

**Disclosure Form Part One**

SISC-SELF INSURED SCHOOLS OF CALIFORNIA

10/1/25 through 9/30/26

**Principal benefits for Kaiser Permanente Traditional HMO 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**

**You Pay**

Most Primary Care Visits and most Non-Physician Specialist Visits ..... 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**

**You Pay**

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

**Outpatient Services**

**You Pay**

Outpatient surgery and certain other outpatient procedures ..... No charge  
 Most immunizations (including the vaccine) ..... No charge  
 Most X-rays and laboratory tests ..... No charge

**Hospital Inpatient Services**

**You Pay**

Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs ..... No charge

**Emergency Services**

**You Pay**

Emergency department visits ..... \$100 per visit

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 ..... \$50 per trip

**Prescription Drug Coverage**

**You Pay**

Covered outpatient items in accord with our drug formulary guidelines:

Most generic items (Tier 1) at a Plan Pharmacy or through our mail-order service ..... \$5 for up to a 100-day supply  
 Most brand-name items (Tier 2) at a Plan Pharmacy or through our mail-order service ..... \$5 for up to a 100-day supply  
 Most specialty items (Tier 4) at a Plan Pharmacy ..... \$5 for up to a 30-day supply

**Durable Medical Equipment (DME)**

**You Pay**

DME items as described in the EOC ..... No charge

**Mental Health Services**

**You Pay**

Inpatient psychiatric hospitalization ..... No charge  
 Individual outpatient mental health evaluation and treatment ..... No charge  
 Group outpatient mental health treatment ..... No charge

**Substance Use Disorder Treatment**

**You Pay**

Inpatient detoxification ..... No charge

(continues)

---

**Disclosure Form Part One***(continued)***Substance Use Disorder Treatment****You Pay**

---

Individual outpatient substance use disorder evaluation and treatment	No charge
Group outpatient substance use disorder treatment.....	No charge

**Home Health Services****You Pay**

---

Home health care (up to 100 visits per Accumulation Period).....	No charge
--	-----------

**Other****You Pay**

---

Hearing aids every 36 months .....	Amount in excess of \$500 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

---

**Chiropractic and Acupuncture Coverage (through ASH Plans)****You Pay**

Up to a combined total of 30 Chiropractic and Acupuncture visits per year ..... \$10 copay per visit

Kaiser Permanente contracts with American Specialty Health Plans (ASH) to provide chiropractic and acupuncture care. Members must receive all their benefits from ASH Plans participating providers. ASH Plans contracts with Participating Providers and other licensed providers to provide covered Chiropractic Services (including laboratory tests, X-rays, and chiropractic appliances). ASH Plans contracts with Participating Providers to provide acupuncture care (including adjunctive therapies, such as acupressure, moxibustion, or breathing techniques, when provided during the same course of treatment and in conjunction with acupuncture). You must receive covered Services from a Participating Provider or another licensed provider with which ASH contracts, except for Emergency Chiropractic Services, Emergency Acupuncture Services, Urgent Chiropractic Services, and Urgent Acupuncture Services, and Services that are not available from Participating Providers or other licensed providers with which ASH contracts to provide covered Services that are authorized in advance by ASH Plans. The list of Participating Providers is available on the ASH Plans website at [www.ashlink.com/ash/kp](http://www.ashlink.com/ash/kp) or from the ASH Plans Customer Service Department at **1-800-678-9133**. The list of Participating Providers is subject to change at any time without notice.

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](http://kp.org/choosekp) or call Member Services at 1-800-464-4000 (TTY users call 711).\*\*4207505.15.1\*\*