

MEDICARE RETIREES

Medical Plan Coverage Chart (HMSA and Kaiser) - HSTA VB

SUMMARY OF YOUR PAYMENT OBLIGATIONS UNDER EACH PLAN			
Benefits will be administered as described in each plan's documents.			
Plan Provisions	HMSA PPO		Kaiser HMO**
General	HMSA coverage coordinates with your Medicare coverage. See page 43 for similar examples		
Calendar Year Deductible Single/Family	\$100 per person Maximum \$300 per family		None/None
Calendar Year Out-of-pocket limit Single/Family	\$2,000 per person Maximum \$6,000 per family		\$2,000 per person Maximum \$6,000 per family
Lifetime Benefit Maximum	\$2,000,000		None
	Your Copayment		
	In-Network	Out-of-Network	
Physician Services			
Primary Care Office Visit	10% *	30%	\$15
Specialist Office Visit	10% *	30%	\$15
Routine physical exams	No Charge*; limited to combined CY dollar max depending on age scale	No Charge*; limited to combined CY dollar max depending on age scale	No Charge
Mammography	10% *	30%	No Charge
Second opinion – surgery	10% *	30%	\$15
Emergency Room (ER care)	10% *	10% *	\$50
Ambulance	10% *	30%	20%
Inpatient Hospital Services			
Room & Board	10% *	30%	No Charge
Ancillary Services	10% *	30%	No Charge
Physician services	10% *	30%	No Charge
Surgery	10% *	30%	No Charge
Anesthesia	10% *	30%	No Charge
Outpatient Services			
Chemotherapy	10% *	30%	\$15
Radiation Therapy	10% *	30%	\$15
Surgery	10% *	30%	\$15
Allergy Testing	10% *	30%	\$15
Other Diag. Lab, X-ray & Psych Testing	10% *	30%	No Charge
Anesthesia	10% *	30%	No Charge; \$15 office visit copay applies
Mental Health Services			
Inpatient care	10% *	30%	No Charge
Outpatient Care	10% *	30%	\$15
Other Services			
Durable Medical Equipment	10% *	30%	20%
Home Health care	No Charge*	30%	No Charge
Hospice Care	No Charge*	Not Covered	No Charge, Home Care
Nursing facility - skilled care	10%*; 120 days per year	30%; 120 days per year	No Charge, 100 days benefit period
Physical & Occupational Therapy	10% *	30%	\$15

*HMSA Deductible does not apply.

**Contact Kaiser Permanente for questions about Senior Advantage benefits.