

2026 Open Enrollment

Health care that just works

LACERS Open Enrollment



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.



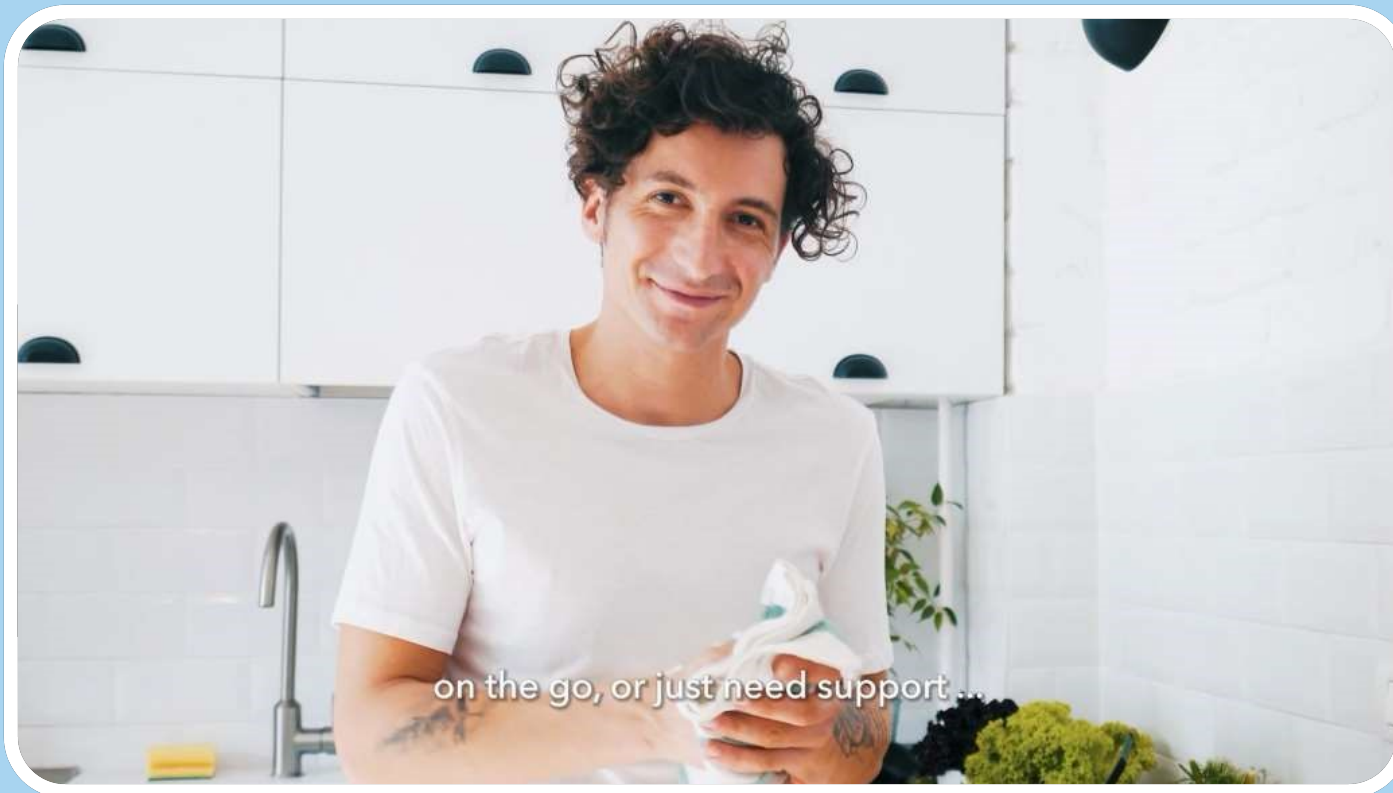
Explore what Kaiser Permanente can do for you at kp.org/choosekp.

Combined care and coverage is everything

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

- Seamless in-person and virtual care
- Support for your mental health and wellness
- 24/7 access to care wherever you are
- High-quality preventive, primary, and specialty care





When getting care is as easy as using an app

With Kaiser Permanente, 24/7 virtual care and mental health support are just a tap away.



Watch the video at
kp.org/choosekp.

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.



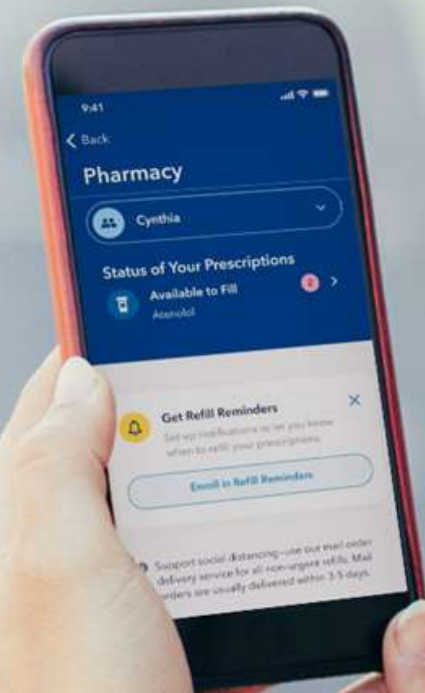
Schedule and check in for appointments.



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.



Health care that moves with you



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^{1,2}



Care while traveling

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

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.

Support for your mind and body



For your mental and emotional health

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



For your physical fitness and lifestyle

- In-person and online health classes²
- Wellness coaching by phone

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.

Care that's world class

With most of our plans, you get a wide range of preventive care at no extra cost. If you need specialty care — for maternity, cancer, heart health, or anything else — you have access to cutting-edge technology and the latest evidence-based care.

You can also change your doctor at any time, so you always have a health partner you know and trust.

Kaiser Permanente members are:

33%

more likely to survive
heart disease*

20%

less likely to die early
of cancer*

*Elizabeth A. McGlynn, PhD, et al., "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," Kaiser Permanente, July 20, 2022.



Work out your way and find your fit

One Pass® can help you find a fitness routine that's right for you, whether you work out at home or at the gym — and it's available at no extra cost.

At the gym

Choose from a large nationwide network of gyms and fitness locations (included in the Core and Premium networks).

At home

Work out at home with live, digital fitness classes or on-demand workouts.

Brain training

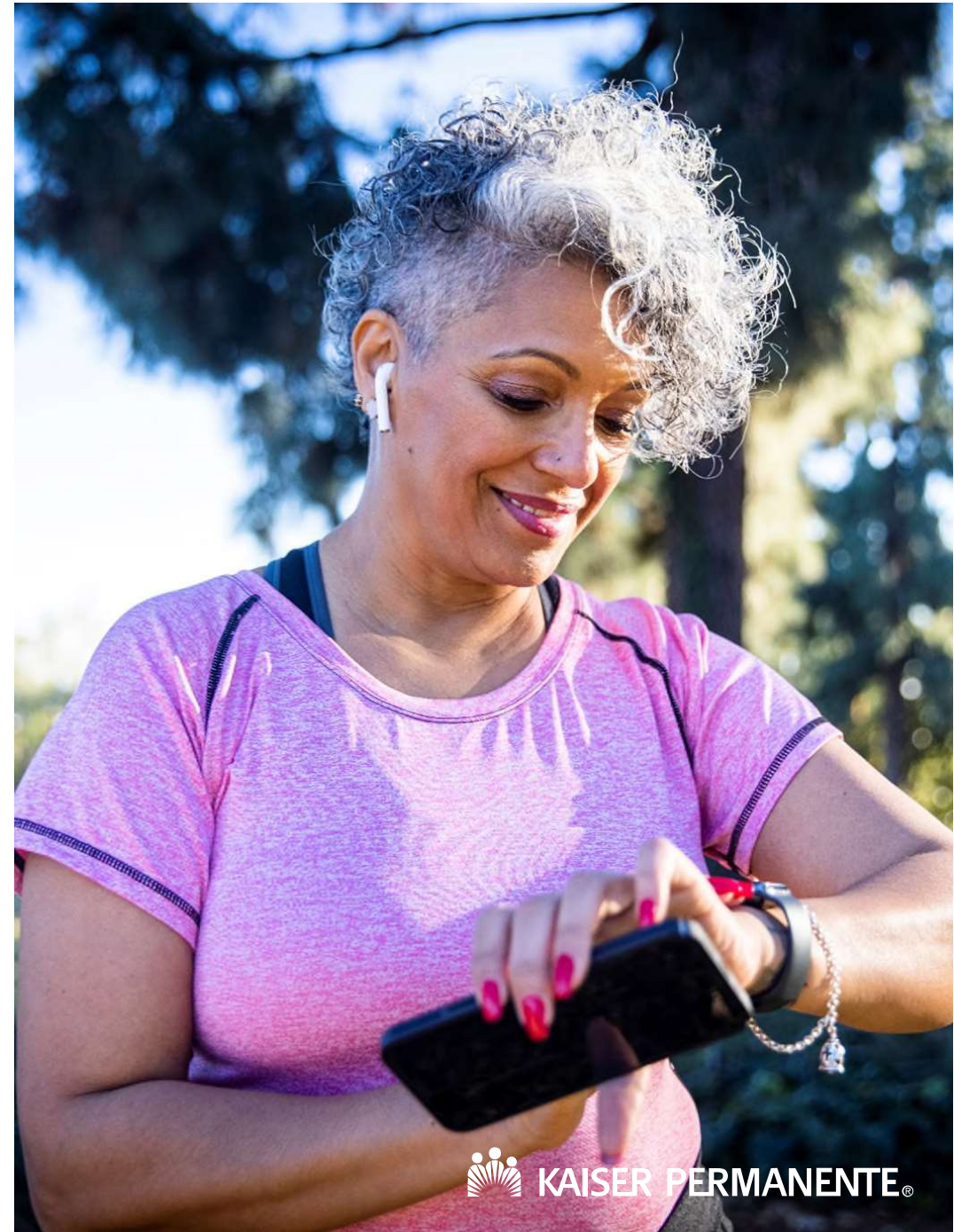
With One Pass, you can benefit from a complete brain workout program using interactive cognitive tests and brain exercises all available online.

With new friends

Join a group class or find local clubs and social events that match your interests.

One Pass® is a registered trademark of Optum, Inc. in the U.S. and other jurisdictions and is a voluntary program. The One Pass program and amenities vary by plan, area, and location. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. One Pass is not responsible for the services or information provided by third parties. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them.

One Pass fitness program



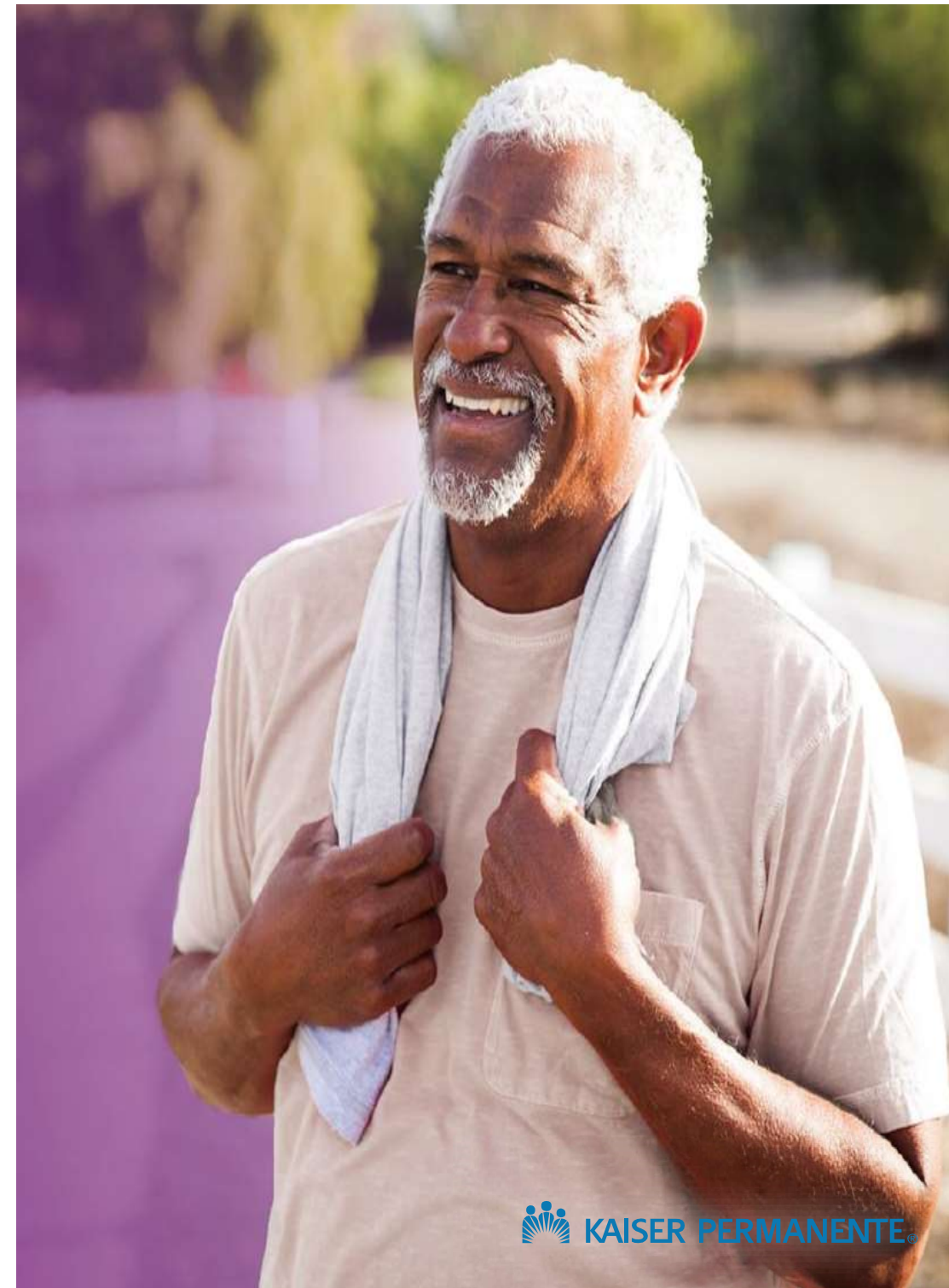
OnePass – Setting up your Membership

To access any feature of One Pass including your gym membership, simply bring your One Pass member code located below to a participating gym or fitness location and let them know you would like to enroll in One Pass.

To learn more and locate participating gyms and fitness locations, visit YourOnePass.com

Your One Pass online account is simple to set up

1. Go to YourOnePass.com
2. Enter your name, date of birth and health plan member ID to create a One Pass account
3. Discover all the features of One Pass to include being able to search for participating gyms and fitness locations near you as well as social connection features



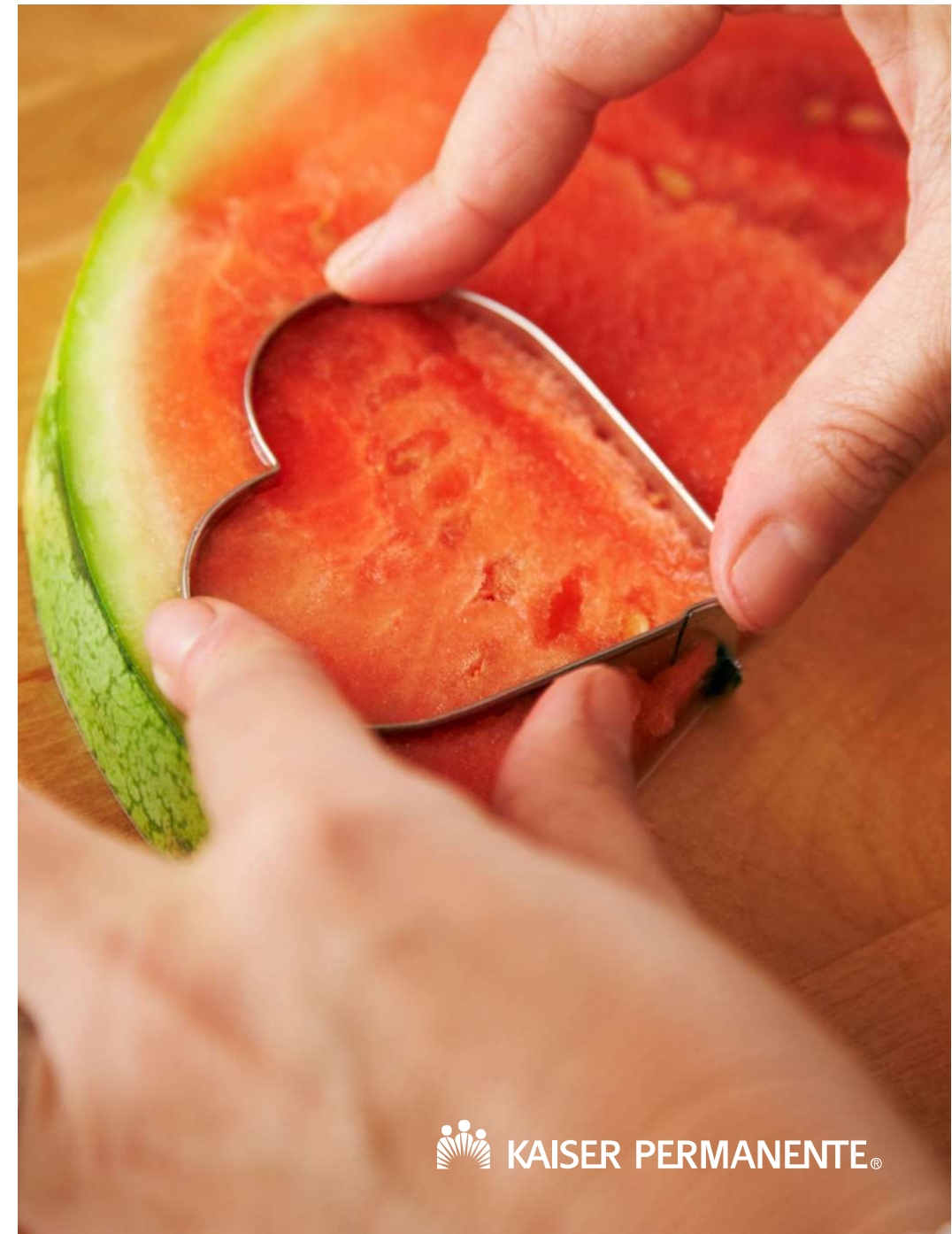
Get fresh, nutritious meals delivered to your home at no charge

As a Kaiser Permanente Medicare health plan member, you can get fresh, healthy meals delivered to your home immediately following an inpatient stay at a plan hospital or skilled nursing facility.

How does the meal plan work?

- 1 Upon discharge from an inpatient stay at a plan hospital or skilled nursing facility, a representative from the meal provider will call you to talk about available menu options and schedule delivery.
- 2 You can choose from over 70 entrées to support your dietary needs, including heart-healthy, diabetic-friendly, gluten-free, and more
- 3 You can get 3 meals per day for up to 4 weeks, for a total of 84 meals

Meal delivery



Transportation

Need a ride to the doctor? Your plan covers that

You can get a ride to and from your doctor visits at no charge.*

You can get a ride for:

- Doctor appointments
- Medical services, such as labs or X-rays
- Picking up medications or medical equipment

Types of transportation available:

- Rideshare, taxi, or other private transportation (can accommodate wheelchairs and walkers that collapse and fit into the trunk)
- Wheelchair van or gurney van service available for those who are unable to sit in a private vehicle for the duration of the ride

*Your plan covers up to 24 one-way trips> (<50 miles per trip) per calendar year.

Transportation benefits



Hear well, live well

Feel your best with hearing benefits built right into your Kaiser Permanente Medicare health plan.

Good hearing allows you to fully enjoy life

- You can improve your quality of life with the latest hearing products, which are smaller, more effective, and more comfortable than they were in the past
- Our Medicare health plan covers hearing aid checks, where your audiologist can recommend the correct hearing aid for you and confirm that it matches your prescription, at no extra charge
- As a Kaiser Permanente member, you'll get an allowance toward the purchase of a hearing aid in each ear (available once every 3 years)

Your plan benefit: \$2,000 allowance per ear every 36 months

Hearing benefits



Focus on a healthier you

Feel your best with vision benefits built right into your Kaiser Permanente Medicare health plan.

Vision benefits are provided through Vision Essentials by Kaiser Permanente. With locations at most Kaiser Permanente medical offices, Vision Essentials can give eye exams and fill your prescription for eyeglasses or contact lenses in the same building.

Why vision coverage?

- It's important to have your eyes checked regularly to spot minor as well as more serious eye problems
- When you see clearly, daily activities such as driving and reading, become much easier
- You'll get an allowance toward an eyewear purchase once every 2 years

Your plan benefit: \$150 allowance every 24 months

Vision benefits



Getting started

3 easy ways to enroll

Don't wait —
the current open enrollment period
begins Oct 15 and ends Nov 17.

1

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

2

Talk to a Kaiser Permanente enrollment specialist. They'll answer your questions and help you sign up.

3

Learn more about care at Kaiser Permanente and sign up 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

Complete care to help you live a fuller, healthier life



Explore your plan options
at kp.org/choosekp.

Talk to an enrollment specialist:

1-800-514-0985 (TTY 711)

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



Benefits

Early Retirees Traditional HMO Plan

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

Benefits	Traditional HMO
Yearly deductible	None
Maximum yearly out-of-pocket costs	\$500 individual / \$1,500 family
Covered service	You pay
Preventive care	\$20 per visit
Doctor’s office visit	\$20 per visit
Telephone and Video visits	No Charge
Lab tests and radiology	No Charge
Outpatient surgery	\$20 per procedure
Hospitalization	No Charge
Emergency care	\$100 per visit
Prescribed medications – Retail (up to 30-day supply)	\$15 generic / \$35 brand name
Prescribed medications – Mail Order (up to 100-day supply)	\$30 generic / \$70 brand name
Chiropractic/Acupuncture Care (up to 30 visits combined)	\$15 per office visit
Eyeglasses or contact lenses every 24 months	Amount in excess of \$150 allowance
Hearing Aid(s) every 36 months	Amount in excess of \$2,000 Allowance for each ear

*This is a summary of some benefits and their copays and coinsurance. For specific information about your covered health plan benefits, limitations, and exclusions, including those not listed in this summary, please see your *Evidence of Coverage*.

Senior Advantage Plan

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

Benefits	KPSA HMO
Yearly deductible	None
Maximum yearly out-of-pocket costs	\$500 per individual
Covered service	You pay
Preventive care	No Charge
Doctor’s office visit	\$15 per visit
Telephone and Video visits	No Chage
Lab tests and radiology	No Charge
Outpatient surgery	\$15 per procedure
Hospitalization	No Charge
Emergency care	\$50 per visit
Prescribed medications – Retail or Mail order (up to 100-day supply)	\$15 copay until you have spent \$2,100 in 2026. If you spend over \$2,100 you move to Catastrophic Coverage.
Chiropractic/Acupuncture Care (up to 30 visits combined)	\$15 per office visit
Eyeglasses or contact lenses every 24 months	Amount in excess of \$150 allowance
Hearing Aid(s) every 36 months	Amount in excess of \$2,000 Allowance for each ear

*This is a summary of some benefits and their copays and coinsurance. For specific information about your covered health plan benefits, limitations, and exclusions, including those not listed in this summary, please see your *Evidence of Coverage*.

Service area updates

Updates in California

Across California, we have 441 medical facilities and more than 17,700 doctors available to our members. And we're producing recognized results for our members.

Care delivery

Top-rated health plans in California — 9 years in a row¹

Of the 24 commercial health plans in California rated by the National Committee for Quality Assurance, ours are the top-rated plans in the state for the ninth year in a row.

Quality of care

17 years of recognition for top-rated quality medical care²

For a record-setting 17 years in a row, Kaiser Permanente Northern and Southern California received the top scores for clinical quality on the California Office of the Patient Advocate's Health Care Quality Report Card.

Leading California in 105 effectiveness-of-care measures³

In 2024, Kaiser Permanente led the state as the top performer in 105 HEDIS[®] (Healthcare Effectiveness Data and Information Set) effectiveness-of-care measures — the most of any health plan. The measures across California include:

- Prevention and screening
- Comprehensive diabetes care
- Cardiovascular care
- Mental health
- Maternity care
- Respiratory care

1. National Committee for Quality Assurance, 2015–2024. 2. Health Care Quality Report Card, 2009–25, California Office of the Patient Advocate. 2024–25 results are based on 2023 performance data. 3. NCQA Quality Compass[®], 2024.

Updates in Southern California

Scheduled to open 2026

Aliso Creek Medical Offices (Q1 2026)

A new 42,000 sq. ft. facility in Aliso Viejo featuring:

- 44 exam rooms and 29 provider offices
- 5 treatment bays for physical therapy and sports medicine
- Ample parking, including 13 EV charging stations

Departments and services:

- | | | |
|----------------------------|-----------------|---------------------------------|
| • Dermatology ² | • Nurses Clinic | • Physical Therapy* |
| • Family Medicine | • Ob-gyn | • Radiology/Diagnostic Imaging* |
| • Internal Medicine | • Pediatrics | • School/camp forms |
| • Laboratory ² | • Pharmacy | |

Meniffee Medical Office (Q4 2026)

Riverside Medical Center expansion — (154 more beds, Q4 2027)

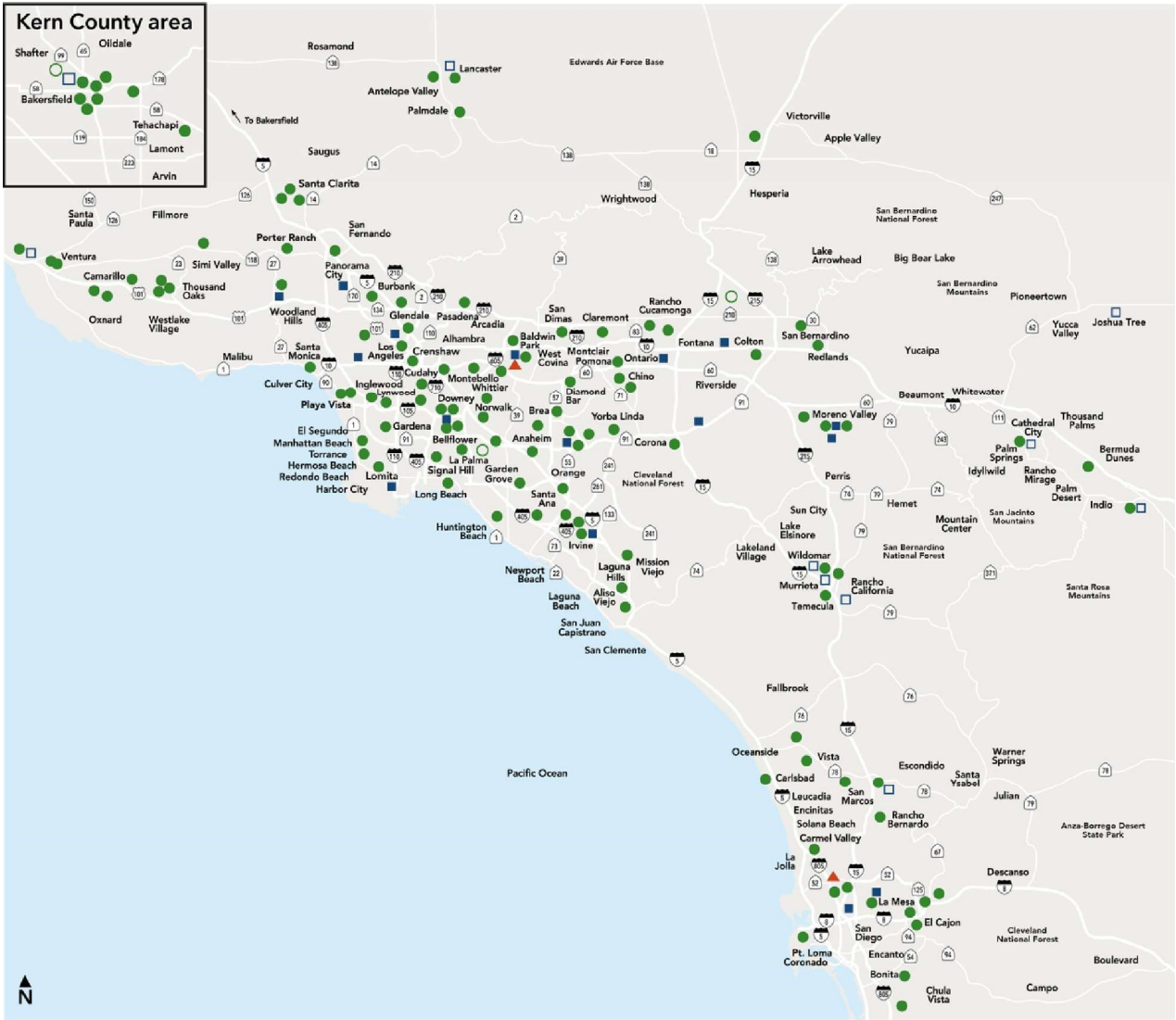
*By referral only.



Aliso Creek Medical Offices

Convenient locations in Southern California

- 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



 Kaiser Permanente medical centers (hospital and medical offices)

 Kaiser Permanente medical offices

 Affiliated plan hospitals

 Specialty facility – sports medicine

 Affiliated medical offices

Make first-rate care your next stop

Enjoy convenient Kaiser Permanente care —
now at a Target near you

Target Clinic hours & locations

Mon–Fri, 9 a.m. to 7 p.m.; Sat–Sun, 11 a.m. to 4 p.m.;

Closed for lunch, Mon–Fri, 1:30 to 2:30 p.m.; Sat–Sun, 2 to 2:30 p.m.

Los Angeles County

Burbank

1800 W. Empire Ave.
Burbank, CA 91504

Compton

1621 S. Alameda St.
Compton, CA 90220

Culver City

10820 Jefferson Blvd.
Culver City, CA 90230

Eagle Rock

2626 Colorado Blvd.
Los Angeles, CA 90041

Hawthorne

2700 W. 120th St.
Hawthorne, CA 90250

Inglewood

3471 W. Century Blvd.
Inglewood, CA 90301

Northridge

8999 Balboa Blvd.
Northridge, CA 91325

Norwalk

10600 Firestone Blvd.
Norwalk, CA 90650

Pico Rivera

8800 Whittier Blvd.
Pico Rivera, CA 90660

Redondo Beach

1601 Kingsdale Ave.
Redondo Beach, CA 90278

Rosemead

3600 Rosemead Blvd.
Rosemead, CA 91770

Santa Clarita East

19105 Golden Valley Rd. Santa
Clarita, CA 91387

West Covina South

S. Azusa Ave. West Covina,
CA 91792

Westlake Village

30740 Russell Ranch Rd.
Westlake Village, CA 91362

Kern County

Bakersfield NW

9100 Rosedale Hwy.
Bakersfield, CA 93312

Orange County

Irvine North

13200 Jamboree Rd.
Irvine, CA 92602

San Clemente

990 Avenida Vista Hermosa
San Clemente, CA 92673

West Fullerton

1893 W. Malvern Ave.
Fullerton, CA 92833

Riverside County

Hemet

3527 W. Florida Ave.
Hemet, CA 92545

Lake Elsinore

18287 Collier Ave.
Lake Elsinore, CA 92530

Menifee

30340 Haun Rd.
Menifee, CA 92584

Norco

1290 Hamner Ave.
Norco, CA 92860

Palm Desert

72549 Highway 111
Palm Desert, CA 92260

Riverside Arlington

3333 Arlington Ave.
Riverside, CA 92506

San Bernardino County

Apple Valley

19201 Bear Valley Rd.
Apple Valley, CA 92308

Fontana North

15272 Summit Ave. Fontana,
CA 92336

Montclair

9052 Central Ave.
Montclair, CA 91763

Redlands

27320 W. Lugonia Ave.
Redlands, CA 92374

San Diego County

Chula Vista

1240 Broadway
Chula Vista, CA 91911

Encinitas

1010 N. El Camino Real
Encinitas, CA 92024

San Diego Mission Valley

Camino Del Rio N. San Diego, CA
92108

Santee

9846 Mission Gorge Rd.
Santee, CA 92071

Vista

1751 University Dr.
Vista, CA 92083



kptargetclinic.org

Updates in Northern California

Coming soon

- Modesto Sports Medicine Center – scheduled to open August 2025
- Fresno Orchard Plaza Medical Offices – scheduled to open October 2025
- Modesto Medical Offices 2 – scheduled to open January 2026

Now open

- 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



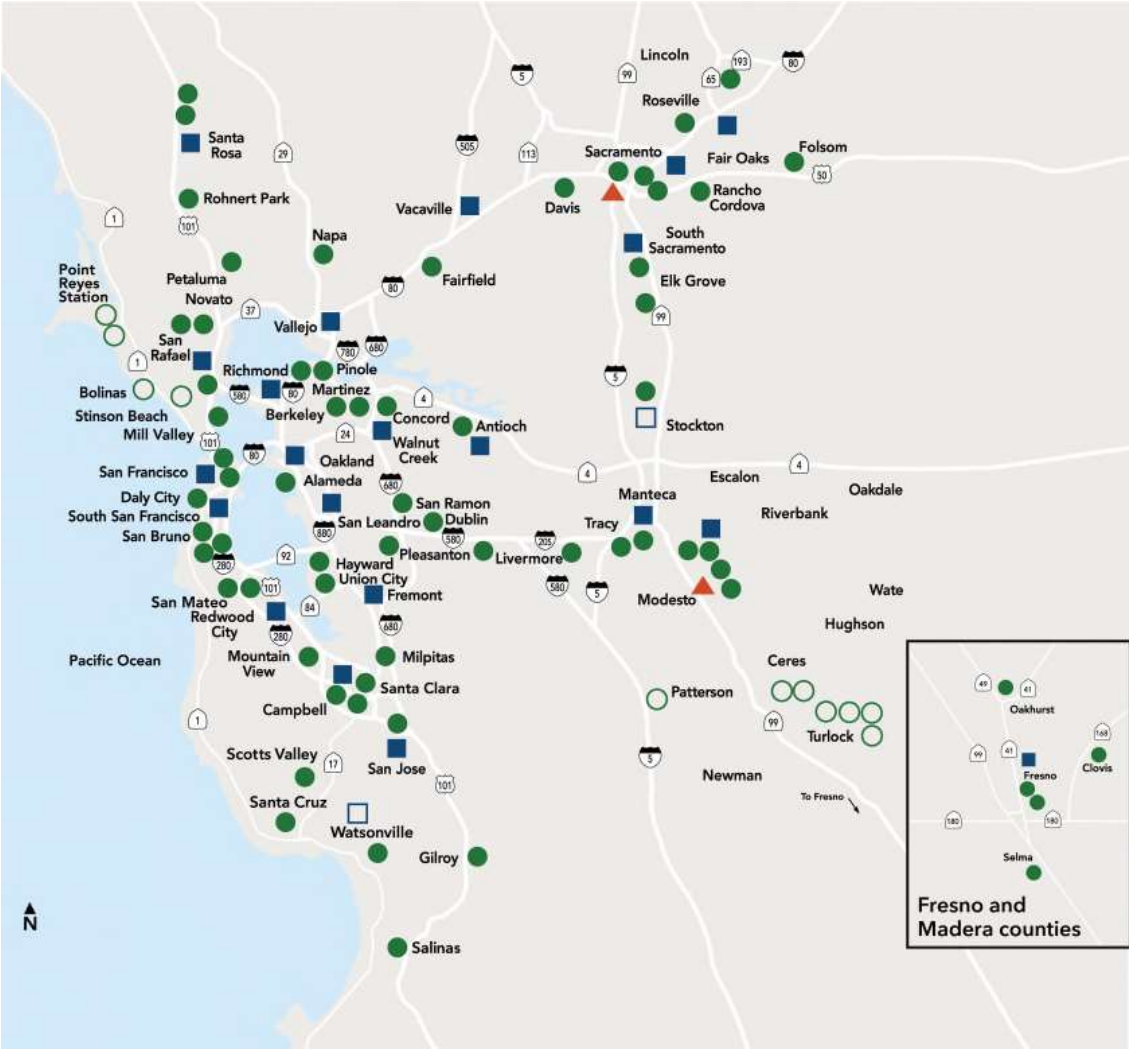
At the upcoming Orchard Plaza Medical Offices in Fresno, members will have access to family medicine, pediatrics, lab, mammography, ob-gyn, pharmacy, and X-ray services.



New Salinas Medical Offices provide access to adult and family medicine, pediatrics, psychiatry, lab, and imaging services.

Convenient locations in Northern California

- Alameda
- Amador
- Contra Costa
- El Dorado
- Fresno
- Kings
- Madera
- Marin
- Mariposa
- Merced
- Monterey
- Napa
- Placer
- Sacramento
- San Francisco
- San Joaquin
- San Mateo
- Santa Clara
- Santa Cruz
- Solano
- Sonoma
- Stanislaus
- Sutter
- Tulare
- Yolo
- Yuba



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

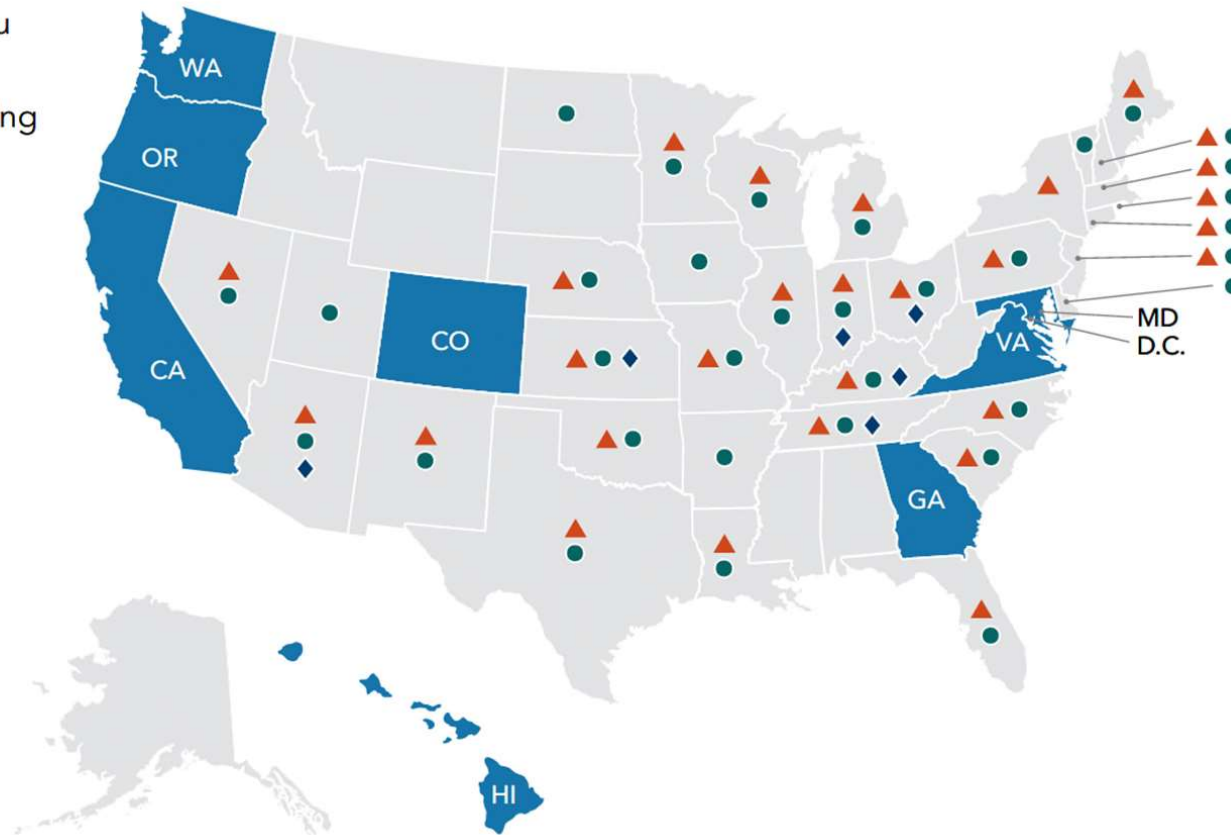
Away From Home Care

Maps not to scale

Find care near you

At home or on the go you can get care where and when you need it. Traveling Kaiser Permanente members have access to nonurgent, urgent, and emergency care across the U.S.

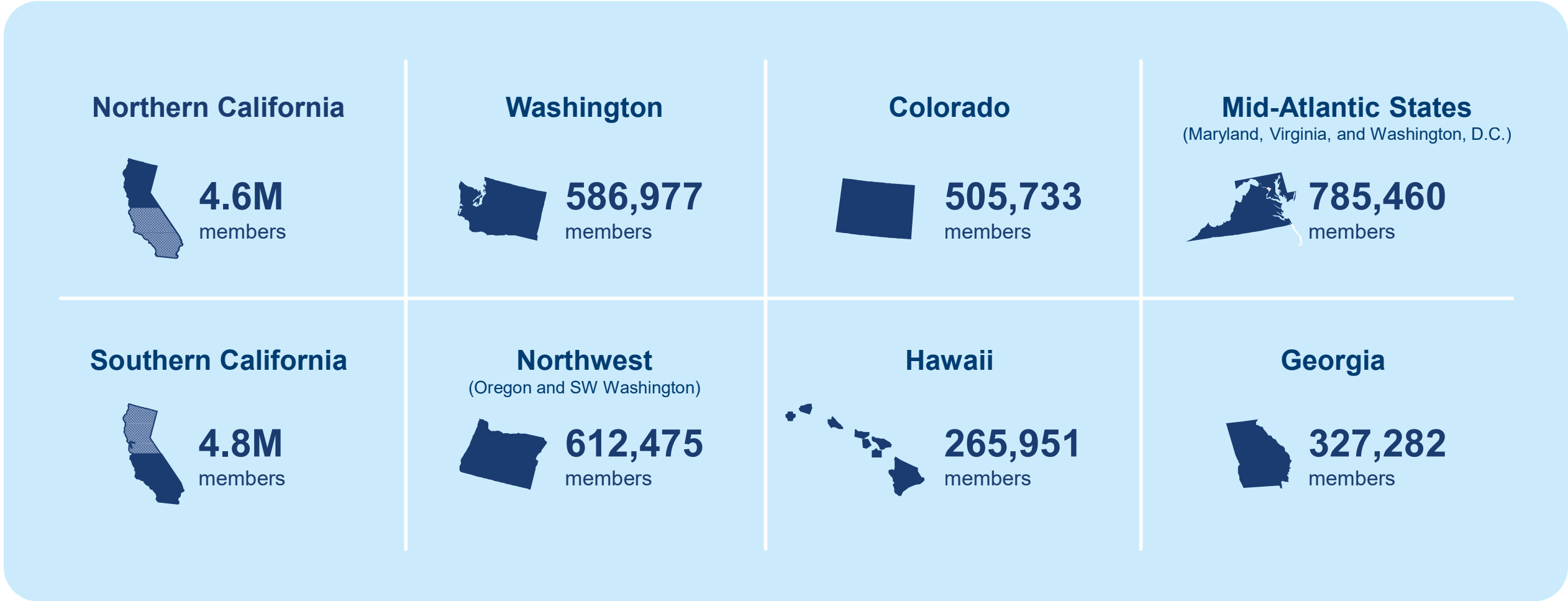
-  Kaiser Permanente
-  Cigna PPO Network
-  Concentra Urgent Care
-  MinuteClinic,
including pharmacies
-  The Little Clinic,
including pharmacies



Learn more at kp.org/travel



Kaiser Permanente: A national snapshot



Data as of September 30, 2024, unless otherwise noted.

A connected care community

California

441

medical
facilities



17,700+ doctors

Washington

26

medical
facilities



1,000+ doctors

Colorado

29

medical
facilities



1,200+ doctors

Mid-Atlantic States

(Maryland, Virginia, and Washington, D.C.)

35+

medical
facilities



1,800+ doctors

Hawaii

19

medical
facilities



480+ doctors

Northwest

(Oregon and SW Washington)

53

medical
facilities



1,300+ doctors

Georgia

26

medical
facilities



700+ doctors

National footprint

656

connected
medical
facilities



24,280
doctors nationwide

Doctor counts approximate as of December 31, 2023. Facility counts are current as of September 30, 2023.

Good health. Everywhere.

 1.7M cervical cancer screenings (2023)	 2.2M colorectal cancer screenings (2023)	 12.5M members (2023)	 24K+ doctors	 15.8M phone appointments (2023)	 85% of eligible members registered on kp.org
 4M e-visits (2023)	 Largest civilian U.S. health record system	 118K babies delivered (2023)	 9 research centers	 52.1M office visits (2022)	 105.3M prescriptions filled (2022)
 1M breast cancer screenings (2023)	 73K+ nurses	 235K+ employees	 6.9M video visits (2023)	 658 medical facilities (2023)	 2K+ studies and clinical trials (2023)

Kaiser Permanente internal data, 2023.