**101500 UFCW UNIONS AND FOOD EMPLOYERS BENEFIT FUND – E Retirees**

**Principal Benefits for   
Kaiser Permanente Traditional HMO Plan** **(6/1/21—5/31/22)**

| **Accumulation Period** |
| --- |
| The Accumulation Period for this plan is January 1 through December 31. |

| **Out-of-Pocket Maximum(s) and Deductible(s)** |
| --- |

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.

| **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 | $1,500 | $1,500 | $3,000 |
| Plan Deductible | None | None | None |
| Drug Deductible | None | None | None |

| **Professional Services (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 |
| Family planning counseling and consultations | No charge |
| Scheduled prenatal care exams | 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 |

| **Outpatient Services** | **You Pay** |
| --- | --- |
| Outpatient surgery and certain other outpatient procedures | No charge |
| Allergy antigens (including administration) | No charge |
| Most immunizations (including the vaccine) | No charge |
| Most X-rays and laboratory tests | No charge |

| **Hospitalization Services** | **You Pay** |
| --- | --- |
| Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs | No charge |

| **Emergency Health Coverage** | **You Pay** |
| --- | --- |
| Emergency Department visits | No charge |

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 | No charge |

| **Prescription Drug Coverage** | **You Pay** |
| --- | --- |
| The outpatient prescription drugs listed in the *EOC* in accord with our drug formulary guidelines at a Plan Pharmacy or through our mail-order service (most outpatient prescription drugs are not covered) | $15 for up to a 30-day supply |

| **Durable Medical Equipment (DME)** | **You Pay** |
| --- | --- |
| Base DME items as described in the *EOC* (supplemental DME items are not covered) | 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 |
| 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** |
| --- | --- |
| Skilled nursing facility care (up to 100 days per benefit period) | No charge |
| Base prosthetic and orthotic devices as described in the *EOC* (supplemental prosthetic and orthotic devices are not covered) | No charge |
| Services to diagnose or treat infertility and artificial insemination (such as outpatient procedures or laboratory tests) as described in the *EOC* | the Cost Share you would pay if the Services were to treat any other condition |
| Assisted reproductive technology (“ART”) Services | Not covered |
| Hospice care | No charge |

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).