



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan documents at fidelity.com or by calling 1-800-275-1276.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$0	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	For preferred providers \$4,000 person / \$8,000 family	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Premiums, non-covered services, prescription drugs, and durable medical equipment	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for health covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of preferred providers , see healthy.kaiserpermanente.org/healthy/choose-your-provider/choose-your-provider or call 1-800-375-3296.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a specialist?	Yes. All services outside of primary care with the exception of obstetrics and gynecology, mental health, substance dependency, and specialty require a referral.	This plan will pay some or all of the costs to see a specialist for covered services but only if you have the plan's permission before you see the specialist .
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services .

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