exams.....	No charge (Plan Deductible doesn't apply)
Urgent care consultations, evaluations, and treatment	15% Coinsurance after Plan Deductible
Most physical, occupational, and speech therapy	15% Coinsurance after Plan Deductible

Outpatient Services	You Pay
Outpatient surgery and certain other outpatient procedures	15% Coinsurance after Plan Deductible
Allergy injections (including allergy serum).....	15% Coinsurance after Plan Deductible
Most immunizations (including the vaccine)	No charge (Plan Deductible doesn't apply)
Most X-rays and laboratory tests.....	15% Coinsurance after Plan Deductible
Preventive X-rays, screenings, and laboratory tests as described in the "Benefits and Your Cost Share" section.....	No charge (Plan Deductible doesn't apply)
Covered individual health education counseling.....	No charge (Plan Deductible doesn't apply)
Covered health education programs	No charge (Plan Deductible doesn't apply)

Hospitalization Services	You Pay
Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs .	15% Coinsurance after Plan Deductible

Emergency Health Coverage	You Pay
Emergency Department visits	15% Coinsurance after Plan Deductible

Ambulance Services	You Pay
Ambulance Services.....	15% Coinsurance after Plan Deductible

Prescription Drug Coverage	You Pay
Most covered outpatient items in accord with our drug formulary guidelines at a Plan Pharmacy or through our mail-order service.....	15% Coinsurance for up to a 100-day supply after Plan Deductible
Most specialty items at a Plan Pharmacy	15% Coinsurance (not to exceed \$250) for up to a 30-day supply after Plan Deductible
Durable Medical Equipment (DME)	You Pay
DME items that are essential health benefits in accord with our DME formulary guidelines.....	15% Coinsurance after Plan Deductible
Mental Health Services	You Pay
Inpatient psychiatric hospitalization.....	15% Coinsurance after Plan Deductible
Individual outpatient mental health evaluation and treatment.....	15% Coinsurance after Plan Deductible
Group outpatient mental health treatment	15% Coinsurance after Plan Deductible
Chemical Dependency Services	You Pay
Inpatient detoxification	15% Coinsurance after Plan Deductible
Individual outpatient chemical dependency evaluation and treatment.....	15% Coinsurance after Plan Deductible
Group outpatient chemical dependency treatment	15% Coinsurance after Plan Deductible
Home Health Services	You Pay
Home health care (up to 100 visits per calendar year)	No charge after Plan Deductible
Other	You Pay
Eyeglasses or contact lenses for Pediatric Members:	
Eyeglass frame from selected styles in any 12-month period	No charge (Plan Deductible doesn't apply)
Regular eyeglass lenses in any 12-month period	No charge (Plan Deductible doesn't apply)
Standard contact lenses in any 12-month period.....	No charge (Plan Deductible doesn't apply)
Skilled Nursing Facility care (up to 100 days per benefit period).....	15% Coinsurance after Plan Deductible
Prosthetic and orthotic devices that are essential health benefits	No charge after Plan Deductible
Hospice care.....	No charge after Plan Deductible

This is a summary of the most frequently asked-about benefits. This chart does not explain benefits, Cost Share, out-of-pocket maximums, exclusions, or limitations, nor does it list all benefits and Cost Share amounts. For a complete explanation, please refer to the "Benefits and Your Cost Share" and "Exclusions, Limitations, Coordination of Benefits, and Reductions" sections.

Introduction

This *Combined Membership Agreement, Disclosure Form, and Evidence of Coverage (Membership Agreement and DF/EOC)* describes the health care coverage of "Kaiser Permanente - Silver 70 HSA HMO 2700/15%." This *Membership Agreement and DF/EOC*, the Rate Chart Guide which is incorporated into this *Membership Agreement and DF/EOC* by reference, and any amendments, constitute the legally binding contract between Health Plan (Kaiser Foundation Health Plan, Inc.) and the Subscriber.

For benefits provided under any other Health Plan program, refer to that plan's evidence of coverage.

In this *Membership Agreement and DF/EOC*, Health Plan is sometimes referred to as "we" or "us." Members are sometimes referred to as "you." Some capitalized terms have special meaning in this *Membership Agreement and DF/EOC*; please see the "Definitions" section for terms you should know.

When you join Kaiser Permanente, you are enrolling in one of two Health Plan Regions in California (either our Northern California Region or Southern California Region), which we call your "Home Region." The Service Area of each Region is described in the "Definitions" section of this *Membership Agreement and DF/EOC*. The coverage information in this *Membership Agreement and DF/EOC* applies when you obtain care in your Home Region. When you visit the other California Region, you may receive care as described in "Visiting the Other California Region" in the "How to Obtain Services" section.

PLEASE READ THE FOLLOWING INFORMATION SO THAT YOU WILL KNOW FROM WHOM OR WHAT GROUP OF PROVIDERS YOU MAY GET HEALTH CARE.

It is important to familiarize yourself with your coverage by reading this *Membership Agreement and DF/EOC* completely, so that you can take full advantage of your Health Plan benefits. Also, if you have special health care needs, please carefully read the sections that apply to you.

Note: The Health Plan Benefits and Coverage Matrix is located in the front of this *Membership Agreement and DF/EOC*.

Kaiser Permanente for Individuals and Families Kaiser Permanente - Silver 70 HSA HMO 2700/15%

"Kaiser Permanente for Individuals and Families Kaiser Permanente - Silver 70 HSA HMO 2700/15%" is a health benefit plan that meets the requirements of Section 223(c)(2) of the Internal Revenue Code. This health benefit plan is a High Deductible Health Plan. The health care coverage described in this *Membership Agreement and DF/EOC* is designed to be compatible for use with a Health Savings Account (HSA) under federal tax law.

The tax references contained in this *Membership Agreement and DF/EOC* relate to federal income tax only. The tax treatment of Health Savings Account contributions and distributions under your state's income tax laws may differ from the federal tax treatment, and differs from state to state. Health Plan does not provide tax advice. You should consult with your financial or tax advisor for tax advice or more information, including information about your eligibility for a Health Savings Account.

Please be aware that enrollment in a High Deductible Health Plan that is compatible for use with a Health Savings Account is only one of the eligibility requirements for establishing and contributing to a Health Savings Account. Some examples of other requirements include that you must not:

- Be covered by another health coverage plan that is not compatible for use with a Health Savings Account, with certain exceptions
- Have Medicare coverage
- Be able to be claimed as a dependent on another person's tax return

Term of this Membership Agreement and DF/EOC, Renewal, and Amendment

Term of this Membership Agreement and DF/EOC

This *Membership Agreement and DF/EOC* becomes effective on the membership effective date in the Subscriber's acceptance letter and will remain in effect until one of the following occurs:

- The *Membership Agreement and DF/EOC* is amended as described under "Amendment of *Membership Agreement and DF/EOC*" in this "Introduction" section

- There are no longer any Members in your Family who are covered under this *Membership Agreement and DF/EOC*

Note: Your membership may terminate even if this *Membership Agreement and DF/EOC* remains in effect for other covered Members of your Family. The "Termination of Membership" section explains how membership may terminate.

Renewal

If you comply with all of the terms of this *Membership Agreement and DF/EOC*, we will automatically renew this *Membership Agreement and DF/EOC* each year, effective January 1. Terms of the *Membership Agreement and DF/EOC* will remain the same when we renew it unless we have amended the *Membership Agreement and DF/EOC* as described under "Amendment of *Membership Agreement and DF/EOC*" in this "Term of this *Membership Agreement and DF/EOC*, Renewal, and Amendment" section.

Amendment of *Membership Agreement and DF/EOC*

In accord with "Notices" in the "Miscellaneous Provisions" section, **we may amend this *Membership Agreement and DF/EOC* (including Premiums and benefits) at any time by sending written notice to the Subscriber at least 60 days before the effective date of the amendment** unless we must increase the Plan Deductible to ensure that the deductible amount in this *Membership Agreement and DF/EOC* continues to meet the U.S. Department of the Treasury's minimum deductible amount required in High Deductible Health Plans. We will notify you of any such increase within 30 days after we receive the notice from the Treasury. The amendment may become effective earlier than the end of the period for which you have already paid your Premiums, and it may require you to pay additional Premiums for that period. All amendments are deemed accepted by the Subscriber unless the Subscriber gives us written notice of non-acceptance within 30 days of the date of the notice, in which case this *Membership Agreement and DF/EOC* terminates the day before the effective date of the amendment.

If we notified the Subscriber that we have not received all necessary governmental approvals related to this *Membership Agreement and DF/EOC*, we may amend this *Membership Agreement and DF/EOC* by giving written notice to the Subscriber after receiving all necessary governmental approval, in accord with "Notices" in the "Miscellaneous Provisions" section. Any such government-approved provisions go into effect on January 1, 2016 (unless the government requires a later effective date).

About Kaiser Permanente

Kaiser Permanente provides Services directly to our Members through an integrated medical care program. Health Plan, Plan Hospitals, and the Medical Group work together to provide our Members with quality care. Our medical care program gives you access to all of the covered Services you may need, such as routine care with your own personal Plan Physician, hospital care, laboratory and pharmacy Services, Emergency Services, Urgent Care, and other benefits described in this *Membership Agreement and DF/EOC*. Plus, our health education programs offer you great ways to protect and improve your health.

We provide covered Services to Members using Plan Providers located in your Home Region Service Area, which is described in the "Definitions" section. You must receive all covered care from Plan Providers inside your Home Region Service Area, except as described in the sections listed below for the following Services:

- Authorized referrals as described under "Getting a Referral" in the "How to Obtain Services" section
- Emergency ambulance Services as described under "Ambulance Services" in the "Benefits and Your Cost Share" section
- Emergency Services, Post-Stabilization Care, and Out-of-Area Urgent Care as described in the "Emergency Services and Urgent Care" section
- Hospice care as described under "Hospice Care" in the "Benefits and Your Cost Share" section
- Visiting member care as described under "Visiting the Other California Region" in the "How to Obtain Services" section

Definitions

Some terms have special meaning in this *Membership Agreement and DF/EOC*. When we use a term with special meaning in only one section of this *Membership Agreement and DF/EOC*, we define it in that section. The terms in this "Definitions" section have special meaning when capitalized and used in any section of this *Membership Agreement and DF/EOC*.

Adult Member: A Member who is age 19 or older and is not a Pediatric Member. For example, if you turn 19 on June 25, you will be an Adult Member starting July 1.

Allowance: A specified credit amount that you can use toward the purchase price of an item. If the price of the item(s) you select exceeds the Allowance, you will pay the amount in excess of the Allowance (and that payment

will not apply toward any deductible or out-of-pocket maximum).

Charges: "Charges" means the following:

- For Services provided by the Medical Group or Kaiser Foundation Hospitals, the charges in Health Plan's schedule of Medical Group and Kaiser Foundation Hospitals charges for Services provided to Members
- For Services for which a provider (other than the Medical Group or Kaiser Foundation Hospitals) is compensated on a capitation basis, the charges in the schedule of charges that Kaiser Permanente negotiates with the capitated provider
- For items obtained at a pharmacy owned and operated by Kaiser Permanente, the amount the pharmacy would charge a Member for the item if a Member's benefit plan did not cover the item (this amount is an estimate of: the cost of acquiring, storing, and dispensing drugs, the direct and indirect costs of providing Kaiser Permanente pharmacy Services to Members, and the pharmacy program's contribution to the net revenue requirements of Health Plan)
- For all other Services, the payments that Kaiser Permanente makes for the Services or, if Kaiser Permanente subtracts your Cost Share from its payment, the amount Kaiser Permanente would have paid if it did not subtract your Cost Share

Coinsurance: A percentage of Charges that you must pay when you receive a covered Service under this *Membership Agreement and DF/EOC*.

Copayment: A specific dollar amount that you must pay when you receive a covered Service under this *Membership Agreement and DF/EOC*. Note: The dollar amount of the Copayment can be \$0 (no charge).

Cost Share: The amount you are required to pay for covered Services. For example, your Cost Share may be a Copayment or Coinsurance. If your coverage includes a Plan Deductible and you receive Services that are subject to the Plan Deductible, your Cost Share for those Services will be Charges until you reach the Plan Deductible.

Dependent: A Member who meets the eligibility requirements as a Dependent (for Dependent eligibility requirements, see "Who Is Eligible" in the "Premiums, Eligibility, and Enrollment" section).

Emergency Medical Condition: A medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that a reasonable person would have believed that the absence of immediate medical attention would result in any of the following:

- Placing the person's health (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy
- Serious impairment to bodily functions
- Serious dysfunction of any bodily organ or part

A mental health condition is an Emergency Medical Condition when it meets the requirements of the paragraph above, or when the condition manifests itself by acute symptoms of sufficient severity such that either of the following is true:

- The person is an immediate danger to himself or herself or to others
- The person is immediately unable to provide for, or use, food, shelter, or clothing, due to the mental disorder

Emergency Services: All of the following with respect to an Emergency Medical Condition:

- A medical screening exam that is within the capability of the emergency department of a hospital, including ancillary services (such as imaging and laboratory Services) routinely available to the emergency department to evaluate the Emergency Medical Condition
- Within the capabilities of the staff and facilities available at the hospital, Medically Necessary examination and treatment required to Stabilize the patient (once your condition is Stabilized, Services you receive are Post Stabilization Care and not Emergency Services)

Family: A Subscriber and all of his or her Dependents.

Health Plan: Kaiser Foundation Health Plan, Inc., a California nonprofit corporation. This *Membership Agreement and DF/EOC* sometimes refers to Health Plan as "we" or "us."

Health Savings Account (HSA): A tax-exempt trust or custodial account established under Section 223(d) of the Internal Revenue Code exclusively for the purpose of paying qualified medical expenses. Contributions made to a Health Savings Account by an eligible individual are tax deductible under federal tax law whether or not the individual itemizes deductions. In order to make contributions to a Health Savings Account, you must be covered under a qualified High Deductible Health Plan and meet other tax law eligibility requirements.

Health Plan does not provide tax advice. Consult with your financial or tax advisor for tax advice or more information about your eligibility for a Health Savings Account.

High Deductible Health Plan: A health benefit plan that meets the requirements of Section 223(c)(2) of the Internal Revenue Code. The health care coverage under this *Membership Agreement and DF/EOC* has been designed to be a High Deductible Health Plan compatible for use with a Health Savings Account.

Home Region: The Region where you enrolled (either the Northern California Region or the Southern California Region).

Kaiser Permanente: Kaiser Foundation Hospitals (a California nonprofit corporation), Health Plan, and the Medical Group.

Medical Group: For Northern California Region Members, The Permanente Medical Group, Inc., a for-profit professional corporation, and for Southern California Region Members, the Southern California Permanente Medical Group, a for-profit professional partnership.

Medically Necessary: A Service is Medically Necessary if it is medically appropriate and required to prevent, diagnose, or treat your condition or clinical symptoms in accord with generally accepted professional standards of practice that are consistent with a standard of care in the medical community.

Medicare: The federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with end-stage renal disease (generally those with permanent kidney failure who need dialysis or a kidney transplant). If you have Medicare Part A or B, you are ineligible to establish or contribute to a Health Savings Account.

Member: A person who is eligible and enrolled under this *Membership Agreement and DF/EOC*, and for whom we have received applicable Premiums. This *Membership Agreement and DF/EOC* sometimes refers to a Member as "you."

Membership Agreement and DF/EOC: This *Combined Membership Agreement, Disclosure Form, and Evidence of Coverage* document, which describes your Health Plan coverage. This *Membership Agreement and DF/EOC* and the Rate Chart Guide which is incorporated into this *Membership Agreement and DF/EOC* by reference, and any amendments, constitute the legally binding contract between Health Plan and the Subscriber.

Non-Physician Specialist Visits: Consultations, evaluations, and treatment by non-physician specialists

(such as nurse practitioners, physician assistants, optometrists, podiatrists, and audiologists).

Non-Plan Hospital: A hospital other than a Plan Hospital.

Non-Plan Physician: A physician other than a Plan Physician.

Non-Plan Provider: A provider other than a Plan Provider.

Out-of-Area Urgent Care: Medically Necessary Services to prevent serious deterioration of your (or your unborn child's) health resulting from an unforeseen illness, unforeseen injury, or unforeseen complication of an existing condition (including pregnancy) if all of the following are true:

- You are temporarily outside your Home Region Service Area
- A reasonable person would have believed that your (or your unborn child's) health would seriously deteriorate if you delayed treatment until you returned to your Home Region Service Area

Pediatric Member: A Member from birth through the end of the month of his or her 19th birthday. For example, if you turn 19 on June 25, you will be an Adult Member starting July 1 and your last minute as a Pediatric Member will be 11:59 p.m. on June 30.

Physician Specialist Visits: Consultations, evaluations, and treatment by physician specialists, including personal Plan Physicians who are not Primary Care Physicians.

Plan Deductible: The amount you must pay in the calendar year for certain Services before we will cover those Services at the applicable Copayment or Coinsurance in that calendar year. Please refer to the "Benefits and Your Cost Share" section to learn whether your coverage includes a Plan Deductible, the Services that are subject to the Plan Deductible, and the Plan Deductible amount.

Plan Facility: Any facility listed on our website at kp.org/facilities for your Home Region Service Area, except that Plan Facilities are subject to change at any time without notice. For the current locations of Plan Facilities, please call our Member Service Contact Center.

Plan Hospital: Any hospital listed on our website at kp.org/facilities for your Home Region Service Area, except that Plan Hospitals are subject to change at any time without notice. For the current locations of Plan Hospitals, please call our Member Service Contact Center.

Plan Medical Office: Any medical office listed on our website at kp.org/facilities for your Home Region Service Area, except that Plan Medical Offices are subject to change at any time without notice. For the current locations of Plan Medical Offices, please call our Member Service Contact Center.

Plan Optical Sales Office: An optical sales office owned and operated by Kaiser Permanente or another optical sales office that we designate. Please refer to *Your Guidebook* for a list of Plan Optical Sales Offices in your area, except that Plan Optical Sales Offices are subject to change at any time without notice. For the current locations of Plan Optical Sales Offices, please call our Member Service Contact Center.

Plan Optometrist: An optometrist who is a Plan Provider.

Plan Out-of-Pocket Maximum: The total amount of Cost Share you must pay under this *Membership Agreement and DF/EOC* in the calendar year for certain covered Services that you receive in the same calendar year. Please refer to the "Benefits and Your Cost Share" section to find your Plan Out-of-Pocket Maximum amount and to learn which Services apply to the Plan Out-of-Pocket Maximum.

Plan Pharmacy: A pharmacy owned and operated by Kaiser Permanente or another pharmacy that we designate. Please refer to *Your Guidebook* for a list of Plan Pharmacies in your area, except that Plan Pharmacies are subject to change at any time without notice. For the current locations of Plan Pharmacies, please call our Member Service Contact Center.

Plan Physician: Any licensed physician who is a partner or employee of the Medical Group, or any licensed physician who contracts to provide Services to Members (but not including physicians who contract only to provide referral Services).

Plan Provider: A Plan Hospital, a Plan Physician, the Medical Group, a Plan Pharmacy, or any other health care provider that we designate as a Plan Provider.

Plan Skilled Nursing Facility: A Skilled Nursing Facility approved by Health Plan.

Post-Stabilization Care: Medically Necessary Services related to your Emergency Medical Condition that you receive in a hospital (including the Emergency Department) after your treating physician determines that this condition is Stabilized.

Premiums: Periodic membership charges paid by or on behalf of each Member. Premiums are in addition to any Cost Share.

Preventive Services: Covered Services that prevent or detect illness and do one or more of the following:

- Protect against disease and disability or further progression of a disease
- Detect disease in its earliest stages before noticeable symptoms develop

Primary Care Physicians: Generalists in internal medicine, pediatrics, and family practice, and specialists in obstetrics/gynecology whom the Medical Group designates as Primary Care Physicians. Please refer to our website at kp.org for a directory of Primary Care Physicians, except that the directory is subject to change without notice. For the current list of physicians that are available as Primary Care Physicians, please call the personal physician selection department at the phone number listed in *Your Guidebook*.

Primary Care Visits: Evaluations and treatment provided by Primary Care Physicians and primary care Plan Providers who are not physicians (such as nurse practitioners).

Rate Chart Guide: The document that lists premiums for Kaiser Permanente for Individuals and Families plans. The Premium for your coverage under this *Membership Agreement and DF/EOC* is listed in the Rate Chart Guide included with the Subscriber's acceptance letter, unless the Rate Chart Guide has been amended as described under "Amendment of *Membership Agreement and DF/EOC*" under "Term of this *Membership Agreement and DF/EOC*, Renewal, and Amendment" in the "Introduction" section.

Region: A Kaiser Foundation Health Plan organization or allied plan that conducts a direct-service health care program. Regions may change on January 1 of each year and are currently the District of Columbia and parts of Northern California, Southern California, Colorado, Georgia, Hawaii, Idaho, Maryland, Oregon, Virginia, and Washington. For the current list of Region locations, please visit our website at kp.org or call our Member Service Contact Center.

Service Area: Health Plan has two Regions in California. As a Member, you are enrolled in one of the two Regions (either our Northern California Region or Southern California Region), called your Home Region. This *Membership Agreement and DF/EOC* describes the coverage for both California Regions.

Northern California Region Service Area

The ZIP codes below for each county are in our Northern California Service Area:

- All ZIP codes in Alameda County are inside our Northern California Service Area: 94501–02, 94505, 94514, 94536–46, 94550–52, 94555, 94557, 94560,

- 94566, 94568, 94577–80, 94586–88, 94601–15, 94617–21, 94622–24, 94649, 94659–62, 94666, 94701–10, 94712, 94720, 95377, 95391
- The following ZIP codes in Amador County are inside our Northern California Service Area: 95640, 95669
 - All ZIP codes in Contra Costa County are inside our Northern California Service Area: 94505–07, 94509, 94511, 94513–14, 94516–31, 94547–49, 94551, 94553, 94556, 94561, 94563–65, 94569–70, 94572, 94575, 94582–83, 94595–98, 94706–08, 94801–08, 94820, 94850
 - The following ZIP codes in El Dorado County are inside our Northern California Service Area: 95613–14, 95619, 95623, 95633–35, 95651, 95664, 95667, 95672, 95682, 95762
 - The following ZIP codes in Fresno County are inside our Northern California Service Area: 93242, 93602, 93606–07, 93609, 93611–13, 93616, 93618–19, 93624–27, 93630–31, 93646, 93648–52, 93654, 93656–57, 93660, 93662, 93667–68, 93675, 93701–12, 93714–18, 93720–30, 93737, 93740–41, 93744–45, 93747, 93750, 93755, 93760–61, 93764–65, 93771–79, 93786, 93790–94, 93844, 93888
 - The following ZIP codes in Kings County are inside our Northern California Service Area: 93230, 93232, 93242, 93631, 93656
 - The following ZIP codes in Madera County are inside our Northern California Service Area: 93601–02, 93604, 93614, 93623, 93626, 93636–39, 93643–45, 93653, 93669, 93720
 - All ZIP codes in Marin County are inside our Northern California Service Area: 94901, 94903–04, 94912–15, 94920, 94924–25, 94929–30, 94933, 94937–42, 94945–50, 94956–57, 94960, 94963–66, 94970–71, 94973–74, 94976–79
 - The following ZIP codes in Mariposa County are inside our Northern California Service Area: 93601, 93623, 93653
 - The following ZIP codes in Napa County are inside our Northern California Service Area: 94503, 94508, 94515, 94558–59, 94562, 94567, 94573–74, 94576, 94581, 94599, 95476
 - The following ZIP codes in Placer County are inside our Northern California Service Area: 95602–04, 95626, 95648, 95650, 95658, 95661, 95663, 95668, 95677–78, 95681, 95703, 95722, 95736, 95746–47, 95765
 - All ZIP codes in Sacramento County are inside our Northern California Service Area: 94203–09, 94211, 94229–30, 94232, 94234–37, 94239–40, 94244, 94247–50, 94252, 94254, 94256–59, 94261–63, 94267–69, 94271, 94273–74, 94277–80, 94282–91, 94293–98, 94571, 95608–11, 95615, 95621, 95624, 95626, 95628, 95630, 95632, 95638–41, 95652, 95655, 95660, 95662, 95670–71, 95673, 95678, 95680, 95683, 95690, 95693, 95741–42, 95757–59, 95763, 95811–38, 95840–43, 95851–53, 95860, 95864–67, 95894, 95899
 - All ZIP codes in San Francisco County are inside our Northern California Service Area: 94102–05, 94107–12, 94114–27, 94129–34, 94137, 94139–47, 94151, 94158–61, 94163–64, 94172, 94177, 94188
 - All ZIP codes in San Joaquin County are inside our Northern California Service Area: 94514, 95201–13, 95215, 95219–20, 95227, 95230–31, 95234, 95236–37, 95240–42, 95253, 95258, 95267, 95269, 95296–97, 95304, 95320, 95330, 95336–37, 95361, 95366, 95376–78, 95385, 95391, 95632, 95686, 95690
 - All ZIP codes in San Mateo County are inside our Northern California Service Area: 94002, 94005, 94010–11, 94014–21, 94025–28, 94030, 94037–38, 94044, 94060–66, 94070, 94074, 94080, 94083, 94128, 94303, 94401–04, 94497
 - The following ZIP codes in Santa Clara County are inside our Northern California Service Area: 94022–24, 94035, 94039–43, 94085–89, 94301–06, 94309, 94550, 95002, 95008–09, 95011, 95013–15, 95020–21, 95026, 95030–33, 95035–38, 95042, 95044, 95046, 95050–56, 95070–71, 95076, 95101, 95103, 95106, 95108–13, 95115–36, 95138–41, 95148, 95150–61, 95164, 95170, 95172–73, 95190–94, 95196
 - All ZIP codes in Solano County are inside our Northern California Service Area: 94503, 94510, 94512, 94533–35, 94571, 94585, 94589–92, 95616, 95618, 95620, 95625, 95687–88, 95690, 95694, 95696
 - The following ZIP codes in Sonoma County are inside our Northern California Service Area: 94515, 94922–23, 94926–28, 94931, 94951–55, 94972, 94975, 94999, 95401–07, 95409, 95416, 95419, 95421, 95425, 95430–31, 95433, 95436, 95439, 95441–42, 95444, 95446, 95448, 95450, 95452, 95462, 95465, 95471–73, 95476, 95486–87, 95492
 - All ZIP codes in Stanislaus County are inside our Northern California Service Area: 95230, 95304, 95307, 95313, 95316, 95319, 95322–23, 95326, 95328–29, 95350–58, 95360–61, 95363, 95367–68, 95380–82, 95385–87, 95397
 - The following ZIP codes in Sutter County are inside our Northern California Service Area: 95626, 95645, 95659, 95668, 95674, 95676, 95692, 95836–37

- The following ZIP codes in Tulare County are inside our Northern California Service Area: 93238, 93261, 93618, 93631, 93646, 93654, 93666, 93673
- The following ZIP codes in Yolo County are inside our Northern California Service Area: 95605, 95607, 95612, 95615–18, 95645, 95691, 95694–95, 95697–98, 95776, 95798–99
- The following ZIP codes in Yuba County are inside our Northern California Service Area: 95692, 95903, 95961

Southern California Region Service Area

The ZIP codes below for each county are in our Southern California Service Area:

- The following ZIP codes in Imperial County are inside our Southern California Service Area: 92274–75
- The following ZIP codes in Kern County are inside our Southern California Service Area: 93203, 93205–06, 93215–16, 93220, 93222, 93224–26, 93238, 93240–41, 93243, 93249–52, 93263, 93268, 93276, 93280, 93285, 93287, 93301–09, 93311–14, 93380, 93383–90, 93501–02, 93504–05, 93518–19, 93531, 93536, 93560–61, 93581
- The following ZIP codes in Los Angeles County are inside our Southern California Service Area: 90001–84, 90086–91, 90093–96, 90099, 90189, 90201–02, 90209–13, 90220–24, 90230–33, 90239–42, 90245, 90247–51, 90254–55, 90260–67, 90270, 90272, 90274–75, 90277–78, 90280, 90290–96, 90301–12, 90401–11, 90501–10, 90601–10, 90623, 90630–31, 90637–40, 90650–52, 90660–62, 90670–71, 90701–03, 90706–07, 90710–17, 90723, 90731–34, 90744–49, 90755, 90801–10, 90813–15, 90822, 90831–35, 90840, 90842, 90844, 90846–48, 90853, 90895, 90899, 91001, 91003, 91006–12, 91016–17, 91020–21, 91023–25, 91030–31, 91040–43, 91046, 91066, 91077, 91101–10, 91114–18, 91121, 91123–26, 91129, 91182, 91184–85, 91188–89, 91199, 91201–10, 91214, 91221–22, 91224–26, 91301–11, 91313, 91316, 91321–22, 91324–31, 91333–35, 91337, 91340–46, 91350–57, 91361–62, 91364–65, 91367, 91371–72, 91376, 91380–87, 91390, 91392–96, 91401–13, 91416, 91423, 91426, 91436, 91470, 91482, 91495–96, 91499, 91501–08, 91510, 91521–23, 91526, 91601–12, 91614–18, 91702, 91706, 91709, 91711, 91714–16, 91722–24, 91731–35, 91740–41, 91744–50, 91754–56, 91759, 91765–73, 91775–76, 91778, 91780, 91788–93, 91801–04, 91896, 91899, 93243, 93510, 93532, 93534–36, 93539, 93543–44, 93550–53, 93560, 93563, 93584, 93586, 93590–91, 93599
- All ZIP codes in Orange County are inside our Southern California Service Area: 90620–24, 90630–33, 90638, 90680, 90720–21, 90740, 90742–43, 92602–07, 92609–10, 92612, 92614–20, 92623–30, 92637, 92646–63, 92672–79, 92683–85, 92688, 92690–94, 92697–98, 92701–08, 92711–12, 92728, 92735, 92780–82, 92799, 92801–09, 92811–12, 92814–17, 92821–23, 92825, 92831–38, 92840–46, 92850, 92856–57, 92859, 92861–71, 92885–87, 92899
- The following ZIP codes in Riverside County are inside our Southern California Service Area: 91752, 92201–03, 92028, 92210–11, 92220, 92223, 92230, 92234–36, 92240–41, 92247–48, 92253–55, 92258, 92260–64, 92270, 92274, 92276, 92282, 92320, 92324, 92373, 92399, 92501–09, 92513–19, 92521–22, 92530–32, 92543–46, 92548, 92551–57, 92562–64, 92567, 92570–72, 92581–87, 92589–93, 92595–96, 92599, 92860, 92877–83
- The following ZIP codes in San Bernardino County are inside our Southern California Service Area: 91701, 91708–10, 91729–30, 91737, 91739, 91743, 91758, 91761–64, 91766, 91784–86, 91792, 92252, 92256, 92268, 92277–78, 92284–86, 92305, 92307–08, 92313–18, 92321–22, 92324–25, 92329, 92331, 92333–37, 92339–41, 92344–46, 92350, 92352, 92354, 92357–59, 92369, 92371–78, 92382, 92385–86, 92391–95, 92397, 92399, 92401–08, 92410–11, 92413, 92415, 92418, 92423, 92427, 92880
- The following ZIP codes in San Diego County are inside our Southern California Service Area: 91901–03, 91908–17, 91921, 91931–33, 91935, 91941–46, 91950–51, 91962–63, 91976–80, 91987, 92003, 92007–11, 92013–14, 92018–30, 92033, 92037–40, 92046, 92049, 92051–52, 92054–61, 92064–65, 92067–69, 92071–72, 92074–75, 92078–79, 92081–86, 92088, 92091–93, 92096, 92101–24, 92126–32, 92134–40, 92142–43, 92145, 92147, 92149–50, 92152–55, 92158–61, 92163, 92165–79, 92182, 92186–87, 92190–93, 92195–99
- The following ZIP codes in Ventura County are inside our Southern California Service Area: 90265, 91304, 91307, 91311, 91319–20, 91358–62, 91377, 93001–07, 93009–12, 93015–16, 93020–22, 93030–36, 93040–44, 93060–66, 93094, 93099, 93252

For each ZIP code listed for a county, your Home Region Service Area includes only the part of that ZIP code that is in that county. When a ZIP code spans more than one county, the part of that ZIP code that is in another county is not inside your Home Region Service Area unless that other county is listed above and that ZIP code is also listed for that other county.

If you have a question about whether a ZIP code is in your Home Region Service Area, please call our Member Service Contact Center.

Note: We may expand your Home Region Service Area at any time by giving written notice to the Subscriber. ZIP codes are subject to change by the U.S. Postal Service.

Services: Health care services or items ("health care" includes both physical health care and mental health care) and behavioral health treatment covered under "Behavioral Health Treatment for Pervasive Developmental Disorder or Autism" in the "Benefits and Your Cost Share" section.

Skilled Nursing Facility: A facility that provides inpatient skilled nursing care, rehabilitation services, or other related health services and is licensed by the state of California. The facility's primary business must be the provision of 24-hour-a-day licensed skilled nursing care. The term "Skilled Nursing Facility" does not include convalescent nursing homes, rest facilities, or facilities for the aged, if those facilities furnish primarily custodial care, including training in routines of daily living. A "Skilled Nursing Facility" may also be a unit or section within another facility (for example, a hospital) as long as it continues to meet this definition.

Spouse: The person to whom the Subscriber is legally married under applicable law. For the purposes of this *Membership Agreement and DF/EOC*, the term "Spouse" includes the Subscriber's domestic partner. "Domestic partners" are two people who are registered and legally recognized as domestic partners by California.

Stabilize: To provide the medical treatment of the Emergency Medical Condition that is necessary to assure, within reasonable medical probability, that no material deterioration of the condition is likely to result from or occur during the transfer of the person from the facility. With respect to a pregnant woman who is having contractions, when there is inadequate time to safely transfer her to another hospital before delivery (or the transfer may pose a threat to the health or safety of the woman or unborn child), "Stabilize" means to deliver (including the placenta).

Subscriber: A Member who is eligible for membership on his or her own behalf and not by virtue of Dependent status and for whom we have received applicable Premiums.

Urgent Care: Medically Necessary Services for a condition that requires prompt medical attention but is not an Emergency Medical Condition.

Premiums, Eligibility, and Enrollment

Premiums

Only Members for whom we have received the appropriate Premiums are entitled to coverage under this *Membership Agreement and DF/EOC*, and then only for the period for which we have received payment. You must prepay the Premiums listed on the Rate Chart Guide, applicable to your coverage, for each month on or before the last day of the preceding month.

Effective date of Premiums for new Members.

Premiums are effective on the same day that your coverage is effective unless you are already enrolled under this *Membership Agreement and DF/EOC* and are enrolling a new child. If you enroll a child as described under "Special enrollment," Premiums for the child are effective as follows:

- For a newborn, the first of the month following the date of birth
- For an adopted child, the first of the month following the effective date of adoption
- For a child placed with you or your Spouse for adoption, the first of the month following the date you or your Spouse have newly assumed a legal right to control health care. For purposes of this requirement, "legal right to control health care" means you have a signed written document (such as a health facility minor release report, a medical authorization form, or a relinquishment form) or other evidence that shows you or your Spouse have the legal right to control the child's health care

We may amend the Premiums listed in the Rate Chart Guide by sending written notice at least 60 days before the effective date of the amendment, as described under "Amendment of *Membership Agreement and DF/EOC* under "Term of this *Membership Agreement and DF/EOC*, Renewal, and Amendment" in the "Introduction" section. Also, your Premiums may change as follows:

- When you add a new Dependent, Premiums are effective as described under "Effective date of Premiums for new Members" in this "Premiums" section
- When you drop Dependents or move to a new rate area, any change in Premiums will take effect at the same time the change in coverage becomes effective
- When the Subscriber progresses to a new age band, any change in Premiums will take effect upon renewal

After your first 24 months of individuals and families coverage, we may not increase Premiums solely because you gave us incorrect or incomplete material information in your application for health coverage.

If a government agency or other taxing authority imposes or increases a tax or other charge (other than a tax on or measured by net income) upon Health Plan or Plan Providers (or any of their activities), we may increase Premiums to include your share of the new or increased tax or charge by sending written notice to the Subscriber at least 30 days prior to the effective date of the change. Your share is determined by dividing the number of enrolled Members in your Family by the total number of Members enrolled in your Home Region Service Area.

Who Is Eligible

To enroll and to continue enrollment, you must meet all of the eligibility requirements described in this "Who Is Eligible" section.

Service Area eligibility requirements if you are enrolled through Covered California

When you join Kaiser Permanente, you are enrolling in one of two Health Plan Regions in California (either our Northern California Region or Southern California Region), which we call your "Home Region." The Service Area of each Region is described in the "Definitions" section of this *Membership Agreement and DF/EOC*. The Subscriber must live in the Service Area of one of our California Regions. The coverage information in this *Membership Agreement and DF/EOC* applies when you obtain care in your Home Region. When you visit the other California Region, you may receive care as described in "Visiting Other Regions" in the "How to Obtain Services" section of this *Membership Agreement and DF/EOC*.

Service Area eligibility requirements if you are enrolled directly with Kaiser Permanente

When you join Kaiser Permanente, you are enrolling in one of two Health Plan Regions in California (either our Northern California Region or Southern California Region), which we call your "Home Region." The Service Area of each Region is described in the "Definitions" section of this *Membership Agreement and DF/EOC*. The Subscriber must live in the Service Area of one of our California Regions at the time he or she enrolls. The coverage information in this *Membership Agreement and DF/EOC* applies when you obtain care in your Home Region. When you visit the other California Region, you may receive care as described in "Visiting Other Regions" in the "How to Obtain Services" section of this *Membership Agreement and DF/EOC*.

If the Subscriber moves from your Home Region to the other California Region, we will transfer the membership of the Subscriber and all Dependents to the Individuals and Families Plan in that Region that is most similar to this plan. All terms and conditions in your application for health coverage, including the Conditions of Acceptance and Arbitration Agreement, will continue to apply. We will provide the Subscriber with the effective date of coverage and a Kaiser Permanente ID card for each Member of the Family with a new medical record number on it. Please refer to the Rate Chart Guide for the premiums that apply in the other California Region. For more information, please call our Member Service Contact Center.

If the Subscriber moves to the service area of a Region outside California, you may be able to apply for membership in that Region by contacting the member or customer service department there, but the plan, including coverage, premiums, and eligibility requirements, might not be the same as under this *Membership Agreement and DF/EOC*.

If the Subscriber moves anywhere else outside your Home Region Service Area after enrollment, you can continue your membership as long as you meet all other eligibility requirements. However, you must receive covered Services from Plan Providers inside your Home Region Service Area, except as described in the sections listed below for the following Services:

- Authorized referrals as described under "Getting a Referral" in the "How to Obtain Services" section
- Emergency ambulance Services as described under "Ambulance Services" in the "Benefits and Your Cost Share" section
- Emergency Services, Post-Stabilization Care, and Out-of-Area Urgent Care as described in the "Emergency Services and Urgent Care" section
- Hospice care as described under "Hospice Care" in the "Benefits and Your Cost Share" section

Newborn coverage

If you are already enrolled under this *Membership Agreement and DF/EOC* and have a baby, your newborn will automatically be covered for 31 days from the date of birth. If you do not enroll the newborn within 60 days, he or she is covered for only 31 days (including the date of birth).

Eligibility as a Dependent

If you are a Subscriber, the following persons are eligible to enroll as your Dependents:

- Your Spouse

- Your or your Spouse's Dependent children, who are under age 26, if they are any of the following:
 - ◆ sons, daughters, or stepchildren
 - ◆ adopted children
 - ◆ children placed with you for adoption
 - ◆ children for whom you or your Spouse is the court-appointed guardian (or was when the child reached age 18)
- Children whose parent is a Dependent under your family coverage (including adopted children and children placed with your Dependent for adoption) if they meet all of the following requirements:
 - ◆ they are not married and do not have a domestic partner (for the purposes of this requirement only, "domestic partner" means someone who is registered and legally recognized as a domestic partner by California)
 - ◆ they are under age 26
 - ◆ they receive all of their support and maintenance from you or your Spouse
 - ◆ they permanently reside with you or your Spouse
- Dependent children of the Subscriber or Spouse (including adopted children and children placed with you for adoption) who reach the age limit may continue coverage under this *Membership Agreement and DF/EOC* if all of the following conditions are met:
 - ◆ they meet all requirements to be a Dependent except for the age limit
 - ◆ they are incapable of self-sustaining employment because of a physically- or mentally-disabling injury, illness, or condition that occurred before they reached the age limit for Dependents
 - ◆ they receive 50 percent or more of their support and maintenance from you or your Spouse
 - ◆ you give us proof of their incapacity and dependency within 60 days after we request it (see "Disabled Dependent certification" below in this "Eligibility as a Dependent" section)

Disabled Dependent certification. One of the requirements for a Dependent to be eligible to continue coverage as a disabled Dependent is that the Subscriber must provide us documentation of the dependent's incapacity and dependency as follows:

- If the child is a Member, we will send the Subscriber a notice of the Dependent's membership termination due to loss of eligibility at least 90 days before the date coverage will end due to reaching the age limit. The Dependent's membership will terminate as described in our notice unless the Subscriber provides us documentation of the Dependent's incapacity and

dependency within 60 days of receipt of our notice and we determine that the Dependent is eligible as a disabled dependent. If the Subscriber provides us this documentation in the specified time period and we do not make a determination about eligibility before the termination date, coverage will continue until we make a determination. If we determine that the Dependent does not meet the eligibility requirements as a disabled dependent, we will notify the Subscriber that the Dependent is not eligible and let the Subscriber know the membership termination date. If we determine that the Dependent is eligible as a disabled dependent, there will be no lapse in coverage. Also, starting two years after the date that the Dependent reached the age limit, the Subscriber must provide us documentation of the Dependent's incapacity and dependency annually within 60 days after we request it so that we can determine if the Dependent continues to be eligible as a disabled dependent

- If the child is not a Member because you are changing coverages, you must give us proof, within 60 days after we request it, of the child's incapacity and dependency as well as proof of the child's coverage under your prior coverage. In the future, you must provide proof of the child's continued incapacity and dependency within 60 days after your receive our request, but not more frequently than annually

Persons barred from enrolling

- You cannot enroll if you have had your entitlement to receive Services through Health Plan terminated for cause

How to Enroll and When Coverage Begins

How to enroll through Covered California

To request enrollment, you must submit a completed application to Covered California. For information about how to apply for a plan through Covered California, visit the Covered California website at www.coveredca.com or call the Covered California Service Center at the number listed under "How to Reach Covered California" in the "Helpful Information" section.

How to enroll directly through Kaiser Permanente

To request enrollment, you must submit a completed application for health coverage for the Subscriber and any Dependents. Please follow the directions on the enrollment form for how to submit the application. If you are requesting enrollment for a reason listed under

"Special enrollment," you may be required to provide documentation that you have experienced a triggering event.

If you are already enrolled as a Subscriber, the same procedure applies to request enrollment of newly acquired Dependents. When requesting enrollment of a newborn, newly adopted child, or a child placed with you or your Spouse for adoption, the Subscriber must submit an application for health coverage within 60 days after the date of birth, date of adoption, or date that you or your Spouse have newly assumed a legal right to control health care in anticipation of adoption. For purposes of this requirement, "legal right to control health care" means you have a signed written document (such as a health facility minor release report, a medical authorization form, or a relinquishment form) or other evidence that shows you have the legal right to control the child's health care. If you do not enroll the newborn child within 60 days, the newborn is covered for only 31 days (including the date of birth).

Selecting and switching your benefit plan

When you first enroll, you must select a plan to enroll in. You cannot switch plans until the next open enrollment period unless you meet the requirements described in the "Special Enrollment" section. If you qualify for special enrollment and are thinking about switching to a different plan, please examine your coverage options carefully. Cost Share and Premiums vary between plans. To learn more about other plans we offer, call our Member Service Contact Center. If you want a copy of the membership agreement and DF/EOC for another plan we offer, ask the representative to send you one.

Open enrollment period

You may apply for enrollment by submitting an application for health coverage as described in the "How to Enroll" section during the open enrollment period of November 1, 2015, through January 31, 2016. If your application is accepted, your membership effective date will be one of the following:

- January 1, 2016, if your application is received by December 15, 2015
- The first day of the next month, if your application is received by the fifteenth day of a month. For example, if we or Covered California receives your application on January 10, 2016, and then accepts it, your membership effective date would be February 1, 2016
- The first day of the month following the next month, if your application is received after the fifteenth day of a month. For example, if we or Covered California receives your application on January 20, 2016, and

then accepts it, your membership effective date would be March 1, 2016

Special enrollment

You may apply for enrollment as a Subscriber (and existing Subscribers may apply to enroll Dependents) by submitting an application for health coverage, as described in the "How to Enroll" section, if one of the people applying for coverage experiences one of the triggering events listed in this "Special enrollment" section.

You may apply within 60 days before or after you lose health care coverage (for a reason other than nonpayment of Premiums, termination for cause, or rescission of coverage), which means you have 60 days before and 60 days after you lose coverage to apply if you lose coverage as described below:

- You lose your employer-provided coverage for the following reasons:
 - ◆ you lose your job
 - ◆ your work hours are reduced, so you no longer qualify for coverage
 - ◆ the person who covers you on his/her employer health plan dies
 - ◆ you are a Dependent on the plan and your marital status changes due to a legal separation or divorce, so your eligibility as a Dependent ends
 - ◆ you no longer live or work in the Service Area, and no other group health coverage is available to you
 - ◆ you are a part of a group of employees that are no longer offered coverage from your employer
 - ◆ a Dependent child has a birthday and no longer qualifies as a Dependent
 - ◆ your employer stops contributing premium payments for your group health coverage
 - ◆ your COBRA coverage ends
 - ◆ your retiree coverage is discontinued when the employer declares federal Chapter 11 bankruptcy
 - ◆ the person who covers you on his/her employer health plan becomes entitled to Medicare
 - ◆ your group plan is renewing or ending on a date other than January 1
 - ◆ you lose coverage for a reason that isn't your fault
- You lose Medicaid (known as Medi-Cal in California). Common examples may include:
 - ◆ you have a change in income
 - ◆ 60 days pass after delivering a child, or your pregnancy fails

- ◆ you lose what's known as "Medically Needy" coverage, which is special Medicaid coverage for people with too much income or assets to qualify for regular Medicaid, but who have high medical expenses. This type of special enrollment period may occur only once per calendar year
- You lose Medicare coverage
- You lose individual plan coverage because:
 - ◆ your individual plan is renewing or ending on a date other than January 1
 - ◆ you become ineligible for individual coverage. For example, you are a Dependent child reaching an age limit
- Your military coverage ends because you return from active duty

You may also apply within 60 days after one of the following triggering events happens to one of the people applying:

- You gain a Dependent, become a Dependent, or lose a Dependent in one of the following ways:
 - ◆ you have a baby, adopt a child, get married, or register in a domestic partnership -- or foster a child if your plan includes coverage for foster children
 - ◆ you lose a Dependent because the Dependent reaches an age where they no longer qualify to be covered under your health plan, or the Subscriber or a Dependent dies
 - ◆ you lose a Dependent because of divorce, dissolution of domestic partnership, or legal separation

Note: You do not need to be a current member to purchase a health plan for yourself or your family if you experience this triggering event by gaining, becoming, or losing a Dependent. In the event of death of the Subscriber or Dependent, you qualify for a special enrollment period only if you are enrolled under the same plan as the deceased.

- A state or federal court orders that you, or your Dependent, be covered as a Dependent
- You move to a new location and have a different choice of health plans
- You were recently released from incarceration
- Your eligibility for federal financial assistance through Covered California changes:
 - ◆ your or your Dependent's income level changes and, as a result, you and/or your Dependents become eligible –or ineligible— for financial assistance

- ◆ your eligibility to enroll in a health plan with reduced costs (cost-share reduction) changes
- ◆ the Federally Facilitated Marketplace (FFM) stops distributing financial assistance

For more information about eligibility for federal assistance, visit coveredca.com or call 1-800-300-1506. You can also call us for help at **1-800-494-5314**.

- Your employer discontinues or changes your current coverage options so that you become eligible for federal financial assistance
- You are newly entitled to have health care coverage because of an immigration status change. In this case, you may only enroll in a plan offered through Covered California. For more information, visit coveredca.com or call 1-800-300-1506. You can also call us for help at **1-800-494-5314**.
- Covered California determines that you are eligible for a monthly special enrollment period to enroll in or change health plan coverage. In this case, you may only enroll in a plan through Covered California. For more information, visit coveredca.com or call 1-800-300-1506. You can also call us for help at **1-800-494-5314**.
- Covered California determines that you are entitled to a special enrollment period due to extraordinary circumstances such as an error or lack of action on the part of Covered California, or for any other reason
- Covered California determines that you qualify for a special enrollment period because you were wrongly informed that you had coverage already, and didn't apply for coverage during open enrollment for that reason
- You were under active care for certain conditions with a provider that no longer participates in your health plan. Examples of conditions include an acute condition, a serious chronic condition, pregnancy, terminal illness, care of a newborn, or authorized nonelective surgeries)
- You reach the end of the contract term for a non-calendar year grandfathered individual or group coverage

For more information, including the most current list of special enrollment triggering events, visit kp.org/speciaalenrollment or call our Member Service Contact Center.

If your application is accepted, your membership effective date will be one of the following:

- For losing health care coverage or change in eligibility for employer health coverage:
 - ◆ the first day of the month following the last date of coverage if your application is received on or before last date of coverage
 - ◆ the first day of the following month if your application is received between the first and the fifteenth of the month after loss of coverage or change in employer coverage
 - ◆ the first day of the second following month if your application is received between the sixteenth and the last day of the month after loss of coverage or change in employer coverage
- For gaining or becoming a Dependent through marriage or domestic partnership registration, the first day of the month following receipt of application
- For gaining a Dependent through birth, adoption, or placement for adoption or foster care, the date of birth, adoption, the date you or your Spouse have newly assumed a legal right to control the child's health care, or first day of the month following the event. For purposes of this requirement, "legal right to control health care" means you have a signed written document (such as a health facility minor release report, a medical authorization form, or a relinquishment form) or other evidence that shows you or your Spouse have the legal right to control the child's health care
- For losing a Dependent through divorce, dissolution of domestic partnership, or legal separation:
 - ◆ the first of the month following receipt of application if the application is received between the first and the fifteenth of the month
 - ◆ the first day of the second month following receipt of application if the application is received between the sixteenth and the last day of the month
- For death of a Subscriber or Dependent, the first day of the month following receipt of application
- For court order, the date the court order is effective
- For permanent relocation, change in eligibility for federal financial assistance, change in immigration status or status as an American Indian/Native Alaskan, misinformation about your current coverage, or provider network changes:
 - ◆ the first day of the following month if the application is received between the first and the fifteenth of the month

- ◆ the first day of the second following month if the application is received between the sixteenth and the last day of the month
- For release from incarceration:
 - ◆ the first of the following month if the application is received between the first and the fifteenth of the month
 - ◆ the first day of the second following month if the application is received between the sixteenth and the last day of the month
- For determination by Covered California, any day of the month determined by Covered California, including a retroactive date
- For grandfathered plan renewing outside of open enrollment:
 - ◆ The first day of the month following the last date of coverage if your application is received on or before last date of coverage
 - ◆ the first day of the following month if your application is received between the first and the fifteenth of the month after last date of coverage
 - ◆ the first day of the second following month, if your application is received between the sixteenth and the last day of the month after last date of coverage

For more information about effective dates:

- For coverage through Covered California, contact Covered California
- For coverage directly with Kaiser Permanente, visit our website at kp.org or call our Member Service Contact Center

How to appeal if your application is declined

If your request for enrollment is declined, you may appeal this decision using one of the following processes:

- If we decline your request for enrollment, you may appeal by filing a grievance. Please refer to "Grievances" in the "Dispute Resolution" section for information on how to file a grievance
- If Covered California declines your request for enrollment in coverage offered through Covered California, you may appeal by following the process described in Covered California's notice

How to Obtain Services

As a Member, you are selecting our medical care program to provide your health care. You must receive

all covered care from Plan Providers inside your Home Region Service Area, except as described in the sections listed below for the following Services:

- Authorized referrals as described under "Getting a Referral" in this "How to Obtain Services" section
- Emergency ambulance Services as described under "Ambulance Services" in the "Benefits and Your Cost Share" section
- Emergency Services, Post-Stabilization Care, and Out-of-Area Urgent Care as described in the "Emergency Services and Urgent Care" section
- Hospice care as described under "Hospice Care" in the "Benefits and Your Cost Share" section
- Visiting member care as described under "Visiting the Other California Region" in this "How to Obtain Services" section

As a Member, you are enrolled in one of two Health Plan Regions in California (either our Northern California Region or Southern California Region), called your Home Region. The coverage information in this *Membership Agreement and DF/EOC* applies when you obtain care in your Home Region.

Our medical care program gives you access to all of the covered Services you may need, such as routine care with your own personal Plan Physician, hospital care, laboratory and pharmacy Services, Emergency Services, Urgent Care, and other benefits described in this *Membership Agreement and DF/EOC*.

Routine Care

If you need the following Services, you should schedule an appointment:

- Preventive Services
- Periodic follow-up care (regularly scheduled follow-up care, such as visits to monitor a chronic condition)
- Other care that is not Urgent Care

To make a non-urgent appointment, please refer to *Your Guidebook* for appointment telephone numbers, or go to our website at **kp.org** to request an appointment online.

Urgent Care

An Urgent Care need is one that requires prompt medical attention but is not an Emergency Medical Condition. If you think you may need Urgent Care, call the appropriate appointment or advice telephone number at a Plan Facility. Please refer to *Your Guidebook* for appointment and advice telephone numbers.

For information about Out-of-Area Urgent Care, please refer to "Urgent Care" in the "Emergency Services and Urgent Care" section.

Not Sure What Kind of Care You Need?

Sometimes it's difficult to know what kind of care you need, so we have licensed health care professionals available to assist you by phone 24 hours a day, seven days a week. Here are some of the ways they can help you:

- They can answer questions about a health concern, and instruct you on self-care at home if appropriate
- They can advise you about whether you should get medical care, and how and where to get care (for example, if you are not sure whether your condition is an Emergency Medical Condition, they can help you decide whether you need Emergency Services or Urgent Care, and how and where to get that care)
- They can tell you what to do if you need care and a Plan Medical Office is closed or you are outside your Home Region Service Area

You can reach one of these licensed health care professionals by calling the appointment or advice telephone number listed in *Your Guidebook*. When you call, a trained support person may ask you questions to help determine how to direct your call.

Your Personal Plan Physician

Personal Plan Physicians provide primary care and play an important role in coordinating care, including hospital stays and referrals to specialists.

We encourage you to choose a personal Plan Physician. You may choose any available personal Plan Physician. Parents may choose a pediatrician as the personal Plan Physician for their child. Most personal Plan Physicians are Primary Care Physicians (generalists in internal medicine, pediatrics, or family practice, or specialists in obstetrics/gynecology whom the Medical Group designates as Primary Care Physicians). Some specialists who are not designated as Primary Care Physicians but who also provide primary care may be available as personal Plan Physicians. For example, some specialists in internal medicine and obstetrics/gynecology who are not designated as Primary Care Physicians may be available as personal Plan Physicians. However, if you choose a specialist who is not designated as a Primary Care Physician as your personal Plan Physician, the Cost Share for a Physician Specialist Visit will apply to all visits with the specialist except for routine preventive

visits listed under "Preventive Services" in the "Benefits and Your Cost Share" section.

To learn how to select or change to a different personal Plan Physician, please refer to *Your Guidebook* or call our Member Service Contact Center. You can find a directory of our Plan Physicians on our website at **kp.org**. For the current list of physicians that are available as Primary Care Physicians, please call the personal physician selection department at the phone number listed in *Your Guidebook*. You can change your personal Plan Physician at any time for any reason.

Getting a Referral

Referrals to Plan Providers

A Plan Physician must refer you before you can receive care from specialists, such as specialists in surgery, orthopedics, cardiology, oncology, urology, dermatology, and physical, occupational, and speech therapies. Also, a Plan Physician must refer you before you can get care from Qualified Autism Service Providers covered under "Behavioral Health Treatment for Pervasive Developmental Disorder or Autism" in the "Benefits and Your Cost Share" section. However, you do not need a referral or prior authorization to receive most care from any of the following Plan Providers:

- Your personal Plan Physician
- Generalists in internal medicine, pediatrics, and family practice
- Specialists in optometry, psychiatry, chemical dependency, and obstetrics/gynecology

Although a referral or prior authorization is not required to receive most care from these providers, a referral may be required in the following situations:

- The provider may have to get prior authorization for certain Services in accord with "Medical Group authorization procedure for certain referrals" in this "Getting a Referral" section
- The provider may have to refer you to a specialist who has a clinical background related to your illness or condition

Standing referrals

If a Plan Physician refers you to a specialist, the referral will be for a specific treatment plan. Your treatment plan may include a standing referral if ongoing care from the specialist is prescribed. For example, if you have a life-threatening, degenerative, or disabling condition, you can get a standing referral to a specialist if ongoing care from the specialist is required.

Medical Group authorization procedure for certain referrals

The following are examples of Services that require prior authorization by the Medical Group for the Services to be covered ("prior authorization" means that the Medical Group must approve the Services in advance):

- Durable medical equipment
- Ostomy and urological supplies
- Services not available from Plan Providers
- Transplants

Utilization Management (UM) is a process that determines whether a Service recommended by your treating provider is Medically Necessary for you. If it is Medically Necessary, then you will be authorized to receive that care in a clinically appropriate place consistent with the terms of your health coverage. For the complete list of Services that require prior authorization, and the criteria that are used to make authorization decisions, please visit our website at **kp.org/UM** or call our Member Service Contact Center. Please refer to "Post-Stabilization Care" under "Emergency Services" in the "Emergency Services and Urgent Care" section for authorization requirements that apply to Post-Stabilization Care from Non-Plan Providers.

Decisions regarding requests for authorization will be made only by licensed physicians or other appropriately licensed medical professionals.

Medical Group's decision time frames. The applicable Medical Group designee will make the authorization decision within the time frame appropriate for your condition, but no later than five business days after receiving all of the information (including additional examination and test results) reasonably necessary to make the decision, except that decisions about urgent Services will be made no later than 72 hours after receipt of the information reasonably necessary to make the decision. If the Medical Group needs more time to make the decision because it doesn't have information reasonably necessary to make the decision, or because it has requested consultation by a particular specialist, you and your treating physician will be informed about the additional information, testing, or specialist that is needed, and the date that the Medical Group expects to make a decision.

Your treating physician will be informed of the decision within 24 hours after the decision is made. If the Services are authorized, your physician will be informed of the scope of the authorized Services. If the Medical Group does not authorize all of the Services, Health Plan will

send you a written decision and explanation within two business days after the decision is made. Any written criteria that the Medical Group uses to make the decision to authorize, modify, delay, or deny the request for authorization will be made available to you upon request.

If the Medical Group does not authorize all of the Services requested and you want to appeal the decision, you can file a grievance as described under "Grievances" in the "Dispute Resolution" section.

Your Cost Share. Your Cost Share for these referral Services is the Cost Share required for Services provided by a Plan Provider as described in this *Membership Agreement and DF/EOC*.

Second Opinions

If you want a second opinion, you can either ask your Plan Physician to help you arrange one, or you can make an appointment with another Plan Physician. If there isn't a Plan Physician who is an appropriately qualified medical professional for your condition, the appropriate Medical Group designee will authorize a consultation with a Non-Plan Physician for a second opinion. For purposes of this "Second Opinions" provision, an "appropriately qualified medical professional" is a physician who is acting within his or her scope of practice and who possesses a clinical background related to the illness or condition associated with the request for a second medical opinion.

Here are some examples of when a second opinion may be provided or authorized:

- Your Plan Physician has recommended a procedure and you are unsure about whether the procedure is reasonable or necessary
- You question a diagnosis or plan of care for a condition that threatens substantial impairment or loss of life, limb, or bodily functions
- The clinical indications are not clear or are complex and confusing
- A diagnosis is in doubt due to conflicting test results
- The Plan Physician is unable to diagnose the condition
- The treatment plan in progress is not improving your medical condition within an appropriate period of time, given the diagnosis and plan of care
- You have concerns about the diagnosis or plan of care

You have a right to a second opinion. If you have requested a second opinion and you have not received it or you believe it has not been authorized, you can file a

grievance as described under "Grievances" in the "Dispute Resolution" section.

Your Cost Share. Your Cost Share for these referral Services is the Cost Share required for Services provided by a Plan Provider as described in this *Membership Agreement and DF/EOC*.

Interactive Video Visits

Interactive video visits between you and your provider are intended to make it more convenient for you to receive covered Services, when a Plan Provider determines it is medically appropriate for your medical condition. You may receive covered Services via interactive video visits, when available and if the Services would have been covered under this *Membership Agreement and DF/EOC* if provided in person. You are not required to use interactive video visits. If you do agree to use interactive video visits, you may be charged Cost Share for the Services you receive. (For example, if you have an interactive video visit consultation with a specialist, you may be charged the Cost Share for a Physician Specialist Visit.)

Contracts with Plan Providers

How Plan Providers are paid

Health Plan and Plan Providers are independent contractors. Plan Providers are paid in a number of ways, such as salary, capitation, per diem rates, case rates, fee for service, and incentive payments. To learn more about how Plan Physicians are paid to provide or arrange medical and hospital care for Members, please visit our website at kp.org or call our Member Service Contact Center.

Financial liability

Our contracts with Plan Providers provide that you are not liable for any amounts we owe. However, you may have to pay the full price of noncovered Services you obtain from Plan Providers or Non-Plan Providers.

Breach of contract

We will give you written notice within a reasonable time if any contracted provider breaches a contract with us, or is not able to provide contracted Services, if you might be materially and adversely affected.

Termination of a Plan Provider's contract and completion of Services

If our contract with any Plan Provider terminates while you are under the care of that provider, we will retain financial responsibility for the covered Services you

receive from that provider until we make arrangements for the Services to be provided by another Plan Provider and notify you of the arrangements. We will send you written notice 60 days before the effective date of the termination (or as soon as reasonably possible) if a contracted provider group or hospital terminates a contract with us and you might be materially and adversely affected.

In addition, if you are currently receiving covered Services in one of the following cases from a Plan Hospital or a Plan Physician (or certain other providers) when our contract with the provider ends (for reasons other than medical disciplinary cause or criminal activity), you may be eligible for limited coverage of that terminated provider's Services:

- Acute conditions, which are medical conditions that involve a sudden onset of symptoms due to an illness, injury, or other medical problem that requires prompt medical attention and has a limited duration. We may cover these Services until the acute condition ends
- Serious chronic conditions until the earlier of (1) 12 months from the termination date of the terminated provider, or (2) the first day after a course of treatment is complete when it would be safe to transfer your care to a Plan Provider, as determined by Kaiser Permanente after consultation with the Member and Non-Plan Provider and consistent with good professional practice. Serious chronic conditions are illnesses or other medical conditions that are serious, if one of the following is true about the condition:
 - ◆ it persists without full cure
 - ◆ it worsens over an extended period of time
 - ◆ it requires ongoing treatment to maintain remission or prevent deterioration
- Pregnancy and immediate postpartum care. We may cover these Services for the duration of the pregnancy and immediate postpartum care
- Terminal illnesses, which are incurable or irreversible illnesses that have a high probability of causing death within a year or less. We may cover completion of these Services for the duration of the illness
- Children under age 3. We may cover completion of these Services until the earlier of (1) 12 months from the termination date of the terminated provider, or (2) the child's third birthday
- Surgery or another procedure that is documented as part of a course of treatment and has been recommended and documented by the provider to occur within 180 days of the termination date of the terminated provider

To qualify for this completion of Services coverage, all of the following requirements must be met:

- Your Health Plan coverage is in effect on the date you receive the Services
- You are receiving Services in one of the cases listed above from the terminated Plan Provider on the provider's termination date
- The provider agrees to our standard contractual terms and conditions, such as conditions pertaining to payment and to providing Services inside your Home Region Service Area (the requirement that the provider agree to providing Services inside your Home Region Service Area doesn't apply if you were receiving covered Services from the provider outside the Service Area when the provider's contract terminated)
- The Services to be provided to you would be covered Services under this *Membership Agreement and DF/EOC* if provided by a Plan Provider
- You request completion of Services within 30 days (or as soon as reasonably possible) from the termination date of the Plan Provider

Your Cost Share. Your Cost Share for completion of Services is the Cost Share required for Services provided by a Plan Provider as described in this *Membership Agreement and DF/EOC*.

More information. For more information about this provision, or to request the Services or a copy of our "Completion of Covered Services" policy, please call our Member Service Contact Center.

Visiting the Other California Region

When you join Kaiser Permanente, you are enrolling in one of two Health Plan Regions in California (either our Northern California Region or Southern California Region), which we call your "Home Region." If you visit the other California Region's service area temporarily, you can receive visiting member care from designated providers in that area. Visiting member care is described in our visiting member brochure. Visiting member care is subject to the Plan Deductible, but otherwise visiting member care and your out-of-pocket costs may differ from the covered Services and Cost Share described in this *Membership Agreement and DF/EOC*. The service area and facilities where you may obtain visiting member care may change at any time without notice.

Please call our Member Service Contact Center for more information about visiting member care, including facility locations in the other California Region's service

area, and to request a copy of the visiting member brochure.

Your ID Card

Each Member's Kaiser Permanente ID card has a medical record number on it, which you will need when you call for advice, make an appointment, or go to a provider for covered care. When you get care, please bring your Kaiser Permanente ID card and a photo ID. Your medical record number is used to identify your medical records and membership information. Your medical record number should never change. Please call our Member Service Contact Center if we ever inadvertently issue you more than one medical record number or if you need to replace your Kaiser Permanente ID card.

Your ID card is for identification only. To receive covered Services, you must be a current Member. Anyone who is not a Member will be billed as a non-Member for any Services he or she receives. If you let someone else use your ID card, we may keep your ID card and terminate your membership as described under "Termination for Cause" in the "Termination of Membership" section.

Getting Assistance

We want you to be satisfied with the health care you receive from Kaiser Permanente. If you have any questions or concerns, please discuss them with your personal Plan Physician or with other Plan Providers who are treating you. They are committed to your satisfaction and want to help you with your questions.

Member Services

Many Plan Facilities have an office staffed with representatives who can provide assistance if you need help obtaining Services. At different locations, these offices may be called Member Services, Patient Assistance, or Customer Service. In addition, our Member Service Contact Center representatives are available to assist you toll free 24 hours a day, seven days a week (except closed holidays, and closed after 5 p.m. the day after Thanksgiving, after 5 p.m. on Christmas Eve, and after 5 p.m. on New Year's Eve) as follows:

- English: **1-800-464-4000**
- Spanish: **1-800-788-0616**
- Chinese dialects: **1-800-757-7585**
- TTY for the deaf, hard of hearing, or speech impaired: **711**

For your convenience, you can also contact us through our website at **kp.org**.

Member Services representatives at our Plan Facilities and Member Service Contact Center can answer any questions you have about your benefits, available Services, and the facilities where you can receive care. For example, they can explain your Health Plan benefits, how to make your first medical appointment, what to do if you move, what to do if you need care while you are traveling, and how to replace your ID card. These representatives can also help you if you need to file a claim as described in the "Emergency Services and Urgent Care" section or with any issues as described in the "Dispute Resolution" section.

For the following concerns, please call our Member Service Contact Center weekdays from 7 a.m. to 5 p.m. toll free at 1-800-390-3507 (TTY users call 711):

- If you have questions about a bill
- To find out how much you have paid toward your Plan Deductible or Plan Out-of-Pocket Maximum
- To get an estimate of Charges for Services that are subject to the Plan Deductible (you can also get an estimate of Charges through our website at **kp.org/memberestimates**)

Interpreter services

If you need interpreter services when you call us or when you get covered Services, please let us know. Interpreter services, including sign language, are available during all business hours at no cost to you. For more information on the interpreter services we offer, please call our Member Service Contact Center.

Plan Facilities

Plan Medical Offices and Plan Hospitals for your area are listed in *Your Guidebook to Kaiser Permanente Services (Your Guidebook)* and on our website at **kp.org**. *Your Guidebook* describes the types of covered Services that are available from each Plan Facility in your area, because some facilities provide only specific types of covered Services. Also, it explains how to use our Services and make appointments, lists hours of operation, and includes a detailed telephone directory for appointments and advice. If you have any questions about the current locations of Plan Medical Offices and/or Plan Hospitals, please call our Member Service Contact Center.

At most of our Plan Facilities, you can usually receive all of the covered Services you need, including specialty

care, pharmacy, and lab work. You are not restricted to a particular Plan Facility, and we encourage you to use the facility that will be most convenient for you:

- All Plan Hospitals provide inpatient Services and are open 24 hours a day, seven days a week
- Emergency Services are available from Plan Hospital Emergency Departments as described in *Your Guidebook* (please refer to *Your Guidebook* for Emergency Department locations in your area)
- Same-day Urgent Care appointments are available at many locations (please refer to *Your Guidebook* for Urgent Care locations in your area)
- Many Plan Medical Offices have evening and weekend appointments
- Many Plan Facilities have a Member Services Department (refer to *Your Guidebook* for locations in your area)

Note: State law requires evidence of coverage documents to include the following notice:

Some hospitals and other providers do not provide one or more of the following services that may be covered under your plan contract and that you or your family member might need: family planning; contraceptive services, including emergency contraception; sterilization, including tubal ligation at the time of labor and delivery; infertility treatments; or abortion. You should obtain more information before you enroll. Call your prospective doctor, medical group, independent practice association, or clinic, or call the Kaiser Permanente Member Service Contact Center, to ensure that you can obtain the health care services that you need.

Please be aware that if a Service is covered but not available at a particular Plan Facility, we will make it available to you at another facility.

Emergency Services and Urgent Care

Emergency Services

If you have an Emergency Medical Condition, call 911 (where available) or go to the nearest hospital

Emergency Department. You do not need prior authorization for Emergency Services. When you have an Emergency Medical Condition, we cover Emergency Services you receive from Plan Providers or Non-Plan Providers anywhere in the world.

Emergency Services are available from Plan Hospital Emergency Departments 24 hours a day, seven days a week.

Post-Stabilization Care

Post-Stabilization Care is Medically Necessary Services related to your Emergency Medical Condition that you receive in a hospital (including the Emergency Department) after your treating physician determines that this condition is Stabilized. We cover Post-Stabilization Care from a Non-Plan Provider only if we provide prior authorization for the care or if otherwise required by applicable law ("prior authorization" means that we must approve the Services in advance).

To request prior authorization, the provider must call **1-800-225-8883** or the notification telephone number on your Kaiser Permanente ID card *before* you receive the care. We will discuss your condition with the Non-Plan Provider. If we determine that you require Post-Stabilization Care and that this care is part of your covered benefits, we will authorize your care from the Non-Plan Provider or arrange to have a Plan Provider (or other designated provider) provide the care. If we decide to have a Plan Hospital, Plan Skilled Nursing Facility, or designated Non-Plan Provider provide your care, we may authorize special transportation services that are medically required to get you to the provider. This may include transportation that is otherwise not covered.

Be sure to ask the Non-Plan Provider to tell you what care (including any transportation) we have authorized because we will not cover unauthorized Post-Stabilization Care or related transportation provided by Non-Plan Providers. If you receive care from a Non-Plan Provider that we have not authorized, you may have to pay the full cost of that care. If you are admitted to a Non-Plan Hospital, please notify us as soon as possible by calling **1-800-225-8883** or the notification telephone number on your Kaiser Permanente ID card.

Your Cost Share

Your Cost Share for covered Emergency Services and Post-Stabilization Care is described in the "Benefits and Your Cost Share" section. Your Cost Share is the same whether you receive the Services from a Plan Provider or a Non-Plan Provider. For example:

- If you receive Emergency Services in the Emergency Department of a Non-Plan Hospital, you pay the Cost

Share for an Emergency Department visit as described under "Outpatient Care"

- If we gave prior authorization for inpatient Post-Stabilization Care in a Non-Plan Hospital, you pay the Cost Share for hospital inpatient care as described under "Hospital Inpatient Care"

Urgent Care

Inside the Service Area

An Urgent Care need is one that requires prompt medical attention but is not an Emergency Medical Condition. If you think you may need Urgent Care, call the appropriate appointment or advice telephone number at a Plan Facility. Please refer to *Your Guidebook* for appointment and advice telephone numbers.

Out-of-Area Urgent Care

If you need Urgent Care due to an unforeseen illness, unforeseen injury, or unforeseen complication of an existing condition (including pregnancy), we cover Medically Necessary Services to prevent serious deterioration of your (or your unborn child's) health from a Non-Plan Provider if all of the following are true:

- You receive the Services from Non-Plan Providers while you are temporarily outside your Home Region Service Area
- A reasonable person would have believed that your (or your unborn child's) health would seriously deteriorate if you delayed treatment until you returned to your Home Region Service Area

You do not need prior authorization for Out-of-Area Urgent Care. We cover Out-of-Area Urgent Care you receive from Non-Plan Providers if the Services would have been covered under this *Membership Agreement and DF/EOC* if you had received them from Plan Providers.

We do not cover follow-up care from Non-Plan Providers after you no longer need Urgent Care. To obtain follow-up care from a Plan Provider, call the appointment or advice telephone number listed in *Your Guidebook*.

Your Cost Share

Your Cost Share for covered Urgent Care is the Cost Share required for Services provided by Plan Providers as described in this *Membership Agreement and DF/EOC*. For example:

- If you receive an Urgent Care evaluation as part of covered Out-of-Area Urgent Care from a Non-Plan Provider, you pay the Cost Share for Urgent Care

consultations, evaluations, and treatment as described under "Outpatient Care"

- If the Out-of-Area Urgent Care you receive includes an X-ray, you pay the Cost Share for an X-ray as described under "Outpatient Imaging, Laboratory, and Special Procedures" in addition to the Cost Share for the Urgent Care evaluation

Note: If you receive Urgent Care in an Emergency Department, you pay the Cost Share for an Emergency Department visit as described under "Outpatient Care."

Payment and Reimbursement

If you receive Emergency Services, Post-Stabilization Care, or Out-of-Area Urgent Care from a Non-Plan Provider as described in this "Emergency Services and Urgent Care" section, or emergency ambulance Services described under "Ambulance Services" in the "Benefits and Your Cost Share" section, you are not responsible for any amounts beyond your Cost Share for covered Emergency Services. However, if the provider does not agree to bill us, you may have to pay for the Services and file a claim for reimbursement. Also, you may be required to pay and file a claim for any Services prescribed by a Non-Plan Provider as part of covered Emergency Services, Post-Stabilization Care, and Out-of-Area Urgent Care even if you receive the Services from a Plan Provider, such as a Plan Pharmacy.

We will reduce any payment we make to you or the Non-Plan Provider by applicable Cost Share. Also, we will reduce our payment by any amounts paid or payable (or that in the absence of this plan would have been payable) for the Services under any insurance policy, or any other contract or coverage, or any government program except Medicaid. If payment under the other insurance or program is not made within a reasonable period of time, we will pay for covered Emergency Services, Post-Stabilization Care, and Out-of-Area Urgent Care received from Non-Plan Providers if you:

- Assign all rights to payment to us and agree to cooperate with us in obtaining payment
- Allow us to obtain any relevant information from the other insurance or program
- Provide us with any information and assistance we need to obtain payment from the other insurance or program

For information on how to file a claim, please see the "Post-Service Claims and Appeals" section.

Benefits and Your Cost Share

We cover the Services described in this "Benefits and Your Cost Share" section, subject to the "Exclusions, Limitations, Coordination of Benefits, and Reductions" section, only if all of the following conditions are satisfied:

- You are a Member on the date that you receive the Services
- The Services are Medically Necessary
- The Services are one of the following:
 - ◆ Preventive Services
 - ◆ health care items and services for diagnosis, assessment, or treatment
 - ◆ health education covered under "Health Education" in this "Benefits and Your Cost Share" section
 - ◆ other health care items and services
- The Services are provided, prescribed, authorized, or directed by a Plan Physician except where specifically noted to the contrary in the sections listed below for the following Services:
 - ◆ drugs prescribed by dentists as described under "Outpatient Prescription Drugs, Supplies, and Supplements" in this "Benefits and Your Cost Share" section
 - ◆ emergency ambulance Services as described under "Ambulance Services" in this "Benefits and Your Cost Share" section
 - ◆ Emergency Services, Post-Stabilization Care, and Out-of-Area Urgent Care as described in the "Emergency Services and Urgent Care" section
 - ◆ eyeglasses and contact lenses prescribed by Non-Plan Providers as described under "Vision Services for Adult Members" and "Vision Services for Pediatric Members" in this "Benefits and Your Cost Share" section
 - ◆ visiting member care as described under "Visiting the Other California Region" in the "How to Obtain Services" section
- You receive the Services from Plan Providers inside your Home Region Service Area, except where specifically noted to the contrary in the sections listed below for the following Services:
 - ◆ authorized referrals as described under "Getting a Referral" in the "How to Obtain Services" section
 - ◆ emergency ambulance Services as described under "Ambulance Services" in this "Benefits and Your Cost Share" section

- ◆ Emergency Services, Post-Stabilization Care, and Out-of-Area Urgent Care as described in the "Emergency Services and Urgent Care" section
 - ◆ hospice care as described under "Hospice Care" in this "Benefits and Your Cost Share" section
 - ◆ visiting member care as described under "Visiting the Other California Region" in the "How to Obtain Services" section
- The Medical Group has given prior authorization for the Services if required under "Medical Group authorization procedure for certain referrals" in the "How to Obtain Services" section

The only Services we cover under this *Membership Agreement and DF/EOC* are those that this *Membership Agreement and DF/EOC* says that we cover, subject to exclusions and limitations described in this *Membership Agreement and DF/EOC* and to all provisions in the "Exclusions, Limitations, Coordination of Benefits, and Reductions" section. The "Exclusions, Limitations, Coordination of Benefits, and Reductions" section describes exclusions, limitations, reductions, and coordination of benefits provisions that apply to all Services that would otherwise be covered. When an exclusion or limitation applies only to a particular benefit, it is listed in the description of that benefit in this *Membership Agreement and DF/EOC*. Also, please refer to:

- The "Emergency Services and Urgent Care" section for information about how to obtain covered Emergency Services, Post-Stabilization Care, and Out-of-Area Urgent Care
- *Your Guidebook* for the types of covered Services that are available from each Plan Facility in your area, because some facilities provide only specific types of covered Services

Your Cost Share

Your Cost Share is the amount you are required to pay for covered Services. The Cost Share for covered Services is listed in this *Membership Agreement and DF/EOC*. For example, your Cost Share may be a Copayment or Coinsurance. If your coverage includes a Plan Deductible and you receive Services that are subject to the Plan Deductible, your Cost Share for those Services will be Charges until you reach the Plan Deductible.

General rules, examples, and exceptions

Your Cost Share for covered Services will be the Cost Share in effect on the date you receive the Services, except as follows:

- If you are receiving covered inpatient hospital or Skilled Nursing Facility Services on the effective date of this *Membership Agreement and DF/EOC*, you pay the Cost Share in effect on your admission date until you are discharged if the Services were covered under your prior Health Plan evidence of coverage and there has been no break in coverage. However, if the Services were not covered under your prior Health Plan membership agreement and evidence of coverage, or if there has been a break in coverage, you pay the Cost Share in effect on the date you receive the Services
- For items ordered in advance, you pay the Cost Share in effect on the order date (although we will not cover the item unless you still have coverage for it on the date you receive it) and you may be required to pay the Cost Share when the item is ordered. For outpatient prescription drugs, the order date is the date that the pharmacy processes the order after receiving all of the information they need to fill the prescription

Cost Share for Services received by newborn children of a Member. During the 31 days of automatic coverage for newborn children described under "Newborn coverage" under "Who Is Eligible" in the "Premiums, Eligibility, and Enrollment" section, the parent or guardian of the newborn must pay the Cost Share indicated in this "Benefits and Your Cost Share" section for any Services that the newborn receives, whether or not the newborn is enrolled. When the Cost Share for the Services is described as "subject to the Plan Deductible," the Cost Share for those Services will be Charges if the newborn has not met the Plan Deductible.

Payment toward your Cost Share (and when you may be billed). In most cases, your provider will ask you to make a payment toward your Cost Share at the time you receive Services. If you receive more than one type of Services (such as a routine physical maintenance exam and laboratory tests), you may be required to pay separate Cost Shares for each of those Services. Keep in mind that your payment toward your Cost Share may cover only a portion of your total Cost Share for the Services you receive, and you will be billed for any additional amounts that are due. The following are examples of when you may be asked to pay (or you may be billed for) Cost Share amounts in addition to the amount you pay at check-in:

- You receive non-preventive Services during a preventive visit. For example, you go in for a routine physical maintenance exam, and at check-in you pay your Cost Share for the preventive exam (your Cost Share may be "no charge"). However, during your preventive exam your provider finds a problem with your health and orders non-preventive Services to diagnose your problem (such as laboratory tests). You may be asked to pay (or you will be billed for) your Cost Share for these additional non-preventive diagnostic Services
- You receive diagnostic Services during a treatment visit. For example, you go in for treatment of an existing health condition, and at check-in you pay your Cost Share for a treatment visit. However, during the visit your provider finds a new problem with your health and performs or orders diagnostic Services (such as laboratory tests). You may be asked to pay (or you will be billed for) your Cost Share for these additional diagnostic Services
- You receive treatment Services during a diagnostic visit. For example, you go in for a diagnostic exam, and at check-in you pay your Cost Share for a diagnostic exam. However, during the diagnostic exam your provider confirms a problem with your health and performs treatment Services (such as an outpatient procedure). You may be asked to pay (or you will be billed for) your Cost Share for these additional treatment Services
- You receive Services from a second provider during your visit. For example, you go in for a diagnostic exam, and at check-in you pay your Cost Share for a diagnostic exam. However, during the diagnostic exam your provider requests a consultation with a specialist. You may be asked to pay (or you will be billed for) your Cost Share for the consultation with the specialist

In some cases, your provider will not ask you to make a payment at the time you receive Services, and you will be billed for your Cost Share. The following are examples of when you will be billed:

- A Plan Provider is not able to collect Cost Share at the time you receive Services (for example, some Laboratory Departments are not able to collect Cost Shares)
- You ask to be billed for some or all of your Cost Share
- Medical Group authorizes a referral to a Non-Plan Provider and that provider does not collect your Cost Share at the time you receive Services
- You receive covered Emergency Services or Out-of-Area Urgent Care from a Non-Plan Provider and that

provider does not collect your Cost Share at the time you receive Services

If you have questions about a bill, please call the phone number on the bill.

Primary Care Visits, Non-Physician Specialist Visits, and Physician Specialist Visits. The Cost Share for a Primary Care Visit applies to evaluations and treatment provided by generalists in internal medicine, pediatrics, or family practice, and by specialists in obstetrics/gynecology whom the Medical Group designates as Primary Care Physicians. Some physician specialists provide primary care in addition to specialty care but are not designated as Primary Care Physicians. If you receive Services from one of these specialists, the Cost Share for a Physician Specialist Visit will apply to all consultations, evaluations, and treatment provided by the specialist except for routine preventive counseling and exams listed under "Preventive Services" in this "Benefits and Your Cost Share" section. For example, if your personal Plan Physician is a specialist in internal medicine or obstetrics/gynecology who is not a Primary Care Physician, you will pay the Cost Share for a Physician Specialist Visit for all consultations, evaluations, and treatment by the specialist except routine preventive counseling and exams listed under "Preventive Services" in this "Benefits and Your Cost Share" section. The Non-Physician Specialist Visit Cost Share applies to consultations, evaluations, and treatment provided by non-physician specialists (such as nurse practitioners, physician assistants, optometrists, podiatrists, and audiologists).

Noncovered Services. If you receive Services that are not covered under this *Membership Agreement and DF/EOC*, you may have to pay the full price of those Services. Payments you make for noncovered Services do not apply to any deductible or out-of-pocket maximum.

Getting an estimate of your Cost Share

If you have questions about the Cost Share for specific Services that you expect to receive or that your provider orders during a visit or procedure, please visit our website at kp.org/memberestimates to use our cost estimate tool or call our Member Service Contact Center.

- If you have a Plan Deductible and would like an estimate for Services that are subject to the Plan Deductible, please call weekdays 7 a.m. to 5 p.m. toll free at 1-800-390-3507 (TTY users call 711).
- For all other Cost Share estimates, please call 1-800-464-4000 (TTY users call 711)

Cost Share estimates are based on your benefits and the Services you expect to receive. They are a prediction of cost and not a guarantee of the final cost of Services. Your final cost may be higher or lower than the estimate since not everything about your care can be known in advance.

Plan Deductible

In any calendar year, you must pay Charges for Services subject to the Plan Deductible until you reach one of the following Plan Deductible amounts:

- **\$2,700** per calendar year for self-only enrollment (a Family of one Member)
- **\$2,700** per calendar year for any one Member in a Family of two or more Members
- **\$5,400** per calendar year for an entire Family of two or more Members

If you are a Member in a Family of two or more Members, you reach the Plan Deductible either when you reach the amount for any one Member, or when your entire Family reaches the Family amount. For example, suppose you have reached the **\$2,700** amount for any one Member. For Services subject to the Plan Deductible, you will not pay Charges during the remainder of the calendar year, but every other Member in your Family must continue to pay Charges during the remainder of the calendar year until either he or she reaches the **\$2,700** amount for any one Member, or the entire Family reaches the **\$5,400** Family amount.

After you reach the Plan Deductible and for the remainder of the calendar year, you pay the applicable Copayment or Coinsurance subject to the limits described under "Plan Out-of-Pocket Maximum" in this "Benefits and Your Cost Share" section.

Services that are subject to the Plan Deductible. All covered Services are subject to the Plan Deductible, except for certain preventive Services that are described as "not subject to the Plan Deductible" in this *Membership Agreement and DF/EOC*. When the Cost Share for the Services is described as "subject to the Plan Deductible," your Cost Share for those Services will be Charges until you reach the Plan Deductible. Note: When the Cost Share for the Services is described as "no charge subject to the Plan Deductible," your Cost Share for those Services will be Charges until you reach the Plan Deductible. Also, if you pay a Plan Deductible amount for a Service that has a limit, such as a visit limit, the Services count toward reaching the limit.

If you would like an estimate of your Cost Share for a Service before you schedule an appointment or

procedure, please refer to "Getting an estimate of your Cost Share" in this "Benefits and Your Cost Share" section.

After you receive the Services, we will send you a bill that lists Charges for the Services you received, payments and credits applied to your account, and any amounts you still owe. Your current bill may not always reflect your most recent Charges and payments. Any Charges and payments that are not on the current bill will appear on a future bill. Sometimes, you may see a payment but not the related charges for Services. That could be because your payment was recorded before the Charges for the Services were processed. If so, the Charges will appear on a future bill. Also, you may receive more than one bill for a single outpatient visit or inpatient stay. For example, you may receive a bill for physician services and a separate bill for hospital services. If you don't see all the Charges for Services on one bill, they will appear on a future bill. If we determine that you overpaid and are due a refund, then we will send a refund to you within 4 weeks after we make that determination.

After you receive Services that are subject to the Plan Deductible and Plan Out-of-Pocket Maximum, we will also send you a summary or explanation of benefits. It shows your total accumulation toward the Plan Deductible and Plan Out-of-Pocket Maximum. The summary or explanation of benefits may not always reflect your most recent Charges and payments. Any Charges and payments that are not on the current summary will appear on a future summary. You can also obtain a copy of this summary or explanation of benefits from our Member Service Contact Center weekdays 7 a.m. to 5 p.m. toll free at 1-800-390-3507 (TTY users call 711).

The only payments that count toward the Plan Deductible are those you make for covered Services that are subject to this Plan Deductible under this *Membership Agreement and DF/EOC*.

Keeping track of the Plan Deductible. When you pay an amount toward your Plan Deductible, we will give you a receipt that shows how much you paid. To see how close you are to reaching your Plan Deductible, use our online Out-of-Pocket Summary tool at kp.org/outofpocket, refer to your summary or explanation of benefits, or call our Member Service Contact Center.

Increasing the Plan Deductible. If the U.S. Department of the Treasury increases the minimum deductible required in High Deductible Health Plans, we will increase the Plan Deductible if necessary to meet the new

minimum deductible requirement, and we will notify you.

Changes to your Family. When your Family changes during the calendar year from self-only enrollment to two or more Members (or vice versa), your Plan Deductible will change and the only Plan Deductible payments that will count in the new Family are those for Services that Members in the new Family received in that calendar year under this *Membership Agreement and DF/EOC*. For example:

- If you are a Family of one Member (self-only enrollment) and then add Dependents during the calendar year, the amounts that had been applied toward the Plan Deductible under your self-only enrollment will be applied toward the new Plan Deductible required for the expanded Family of two or more Members. Each Member in your expanded Family (including you) must pay Charges for covered Services until he or she meets the Plan Deductible required for each Member in a Family of two or more Members or your Family meets the Plan Deductible required for a Family of two or more Members, even if you had met your Plan Deductible (for a Family of one Member) before you added the Dependents
- If all of your Dependents cease to be Members in your Family so that your Family becomes a Family of one Member, only the amounts that had been applied toward the Plan Deductible for Services that you received during the calendar year will be applied toward the Plan Deductible required for self-only enrollment. You must pay Charges for covered Services you receive on or after the date you become a Family of one Member until you meet the Plan Deductible required for self-only enrollment, even if the Family had previously met the Plan Deductible for a Family of two or more Members

Copayments and Coinsurance

The Copayment or Coinsurance you must pay for each covered Service, after you meet any applicable deductible, is described in this *Membership Agreement and DF/EOC*.

Note: If Charges for Services are less than the Copayment described in this *Membership Agreement and DF/EOC*, you will pay the lesser amount.

Plan Out-of-Pocket Maximum

There is a limit to the total amount of Cost Share you must pay under this *Membership Agreement and DF/EOC* in the calendar year for covered Services that you receive in the same calendar year. The Services that apply to the Plan Out-of-Pocket Maximum are described under the "Payments that count toward the Plan Out-of-

Pocket Maximum" section below. The limit is one of the following amounts:

- **\$6,500** per calendar year for self-only enrollment (a Family of one Member)
- **\$6,500** per calendar year for any one Member in a Family of two or more Members
- **\$13,000** per calendar year for an entire Family of two or more Members

If you are a Member in a Family of two or more Members, you reach the Plan Out-of-Pocket Maximum either when you reach the maximum for any one Member, or when your Family reaches the Family maximum. For example, suppose you have reached the **\$6,500** maximum for any one Member. For Services subject to the Plan Out-of-Pocket Maximum, you will not pay any more Cost Share during the remainder of the calendar year, but every other Member in your Family must continue to pay Cost Share during the remainder of the calendar year until either he or she reaches the **\$6,500** maximum for any one Member or your Family reaches the **\$13,000** Family maximum.

Payments that count toward the Plan Out-of-Pocket Maximum. Any payments you make toward the Plan Deductible, if applicable, apply toward the maximum.

Also, Copayments and Coinsurance you pay for covered Services apply to the maximum, except as described below:

- If your plan includes an Allowance for specific Services (such as eyeglasses, contact lenses, or hearing aids), any amounts you pay that exceed the Allowance do not apply toward the maximum

If your plan includes pediatric dental Services described in a Pediatric Dental Services Amendment to this *Membership Agreement and DF/EOC*, those Services will apply toward the maximum.

After you receive Services that are subject to the Plan Deductible and Plan Out-of-Pocket Maximum, we will also send you a summary or explanation of benefits. It shows your total accumulation toward the Plan Deductible and Plan Out-of-Pocket Maximum. The summary or explanation of benefits may not always reflect your most recent Charges and payments. Any Charges and payments that are not on the current summary will appear on a future summary. You can also obtain a copy of this summary or explanation of benefits from our Member Service Contact Center weekdays 7 a.m. to 5 p.m. toll free at 1-800-390-3507 (TTY users call 711).

Keeping track of the Plan Out-of-Pocket Maximum.

When you receive Services, we will give you a receipt that shows how much you paid. To see how close you are to reaching your Plan Out-of-Pocket Maximum, use our online Out-of-Pocket Summary tool at **kp.org/outofpocket**, refer to your summary or explanation of benefits or call our Member Service Contact Center.

Outpatient Care

We cover the following outpatient care subject to the Cost Share indicated:

- Primary Care Visits for evaluations and treatment and Non-Physician Specialist Visits for consultations, evaluations, and treatment, other than those described below in this "Outpatient Care" section: **15% Coinsurance subject to the Plan Deductible**
- Physician Specialist Visits for consultations, evaluations, and treatment other than those described below in this "Outpatient Care" section: **15% Coinsurance subject to the Plan Deductible**
- The first postpartum follow-up consultation and exam: **no charge subject to the Plan Deductible**
- Allergy injections (including allergy serum): **15% Coinsurance subject to the Plan Deductible**
- Outpatient surgery and outpatient procedures when provided in an outpatient or ambulatory surgery center or in a hospital operating room, or if it is provided in any setting and a licensed staff member monitors your vital signs as you regain sensation after receiving drugs to reduce sensation or to minimize discomfort: **15% Coinsurance subject to the Plan Deductible**
- Any other outpatient surgery that does not require a licensed staff member to monitor your vital signs as described above: **15% Coinsurance subject to the Plan Deductible**
- Any other outpatient procedures that do not require a licensed staff member to monitor your vital signs as described above: **the Cost Share that would otherwise apply for the procedure** in this "Benefits and Your Cost Share" section (for example, radiology procedures that do not require a licensed staff member to monitor your vital signs as described above are covered under "Outpatient Imaging, Laboratory, and Special Procedures")
- Urgent Care consultations, evaluations, and treatment: **15% Coinsurance subject to the Plan Deductible**
- Emergency Department visits: **15% Coinsurance subject to the Plan Deductible**

- House calls by a Plan Physician (or a Plan Provider who is a registered nurse) inside your Home Region Service Area when care can best be provided in your home as determined by a Plan Physician: **no charge subject to the Plan Deductible**
- Acupuncture Services (typically provided only for the treatment of nausea or as part of a comprehensive pain management program for the treatment of chronic pain):
 - ◆ acupuncture Services provided by a Non-Physician Specialist: **15% Coinsurance subject to the Plan Deductible**
 - ◆ acupuncture Services provided by a Physician Specialist: **15% Coinsurance subject to the Plan Deductible**
- Blood, blood products, and their administration: **no charge subject to the Plan Deductible**
- Administered drugs (drugs, injectables, radioactive materials used for therapeutic purposes, and allergy test and treatment materials) prescribed in accord with our drug formulary guidelines, if administration or observation by medical personnel is required and they are administered to you in a Plan Medical Office or during home visits:
 - ◆ tuberculosis skin tests: **no charge (not subject to the Plan Deductible)**
 - ◆ administered chemotherapy drugs: **no charge subject to the Plan Deductible**
 - ◆ all other administered drugs: **no charge subject to the Plan Deductible**
- Outpatient consultations, evaluations, and treatment that are available as group appointments: **15% Coinsurance subject to the Plan Deductible**

Coverage for Services related to "Outpatient Care" described in other sections

The following types of outpatient Services are covered only as described under these headings in this "Benefits and Your Cost Share" section:

- Bariatric Surgery
- Behavioral Health Treatment for Pervasive Developmental Disorder or Autism
- Chemical Dependency Services
- Dental and Orthodontic Services
- Dialysis Care
- Durable Medical Equipment for Home Use
- Family Planning Services
- Health Education
- Hearing Services
- Home Health Care
- Hospice Care
- Infertility Services
- Mental Health Services
- Ostomy and Urological Supplies
- Outpatient Imaging, Laboratory, and Special Procedures
- Outpatient Prescription Drugs, Supplies, and Supplements
- Preventive Services
- Prosthetic and Orthotic Devices
- Reconstructive Surgery
- Rehabilitative and Habilitative Services
- Services in Connection with a Clinical Trial
- Transplant Services
- Vision Services for Adult Members
- Vision Services for Pediatric Members

Hospital Inpatient Care

We cover the following inpatient Services at **15% Coinsurance subject to the Plan Deductible** in a Plan Hospital, when the Services are generally and customarily provided by acute care general hospitals inside your Home Region Service Area:

- Room and board, including a private room if Medically Necessary
- Specialized care and critical care units
- General and special nursing care
- Operating and recovery rooms
- Services of Plan Physicians, including consultation and treatment by specialists
- Anesthesia
- Drugs prescribed in accord with our drug formulary guidelines (for discharge drugs prescribed when you are released from the hospital, please refer to "Outpatient Prescription Drugs, Supplies, and Supplements" in this "Benefits and Your Cost Share" section)
- Radioactive materials used for therapeutic purposes
- Durable medical equipment and medical supplies
- Imaging, laboratory, and special procedures
- Blood, blood products, and their administration
- Obstetrical care and delivery (including cesarean section). Note: If you are discharged within 48 hours

after delivery (or within 96 hours if delivery is by cesarean section), your Plan Physician may order a follow-up visit for you and your newborn to take place within 48 hours after discharge (for visits after you are released from the hospital, please refer to "Outpatient Care" in this "Benefits and Your Cost Share" section)

- Behavioral health treatment for pervasive developmental disorder or autism
- Respiratory therapy
- Medical social services and discharge planning

Coverage for Services related to "Hospital Inpatient Care" described in other sections

The following types of inpatient Services are covered only as described under the following headings in this "Benefits and Your Cost Share" section:

- Bariatric Surgery
- Chemical Dependency Services
- Dental and Orthodontic Services
- Dialysis Care
- Hospice Care
- Infertility Services
- Mental Health Services
- Prosthetic and Orthotic Devices
- Reconstructive Surgery
- Rehabilitative and Habilitative Services
- Services in Connection with a Clinical Trial
- Skilled Nursing Facility Care
- Transplant Services

Ambulance Services

Emergency

We cover at **15% Coinsurance subject to the Plan Deductible** Services of a licensed ambulance anywhere in the world without prior authorization (including transportation through the 911 emergency response system where available) in the following situations:

- A reasonable person would have believed that the medical condition was an Emergency Medical Condition which required ambulance Services
- Your treating physician determines that you must be transported to another facility because your Emergency Medical Condition is not Stabilized and the care you need is not available at the treating facility

If you receive emergency ambulance Services that are not ordered by a Plan Provider, you are not responsible for any amounts beyond your Cost Share for covered emergency ambulance Services. However, if the provider does not agree to bill us, you may have to pay for the Services and file a claim for reimbursement. For information on how to file a claim, please see the "Post-Service Claims and Appeals" section.

Nonemergency

Inside your Home Region Service Area, we cover nonemergency ambulance and psychiatric transport van Services at **15% Coinsurance subject to the Plan Deductible** if a Plan Physician determines that your condition requires the use of Services that only a licensed ambulance (or psychiatric transport van) can provide and that the use of other means of transportation would endanger your health. These Services are covered only when the vehicle transports you to or from covered Services.

Ambulance Services exclusion(s)

- Transportation by car, taxi, bus, gurney van, wheelchair van, and any other type of transportation (other than a licensed ambulance or psychiatric transport van), even if it is the only way to travel to a Plan Provider

Bariatric Surgery

We cover hospital inpatient care related to bariatric surgical procedures (including room and board, imaging, laboratory, special procedures, and Plan Physician Services) when performed to treat obesity by modification of the gastrointestinal tract to reduce nutrient intake and absorption, if all of the following requirements are met:

- You complete the Medical Group–approved pre-surgical educational preparatory program regarding lifestyle changes necessary for long term bariatric surgery success
- A Plan Physician who is a specialist in bariatric care determines that the surgery is Medically Necessary

For covered Services related to bariatric surgical procedures that you receive, you will pay the **Cost Share you would pay if the Services were not related to a bariatric surgical procedure**. For example, see "Hospital Inpatient Care" in this "Benefits and Your Cost Share" section for the Cost Share that applies for hospital inpatient care.

If you live 50 miles or more from the facility to which you are referred for a covered bariatric surgery, we will

reimburse you for certain travel and lodging expenses **subject to the Plan Deductible** if you receive prior written authorization from the Medical Group and send us adequate documentation including receipts. We will not, however, reimburse you for any travel or lodging expenses if you were offered a referral to a facility that is less than 50 miles from your home. We will reimburse authorized and documented travel and lodging expenses as follows:

- Transportation for you to and from the facility up to \$130 per round trip for a maximum of three trips (one pre-surgical visit, the surgery, and one follow-up visit), including any trips for which we provided reimbursement under any other evidence of coverage **subject to the Plan Deductible**
- Transportation for one companion to and from the facility up to \$130 per round trip for a maximum of two trips (the surgery and one follow-up visit), including any trips for which we provided reimbursement under any other evidence of coverage **subject to the Plan Deductible**
- One hotel room, double-occupancy, for you and one companion not to exceed \$100 per day for the pre-surgical visit and the follow-up visit, up to two days per trip, including any hotel accommodations for which we provided reimbursement under any other evidence of coverage **subject to the Plan Deductible**
- Hotel accommodations for one companion not to exceed \$100 per day for the duration of your surgery stay, up to four days, including any hotel accommodations for which we provided reimbursement under any other evidence of coverage **subject to the Plan Deductible**

Coverage for Services related to "Bariatric Surgery" described in other sections

- Outpatient prescription drugs (refer to "Outpatient Prescription Drugs, Supplies, and Supplements")
- Outpatient administered drugs (refer to "Outpatient Care")

Behavioral Health Treatment for Pervasive Developmental Disorder or Autism

The following terms have special meaning when capitalized and used in this "Behavioral Health Treatment for Pervasive Developmental Disorder or Autism" section:

- "Qualified Autism Service Provider" means a provider who has the experience and competence to design, supervise, provide, or administer treatment for

pervasive developmental disorder or autism and is either of the following:

- ◆ a person, entity, or group that is certified by a national entity (such as the Behavior Analyst Certification Board) that is accredited by the National Commission for Certifying Agencies
- ◆ a person licensed in California as a physician, physical therapist, occupational therapist, psychologist, marriage and family therapist, educational psychologist, clinical social worker, professional clinical counselor, speech-language pathologist, or audiologist
- "Qualified Autism Service Professional" means a person who meets all of the following criteria:
 - ◆ provides behavioral health treatment
 - ◆ is employed and supervised by a Qualified Autism Service Provider
 - ◆ provides treatment pursuant to a treatment plan developed and approved by the Qualified Autism Service Provider
 - ◆ is a behavioral health treatment provider approved as a vendor by a California regional center to provide Services as an Associate Behavior Analyst, Behavior Analyst, Behavior Management Assistant, Behavior Management Consultant, or Behavior Management Program as defined in Section 54342 of Title 17 of the California Code of Regulations
 - ◆ has training and experience in providing Services for pervasive developmental disorder or autism pursuant to Division 4.5 (commencing with Section 4500) of the Welfare and Institutions Code or Title 14 (commencing with Section 95000) of the Government Code
- "Qualified Autism Service Paraprofessional" means an unlicensed and uncertified individual who meets all of the following criteria:
 - ◆ is employed and supervised by a Qualified Autism Service Provider
 - ◆ provides treatment and implements Services pursuant to a treatment plan developed and approved by the Qualified Autism Service Provider
 - ◆ meets the criteria set forth in the regulations adopted pursuant to Section 4686.3 of the Welfare and Institutions Code
 - ◆ has adequate education, training, and experience, as certified by a Qualified Autism Service Provider

We cover behavioral health treatment for pervasive developmental disorder or autism (including applied

behavior analysis and evidence-based behavior intervention programs) that develops or restores, to the maximum extent practicable, the functioning of a person with pervasive developmental disorder or autism and that meet all of the following criteria:

- The Services are provided inside your Home Region Service Area
- The treatment is prescribed by a Plan Physician, or is developed by a Plan Provider who is a psychologist
- The treatment is provided under a treatment plan prescribed by a Plan Provider who is a Qualified Autism Service Provider
- The treatment is administered by a Plan Provider who is one of the following:
 - ◆ a Qualified Autism Service Provider
 - ◆ a Qualified Autism Service Professional supervised and employed by the Qualified Autism Service Provider
 - ◆ a Qualified Autism Service Paraprofessional supervised and employed by a Qualified Autism Service Provider
- The treatment plan has measurable goals over a specific timeline that is developed and approved by the Qualified Autism Service Provider for the Member being treated
- The treatment plan is reviewed no less than once every six months by the Qualified Autism Service Provider and modified whenever appropriate
- The treatment plan requires the Qualified Autism Service Provider to do all of the following:
 - ◆ Describe the Member's behavioral health impairments to be treated
 - ◆ Design an intervention plan that includes the service type, number of hours, and parent participation needed to achieve the plan's goal and objectives, and the frequency at which the Member's progress is evaluated and reported
 - ◆ Provide intervention plans that utilize evidence-based practices, with demonstrated clinical efficacy in treating pervasive developmental disorder or autism
 - ◆ Discontinue intensive behavioral intervention Services when the treatment goals and objectives are achieved or no longer appropriate
- The treatment plan is not used for either of the following:
 - ◆ for purposes of providing (or for the reimbursement of) respite care, day care, or educational services
 - ◆ to reimburse a parent for participating in the treatment program

You pay the following for these covered Services:

- Individual visits: **15% Coinsurance subject to the Plan Deductible**
- Group visits: **15% Coinsurance subject to the Plan Deductible**

Effective as of the date that federal proposed final rulemaking for essential health benefits is issued, we will cover Services under this "Behavioral Health Treatment for Pervasive Developmental Disorder or Autism" section only if they are included in the essential health benefits that all health plans will be required by federal regulations to provide under section 1302(b) of the federal Patient Protection and Affordable Care Act, as amended by the federal Health Care and Education Reconciliation Act.

Chemical Dependency Services

Outpatient chemical dependency care

We cover the following Services for treatment of chemical dependency:

- Day-treatment programs
- Individual and group chemical dependency counseling
- Intensive outpatient programs
- Medical treatment for withdrawal symptoms

You pay the following for these covered Services:

- Individual chemical dependency evaluation and treatment: **15% Coinsurance subject to the Plan Deductible**
- Group chemical dependency treatment: **15% Coinsurance subject to the Plan Deductible**
- Intensive outpatient and day-treatment programs: **15% Coinsurance subject to the Plan Deductible**

Residential treatment

Inside your Home Region Service Area, we cover the following Services at **15% Coinsurance up to a maximum of \$100 per admission subject to the Plan Deductible** when the Services are provided in a licensed residential treatment facility that provides 24-hour individualized chemical dependency treatment, the Services are generally and customarily provided by a chemical dependency residential treatment program in a licensed residential treatment facility, and the Services are above the level of custodial care:

- Individual and group chemical dependency counseling
- Medical services

- Medication monitoring
- Room and board
- Social services
- Drugs prescribed by a Plan Provider as part of your plan of care in the residential treatment facility in accord with our drug formulary guidelines if they are administered to you in the facility by medical personnel (for discharge drugs prescribed when you are released from the residential treatment facility, please refer to "Outpatient Prescription Drugs, Supplies, and Supplements" in this "Benefits and Your Cost Share" section)
- Discharge planning

Inpatient detoxification

We cover hospitalization in a Plan Hospital only for medical management of withdrawal symptoms, including room and board, Plan Physician Services, drugs, dependency recovery Services, education, and counseling. We cover these Services at **15% Coinsurance subject to the Plan Deductible**.

Coverage for Services related to "Chemical Dependency Services" described in other sections

- Outpatient laboratory (refer to "Outpatient Imaging, Laboratory, and Special Procedures")
- Outpatient self-administered drugs (refer to "Outpatient Prescription Drugs, Supplies, and Supplements")

Dental and Orthodontic Services

We do not cover most dental and orthodontic Services, but we do cover some dental and orthodontic Services as described in this "Dental and Orthodontic Services" section.

Dental Services for radiation treatment

We cover dental evaluation, X-rays, fluoride treatment, and extractions necessary to prepare your jaw for radiation therapy of cancer in your head or neck if a Plan Physician provides the Services or if the Medical Group authorizes a referral to a dentist (as described in "Medical Group authorization procedure for certain referrals" under "Getting a Referral" in the "How to Obtain Services" section).

Dental anesthesia

For dental procedures at a Plan Facility, we provide general anesthesia and the facility's Services associated with the anesthesia if all of the following are true:

- You are under age 7, or you are developmentally disabled, or your health is compromised
- Your clinical status or underlying medical condition requires that the dental procedure be provided in a hospital or outpatient surgery center
- The dental procedure would not ordinarily require general anesthesia

We do not cover any other Services related to the dental procedure, such as the dentist's Services.

Accidental injury to teeth

Services for accidental injury to teeth are not covered.

Dental and orthodontic Services for cleft palate

We cover dental extractions, dental procedures necessary to prepare the mouth for an extraction, and orthodontic Services, if they meet all of the following requirements:

- The Services are an integral part of a reconstructive surgery for cleft palate that we are covering under "Reconstructive Surgery" in this "Benefits and Your Cost Share" section ("cleft palate" includes cleft palate, cleft lip, or other craniofacial anomalies associated with cleft palate)
- A Plan Provider provides the Services or the Medical Group authorizes a referral to a Non-Plan Provider who is a dentist or orthodontist (as described in "Medical Group authorization procedure for certain referrals" under "Getting a Referral" in the "How to Obtain Services" section)

Your Cost Share for dental and orthodontic Services

You pay the following for dental and orthodontic Services covered under this "Dental and Orthodontic Services" section:

- Primary Care Visits for evaluations and treatment and Non-Physician Specialist Visits (including visits with dentists and orthodontists for Services covered under this "Dental and Orthodontic Services" section) for consultations, evaluations, and treatment: **15% Coinsurance subject to the Plan Deductible**
- Physician Specialist Visits for consultations, evaluations, and treatment: **15% Coinsurance subject to the Plan Deductible**
- Outpatient surgery and outpatient procedures when provided in an outpatient or ambulatory surgery center or in a hospital operating room, or if it is

provided in any setting and a licensed staff member monitors your vital signs as you regain sensation after receiving drugs to reduce sensation or to minimize discomfort: **15% Coinsurance subject to the Plan Deductible**

- Any other outpatient surgery that does not require a licensed staff member to monitor your vital signs as described above: **15% Coinsurance subject to the Plan Deductible**
- Any other outpatient procedures that do not require a licensed staff member to monitor your vital signs as described above: **the Cost Share that would otherwise apply for the procedure** in this "Benefits and Your Cost Share" section (for example, radiology procedures that do not require a licensed staff member to monitor your vital signs as described above are covered under "Outpatient Imaging, Laboratory, and Special Procedures")
- Hospital inpatient care (including room and board, drugs, imaging, laboratory, special procedures, and Plan Physician Services): **15% Coinsurance subject to the Plan Deductible**

Coverage for Services related to "Dental and Orthodontic Services" described in other sections

- Outpatient imaging, laboratory, and special procedures (refer to "Outpatient Imaging, Laboratory, and Special Procedures")
- Outpatient administered drugs (refer to "Outpatient Care"), except that we cover outpatient administered drugs under "Dental anesthesia" in this "Dental and Orthodontic Services" section
- Outpatient prescription drugs (refer to "Outpatient Prescription Drugs, Supplies, and Supplements")

Dialysis Care

We cover acute and chronic dialysis Services if all of the following requirements are met:

- The Services are provided inside your Home Region Service Area
- You satisfy all medical criteria developed by the Medical Group and by the facility providing the dialysis
- A Plan Physician provides a written referral for care at the facility

After you receive appropriate training at a dialysis facility we designate, we also cover equipment and medical supplies required for home hemodialysis and home peritoneal dialysis inside your Home Region

Service Area at **no charge subject to the Plan Deductible**. Coverage is limited to the standard item of equipment or supplies that adequately meets your medical needs. We decide whether to rent or purchase the equipment and supplies, and we select the vendor. You must return the equipment and any unused supplies to us or pay us the fair market price of the equipment and any unused supply when we are no longer covering them.

You pay the following for these covered Services related to dialysis:

- One routine outpatient visit per month with the multidisciplinary nephrology team for a consultation, evaluation, or treatment: **no charge subject to the Plan Deductible**
- Hemodialysis treatment at a Plan Facility: **15% Coinsurance subject to the Plan Deductible**
- All other Primary Care Visits for evaluations and treatment and Non-Physician Specialist Visits for consultations, evaluations, and treatment: **15% Coinsurance subject to the Plan Deductible**
- All other Physician Specialist Visits for consultations, evaluations, and treatment: **15% Coinsurance subject to the Plan Deductible**
- Inpatient dialysis care: **15% Coinsurance subject to the Plan Deductible**

Coverage for Services related to "Dialysis Care" described in other sections

- Durable medical equipment for home use (refer to "Durable Medical Equipment for Home Use")
- Outpatient laboratory (refer to "Outpatient Imaging, Laboratory, and Special Procedures")
- Outpatient prescription drugs (refer to "Outpatient Prescription Drugs, Supplies, and Supplements")
- Outpatient administered drugs (refer to "Outpatient Care")

Dialysis Care exclusion(s)

- Comfort, convenience, or luxury equipment, supplies and features
- Nonmedical items, such as generators or accessories to make home dialysis equipment portable for travel

Durable Medical Equipment for Home Use

Inside your Home Region Service Area, we cover the durable medical equipment specified in this "Durable Medical Equipment for Home Use" section for use in

your home (or another location used as your home) in accord with our durable medical equipment formulary guidelines. Durable medical equipment for home use is an item that is intended for repeated use, primarily and customarily used to serve a medical purpose, generally not useful to a person who is not ill or injured, and appropriate for use in the home.

Coverage is limited to the standard item of equipment that adequately meets your medical needs. We decide whether to rent or purchase the equipment, and we select the vendor. You must return the equipment to us or pay us the fair market price of the equipment when we are no longer covering it.

Durable medical equipment items that are essential health benefits

Inside your Home Region Service Area, we cover the following durable medical equipment (including repair or replacement of covered equipment) at **15% Coinsurance subject to the Plan Deductible:**

- Blood glucose monitors for diabetes blood testing and their supplies (such as blood glucose monitor test strips, lancets, and lancet devices)
- Bone stimulator
- Canes (standard curved handle or quad) and replacement supplies
- Cervical traction (over door)
- Crutches (standard or forearm) and replacement supplies
- Dry pressure pad for a mattress
- Enteral pump and supplies
- Infusion pumps (such as insulin pumps) and supplies to operate the pump
- IV pole
- Nebulizer and supplies
- Peak flow meters
- Phototherapy blankets for treatment of jaundice in newborns
- Tracheostomy tube and supplies

Breastfeeding supplies

We cover at **no charge (not subject to the Plan Deductible)** one retail-grade breast pump per pregnancy and the necessary supplies to operate it, such as one set of bottles. We will decide whether to rent or purchase the item and we choose the vendor. We cover this pump for convenience purposes. The pump is not subject to prior authorization requirements or the formulary guidelines.

Inside your Home Region Service Area, if you or your baby has a medical condition that requires the use of a breast pump, we cover at **no charge (not subject to the Plan Deductible)** a hospital-grade breast pump and the necessary supplies to operate it, in accord with our durable medical equipment formulary guidelines. We will determine whether to rent or purchase the equipment and we choose the vendor. Hospital-grade breast pumps on our formulary are subject to the durable medical equipment prior authorization requirements as described in "Medical Group authorization procedure for certain referrals" under "Getting a Referral" in the "How to Obtain Services" section. For more information about our durable medical equipment formulary, see the "About our durable medical equipment formulary" in this "Durable Medical Equipment for Home Use" section.

Durable medical equipment items that are not essential health benefits

Durable medical equipment that are not essential health benefits are not covered.

Outside your Home Region Service Area

We do not cover most durable medical equipment for home use outside your Home Region Service Area. However, if you live outside your Home Region Service Area, we cover the following durable medical equipment (subject to the Cost Share and all other coverage requirements that apply to durable medical equipment for home use inside your Home Region Service Area) when the item is dispensed at a Plan Facility:

- Blood glucose monitors for diabetes blood testing and their supplies (such as blood glucose monitor test strips, lancets, and lancet devices) from a Plan Pharmacy
- Canes (standard curved handle)
- Crutches (standard)
- Insulin pumps and supplies to operate the pump, after completion of training and education on the use of the pump
- Nebulizers and their supplies for the treatment of pediatric asthma
- Peak flow meters from a Plan Pharmacy

About our durable medical equipment formulary

Our durable medical equipment formulary includes the list of durable medical equipment that has been approved by our Durable Medical Equipment Formulary Executive Committee for our Members. Our durable medical equipment formulary was developed by a multidisciplinary clinical and operational work group with review and input from Plan Physicians and medical professionals with durable medical equipment expertise

(for example: physical, respiratory, and enterostomal therapists and home health). A multidisciplinary Durable Medical Equipment Formulary Executive Committee is responsible for reviewing and revising the durable medical equipment formulary. Our durable medical equipment formulary is periodically updated to keep pace with changes in medical technology and clinical practice. To find out whether a particular item is included in our durable medical equipment formulary, please call our Member Service Contact Center.

Our formulary guidelines allow you to obtain nonformulary durable medical equipment (equipment not listed on our durable medical equipment formulary for your condition) if the equipment would otherwise be covered and the Medical Group determines that it is Medically Necessary as described in "Medical Group authorization procedure for certain referrals" under "Getting a Referral" in the "How to Obtain Services" section.

Coverage for Services related to "Durable Medical Equipment for Home Use" described in other sections

- Dialysis equipment and supplies required for home hemodialysis and home peritoneal dialysis (refer to "Dialysis Care")
- Diabetes urine testing supplies and insulin-administration devices other than insulin pumps (refer to "Outpatient Prescription Drugs, Supplies, and Supplements")
- Durable medical equipment related to the terminal illness for Members who are receiving covered hospice care (refer to "Hospice Care")
- Insulin and any other drugs administered with an infusion pump (refer to "Outpatient Prescription Drugs, Supplies, and Supplements")

Durable medical equipment for home use exclusion(s)

- Comfort, convenience, or luxury equipment or features except for retail-grade breast pumps as described under "Breastfeeding supplies" in this "Durable Medical Equipment for Home Use" section
- Repair or replacement of equipment due to loss or misuse

Family Planning Services

We cover the following family planning Services subject to the Cost Share indicated:

- Family planning counseling: **no charge (not subject to the Plan Deductible)**

- Internally implanted time-release contraceptives or intrauterine devices (IUDs) and office visits related to their administration and management: **no charge (not subject to the Plan Deductible)**
- Female sterilization procedures if provided in an outpatient or ambulatory surgery center or in a hospital operating room: **no charge (not subject to the Plan Deductible)**
- All other female sterilization procedures: **no charge (not subject to the Plan Deductible)**
- Male sterilization procedures if provided in an outpatient or ambulatory surgery center or in a hospital operating room: **15% Coinsurance subject to the Plan Deductible**
- All other male sterilization procedures: **15% Coinsurance subject to the Plan Deductible**
- Termination of pregnancy: **15% Coinsurance subject to the Plan Deductible**

Coverage for Services related to "Family Planning Services" described in other sections

- Services to diagnose or treat infertility (refer to "Infertility Services")
- Outpatient administered drugs (refer to "Outpatient Care")
- Outpatient laboratory and imaging services associated with family planning services (refer to "Outpatient Imaging, Laboratory, and Special Procedures")
- Outpatient contraceptive drugs and devices (refer to "Outpatient Prescription Drugs, Supplies, and Supplements")

Family Planning Services exclusion(s)

- Reversal of voluntary sterilization

Health Education

We cover a variety of health education counseling, programs, and materials that your personal Plan Physician or other Plan Providers provide during a visit covered under another part of this *Membership Agreement and DF/EOC*.

We also cover a variety of health education counseling, programs, and materials to help you take an active role in protecting and improving your health, including programs for tobacco cessation, stress management, and chronic conditions (such as diabetes and asthma). Kaiser Permanente also offers health education counseling, programs, and materials that are not covered, and you may be required to pay a fee.

For more information about our health education counseling, programs, and materials, please contact a Health Education Department or our Member Service Contact Center, refer to *Your Guidebook*, or go to our website at **kp.org**.

You pay the following for these covered Services:

- Covered health education programs, which may include programs provided online and counseling over the phone: **no charge (not subject to the Plan Deductible)**
- Individual counseling during an office visit related to smoking cessation: **no charge (not subject to the Plan Deductible)**
- Individual counseling during an office visit related to diabetes management: **no charge (not subject to the Plan Deductible)**
- Other covered individual counseling when the office visit is solely for health education: **no charge (not subject to the Plan Deductible)**
- Health education provided during an outpatient consultation or evaluation covered in another part of this *Membership Agreement and DF/EOC*: **no additional Cost Share beyond the Cost Share required in that other part of this Membership Agreement and DF/EOC**
- Covered health education materials: **no charge (not subject to the Plan Deductible)**

Hearing Services

We do not cover hearing aids (other than internally-implanted devices as described in the "Prosthetic and Orthotic Devices" section). However, we do cover hearing exams to determine the need for hearing correction at **no charge (not subject to the Plan Deductible)**.

Coverage for Services related to "Hearing Services" described in other sections

- Routine hearing screenings when performed as part of a routine physical maintenance exam (refer to "Preventive Services")
- Services related to the ear or hearing other than those described in this section, such as outpatient care to treat an ear infection and outpatient prescription drugs, supplies, and supplements (refer to the applicable heading in this "Benefits and Your Cost Share" section)
- Cochlear implants and osseointegrated hearing devices (refer to "Prosthetic and Orthotic Devices")

Hearing Services exclusion(s)

- Hearing aids and tests to determine their efficacy, and hearing tests to determine an appropriate hearing aid

Home Health Care

"Home health care" means Services provided in the home by nurses, medical social workers, home health aides, and physical, occupational, and speech therapists. We cover home health care at **no charge subject to the Plan Deductible** only if all of the following are true:

- You are substantially confined to your home (or a friend's or relative's home)
- Your condition requires the Services of a nurse, physical therapist, occupational therapist, or speech therapist (home health aide Services are not covered unless you are also getting covered home health care from a nurse, physical therapist, occupational therapist, or speech therapist that only a licensed provider can provide)
- A Plan Physician determines that it is feasible to maintain effective supervision and control of your care in your home and that the Services can be safely and effectively provided in your home
- The Services are provided inside your Home Region Service Area

We cover only part-time or intermittent home health care, as follows:

- Up to two hours per visit for visits by a nurse, medical social worker, or physical, occupational, or speech therapist, and up to four hours per visit for visits by a home health aide
- Up to three visits per day (counting all home health visits)
- Up to 100 visits per calendar year (counting all home health visits)

Note: If a visit by a nurse, medical social worker, or physical, occupational, or speech therapist lasts longer than two hours, then each additional increment of two hours counts as a separate visit. If a visit by a home health aide lasts longer than four hours, then each additional increment of four hours counts as a separate visit. For example, if a nurse comes to your home for three hours and then leaves, that counts as two visits. Also, each person providing Services counts toward these visit limits. For example, if a home health aide and a nurse are both at your home during the same two hours, that counts as two visits.

Coverage for Services related to "Home Health Care" described in other sections

- Behavioral health treatment for pervasive developmental disorder or autism (refer to "Behavioral Health Treatment for Pervasive Developmental Disorder or Autism")
- Dialysis care (refer to "Dialysis Care")
- Durable medical equipment (refer to "Durable Medical Equipment for Home Use")
- Ostomy and urological supplies (refer to "Ostomy and Urological Supplies")
- Outpatient drugs, supplies, and supplements (refer to "Outpatient Prescription Drugs, Supplies, and Supplements")
- Prosthetic and orthotic devices (refer to "Prosthetic and Orthotic Devices")

Home health care exclusion(s)

- Care of a type that an unlicensed family member or other layperson could provide safely and effectively in the home setting after receiving appropriate training. This care is excluded even if we would cover the care if it were provided by a qualified medical professional in a hospital or a Skilled Nursing Facility
- Care in the home if the home is not a safe and effective treatment setting

Hospice Care

Hospice care is a specialized form of interdisciplinary health care designed to provide palliative care and to alleviate the physical, emotional, and spiritual discomforts of a Member experiencing the last phases of life due to a terminal illness. It also provides support to the primary caregiver and the Member's family. A Member who chooses hospice care is choosing to receive palliative care for pain and other symptoms associated with the terminal illness, but not to receive care to try to cure the terminal illness. You may change your decision to receive hospice care benefits at any time.

We cover the hospice Services listed below at **no charge subject to the Plan Deductible** only if all of the following requirements are met:

- A Plan Physician has diagnosed you with a terminal illness and determines that your life expectancy is 12 months or less
- The Services are provided inside your Home Region Service Area or inside California but within 15 miles or 30 minutes from your Home Region Service Area

(including a friend's or relative's home even if you live there temporarily)

- The Services are provided by a licensed hospice agency that is a Plan Provider
- A Plan Physician determines that the Services are necessary for the palliation and management of your terminal illness and related conditions

If all of the above requirements are met, we cover the following hospice Services, if necessary for your hospice care:

- Plan Physician Services
- Skilled nursing care, including assessment, evaluation, and case management of nursing needs, treatment for pain and symptom control, provision of emotional support to you and your family, and instruction to caregivers
- Physical, occupational, or speech therapy for purposes of symptom control or to enable you to maintain activities of daily living
- Respiratory therapy
- Medical social services
- Home health aide and homemaker services
- Palliative drugs prescribed for pain control and symptom management of the terminal illness for up to a 100-day supply in accord with our drug formulary guidelines. You must obtain these drugs from a Plan Pharmacy. Certain drugs are limited to a maximum 30-day supply in any 30-day period (please call our Member Service Contact Center for the current list of these drugs)
- Durable medical equipment
- Respite care when necessary to relieve your caregivers. Respite care is occasional short-term inpatient care limited to no more than five consecutive days at a time
- Counseling and bereavement services
- Dietary counseling

We also cover the following hospice Services only during periods of crisis when they are Medically Necessary to achieve palliation or management of acute medical symptoms:

- Nursing care on a continuous basis for as much as 24 hours a day as necessary to maintain you at home
- Short-term inpatient care required at a level that cannot be provided at home

Infertility Services

For purposes of this "Infertility Services" section, "infertility" means not being able to get pregnant or carry a pregnancy to a live birth after a year or more of regular sexual relations without contraception or having a medical or other demonstrated condition that is recognized by a Plan Physician as a cause of infertility.

Diagnosis and treatment of infertility

Services for the diagnosis and treatment of infertility are not covered.

GIFT, ZIFT, and IVF procedures

Services for assisted reproductive technologies such as invitro fertilization (IVF), gamete intra-fallopian transfer (GIFT), or zygote intrafallopian transfer (ZIFT) are not covered.

Coverage for Services related to "Infertility Services" described in other sections

- Outpatient drugs, supplies, and supplements (refer to "Outpatient Prescription Drugs, Supplies, and Supplements")

Infertility Services exclusion(s)

- Services to diagnose or treat infertility
- Services to reverse voluntary, surgically induced infertility
- Semen and eggs (and Services related to their procurement and storage)
- Conception by artificial means, such as ovum transplants, gamete intrafallopian transfer (GIFT), semen and eggs (and Services related to their procurement and storage), in vitro fertilization (IVF), and zygote intrafallopian transfer (ZIFT)

Mental Health Services

We cover Services specified in this "Mental Health Services" section only when the Services are for the diagnosis or treatment of Mental Disorders. A "Mental Disorder" is a mental health condition identified as a "mental disorder" in the *Diagnostic and Statistical Manual of Mental Disorders, Fourth Edition, Text Revision (DSM)* that results in clinically significant distress or impairment of mental, emotional, or behavioral functioning. We do not cover services for conditions that the *DSM* identifies as something other than a "mental disorder." For example, the *DSM* identifies relational problems as something other than a "mental disorder," so we do not cover services (such as

couples counseling or family counseling) for relational problems.

"Mental Disorders" include the following conditions:

- Severe Mental Illness of a person of any age. "Severe Mental Illness" means the following mental disorders: schizophrenia, schizoaffective disorder, bipolar disorder (manic-depressive illness), major depressive disorders, panic disorder, obsessive-compulsive disorder, pervasive developmental disorder or autism, anorexia nervosa, or bulimia nervosa
- A Serious Emotional Disturbance of a child under age 18. A "Serious Emotional Disturbance" of a child under age 18 means a condition identified as a "mental disorder" in the *DSM*, other than a primary substance use disorder or developmental disorder, that results in behavior inappropriate to the child's age according to expected developmental norms, if the child also meets at least one of the following three criteria:
 - ♦ as a result of the mental disorder, (1) the child has substantial impairment in at least two of the following areas: self-care, school functioning, family relationships, or ability to function in the community; and (2) either (a) the child is at risk of removal from the home or has already been removed from the home, or (b) the mental disorder and impairments have been present for more than six months or are likely to continue for more than one year without treatment
 - ♦ the child displays psychotic features, or risk of suicide or violence due to a mental disorder
 - ♦ the child meets special education eligibility requirements under Chapter 26.5 (commencing with Section 7570) of Division 7 of Title 1 of the California Government Code

Outpatient mental health Services

We cover the following Services when provided by Plan Physicians or other Plan Providers who are licensed health care professionals acting within the scope of their license:

- Individual and group mental health evaluation and treatment
- Psychological testing when necessary to evaluate a Mental Disorder
- Outpatient Services for the purpose of monitoring drug therapy

Intensive psychiatric treatment programs. We cover the following intensive psychiatric treatment programs at a Plan Facility:

- Partial hospitalization

- Multidisciplinary treatment in an intensive outpatient psychiatric treatment program
- Psychiatric observation for an acute psychiatric crisis

Your Cost Share. You pay the following for these covered Services:

- Individual mental health evaluation and treatment: **15% Coinsurance subject to the Plan Deductible**
- Group mental health treatment: **15% Coinsurance subject to the Plan Deductible**
- Intensive psychiatric treatment programs: **15% Coinsurance subject to the Plan Deductible**

Residential treatment

Inside your Home Region Service Area, we cover the following Services at **15% Coinsurance subject to the Plan Deductible** when the Services are provided in a licensed residential treatment facility that provides 24-hour individualized mental health treatment, the Services are generally and customarily provided by a mental health residential treatment program in a licensed residential treatment facility, and the Services are above the level of custodial care:

- Individual and group mental health evaluation and treatment
- Medical services
- Medication monitoring
- Room and board
- Social services
- Drugs prescribed by a Plan Provider as part of your plan of care in the residential treatment facility in accord with our drug formulary guidelines if they are administered to you in the facility by medical personnel (for discharge drugs prescribed when you are released from the residential treatment facility, please refer to "Outpatient Prescription Drugs, Supplies, and Supplements" in this "Benefits and Your Cost Share" section)
- Discharge planning

Inpatient psychiatric hospitalization

We cover inpatient psychiatric hospitalization in a Plan Hospital. Coverage includes room and board, drugs, and Services of Plan Physicians and other Plan Providers who are licensed health care professionals acting within the scope of their license. We cover these Services at **15% Coinsurance subject to the Plan Deductible**.

Coverage for Services related to "Mental Health Services" described in other sections

- Outpatient drugs, supplies, and supplements (refer to "Outpatient Prescription Drugs, Supplies, and Supplements")
- Outpatient laboratory (refer to "Outpatient Imaging, Laboratory, and Special Procedures")

Ostomy and Urological Supplies

We cover ostomy and urological supplies prescribed in accord with our soft goods formulary guidelines at **no charge subject to the Plan Deductible**. We select the vendor, and coverage is limited to the standard supply that adequately meets your medical needs.

About our soft goods formulary

Our soft goods formulary includes the list of ostomy and urological supplies that have been approved by our Durable Medical Equipment Formulary Executive Committee for our Members. Our Durable Medical Equipment Formulary Executive Committee is responsible for reviewing and revising the soft goods formulary. Our soft goods formulary is periodically updated to keep pace with changes in medical technology and clinical practice. To find out whether a particular ostomy or urological supply is included in our soft goods formulary, please call our Member Service Contact Center.

Our formulary guidelines allow you to obtain nonformulary ostomy and urological supplies (those not listed on our soft goods formulary for your condition) if they would otherwise be covered and the Medical Group determines that they are Medically Necessary as described in "Medical Group authorization procedure for certain referrals" under "Getting a Referral" in the "How to Obtain Services" section.

Ostomy and urological supplies exclusion(s)

- Comfort, convenience, or luxury equipment or features

Outpatient Imaging, Laboratory, and Special Procedures

We cover the following Services at the Cost Share indicated only when prescribed as part of care covered under other headings in this "Benefits and Your Cost Share" section:

- Certain outpatient imaging and laboratory Services are Preventive Services. You can find more information about the Preventive Services we cover

under "Preventive Services" in this "Benefits and Your Cost Share" section

- All other CT scans, and all MRIs and PET scans: **15% Coinsurance subject to the Plan Deductible**
- All other imaging Services, such as diagnostic and therapeutic X-rays, mammograms, and ultrasounds: **15% Coinsurance subject to the Plan Deductible**
- Nuclear medicine: **15% Coinsurance subject to the Plan Deductible**
- Routine retinal photography screenings: **no charge (not subject to the Plan Deductible)**
- Laboratory tests to monitor the effectiveness of dialysis: **no charge subject to the Plan Deductible**
- All other laboratory tests (including tests for specific genetic disorders for which genetic counseling is available): **15% Coinsurance subject to the Plan Deductible**
- All other diagnostic procedures provided by Plan Providers who are not physicians (such as EKGs and EEGs): **15% Coinsurance subject to the Plan Deductible**
- Radiation therapy: **no charge subject to the Plan Deductible**
- Ultraviolet light treatments: **no charge subject to the Plan Deductible**

Coverage for Services related to "Outpatient Imaging, Laboratory, and Special Procedures" described in other sections

- Services related to diagnosis and treatment of infertility (refer to "Infertility Services")

Outpatient Prescription Drugs, Supplies, and Supplements

We cover outpatient drugs, supplies, and supplements specified in this "Outpatient Prescription Drugs, Supplies, and Supplements" section when prescribed as follows and obtained at a Plan Pharmacy or through our mail-order service:

- Items prescribed by Plan Physicians in accord with our drug formulary guidelines
- Items prescribed by the following Non-Plan Providers unless a Plan Physician determines that the item is not Medically Necessary or the drug is for a sexual dysfunction disorder:
 - ◆ Dentists if the drug is for dental care
 - ◆ Non-Plan Physicians if the Medical Group authorizes a written referral to the Non-Plan Physician (in accord with "Medical Group

authorization procedure for certain referrals" under "Getting a Referral" in the "How to Obtain Services" section) and the drug, supply, or supplement is covered as part of that referral

- ◆ Non-Plan Physicians if the prescription was obtained as part of covered Emergency Services, Post-Stabilization Care, or Out-of-Area Urgent Care described in the "Emergency Services and Urgent Care" section (if you fill the prescription at a Plan Pharmacy, you may have to pay Charges for the item and file a claim for reimbursement as described under "Payment and Reimbursement" in the "Emergency Services and Urgent Care" section)

How to obtain covered items

You must obtain covered items at a Plan Pharmacy or through our mail-order service unless you obtain the item as part of covered Emergency Services, Post-Stabilization Care, or Out-of-Area Urgent Care described in the "Emergency Services and Urgent Care" section.

Please refer to *Your Guidebook* for the locations of Plan Pharmacies in your area.

Refills. You may be able to order refills at a Plan Pharmacy, through our mail-order service, or through our website at kp.org/rxrefill. A Plan Pharmacy or *Your Guidebook* can give you more information about obtaining refills, including the options available to you for obtaining refills. For example, a few Plan Pharmacies don't dispense refills and not all drugs can be mailed through our mail-order service. Please check with a Plan Pharmacy if you have a question about whether your prescription can be mailed or obtained at a Plan Pharmacy. Items available through our mail-order service are subject to change at any time without notice.

Day supply limit

The prescribing physician or dentist determines how much of a drug, supply, or supplement to prescribe. For purposes of day supply coverage limits, Plan Physicians determine the amount of an item that constitutes a Medically Necessary 30- or 100-day supply for you. Upon payment of the Cost Share specified in this "Outpatient Prescription Drugs, Supplies, and Supplements" section, you will receive the supply prescribed up to the day supply limit also specified in this section. The day supply limit is either one 30-day supply in a 30-day period or one 100-day supply in a 100-day period. If you wish to receive more than the covered day supply limit, then you must pay Charges for any prescribed quantities that exceed the day supply limit. Note: We cover episodic drugs prescribed for the treatment of sexual dysfunction disorders up to a

maximum of 8 doses in any 30-day period or up to 27 doses in any 100-day period.

The pharmacy may reduce the day supply dispensed at the Cost Share specified in this "Outpatient Prescription Drugs, Supplies, and Supplements" section to a 30-day supply in any 30-day period if the pharmacy determines that the item is in limited supply in the market or for specific drugs (your Plan Pharmacy can tell you if a drug you take is one of these drugs).

About the drug formulary

The drug formulary includes a list of drugs that our Pharmacy and Therapeutics Committee has approved for our Members. Our Pharmacy and Therapeutics Committee, which is primarily composed of Plan Physicians, selects drugs for the drug formulary based on a number of factors, including safety and effectiveness as determined from a review of medical literature. The Pharmacy and Therapeutics Committee meets at least quarterly to consider additions and deletions based on new information or drugs that become available. To find out which drugs are on the formulary for your plan, please visit our website at kp.org/formulary. If you would like to request a copy of the drug formulary for your plan, please call our Member Service Contact Center. Note: The presence of a drug on the drug formulary does not necessarily mean that your Plan Physician will prescribe it for a particular medical condition.

Drug formulary guidelines allow you to obtain nonformulary prescription drugs (those not listed on our drug formulary for your condition) if they would otherwise be covered and a Plan Physician determines that they are Medically Necessary. If you disagree with your Plan Physician's determination that a nonformulary prescription drug is not Medically Necessary, you may file a grievance as described in the "Dispute Resolution" section. Also, our formulary guidelines may require you to participate in a behavioral intervention program approved by the Medical Group for specific conditions and you may be required to pay for the program.

About specialty drugs

Specialty drugs are high-cost drugs that are on our specialty drug list. To obtain a list of specialty drugs that are on our formulary, or to find out if a nonformulary drug is on the specialty drug list, please call our Member Service Contact Center. If your Plan Physician prescribes more than a 30-day supply for an outpatient drug, you may be able to obtain more than a 30-day supply at one time, up to the day supply limit for that drug. However, most specialty drugs are limited to a 30-day supply in any 30-day period. Your Plan Pharmacy can tell you if a drug you take is one of these drugs.

General rules about coverage and your Cost Share

We cover the following outpatient drugs, supplies, and supplements as described in this "Outpatient Prescription Drugs, Supplies, and Supplements" section:

- Drugs for which a prescription is required by law. We also cover certain drugs that do not require a prescription by law if they are listed on our drug formulary
- Disposable needles and syringes needed for injecting covered drugs and supplements
- Inhaler spacers needed to inhale covered drugs

Note:

- If Charges for the drug, supply, or supplement are less than the Copayment, you will pay the lesser amount
- Items can change tier at any time, in accord with formulary guidelines, which may impact your Cost Share (for example, if a brand-name drug is added to the specialty drug list, you will pay the Cost Share that applies to drugs on the specialty drug tier, not the Cost Share for drugs on the brand-name drug tier)

Continuity drugs. If this *Membership Agreement and DF/EOC* is amended to exclude a drug that we have been covering and providing to you under this *Membership Agreement and DF/EOC*, we will continue to provide the drug if a prescription is required by law and a Plan Physician continues to prescribe the drug for the same condition and for a use approved by the federal Food and Drug Administration: **50% Coinsurance subject to the Plan Deductible** for up to a 30-day supply in any 30-day period.

Mail order service. Prescription refills can be mailed within 7 to 10 days at no extra cost for standard U.S. postage. The appropriate Cost Share (according to your drug coverage) will apply and must be charged to a valid credit card.

You may request mail order service in the following ways:

- To order online, visit kp.org/rxrefill (you can register for a secure account at kp.org/registernow) or use the kp.org app from your Web-enabled phone or mobile device
- Call the pharmacy phone number highlighted on your prescription label and select the mail delivery option
- On your next visit to a Kaiser Permanente pharmacy, ask our staff how you can have your prescriptions mailed to you

Note: Not all drugs can be mailed; restrictions and limitations apply.

Coverage and your Cost Share for most items

Drugs, supplies, and supplements are covered as follows except for items listed under "Other items:"

Item	Your Cost Share	
	Plan Pharmacy	By Mail
Items on the generic and brand-name tiers subject to the Plan Deductible	15% Coinsurance for up to a 100-day supply	15% Coinsurance for up to a 100-day supply
Items on the specialty tier subject to the Plan Deductible	15% Coinsurance (not to exceed \$250) for up to a 30-day supply	Availability for mail order varies by item. Talk to your local pharmacy

Other items

Coverage and your Cost Share listed above for most items does not apply to the items list under "Other items." Coverage and your Cost Share for these other items is as follows:

Base Drugs, Supplies, and Supplements		
Item	Your Cost Share	
	Plan Pharmacy	By Mail
Hematopoietic agents for dialysis subject to the Plan Deductible	No charge for up to a 30-day supply	Not available
Elemental dietary formula when used as a primary therapy for regional enteritis subject to the Plan Deductible	No charge for up to a 30-day supply	Not available
Items listed below on the generic and brand-name tiers subject to the Plan Deductible	15% Coinsurance for up to a 100-day supply	Availability for mail order varies by item. Talk to your local pharmacy
Items listed below on the specialty tier subject to the Plan Deductible	15% Coinsurance (not to exceed \$250) for up to a 30-day supply	Availability for mail order varies by item. Talk to your local pharmacy
<ul style="list-style-type: none"> • Drugs for the treatment of tuberculosis • Certain drugs for the treatment of life-threatening ventricular arrhythmia • Human growth hormone for long-term treatment of pediatric patients with growth failure from lack of 		

Base Drugs, Supplies, and Supplements
adequate endogenous growth hormone secretion
<ul style="list-style-type: none"> • Hematopoietic agents for the treatment of anemia in chronic renal insufficiency • Immunosuppressants and ganciclovir and ganciclovir prodrugs for the treatment of cytomegalovirus when prescribed in connection with a transplant • Phosphate binders for dialysis patients for the treatment of hyperphosphatemia in end stage renal disease

Anticancer Drugs and Certain Critical Adjuncts Following a Diagnosis of Cancer		
Item	Your Cost Share	
	Plan Pharmacy	By Mail
Oral anticancer drugs on the generic and brand-name tiers subject to the Plan Deductible	15% Coinsurance (not to exceed \$200) for up to a 100-day supply	Availability for mail order varies by item. Talk to your local pharmacy
Oral anticancer drugs on the specialty tier subject to the Plan Deductible	15% Coinsurance for up to a 30-day supply	Availability for mail order varies by item. Talk to your local pharmacy
Non-oral anticancer drugs on the generic and brand-name tiers subject to the Plan Deductible	15% Coinsurance for up to a 100-day supply	Availability for mail order varies by item. Talk to your local pharmacy
Non-oral anticancer drugs on the specialty tier subject to the Plan Deductible	15% Coinsurance for up to a 30-day supply	Availability for mail order varies by item. Talk to your local pharmacy

Home Infusion Drugs		
Item	Your Cost Share	
	Plan Pharmacy	By Mail
Home infusion drugs subject to the Plan Deductible	No charge for up to a 30-day supply	Not available
Supplies necessary for administration of home infusion drugs subject to the Plan Deductible	No charge	No charge
Home infusion drugs are self-administered intravenous drugs, fluids, additives, and nutrients that require specific types of parenteral-infusion, such as an intravenous or intraspinal-infusion.		

Diabetes Supplies and Amino Acid–Modified Products		
Item	Your Cost Share	
	Plan Pharmacy	By Mail
Amino acid–modified products used to treat congenital errors of amino acid metabolism (such as phenylketonuria) subject to the Plan Deductible	No charge for up to a 30-day supply	Not available
Ketone test strips and sugar or acetone test tablets or tapes for diabetes urine testing subject to the Plan Deductible	No charge for up to a 100-day supply	Not available
Insulin-administration devices: pen delivery devices, disposable needles and syringes, and visual aids required to ensure proper dosage (except eyewear) subject to the Plan Deductible	15% Coinsurance for up to a 100-day supply	Availability for mail order varies by item. Talk to your local pharmacy
Note: Drugs related to the treatment of diabetes (for example, insulin) are not covered under this "Diabetes supplies and amino-acid modified products" section		

Contraceptive Drugs and Devices		
Item	Your Cost Share	
	Plan Pharmacy	By Mail
The following contraceptive items for women when prescribed by a Plan Provider (not subject to the Plan Deductible): <ul style="list-style-type: none"> • Rings • Patches • Female condoms • Oral contraceptives • Spermicide • Sponges 	No charge for up to a 100-day supply	No charge for up to a 100-day supply Rings and items that do not require a prescription by law are not available for mail order

Contraceptive Drugs and Devices		
Emergency contraception (not subject to the Plan Deductible)	No charge	Not available
Diaphragms and cervical caps (not subject to the Plan Deductible)	No charge	Not available

Certain Preventive Items		
Item	Your Cost Share	
	Plan Pharmacy	By Mail
Items on our Preventive Services under Health Reform list posted on kp.org when prescribed by a Plan Provider (not subject to the Plan Deductible)	No charge for up to a 100-day supply	Not available

Infertility and Sexual Dysfunction Drugs		
Item	Your Cost Share	
	Plan Pharmacy	By Mail
Drugs prescribed to treat infertility	Not covered	Not covered
Drugs prescribed in connection with a GIFT, ZIFT, or IVF cycle	Not covered	Not covered
Drugs prescribed for sexual dysfunction disorders subject to the Plan Deductible	15% Coinsurance for up to a 100-day supply	15% Coinsurance for up to a 100-day supply

Coverage for Services related to "Outpatient Prescription Drugs, Supplies, and Supplements" described in other sections

- Diabetes blood-testing equipment and their supplies, and insulin pumps and their supplies (refer to "Durable Medical Equipment for Home Use")
- Drugs covered during a covered stay in a Plan Hospital or Skilled Nursing Facility (refer to "Hospital Inpatient Care" and "Skilled Nursing Facility Care")
- Drugs prescribed for pain control and symptom management of the terminal illness for Members who are receiving covered hospice care (refer to "Hospice Care")

- Durable medical equipment used to administer drugs (refer to "Durable Medical Equipment for Home Use")
- Outpatient administered drugs (refer to "Outpatient Care")

Outpatient prescription drugs, supplies, and supplements exclusion(s)

- Any requested packaging (such as dose packaging) other than the dispensing pharmacy's standard packaging
- Compounded products unless the drug is listed on our drug formulary or one of the ingredients requires a prescription by law
- Drugs prescribed to shorten the duration of the common cold

Preventive Services

We cover a variety of Preventive Services, including but not limited to the following:

- Services recommended by the United States Preventive Services Task Force with rating of "A" or "B." The complete list of these services can be found at uspreventiveservicestaskforce.org
- Immunizations listed on the Recommended Childhood Immunization Schedule/United States, jointly adopted by the American Academy of Pediatrics, the Advisory Committee on Immunization Practices, and the American Academy of Family Physicians
- Preventive services for women recommended by the Health Resources and Services Administration and incorporated into the Affordable Care Act. The complete list of these services can be found at hrsa.gov/womensguidelines

The list of Preventive Services recommended by the above organizations is subject to change. These Preventive Services are subject to all coverage requirements described in this "Benefits and Your Cost Share" section and all provisions in the "Exclusions, Limitations, Coordination of Benefits, and Reductions" section. You may obtain a list of Preventive Services we cover on our website at kp.org/preventive. If you have questions about Preventive Services, please call our Member Service Contact Center.

Note: If you receive any other covered Services that are not Preventive Services during or subsequent to a visit that includes Preventive Services on the list, you will pay the applicable Cost Share for those other Services.

You pay the following for covered Preventive Services:

- Preventive Services received during an office visit:
 - ♦ routine physical exams, including well-woman exams: **no charge (not subject to the Plan Deductible)**
 - ♦ well child preventive exams for Members through age 23 months: **no charge (not subject to the Plan Deductible)**
 - ♦ after confirmation of pregnancy, the normal series of regularly scheduled preventive prenatal care exams: **no charge (not subject to the Plan Deductible)**
 - ♦ immunizations (including the vaccine) administered to you in a Plan Medical Office: **no charge (not subject to the Plan Deductible)**
 - ♦ screening and counseling Services when provided during a routine physical exam such as obesity counseling, routine vision and hearing screenings, alcohol and substance abuse screenings, health education, depression screening, and developmental screenings to diagnose and assess potential developmental delays: **no charge (not subject to the Plan Deductible)**
- Outpatient procedures that are Preventive Services:
 - ♦ sterilization procedures for women: refer to "Family Planning Services" in this "Benefits and Your Cost Share" section for coverage and Cost Share information
 - ♦ screening colonoscopies: **no charge (not subject to the Plan Deductible)**
 - ♦ screening flexible sigmoidoscopies: **no charge (not subject to the Plan Deductible)**
- Outpatient imaging and laboratory Services that are Preventive Services
 - ♦ routine imaging screenings such as mammograms: **no charge (not subject to the Plan Deductible)**
 - ♦ bone density CT scans: **no charge (not subject to the Plan Deductible)**
 - ♦ bone density DEXA scans: **no charge (not subject to the Plan Deductible)**
 - ♦ routine laboratory tests and screenings such as cancer screening tests, sexually transmitted disease (STD) tests, cholesterol screening tests, and glucose tolerance tests: **no charge (not subject to the Plan Deductible)**
 - ♦ other laboratory screening tests, such as fecal occult blood tests and hepatitis B screening tests: **no charge (not subject to the Plan Deductible)**

- Outpatient prescription drugs, supplies and supplements that are Preventive Services:
 - ◆ implanted contraceptive drugs and devices for women: refer to "Family Planning Services" in this "Benefits and Your Cost Share" section for coverage and Cost Share for provider-administered contraceptive drugs and implanted contraceptive devices
 - ◆ other contraceptive drugs and devices for women: refer to "Outpatient drugs, supplies, and supplements" in this "Benefits and Your Cost Share" section for coverage and Cost Share information for all other contraceptive drugs and devices
- Other Preventive Services:
 - ◆ breast pumps and breastfeeding supplies: refer to "Breastfeeding supplies" under "Durable Medical Equipment for Home Use" in this "Benefits and Your Cost Share" section for coverage and Cost Share information

Coverage related to "Preventive Services" described in other sections

- Breast pumps and breastfeeding supplies (refer to "Breastfeeding supplies" under "Durable Medical Equipment for Home Use")
- Health education programs (refer to "Health Education")
- Outpatient drugs, supplies, and supplements that are Preventive Services (refer to "Outpatient Prescription Drugs, Supplies, and Supplements")
- Women's family planning counseling, consultations, and sterilization Services (refer to "Family Planning Services")

Prosthetic and Orthotic Devices

We cover the prosthetic and orthotic devices specified in this "Prosthetic and Orthotic Devices" section if all of the following requirements are met:

- The device is in general use, intended for repeated use, and primarily and customarily used for medical purposes
- The device is the standard device that adequately meets your medical needs
- You receive the device from the provider or vendor that we select

Coverage includes fitting and adjustment of these devices, their repair or replacement, and Services to determine whether you need a prosthetic or orthotic

device. If we cover a replacement device, then you pay the Cost Share that you would pay for obtaining that device.

Prosthetic and orthotic devices that are essential health benefits

Internally implanted devices. We cover prosthetic and orthotic devices such as pacemakers, intraocular lenses, cochlear implants, osseointegrated hearing devices, and hip joints, if they are implanted during a surgery that we are covering under another section of this "Benefits and Your Cost Share" section. We cover these devices at **no charge subject to the Plan Deductible.**

External devices. We cover the following external prosthetic and orthotic devices at **no charge subject to the Plan Deductible:**

- Prosthetic devices and installation accessories to restore a method of speaking following the removal of all or part of the larynx (this coverage does not include electronic voice-producing machines, which are not prosthetic devices)
- After a Medically Necessary mastectomy:
 - ◆ prostheses, including custom-made prostheses when Medically Necessary
 - ◆ up to three brassieres required to hold a prosthesis in any 12-month period
- Podiatric devices (including footwear) to prevent or treat diabetes-related complications when prescribed by a Plan Physician or by a Plan Provider who is a podiatrist
- Compression burn garments and lymphedema wraps and garments
- Enteral formula for Members who require tube feeding in accord with Medicare guidelines
- Prostheses to replace all or part of an external facial body part that has been removed or impaired as a result of disease, injury, or congenital defect

Prosthetic and orthotic devices that are not essential health benefits

Prosthetic and orthotic devices that are not essential health benefits are not covered.

Coverage for Services related to "Prosthetic and Orthotic Devices" described in other sections

- Eyeglasses and contact lenses (refer to "Vision Services for Adult Members" and "Vision Services for Pediatric Members")

Prosthetic and orthotic devices exclusion(s)

- Multifocal intraocular lenses and intraocular lenses to correct astigmatism
- Nonrigid supplies, such as elastic stockings and wigs, except as otherwise described above in this "Prosthetic and Orthotic Devices" section
- Comfort, convenience, or luxury equipment or features
- Repair or replacement of device due to loss or misuse
- Shoes, shoe inserts, arch supports, or any other footwear, even if custom-made, except footwear described above in this "Prosthetic and Orthotic Devices" section for diabetes-related complications
- Orthotic devices not intended for maintaining normal activities of daily living (including devices intended to provide additional support for recreational or sports activities)

Reconstructive Surgery

We cover the following reconstructive surgery Services:

- Reconstructive surgery to correct or repair abnormal structures of the body caused by congenital defects, developmental abnormalities, trauma, infection, tumors, or disease, if a Plan Physician determines that it is necessary to improve function, or create a normal appearance, to the extent possible
- Following Medically Necessary removal of all or part of a breast, we cover reconstruction of the breast, surgery and reconstruction of the other breast to produce a symmetrical appearance, and treatment of physical complications, including lymphedemas

You pay the following for covered reconstructive surgery Services:

- Primary Care Visits for evaluations and treatment and Non-Physician Specialist Visits for consultations, evaluations, and treatment: **15% Coinsurance subject to the Plan Deductible**
- Physician Specialist Visits for consultations, evaluations, and treatment: **15% Coinsurance subject to the Plan Deductible**
- Outpatient surgery and outpatient procedures when provided in an outpatient or ambulatory surgery center or in a hospital operating room, or if it is provided in any setting and a licensed staff member monitors your vital signs as you regain sensation after receiving drugs to reduce sensation or to minimize discomfort: **15% Coinsurance subject to the Plan Deductible**

- Any other outpatient surgery that does not require a licensed staff member to monitor your vital signs as described above: **15% Coinsurance subject to the Plan Deductible**
- Any other outpatient procedures that do not require a licensed staff member to monitor your vital signs as described above: **the Cost Share that would otherwise apply for the procedure** in this "Benefits and Your Cost Share" section (for example, radiology procedures that do not require a licensed staff member to monitor your vital signs as described above are covered under "Outpatient Imaging, Laboratory, and Special Procedures")
- Hospital inpatient care (including room and board, drugs, imaging, laboratory, special procedures, and Plan Physician Services): **15% Coinsurance subject to the Plan Deductible**

Coverage for Services related to "Reconstructive Surgery" described in other sections

- Dental and orthodontic Services that are an integral part of reconstructive surgery for cleft palate (refer to "Dental and Orthodontic Services")
- Outpatient imaging and laboratory (refer to "Outpatient Imaging, Laboratory, and Special Procedures")
- Outpatient prescription drugs (refer to "Outpatient Prescription Drugs, Supplies, and Supplements")
- Outpatient administered drugs (refer to "Outpatient Care")
- Prosthetics and orthotics (refer to "Prosthetic and Orthotic Devices")

Reconstructive surgery exclusion(s)

- Surgery that, in the judgment of a Plan Physician specializing in reconstructive surgery, offers only a minimal improvement in appearance

Rehabilitative and Habilitative Services

We cover the Services described in this "Rehabilitative and Habilitative Services" section if all of the following requirements are met:

- The Services are to address a health condition
- The Services are to help you partially or fully acquire or improve skills and functioning needed to perform activities of daily living, to the maximum extent practical

We cover the following Services at the Cost Share indicated:

- Individual outpatient physical, occupational, and speech therapy related to pervasive developmental disorder or autism: **15% Coinsurance subject to the Plan Deductible**
- Group outpatient physical, occupational, and speech therapy related to pervasive developmental disorder or autism: **15% Coinsurance subject to the Plan Deductible**
- All other individual outpatient physical, occupational, and speech therapy: **15% Coinsurance subject to the Plan Deductible**
- All other group outpatient physical, occupational, and speech therapy: **15% Coinsurance subject to the Plan Deductible**
- Physical, occupational, and speech therapy provided in an organized, multidisciplinary rehabilitation day-treatment program: **15% Coinsurance subject to the Plan Deductible**
- Physical, occupational, and speech therapy provided in a Skilled Nursing Facility (subject to the day limits described in the "Skilled Nursing Facility Care" section): **You pay the Cost Share for Skilled Nursing Facility care as described under "Skilled Nursing Facility Care" in this "Benefits and Your Cost Share" section**
- Physical, occupational, and speech therapy provided in an inpatient hospital (including treatment in an organized multidisciplinary rehabilitation program): **You pay the Cost Share for inpatient care as described under "Hospital Inpatient Care" in this "Benefits and Your Cost Share" section**

Coverage for Services related to "Rehabilitative and Habilitative Services" described in other sections

- Behavioral health treatment for pervasive developmental disorder or autism (refer to "Behavioral Health Treatment for Pervasive Developmental Disorder or Autism")
- Home health care (refer to "Home Health Care")
- Durable medical equipment (refer to "Durable Medical Equipment for Home Use")
- Ostomy and urological supplies (refer to "Ostomy and Urological Supplies")
- Prosthetic and orthotic devices (refer to "Prosthetic and Orthotic Devices")

Rehabilitative and Habilitative Services exclusion(s)

- Items and services that are not health care items and services (for example, respite care, day care, recreational care, residential treatment, social services, custodial care, or education services of any kind, including vocational training)

Services in Connection with a Clinical Trial

We cover Services you receive in connection with a clinical trial if all of the following requirements are met:

- We would have covered the Services if they were not related to a clinical trial
- You are eligible to participate in the clinical trial according to the trial protocol with respect to treatment of cancer or other life-threatening condition (a condition from which the likelihood of death is probable unless the course of the condition is interrupted), as determined in one of the following ways:
 - ◆ A Plan Provider makes this determination
 - ◆ You provide us with medical and scientific information establishing this determination
- If any Plan Providers participate in the clinical trial and will accept you as a participant in the clinical trial, you must participate in the clinical trial through a Plan Provider unless the clinical trial is outside the state where you live
- The clinical trial is an Approved Clinical Trial

"Approved Clinical Trial" means a phase I, phase II, phase III, or phase IV clinical trial related to the prevention, detection, or treatment of cancer or other life-threatening condition and it meets one of the following requirements:

- The study or investigation is conducted under an investigational new drug application reviewed by the U.S. Food and Drug Administration
- The study or investigation is a drug trial that is exempt from having an investigational new drug application
- The study or investigation is approved or funded by at least one of the following:
 - ◆ the National Institutes of Health
 - ◆ the Centers for Disease Control and Prevention
 - ◆ the Agency for Health Care Research and Quality
 - ◆ the Centers for Medicare & Medicaid Services

- ◆ a cooperative group or center of any of the above entities or of the Department of Defense or the Department of Veterans Affairs
- ◆ a qualified non-governmental research entity identified in the guidelines issued by the National Institutes of Health for center support grants
- ◆ the Department of Veterans Affairs or the Department of Defense or the Department of Energy, but only if the study or investigation has been reviewed and approved through a system of peer review that the U.S. Secretary of Health and Human Services determines meets all of the following requirements: (1) It is comparable to the National Institutes of Health system of peer review of studies and investigations and (2) it assures unbiased review of the highest scientific standards by qualified people who have no interest in the outcome of the review

For covered Services related to a clinical trial, you will pay the **Cost Share you would pay if the Services were not related to a clinical trial**. For example, see "Hospital Inpatient Care" in this "Benefits and Your Cost Share" section for the Cost Share that applies for hospital inpatient care.

Services in connection with a clinical trial exclusion(s)

- The investigational Service
- Services that are provided solely to satisfy data collection and analysis needs and are not used in your clinical management

Skilled Nursing Facility Care

Inside your Home Region Service Area, we cover up to 100 days per benefit period (including any days we covered under any other evidence of coverage) of skilled inpatient Services in a Plan Skilled Nursing Facility. The skilled inpatient Services must be customarily provided by a Skilled Nursing Facility, and above the level of custodial or intermediate care. We cover these Services at **15% Coinsurance subject to the Plan Deductible**.

A benefit period begins on the date you are admitted to a hospital or Skilled Nursing Facility at a skilled level of care. A benefit period ends on the date you have not been an inpatient in a hospital or Skilled Nursing Facility, receiving a skilled level of care, for 60 consecutive days. A new benefit period can begin only after any existing benefit period ends. A prior three-day stay in an acute care hospital is not required.

We cover the following Services:

- Physician and nursing Services
- Room and board
- Drugs prescribed by a Plan Physician as part of your plan of care in the Plan Skilled Nursing Facility in accord with our drug formulary guidelines if they are administered to you in the Plan Skilled Nursing Facility by medical personnel
- Durable medical equipment in accord with our durable medical equipment formulary if Skilled Nursing Facilities ordinarily furnish the equipment
- Imaging and laboratory Services that Skilled Nursing Facilities ordinarily provide
- Medical social services
- Blood, blood products, and their administration
- Medical supplies
- Behavioral health treatment for pervasive developmental disorder or autism
- Respiratory therapy

Coverage for Services related to "Skilled Nursing Facility Care" described in other sections

- Outpatient imaging, laboratory, and special procedures (refer to "Outpatient Imaging, Laboratory, and Special Procedures")
- Physical, occupational, and speech therapy (refer to "Rehabilitative and Habilitative Services")

Transplant Services

We cover transplants of organs, tissue, or bone marrow if the Medical Group provides a written referral for care to a transplant facility as described in "Medical Group authorization procedure for certain referrals" under "Getting a Referral" in the "How to Obtain Services" section.

After the referral to a transplant facility, the following applies:

- If either the Medical Group or the referral facility determines that you do not satisfy its respective criteria for a transplant, we will only cover Services you receive before that determination is made
- Health Plan, Plan Hospitals, the Medical Group, and Plan Physicians are not responsible for finding, furnishing, or ensuring the availability of an organ, tissue, or bone marrow donor

- In accord with our guidelines for Services for living transplant donors, we provide certain donation-related Services for a donor, or an individual identified by the Medical Group as a potential donor, whether or not the donor is a Member. These Services must be directly related to a covered transplant for you, which may include certain Services for harvesting the organ, tissue, or bone marrow and for treatment of complications. Please call our Member Service Contact Center for questions about donor Services

For covered transplant Services that you receive, you will pay the **Cost Share you would pay if the Services were not related to a transplant**. For example, see "Hospital Inpatient Care" in this "Benefits and Your Cost Share" section for the Cost Share that applies for hospital inpatient care.

We provide or pay for donation-related Services for actual or potential donors (whether or not they are Members) in accord with our guidelines for donor Services at **no charge subject to the Plan Deductible**.

Coverage for Services related to "Transplant Services" described in other sections

- Outpatient imaging and laboratory (refer to "Outpatient Imaging, Laboratory, and Special Procedures")
- Outpatient prescription drugs (refer to "Outpatient Prescription Drugs, Supplies, and Supplements")
- Outpatient administered drugs (refer to "Outpatient Care")

Vision Services for Adult Members

We cover the following for Adult Members:

- Routine eye exams with a Plan Optometrist to determine the need for vision correction and to provide a prescription for eyeglass lenses: **Not covered**
- Physician Specialist Visits to diagnose and treat injuries or diseases of the eye: **15% Coinsurance subject to the Plan Deductible**
- Non-Physician Specialist Visits to diagnose and treat injuries or diseases of the eye: **15% Coinsurance subject to the Plan Deductible**

Optical Services

We cover the Services described in this "Optical Services" section at Plan Medical Offices or Plan Optical Sales Offices.

We do not cover eyeglasses or contact lenses (except for special contact lenses described in this "Vision Services for Adult Members" section).

Special contact lenses. We cover the following at the Cost Share indicated:

- Up to two Medically Necessary contact lenses per eye (including fitting and dispensing) in any 12-month period to treat aniridia (missing iris) when prescribed by a Plan Physician or Plan Optometrist: **no charge subject to the Plan Deductible**. We will not cover an aniridia contact lens if we provided an allowance toward (or otherwise covered) more than one aniridia contact lens for that eye within the previous 12 months (including when we provided an allowance toward, or otherwise covered, one or more aniridia contact lenses under any other evidence of coverage)

Low vision devices

Low vision devices (including fitting and dispensing) are not covered.

Coverage for Services related to "Vision Services for Adult Members" described in other sections

- Routine vision screenings when performed as part of a routine physical exam (refer to "Preventive Services")
- Services related to the eye or vision other than Services covered under this "Vision Services for Adult Members" section, such as outpatient surgery and outpatient prescription drugs, supplies, and supplements (refer to the applicable heading in this "Benefits and Your Cost Share" section)

Vision Services for Adult Members exclusion(s)

- Contact lenses, including fitting and dispensing (except for special contact lenses as described under this "Vision Services for Adult Members" section)
- Eyeglass lenses and frames
- Eye exams for the purpose of obtaining or maintaining contact lenses
- Industrial frames
- Low vision devices

Vision Services for Pediatric Members

We cover the following for Pediatric Members:

- Routine eye exams with a Plan Optometrist to determine the need for vision correction and to provide a prescription for eyeglass lenses: **no charge (not subject to the Plan Deductible)**

- Physician Specialist Visits to diagnose and treat injuries or diseases of the eye: **15% Coinsurance subject to the Plan Deductible**
- Non-Physician Specialist Visits to diagnose and treat injuries or diseases of the eye: **15% Coinsurance subject to the Plan Deductible**

Optical Services

We cover the Services described in this "Optical Services" section at Plan Medical Offices or Plan Optical Sales Offices.

The date we provide an Allowance toward (or otherwise cover) an item described in this "Optical Services" section is the date on which you order the item. For example, if we last provided an Allowance toward an item you ordered on May 1, 2014, and if we provide an Allowance not more than once every 24 months for that type of item, then we would not provide another Allowance toward that type of item until on or after May 1, 2016. You can use the Allowances under this "Optical Services" section only when you first order an item. If you use part but not all of an Allowance when you first order an item, you cannot use the rest of that Allowance later.

Special contact lenses. We cover the following at the Cost Share indicated:

- Up to two Medically Necessary contact lenses per eye (including fitting and dispensing) in any 12-month period to treat aniridia (missing iris) when prescribed by a Plan Physician or Plan Optometrist: **no charge subject to the Plan Deductible**. We will not cover an aniridia contact lens if we provided an allowance toward (or otherwise covered) more than one aniridia contact lens for that eye within the previous 12 months (including when we provided an allowance toward, or otherwise covered, one or more aniridia contact lenses under any other evidence of coverage)
- For aphakia (absence of the crystalline lens of the eye), we cover up to six Medically Necessary aphakic contact lenses per eye (including fitting and dispensing) in any 12-month period for Members through age 9 at **no charge subject to the Plan Deductible** when prescribed by a Plan Physician or Plan Optometrist. We will not cover an aphakic contact lens if we provided an allowance toward (or otherwise covered) more than six aphakic contact lenses for that eye during the same 12-month period (including when we provided an allowance toward, or otherwise covered, one or more aphakic contact lenses under any other evidence of coverage)
- If a Plan Physician or Plan Optometrist prescribes contact lenses that will provide a significant

improvement in your vision that eyeglass lenses cannot provide, we cover either one pair of contact lenses (including fitting and dispensing) or an initial supply of disposable contact lenses (including fitting and dispensing) in any 12-month period at **no charge (not subject to the Plan Deductible)**

Eyeglasses and contact lenses. If you prefer to wear eyeglasses rather than contact lenses, we cover one complete pair of eyeglasses (frame and Regular Eyeglass Lenses) from our designated value frame collection at **no charge (not subject to the Plan Deductible)** every 12 months when prescribed by a physician or optometrist and a Plan Provider puts the lenses into an eyeglass frame.

"Regular Eyeglass Lenses" are lenses that meet all of the following requirements:

- They are clear glass, plastic, or polycarbonate lenses
- At least one of the two lenses has refractive value
- They are single vision, flat top multifocal, or lenticular

Eyeglass warranty: Eyeglasses purchased at a Plan Optical Sales Office may include a replacement warranty for up to one year from the original date of dispensing. Please ask your Plan Optical Sales Office for warranty information.

Other contact lenses. If you prefer to wear contact lenses rather than eyeglasses, we cover the following (including fitting and dispensing) at **no charge (not subject to the Plan Deductible)** when prescribed by a physician or optometrist and obtained at a Plan Medical Office or Plan Optical Sales Office:

- Standard contact lenses: one pair of lenses in any 12-month period; or
- Disposable contact lenses: one 6 month supply for each eye in any 12-month period

Low vision devices

If a low-vision device will provide a significant improvement in your vision not obtainable with eyeglasses or contact lenses (or with a combination of eyeglasses and contact lenses), we cover one device (including fitting and dispensing) at **no charge (not subject to the Plan Deductible)** in any 12-month period.

Coverage for Services related to "Vision Services for Pediatric Members" described in other sections

- Routine vision screenings when performed as part of a routine physical exam (refer to "Preventive Services")
- Services related to the eye or vision other than Services covered under this "Vision Services for Pediatric Members" section, such as outpatient surgery and outpatient prescription drugs, supplies, and supplements (refer to the applicable heading in this "Benefits and Your Cost Share" section)

Vision Services for Pediatric Members exclusion(s)

- Antireflective coating
- Except for Regular Eyeglass Lenses described in this "Vision Services for Pediatric Members" section all other lenses such as progressive and High-Index lenses
- Eyeglass or contact lens adornment, such as engraving, faceting, or jewelery
- Industrial frames
- Items that do not require a prescription by law (other than eyeglass frames), such as eyeglass holders, eyeglass cases, and repair kits
- Lenses and sunglasses without refractive value except for a clear balance lens if only one eye needs correction
- Photochromic or polarized lenses
- Replacement of broken or damaged contact lenses, eyeglass lenses, and frames, except as described in warranty information provided to you at the time of purchase
- Replacement of broken or damaged low vision devices
- Replacement of lost or stolen eyewear
- Tinted lenses except when Medically Necessary to treat macular degeneration or retinitis pigmentosa

Exclusions, Limitations, Coordination of Benefits, and Reductions

Exclusions

The items and services listed in this "Exclusions" section are excluded from coverage. These exclusions apply to

all Services that would otherwise be covered under this *Membership Agreement and DF/EOC* regardless of whether the services are within the scope of a provider's license or certificate. Additional exclusions that apply only to a particular benefit are listed in the description of that benefit in this *Membership Agreement and DF/EOC*.

Certain exams and Services

Physical exams and other Services (1) required for obtaining or maintaining employment or participation in employee programs, (2) required for insurance or licensing, or (3) on court order or required for parole or probation. This exclusion does not apply if a Plan Physician determines that the Services are Medically Necessary.

Chiropractic Services

Chiropractic Services and the Services of a chiropractor, unless you have coverage for supplemental chiropractic Services as described in an amendment to this *Membership Agreement and DF/EOC*.

Cosmetic Services

Services that are intended primarily to change or maintain your appearance (including Cosmetic Surgery, which is defined as surgery that is performed to alter or reshape normal structures of the body in order to improve appearance), except that this exclusion does not apply to any of the following:

- Services covered under "Reconstructive Surgery" in the "Benefits and Your Cost Share" section
- The following devices covered under "Prosthetic and Orthotic Devices" in the "Benefits and Your Cost Share" section: testicular implants implanted as part of a covered reconstructive surgery, breast prostheses needed after a mastectomy, and prostheses to replace all or part of an external facial body part

Custodial care

Assistance with activities of daily living (for example: walking, getting in and out of bed, bathing, dressing, feeding, toileting, and taking medicine).

This exclusion does not apply to assistance with activities of daily living that is provided as part of covered hospice, Skilled Nursing Facility, or inpatient hospital care.

Dental and orthodontic Services

Dental and orthodontic Services such as X-rays, appliances, implants, Services provided by dentists or orthodontists, dental Services following accidental injury to teeth, and dental Services resulting from medical treatment such as surgery on the jawbone and radiation treatment.

This exclusion does not apply to Services covered under "Dental and Orthodontic Services" in the "Benefits and Your Cost Share" section or to pediatric dental Services described in a Pediatric Dental Services Amendment to this *Membership Agreement and DF/EOC*.

Disposable supplies

Disposable supplies for home use, such as bandages, gauze, tape, antiseptics, dressings, Ace-type bandages, and diapers, underpads, and other incontinence supplies.

This exclusion does not apply to disposable supplies covered under "Durable Medical Equipment for Home Use," "Home Health Care," "Hospice Care," "Ostomy and Urological Supplies," and "Outpatient Prescription Drugs, Supplies, and Supplements" in the "Benefits and Your Cost Share" section.

Experimental or investigational Services

A Service is experimental or investigational if we, in consultation with the Medical Group, determine that one of the following is true:

- Generally accepted medical standards do not recognize it as safe and effective for treating the condition in question (even if it has been authorized by law for use in testing or other studies on human patients)
- It requires government approval that has not been obtained when the Service is to be provided

This exclusion does not apply to any of the following:

- Experimental or investigational Services when an investigational application has been filed with the federal Food and Drug Administration (FDA) and the manufacturer or other source makes the Services available to you or Kaiser Permanente through an FDA-authorized procedure, except that we do not cover Services that are customarily provided by research sponsors free of charge to enrollees in a clinical trial or other investigational treatment protocol
- Services covered under "Services in Connection with a Clinical Trial" in the "Benefits and Your Cost Share" section

Please refer to the "Dispute Resolution" section for information about Independent Medical Review related to denied requests for experimental or investigational Services.

Hair loss or growth treatment

Items and services for the promotion, prevention, or other treatment of hair loss or hair growth.

Intermediate care

Care in a licensed intermediate care facility. This exclusion does not apply to Services covered under "Durable Medical Equipment for Home Use," "Home Health Care," and "Hospice Care" in the "Benefits and Your Cost Share" section.

Items and services that are not health care items and services

For example, we do not cover:

- Teaching manners and etiquette
- Teaching and support services to develop planning skills such as daily activity planning and project or task planning
- Items and services for the purpose of increasing academic knowledge or skills
- Teaching and support services to increase intelligence
- Academic coaching or tutoring for skills such as grammar, math, and time management
- Teaching you how to read, whether or not you have dyslexia
- Educational testing
- Teaching art, dance, horse riding, music, play or swimming, except that this exclusion for "teaching play" does not apply to Services that are part of a behavioral health therapy treatment plan and covered under "Behavioral Health Treatment for Pervasive Developmental Disorder or Autism" in the "Benefits and Your Cost Share" section
- Teaching skills for employment or vocational purposes
- Vocational training or teaching vocational skills
- Professional growth courses
- Training for a specific job or employment counseling
- Aquatic therapy and other water therapy, except that this exclusion for aquatic therapy and other water therapy does not apply to therapy Services that are part of a physical therapy treatment plan and covered under "Home Health Care," "Hospice Services," or "Rehabilitative and Habilitative Services" in the "Benefits and Your Cost Share" section

Items and services to correct refractive defects of the eye

Items and services (such as eye surgery or contact lenses to reshape the eye) for the purpose of correcting refractive defects of the eye such as myopia, hyperopia, or astigmatism.

Massage therapy

Massage therapy, except that this exclusion does not apply to therapy Services that are part of a physical therapy treatment plan and covered under "Home Health Care," "Hospice Services," or "Rehabilitative and Habilitative Services" in the "Benefits and Your Cost Share" section.

Oral nutrition

Outpatient oral nutrition, such as dietary supplements, herbal supplements, weight loss aids, formulas, and food.

This exclusion does not apply to any of the following:

- Amino acid–modified products and elemental dietary enteral formula covered under "Outpatient Prescription Drugs, Supplies, and Supplements" in the "Benefits and Your Cost Share" section
- Enteral formula covered under "Prosthetic and Orthotic Devices" in the "Benefits and Your Cost Share" section

Residential care

Care in a facility where you stay overnight, except that this exclusion does not apply when the overnight stay is part of covered care in a hospital, a Skilled Nursing Facility, inpatient respite care covered in the "Hospice Care" section, or residential treatment program Services covered in the "Chemical Dependency Services" and "Mental Health Services" sections.

Routine foot care items and services

Routine foot care items and services that are not Medically Necessary.

Services not approved by the federal Food and Drug Administration

Drugs, supplements, tests, vaccines, devices, radioactive materials, and any other Services that by law require federal Food and Drug Administration (FDA) approval in order to be sold in the U.S. but are not approved by the FDA. This exclusion applies to Services provided anywhere, even outside the U.S.

This exclusion does not apply to any of the following:

- Services covered under the "Emergency Services and Urgent Care" section that you receive outside the U.S.
- Experimental or investigational Services when an investigational application has been filed with the FDA and the manufacturer or other source makes the Services available to you or Kaiser Permanente through an FDA-authorized procedure, except that we do not cover Services that are customarily provided by research sponsors free of charge to enrollees in a

clinical trial or other investigational treatment protocol

- Services covered under "Services in Connection with a Clinical Trial" in the "Benefits and Your Cost Share" section

Please refer to the "Dispute Resolution" section for information about Independent Medical Review related to denied requests for experimental or investigational Services.

Services performed by unlicensed people

Services that are performed safely and effectively by people who do not require licenses or certificates by the state to provide health care services and where the Member's condition does not require that the services be provided by a licensed health care provider.

This exclusion does not apply to Services covered under "Behavioral Health Treatment for Pervasive Developmental Disorder or Autism" in the "Benefits and Your Cost Share" section.

Services related to a noncovered Service

When a Service is not covered, all Services related to the noncovered Service are excluded, except for Services we would otherwise cover to treat complications of the noncovered Service. For example, if you have a noncovered cosmetic surgery, we would not cover Services you receive in preparation for the surgery or for follow-up care. If you later suffer a life-threatening complication such as a serious infection, this exclusion would not apply and we would cover any Services that we would otherwise cover to treat that complication.

Surrogacy

Services for anyone in connection with a Surrogacy Arrangement, except for otherwise-covered Services provided to a Member who is a surrogate. A "Surrogacy Arrangement" is one in which a woman (the surrogate) agrees to become pregnant and to surrender the baby (or babies) to another person or persons who intend to raise the child (or children), whether or not the woman receives payment for being a surrogate. Please refer to "Surrogacy arrangements" under "Reductions" in this "Exclusions, Limitations, Coordination of Benefits, and Reductions" section for information about your obligations to us in connection with a Surrogacy Arrangement, including your obligations to reimburse us for any Services we cover and to provide information about anyone who may be financially responsible for Services the baby (or babies) receive.

Travel and lodging expenses

Travel and lodging expenses, except for the following:

- In some situations if the Medical Group refers you to a Non-Plan Provider as described in "Medical Group authorization procedure for certain referrals" under "Getting a Referral" in the "How to Obtain Services" section, we may pay certain expenses that we preauthorize in accord with our travel and lodging guidelines **subject to the Plan Deductible**. Please call our Member Service Contact Center for questions about travel and lodging
- Reimbursement for travel and lodging expenses provided under "Bariatric Surgery" in the "Benefits and Your Cost Share" section

Limitations

We will make a good faith effort to provide or arrange for covered Services within the remaining availability of facilities or personnel in the event of unusual circumstances that delay or render impractical the provision of Services under this *Membership Agreement and DF/EOC*, such as a major disaster, epidemic, war, riot, civil insurrection, disability of a large share of personnel at a Plan Facility, complete or partial destruction of facilities, and labor dispute. Under these circumstances, if you have an Emergency Medical Condition, call 911 or go to the nearest hospital as described under "Emergency Services" in the "Emergency Services and Urgent Care" section, and we will provide coverage and reimbursement as described in that section.

Additional limitations that apply only to a particular benefit are listed in the description of that benefit in this *Membership Agreement and DF/EOC*.

Coordination of Benefits

If you have Medicare coverage, we will coordinate benefits with your Medicare coverage under Medicare rules. Medicare rules determine which coverage pays first, or is "primary," and which coverage pays second, or is "secondary." You must give us any information we request to help us coordinate benefits. Please call our Member Service Contact Center to find out which Medicare rules apply to your situation, and how payment will be handled.

Reductions

Employer responsibility

For any Services that the law requires an employer to provide, we will not pay the employer, and when we cover any such Services we may recover the value of the Services from the employer.

Government agency responsibility

For any Services that the law requires be provided only by or received only from a government agency, we will not pay the government agency, and when we cover any such Services we may recover the value of the Services from the government agency.

Injuries or illnesses alleged to be caused by third parties

If you obtain a judgment or settlement from or on behalf of a third party who allegedly caused an injury or illness for which you received covered Services, you must pay us Charges for those Services, except that the amount you must pay will not exceed the maximum amount allowed under California Civil Code Section 3040. Note: This "Injuries or illnesses alleged to be caused by third parties" section does not affect your obligation to pay your Cost Share for these Services, but we will credit any such payments toward the amount you must pay us under this paragraph.

To the extent permitted or required by law, we have the option of becoming subrogated to all claims, causes of action, and other rights you may have against a third party or an insurer, government program, or other source of coverage for monetary damages, compensation, or indemnification on account of the injury or illness allegedly caused by the third party. We will be so subrogated as of the time we mail or deliver a written notice of our exercise of this option to you or your attorney, but we will be subrogated only to the extent of the total of Charges for the relevant Services.

To secure our rights, we will have a lien on the proceeds of any judgment or settlement you or we obtain against a third party. The proceeds of any judgment or settlement that you or we obtain shall first be applied to satisfy our lien, regardless of whether the total amount of the proceeds is less than the actual losses and damages you incurred.

Within 30 days after submitting or filing a claim or legal action against a third party, you must send written notice of the claim or legal action to:

For Northern California Members:

Trover Solutions, Inc.
Kaiser Permanente - Northern California Region
Subrogation Mailbox
9390 Bunsen Parkway
Louisville, KY 40220

For Southern California Members:

The Rawlings Group
Subrogation Mailbox
P.O. Box 2000
LaGrange, KY 40031

In order for us to determine the existence of any rights we may have and to satisfy those rights, you must complete and send us all consents, releases, authorizations, assignments, and other documents, including lien forms directing your attorney, the third party, and the third party's liability insurer to pay us directly. You may not agree to waive, release, or reduce our rights under this provision without our prior, written consent.

If your estate, parent, guardian, or conservator asserts a claim against a third party based on your injury or illness, your estate, parent, guardian, or conservator and any settlement or judgment recovered by the estate, parent, guardian, or conservator shall be subject to our liens and other rights to the same extent as if you had asserted the claim against the third party. We may assign our rights to enforce our liens and other rights.

If you have Medicare, Medicare law may apply with respect to Services covered by Medicare.

Some providers have contracted with Kaiser Permanente to provide certain Services to Members at rates that are typically less than the fees that the providers ordinarily charge to the general public ("General Fees"). However, these contracts may allow the providers to recover all or a portion of the difference between the fees paid by Kaiser Permanente and their General Fees by means of a lien claim under California Civil Code Sections 3045.1–3045.6 against a judgment or settlement that you receive from or on behalf of a third party. For Services the provider furnished, our recovery and the provider's recovery together will not exceed the provider's General Fees.

Medicare benefits

Your benefits are reduced by any benefits you have under Medicare except for Members whose Medicare benefits are secondary by law.

Note: If you have Medicare Part A or B, you are ineligible to establish or contribute to a Health Savings Account.

Surrogacy arrangements

If you enter into a Surrogacy Arrangement and you or any other payee are entitled to receive payments or other compensation under the Surrogacy Arrangement, you must pay us Charges for covered Services you receive related to conception, pregnancy, delivery, or postpartum care in connection with that arrangement ("Surrogacy Health Services"), except that the amount you must pay will not exceed the maximum amount allowed under California Civil Code Section 3040. A "Surrogacy Arrangement" is one in which a woman agrees to become pregnant and to surrender the baby (or babies) to another person or persons who intend to raise the child (or children), whether or not the woman receives payment for being a surrogate. Note: This "Surrogacy arrangements" section does not affect your obligation to pay your Cost Share for these Services, but we will credit any such payments toward the amount you must pay us under this paragraph. After you surrender a baby to the legal parents, you are not obligated to pay Charges for any Services that the baby receives (the legal parents are financially responsible for any Services that the baby receives).

By accepting Surrogacy Health Services, you automatically assign to us your right to receive payments that are payable to you or any other payee under the Surrogacy Arrangement, regardless of whether those payments are characterized as being for medical expenses. To secure our rights, we will also have a lien on those payments and on any escrow account, trust, or any other account that holds those payments. Those payments (and amounts in any escrow account, trust, or other account that holds those payments) shall first be applied to satisfy our lien. The assignment and our lien will not exceed the total amount of your obligation to us under the preceding paragraph.

Within 30 days after entering into a Surrogacy Arrangement, you must send written notice of the arrangement, including all of the following information:

- Names, addresses, and telephone numbers of the other parties to the arrangement
- Names, addresses, and telephone numbers of any escrow agent or trustee

- Names, addresses, and telephone numbers of the intended parents and any other parties who are financially responsible for Services the baby (or babies) receive, including names, addresses, and telephone numbers for any health insurance that will cover Services that the baby (or babies) receive
- A signed copy of any contracts and other documents explaining the arrangement
- Any other information we request in order to satisfy our rights

You must send this information to:

For Northern California Members:

Trover Solutions, Inc.
Kaiser Permanente - Northern California Region
Surrogacy Mailbox
9390 Bunsen Parkway
Louisville, KY 40220

For Southern California Members:

The Rawlings Group
Surrogacy Mailbox
P.O. Box 2000
LaGrange, KY 40031

You must complete and send us all consents, releases, authorizations, lien forms, and other documents that are reasonably necessary for us to determine the existence of any rights we may have under this "Surrogacy arrangements" section and to satisfy those rights. You may not agree to waive, release, or reduce our rights under this "Surrogacy arrangements" section without our prior, written consent.

If your estate, parent, guardian, or conservator asserts a claim against a third party based on the surrogacy arrangement, your estate, parent, guardian, or conservator and any settlement or judgment recovered by the estate, parent, guardian, or conservator shall be subject to our liens and other rights to the same extent as if you had asserted the claim against the third party. We may assign our rights to enforce our liens and other rights.

If you have questions about your obligations under this provision, please contact our Member Service Contact Center.

U.S. Department of Veterans Affairs

For any Services for conditions arising from military service that the law requires the Department of Veterans Affairs to provide, we will not pay the Department of Veterans Affairs, and when we cover any such Services we may recover the value of the Services from the Department of Veterans Affairs.

Workers' compensation or employer's liability benefits

You may be eligible for payments or other benefits, including amounts received as a settlement (collectively referred to as "Financial Benefit"), under workers' compensation or employer's liability law. We will provide covered Services even if it is unclear whether you are entitled to a Financial Benefit, but we may recover the value of any covered Services from the following sources:

- From any source providing a Financial Benefit or from whom a Financial Benefit is due
- From you, to the extent that a Financial Benefit is provided or payable or would have been required to be provided or payable if you had diligently sought to establish your rights to the Financial Benefit under any workers' compensation or employer's liability law

Post-Service Claims and Appeals

This "Post-Service Claims and Appeals" section explains how to file a claim for payment or reimbursement for Services that you have already received. Please use the procedures in this section in the following situations:

- You have received Emergency Services, Post-Stabilization Care, Out-of-Area Urgent Care, or emergency ambulance Services from a Non-Plan Provider and you want us to pay for the Services
- You have received Services from a Non-Plan Provider that we did not authorize (other than Emergency Services, Out-of-Area Urgent Care, Post-Stabilization Care, or emergency Ambulance Services) and you want us to pay for the Services
- You want to appeal a denial of an initial claim for payment

Please follow the procedures under "Grievances" in the "Dispute Resolution" section in the following situations:

- You want us to cover Services that you have not yet received
- You want us to continue to cover an ongoing course of covered treatment
- You want to appeal a written denial of a request for Services that require prior authorization (as described under "Medical Group authorization procedure for certain referrals")

Who May File

The following people may file claims:

- You may file for yourself
- You can ask a friend, relative, attorney, or any other individual to file a claim for you by appointing him or her in writing as your authorized representative
- A parent may file for his or her child under age 18, except that the child must appoint the parent as authorized representative if the child has the legal right to control release of information that is relevant to the claim
- A court-appointed guardian may file for his or her ward, except that the ward must appoint the court-appointed guardian as authorized representative if the ward has the legal right to control release of information that is relevant to the claim
- A court-appointed conservator may file for his or her conservatee
- An agent under a currently effective health care proxy, to the extent provided under state law, may file for his or her principal

Authorized representatives must be appointed in writing using either our authorization form or some other form of written notification. The authorization form is available from the Member Services Department at a Plan Facility, on our website at **kp.org**, or by calling our Member Service Contact Center. Your written authorization must accompany the claim. You must pay the cost of anyone you hire to represent or help you.

Supporting Documents

You can request payment or reimbursement orally or in writing. Your request for payment or reimbursement, and any related documents that you give us, constitute your claim.

Claim forms for Emergency Services, Post-Stabilization Care, Out-of-Area Urgent Care, and emergency ambulance Services

To file a claim in writing for Emergency Services, Post-Stabilization Care, Out-of-Area Urgent Care, and emergency ambulance Services, please use our claim form. You can obtain a claim form in the following ways:

- By visiting our website at **kp.org**
- In person from any Member Services office at a Plan Facility and from Plan Providers

- By calling our Member Service Contact Center at 1-800-464-4000 or 1-800-390-3510 (TTY users call 711)

Claims forms for all other Services

To file a claim in writing for all other Services, you may use our Complaint or Benefit Claim/Request form. You can obtain this form in the following ways:

- By visiting our website at **kp.org**
- In person from any Member Services office at a Plan Facility and from Plan Providers
- By calling our Member Service Contact Center at 1-800-464-4000 (TTY users call 711)

Other supporting information

When you file a claim, please include any information that clarifies or supports your position. For example, if you have paid for Services, please include any bills and receipts that support your claim. To request that we pay a Non-Plan Provider for Services, include any bills from the Non-Plan Provider. If the Non-Plan Provider states that they will file the claim, you are still responsible for making sure that we receive everything we need to process the request for payment. When appropriate, we will request medical records from Plan Providers on your behalf. If you tell us that you have consulted with a Non-Plan Provider and are unable to provide copies of relevant medical records, we will contact the provider to request a copy of your relevant medical records. We will ask you to provide us a written authorization so that we can request your records.

If you want to review the information that we have collected regarding your claim, you may request, and we will provide without charge, copies of all relevant documents, records, and other information. You also have the right to request any diagnosis and treatment codes and their meanings that are the subject of your claim. To make a request, you should follow the steps in the written notice sent to you about your claim.

Initial Claims

To request that we pay a provider (or reimburse you) for Services that you have already received, you must file a claim. If you have any questions about the claims process, please call our Member Service Contact Center.

Submitting a claim for Emergency Services, Post-Stabilization Care, Out-of-Area Urgent Care, and emergency ambulance Services

If you have received Emergency Services, Post-Stabilization Care, Out-of-Area Urgent Care, or emergency ambulance Services from a Non-Plan

Provider, then as soon as possible after you received the Services, you must file your claim by mailing a completed claim form and supporting information to the following address:

For Northern California Members:

Kaiser Foundation Health Plan, Inc.
Claims Department
P.O. Box 12923
Oakland, CA 94604-2923

For Southern California Members:

Kaiser Foundation Health Plan, Inc.
Claims Department
P.O. Box 7004
Downey, CA 90242-7004

Please call our Member Service Contact Center if you need help filing your claim.

Submitting a claim for all other Services

If you have received Services from a Non-Plan Provider that we did not authorize (other than Emergency Services, Post-Stabilization Care, Out-of-Area Urgent Care, or emergency ambulance Services), then as soon as possible after you receive the Services, you must file your claim in one of the following ways:

- By delivering your claim to a Member Services office at a Plan Facility (please refer to *Your Guidebook* for addresses)
- By mailing your claim to a Member Services office at a Plan Facility (please refer to *Your Guidebook* for addresses)
- By calling our Member Service Contact Center at 1-800-464-4000 (TTY users call 711)
- By visiting our website at **kp.org**

Please call our Member Service Contact Center if you need help filing your claim.

After we receive your claim

We will send you an acknowledgment letter within five days after we receive your claim.

After we review your claim, we will respond as follows:

- If we have all the information we need we will send you a written decision within 30 days after we receive your claim. We may extend the time for making a decision for an additional 15 days if circumstances beyond our control delay our decision, if we notify you within 30 days after we receive your claim
- If we need more information, we will ask you for the information before the end of the initial 30-day

decision period. We will send our written decision no later than 15 days after the date we receive the additional information. If we do not receive the necessary information within the timeframe specified in our letter, we will make our decision based on the information we have within 15 days after the end of that timeframe

If we pay any part of your claim, we will subtract applicable Cost Share from any payment we make to you or the Non-Plan Provider. You are not responsible for any amounts beyond your Cost Share for covered Emergency Services. If we deny your claim (if we do not agree to pay for all the Services you requested other than the applicable Cost Share), our letter will explain why we denied your claim and how you can appeal.

If you later receive any bills from the Non-Plan Provider for covered Services (other than bills for your Cost Share), please call our Member Service Contact Center for assistance.

Appeals

Claims for Emergency Services, Post-Stabilization Care, Out-of-Area Urgent Care, or emergency ambulance Services from a Non-Plan Provider. If we did not decide fully in your favor and you want to appeal our decision, you may submit your appeal in one of the following ways:

- By mailing your appeal to the Claims Department at the following address:
Kaiser Foundation Health Plan, Inc.
Special Services Unit
P.O. Box 23280
Oakland, CA 94623
- By calling our Member Service Contact Center at 1-800-464-4000 (TTY users call 711)
- By visiting our website at **kp.org**

Claims for Services from a Non-Plan Provider that we did not authorize (other than Emergency Services, Post-Stabilization Care, Out-of-Area Urgent Care, or emergency ambulance Services). If we did not decide fully in your favor and you want to appeal our decision, you may submit your appeal in one of the following ways:

- By visiting our website at **kp.org**
- By mailing your appeal to the Member Services Department at a Plan Facility (please refer to *Your Guidebook* for addresses)
- In person from any Member Services office at a Plan Facility and from Plan Providers

- By calling our Member Service Contact Center at 1-800-464-4000 (TTY users call 711)

When you file an appeal, please include any information that clarifies or supports your position. If you want to review the information that we have collected regarding your claim, you may request, and we will provide without charge, copies of all relevant documents, records, and other information. To make a request, you should contact our Member Service Contact Center.

Additional information regarding a claim for Services from a Non-Plan Provider that we did not authorize (other than Emergency Services, Post-Stabilization Care, Out-of-Area Urgent Care, or emergency ambulance Services). If we initially denied your request, you must file your appeal within 180 days after the date you received our denial letter. You may send us information including comments, documents, and medical records that you believe support your claim. If we asked for additional information and you did not provide it before we made our initial decision about your claim, then you may still send us the additional information so that we may include it as part of our review of your appeal. Please send all additional information to the address or fax mentioned in your denial letter.

Also, you may give testimony in writing or by telephone. Please send your written testimony to the address mentioned in our acknowledgment letter, sent to you within five days after we receive your appeal. To arrange to give testimony by telephone, you should call the phone number mentioned in our acknowledgment letter.

We will add the information that you provide through testimony or other means to your appeal file and we will review it without regard to whether this information was filed or considered in our initial decision regarding your request for Services. You have the right to request any diagnosis and treatment codes and their meanings that are the subject of your claim.

We will share any additional information that we collect in the course of our review and we will send it to you. If we believe that your request should not be granted, before we issue our final decision letter, we will also share with you any new or additional reasons for that decision. We will send you a letter explaining the additional information and/or reasons. Our letters about additional information and new or additional rationales will tell you how you can respond to the information provided if you choose to do so. If you do not respond before we must issue our final decision letter, that

decision will be based on the information in your appeal file.

We will send you a resolution letter within 30 days after we receive your appeal. If we do not decide in your favor, our letter will explain why and describe your further appeal rights.

External Review

You must exhaust our internal claims and appeals procedures before you may request external review unless we have failed to comply with the claims and appeals procedures described in this "Post-Service Claims and Appeals" section. For information about external review process, see "Independent Medical Review (IMR)" in the "Dispute Resolution" section.

Additional Review

You may have a right to request review in state court if you remain dissatisfied after you have exhausted our internal claims and appeals procedure, and if applicable, external review.

Dispute Resolution

We are committed to providing you with quality care and with a timely response to your concerns. You can discuss your concerns with our Member Services representatives at most Plan Facilities, or you can call our Member Service Contact Center.

Grievances

This "Grievances" section describes our grievance procedure. A grievance is any expression of dissatisfaction expressed by you or your authorized representative through the grievance process. If you want to make a claim for payment or reimbursement for Services that you have already received from a Non-Plan Provider, please follow the procedure in the "Post-Service Claims and Appeals" section.

Here are some examples of reasons you might file a grievance:

- You are not satisfied with the quality of care you received
- You received a written denial of Services that require prior authorization from the Medical Group and you want us to cover the Services

- Your treating physician has said that Services are not Medically Necessary and you want us to cover the Services (including requests for second opinions)
- You were told that Services are not covered and you believe that the Services should be covered
- You want us to continue to cover an ongoing course of covered treatment
- You are dissatisfied with how long it took to get Services, including getting an appointment, in the waiting room, or in the exam room
- You want to report unsatisfactory behavior by providers or staff, or dissatisfaction with the condition of a facility
- We terminated your membership and you disagree with that termination
- We declined your application for coverage and you disagree with our decision

Who may file

The following people may file a grievance:

- You may file for yourself
- You can ask a friend, relative, attorney, or any other individual to file a grievance for you by appointing him or her in writing as your authorized representative
- A parent may file for his or her child under age 18, except that the child must appoint the parent as authorized representative if the child has the legal right to control release of information that is relevant to the grievance
- A court-appointed guardian may file for his or her ward, except that the ward must appoint the court-appointed guardian as authorized representative if the ward has the legal right to control release of information that is relevant to the grievance
- A court-appointed conservator may file for his or her conservatee
- An agent under a currently effective health care proxy, to the extent provided under state law, may file for his or her principal
- Your physician may act as your authorized representative with your verbal consent to request an urgent grievance as described under "Urgent procedure" in this "Grievances" section

Authorized representatives must be appointed in writing using either our authorization form or some other form of written notification. The authorization form is available from the Member Services Department at a Plan Facility, on our website at **kp.org**, or by calling our Member Service Contact Center. Your written authorization must

accompany the grievance. You must pay the cost of anyone you hire to represent or help you.

How to file

You can file a grievance orally or in writing. Your grievance must explain your issue, such as the reasons why you believe a decision was in error or why you are dissatisfied with the Services you received.

To file a grievance in writing, please use our Complaint or Benefit Claim/Request form. You can obtain the form in the following ways:

- By visiting our website at **kp.org**
- In person from any Member Services office at a Plan Facility and from Plan Providers
- By calling our Member Service Contact Center at 1-800-464-4000 (TTY users call 711)

You must file your grievance within 180 days following the incident or action that is subject to your dissatisfaction. You may send us information including comments, documents, and medical records that you believe support your grievance.

Standard procedure. You must file your grievance in one of the following ways:

- By completing a Complaint or Benefit Claim/Request form at a Member Services office at a Plan Facility (please refer to *Your Guidebook* for addresses)
- By mailing your grievance to a Member Services office at a Plan Facility (please refer to *Your Guidebook* for addresses)
- By calling our Member Service Contact Center at 1-800-464-4000 (TTY users call 711)
- By completing the grievance form on our website at **kp.org**

Please call our Member Service Contact Center if you need help filing a grievance.

We will send you an acknowledgment letter within five days after we receive your grievance. We will send you a resolution letter within 30 days after we receive your grievance. If you are requesting Services, and we do not decide in your favor, our letter will explain why and describe your further appeal rights.

If you want to review the information that we have collected regarding your grievance, you may request, and we will provide without charge, copies of all relevant documents, records, and other information. To make a request, you should contact our Member Service Contact Center.

Urgent procedure. If you want us to consider your grievance on an urgent basis, please tell us that when you file your grievance.

You must file your urgent grievance in one of the following ways:

- By calling our Expedited Review Unit toll free at 1-888-987-7247 (TTY users call 711)
- By mailing a written request to:
Kaiser Foundation Health Plan, Inc.
Expedited Review Unit
P.O. Box 23170
Oakland, CA 94623-0170
- By faxing a written request to our Expedited Review Unit toll free at 1-888-987-2252
- By visiting a Member Services office at a Plan Facility (please refer to *Your Guidebook* for addresses)
- By completing the grievance form on our website at **kp.org**

We will decide whether your grievance is urgent or non-urgent unless your attending health care provider tells us your grievance is urgent. If we determine that your grievance is not urgent, we will use the procedure described under "Standard procedure" in this "Grievances" section. Generally, a grievance is urgent only if one of the following is true:

- Using the standard procedure could seriously jeopardize your life, health, or ability to regain maximum function
- Using the standard procedure would, in the opinion of a physician with knowledge of your medical condition, subject you to severe pain that cannot be adequately managed without extending your course of covered treatment
- A physician with knowledge of your medical condition determines that your grievance is urgent

If we respond to your grievance on an urgent basis, we will give you oral notice of our decision as soon as your clinical condition requires, but not later than 72 hours after we received your grievance. We will send you a written confirmation of our decision within 3 days after we received your grievance.

If we do not decide in your favor, our letter will explain why and describe your further appeal rights.

Note: If you have an issue that involves an imminent and serious threat to your health (such as severe pain or potential loss of life, limb, or major bodily function), you

can contact the California Department of Managed Health Care at any time at 1-888-HMO-2219 (TDD 1-877-688-9891) without first filing a grievance with us.

If you want to review the information that we have collected regarding your grievance, you may request, and we will provide without charge, copies of all relevant documents, records, and other information. To make a request, you should contact our Member Service Contact Center.

Additional information regarding pre-service requests for Medically Necessary Services. You may give testimony in writing or by telephone. Please send your written testimony to the address mentioned in our acknowledgment letter. To arrange to give testimony by telephone, you should call the phone number mentioned in our acknowledgment letter.

We will add the information that you provide through testimony or other means to your grievance file and we will consider it in our decision regarding your pre-service request for Medically Necessary Services.

We will share any additional information that we collect in the course of our review and we will send it to you. If we believe that your request should not be granted, before we issue our decision letter, we will also share with you any new or additional reasons for that decision. We will send you a letter explaining the additional information and/or reasons. Our letters about additional information and new or additional rationales will tell you how you can respond to the information provided if you choose to do so. If your grievance is urgent, the information will be provided to you orally and followed in writing. If you do not respond before we must issue our final decision letter, that decision will be based on the information in your grievance file.

Additional information regarding appeals of written denials for Services that require prior authorization. You must file your appeal within 180 days after the date you received our denial letter.

You have the right to request any diagnosis and treatment codes and their meanings that are the subject of your appeal.

Also, you may give testimony in writing or by telephone. Please send your written testimony to the address mentioned in our acknowledgment letter. To arrange to give testimony by telephone, you should call the phone number mentioned in our acknowledgment letter.

We will add the information that you provide through testimony or other means to your appeal file and we will consider it in our decision regarding your appeal.

We will share any additional information that we collect in the course of our review and we will send it to you. If we believe that your request should not be granted, before we issue our decision letter, we will also share with you any new or additional reasons for that decision. We will send you a letter explaining the additional information and/or reasons. Our letters about additional information and new or additional rationales will tell you how you can respond to the information provided if you choose to do so. If your appeal is urgent, the information will be provided to you orally and followed in writing. If you do not respond before we must issue our final decision letter, that decision will be based on the information in your appeal file.

Department of Managed Health Care Complaints

The California Department of Managed Health Care is responsible for regulating health care service plans. If you have a grievance against your health plan, you should first telephone your health plan toll free at **1-800-464-4000** (TTY users call 711) and use your health plan's grievance process before contacting the department. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may be available to you. If you need help with a grievance involving an emergency, a grievance that has not been satisfactorily resolved by your health plan, or a grievance that has remained unresolved for more than 30 days, you may call the department for assistance. You may also be eligible for an Independent Medical Review (IMR). If you are eligible for IMR, the IMR process will provide an impartial review of medical decisions made by a health plan related to the medical necessity of a proposed service or treatment, coverage decisions for treatments that are experimental or investigational in nature and payment disputes for emergency or urgent medical services. The department also has a toll-free telephone number (**1-888-HMO-2219**) and a TDD line (**1-877-688-9891**) for the hearing and speech impaired. The department's Internet website <http://www.hmohelp.ca.gov> has complaint forms, IMR application forms and instructions online.

Independent Medical Review (IMR)

Except as described in this "Independent Medical Review (IMR)" section, you must exhaust our internal grievance procedure before you may request independent

medical review unless we have failed to comply with the grievance procedure described under "Grievances" in this "Dispute Resolution" section. If you qualify, you or your authorized representative may have your issue reviewed through the Independent Medical Review (IMR) process managed by the California Department of Managed Health Care. The Department of Managed Health Care determines which cases qualify for IMR. This review is at no cost to you. If you decide not to request an IMR, you may give up the right to pursue some legal actions against us.

You may qualify for IMR if all of the following are true:

- One of these situations applies to you:
 - ◆ you have a recommendation from a provider requesting Medically Necessary Services
 - ◆ you have received Emergency Services, emergency ambulance Services, or Urgent Care from a provider who determined the Services to be Medically Necessary
 - ◆ you have been seen by a Plan Provider for the diagnosis or treatment of your medical condition
- Your request for payment or Services has been denied, modified, or delayed based in whole or in part on a decision that the Services are not Medically Necessary
- You have filed a grievance and we have denied it or we haven't made a decision about your grievance within 30 days (or three days for urgent grievances). The Department of Managed Health Care (DMHC) may waive the requirement that you first file a grievance with us in extraordinary and compelling cases, such as severe pain or potential loss of life, limb, or major bodily function. If we have denied your grievance, you must submit your request for an IMR within 6 months of the date of our written denial. However, the DMHC may accept your request after 6 months if they determine that circumstances prevented timely submission

You may also qualify for IMR if the Service you requested has been denied on the basis that it is experimental or investigational as described under "Experimental or investigational denials."

If the Department of Managed Health Care determines that your case is eligible for IMR, it will ask us to send your case to the Department of Managed Health Care's Independent Medical Review organization. The Department of Managed Health Care will promptly notify you of its decision after it receives the Independent Medical Review organization's determination. If the decision is in your favor, we will contact you to arrange for the Service or payment.

Experimental or investigational denials

If we deny a Service because it is experimental or investigational, we will send you our written explanation within three days after we received your request. We will explain why we denied the Service and provide additional dispute resolution options. Also, we will provide information about your right to request Independent Medical Review if we had the following information when we made our decision:

- Your treating physician provided us a written statement that you have a life-threatening or seriously debilitating condition and that standard therapies have not been effective in improving your condition, or that standard therapies would not be appropriate, or that there is no more beneficial standard therapy we cover than the therapy being requested. "Life-threatening" means diseases or conditions where the likelihood of death is high unless the course of the disease is interrupted, or diseases or conditions with potentially fatal outcomes where the end point of clinical intervention is survival. "Seriously debilitating" means diseases or conditions that cause major irreversible morbidity
- If your treating physician is a Plan Physician, he or she recommended a treatment, drug, device, procedure, or other therapy and certified that the requested therapy is likely to be more beneficial to you than any available standard therapies and included a statement of the evidence relied upon by the Plan Physician in certifying his or her recommendation
- You (or your Non-Plan Physician who is a licensed, and either a board-certified or board-eligible, physician qualified in the area of practice appropriate to treat your condition) requested a therapy that, based on two documents from the medical and scientific evidence, as defined in California Health and Safety Code Section 1370.4(d), is likely to be more beneficial for you than any available standard therapy. The physician's certification included a statement of the evidence relied upon by the physician in certifying his or her recommendation. We do not cover the Services of the Non-Plan Provider

Note: You can request IMR for experimental or investigational denials at any time without first filing a grievance with us.

Additional Review

You may have a right to request review in state court if you remain dissatisfied after you have exhausted our

internal claims and appeals procedure, and if applicable, external review.

Binding Arbitration

For all claims subject to this "Binding Arbitration" section, both Claimants and Respondents give up the right to a jury or court trial and accept the use of binding arbitration. Insofar as this "Binding Arbitration" section applies to claims asserted by Kaiser Permanente Parties, it shall apply retroactively to all unresolved claims that accrued before the effective date of this *Membership Agreement and DF/EOC*. Such retroactive application shall be binding only on the Kaiser Permanente Parties.

Scope of arbitration

Any dispute shall be submitted to binding arbitration if all of the following requirements are met:

- The claim arises from or is related to an alleged violation of any duty incident to or arising out of or relating to this *Membership Agreement and DF/EOC* or a Member Party's relationship to Kaiser Foundation Health Plan, Inc. (Health Plan), including any claim for medical or hospital malpractice (a claim that medical services or items were unnecessary or unauthorized or were improperly, negligently, or incompetently rendered), for premises liability, or relating to the coverage for, or delivery of, services or items, irrespective of the legal theories upon which the claim is asserted
- The claim is asserted by one or more Member Parties against one or more Kaiser Permanente Parties or by one or more Kaiser Permanente Parties against one or more Member Parties
- Governing law does not prevent the use of binding arbitration to resolve the claim

Members enrolled under this *Membership Agreement and DF/EOC* thus give up their right to a court or jury trial, and instead accept the use of binding arbitration except that the following types of claims are not subject to binding arbitration:

- Claims within the jurisdiction of the Small Claims Court
- Claims subject to a Medicare appeal procedure as applicable to Kaiser Permanente Senior Advantage Members
- Claims that cannot be subject to binding arbitration under governing law

As referred to in this "Binding Arbitration" section, "Member Parties" include:

- A Member
- A Member's heir, relative, or personal representative
- Any person claiming that a duty to him or her arises from a Member's relationship to one or more Kaiser Permanente Parties

"Kaiser Permanente Parties" include:

- Kaiser Foundation Health Plan, Inc.
- Kaiser Foundation Hospitals
- KP Cal, LLC
- The Permanente Medical Group, Inc.
- Southern California Permanente Medical Group
- The Permanente Federation, LLC
- The Permanente Company, LLC
- Any Southern California Permanente Medical Group or The Permanente Medical Group physician
- Any individual or organization whose contract with any of the organizations identified above requires arbitration of claims brought by one or more Member Parties
- Any employee or agent of any of the foregoing

"Claimant" refers to a Member Party or a Kaiser Permanente Party who asserts a claim as described above. "Respondent" refers to a Member Party or a Kaiser Permanente Party against whom a claim is asserted.

Rules of Procedure

Arbitrations shall be conducted according to the *Rules for Kaiser Permanente Member Arbitrations Overseen by the Office of the Independent Administrator* ("Rules of Procedure") developed by the Office of the Independent Administrator in consultation with Kaiser Permanente and the Arbitration Oversight Board. Copies of the Rules of Procedure may be obtained from our Member Service Contact Center.

Initiating arbitration

Claimants shall initiate arbitration by serving a Demand for Arbitration. The Demand for Arbitration shall include the basis of the claim against the Respondents; the amount of damages the Claimants seek in the arbitration; the names, addresses, and telephone numbers of the Claimants and their attorney, if any; and the names of all Respondents. Claimants shall include in the Demand for Arbitration all claims against Respondents that are based on the same incident, transaction, or related circumstances.

Serving Demand for Arbitration

Health Plan, Kaiser Foundation Hospitals, KP Cal, LLC, The Permanente Medical Group, Inc., Southern California Permanente Medical Group, The Permanente Federation, LLC, and The Permanente Company, LLC, shall be served with a Demand for Arbitration by mailing the Demand for Arbitration addressed to that Respondent in care of:

For Northern California Members:

Kaiser Foundation Health Plan, Inc.
Legal Department
1950 Franklin St., 17th Floor
Oakland, CA 94612

For Southern California Members:

Kaiser Foundation Health Plan, Inc.
Legal Department
393 E. Walnut St.
Pasadena, CA 91188

Service on that Respondent shall be deemed completed when received. All other Respondents, including individuals, must be served as required by the California Code of Civil Procedure for a civil action.

Filing fee

The Claimants shall pay a single, nonrefundable filing fee of \$150 per arbitration payable to "Arbitration Account" regardless of the number of claims asserted in the Demand for Arbitration or the number of Claimants or Respondents named in the Demand for Arbitration.

Any Claimant who claims extreme hardship may request that the Office of the Independent Administrator waive the filing fee and the neutral arbitrator's fees and expenses. A Claimant who seeks such waivers shall complete the Fee Waiver Form and submit it to the Office of the Independent Administrator and simultaneously serve it upon the Respondents. The Fee Waiver Form sets forth the criteria for waiving fees and is available by calling our Member Service Contact Center.

Number of arbitrators

The number of arbitrators may affect the Claimants' responsibility for paying the neutral arbitrator's fees and expenses (see the Rules of Procedure).

If the Demand for Arbitration seeks total damages of \$200,000 or less, the dispute shall be heard and determined by one neutral arbitrator, unless the parties otherwise agree in writing that the arbitration shall be heard by two party arbitrators and one neutral arbitrator. The neutral arbitrator shall not have authority to award monetary damages that are greater than \$200,000.

If the Demand for Arbitration seeks total damages of more than \$200,000, the dispute shall be heard and determined by one neutral arbitrator and two party arbitrators, one jointly appointed by all Claimants and one jointly appointed by all Respondents. Parties who are entitled to select a party arbitrator may agree to waive this right. If all parties agree, these arbitrations will be heard by a single neutral arbitrator.

Payment of arbitrators' fees and expenses

Health Plan will pay the fees and expenses of the neutral arbitrator under certain conditions as set forth in the Rules of Procedure. In all other arbitrations, the fees and expenses of the neutral arbitrator shall be paid one-half by the Claimants and one-half by the Respondents.

If the parties select party arbitrators, Claimants shall be responsible for paying the fees and expenses of their party arbitrator and Respondents shall be responsible for paying the fees and expenses of their party arbitrator.

Costs

Except for the aforementioned fees and expenses of the neutral arbitrator, and except as otherwise mandated by laws that apply to arbitrations under this "Binding Arbitration" section, each party shall bear the party's own attorneys' fees, witness fees, and other expenses incurred in prosecuting or defending against a claim regardless of the nature of the claim or outcome of the arbitration.

General provisions

A claim shall be waived and forever barred if (1) on the date the Demand for Arbitration of the claim is served, the claim, if asserted in a civil action, would be barred as to the Respondent served by the applicable statute of limitations, (2) Claimants fail to pursue the arbitration claim in accord with the Rules of Procedure with reasonable diligence, or (3) the arbitration hearing is not commenced within five years after the earlier of (a) the date the Demand for Arbitration was served in accord with the procedures prescribed herein, or (b) the date of filing of a civil action based upon the same incident, transaction, or related circumstances involved in the claim. A claim may be dismissed on other grounds by the neutral arbitrator based on a showing of a good cause. If a party fails to attend the arbitration hearing after being given due notice thereof, the neutral arbitrator may proceed to determine the controversy in the party's absence.

The California Medical Injury Compensation Reform Act of 1975 (including any amendments thereto), including sections establishing the right to introduce evidence of any insurance or disability benefit payment to the patient, the limitation on recovery for non-economic losses, and the right to have an award for

future damages conformed to periodic payments, shall apply to any claims for professional negligence or any other claims as permitted or required by law.

Arbitrations shall be governed by this "Binding Arbitration" section, Section 2 of the Federal Arbitration Act, and the California Code of Civil Procedure provisions relating to arbitration that are in effect at the time the statute is applied, together with the Rules of Procedure, to the extent not inconsistent with this "Binding Arbitration" section. In accord with the rule that applies under Sections 3 and 4 of the Federal Arbitration Act, the right to arbitration under this "Binding Arbitration" section shall not be denied, stayed, or otherwise impeded because a dispute between a Member Party and a Kaiser Permanente Party involves both arbitrable and nonarbitrable claims or because one or more parties to the arbitration is also a party to a pending court action with a third party that arises out of the same or related transactions and presents a possibility of conflicting rulings or findings.

Termination of Membership

Your membership termination date is the first day you are not covered (for example, if your termination date is January 1, 2017, your last minute of coverage was at 11:59 p.m. on December 31, 2016). You will be billed as a non-Member for any Services you receive after your membership terminates, except for certain pediatric dental Services described in a Pediatric Dental Services Amendment to this *Membership Agreement and DF/EOC* (if applicable). When your membership terminates, Health Plan and Plan Providers have no further liability or responsibility under this *Membership Agreement and DF/EOC*, except as provided under "Payments after Termination" in this "Termination of Membership" section.

How You May Terminate Your Membership

If you are enrolled through Covered California.

Please contact Covered California for information about how to terminate your membership and the effective date of termination.

If you are enrolled directly with Kaiser Permanente.

You may terminate your membership by sending written notice, signed by the Subscriber, to the address below. Your membership will terminate at 11:59 p.m. on the last day of the month in which we receive your notice. Also, you must include with your notice all amounts payable

related to this *Membership Agreement and DF/EOC*, including Premiums, for the period prior to your termination date.

Kaiser Foundation Health Plan, Inc.
California Service Center
P.O. Box 23127
San Diego, CA 92193-3127

Termination Due to Loss of Eligibility

If you meet the eligibility requirements described under "Who Is Eligible" in the "Premiums, Eligibility, and Enrollment" section on the first day of a month, but later in that month you no longer meet those eligibility requirements, your membership will end at 11:59 p.m. on the last day of that month. For example, if you become ineligible on December 5, 2016, your termination date is January 1, 2017, and your last minute of coverage is at 11:59 p.m. on December 31, 2016.

Continuation of membership

If you lose eligibility as a Dependent and want to remain a Health Plan member, you might be able to enroll in one of our Kaiser Permanente for Individuals and Families plans as a subscriber. If you want your new individual plan coverage to be effective when your Dependent coverage ends, you must submit your application within the special enrollment period for enrolling in an individual plan due to loss of other coverage. Otherwise, you will have to wait until the next annual open enrollment period.

To request an application to enroll directly with us, please go to kp.org or call our Member Service Contact Center. For information about plans that are available through Covered California, see "Covered California" below.

Covered California

U.S. citizens or legal residents of the U.S. can buy health care coverage from Covered California. This is California's health insurance marketplace (the Exchange). You may apply for help to pay for premiums and copayments but only if you buy coverage through Covered California. This financial assistance may be available if you meet certain income guidelines. To learn more about coverage that is available through Covered California, visit www.CoveredCA.com or call Covered California at 1-800-300-1506 (TTY users call 711).

Termination for Cause

If you intentionally commit fraud in connection with membership, Health Plan, or a Plan Provider, we may terminate your membership by sending written notice to the Subscriber; termination will be effective 30 days from the date we send the notice. Some examples of fraud include:

- Misrepresenting eligibility information about you or a Dependent
- Presenting an invalid prescription or physician order
- Misusing a Kaiser Permanente ID card (or letting someone else use it)
- Giving us incorrect or incomplete material information. For example, you have entered into a Surrogacy Arrangement and you fail to send us the information we require under "Surrogacy arrangements" under "Reductions" in the "Exclusions, Limitations, Coordination of Benefits, and Reductions" section
- Failing to notify us of changes in family status or Medicare coverage that may affect your eligibility or benefits

After your first 24 months of individuals and families coverage, we may not terminate you for cause solely because you gave us incorrect or incomplete material information in your application for health coverage.

If we terminate your membership for cause, you will not be allowed to enroll in Health Plan in the future. We may also report criminal fraud and other illegal acts to the authorities for prosecution.

Termination for Nonpayment of Premiums

If you do not pay your required Premiums by the due date, we may terminate your membership as described in this "Termination for Nonpayment of Premiums" section. If you intend to terminate your membership, be sure to notify us as described under "How You May Terminate Your Membership" in this "Termination of Membership" section, as you will be responsible for any Premiums billed to you unless you let us know before the first of the coverage month that you want us to terminate your coverage.

Your Premium payment for the upcoming coverage month is due on the first day of that month. If we do not receive full Premium payment on or before the first day of the coverage month, we will send a notice of nonreceipt of payment (a "Late Notice") to the

Subscriber's address of record. This Late Notice will include the following information:

- A statement that we have not received full Premium payment and that we will terminate this *Membership Agreement and DF/EOC* for nonpayment if we do not receive the required Premiums within 30 days after the date of the Late Notice
- The amount of Premiums that are due
- The specific date and time when the memberships of the Subscriber and all Dependents will end if we do not receive the required Premiums

If we terminate this *Membership Agreement and DF/EOC* because we did not receive the required Premiums when due, your membership will end at 11:59 p.m. on the 30th day after the date of the Late Notice. Your coverage will continue during this 30 day grace period, but upon termination you will be responsible for paying all past due Premiums, including the Premiums for this grace period.

We will mail a Termination Notice to the Subscriber's address of record if we do not receive full Premium payment within 30 days after the date of the Late Notice. The Termination Notice will include the following information:

- A statement that we have terminated this *Membership Agreement and DF/EOC* for nonpayment of Premiums
- The specific date and time when the memberships of the Subscriber and all Dependents ended
- The amount of Premiums that are due
- Information explaining whether or not the Subscriber can reinstate this *Membership Agreement and DF/EOC*
- Your appeal rights

If we terminate your membership, you are still responsible for paying all amounts due.

If we receive advance payment of the premium tax credit on your behalf

If we receive advance payment of the premium tax credit on your behalf, then you are responsible for paying the portion of the monthly Premiums that equals the full Premiums minus the advance payment of the premium tax credit that we receive on your behalf for that month. If we do not receive your portion of the monthly Premiums on time, we will provide a three-month grace period if both of the following requirements are met:

- We have previously received the full monthly Premiums for you (including advance payment of the

premium tax credit) for at least one month in the calendar year

- We receive or will receive advance payment of the premium tax credit on your behalf for the month for which we do not receive your portion of the Premiums on time

We will send written notice stating when the grace period begins. The notice will explain when Premiums are due and when your coverage will terminate if you do not pay your portion of all outstanding Premiums. If we do not receive your portion of all outstanding Premiums (including any Premiums for the grace period months that are already due on the date you make your payment) by the end of the grace period, we may terminate your membership so that it ends at 11:59 pm on the last day of the grace period.

Termination for Discontinuance of a Product or all Products

We may terminate your membership if we discontinue offering this product as permitted or required by law. If we continue to offer other individual (nongroup) products, we may terminate your membership under this product by sending you written notice at least 90 days before the termination date. You will be able to enroll in any other product we are then offering in the individual (nongroup) market if you meet all eligibility requirements. Under the Affordable Care Act, individual plan coverage is available without medical review. The premiums and coverage under the other individual plan may differ from those under this *Membership Agreement and DF/EOC*. If we discontinue offering all individual (nongroup) products, we may terminate your membership by sending you written notice at least 180 days before the termination date.

Payments after Termination

If we terminate your membership for cause or for nonpayment, we will:

- Within 30 days, refund any amounts we owe for Premiums you paid after the termination date
- Pay you any amounts we have determined that we owe you for claims during your membership in accord with the "Emergency Services and Urgent Care" and "Dispute Resolution" sections

We will deduct any amounts you owe Health Plan or Plan Providers from any payment we make to you.

Appealing Membership Termination

If you believe that we terminated your membership improperly, you may file a grievance to appeal the decision. Please refer to the "Grievances" in the "Dispute Resolution" section for information on how to file a grievance.

State Review of Membership Termination

If you believe that we terminated your membership because of your ill health or your need for care, you may request a review of the termination by the California Department of Managed Health Care (please see "Department of Managed Health Care Complaints" in the "Dispute Resolution" section).

Miscellaneous Provisions

Administration of this *Membership Agreement and DF/EOC*

We may adopt reasonable policies, procedures, and interpretations to promote orderly and efficient administration of this *Membership Agreement and DF/EOC*.

Advance directives

The California Health Care Decision Law offers several ways for you to control the kind of health care you will receive if you become very ill or unconscious, including the following:

- *A Power of Attorney for Health Care* lets you name someone to make health care decisions for you when you cannot speak for yourself. It also lets you write down your own views on life support and other treatments
- *Individual health care instructions* let you express your wishes about receiving life support and other treatment. You can express these wishes to your doctor and have them documented in your medical chart, or you can put them in writing and have that included in your medical chart

To learn more about advance directives, including how to obtain forms and instructions, contact the Member Services Department at a Plan Facility. You can also refer to *Your Guidebook* for more information about advance directives.

***Membership Agreement and DF/EOC* binding on Members**

By electing coverage or accepting benefits under this *Membership Agreement and DF/EOC*, all Members legally capable of contracting, and the legal representatives of all Members incapable of contracting, agree to all provisions of this *Membership Agreement and DF/EOC*.

Applications and statements

You must complete any applications, forms, or statements that we request in our normal course of business or as specified in this *Membership Agreement and DF/EOC*.

Assignment

You may not assign this *Membership Agreement and DF/EOC* or any of the rights, interests, claims for money due, benefits, or obligations hereunder without our prior written consent.

Attorney and advocate fees and expenses

In any dispute between a Member and Health Plan, the Medical Group, or Kaiser Foundation Hospitals, each party will bear its own fees and expenses, including attorneys' fees, advocates' fees, and other expenses.

Claims review authority

We are responsible for determining whether you are entitled to benefits under this *Membership Agreement and DF/EOC* and we have the discretionary authority to review and evaluate claims that arise under this *Membership Agreement and DF/EOC*. We conduct this evaluation independently by interpreting the provisions of this *Membership Agreement and DF/EOC*. We may use medical experts to help us review claims. If coverage under this *Membership Agreement and DF/EOC* is subject to the Employee Retirement Income Security Act (ERISA) claims procedure regulation (29 CFR 2560.503-1), then we are a "named claims fiduciary" to review claims under this *Membership Agreement and DF/EOC*.

Governing law

Except as preempted by federal law, this *Membership Agreement and DF/EOC* will be governed in accord with California law and any provision that is required to be in this *Membership Agreement and DF/EOC* by state or federal law shall bind Members and Health Plan whether or not set forth in this *Membership Agreement and DF/EOC*.

No waiver

Our failure to enforce any provision of this *Membership Agreement and DF/EOC* will not constitute a waiver of

that or any other provision, or impair our right thereafter to require your strict performance of any provision.

Nondiscrimination

We do not discriminate on the basis of age, race, ethnicity, color, national origin, cultural background, ancestry, language, religion, sex, gender identity, gender expression, sexual orientation, marital status, physical or mental disability, or genetic information.

Notices regarding your coverage

If enrolled through Health Plan. Our notices to you will be sent to the most recent address we have for the Subscriber, except that if the Subscriber has chosen to receive these membership agreement and DF/EOC documents online we will notify the Subscriber at the most recent email address we have for the Subscriber when notices related to amendment of this *Membership Agreement and DF/EOC* are posted on our website at **kp.org**. The Subscriber is responsible for notifying us of any change in address. Subscribers who move (or change their email address if the Subscriber has chosen to receive these membership agreement and DF/EOC documents on our website) should call our Member Service Contact Center as soon as possible to give us their new address. If a Member does not reside with the Subscriber, or needs to have confidential information sent to an address other than the Subscriber's address, he or she should contact our Member Service Contact Center to discuss alternate delivery options.

If enrolled through Covered California. Covered California's notices to you will be sent to the most recent address Covered California has for the Subscriber. The Subscriber is responsible for notifying Covered California of any change in address. Subscribers who move should call Covered California as soon as possible to update their address. If a Member does not reside with the Subscriber, or needs to have confidential information sent to an address other than the Subscriber's address, he or she should contact Covered California to discuss alternate delivery options.

Overpayment recovery

We may recover any overpayment we make for Services from anyone who receives such an overpayment or from any person or organization obligated to pay for the Services.

Privacy practices

Kaiser Permanente will protect the privacy of your protected health information. We also require contracting providers to protect your protected health information. Your protected health information is individually-identifiable

information (oral, written, or electronic) about your health, health care services you receive, or payment for your health care. You may generally see and receive copies of your protected health information, correct or update your protected health information, and ask us for an accounting of certain disclosures of your protected health information. You can request delivery of confidential communication to a location other than your usual address or by a means of delivery other than the usual means.

We may use or disclose your protected health information for treatment, health research, payment, and health care operations purposes, such as measuring the quality of Services. We are sometimes required by law to give protected health information to others, such as government agencies or in judicial actions. We will not use or disclose your protected health information for any other purpose without your (or your representative's) written authorization, except as described in our *Notice of Privacy Practices* (see below). Giving us authorization is at your discretion.

This is only a brief summary of some of our key privacy practices. **OUR NOTICE OF PRIVACY PRACTICES, WHICH PROVIDES ADDITIONAL INFORMATION ABOUT OUR PRIVACY PRACTICES AND YOUR RIGHTS REGARDING YOUR PROTECTED HEALTH INFORMATION, IS AVAILABLE AND WILL BE FURNISHED TO YOU UPON REQUEST.** To request a copy, please call our Member Service Contact Center. You can also find the notice at a Plan Facility or on our website at **kp.org**.

Public policy participation

The Kaiser Foundation Health Plan, Inc., Board of Directors establishes public policy for Health Plan. A list of the Board of Directors is available on our website at **kp.org** or from our Member Service Contact Center. If you would like to provide input about Health Plan public policy for consideration by the Board, please send written comments to:

Kaiser Foundation Health Plan, Inc.
Office of Board and Corporate Governance Services
One Kaiser Plaza, 19th Floor
Oakland, CA 94612

Helpful Information

How to Obtain this *Membership Agreement and DF/EOC* in Other Formats

You can request a copy of this *Membership Agreement and DF/EOC* in an alternate format (Braille, audio, electronic text file, or large print) by calling our Member Service Contact Center.

Your Guidebook to Kaiser Permanente Services (Your Guidebook)

Please refer to *Your Guidebook* for helpful information about your coverage, such as:

- The location of Plan Facilities in your area and the types of covered Services that are available from each facility
- How to use our Services and make appointments
- Hours of operation
- Appointments and advice phone numbers

Your Guidebook provides other important information, such as preventive care guidelines and your Member rights and responsibilities. *Your Guidebook* is subject to change and is periodically updated. You can get a copy of *Your Guidebook* by visiting our website at **kp.org** or by calling our Member Service Contact Center.

Online Tools and Resources

Here are some tools and resources available on our website at **kp.org**:

- A directory of Plan Facilities and Plan Physicians
- Tools you can use to email your doctor's office, view test results, refill prescriptions, and schedule routine appointments
- Health education resources
- Appointments and advice phone numbers

How to Reach Us

Appointments

If you need to make an appointment, please call us or visit our website:

Call The appointment phone number at a Plan Facility (refer to *Your Guidebook* or the facility directory on our website at **kp.org** for phone numbers)

Website **kp.org** for routine (non-urgent) appointments with your personal Plan Physician or another Primary Care Physician

Not sure what kind of care you need?

If you need advice on whether to get medical care, or how and when to get care, we have licensed health care professionals available to assist you by phone 24 hours a day, 7 days a week:

Call The appointment or advice phone number at a Plan Facility (refer to *Your Guidebook* or the facility directory on our website at **kp.org** for phone numbers)

Member Services

If you have questions or concerns about your coverage, how to obtain Services, or the facilities where you can receive care, you can reach us by calling, writing, or visiting our website:

Call **1-800-464-4000**

1-800-788-0616 (Spanish)

1-800-757-7585 (Chinese dialects)

711 (TTY for the deaf, hard of hearing, or speech impaired)

24 hours a day, seven days a week
(except closed holidays, and closed after 5 p.m. the day after Thanksgiving, after 5 p.m. on Christmas Eve, and after 5 p.m. on New Year's Eve)

Interpreter services available during all business hours at no cost to you.

Write Member Services Department at a Plan Facility (refer to *Your Guidebook* for addresses)

Website **kp.org**

For the following concerns, please call us at the number below:

- If you have questions about a bill
- To find out how much you have paid toward your Plan Deductible or Plan Out-of-Pocket Maximum
- To get an estimate of Charges for Services that are subject to the Plan Deductible (you can also get an estimate of Charges through our website at kp.org/memberestimates)

Call 1-800-390-3507

711 (TTY for the deaf, hard of hearing, or speech impaired)

Weekdays 7 a.m. to 5 p.m.

If you have questions about enrollment or eligibility in coverage offered by Covered California, please contact Covered California directly. Please refer to "How to Reach Covered California" below in this "Helpful Information" section.

Authorization for Post-Stabilization Care

To request prior authorization for Post-Stabilization Care as described under "Emergency Services" in the "Emergency Services and Urgent Care" section:

Call 1-800-225-8883 or the notification telephone number on your Kaiser Permanente ID card

711 (TTY for the deaf, hard of hearing, or speech impaired)

24 hours a day, seven days a week

Help with claim forms for Emergency Services, Post-Stabilization Care, Out-of-Area Urgent Care, and emergency ambulance Services

If you need a claim form to request payment or reimbursement for Services described in the "Emergency Services and Urgent Care" section or under "Ambulance Services" in the "Benefits and Your Cost Share" section, or if you need help completing the form, you can reach us by calling or by visiting our website.

Call 1-800-464-4000 or 1-800-390-3510

711 (TTY for the deaf, hard of hearing, or speech impaired)

24 hours a day, seven days a week (except closed holidays, and closed after 5 p.m. the day after Thanksgiving, after 5 p.m. on Christmas Eve, and after 5 p.m. on New Year's Eve)

Website kp.org

Submitting claims for Emergency Services, Post-Stabilization Care, Out-of-Area Urgent Care, and emergency ambulance Services

If you need to submit a completed claim form for Services described in the "Emergency Services and Urgent Care" section or under "Ambulance Services" in the "Benefits and Your Cost Share" section, or if you need to submit other information that we request about your claim, send it to our Claims Department:

Write *For Northern California Members:*

Kaiser Foundation Health Plan, Inc.
Claims Department
P.O. Box 12923
Oakland, CA 94604-2923

For Southern California Members:

Kaiser Foundation Health Plan, Inc.
Claims Department
P.O. Box 7004
Downey, CA 90242-7004

Telephone access (TTY)

If you are hearing or speech impaired and use a text telephone device (TTY, also known as TDD) to communicate by phone, you can use the California Relay Service by calling 711.

How to Reach Covered California

If you have questions about enrollment or eligibility in coverage offered by Covered California, please visit Covered California's website or call the Covered California Service Center:

Call **1-800-300-1506**
1-888-889-4500 (TTY)
1-800-826-6317 (Arabic)
1-800-300-1533 (Chinese)
1-800-771-2156 (Hmong)
1-800-738-9116 (Korean)
1-800-778-7695 (Russian)
1-800-983-8816 (Tagalog)
1-800-996-1009 (Armenian)
1-800-921-8879 (Farsi)
1-800-906-8528 (Khmer)
1-800-357-7976 (Lao)
1-800-300-0213 (Spanish)
1-800-652-9528 (Vietnamese)
8 a.m. to 6 p.m. Monday-Friday
8 a.m. to 5 p.m. Saturday
Closed Sundays
Closed all state holidays

Website **coveredca.com**

Payment Responsibility

This "Payment Responsibility" section briefly explains who is responsible for payments related to the health care coverage described in this *Membership Agreement and DF/EOC*. Payment responsibility is more fully described in other sections of the *Membership Agreement and DF/EOC* as described below:

- The Subscriber is responsible for paying Premiums (refer to "Premiums" in the "Premiums, Eligibility, and Enrollment" section)
- You are responsible for paying your Cost Share for covered Services (refer to "Your Cost Share" in the "Benefits and Your Cost Share" section)
- If you receive Emergency Services, Post-Stabilization Care, or Out-of-Area Urgent Care from a Non-Plan Provider, or if you receive emergency ambulance Services, you must pay the provider and file a claim for reimbursement unless the provider agrees to bill

us (refer to "Payment and Reimbursement" in the "Emergency Services and Urgent Care" section)

- If you receive Services from Non-Plan Providers that we did not authorize (other than Emergency Services, Post-Stabilization Care, Out-of-Area Urgent Care, or emergency ambulance Services) and you want us to pay for the care, you must submit a grievance (refer to "Grievances" in the "Dispute Resolution" section)
- If you have Medicare, we will coordinate benefits with the other coverage (refer to "Coordination of Benefits" in the "Exclusions, Limitations, Coordination of Benefits, and Reductions" section)
- In some situations, you or a third party may be responsible for reimbursing us for covered Services (refer to "Reductions" in the "Exclusions, Limitations, Coordination of Benefits, and Reductions" section)
- You must pay the full price for noncovered Services

Pediatric Dental Services Amendment

We cover certain dental services for Eligible Pediatric Enrollees through Delta Dental of California. Please read the following information so that you will know how to obtain dental services. You must obtain dental benefits from (or be referred for specialist services by) your assigned contract dentist.

ADDITIONAL INFORMATION ABOUT YOUR PEDIATRIC DENTAL BENEFITS IS AVAILABLE BY CALLING THE DELTA DENTAL CUSTOMER SERVICE DEPARTMENT AT 800-589-4618, 5 A.M. - 6 P.M., PACIFIC TIME, MONDAY THROUGH FRIDAY.

Delta Dental of California ("Delta Dental")
17871 Park Plaza Drive, Suite 200
Cerritos, CA 90703

IMPORTANT: If you opt to receive dental services that are not covered Benefits under this plan, a Contract Dentist may charge you his or her usual and customary rate for those services. Prior to providing a patient with dental services that are not a covered Benefit, the Dentist should provide to the patient a treatment plan that includes each anticipated service to be provided and the estimated cost of each service.

Introduction

This document amends your Kaiser Foundation Health Plan, Inc. (Health Plan) *Membership Agreement and DF/EOC* to add coverage for pediatric dental services as described in this Pediatric Dental Services Amendment ("Amendment"). All provisions of the *Membership Agreement and DF/EOC* apply to coverage described in this document except for the following sections:

- "How to Obtain Services" (except that the completion of services information in the "Contracts with Plan Providers" section does apply to coverage described in this document)
- "Plan Facilities"
- "Emergency Services and Urgent Care"
- "Benefits and Your Cost Share," except that the information under "Plan Out-of-Pocket Maximum" in the "Benefits and Your Cost Share" section does apply
- "Post-Service Claims and Appeals"
- "Dispute Resolution"

DeltaCare[®] USA product provides essential pediatric dental care through a convenient network of Contract Dentists in the State of California. The network, screened to ensure that standards of quality, access and safety are maintained, is composed of established dental professionals. When you visit your assigned Contract Dentist, you pay only the applicable Cost Share for Benefits up to the Plan Out-of-Pocket Maximum. See the "Benefits and Your Cost Share" section of your *Membership Agreement and DF/EOC* for information about your Plan Out-of-Pocket Maximum.

Health Plan contracts with Delta Dental of California ("Delta Dental") to make the DeltaCare USA network of Contract Dentists available to you. You can obtain covered Benefits from your assigned Contract Dentist without a referral from a Plan Physician. Your Cost Share is due when you receive covered Benefits. These pediatric dental Benefits are for Eligible Pediatric Enrollees.

Definitions

In addition to the terms defined in the "Definitions" section of your Health Plan *Membership Agreement and DF/EOC* the following terms, when capitalized and used in any part of this Amendment have the following meanings:

Authorization means the process by which Delta Dental determines if a procedure or treatment is a referable Benefit under the enrollee's pediatric dental Program.

Benefits mean those pediatric dental Services that are provided under the terms of this Amendment and described in this document.

Contract Dentist means a Dentist who provides services in general dentistry and who has agreed to provide Benefits under this Program.

Contract Orthodontist means a Dentist who specializes in orthodontics and who has agreed to provide Benefits under this Program, which covers medically necessary orthodontics.

Contract Specialist means a Dentist who provides Specialist Services and who has agreed to provide Benefits to Enrollees under this Program.

Dentist means a duly licensed Dentist legally entitled to practice dentistry at the time and in the state or jurisdiction in which services are performed.

Eligible Pediatric Enrollee means a person eligible for dental Benefits under this Amendment. Eligible Pediatric Enrollees are children from birth through the end of the month in which the child turns 19 who meet the eligibility requirements in your Health Plan *Membership Agreement and DF/EOC*.

Emergency Pediatric Dental Service means care provided by a Dentist to treat a dental condition which manifests as a symptom of sufficient severity, including severe pain, such that the absence of immediate attention could reasonably be expected by the Enrollee to result in either: 1) placing the Enrollee's dental health in serious jeopardy, or 2) serious impairment to dental functions.

Optional means any alternative procedure presented by the Contract Dentist that satisfies the same dental need as a covered procedure, is chosen by the Enrollee, and is subject to the limitations and exclusions of this Amendment.

Out-of-Network means treatment by a Dentist who has not signed an agreement with Delta Dental to provide Benefits under the terms of this Amendment.

Pediatric Enrollee means an Eligible Pediatric Enrollee enrolled to receive Benefits; may also be referred to as "Enrollee."

Program means the set of pediatric dental benefits provided under this Amendment to your *Membership Agreement and DF/EOC*.

Reasonable means that an Enrollee exercises prudent judgment in determining that a dental emergency exists and makes at least one attempt to contact his/her Contract Dentist to obtain Emergency Pediatric Dental Services and, in the event the Dentist is not available, makes at least one attempt to contact Delta Dental for assistance before seeking care from another Dentist.

Special Health Care Need means a physical or mental impairment, limitation or condition that substantially interferes with an Enrollee's ability to obtain Benefits. Examples of such a Special Health Care Need are 1) the Enrollee's inability to obtain access to the assigned Contract Dentist's facility because of a physical disability, and 2) the Enrollee's inability to comply with the Contract Dentist's instructions during examination or treatment because of physical disability or mental incapacity.

Specialist Service means services performed by a Dentist who specializes in the practice of oral surgery, endodontics, periodontics, orthodontics (if medically necessary) or pediatric dentistry. Specialist Services must be authorized by Delta Dental.

Treatment in Progress means any single dental procedure, as defined by the CDT Code, that has been started while the Pediatric Enrollee was eligible to receive Benefits, and for which multiple appointments are necessary to complete the procedure whether or not the Enrollee continues to be eligible for Benefits under this Program. Examples include: teeth that have been prepared for crowns, root canals where a working length has been established, full or partial dentures for which an impression has been taken and orthodontics when bands have been placed and tooth movement has begun.

How to Obtain Pediatric Dental Services

Upon enrollment, the Enrollee will be assigned to a Contract Dentist. The Enrollee may change his or her assigned Contract Dentist by directing a request to the Customer Service department at 800-589-4618. A list of Contract Dentists is available to all Enrollees at deltadentalins.com. Enrollees in the same family may collectively select no more than three Contract Dentist facilities. The change must be requested prior to the 21st of the month to become effective on the first day of the following month.

Delta Dental will provide you written notice of assignment to another Contract Dentist facility near the Enrollee's home, if 1) a selected facility is closed to further enrollment, 2) a chosen Contract Dentist withdraws from the DeltaCare USA network, or 3) an assigned facility requests, for good cause, that the Enrollee be re-assigned to another Contract Dentist. All Treatment in Progress must be completed before you change to another Contract Dentist. **EACH ENROLLEE MUST GO TO HIS OR HER ASSIGNED CONTRACT DENTIST TO OBTAIN COVERED SERVICES.**

All services which are Benefits shall be rendered at the Contract Dentist's facility selected by the Enrollee. Delta Dental shall have no obligation or liability with respect to services rendered by Out-of Network Dentists, with the exception of Emergency Pediatric Dental Services or Specialist Services referred by a Contract Dentist, and authorized by Delta Dental. Any other treatment is not covered under this Program.

A Contract Dentist may provide services either personally, or through associated Dentists, or the other technicians or hygienists who may lawfully perform the services. If an Enrollee is assigned to a dental school clinic for Specialist Services, those services may be provided by a Dentist, a dental student, a clinician or a dental instructor.

If your assigned Contract Dentist terminates participation in the DeltaCare USA network, that Contract Dentist will complete all Treatment in Progress as described above. If, for any reason, the Contract Dentist is unable to complete treatment, Delta Dental shall make reasonable and appropriate provisions for the completion of such treatment by another Contract Dentist.

Benefits, Limitations and Exclusions

This Program provides the Benefits described in *Schedule A* subject to the limitations and exclusions described in *Schedule B*. Benefits are only available in the state of California. The services are performed as deemed appropriate by your attending Contract Dentist.

Emergency Pediatric Dental Services

Your assigned Contract Dentist maintains a 24 hour Emergency Pediatric Dental Services system seven days a week. If Emergency Pediatric Dental Services are needed, you should contact the assigned Contract Dentist whenever possible. If a new Pediatric Enrollee needs Emergency Pediatric Dental Services, but does not have an assigned Contract Dentist yet, contact Delta Dental's Customer Service department at 800-589-4618 for help in locating a Contract Dentist. Benefits for Emergency Pediatric Dental Services by an Out-of-Network Dentist are limited to necessary care to stabilize the Enrollee's condition and/or provide palliative relief when you:

- 1) have made a Reasonable attempt to contact the Contract Dentist and the Contract Dentist is unavailable or the Enrollee cannot be seen within 24 hours of making contact; or
- 2) have made a Reasonable attempt to contact Delta Dental prior to receiving Emergency Pediatric Dental Services, or it is Reasonable for you to access Emergency Pediatric Dental Services without prior contact with Delta Dental; or
- 3) reasonably believe that the Enrollee's condition makes it dentally/medically inappropriate to travel to the Contract Dentist to receive Emergency Pediatric Dental Services.

If the above conditions are not met, you are responsible for any charges for services by a provider other than the assigned Contract Dentist. Further treatment must be obtained from the assigned Contract Dentist. You are responsible for your Cost Share for any treatment received due to an emergency.

Specialist Services

Specialist Services for oral surgery, endodontics, periodontics or pediatric dentistry, must be 1) referred by the assigned Contract Dentist, and 2) authorized by Delta Dental. You pay the specified Cost Share. (Refer to *Schedule A, Description of Benefits and Cost Share for Pediatric Benefits and Schedule B, Limitations and Exclusions of Benefits.*)

If you require Specialist Services and there is no Contract Specialist to provide these services within 35 miles of your home address, the assigned Contract Dentist must receive Authorization from Delta Dental to refer you to an Out-of-Network specialist to provide the Specialist Services. Specialist Services performed by an Out-of-Network specialist that are not authorized by Delta Dental will not be covered.

If the services of a Contract Orthodontist are needed, please refer to Orthodontics in the *Description of Benefits and Cost Share for Pediatric Benefits and Limitations and Exclusions of Benefits* to determine which procedures are covered under this Program.

Claims for Reimbursement

Claims for covered Emergency Pediatric Dental Services or authorized Specialist Services should be sent to Delta Dental within 90 days of the end of treatment. Valid claims received after the 90-day period will be reviewed if you can show that it was not reasonably possible to submit the claim within that time. The address for claims submission is Delta Dental Claims Department, P.O. Box 1810, Alpharetta, GA 30023.

Cost Share and Other Charges

You are required to pay any Cost Share listed in *Schedule A*. Your Cost Share is paid directly to the Dentist who provides treatment. Charges for broken appointments (unless notice is received by the Dentist at least 24 hours in advance or an emergency prevented such notice), and charges for visits after normal visiting hours are listed in *Schedule A*.

In the event that Delta Dental fails to pay a Contract Dentist, you will not be liable to that Dentist for any sums owed by Delta Dental. By statute, the DeltaCare USA provider contract contains a provision prohibiting a Contract Dentist from

charging an Enrollee for any sums owed by Delta Dental. Except for the provisions in Emergency Pediatric Dental Services, if you have not received Authorization for treatment from an Out-of-Network Dentist, you may be liable to that Dentist for the cost of services. For further clarification, see *Emergency Pediatric Dental Services* and *Specialist Services*.

Second Opinion

You may request a second opinion if you disagree with or question the diagnosis and/or treatment plan determination made by the Contract Dentist. You may also be requested to obtain a second opinion to verify the necessity and appropriateness of dental treatment or the application of Benefits.

Second opinions will be rendered by a licensed Dentist in a timely manner, appropriate to the nature of the Enrollee's condition. Requests involving cases of imminent and serious health threat will be expedited (authorization approved or denied within 72 hours of receipt of the request, whenever possible). For assistance or additional information regarding the procedures and timeframes for second opinion authorizations, contact the Customer Service department at 800-589-4618 or write to Delta Dental at P.O. Box 1810, Alpharetta, GA 30023.

Second opinions will be provided at another Contract Dentist's facility, unless otherwise authorized by Delta Dental. A second opinion by an Out-of-Network provider will be authorized if an appropriately qualified Contract Dentist is not available. Only second opinions which have been approved or authorized will be paid. You will be sent a written notification if your request for a second opinion is not authorized. If you disagree with this determination, you may file a grievance with Delta Dental. Refer to the Enrollee Complaint Procedure section for more information.

Special Needs

If an Enrollee believes he or she has a Special Health Care Need, the Enrollee should contact Delta Dental's Customer Service department at 800-589-4618. Delta Dental will confirm that a Special Health Care Need exists, and what arrangements can be made to assist the Enrollee in obtaining such Benefits. Delta Dental shall not be responsible for the failure of any Contract Dentist to comply with any law or regulation concerning structural office requirements that apply to a Dentist treating persons with Special Health Care Needs.

Facility Accessibility

Many facilities provide information about special features of their offices, including accessibility information for patients with mobility impairments. To obtain information regarding facility accessibility, contact Delta Dental's Customer Service department at 800-589-4618.

Provider Compensation

A Contract Dentist is compensated by Delta Dental through monthly capitation (an amount based on the number of Enrollees assigned to the Dentist), and by Enrollees through required Cost Share for treatment received. A Contract Specialist is compensated by Delta Dental through an agreed-upon amount for each covered procedure, less the applicable Cost Share paid by the Enrollee. In no event does Delta Dental pay a Contract Dentist or a specialist any incentive as an inducement to deny, reduce, limit or delay any appropriate treatment.

You may obtain further information concerning compensation by calling Delta Dental at 800-589-4618.

Processing Policies

The dental care guidelines for the Program explain to Contract Dentists what services are covered under this Amendment. Contract Dentists will use their professional judgment to determine which services are appropriate for the Enrollee. Dental services performed by the Contract Dentist that fall under the scope of Benefits of the Program are provided subject to any Cost Share. If a Contract Dentist believes that an Enrollee should seek treatment from a specialist, the Contract Dentist contacts Delta Dental for a determination of whether the proposed treatment is a covered benefit. Delta Dental will also determine whether the proposed treatment requires treatment by a specialist. An Enrollee may contact Delta Dental's Customer Service department at 800-589-4618 for information regarding the dental care guidelines for this Program.

Coordination of Benefits

Coordination of benefits means the method by which we pay for dental Benefits when you are covered by another dental plan. The dental benefits under this Pediatric Dental Services Amendment will be primary to any other dental coverage purchased by the enrollee. This means the dental provider will send any dental claims to Delta Dental of California first for payment under the dental benefits covered in this Pediatric Dental Services Amendment.

Enrollee Complaint Procedure

Complaints regarding dental services:

Delta Dental or the Administrator shall provide notification if any dental services or claims are denied, in whole or in part, stating the specific reason or reasons for the denial. If you have any complaint regarding the denial of dental services or claims, the policies, procedures or operations of Delta Dental or the Administrator or the quality of dental services performed by a Contract Dentist, you may call the Customer Service Center at 800-589-4618, or the complaint may be addressed in writing to:

Quality Management Department
P.O. Box 6050
Artesia, CA 90702

Written communication must include: 1) the name of the patient; 2) the name, address, telephone number and ID number of the Pediatric Enrollee; and 3) the Dentist's name and facility location.

"Grievance" means a written or oral expression of dissatisfaction regarding the plan and/or provider, including quality of care concerns, and shall include a complaint, dispute, request for reconsideration or appeal made by Pediatric Enrollee or the Enrollee's representative. Where the plan is unable to distinguish between a grievance and an inquiry, it shall be considered a grievance.

"Complaint" is the same as "grievance."

"Complainant" is the same as "grievant" and means the person who filed the grievance including the Enrollee, a representative designated by the Enrollee, or other individual with authority to act on behalf of the Enrollee.

Within 5 calendar days of the receipt of any complaint, the quality management coordinator will forward to you an acknowledgment of receipt of the complaint. Certain complaints may require that you be referred to a Dentist for clinical evaluation of the dental services provided. We will forward to you a determination, in writing, within 30 days of receipt of a complaint or shall provide a written explanation if additional time is required to report on the complaint. If the complaint involves severe pain and/or imminent and serious threat to a patient's dental health, Delta Dental will provide the Enrollee written notification regarding the disposition or pending status of the grievance within three days.

If you have completed Delta Dental's grievance process, or you have been involved in Delta Dental's grievance procedure for more than 30 days, you may file a complaint with the California Department of Managed Health Care ("Department"). You may file a complaint with the Department immediately in an emergency situation, which is one involving severe pain and/or imminent and serious threat to the Enrollee's health.

The Department is responsible for regulating health care service plans. If you have a grievance against your health plan, you should first telephone us, your plan, at **1-800-589-4618** and use our grievance process above before contacting the Department. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may be available to you. If you need help with a grievance involving an emergency, a grievance that has not been satisfactorily resolved by your health plan, or a grievance that has remained unresolved for more than 30 days, you may call the Department for assistance.

You may also be eligible for an Independent Medical Review ("IMR"). If you are eligible for IMR, the IMR process will provide an impartial review of medical decisions made by a health plan related to the medical necessity of a proposed service or treatment, coverage decisions for treatments that are experimental or investigational in nature and payment disputes for emergency or urgent medical services. The Department also has a toll-free telephone number (**1-888-HMO-2219**) and a TDD line (**1-877-688-9891**) for the hearing and speech impaired. The Department's Internet Website (<http://www.hmohelp.ca.gov>) has complaint forms, IMR application forms and instructions online.

Complaints Involving an Adverse Benefit Determination

For complaints involving an adverse benefit determination (e.g. a denial, modification or termination of a requested benefit or claim) the Enrollee must file a request for review (a complaint) with Delta Dental] within at least 180 days after receipt of the adverse determination. Our review will take into account all information, regardless of whether such information was submitted or considered initially. The review shall be conducted by a person who is neither the individual who made the original benefit determination, nor the subordinate of such individual. Upon request and free of charge, we will provide the Enrollee with copies of any pertinent documents that are relevant to the benefit determination, a copy of any internal rule, guideline, protocol, and/or explanation of the scientific or clinical judgment if relied upon in making the benefit determination. If the review of a denial is based in whole or in part on a lack of medical necessity, experimental treatment, or a clinical judgment in applying the terms of the Contract, Delta Dental shall consult with a Dentist who has appropriate training and experience. If any consulting Dentist is involved in the review, the identity of such consulting Dentist will be available upon request.

Complaints regarding all other issues:

If you have any other type of complaint or grievance, you can file a grievance with Health Plan. Your grievance must explain your issue, such as the reasons why you believe a decision was in error or why you are dissatisfied about Services you received. You may submit your grievance orally or in writing to Health Plan as described in the "Dispute Resolution" section of your *Membership Agreement and DF/EOC*.

SCHEDULE A - Description of Benefits and Cost Share for Pediatric Enrollees

The Benefits shown below are performed as needed and deemed appropriate by the attending Contract Dentist subject to the limitations and exclusions of the Program. Please refer to *Schedule B* for further clarification of Benefits. **Enrollees should discuss all treatment options with their Contract Dentist prior to services being rendered.**

Text that appears in italics below is specifically intended to clarify the delivery of Benefits under the DeltaCare® USA plan and is not to be interpreted as CDT-2015 procedure codes, descriptors or nomenclature which is under copyright by the American Dental Association. The American Dental Association may periodically change CDT codes or definitions. Such updated codes, descriptors and nomenclature may be used to describe these covered procedures in compliance with federal legislation.

Code	Description	Pediatric Enrollee Pays	Clarifications/Limitations
D0100–D0999 I. DIAGNOSTIC			
D0999	Unspecified diagnostic procedure -- by report	No Cost	<i>Includes office visit, per visit (in addition to other services)</i>
D0120	Periodic oral evaluation -- established patient	No Cost	
D0140	Limited oral evaluation -- problem focused	No Cost	
D0145	Oral evaluation for a patient under three years of age and counseling with primary caregiver	No Cost	
D0150	Comprehensive oral evaluation -- new or established patient	No Cost	
D0160	Detailed and extensive oral evaluation, problem focused, by report	No Cost	
D0170	Re-evaluation - limited, problem focused (established patient; not post-operative visit)	No Cost	
D0171	Re-evaluation - post-operative office visit	No Cost	
D0180	Comprehensive periodontal evaluation - new or established patient	No Cost	
D0190	Screening of a patient	No Cost	
D0191	Assessment of a patient	No Cost	
D0210	Intraoral - complete series of radiographic images	No Cost	<i>Limited to 1 every 24 consecutive months</i>
D0220	Intraoral - periapical first radiographic image	No Cost	
D0230	Intraoral - periapical each additional radiographic image	No Cost	
D0240	Intraoral - occlusal radiographic image	No Cost	
D0270	Bitewing - single radiographic image	No Cost	
D0272	Bitewings - two radiographic images	No Cost	
D0273	Bitewings - three radiographic images	No Cost	
D0274	Bitewings - four radiographic images	No Cost	
D0277	Vertical bitewings - 7 to 8 radiographic images	No Cost	
D0330	Panoramic radiographic image	No Cost	<i>Limited to 1 every 24 consecutive months</i>
D0460	Pulp vitality tests	No Cost	
D0470	Diagnostic casts	No Cost	
D0601	Caries risk assessment and documentation, with a finding of low risk	No Cost	<i>Limited to Pediatric Enrollees age 3 and above; limited to 1 per 36 month period when performed by the same Contract Dentist or office.</i>
D0602	Caries risk assessment and documentation, with a finding of moderate risk	No Cost	<i>Limited to Pediatric Enrollees age 3 and above; limited to 1 per 36 month period when performed by the same Contract Dentist or office.</i>

Code	Description	Pediatric Enrollee Pays	Clarifications/Limitations
D0603	Caries risk assessment and documentation, with a finding of high risk	No Cost	Limited to Pediatric Enrollees age 3 and above; limited to 1 per 36 month period when performed by the same Contract Dentist or office.
D1000-D1999 II. PREVENTIVE			
D1110	Prophylaxis - adult	No Cost	Cleaning; 2 per 12 month period
D1120	Prophylaxis - child	No Cost	Cleaning; 2 per 12 month period
D1206	Topical application of fluoride varnish	No Cost	2 per 12 month period
D1208	Topical application of fluoride - excluding varnish	No Cost	2 per 12 month period
D1310	Nutritional counseling for control of dental disease	No Cost	
D1330	Oral hygiene instructions	No Cost	
D1351	Sealant - per tooth	No Cost	Limited to permanent first and second molars without restorations or decay
D1352	Preventive resin restoration in a moderate to high caries risk patient – permanent tooth	No Cost	Limited to permanent first and second molars without restorations or decay
D1353	Sealant repair - per tooth	No Cost	Limited to permanent first and second molars without restorations or decay
D1510	Space maintainer - fixed - unilateral	No Cost	
D1515	Space maintainer - fixed - bilateral	No Cost	
D1520	Space maintainer - removable - unilateral	No Cost	
D1525	Space maintainer - removable - bilateral	No Cost	
D1550	Re-cement or re-bond space maintainer	No Cost	
D1555	Removal of fixed space maintainer	No Cost	Included in case by Dentist who placed appliance
D2000-D2999 III. RESTORATIVE			
<i>- Includes polishing, all adhesives and bonding agents, indirect pulp capping, bases, liners and acid etch procedures.</i>			
D2140	Amalgam - one surface, primary or permanent	\$25	
D2150	Amalgam - two surfaces, primary or permanent	\$105	
D2160	Amalgam - three surfaces, primary or permanent	\$110	
D2161	Amalgam - four or more surfaces, primary or permanent	\$115	
D2330	Resin-based composite - one surface, anterior	\$115	
D2331	Resin-based composite - two surfaces, anterior	\$120	
D2332	Resin-based composite - three surfaces, anterior	\$135	
D2335	Resin-based composite - four or more surfaces or involving incisal angle (anterior)	\$165	
D2390	Resin-based composite crown, anterior	\$200	
D2543	Onlay - metallic - three surfaces	\$350	
D2544	Onlay - metallic - four or more surfaces	\$350	
D2710	Crown - resin-based composite (indirect)	\$350	
D2740	Crown - porcelain/ceramic substrate	\$350	
D2750	Crown - porcelain fused to high noble metal	\$350	
D2751	Crown - porcelain fused to predominantly base metal	\$300	
D2752	Crown - porcelain fused to noble metal	\$350	
D2780	Crown - 3/4 cast high noble metal	\$350	
D2781	Crown - 3/4 cast predominantly base metal	\$350	

Code	Description	Pediatric Enrollee Pays	Clarifications/Limitations
D2782	Crown - 3/4 cast noble metal	\$350	
D2783	Crown - 3/4 porcelain/ceramic	\$350	
D2790	Crown - full cast high noble metal	\$350	
D2791	Crown - full cast predominantly base metal	\$350	
D2792	Crown - full cast noble metal	\$350	
D2910	Re-cement or re-bond inlay, onlay, veneer or partial coverage restoration	\$65	
D2915	Re-cement or re-bond indirectly fabricated or prefabricated post and core	\$65	
D2920	Re-cement or re-bond crown	\$65	
D2929	Prefabricated porcelain/ceramic crown – primary tooth	No Cost	<i>Anterior tooth</i>
D2930	Prefabricated stainless steel crown - primary tooth	\$200	
D2931	Prefabricated stainless steel crown - permanent tooth	\$170	
D2932	Prefabricated resin crown	\$170	<i>When not used in conjunction with any other crown; anterior tooth</i>
D2933	Prefabricated stainless steel crown with resin window	\$150	
D2934	Prefabricated esthetic coated stainless steel crown - primary tooth	\$160	
D2940	Protective restoration	\$30	
D2950	Core buildup, including any pins when required	\$120	
D2951	Pin retention - per tooth, in addition to restoration	\$40	
D2952	Post and core in addition to crown, indirectly fabricated	\$160	<i>Base metal post; includes canal preparation</i>
D2954	Prefabricated post and core in addition to crown	\$140	<i>Includes canal preparation</i>
D2955	Post removal	\$130	
D2970	Temporary crown (fractured tooth)	\$170	
D2980	Crown repair necessitated by restorative material failure	\$130	
D2981	Inlay repair necessitated by restorative material failure	No Cost	
D2982	Onlay repair necessitated by restorative material failure	No Cost	
D2990	Resin infiltration of incipient smooth surface lesions	No Cost	
D3000-D3999 IV. ENDODONTICS			
D3110	Pulp cap - direct (excluding final restoration)	\$40	
D3120	Pulp cap - indirect (excluding final restoration)	\$45	
D3220	Therapeutic pulpotomy (excluding final restoration) - removal of pulp coronal to the dentinocemental junction and application of medicament	\$85	
D3221	Pulpal debridement, primary and permanent teeth	\$90	
D3222	Partial pulpotomy for apexogenesis - permanent tooth with incomplete root development	\$120	
D3230	Pulpal therapy (resorbable filling) - anterior, primary tooth (excluding final restoration)	\$120	

Code	Description	Pediatric Enrollee Pays	Clarifications/Limitations
D3240	Pulpal therapy (resorbable filling) - posterior, primary tooth (excluding final restoration)	\$110	
D3310	Endodontic therapy, anterior tooth (excluding final restoration)	\$300	<i>Root canal; per canal</i>
D3320	Endodontic therapy, bicuspid tooth (excluding final restoration)	\$300	<i>Root canal; per canal</i>
D3330	Endodontic therapy, molar (excluding final restoration)	\$300	<i>Root canal; per canal</i>
D3346	Retreatment of previous root canal therapy - anterior	\$350	<i>Per canal</i>
D3347	Retreatment of previous root canal therapy - bicuspid	\$350	<i>Per canal</i>
D3348	Retreatment of previous root canal therapy - molar	\$350	<i>Per canal</i>
D3351	Apexification/recalcification – initial visit (apical closure/calcific repair of perforations, root resorption, etc.)	\$140	
D3352	Apexification/recalcification - interim medication replacement	\$140	
D3353	Apexification/recalcification - final visit (includes completed root canal therapy - apical closure/calcific repair of perforations, root resorption, etc.)	\$220	
D3410	Apicoectomy - anterior	\$350	<i>Per canal</i>
D3421	Apicoectomy - bicuspid (first root)	\$350	<i>Per canal</i>
D3425	Apicoectomy - molar (first root)	\$350	<i>Per canal</i>
D3426	Apicoectomy (each additional root)	\$150	<i>Per canal</i>
D3427	Periradicular surgery without apicoectomy	\$350	<i>Per canal</i>
D3430	Retrograde filling - per root	\$120	
D3450	Root amputation - per root	\$170	
D4000-D4999 V. PERIODONTICS			
D4210	Gingivectomy or gingivoplasty - four or more contiguous teeth or tooth bounded spaces per quadrant	\$150	
D4211	Gingivectomy or gingivoplasty - one to three contiguous teeth or tooth bounded spaces per quadrant	\$150	
D4212	Gingivectomy or gingivoplasty to allow access for restorative procedure, per tooth	No Cost	
D4240	Gingival flap procedure, including root planing - four or more contiguous teeth or tooth bounded spaces per quadrant	\$350	
D4241	Gingival flap procedure, including root planing - one to three contiguous teeth or tooth bounded spaces per quadrant	\$280	
D4260	Osseous surgery (including elevation of a full thickness flap and closure) - four or more contiguous teeth or tooth bounded spaces per quadrant	\$350	
D4261	Osseous surgery (including elevation of a full thickness flap and closure) - one to three contiguous teeth or tooth bounded spaces per quadrant	\$350	
D4341	Periodontal scaling and root planing - four or more teeth per quadrant	\$115	

Code	Description	Pediatric Enrollee Pays	Clarifications/Limitations
D4342	Periodontal scaling and root planing - one to three teeth per quadrant	\$85	
D4355	Full mouth debridement to enable comprehensive evaluation and diagnosis	\$70	
D4920	Unscheduled dressing change (by someone other than treating dentist or their staff)	\$50	
D5000-D5899 VI. PROSTHODONTICS (removable)			
D5110	Complete denture - maxillary	\$350	
D5120	Complete denture - mandibular	\$350	
D5130	Immediate denture - maxillary	\$350	
D5140	Immediate denture - mandibular	\$350	
D5211	Maxillary partial denture - resin base (including any conventional clasps, rests and teeth)	\$350	
D5212	Mandibular partial denture - resin base (including any conventional clasps, rests and teeth)	\$350	
D5213	Maxillary partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)	\$350	
D5214	Mandibular partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)	\$350	
D5281	Removable unilateral partial denture - one piece cast metal (including clasps and teeth)	\$350	
D5410	Adjust complete denture - maxillary	\$50	
D5411	Adjust complete denture - mandibular	\$50	
D5421	Adjust partial denture - maxillary	\$45	
D5422	Adjust partial denture - mandibular	\$50	
D5510	Repair broken complete denture base	\$100	
D5520	Replace missing or broken teeth - complete denture (each tooth)	\$80	
D5610	Repair resin denture base	\$100	
D5620	Repair cast framework	\$130	
D5630	Repair or replace broken clasp	\$110	
D5640	Replace broken teeth - per tooth	\$90	
D5650	Add tooth to existing partial denture	\$100	
D5660	Add clasp to existing partial denture	\$120	
D5710	Rebase complete maxillary denture	\$350	
D5711	Rebase complete mandibular denture	\$350	
D5720	Rebase maxillary partial denture	\$305	
D5721	Rebase mandibular partial denture	\$305	
D5730	Reline complete maxillary denture (chairside)	\$210	
D5731	Reline complete mandibular denture (chairside)	\$210	
D5740	Reline maxillary partial denture (chairside)	\$195	
D5741	Reline mandibular partial denture (chairside)	\$195	
D5750	Reline complete maxillary denture (laboratory)	\$210	
D5751	Reline complete mandibular denture (laboratory)	\$210	
D5760	Reline maxillary partial denture (laboratory)	\$210	
D5761	Reline mandibular partial denture (laboratory)	\$210	
D5850	Tissue conditioning, maxillary	\$100	
D5851	Tissue conditioning, mandibular	\$100	

Code	Description	Pediatric Enrollee Pays	Clarifications/Limitations
D5900-D5999 VII. MAXILLOFACIAL PROSTHETICS - Not Covered			
D6000-D6199 VIII. IMPLANT SERVICES - Not Covered			
D6200-D6999 IX. PROSTHODONTICS, fixed			
<i>- Each retainer and each pontic constitutes a unit in a fixed partial denture (bridge)</i>			
D6210	Pontic - cast high noble metal	\$350	
D6211	Pontic - cast predominantly base metal	\$350	
D6212	Pontic - cast noble metal	\$350	
D6214	Pontic - titanium	\$350	<i>Excluding molars</i>
D6240	Pontic - porcelain fused to high noble metal	\$300	
D6241	Pontic - porcelain fused to predominantly base metal	\$350	
D6242	Pontic - porcelain fused to noble metal	\$350	
D6610	Onlay - cast high noble metal, two surfaces	\$350	
D6611	Onlay - cast high noble metal, three or more surfaces	\$350	
D6612	Onlay - cast predominantly base metal, two surfaces	\$350	
D6613	Onlay - cast predominantly base metal, three or more surfaces	\$350	
D6614	Onlay - cast noble metal, two surfaces	\$350	
D6615	Onlay - cast noble metal, three or more surfaces	\$350	
D6740	Crown - porcelain/ceramic	\$350	
D6750	Crown - porcelain fused to high noble metal	\$350	
D6751	Crown - porcelain fused to predominantly base metal	\$300	
D6752	Crown - porcelain fused to noble metal	\$350	
D6780	Crown - 3/4 cast high noble metal	\$350	
D6781	Crown - 3/4 cast predominantly base metal	\$350	
D6782	Crown - 3/4 cast noble metal	\$350	
D6783	Crown - 3/4 porcelain/ceramic	\$350	
D6790	Crown - full cast high noble metal	\$350	
D6791	Crown - full cast predominantly base metal	\$350	
D6792	Crown - full cast noble metal	\$350	
D6794	Crown - titanium	\$350	
D6930	Re-cement or re-bond fixed partial denture	\$80	
D6940	Stress breaker	\$138	
D6980	Fixed partial denture repair necessitated by restorative material failure	\$200	
D7000-D7999 X. ORAL AND MAXILLOFACIAL SURGERY			
<i>- Includes preoperative evaluations and treatment under a local anesthetic. Postoperative services include exams, suture removal and treatment of complications.</i>			
D7140	Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	\$65	
D7210	Surgical removal of erupted tooth requiring removal of bone and/or sectioning of tooth, and including elevation of mucoperiosteal flap if indicated	\$165	
D7220	Removal of impacted tooth - soft tissue	\$225	
D7230	Removal of impacted tooth - partially bony	\$180	
D7240	Removal of impacted tooth - completely bony	\$160	
D7241	Removal of impacted tooth - completely bony, with unusual surgical complications	\$300	

Code	Description	Pediatric Enrollee Pays	Clarifications/Limitations
D7250	Surgical removal of residual tooth roots (cutting procedure)	\$165	
D7285	Incisional biopsy of oral tissue - hard (bone, tooth)	\$197	
D7286	Incisional biopsy of oral tissue - soft	\$180	
D7310	Alveoloplasty in conjunction with extractions - four or more teeth or tooth spaces, per quadrant	\$160	
D7311	Alveoloplasty in conjunction with extractions - one to three teeth or tooth spaces, per quadrant	\$130	
D7320	Alveoloplasty not in conjunction with extractions - four or more teeth or tooth spaces, per quadrant	\$180	
D7321	Alveoloplasty not in conjunction with extractions - one to three teeth or tooth spaces, per quadrant	\$160	
D7410	Excision of benign lesion up to 1.25 cm	\$175	
D7411	Excision of benign lesion greater than 1.25 cm	\$225	
D7412	Excision of benign lesion, complicated	\$325	
D7450	Removal of benign odontogenic cyst or tumor - lesion diameter up to 1.25 cm	\$160	
D7451	Removal of benign odontogenic cyst or tumor - lesion diameter greater than 1.25 cm	\$300	
D7460	Removal of benign nonodontogenic cyst or tumor - lesion diameter up to 1.25 cm	\$141	
D7461	Removal of benign nonodontogenic cyst or tumor - lesion diameter greater than 1.25 cm	\$228	
D7471	Removal of lateral exostosis (maxilla or mandible)	\$350	
D7472	Removal of torus palatinus	\$350	
D7473	Removal of torus mandibularis	\$350	
D7510	Incision and drainage of abscess - intraoral soft tissue	\$110	
D7511	Incision and drainage of abscess - intraoral soft tissue - complicated (includes drainage of multiple fascial spaces)	\$170	
D7520	Incision and drainage of abscess - extraoral soft tissue	\$180	
D7521	Incision and drainage of abscess - extraoral soft tissue - complicated (includes drainage of multiple fascial spaces)	\$225	
D7910	Suture of recent small wounds up to 5 cm	\$150	
D7911	Complicated suture - up to 5 cm	\$205	
D7912	Complicated suture - greater than 5 cm	\$300	
D7960	Frenulectomy - also known as frenectomy or frenotomy - separate procedure not incidental to another procedure	\$250	
D7963	Frenuloplasty	\$200	
D8000-D8999 XI. ORTHODONTICS - Medically Necessary			

Code	Description	Pediatric Enrollee Pays	Clarifications/Limitations
<p>- <i>Orthodontic Services must meet medical necessity as determined by a dentist. Orthodontic treatment is a benefit only when medically necessary as evidenced by a severe handicapping malocclusion and when a prior authorization is obtained. Severe handicapping malocclusion is not a cosmetic condition. Teeth must be severely misaligned causing functional problems that compromise oral and/or general health. Comprehensive orthodontic treatment procedure (D8080) includes all appliances, adjustments, insertion, removal and post treatment stabilization (retention). The Enrollee must continue to be eligible during active treatment. No additional charge to the Enrollee is permitted from the original treating orthodontist or dental office who received the comprehensive case fee. A separate fee applies for services provided by an orthodontist other than the original treating orthodontist or dental office. Refer to Schedule B for additional information on Medically Necessary Orthodontics.</i></p>			
Pre-treatment Records after Approved Referral for Thumb Sucking or Tongue Thrust Appliance:			
D0220	Intraoral - periapical first radiographic image	No Cost	<i>Anterior only of the affected arch; for orthodontic records only</i>
D0230	Intraoral - periapical each additional radiographic image	No Cost	<i>Anterior only of the affected arch; for orthodontic records only</i>
Pre-treatment Records after Approved Referral for Evaluation of Handicapping Malocclusion:			
D0350	2D oral/facial photographic image obtained intra-orally or extra-orally	No Cost	<i>Limited to images with and as a part of a covered pre-orthodontic treatment visit</i>
D0351	3D photographic image	No Cost	<i>Limited to images with and as a part of a covered pre-orthodontic treatment visit</i>
D0470	Diagnostic casts	No Cost	
Pre-treatment Records with Plan Prior Approval for Comprehensive Orthodontics:			
D0210	Intraoral - complete series of radiographic images	No Cost	<i>For covered orthodontic records only</i>
D0322	Tomographic survey	\$100	<i>Only with documentation of medical necessity for cleft palates or craniofacial anomalies</i>
D0340	Cephalometric radiographic image	\$35	
Post-treatment Records after Completion of Covered Comprehensive Orthodontics:			
D0210	Intraoral - complete series of radiographic images	No Cost	<i>For covered orthodontic records only</i>
D0340	Cephalometric radiographic image	\$35	<i>Only with documentation of medical necessity for cleft palates or craniofacial anomalies</i>
D0350	2D oral/facial photographic image obtained intra-orally or extra-orally	No Cost	<i>Limited to images with and as a part of a covered orthodontic treatment visit</i>
D0351	3D photographic image	No Cost	<i>Limited to images with and as a part of a covered orthodontic treatment visit</i>
D0470	Diagnostic casts	No Cost	
D8050	Interceptive orthodontic treatment of the primary dentition	\$1,000	<i>Limited to Enrollee with a qualifying handicapping malocclusion and a cleft palate or craniofacial anomaly</i>
D8060	Interceptive orthodontic treatment of the transitional dentition	\$1,000	<i>Limited to Enrollee with a qualifying handicapping malocclusion and a cleft palate or craniofacial anomaly</i>
D8080	Comprehensive orthodontic treatment of the adolescent dentition	\$1,000	
D8210	Removable appliance therapy	\$300	
D8220	Fixed appliance therapy	\$350	
D8660	Pre-orthodontic treatment examination to monitor growth and development	\$75	<i>Limited to 1 per 6 month period when performed by the same Contract Dentist or dental office</i>
D8670	Periodic orthodontic treatment visit	\$75	<i>Included in the orthodontic case fee</i>

Code	Description	Pediatric Enrollee Pays	Clarifications/Limitations
D8680	Orthodontic retention (removal of appliances, construction and placement of retainer(s))	\$250	<i>Removable retainer(s); included in the orthodontic case fee; a separate fee applies for services provided by an orthodontist other than the original treating orthodontist or dental office who was paid for banding</i>
D8691	Repair of orthodontic appliance	\$105	
D8692	Replacement of lost or broken retainer	\$150	
D8693	Re-cement or re-bond fixed retainer	\$68	
D8694	Repair of fixed retainers, includes reattachment	\$68	
D9000-D9999 XII. ADJUNCTIVE GENERAL SERVICES			
D9110	Palliative (emergency) treatment of dental pain - minor procedure	\$55	
D9215	Local anesthesia in conjunction with operative or surgical procedures	\$35	
D9219	Evaluation for deep sedation or general anesthesia	No Cost	
D9220	Deep sedation/general anesthesia - first 30 minutes	\$225	<i>Covered only when given by a Contract Dentist for covered oral surgery</i>
D9221	Deep sedation/general anesthesia - each additional 15 minutes	\$95	<i>Covered only when given by a Contract Dentist for covered oral surgery</i>
D9230	Inhalation of nitrous oxide / anxiolysis, analgesia	\$45	<i>Per 30 minute increment (where available)</i>
D9241	Intravenous moderate (conscious) sedation/analgesia - first 30 minutes	\$225	<i>Covered only when given by a Contract Dentist for covered oral surgery</i>
D9242	Intravenous moderate (conscious) sedation/analgesia - each additional 15 minutes	\$95	<i>Covered only when given by a Contract Dentist for covered oral surgery</i>
D9248	Non-intravenous moderate (conscious) sedation	\$120	<i>Where available</i>
D9310	Consultation - diagnostic service provided by dentist or physician other than requesting dentist or physician	\$75	
D9430	Office visit for observation (during regularly scheduled hours) - no other services performed	No Cost	
D9440	Office visit - after regularly scheduled hours	\$75	
D9930	Treatment of complications (post-surgical) - unusual circumstances, by report	\$90	
D9931	Cleaning and inspection of a removable appliance	No Cost	
D9986	Missed appointment	\$50	<i>Without 24 hour notice</i>
D9987	Cancelled appointment	\$50	<i>Without 24 hour notice</i>

Endnotes:

Base metal is the benefit. If noble or high noble metal (precious) is used for a crown, bridge, indirectly fabricated post and core, inlay or onlay, the Enrollee will be charged the additional laboratory cost of the noble or high noble metal. If covered, an additional laboratory charge also applies to a titanium crown.

Porcelain/ceramic crown, pontic and fixed bridge retainer on molars is considered a material upgrade with a maximum additional charge to the Enrollee of \$150 per unit.

Name brand, laboratory processed or in-office processed crowns/pontics produced through specialized technique or materials are material upgrades. The Contract Dentist may charge an additional fee not to exceed \$325 in addition to the listed Cost Share. Refer to Schedule B for Limitations and Exclusions for additional information.

If services for a listed procedure are performed by the assigned Contract Dentist, the Enrollee pays the specified Cost Share. Listed procedures which require a Dentist to provide Specialist Services, and are referred by the assigned Contract Dentist, must be authorized in writing by the plan. The Enrollee pays the Cost Share specified for such services.

Procedures not listed above are not covered, however, may be available at the Contract Dentist's "filed fees."

"Filed fees" means the Contract Dentist's fees on file with Delta Dental. Questions regarding these fees should be directed to the Customer Service department at 800-589-4618.

Optional or upgraded procedure(s) are defined as any alternative procedure(s) presented by the Contract Dentist and formally agreed upon by financial consent that satisfies the same dental need as a covered procedure. Enrollee may elect an optional or upgraded procedure, subject to the limitations and exclusions of this Amendment. The applicable charge to the Enrollee is the difference between the Contract Dentist's regularly charged fee (or contracted fee, when applicable) for the optional or upgraded procedure and the covered procedure, plus any applicable Cost Share for the covered procedure.

SCHEDULE B - Limitations and Exclusions of Benefits

Limitations of Benefits for Pediatric Enrollees

1. Diagnostic and Preventive Benefits are limited as follows:
 - a) Bitewing radiographic images in conjunction with periodic examinations are limited to one (1) series of four (4) films in any six (6) consecutive month period. Isolated bitewing or periapical radiograph images are allowed on an emergency or episodic basis.
 - b) Full mouth radiographic images in conjunction with periodic examinations are limited to once every twenty-four (24) consecutive months.
 - c) Panoramic radiographic images are limited to once every twenty-four (24) consecutive months.
 - d) Caries risk assessment and documentation is limited to Enrollees age 3 to 18; limited to one (1) per thirty-six (36)-month period when performed by same Contract Dentist or office.
 - e) Prophylaxis services (D1110, D1120) (cleanings) are limited to two (2) in a twelve (12)-month period.
 - f) Topical applications of fluoride are limited to two (2) in a twelve (12) month period.
 - g) Dental sealant treatments are limited to permanent first and second molars only. The teeth must be caries free with no restorations on the mesial, distal or occlusal surfaces.

2. Restoration Benefits are limited to the following:
 - a) For the treatment of caries, if the tooth can be restored with amalgam, composite resin, acrylic, synthetic or plastic restorations, any other restoration such as a crown or jacket is considered optional.
 - b) Composite resin or acrylic restorations in posterior teeth are optional.
 - c) Replacement of a restoration is covered only when it is defective, as evidenced by conditions such as recurrent caries or fracture, and replacement is dentally necessary.

3. Endodontic Benefits are limited as follows:

Root canal therapy, including culture canal, is limited as follows:

 - a) Re-treatment of root canals is a covered Benefit only if clinical or radiographic signs of abscess formation are present and/or the patient is experiencing symptoms.
 - b) Removal or re-treatment of silver points, overfills, underfills, incomplete fills or broken instruments lodged in a canal, in the absence of pathology, is not a covered Benefit.

4. Periodontal Benefits are limited as follows:
 - a) Periodontal scaling and root planing and subgingival curettage are limited to five (5) quadrant treatments in any twelve (12) consecutive months.

5. Restorative and fixed prosthodontic onlay, crown and pontic. Benefits are limited as follows:

The crown Benefits are limited as follows:

 - a) Replacement of each unit is limited to once every thirty-six (36) consecutive months, except when the crown is no longer functional as determined by the dental plan.
 - b) Only acrylic crowns and stainless steel crowns are a Benefit for children under twelve (12) years of age. If other types of crowns are chosen as an optional Benefit for children under twelve (12) years of age, the covered dental Benefit level will be that of an acrylic crown.
 - c) Crowns will be covered only if there is not enough retentive quality left in the tooth to hold a filling. For example, if the buccal or lingual walls are either fractured or decayed to the extent that they will not hold a filling.

- d) Veneers posterior to the second bicuspid are considered optional. An allowance will be made for a cast full crown.
- e) Porcelain/ceramic crowns and pontics on molars are considered a material upgrade with a maximum additional charge to the Enrollee of \$150 per unit.

The fixed bridge Benefits are limited as follows:

- a) Fixed bridges will be used only when a partial cannot satisfactorily restore the case. If fixed bridges are used when a partial could satisfactorily restore the case, it is considered optional treatment.
- b) A fixed bridge is covered when it is necessary to replace a missing permanent anterior tooth in a person sixteen (16) years of age or older and the patient's oral health and general dental condition permits. For children under the age of sixteen (16), it is considered optional dental treatment. If performed on an Enrollee under the age of sixteen (16), the Enrollee must pay the difference in cost between the fixed bridge and a space maintainer.
- c) Fixed bridges used to replace missing posterior teeth are considered optional when the abutment teeth are dentally sound and would be crowned only for the purpose of supporting a pontic.
- d) Fixed bridges are optional when provided in connection with a partial denture on the same arch.
- e) Replacement of an existing fixed bridge is covered only when it cannot be made satisfactory by repair.
- f) The plan allows up to five (5) units of crown or bridgework per arch. Upon the sixth unit, the treatment is considered full mouth reconstruction, which is optional treatment.
- g) Porcelain/ceramic fixed bridge retainers on molars are considered a material upgrade with a maximum additional charge to the Enrollee of \$150 per unit.

6. Removable Prosthetic Benefits are limited as follows:

- a) Partial dentures will not be replaced within thirty-six (36) consecutive months unless:
 - 1) It is necessary due to natural tooth loss where the addition or replacement of teeth to the existing partial is not feasible; or
 - 2) The denture is unsatisfactory and cannot be made satisfactory.
- b) The covered dental Benefit for partial dentures will be limited to the charges for a cast chrome or acrylic denture if this would satisfactorily restore an arch. If a more elaborate or precision appliance is chosen by the Enrollee and the Contract Dentist, and is not necessary to satisfactorily restore an arch, the Enrollee will be responsible for all additional charges.
- c) A removable partial denture is considered an adequate restoration of a case when teeth are missing on both sides of the dental arch. Other treatments of such cases are considered optional.
- d) Full upper and/or lower dentures are not to be replaced within thirty-six (36) consecutive months unless the existing denture is unsatisfactory and cannot be made satisfactory by reline or repair.
- e) The covered dental Benefit for complete dentures will be limited to the Benefit level for a standard procedure. If a more personalized or specialized treatment is chosen by the patient and the dentist, the patient will be responsible for all additional charges.
- f) Office or laboratory relines or rebases are limited to one (1) per arch in any twelve (12) consecutive months.
- g) Tissue conditioning is limited to two (2) per denture.
- h) Implants are considered an optional benefit.
- i) Stayplates are a Benefit only when used as anterior space maintainers for children.

7. Oral surgery limitation:

- a) The surgical removal of impacted teeth is a covered benefit only when evidence of pathology exists.

8. Other Benefits are limited as follows:

- a) Oral sedatives are limited to those dispensed in a dental office by a practitioner acting within the scope of their licensure.
 - b) Nitrous oxide is limited to when it is dispensed in a dental office by a practitioner acting within the scope of their licensure.
 - c) A broken appointment charge will be applied in a fair and reasonable manner and will not apply in exigent circumstances where advance notice of cancellation was not reasonably possible.
9. Name brand, laboratory processed or in-office processed crowns/pontics produced through specialized technique or materials are material upgrades. Contract Dentists may offer services that utilize brand or trade names at an additional fee. The Enrollee must be offered the plan Benefits of a high quality laboratory processed crown/ that may include: porcelain/ceramic; porcelain with base, noble or high-noble metal. If the Enrollee chooses the alternative of a material upgrade (name brand laboratory processed or in-office processed crowns produced through specialized technique or materials, including but not limited to: Captek, Procera, Lava, Empress and Cerec) the Contract Dentist may charge an additional fee not to exceed \$325 in addition to the listed Cost Share. Contact the Customer Service department at 800-589-4618 if you have questions regarding the additional fee or name brand services.

Exclusions of Benefits for Pediatric Enrollees

The following dental services are excluded under the plan:

1. Services which, in the opinion of the Contract Dentist, are not necessary to the Enrollee's dental health.
2. Procedures, appliances or restorations to correct congenital or developmental malformations are not covered Benefits unless specifically listed under *Schedule A, Description of Benefits and Cost Share for Pediatric Benefits*.
3. Cosmetic dental care.
4. General anesthesia or intravenous/conscious sedation, unless specifically listed as a Benefit or is given by a DeltaCare USA Contract Dentist for covered oral surgery.
5. Experimental or investigational procedures.
6. Dental conditions arising out of and due to an Enrollee's employment for which Worker's Compensation or an Employer's Liability Law is payable. The participating dental plan shall provide the services at the time of need and the Enrollee shall cooperate to ensure that the participating dental plan is reimbursed for such Benefits.
7. Services which were provided without cost to the Enrollee by the State government or an agency thereof, or any municipality, county or other subdivisions.
8. All related fees for admission, use, or stays in a hospital, outpatient surgery center, extended care facility, or other similar care facility.
9. Major surgery for fractures and dislocations.
10. Loss or theft of dentures, fixed partial dentures (bridgework) or other appliances.
11. Dental expenses incurred in connection with any dental procedures started after termination of coverage or prior to the date the Enrollee became eligible for such services.
12. Any service that is not specifically listed as a covered Benefit under *Schedule A, Description of Benefits and Cost Share for Pediatric Benefits*.
13. Malignancies.
14. Dispensing of drugs not normally supplied in a dental office.

15. Additional treatment costs incurred because a dental procedure is unable to be performed in the Contract Dentist's office due to the general health and physical limitations of the Enrollee.
16. The cost of precious metals used in any form of dental Benefits.
17. The surgical removal of implants.
18. Services of a pedodontist/pediatric dentist for an Enrollee, except when the Enrollee is unable to be treated by his or her primary care Contract Dentist, or treatment by a pedodontist/pediatric dentist is medically necessary.
19. Services which are eligible for reimbursement by insurance or covered under any other insurance, health care service plan or dental plan. The participating dental plan shall provide the services at the time of need and the Enrollee shall cooperate to ensure that the participating dental plan is reimbursed for such Benefits.
20. Consultations or other diagnostic services for non-covered Benefits.

Medically Necessary Orthodontic for Pediatric Enrollees

1. Coverage for comprehensive orthodontic treatment requires acceptable documentation of a handicapping malocclusion as evidence by a minimum score of 26 points on the Handicapping Labio-Lingual Deviation (HLD) Index California Modification Score Sheet Form and pre-treatment diagnostic casts. Comprehensive orthodontic treatment:
 - a) is limited to Enrollees who are between 13 to 18 years of age with a permanent dentition without a cleft palate or craniofacial anomaly; but
 - b) may start at birth for patients with a cleft palate or craniofacial anomaly.
2. Removable appliance therapy (D8210) or fixed appliance therapy (D8220) is limited to Enrollee between 6 to 12 years of age, once in a lifetime, to treat thumb sucking and/or tongue thrust.
3. The Benefit for a pre-orthodontic treatment examination (D8660) includes needed oral/facial photographic images (D0350, D0351). Neither the Enrollee nor the plan may be charged for D0350 or D0351 in conjunction with a pre-orthodontic treatment examination.
4. The number of covered periodic orthodontic treatment visits and length of covered active orthodontics is limited to a maximum of up to:
 - a) Handicapping malocclusion - Eight (8) quarterly visits;
 - b) Cleft palate or craniofacial anomaly - Six (6) quarterly visits for treatment of primary dentition;
 - c) Cleft palate or craniofacial anomaly - Eight (8) quarterly visits for treatment of mixed dentition; or
 - d) Cleft palate or craniofacial anomaly - Ten (10) quarterly visits for treatment of permanent dentition.
 - e) Facial growth management – Four (4) quarterly visits for treatment of primary dentition;
 - f) Facial growth management – Five (5) quarterly visits for treatment of mixed dentition;
 - g) Facial growth management - Eight (8) quarterly visits for treatment permanent dentition.
5. Orthodontic retention (D8680) is a separate Benefit after the completion of covered comprehensive orthodontic treatment which:
 - a) Includes removal of appliances and the construction and place of retainer(s); and
 - b) is limited to one per arch after the completion of each phase of active treatment for retention of permanent dentition unless treatment was for a cleft palate or a craniofacial anomaly.
6. Cost Share is payable to the Contract Orthodontist who initiates banding in a course of prior authorized orthodontic treatment. If, after banding has been initiated, the Enrollee changes to another Contract Orthodontist to continue orthodontic treatment, the Enrollee:
 - a. will not be entitled to a refund of any amounts previously paid, and

- b. will be responsible for all payments, up to and including the full Cost Share, that are required by the new Contract Orthodontist for completion of the orthodontic treatment.
7. Should an Enrollee's coverage be canceled or terminated for any reason, and at the time of cancellation or termination be receiving any orthodontic treatment, the Enrollee will be solely responsible for payment for treatment provided after cancellation or termination, except:

If an Enrollee is receiving ongoing orthodontic treatment at the time of termination, Delta Dental will continue to provide orthodontic Benefits for:

- a. For 60 days if the Enrollee is making monthly payments to the Contract Orthodontist; or
- b. Until the later of 60 days after the date coverage terminates or the end of the quarter in progress, if the Enrollee is making quarterly payments to the Contract Orthodontist.

At the end of 60 days (or at the end of the Quarter), the Enrollee's obligation shall be based on the Contract Orthodontist's usual fee at the beginning of treatment. The Contract Orthodontist will prorate the amount over the number of months to completion of the treatment. The Enrollee will make payments based on an arrangement with the Contract Orthodontist.

SCHEDULE C - Information Concerning Benefits Under The DeltaCare USA Program

THIS MATRIX IS INTENDED TO BE USED TO COMPARE COVERAGE BENEFITS AND IS A SUMMARY ONLY. THIS AMENDMENT SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF PROGRAM BENEFITS AND LIMITATIONS.

(A) Deductibles	None																				
(B) Lifetime Maximums	None																				
(C) Out-of-Pocket Maximum	Covered pediatric dental services apply to the Plan Out-of-Pocket Maximum in your Health Plan <i>Membership Agreement and DF/EOC</i> . See your Health Plan <i>Membership Agreement and DF/EOC</i> for information about your Plan Out-of-Pocket Maximum.																				
(D) Professional Services	<p>An Enrollee may be required to pay a Cost Share amount for each procedure as shown in the Description of Benefits and Cost Share, subject to the limitations and exclusions of the Program.</p> <p>Cost Share ranges by category of service. Examples are as follows:</p> <table> <tr> <td>Diagnostic Services</td> <td>No Cost</td> </tr> <tr> <td>Preventive Services</td> <td>No Cost</td> </tr> <tr> <td>Restorative Services</td> <td>No Cost - \$ 350.00</td> </tr> <tr> <td>Endodontic Services</td> <td>\$ 40.00 - \$ 350.00</td> </tr> <tr> <td>Periodontic Services</td> <td>No Cost - \$ 350.00</td> </tr> <tr> <td>Prosthodontic Services, Removable</td> <td>\$ 45.00 - \$ 350.00</td> </tr> <tr> <td>Prosthodontic Services, Fixed</td> <td>\$ 80.00 - \$ 350.00</td> </tr> <tr> <td>Oral and Maxillofacial Surgery</td> <td>\$ 65.00 - \$ 350.00</td> </tr> <tr> <td>Orthodontic Services (medically necessary only)</td> <td>No Cost - \$1,000.00</td> </tr> <tr> <td>Adjunctive General Services</td> <td>No Cost - \$ 225.00</td> </tr> </table> <p>NOTE: Some services may not be covered. Certain services may be covered only if provided by specified Dentists, or may be subject to an additional charge.</p> <p>Limitations apply to the frequency with which some services may be obtained. For example: cleanings are limited to two in a 12 month period; Replacement of a crown is limited to once every thirty-six (36) consecutive months for Pediatric Enrollees.</p>	Diagnostic Services	No Cost	Preventive Services	No Cost	Restorative Services	No Cost - \$ 350.00	Endodontic Services	\$ 40.00 - \$ 350.00	Periodontic Services	No Cost - \$ 350.00	Prosthodontic Services, Removable	\$ 45.00 - \$ 350.00	Prosthodontic Services, Fixed	\$ 80.00 - \$ 350.00	Oral and Maxillofacial Surgery	\$ 65.00 - \$ 350.00	Orthodontic Services (medically necessary only)	No Cost - \$1,000.00	Adjunctive General Services	No Cost - \$ 225.00
Diagnostic Services	No Cost																				
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Orthodontic Services (medically necessary only)	No Cost - \$1,000.00																				
Adjunctive General Services	No Cost - \$ 225.00																				
(D) Outpatient Services	Not Covered																				
(E) Hospitalization Services	Not Covered																				
(F) Emergency Dental Coverage	Benefits for Emergency Pediatric Dental Services by an Out-of-Network Dentist are limited to necessary care to stabilize the Enrollee's condition and/or provide palliative relief.																				
(G) Ambulance Services	Not Covered																				
(H) Prescription Drug Services	Not Covered																				
(I) Durable Medical Equipment	Not Covered																				
(J) Mental Health Services	Not Covered																				
(K) Chemical Dependency Services	Not Covered																				
(L) Home Health Services	Not Covered																				
(M) Other	Not Covered																				

Each individual procedure within each category listed above, and that is covered under the Program, has a specific Cost Share that is shown in the *Description of Benefits and Cost Share for Pediatric Benefits* in this Amendment.

If you have any questions or need additional information, call or write:

Toll Free
800-589-4618

Delta Dental Insurance Company
P.O. Box 1803
Alpharetta, GA 30023