

# HMO Plan

## Cobb County Government

Effective Date 01/01/2023 - 12/31/2023

	Kaiser Permanente Providers
<b>Deductible</b> (Individual/Family)	\$0
<b>Out-of-Pocket Maximum</b> (Individual/Family) <i>includes coinsurance, copays for Essential Health Benefits</i>	\$1,700 / \$5,100
<b>Maximum Benefit While Covered</b>	Unlimited
<b>Coinsurance</b>	10%
Benefits	You Pay
<b>Office Services</b>	
Primary Care	\$35 Copay
Specialist Care	\$40 Copay
Preventive Services	\$0 Copay
Maternity (Pre Natal and 1st Post Natal visit)	10% Coinsurance
<b>Outpatient Services</b>	
Physical and Occupational Therapy (up to 40 visits per year combined)	10% Coinsurance
Outpatient Hospital or Surgical Facility	\$300 per visit; 10% thereafter
Laboratory Services (performed in an outpatient facility/hospital setting)	\$0 Copay
Radiology Services (performed in an outpatient facility/hospital setting)	\$0 Copay
High Tech Radiology Services (MRI, CT, PET, others copay per procedure when performed in an office or free-standing facility)	10% Coinsurance
Physician and Other Professional Charges	10% Coinsurance



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<b>Emergency Services</b>  Emergency Services (per visit; copay waived if admitted)  Urgent Care (Per Visit)  Ambulance (Per Trip)	<p><b>\$200 copay</b></p>  <p><b>\$75 copay</b></p>  <p><b>\$100 copay</b></p>
<b>Inpatient Services</b>  Hospital - Facility Charge (Per Admission)  Physician and Other Professional Charges	<p><b>\$300 per visit; 10% thereafter</b></p>  <p><b>10% Coinsurance</b></p>
<b>Mental Health &amp; Chemical Dependency Services</b>  Outpatient (Unlimited Visits)  Inpatient Facility (Per Admission)  Inpatient Professional and Other Professional Charges	<p><b>\$35 copay</b></p>  <p><b>\$300 per visit; 10% thereafter</b></p>  <p><b>10% Coinsurance</b></p>
<b>Pharmacy Services</b>  Generic Preferred   Brand Preferred   Generic/Brand Non-Preferred  Specialty*   Mail Order Pharmacy <b>2 copays per 90-day supply</b> (KP Pharmacies) <b>3 copays per 90-day supply</b> (Network Pharmacies)	<p><b>\$15 (KP Pharmacies)</b> <b>\$25 (Network Pharmacies)</b></p>  <p><b>\$35 (KP Pharmacies)</b> <b>\$45 (Network Pharmacies)</b></p>  <p><b>\$60 (KP Pharmacies)</b> <b>\$70 (Network Pharmacies)</b></p>  <p><b>\$200 (KP Pharmacies)</b></p>  <p><b>Mail Order Available</b></p>
<b>Other Services</b>  Durable Medical Equipment/Prosthetics and Orthotics  Vision Exam  Chiropractic Services (up to 20 visits per year)  Infertility Diagnosis only	<p><b>No Charge</b></p>  <p><b>\$40 copay</b></p>  <p><b>\$40 copay</b></p>  <p><b>\$40 copay</b></p>

\*Mail Order available for coinsurance amount shown

In-network coverage is provided by Kaiser Foundation Health Plan of Georgia, Inc. Out-of-network coverage is underwritten by Kaiser Permanente Insurance Company (KPIC). Provider options and benefit levels are described in the *Evidence of Coverage*.

This is a summary description and is not intended to replace the *Group Agreement*, *Group Policy*, and/or *Evidence of Coverage*, which contain the complete provisions of this coverage. Some benefits may have specific limitations and/or exclusions.

