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**Disclosure Form Part One**

7189 S.C. VALLEY WATER DISTRICT  
Home Region: Northern California  
1/1/26 through 12/31/26

**Principal benefits for Kaiser Permanente Double Covered HMO Plan for Seniors**

“Kaiser Permanente Double Covered Plan for Seniors” is a non-Medicare plan for retirees whose Medicare coverage is primary and who are simultaneously enrolled in a Kaiser Permanente Senior Advantage group plan.

**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.

<b>Amounts Per Accumulation Period</b>	<b>Self-Only Coverage (a Family of one Member)</b>	<b>Family Coverage Each Member in a Family of two or more Members</b>	<b>Family Coverage Entire Family of two or more Members</b>
Plan Out-of-Pocket Maximum	\$1,500	\$1,500	\$3,000
Plan Deductible	None	None	None
Drug Deductible	None	None	None

**Plan Provider Office Visits**

Most Primary Care Visits and most Non-Physician Specialist Visits.....	<b>You Pay</b> No charge
Most Physician Specialist Visits .....	No charge
Routine physical maintenance exams, including well-woman exams....	No charge
Well-child preventive exams (through age 23 months) .....	No charge
Routine eye exams with a Plan Optometrist .....	No charge
Urgent care consultations, evaluations, and treatment .....	No charge
Most physical, occupational, and speech therapy.....	No charge

**Telehealth Visits**

Primary Care Visits and Non-Physician Specialist Visits by interactive video or telephone.....	<b>You Pay</b> No charge
Physician Specialist Visits by interactive video or telephone .....	No charge

**Outpatient Services**

Outpatient surgery and certain other outpatient procedures.....	<b>You Pay</b> No charge
Most immunizations (including the vaccine).....	No charge
Most X-rays and laboratory tests.....	No charge

**Hospital Inpatient Services**

Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs.....	<b>You Pay</b> No charge
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**Emergency Services**

Emergency department visits .....	<b>You Pay</b> No charge
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.....	<b>You Pay</b> No charge
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**Prescription Drug Coverage**

Covered outpatient items in accord with our drug formulary guidelines:	<b>You Pay</b>
Most generic items (Tier 1) at a Plan Pharmacy or through our mail-order service.....	No charge for up to a 100-day supply
Most brand-name items (Tier 2) at a Plan Pharmacy or through our mail-order service .....	No charge for up to a 100-day supply
Most specialty items (Tier 4) at a Plan Pharmacy .....	No charge for up to a 30-day supply

**Durable Medical Equipment (DME)**

DME items as described in the EOC.....	<b>You Pay</b> No charge
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**Mental Health Services**

Inpatient psychiatric hospitalization.....	<b>You Pay</b> No charge
Individual outpatient mental health evaluation and treatment .....	No charge

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(continues)

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**Disclosure Form Part One***(continued)*

<b>Mental Health Services</b>	<b>You Pay</b>
Group outpatient mental health treatment.....	No charge
<b>Substance Use Disorder Treatment</b>	<b>You Pay</b>
Inpatient detoxification.....	No charge
Individual outpatient substance use disorder evaluation and treatment	No charge
Group outpatient substance use disorder treatment .....	No charge
<b>Home Health Services</b>	<b>You Pay</b>
Home health care (up to 100 visits per Accumulation Period) .....	No charge
<b>Other</b>	<b>You Pay</b>
Eyeglasses or contact lenses every 12 months .....	Amount in excess of \$175 Allowance
Hearing aids every 36 months.....	Amount in excess of \$2,000 Allowance for each ear
Skilled nursing facility care (up to 100 days per benefit period).....	No charge
Prosthetic and orthotic devices as described in the <i>EOC</i> .....	No charge

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).