

## Disclosure Form Part One

607633 Stellar Solutions, Inc.  
Home Region: Northern California  
1/1/26 through 12/31/26

# Principal benefits for Kaiser Permanente HSA-Qualified High Deductible Health Plan ("HDHP") HMO

"Kaiser Permanente HSA-Qualified High Deductible Health Plan ("HDHP") HMO" is a health benefit plan that meets the requirements of Section 223(c)(2) of the Internal Revenue Code. For a complete explanation, please refer to the EOC.

### Accumulation Period

The Accumulation Period for this plan is January 1 through December 31.

### Out-of-Pocket Maximums and Deductibles

For Services that apply to the Plan Out-of-Pocket Maximum, you will not pay any more Cost Share for the rest of the Accumulation Period once you have reached the amounts listed below.

For Services that are subject to the Plan Deductible or the Drug Deductible, you must pay Charges for covered Services you receive during the Accumulation Period until you reach the deductible amounts listed below. All payments you make toward your deductibles apply to the Plan Out-of-Pocket Maximum amounts listed below.

Amounts Per Accumulation Period	Self-Only Coverage (a Family of one Member)	Family Coverage Each Member in a Family of two or more Members	Family Coverage Entire Family of two or more Members
Plan Out-of-Pocket Maximum	\$6,500	\$6,500	\$13,000
Plan Deductible	\$4,000	\$4,000	\$8,000
Drug Deductible	Not applicable	Not applicable	Not applicable

### Plan Provider Office Visits

	You Pay
Most Primary Care Visits and most Non-Physician Specialist Visits.....	30% Coinsurance after Plan Deductible
Most Physician Specialist Visits .....	30% 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)
Routine eye exams with a Plan Optometrist .....	30% Coinsurance (Plan Deductible doesn't apply)
Urgent care consultations, evaluations, and treatment .....	30% Coinsurance after Plan Deductible
Most physical, occupational, and speech therapy.....	30% Coinsurance after Plan Deductible

### Telehealth Visits

Primary Care Visits and Non-Physician Specialist Visits by interactive video or telephone.....	No charge after Plan Deductible
Physician Specialist Visits by interactive video or telephone .....	No charge after Plan Deductible

### Outpatient Services

Outpatient surgery and certain other outpatient procedures .....	30% Coinsurance after Plan Deductible
Most immunizations (including the vaccine).....	No charge (Plan Deductible doesn't apply)
Most X-rays and laboratory tests.....	30% Coinsurance after Plan Deductible
Preventive X-rays, screenings, and laboratory tests as described in the EOC .....	No charge (Plan Deductible doesn't apply)

### Hospital Inpatient Services

Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs .....	30% Coinsurance after Plan Deductible
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### Emergency Services and Care

Emergency department visits .....	30% Coinsurance after Plan Deductible
Note: If you are admitted directly to the hospital as an inpatient for covered Services, you will pay the inpatient Cost Share instead of the emergency department Cost Share (see "Hospital Inpatient Services" for inpatient Cost Share)	

### Ambulance Services

Ambulance Services.....	30% Coinsurance after Plan Deductible
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### Prescription Drug Coverage

Covered outpatient items in accord with our drug formulary guidelines:	
Most generic items (Tier 1) at a Plan Pharmacy .....	\$15 for up to a 30-day supply after Plan Deductible
Most generic (Tier 1) refills through our mail-order service .....	\$30 for up to a 100-day supply after Plan Deductible
Most brand-name items (Tier 2) at a Plan Pharmacy.....	\$35 for up to a 30-day supply after Plan Deductible
Most brand-name (Tier 2) refills through our mail-order service .....	\$70 for up to a 100-day supply after Plan Deductible

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## Disclosure Form Part One

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### Prescription Drug Coverage

Most specialty items (Tier 4) at a Plan Pharmacy .....

### You Pay

30% Coinsurance (not to exceed \$250) for up to a 30-day supply after Plan Deductible

### Durable Medical Equipment (DME)

DME items as described in the *EOC*.....

### You Pay

30% Coinsurance after Plan Deductible

### Mental Health Services

Inpatient psychiatric hospitalization.....

### You Pay

30% Coinsurance after Plan Deductible

Individual outpatient mental health evaluation and treatment .....

30% Coinsurance after Plan Deductible

Group outpatient mental health treatment.....

30% Coinsurance after Plan Deductible

### Substance Use Disorder Treatment

Inpatient detoxification.....

### You Pay

30% Coinsurance after Plan Deductible

Individual outpatient substance use disorder evaluation and treatment .....

30% Coinsurance after Plan Deductible

Group outpatient substance use disorder treatment .....

30% Coinsurance after Plan Deductible

### Home Health Services

Home health care (up to 120 visits per Accumulation Period) .....

### You Pay

No charge after Plan Deductible

### Other

Skilled nursing facility care (up to 100 days per benefit period).....

### You Pay

30% Coinsurance after Plan Deductible

Prosthetic and orthotic devices as described in the *EOC* .....

No charge after Plan Deductible

Fertility Services (such as outpatient procedures or laboratory tests)

as described in the *EOC* (oocyte retrievals limited to three per lifetime) .....

the Cost Share you would pay if the Services were to treat any other condition

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 *EOC*.

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## Disclosure Form Part Two

The *Disclosure Form Part Two* provides an overview of important features of your Health Plan membership, including how to obtain Services, principal exclusions, and important notices. To view or download a copy, go to [kp.org/choosekp](http://kp.org/choosekp) or call Member Services at 1-800-464-4000 (TTY users call 711).