The Exclusive Provider Organization (EPO) Plan from Kaiser Permanente Emory University/Emory Healthcare employee benefit summary Effective Dates: January 1, 2023-December 31, 2023

The services described below are covered only if all of the terms and conditions in the Summary Plan Description are satisfied.

| PLAN FEATURES | |
|--|-------------------|
| Annual out of pocket maximum - Per person/Per family | \$3,000 / \$6,000 |
| Lifetime maximum | None |
| Annual deductible | \$0 |
| Professional services | YOU PAY |
| Routine preventive physical exams | \$0 |
| Primary care (includes urgent care) | \$25 |
| Specialty care | \$35 |
| Well-child preventive care visits (0–24 months) | \$0 |
| Family planning visits | \$0 |
| Scheduled prenatal care visits and first postpartum visit | \$0 |
| Routine vision exams (refractive) | \$0 |
| Routine hearing tests | \$0 |
| Physical, occupational, and speech therapy visits (up to 90 visits combined per Plan year) | \$25 |
| Outpatient services | |
| Outpatient surgery and certain other outpatient procedures | \$150 |
| Non-routine vaccines (immunizations) | \$25 |
| X-rays and lab tests | \$0 |
| Hospitalization services, per admission | |
| Room and board, surgery, anesthesia, X-rays, lab tests, and drugs | \$250 |
| Emergency health coverage | |
| Emergency Department visits (copay waived if admitted) | \$250 |
| Urgent care | \$25 |
| Ambulance services | |
| Ambulance services (per trip) | \$75 |
| Infertility services (subject to a \$25,000 lifetime maximum) | |
| Infertility office visits and infertility treatments | \$25 / \$35 |
| Infertility diagnostic lab tests, X-rays, and surgery | \$0 |
| Prescription drug coverage (most drugs covered in accord with formulary guidelines) | |
| Tier 1 – Preventative Generic (up to 30-day supply) | \$0 |
| Tier 2 – Preferred Generic (up to 30-day supply) | \$10 |
| Tier 3 – Preferred Brand (up to 30-day supply) | \$30 |
| Tier 4 – Non- Preferred (up to 30-day supply) | \$60 |
| Tier 5 – Specialty (up to 30-day supply) | \$90 |
| Prescription Mail Order drugs | |
| Tier 1 – Preventative Generic (up to 90-day supply) | \$0 |
| Tier 2 – Preferred Generic (up to 90-day supply) | \$25 |
| Tier 3 – Preferred Brand (up to 90-day supply) | \$75 |
| Tier 4 – Non- Preferred (up to 90-day supply) | \$150 |

| Mental health services | |
|--|-------|
| Inpatient psychiatric hospitalization, per admission | \$250 |
| Outpatient individual visits | \$25 |
| Outpatient group visits | \$12 |
| Chemical dependency services | |
| Inpatient detoxification, per admission | \$250 |
| Outpatient individual visits | \$25 |
| Outpatient group visits | \$12 |
| Home health services | |
| Home health care (up to 120 visits per Plan year) | \$25 |
| Other | |
| Skilled nursing facility care (Unlimited days per Plan year) | \$250 |
| Hospice care | \$0 |

This chart is a summary. It does not explain maximums, exclusions, or limitations, nor does it list all benefits and cost sharing. For a complete description of your Plan, please refer to the *Summary Plan Description*.

Your health benefits are self-insured by your employer, union, or Plan sponsor. Kaiser Permanente provides only administrative services for the Plan and is not an insurer of the Plan or financially liable for health care benefits under the Plan.