

# YOUR 2018 MEDICAL PLAN COMPARISON

	NVIDIA HSA PLAN		NVIDIA HSA PLUS		NVIDIA PPO		KAISER PERMANENTE HMO PLAN (CA)	KAISER PERMANENTE HSA PLAN
	WHAT YOU PAY in-network	WHAT YOU PAY out-of-network	WHAT YOU PAY in-network	WHAT YOU PAY out-of-network	WHAT YOU PAY in-network	WHAT YOU PAY out-of-network	WHAT YOU PAY in-network only	WHAT YOU PAY in-network only
<b>Annual Deductible</b>	Individual: \$5,000 Individual + 1: \$7,500 Family: \$10,000	Individual: \$5,000 Individual + 1: \$7,500 Family: \$10,000	Individual: \$1,350 Individual + 1: \$2,700 Family: \$3,350	Individual: \$1,800 Individual + 1: \$2,700 Family: \$3,600	Individual: \$500 Maximum per family: \$1,000	Individual: \$1,000 Maximum per family: \$2,000	\$0	Individual: \$1,500 Maximum per family: \$3,000 (\$2,700 for any single family member)
<b>NVIDIA Annual HSA Contribution</b>	\$2,000/\$2,500/\$3,000		\$1,000/\$1,250/\$1,500		\$0		\$0	\$1,000/\$1,250/ \$1,500
<b>Annual Out-Of-Pocket Maximum</b>	Individual: \$6,450 Individual + 1: \$9,700 Family: \$12,900	Individual: \$6,450 Individual + 1: \$9,700 Family: \$12,900	Individual: \$2,500 Individual + 1: \$3,750 Family: \$5,000	Individual: \$5,000 Individual + 1: \$7,500 Family: \$10,000	Individual: \$3,000 Family: \$6,000	Individual: \$5,000 Family: \$10,000	Individual: \$1,500 Family: \$3,000	Individual: \$3,000 Family: \$6,000
<b>Preventive Care</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

## More Ways to Get Care

	CROSSOVER—HEALTH CENTER < 1 MILE FROM SANTA CLARA CAMPUS		KAISER ONSITE MOBILE CLINIC	
	WHAT YOU PAY		WHAT YOU PAY	
	NVIDIA HSA Plus & NVIDIA HSA	NVIDIA PPO	Kaiser HMO	Kaiser HSA
<b>Annual Physical</b>	\$0		\$0	
<b>Illness/Injury</b>	\$90	\$20	\$20	10% after deductible
<b>Annual Flu Vaccine</b>	\$0		\$0	

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<b>Office Visit</b>	10% after deductible	30% of R&C* fees after deductible	10% after deductible	30% of R&C* fees after deductible	Doctor: \$20 copay per visit Specialist: \$30 copay per visit	30% of R&C* fees after deductible	\$20 copay per visit	10% after deductible
<b>Virtual Care</b>	\$42 per visit 10% (\$4.20) after deductible	Not covered	\$42 per visit 10% (\$4.20) after deductible	Not covered	\$10 copay	Not covered	\$0	\$0 email, Nurse Advice Line, kp.org \$20-\$130 for scheduled phone & video visits before deductible; \$0 after deductible
<b>Urgent Care</b>	10% after deductible		10% after deductible		\$30 copay		\$20 copay	10% after deductible
<b>Emergency Room</b>	10% coinsurance after deductible		10% coinsurance after deductible		\$150 copay per visit (copay waived if admitted)	\$150 copay per visit (copay waived if admitted)	\$125 copay per visit (copay waived if admitted)	10% coinsurance after deductible
<b>Inpatient Hospital Stay Or Surgery</b>	10% after deductible	30% R&C* fees after deductible	10% after deductible	30% R&C* fees after deductible	10% after deductible	30% R&C* fees after deductible	\$200	10% after deductible
<b>In Vitro Fertilization</b>	Unlimited; no infertility diagnosis required; egg freezing also covered (but not storage)	Not covered	Unlimited; no infertility diagnosis required; egg freezing also covered (but not storage)	Not covered	Unlimited; no infertility diagnosis required; egg freezing also covered (but not storage)	Not covered	50% (one cycle)	50% (one cycle)
<b>Maternity</b>	10% after deductible	30% R&C* fees after deductible	10% after deductible	30% R&C* fees after deductible	10% after deductible	30% R&C* fees after deductible	No charge-prenatal care exams (\$200 copay with hospital admission)	10% after deductible

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<b>Speech, Hearing, Occupational, Or Physical Therapy</b>	10% after deductible	30% R&C* fees after deductible	10% after deductible	30% R&C* fees after deductible	\$20 primary doctor or \$30 specialist office visit copay	30% R&C* fees after deductible	\$20 copay per visit	10% after deductible
	You get 30 visits per service per year for physical/occupational/speech therapies		You get 30 visits per service per year for physical/occupational/speech therapies		You get 30 visits per service per year for physical/occupational/speech therapies			
<b>Acupuncture And Chiropractic Services</b>	10% after deductible	30% R&C* fees after deductible	10% after deductible	30% R&C* fees after deductible	\$30 specialist office visit copay	30% R&C* fees after deductible	Acupuncture: \$15 copay Chiropractic: \$15 copay	Chiropractic: \$10 after deductible
	You get a maximum of 30 visits per calendar year. Medical necessity required.		You get a maximum of 30 visits per calendar year. Medical necessity required.		You get a maximum of 30 visits per calendar year. Medical necessity required.		Combined Acupuncture & Chiropractic: Maximum of 30 visits per calendar year	Chiropractic: Maximum of 20 visits per calendar year
<b>Outpatient Mental Health Or Substance Use Disorder</b>	10% after deductible	30% R&C* fees after deductible	10% after deductible	30% R&C* fees after deductible	\$20 copay	30% R&C* fees after deductible	\$20 copay per individual visit \$10 copay per group visit	10% coinsurance after deductible
<b>Inpatient Mental Health Or Substance Use Disorder</b>	10% after deductible	30% R&C* fees after deductible	10% after deductible	30% R&C* fees after deductible	10% after deductible	30% R&C* fees after deductible	\$200	10% after deductible

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<b>PRESCRIPTION DRUG BENEFITS</b> [prescriptions apply to the out-of-pocket maximum]								
<b>Retail</b>	<p>Generic Preventive: 0%</p> <p>Generic: 10% after deductible for a 30-day supply</p> <p>Preferred brand-name: 10% after deductible for a 30-day supply</p> <p>Non-preferred brand-name: 10% after deductible</p>	<p>Generic Preventive: 0%</p> <p>Preferred brand-name, &amp; Non-preferred brand-name Preventive: 30% R&amp;C* fees after deductible</p>	<p>Generic Preventive: 0%</p> <p>Generic: 10% after deductible for a 30-day supply</p> <p>Preferred brand-name: 10% after deductible for a 30-day supply</p> <p>Non-preferred brand-name: 10% after deductible</p>	<p>Generic Preventive: 0%</p> <p>Preferred brand-name, &amp; Non-preferred brand-name Preventive: 30% R&amp;C* fees after deductible</p>	<p>Generic: \$10 copay for a 30-day supply</p> <p>Preferred brand-name: \$25 copay for a 30-day supply</p> <p>Non-preferred brand-name: \$50 copay for a 30-day supply</p>	<p>30% R&amp;C* fees</p>	<p>Generic: \$10 copay for a 30-day supply</p> <p>Brand-name: \$30 copay for a 30-day supply</p>	<p>Generic: \$10 copay for a 30-day supply after deductible</p> <p>Brand-name: \$30 copay for a 30-day supply after deductible</p>
<b>Mail Order</b>	<p>Generic Preventive: 0%</p> <p>Generic: 10% after deductible for a 90-day supply</p> <p>Preferred brand-name: 10% after deductible for a 90-day supply</p> <p>Non-preferred brand-name: 10% after deductible</p>	<p>Generic Preventive: 0%</p> <p>Preferred brand-name, &amp; Non-preferred brand-name Preventive: 30% R&amp;C* fees after deductible</p>	<p>Generic Preventive: 0%</p> <p>Generic: 10% after deductible for a 90-day supply</p> <p>Preferred brand-name: 10% after deductible for a 90-day supply</p> <p>Non-preferred brand-name: 10% after deductible</p>	<p>Generic Preventive: 0%</p> <p>Preferred brand-name, &amp; Non-preferred brand-name Preventive: 30% R&amp;C* fees after deductible</p>	<p>Generic: \$20 copay for a 90-day supply</p> <p>Preferred brand-name: \$50 copay for a 90-day supply</p> <p>Non-preferred brand-name: \$100 copay for a 90-day supply</p>	<p>30% R&amp;C* fees</p>	<p>Generic: \$20 copay for a 100-day supply</p> <p>Brand-name: \$60 copay for a 100-day supply</p>	<p>Generic: \$20 copay for a 100-day supply after deductible</p> <p>Brand-name: \$60 copay for a 100-day supply after deductible</p>

\* Reasonable and customary