

Disclosure Form Part One

39044 ENSIGN SERVICES INC.
Home Region: Colorado
1/1/24 through 12/31/24

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	\$4,425	\$4,425	\$8,850
Plan Deductible	\$3,000	\$3,200	\$6,000
Drug Deductible	Not applicable	Not applicable	Not applicable

Plan Provider Office Visits

	You Pay
Most Primary Care Visits and most Non-Physician Specialist Visits.....	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)
Scheduled prenatal care exams.....	20% Coinsurance after Plan Deductible
Vision exams.....	20% Coinsurance after Plan Deductible
Urgent care consultations, evaluations, and treatment	20% Coinsurance after Plan Deductible
Most physical, occupational, and speech therapy (unlimited visits).....	20% Coinsurance after Plan Deductible

Telehealth Visits

	You Pay
Primary Care Visits and Non-Physician Specialist Visits by interactive video	No charge after Plan Deductible
Physician Specialist Visits by interactive video	No charge after Plan Deductible
Primary Care Visits and Non-Physician Specialist Visits by telephone..	No charge after Plan Deductible
Physician Specialist Visits by 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
Preventive X-rays, screenings, and laboratory tests as described in the EOC	No charge (Plan Deductible doesn't apply)

Hospitalization Services

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

Emergency Health Coverage

	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 “Hospitalization 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 90-day supply after Plan Deductible

(continues)

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

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 90-day supply after Plan Deductible

Most specialty items (Tier 4) at a Plan Pharmacy	20% Coinsurance (not to exceed \$125) for up to a 30-day supply after Plan Deductible
--	---

Preventive items as described in the <i>EOC</i>	No charge for up to a 90-day supply (Plan Deductible doesn't apply)
---	---

Durable Medical Equipment (DME)**You Pay**

DME items as described in the <i>EOC</i>	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 130 visits per benefit period)	No charge after Plan Deductible
--	---------------------------------

Other**You Pay**

Skilled nursing facility care (up to 100 days per benefit period).....	20% Coinsurance 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 *EOC*. Please note that we provide all benefits required by law (for example, diabetes testing supplies).