

## Experience simpler, smarter health care

From preventive, primary, and virtual care to pharmacy, labs, and mental health support — we put it all together to make your health care work for you.





Explore what Kaiser
Permanente can do for
you at **kp.org/choosekp**.



# Combined care and coverage is everything

When all your needs are handled under one plan, you get:

- Seamless in-person and virtual care
- 24/7 access to care wherever you are

- Support for your mental health and wellness
- High-quality preventive, primary, and specialty care



## Seamless in-person and virtual care

Use the Kaiser Permanente app to manage your care wherever you are.



Get 24/7 virtual care.



Email your care team with nonurgent questions anytime.



View most lab results and doctor's notes.



Refill most prescriptions.



Schedule and check in for appointments.



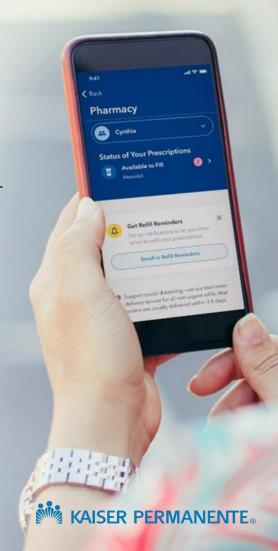
Pay bills and view statements.

## We guide you every step of the way

Your electronic health record is available to you and your care team 24/7. Your care team guides you through appointments and referrals, and lets you know when to schedule checkups and tests.



Simplify your health care with the **Kaiser Permanente app**.



# Health care that moves with you

### <u>"":"</u>

### In-person care close to home

- A national network of locations, doctors, and specialists
- Timely primary care appointments and lab results



## Mail-order pharmacy

- One-tap refills and automated reminders
- Same-day pickup and delivery for most prescriptions<sup>1,2</sup>



## Care while traveling

- Coverage for urgent and emergency care anywhere in the world
- 24/7 care by phone or online across the U.S.<sup>3</sup>

Visit **kp.org/travel** or call **951-268-3900** to learn more.

1. Not all prescriptions can be mailed, restrictions may apply. Please check with your local pharmacy. 2. Same-day and next-day prescription delivery services may be available for an additional fee. These services aren't covered under your health plan benefits and may be limited to specific prescription drugs, pharmacies, and areas. Order cutoff times and delivery days may vary by pharmacy location. Kaiser Permanente isn't responsible for delivery delays by mail carriers. Kaiser Permanente may discontinue same-day and next-day prescription delivery services at any time without notice and other restrictions may apply. Medi-Cal and Medicaid beneficiaries should ask their pharmacy for more information about prescription delivery. 3. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available in select states due to licensing laws. Laws differ by state.



World-class maternity care

Expect great care when you're expecting



A dedicated prenatal care team



A personalized birth plan



Care and support every step of the way



Support that doesn't stop at delivery

kp.org/maternity



# Support for your mind and body



## For your mental and emotional health

- Access to licensed therapists,
   self-care apps,<sup>1</sup> and wellness coaching
- 24/7 emotional support





kp.org/mentalhealth



## For your physical fitness and lifestyle

- In-person and online health classes<sup>2</sup>
- · Wellness coaching by phone

#### kp.org/health-wellness

1. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time. 2. Some classes may require a fee.



# Getting started

3 easy ways to enroll

Don't wait —
the current open enrollment period
Begins Monday November 3rd
and ends Monday November 14<sup>th</sup>.

Contact your benefits administrator to learn more about your employer-sponsored health plan.

Talk to a Kaiser Permanente enrollment specialist. They'll answer your questions.

3 Learn more about care at Kaiser Permanente at kp.org/choosekp.

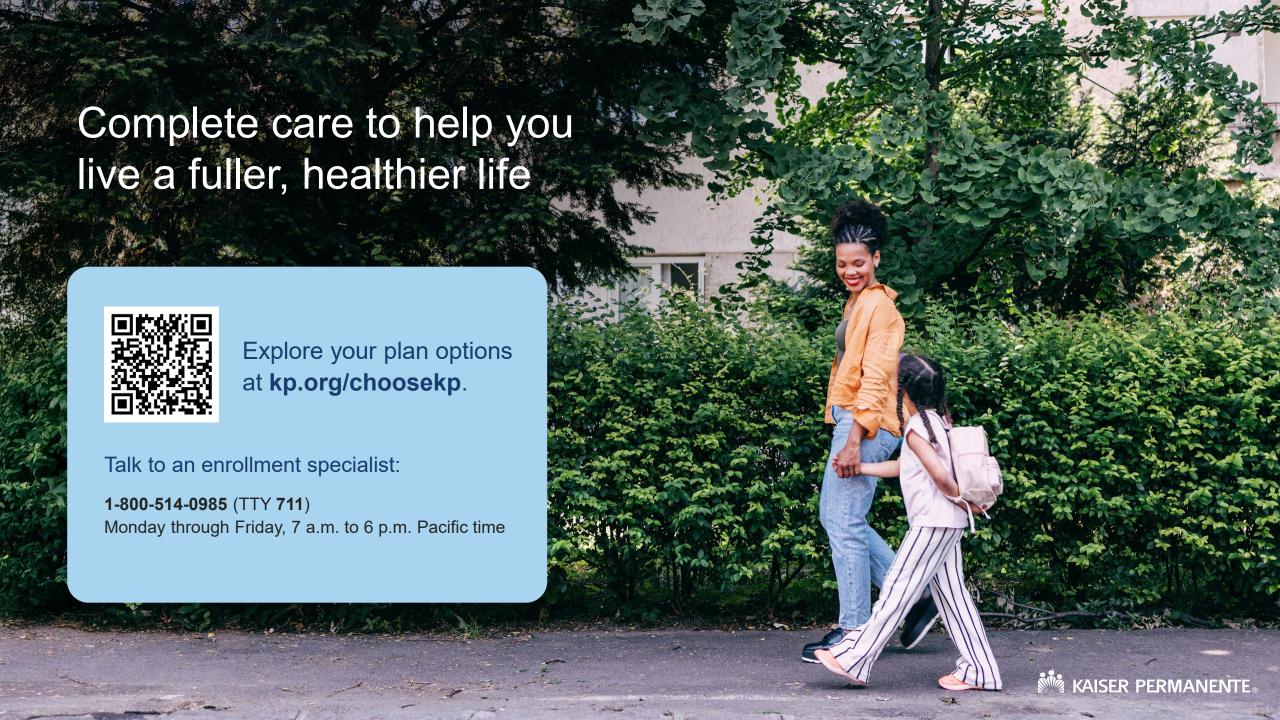


Call a Kaiser Permanente enrollment specialist:

**1-800-514-0985** (TTY **711**)

Monday through Friday, 7 a.m. to 6 p.m. Pacific time





# Service area updates

## 2026 Traditional HMO Plan Highlights – CA, NW

This table shows an example of some of your group's benefits.

Benefit Category	Details
Annual Deductible	None
Max Out-of-Pocket	\$1,500 Individual / \$3,000 Family
Primary care visit	\$30 per visit (NW: \$5 / visit for first 3 visits, then \$30 / visit)
Specialist visit	\$40 per visit
Urgent care	\$30 per visit
Telehealth	No charge
Outpatient surgery	\$40 per procedure
Hospitalization	\$400 per admission
Emergency room care	\$125 per visit (waived if admitted)
Lab tests	No charge
Imaging	No charge
Generic drugs	\$10 retail / \$20 mail order
Preferred brand drugs	\$30 retail / \$60 mail order
Specialty drugs	\$30 per prescription (NW: 30% coinsurance up to \$150 / prescription)
Hearing aids	\$1000 limit / ear every 36 months (NW: 1 aid / ear / 36 months, \$1000 max)
Chiropractic care	\$15 per visit/20 visit limit/year (NW: 30 visit limit/year)



# Convenient locations in Northern California

#### **Coming Soon:**

Modesto Medical Offices 2 – scheduled to open January 2026

#### Now Open:

- Fresno Orchard Plaza Medical Offices opened August 2025
- Modesto Sports Medicine Center opened August 2025
- Santa Rosa Infusion Center opened March 2025
- Salinas Medical Offices opened January 2025
- Santa Rosa Ambulatory Treatment Center opened December 2024
- Santa Rosa Urgent Care opened March 2024
- San Francisco Urgent Care opened January 2024
- Alameda
- Marin

- San Francisco
- Stanislaus

Amador

- Mariposa
- San Joaquin
- Sutter

- Contra Costa
- Merced
- San Mateo
- Tulare

- El Dorado
- Monterey
- Santa Clara
- Yolo

Fresno

Napa

- Santa Cruz
- Yuba

Kings

- Placer
- Solano

- Madera
- Sacramento
- Sonoma

Madera counties Kaiser Permanente medical centers (hospital and medical Affiliated plan hospitals Kaiser Permanente medical Affiliated medical offices ▲ Specialty facility – sports medicine



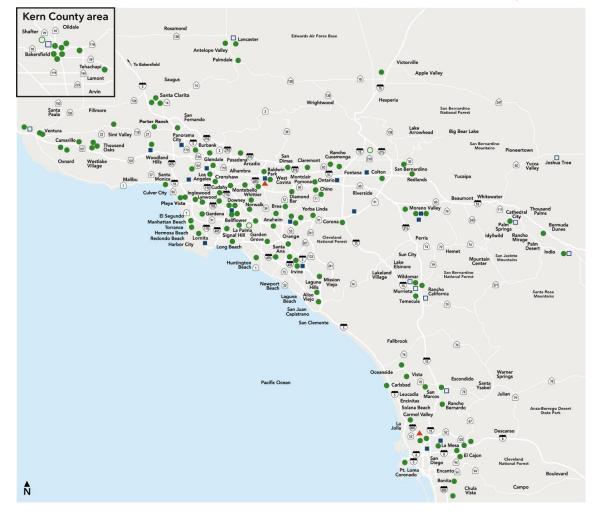
# Convenient locations in Southern California

#### **Coming soon:**

- Aliso Creek Medical Offices (Q1 2026)
- Menifee Medical Office (Q4 2026)
- Riverside Medical Center Expansion

- Baldwin Park
- Coachella Valley
- Downey
- Inland Empire
- Kern County

- Metropolitan Los Angeles
- Orange County
- San Diego County
- San Fernando Valley
- South Bay
- Western Ventura County







## Updates in the Northwest

#### **Quality of care**

- Number 1 health plan of 2025<sup>1</sup>
- Top 5% in the nation for cardiac surgery<sup>2</sup>

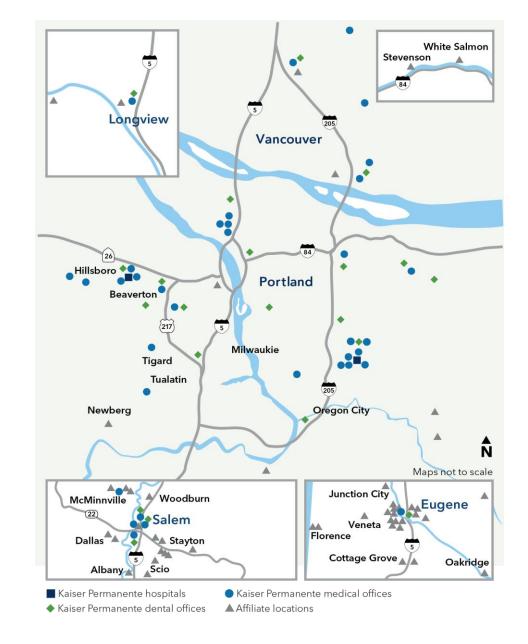
#### **Convenient locations in the Northwest**

Our service area extends from Eugene, Oregon, to Longview, Washington, and includes medical offices, dental offices, Vision Essentials by Kaiser Permanente optical retail locations, urgent care clinics, and hospitals.

We also have a network of affiliated providers for routine, urgent, or emergency care.











## New – CA Enhanced Fertility Benefits

At Kaiser Permanente, our fertility services are centered around you, with expert care at every step.

#### What's New?

- California law expands fertility benefits starting January 1, 2026
- If you are already offered fertility coverage, this is an enhancement
- Applies as your employer's health plan renews

#### What's Covered?

- Fertility diagnosis & treatment
- Intrauterine insemination (IUI)
- In vitro fertilization (IVF) egg retrievals & embryo transfers
- Cryopreservation & related services
- Fertility medications related to covered treatment

#### How to get started:

- Talk with you OB-GYN or Personal Doctor
- Referral to fertility or urology specialist as needed
- More details at <u>kp.org/fertilitybenefits</u> (log in required)



## One Pass Select Affinity Program

- 5 membership tiers with different monthly fees
- 19,000 gym locations and boutique studios
- 23,000+ on-demand and live-streamed classes
- Digital tools to track progress and an Al workout builder
- 10% off memberships for family and friends
- No contracts change tiers monthly or cancel within 30 days
- Groceries and household essentials delivered with





Digital (23k+)	Classic (12K+)	Standard (14K+)	Premium (15K+)	Elite (19K)
LESMILLS ONDEMAND	LA FITNESS.	G	LIFE TIME	CrossFit
DAILY BURN	planet itness	LIFE TIME HEALTHY WAY OF LIFE	<b>o</b> pure barre	LIFE TIME HEALTHY WAY OF LIFE
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FAN HUDDLE	E5SFITNESS'	CITY SPORTS		<b>Crange</b> theory
\$10 monthly	\$34 monthly	\$69 monthly	\$109 monthly	\$249 monthly

#### One-time member enrollment fee:

\$10 – (Digital Tier)

\$29 – (Classic-Elite Tiers)



# Supplemental medical

## Your Kaiser Permanente Chiropractic Benefit

Kaiser Permanente Region	How to find a provider near you
California (Ash Participating Provider Network)	Visit ashlink.com/ash/kp or call 1-800-678-9133 (TTY 711), Monday through Friday, from 5 a.m. to 6 p.m. Pacific time
Northwest (CHP Network – Smart Solutions. Healthy Results)	Visit chpgroup.com or call 1-800-449-9479

