

Disclosure Form Part One

SISC-SELF INSURED SCHOOLS OF CALIFORNIA

10/1/25 through 9/30/26

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	\$6,000	\$6,000	\$12,000
Plan Deductible	\$3,400	\$3,400	\$6,800
Drug Deductible	Not applicable	Not applicable	Not applicable

Plan Provider Office Visits

You Pay

- Most Primary Care Visits and most Non-Physician Specialist Visits 20% Coinsurance after Plan Deductible
- Most Physician Specialist Visits 20% 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 20% Coinsurance (Plan Deductible doesn't apply)
- Urgent care consultations, evaluations, and treatment 20% Coinsurance after Plan Deductible
- Most physical, occupational, and speech therapy 20% Coinsurance after Plan Deductible

Telehealth Visits

You Pay

- 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

You Pay

- Outpatient surgery and certain other outpatient procedures 20% Coinsurance after Plan Deductible
- Most immunizations (including the vaccine) No charge (Plan Deductible doesn't apply)
- Most X-rays and laboratory tests 20% Coinsurance after Plan Deductible
- Deductible Preventive X-rays, screenings, and laboratory tests as described in the *EOC* No charge (Plan Deductible doesn't apply)

Hospital Inpatient Services

You Pay

- Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs 20% Coinsurance after Plan Deductible

Emergency Services

You Pay

- Emergency department visits 20% 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

You Pay

- Ambulance Services 20% Coinsurance after Plan Deductible

Prescription Drug Coverage

You Pay

- Covered outpatient items in accord with our drug formulary guidelines:
- Most generic items (Tier 1) at a Plan Pharmacy \$10 for up to a 30-day supply after Plan Deductible
 - Most generic (Tier 1) refills through our mail-order service \$20 for up to a 100-day supply after Plan Deductible
 - Most brand-name items (Tier 2) at a Plan Pharmacy \$30 for up to a 30-day supply after Plan Deductible
 - Most brand-name (Tier 2) refills through our mail-order service \$60 for up to a 100-day supply after Plan Deductible

(continues)

Disclosure Form Part One*(continued)***Prescription Drug Coverage****You Pay**

Most specialty items (Tier 4) at a Plan Pharmacy \$30 for up to a 30-day supply after Plan Deductible**Durable Medical Equipment (DME)****You Pay**

DME items as described in the *EOC* 20% Coinsurance after Plan Deductible**Mental Health Services****You Pay**

Inpatient psychiatric hospitalization 20% Coinsurance after Plan Deductible

Individual outpatient mental health evaluation and treatment 20% Coinsurance after Plan Deductible

Group outpatient mental health treatment 20% Coinsurance after Plan Deductible

Substance Use Disorder Treatment**You Pay**

Inpatient detoxification 20% Coinsurance after Plan Deductible

Individual outpatient substance use disorder evaluation and treatment 20% Coinsurance after Plan Deductible

Group outpatient substance use disorder treatment 20% Coinsurance after Plan Deductible

Home Health Services**You Pay**

Home health care (up to 100 visits per Accumulation Period) No charge after Plan Deductible**Other****You Pay**

Skilled nursing facility care (up to 100 days per benefit period) 20% Coinsurance after Plan DeductibleProsthetic and orthotic devices as described in the *EOC* 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 *EOC*.

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 or call Member Services at 1-800-464-4000 (TTY users call 711).