

Disclosure Form Part One

605527 Stepping Stones Healthcare Services, LLC
Home Region: Northern California
10/1/25 through 12/31/25

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 10/1/25 through 12/31/25 (contract year).

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	\$3,300	\$3,300	\$6,200
Plan Deductible	\$2,000	\$3,300	\$4,000
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 per visit after Plan Deductible
Most Physician Specialist Visits	\$30 per visit 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 per visit (Plan Deductible doesn't apply)
Urgent care consultations, evaluations, and treatment	\$30 per visit after Plan Deductible
Most physical, occupational, and speech therapy	\$30 per visit 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	\$150 per procedure after Plan Deductible
Most immunizations (including the vaccine)	No charge (Plan Deductible doesn't apply)
Most X-rays and laboratory tests	\$10 per encounter after Plan Deductible
Preventive X-rays, screenings, and laboratory tests as described in the EOC	No charge (Plan Deductible doesn't apply)
MRI, most CT, and PET scans	\$50 per procedure after Plan Deductible

Hospital Inpatient Services

	You Pay
Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs	\$250 per admission after Plan Deductible

Emergency Services

	You Pay
Emergency department visits	\$100 per visit 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	\$100 per trip 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

(continues)

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

Most brand-name (Tier 2) refills through our mail-order service	\$60 for up to a 100-day supply after Plan Deductible
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
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Mental Health Services**You Pay**

Inpatient psychiatric hospitalization	\$250 per admission after Plan Deductible
Individual outpatient mental health evaluation and treatment	\$30 per visit after Plan Deductible
Group outpatient mental health treatment	\$15 per visit after Plan Deductible

Substance Use Disorder Treatment**You Pay**

Inpatient detoxification	\$250 per admission after Plan Deductible
Individual outpatient substance use disorder evaluation and treatment	\$30 per visit after Plan Deductible
Group outpatient substance use disorder treatment	\$5 per visit after Plan Deductible

Home Health Services**You Pay**

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

Skilled nursing facility care (up to 100 days per benefit period)	\$250 per admission after Plan Deductible
Prosthetic 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).