





A different kind of care

Your health care should make your life easier — with doctors, hospitals, and health plan benefits that are all connected and focused on providing you with exceptional care.

With Kaiser Permanente, you get:

- Personalized care from top specialists
- 24/7 access to care wherever you are
- Predictable costs and less paperwork



Watch our <u>intro video</u> to learn about care that puts you at the center.



PRIMARY CARE



Care that's personalized

You need a doctor who understands you. Someone who'll learn your lifestyle, health risks, and goals.

At Kaiser Permanente, you don't have to repeat yourself every time you visit the doctor. Your care team has access to your entire medical history through your electronic health record, so they know you and your story.

Care teams that make you feel comfortable

- Access many clinicians who speak more than one language.
- Browse doctor profiles and change your personal doctor anytime.



Find a doctor who's right for you.



Care that's **personalized** (continued)

Connected by your electronic health record







Your doctor guides you through appointments and referrals.



Your health record is available to you and your care team 24/7.



Your care team lets you know when to schedule checkups and tests.



Care that's convenient

We make it easy to get high-quality care when and where you want it. No matter how you connect, you'll always talk with a medical professional who can see your health history, so you never have to repeat your story.

Your health at your fingertips

- Get 24/7 care by phone or video.¹
- Email your care team.
- Schedule routine appointments.
- View most lab results and doctor's notes.

- Refill most prescriptions.
- Check in for appointments.
- Pay bills and view statements.



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





Over half of members avoided a trip to the ER or urgent care with a video visit.²







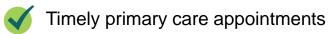
Convenient care close to home



Choose Kaiser Permanente doctors and facilities that are close to work or home. Wherever you visit, your care team is connected to a national network of specialists and services.

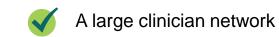
Same-day, next-day, and weekend appointments are available at most Kaiser Permanente locations.

You can get convenient service with:











Find locations that are close to home.

Convenient prescription refills

Order prescription refills online, on the Kaiser Permanente app, in person, over the phone, or by mail order.

You can get refill reminders or alerts when new prescriptions are available to order. Track your order online and get delivery updates by text or email.



Mail-order pharmacy

- · Easy refills online, in person, or over the phone
- Same-day pickup
- Most prescriptions delivered to your front door¹
- Same-day or next-day home delivery available for an additional fee²

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.





Convenient care while traveling

Planning a trip? Have a child going away to college? Before you leave, we'll help you get vaccinated, refill prescriptions, and stay on top of your health while you're away.

You're covered for urgent and emergency care anywhere in the world.

You can always get 24/7 care by phone or online across the U.S.*



Learn more about getting care away from home.

*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.



Care that's world class

No matter your needs — mental health, cancer care, heart health, maternity, and beyond — you'll have access to expert doctors, advanced technology, and the latest evidence-based care.

We're a national leader in outcomes for conditions like cancer and heart disease, and we're among the top-rated health plans in every state we serve. 1,2,3



Kaiser Permanente members are:

33%

more likely to survive heart disease⁴

\$52%

more likely to survive colorectal cancer⁵



less likely to die early of cancer⁴

1. Kaiser Permanente 2023 HEDIS® scores. 2. 2022 Annual Report, Kaiser Permanente, about.kaiserpermanente.org/who-we-are/annual-reports/2022-annual-report. 3. NCQA's Private Health Insurance Plan Ratings 2023–2024, National Committee for Quality Assurance, 2023: Kaiser Foundation Health Plan of Colorado — HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Hawaii — HMO (rated 4 out of 5); Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. — HMO (rated 5 out of 5); Kaiser Foundation Health Plan, Inc., of Northern California — HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of the Northwest — HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Southern California — HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of Washington — HMO (rated 4 out of 5). 4. Elizabeth A. McGlynn, PhD, et al., "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," Kaiser Permanente, July 20, 2022. 5. Theodore R. Levin, MD, et al., "Effects of Organized Colorectal Cancer Screening on Cancer Incidence and Mortality in a Large, Community-Based Population," *Gastroenterology*, November 2018.



Resources for mental health

Members can get help with depression, anxiety, addiction, and mental or emotional health — without a referral for mental health care within Kaiser Permanente. Share your concerns with anyone on your care team at any time, and they can connect you to the support you need.

- Individual or group therapy
- Health classes¹
- Medication
- Online resources
- Apps for mental wellness and self-care²

Not sure where to start? Talk to your personal doctor about your concerns or call us to talk with our mental health team.



Find mental health and wellness resources that fit your life.





^{1.} Some classes may require a fee. **2.** 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.

Resources for self-care

You have access to apps to help reduce stress, improve sleep, and manage overall mental wellness.^{1,2}

Visit **kp.org/selfcareapps** to learn more.



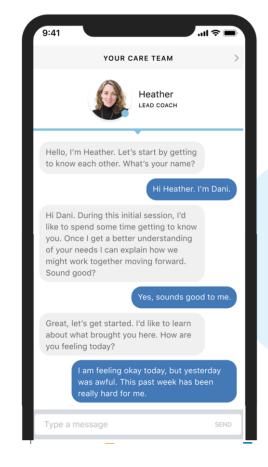
Calm

The number one app for sleep and meditation



Headspace Care

(formerly called Ginger) Text oneon-one with an emotional support coach anytime, anywhere.³



47%
of users say
Headspace helps
with anxiety⁴

^{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. Calm and myStrength can be used by members 13 and over. The Ginger app and services are not available to any members under 18 years old. 3. Eligible Kaiser Permanente members can text with a coach using the Ginger app for 90 days per year. After the 90 days, members can continue to access the other services available on the Ginger app for the remainder of the year at no cost. 4. Knuckle et al., "Association Between Care Utilization and Anxiety Outcomes in an On-Demand Mental Health System: Retrospective Observational Study," *JMIR Formative Research*. 2021.



Resources for everyday wellness

Take advantage of classes, services, and programs to help you achieve your health and fitness goals.1



Reduced rates on gym memberships



Wellness coaching by phone



Healthy lifestyle programs and classes²



Online fitness classes



^{1.} These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. **2.** Some classes may require a fee.



Fitness Membership – OnePass

Access One Pass® starting on January 1, 2025

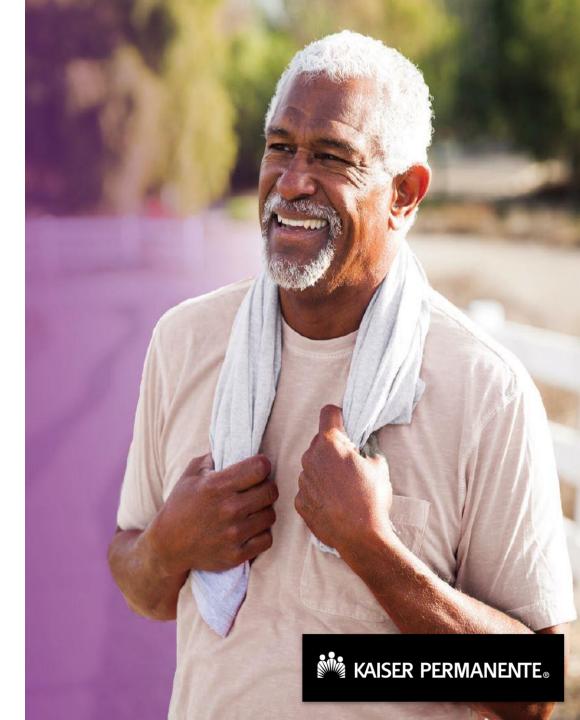
To access any feature of One Pass including your gym membership, simply bring your One Pass member code located below to a participating gym or fitness location and let them know you would like to enroll in One Pass.

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
- 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

NOTE: You cannot access or register for OnePass until January 1, 2025



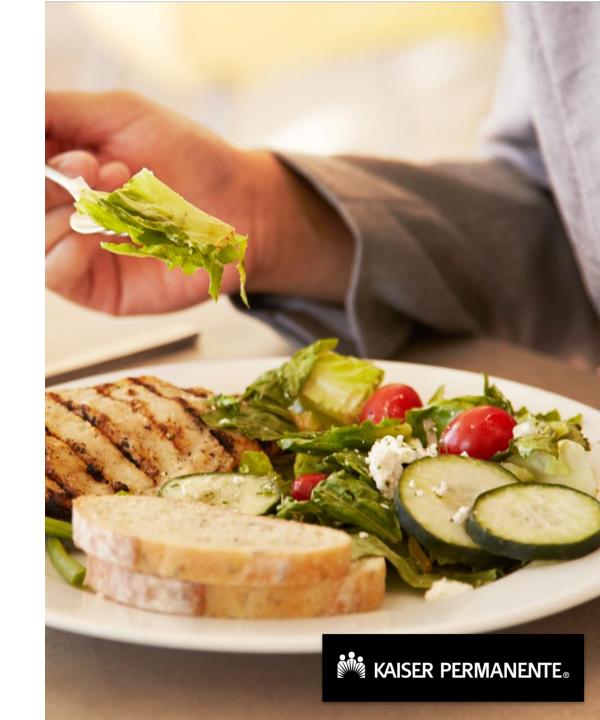
Meals delivered to your home

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 hospital or skilled nursing facility. And all at no cost.

How does the meal plan work?

- After 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.
- You can choose from over 70 entrées to support your dietary needs, including heart-healthy, diabetic-friendly, gluten-free, and more.
- You can get 3 meals per day for up to 4 weeks, for a total of 84 meals

To learn more about the meal delivery benefit, call the Member Service Contact Center at **1-800-443-0815** (TTY 711).



Transportation benefits

You can now get a ride to and from your doctor visits at no cost*

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 private transportation service. This
 includes accommodating walkers and wheelchairs that are
 collapsible and can fit in the trunk.
- Wheelchair van or gurney van service is restricted to those who aren't able 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.



Plan benefits and the latest information on locations near you



Early Retiree's Traditional HMO Plan

(1/1/25 - 12/31/25)

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

Benefits	Details
Yearly deductible	None
Maximum yearly out-of-pocket costs	\$500 For any one member per calendar year/\$1,500 For family
Covered services	You pay
Doctor's office visit	\$20 per visit
Lab tests and radiology	No charge
Outpatient surgery	\$20 per procedure
Hospitalization	No charge
Emergency care	\$100 per visit
Ambulance Services	No charge
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
Prescribed medications	Generic medication: \$15 for up to a 30-day supply/ Mail order \$30 for up to a 100-day supply Brand-name medication: \$35 for up to a 30-day supply/ \$70 for up to a 100-day supply

^{*}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 HMO Plan with Part D

(1/1/25—12/31/25)

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

Benefits	Details
Yearly deductible	None
Maximum yearly out-of-pocket costs	\$500 per calendar year for any one member
Covered services	You pay
Annual Wellness visit and the "Welcome to Medicare" preventive visit	No charge
Doctor's office visit	\$15 per visit
Lab tests and radiology	No charge
Outpatient surgery	\$15 per procedure
Hospitalization	No charge
Emergency care	\$50 per visit
Ambulance	No charge
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
Prescribed medications	Generic and Brand-name medications \$15 for up to a 100-day supply

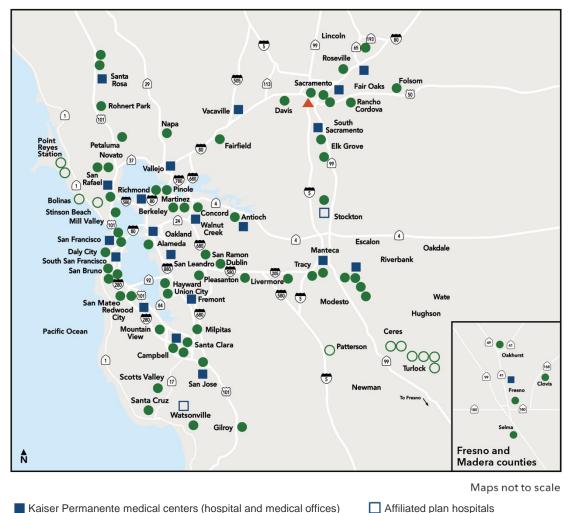
^{*}This is a summary of some benefits and their copays and coinsurance. For specific information about your covered health plan benefits, limitations, and exclusions, including those not listed in this summary, please see your *Evidence of Coverage*.



Service areas in **Northern California**

- Central Valley
- Diablo
- East Bay
- Fresno
- Greater San Francisco
- Greater Southern Alameda
- Marin/Sonoma
- Napa/Solano

- Redwood City
- Roseville
- Sacramento
- San Jose
- Santa Clara
- Santa Cruz
- South Sacramento



Kaiser Permanente medical centers (hospital and medical offices)

Kaiser Permanente medical offices
O Affiliated medical offices

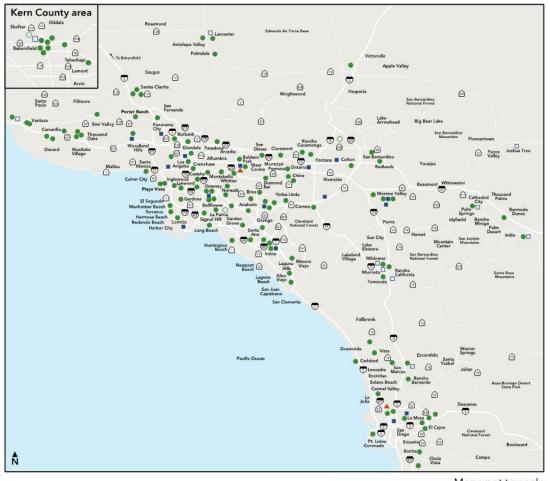
▲ Specialty facility – sports medicine



Service areas 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



Maps not to scale

Kaiser Permanente medical centers (hospital and medical offices)
 Affiliated plan hospitals
 Kaiser Permanente medical offices
 Affiliated medical offices



It's easy to get started



Personalized onboarding

- A welcome call to answer your questions
- A member guide to get you started



3 easy steps to a healthy change

- 1. Choose your new doctor.
- Transition your care and prescriptions seamlessly.
- 3. Get care on your schedule.



Learn how we make it <u>easy to get care</u> at every step.



Complete care to help you live a fuller, healthier life

Have questions about your plan options?

Visit **kp.org/choosekp** to get started.

Talk to an enrollment specialist:

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

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

Pacific time



