

2017 Retiree Medical Plan Options Comparison of Benefit Coverages

	<i>For those not Medicare Eligible</i>					
	Anthem Blue Cross Plus	Anthem Blue Cross PPO	Anthem Blue Cross Core Value	Anthem Blue Cross EPO Exclusive	Kaiser	Kaiser Senior Advantage
Member services	1-866-641-1689	1-866-641-1689	1-866-641-1689	1-866-641-1689	1-800-464-4000	1-800-443-0815 (KPSA Member services)
Web site	www.anthem.com/ca/lins/	www.anthem.com/ca/lins/	www.anthem.com/ca/lins/	www.anthem.com/ca/lins/	www.kp.org/lins	www.kp.org/lins
Annual deductible: Individual/Family	In Network - \$300 Individual; \$900 Family	In Network - \$500 Individual; \$1,500 Family	\$3,000 Individual; \$6,000 Family; combined in/out-of-network; no coverage paid for any member of a family unless \$3,000 deductible is met	\$0 Individual; \$0 Family	\$0 Individual; \$0 Family	\$0 Individual; \$0 Family
	Out of Network - \$500 Individual; \$1,500 Family	Out of Network - \$1,000 Individual; \$3,000 Family		No coverage Out-of-Network	No coverage Out-of-Network	No Out-of-Network coverage
Coinsurance percentage	In Network - 80% covered until out-of-pocket maximum is met	In Network - 80% covered until out-of-pocket maximum is met	In Network - 80% covered until out-of-pocket maximum is met	90% covered	100% covered	100% covered
	Out of Network - 60% covered until out-of-pocket maximum is met; subject to Maximum Allowed Amount	Out of Network - 60% covered until out-of-pocket maximum is met; subject to Maximum Allowed Amount	Out of Network - 60% covered until out-of-pocket maximum is met; subject to Maximum Allowed Amount	No coverage Out-of-Network	No coverage Out-of-Network	No Out-of-Network coverage
Out-of-pocket maximum: Individual/Family	In Network - \$2,500 Individual; \$7,500 Family; in & out-of-network maximums are exclusive of each other; includes deductible and copays	In Network - \$3,000 Individual; \$9,000 Family; in & out-of-network maximums are exclusive of each other; includes deductible	In Network - \$5,000 Individual; \$10,000 Family; in & out-of-network maximums are exclusive of each other; includes deductible and Rx maximum allowed amount	\$1,000 Individual; \$3,000 Family; includes copays	\$1,500 Individual; \$3,000 Family; copays included; excluding durable medical equipment, prescription drugs and infertility services	\$1,500 Individual; \$3,000 Family; copays included; excluding durable medical equipment, prescription drugs and infertility services
	Out of Network - \$7,000 Individual; \$21,000 Family; in & out-of-network maximums are exclusive of each other; includes deductible and copays	Out of Network - \$6,000 Individual; \$18,000 Family; in & out-of-network maximums are exclusive of each other; includes deductible	Out of Network - \$10,000 Individual; \$20,000 Family; in & out-of-network maximums are exclusive of each other; includes deductible and Rx maximum allowed amount	No coverage Out-of-Network	No coverage Out-of-Network	No Out-of-Network coverage
Ability to self-refer to specialists	Yes	Yes	Yes	Yes	Check with your guidebook to see if your facility has departments that don't require a referral	Check with your guidebook to see if your facility has departments that don't require a referral
				No coverage Out-of-Network	No coverage Out-of-Network	No coverage Out-of-Network
Primary doctor office visit	In Network - \$25 copay	In Network - 80% covered after deductible is met	In Network - 80% covered after deductible is met	\$25 copay	\$25 copay	\$25 copay
	Out of Network - 60% covered after deductible is met; subject to Maximum Allowed Amount	Out of Network - 60% covered after deductible is met; subject to Maximum Allowed Amount	Out of Network - 60% covered after deductible is met; subject to Maximum Allowed Amount	No coverage Out-of-Network	No coverage Out-of-Network	Not Applicable
Specialist office visit	In Network - \$35 copay	In Network - 80% covered after deductible is met	In Network - 80% covered after deductible is met	\$35 copay	\$25 copay	\$25 copay
	Out of Network - 60% covered after deductible is met; subject to Maximum Allowed Amount	Out of Network - 60% covered after deductible is met; subject to Maximum Allowed Amount	Out of Network - 60% covered after deductible is met; subject to Maximum Allowed Amount	No coverage Out-of-Network	No coverage Out-of-Network	Not Applicable
Preventive care	In Network - 100% covered	In Network - 100% covered	In Network - 100% covered	100% covered	100% covered; for preventive	100% covered; for preventive
	Out of Network - 60% covered after deductible is met; subject to Maximum Allowed Amount	Out of Network - 60% covered after deductible is met; subject to Maximum Allowed Amount	Out of Network - 60% covered after deductible is met; subject to Maximum Allowed Amount	No coverage Out-of-Network	No coverage Out-of-Network	No coverage Out-of-Network
Mammogram	In Network - Diagnostic: 80% covered after deductible is met; 100% covered for preventive care	In Network - Diagnostic: 80% covered after deductible is met; 100% covered for preventive care	In Network - Diagnostic: 80% covered after deductible is met; 100% covered for preventive care	Diagnostic: 90% covered; 100% covered for preventive care	100% covered for preventive care	100% covered for preventive care
	Out of Network - 60% covered after deductible is met; subject to Maximum Allowed Amount	Out of Network - 60% covered after deductible is met; subject to Maximum Allowed Amount	Out of Network - 60% covered after deductible is met; subject to Maximum Allowed Amount	No coverage Out-of-Network	No coverage Out-of-Network	No coverage Out-of-Network

NOTE: If there is a discrepancy between the benefits as described in this chart and the plan administrator's system, the plan administrator's system governs for determining benefit coverage.

2017 Retiree Medical Plan Options Comparison of Benefit Coverages

	<i>For those not Medicare Eligible</i>					
	Anthem Blue Cross Plus	Anthem Blue Cross PPO	Anthem Blue Cross Core Value	Anthem Blue Cross EPO Exclusive	Kaiser	Kaiser Senior Advantage
Immunizations (child)	In Network - 100% covered for preventive care	In Network - 100% covered for preventive care	In Network - 100% covered for preventive care	100% covered for preventive care	100% covered for preventive care	100% covered for preventive care
	Out of Network - 60% covered after deductible is met; subject to Maximum Allowed Amount	Out of Network - 60% covered after deductible is met; subject to Maximum Allowed Amount	Out of Network - 60% covered after deductible is met; subject to Maximum Allowed Amount	No coverage Out-of-Network	No coverage Out-of-Network	No coverage Out-of-Network
Allergy tests and treatments	In Network - Diagnostic test/diagnostic treatment: \$25 copay PCP, \$35 copay Specialist; allergy injections 100% covered	In Network - Diagnostic test/diagnostic treatment: 80% covered after deductible is met; allergy injections 100% covered	In Network - Diagnostic test/diagnostic treatment: 80% covered after deductible is met	Diagnostic test/diagnostic treatment: \$25 copay PCP, \$35 copay Specialist; allergy injections 100% covered	Diagnostic and testing: \$25 copay per visit, allergy injections: \$5 copay per visit	Diagnostic and testing: \$25 copay per visit; allergy injections: \$3 copay per visit
	Out of Network - Diagnostic test/diagnostic treatment: 60% covered after deductible is met; subject to Maximum Allowed Amount	Out of Network - Diagnostic test/diagnostic treatment: 60% covered after deductible is met; subject to Maximum Allowed Amount	Out of Network - Diagnostic test/diagnostic treatment: 60% covered after deductible is met; subject to Maximum Allowed Amount	No coverage Out-of-Network	No coverage Out-of-Network	No coverage Out-of-Network
Outpatient surgery	In Network - 80% covered after deductible is met	In Network - 80% covered after deductible is met	In Network - 80% covered after deductible is met	90% covered	\$100 copay; per procedure	\$25 copay; per procedure
	Out of Network - 60% covered after deductible is met; subject to Maximum Allowed Amount	Out of Network - 60% covered after deductible is met; subject to Maximum Allowed Amount	Out of Network - 60% covered after deductible is met; subject to Maximum Allowed Amount; benefit limited to \$350/visit	No coverage Out-of-Network	No coverage Out-of-Network	No coverage Out-of-Network
Outpatient physical, speech and occupational therapy	In Network - \$25 copay; limited to 60 visits per year combined physical, speech and occupational therapy, in-network and out-of-network	In Network - 80% covered after deductible is met; limited to 60 visits per year combined physical, speech and occupational therapy, in-network and out-of-network	In Network - 80% covered after deductible is met; limited to 60 visits per year combined physical, speech and occupational therapy, in-network and out-of-network	\$25 copay; limited to 60 visits per year combined physical, speech and occupational therapy	\$25 copay; per visit	\$25 copay; per visit
	Out of Network - 60% covered after deductible is met; limited to 60 visits per year combined physical, speech and occupational therapy, in-network and out-of-network; subject to Maximum Allowed Amount limits	Out of Network - 60% covered after deductible is met; limited to 60 visits per year combined physical, speech and occupational therapy, in-network and out-of-network; subject to Maximum Allowed Amount limits	Out of Network - 60% covered after deductible is met; limited to 60 visits per year combined physical, speech and occupational therapy, in-network and out-of-network; subject to Maximum Allowed Amount limits; benefit limited to \$25 per visit	No coverage Out-of-Network	No coverage Out-of-Network	No coverage Out-of-Network
Fertility services (excludes in vitro fertilization)	In Network only - 50% covered after deductible is met; \$20,000 lifetime maximum for all infertility benefits combined; medical and pharmacy	Not covered	Not covered	In Network only - 50% covered; \$20,000 lifetime maximum for all infertility benefits combined; medical and pharmacy	Covered at 50% member rate; for diagnosis and treatment of involuntary infertility when approved by a Plan physician	Refer to EOC
In-patient hospital services (including physician, surgeon, lab and x-ray)	In Network - \$250 copay per admission; then 80% covered after deductible is met; \$200 penalty if nonemergency services are not preauthorized	In Network - 80% covered after deductible is met; \$200 penalty if nonemergency services are not preauthorized	In Network - 80% covered after deductible is met	\$250 copay per admission; then 90% covered; \$200 penalty if nonemergency services are not preauthorized	\$500 copay per admission	\$250 copay per admission
	Out of Network - 60% covered after deductible is met; \$200 penalty if nonemergency services are not preauthorized; subject to Maximum Allowed Amount	Out of Network - 60% covered after deductible is met; \$200 penalty if nonemergency services are not preauthorized; subject to Maximum Allowed Amount	Out of Network - 60% covered after deductible is met; subject to Maximum Allowed Amount	No coverage Out-of-Network	No coverage Out-of-Network	No coverage Out-of-Network unless medical emergency

NOTE: If there is a discrepancy between the benefits as described in this chart and the plan administrator's system, the plan administrator's system governs for determining benefit coverage.

2017 Retiree Medical Plan Options Comparison of Benefit Coverages

For those not Medicare Eligible						
	Anthem Blue Cross Plus	Anthem Blue Cross PPO	Anthem Blue Cross Core Value	Anthem Blue Cross EPO Exclusive	Kaiser	Kaiser Senior Advantage
Emergency room (not followed by admission)	In Network - \$100 copay; then 80% covered after deductible is met; copay waived if admitted	In Network - 80% covered after deductible is met	In Network - 80% covered after deductible is met	In-Network: \$100 copay; then 90% covered after deductible is met; copay waived if admitted	\$100 copay; waived if admitted	\$50 copay; waived if admitted
	Out of Network - \$100 copay then 80% covered after deductible is met; copay waived if admitted	Out of Network - 80% covered after deductible is met	Out of Network - 80% covered after deductible is met; non-emergencies subject to Maximum Allowed Amount	Out-of-Network: \$100 copay for emergencies then 90% covered after deductible is met; copay waived if admitted	\$100 copay; waived if admitted	Check with plan
Urgent care clinic visit	In Network - \$25 copay	In Network - 80% covered after deductible is met	In Network - 80% covered after deductible is met	\$25 copay	\$25 copay; per visit	\$25 copay; per visit
	Out of Network - 60% covered; after deductible is met; subject to Maximum Allowed Amount	Out of Network - 60% covered after deductible is met; subject to Maximum Allowed Amount	Out of Network - 60% covered after deductible is met; subject to Maximum Allowed Amount	No coverage Out-of-Network	\$25 copay; per visit; non-Plan providers covered when outside the service area	Check with plan
Ambulance services	In Network - 80% covered after deductible is met; must be medically necessary	In Network - 80% covered after deductible is met; must be medically necessary	In Network - 80% covered after deductible is met; must be medically necessary	In Network - 90% covered; must be medically necessary	\$50 copay per trip	\$50 copay per trip
	Out of Network - 60% covered after deductible is met; no copay if true emergency; must be medically necessary; subject to Maximum Allowed	Out of Network - 60% covered after deductible is met; must be medically necessary; subject to Maximum Allowed Amount	Out of Network - 80% covered after deductible is met; must be medically necessary; subject to Maximum Allowed Amount	Out of Network - 90% covered; must be medically necessary; subject to Maximum Allowed Amount		
Mental Health: Outpatient coverage	In-network: \$0 copay for visits 1-5; \$25 copay for visits 6 and over	In-network: 80% covered after deductible is met	In-network: 80% covered after deductible is met	In-network: \$0 copay for visits 1-5; \$25 copay for visits 6 and over	\$25 copay individual visit; \$12 copay group visit; unlimited visits	\$25 copay; individual visit; \$12 copay group visit; unlimited visits
	Out-of-network: 60% covered after deductible is met; subject to Maximum Allowed Amount	Out-of-network: 60% covered after deductible is met; subject to Maximum Allowed Amount	Out-of-network: 60% covered after deductible is met; subject to Maximum Allowed Amount	No coverage Out-of-Network	No coverage Out-of-Network	No coverage Out-of-Network
Mental Health: Inpatient coverage	In-network: 80% covered after deductible is met	In-network: 80% covered after deductible is met	In-network: 80% covered after deductible is met	In-network: 90% covered	\$500 copay per admission	\$250 copay per admission
	Out-of-network: 60% covered after deductible is met; subject to Maximum Allowed Amount	Out-of-network: 60% covered after deductible is met; subject to Maximum Allowed Amount	Out-of-network: 60% covered after deductible is met; subject to Maximum Allowed Amount	No coverage Out-of-Network	No coverage Out-of-Network	No coverage Out-of-Network
Substance Abuse: Outpatient coverage	In-network: \$0 copay for visits 1-5; \$25 copay for visits 6 and over	In-network: 80% covered after deductible is met	In-network: 80% covered after deductible is met	In-network: \$0 copay for visits 1-5; \$25 copay for visits 6 and over	\$25 copay individual visit; \$5 copay group visit; unlimited visits	\$25 copay; \$5 copay group visit; unlimited visits
	Out-of-network: 60% covered after deductible is met; subject to Maximum Allowed Amount	Out-of-network: 60% covered after deductible is met; subject to Maximum Allowed Amount	Out-of-network: 60% covered after deductible is met; subject to Maximum Allowed Amount	No coverage Out-of-Network	No coverage Out-of-Network	No coverage Out-of-Network
Substance Abuse: Inpatient coverage	In-network: 80% covered after deductible is met	In-network: 80% covered after deductible is met	In-network: 80% covered after deductible is met	In-network: 90% covered	\$500 copay per admission; \$100 copay for transitional residential recovery services; mental health/chemical dependency services accrue to out-of-pocket maximum	\$250 copay per admission; \$100 copay for transitional residential recovery services; mental health/chemical dependency services accrue to out-of-pocket maximum
	Out-of-network: 60% covered after deductible is met; subject to Maximum Allowed Amount	Out-of-network: 60% covered after deductible is met; subject to Maximum Allowed Amount	Out-of-network: 60% covered after deductible is met; subject to Maximum Allowed Amount	No coverage Out-of-Network	No coverage Out-of-Network	No coverage Out-of-Network
	In Network - \$25 copay; limited to 25 visits per calendar year	In Network - 80% covered after deductible is met; limited to 25 visits per calendar year	In Network - 80% covered after deductible is met; limited to 25 visits per year; combined in-network and out-of-network	\$25 copay; limited to 25 visits per calendar year	Member discounts available through American Specialty Health network	Member discounts available through American Specialty Health network

NOTE: If there is a discrepancy between the benefits as described in this chart and the plan administrator's system, the plan administrator's system governs for determining benefit coverage.

2017 Retiree Medical Plan Options Comparison of Benefit Coverages

<i>For those not Medicare Eligible</i>						
	Anthem Blue Cross Plus	Anthem Blue Cross PPO	Anthem Blue Cross Core Value	Anthem Blue Cross EPO Exclusive	Kaiser	Kaiser Senior Advantage
Chiropractic/ Accupuncture	Out of Network - 60% covered after deductible is met; limited to 25 visits per calendar year; subject to Maximum Allowed Amount	Out of Network - 60% covered after deductible is met; limited to 25 visits per calendar year; subject to Maximum Allowed Amount	Out of Network - 60% covered after deductible is met; limited to 25 visits per calendar year; combined in-network and out-of-network; subject to Maximum Allowed Amount; benefit limited to \$25 per visit	No coverage Out-of-Network	No coverage Out-of-Network	Not Applicable

NOTE: If there is a discrepancy between the benefits as described in this chart and the plan administrator's system, the plan administrator's system governs for determining benefit coverage.

2017 Retiree Medical Plan Options Comparison of Benefit Coverages

	<i>For those not Medicare Eligible</i>					
	Anthem Blue Cross Plus	Anthem Blue Cross PPO	Anthem Blue Cross Core Value	Anthem Blue Cross EPO Exclusive	Kaiser	Kaiser Senior Advantage
Prescription drug vendor	Caremark	Caremark	Caremark	Caremark	Kaiser	Kaiser
Prescription drug member services	1-866-623-1438	1-866-623-1438	1-866-623-1438	1-866-623-1438	1-800-464-4000	1-800-443-0815 (KPSA Member services)
Prescription drug Web site	www.caremark.com	www.caremark.com	www.caremark.com	www.caremark.com	www.kp.org/llns	www.kp.org/llns
Annual prescription deductible	Not applicable	Not applicable	Medical deductible applies; member pays 100% of the Rx cost until medical deductible is met	Not applicable	Not applicable	Not applicable
Prescription benefits are covered under medical deductible	No	No	Yes	No	Not applicable	Not applicable
Annual Rx Out-of-pocket maximum	\$2,800 Individual; \$5,700 Family (in-network only)	\$2,100 Individual; \$4,200 Family (in-network only)	Medical out-of-pocket maximum applies; once medical out-of-pocket maximum is met, Rx is 100% covered for the remainder of	\$3,500 Individual; \$7,000 Family	Not applicable	Not applicable
Retail generic	In Network - \$10 copay; 30 day supply Out of Network - 50% of average whole price schedule plus charges above the schedule	In Network - \$10 copay; 30 day supply Out of Network - 50% of average whole price schedule plus charges above the schedule	In Network - 80% covered after deductible is met Out of Network - 60% covered after deductible is met	\$10 copay; 30 day supply; Non-participating pharmacies: 50% of average whole price schedule plus charges above the schedule	\$10 for up to a 30-day supply; \$30 for up to a 100-day supply; at Kaiser Pharmacy; as prescribed by Plan Physician	\$10 for up to a 30-day supply; \$30 for up to a 100-day supply; at Kaiser Pharmacy; as prescribed by Plan Physician
Retail formulary brand	In Network - 80% covered; \$40 minimum copay, \$60 maximum copay; 30 day supply Out of Network - 50% of average whole price schedule plus charges above the schedule	In Network - 80% covered; \$40 minimum copay, \$60 maximum copay; 30 day supply Out of Network - 50% of average whole price schedule plus charges above the schedule	In Network - 80% covered after deductible is met Out of Network - 60% covered after deductible is met	80% covered; \$40 minimum copay, \$60 maximum copay; 30 day supply; Non-participating pharmacies: 50% of average whole price schedule plus charges above the schedule	\$35 for up to a 30-day supply; \$105 for up to a 100-day supply; at Kaiser Pharmacy; as prescribed by Plan Physician	\$25 for up to a 30-day supply; \$75 for up to 100-day supply; at Kaiser Pharmacy; as prescribed by Plan Physician
Retail nonformulary brand	In Network - 60% covered; \$60 minimum copay, \$100 maximum copay; 30 day supply Out of Network - 50% of average whole price schedule plus charges above the schedule	In Network - 60% covered; \$60 minimum copay, \$100 maximum copay; 30 day supply Out of Network - 50% of average whole price schedule plus charges above the schedule	In Network - 80% covered after deductible is met Out of Network - 60% covered after deductible is met	60% covered; \$60 minimum copay, \$100 maximum copay; 30 day supply; Non-participating pharmacies: 50% of average whole price schedule plus charges above the schedule	\$35 for up to a 30-day supply; \$105 for up to a 100-day supply; at Kaiser Pharmacy; as prescribed by Plan Physician	Covered only when determined medically necessary by a plan physician
Mail order generic	\$20 copay; 90 day supply; must use plan mail order facility	\$20 copay; 90 day supply; must use plan mail order facility	80% covered after deductible is met	\$20 copay; 90 day supply; must use plan mail order facility	\$10 for up to a 30-day supply; \$20 for up to a 100-day supply; mail order as prescribed by Plan Physician	\$10 for up to a 30-day supply; \$20 for up to a 100-day supply; mail order as prescribed by Plan Physician
Mail order formulary brand	80% covered; \$80 minimum copay, \$120 maximum copay; 90 day supply; must use plan mail order facility	80% covered; \$80 minimum copay, \$120 maximum copay; 90 day supply; must use plan mail order facility	80% covered after deductible is met	80% covered; \$80 minimum copay, \$120 maximum copay; 90 day supply; must use plan mail order facility	\$35 for up to a 30-day supply; \$70 for up to a 100-day supply; mail order as prescribed by Plan Physician	\$25 for up to a 30-day supply; \$50 for up to a 100-day supply; mail order as prescribed by Plan Physician
Mail order nonformulary brand	60% covered; \$120 minimum copay, \$200 maximum copay; 90 day supply; must use plan mail order facility	60% covered; \$120 minimum copay, \$200 maximum copay; 90 day supply; must use plan mail order facility	80% covered after deductible is met	60% covered; \$120 minimum copay, \$200 maximum copay; 90 day supply; must use plan mail order facility	\$35 for up to a 30-day supply; \$70 for up to a 100-day supply; mail order as prescribed by Plan Physician and deemed medically necessary	Covered as prescribed by Plan Physician and deemed medically necessary

NOTE: If there is a discrepancy between the benefits as described in this chart and the plan administrator's system, the plan administrator's system governs for determining benefit coverage.

2017 Retiree Medical Plan Options Comparison of Benefit Coverages

	<i>For those not Medicare Eligible</i>					
	Anthem Blue Cross Plus	Anthem Blue Cross PPO	Anthem Blue Cross Core Value	Anthem Blue Cross EPO Exclusive	Kaiser	Kaiser Senior Advantage

NOTE: If there is a discrepancy between the benefits as described in this chart and the plan administrator's system, the plan administrator's system governs for determining benefit coverage.