

2025 Open Enrollment

# Care for all that is you



Municipalities, Colleges, School Insurance Group



# Experience health care designed with you in mind

You deserve high-quality care for your total health, whatever you need — from routine checkups to complex treatments to mental wellness support.

No matter what your priority is, ours is providing excellent care — for the you who's feeling great, the you who needs support, and every you in between.

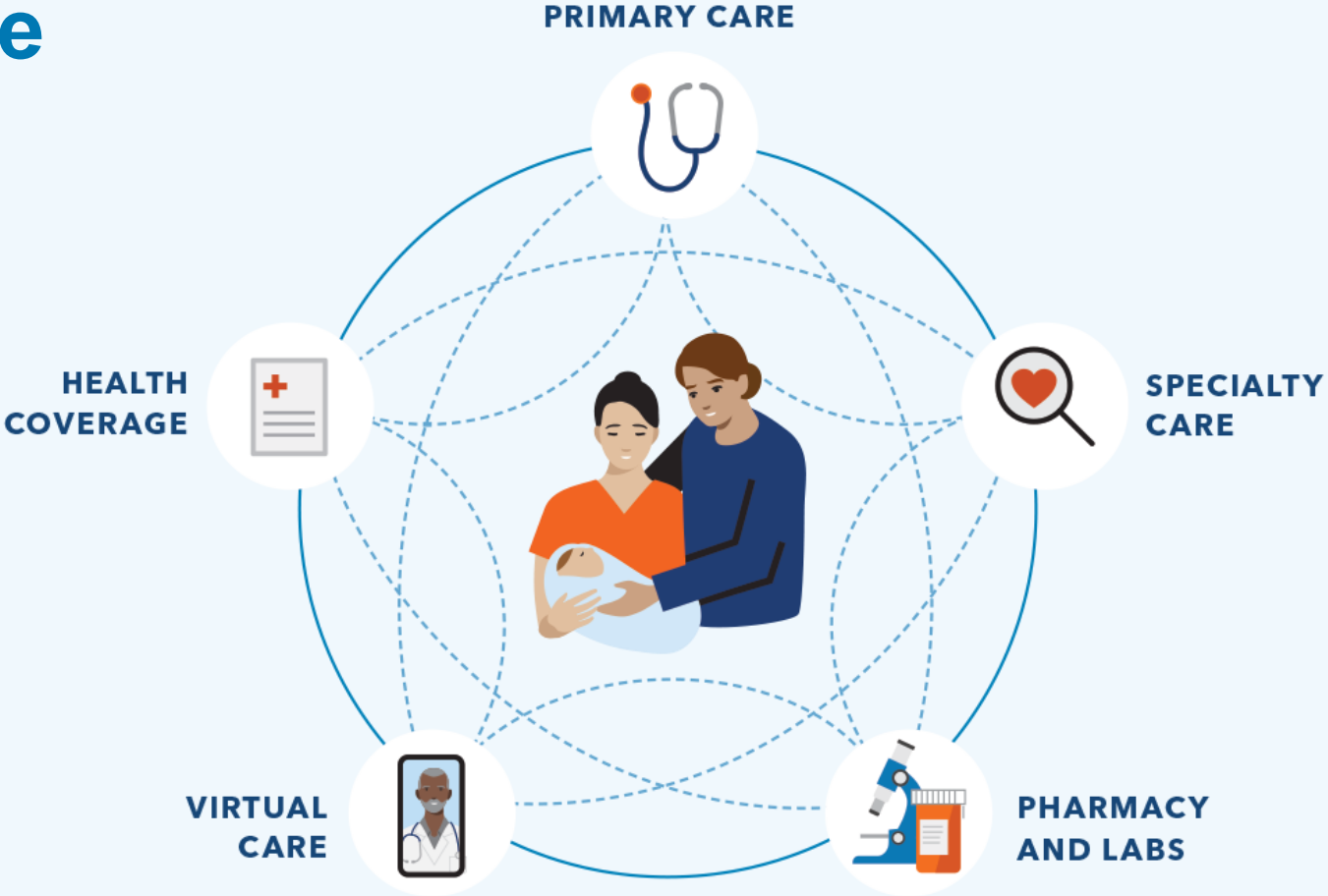




# A different kind of care

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 [intro video](#) to learn about care that puts you at the center.



## 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:

- ✓ Timely primary care appointments
- ✓ Quick lab results
- ✓ 24/7 virtual care
- ✓ A large clinician network



[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 door<sup>1</sup>
- Same-day or next-day home delivery available for an additional fee<sup>2</sup>

**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.

# 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 classes<sup>1</sup>
- Medication
- Online resources
- Apps for mental wellness and self-care<sup>2</sup>

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 everyday wellness

Take advantage of [classes, services, and programs](#) to help you achieve your health and fitness goals.<sup>1</sup>



Reduced rates on gym memberships



Wellness coaching by phone



Healthy lifestyle programs and classes<sup>2</sup>



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.



# 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.
2. Transition your care and prescriptions seamlessly.
3. Get care on your schedule.



Learn how we make it [easy to get care](#) at every step.



# Complete care to help you live a fuller, healthier life

Have questions about your plan options?



Visit [kp.org/choosekp](https://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



# Traditional HMO 20

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

Benefits	Details
<b>Yearly deductible</b>	None
<b>Maximum yearly out-of-pocket costs</b>	\$1,500 individual/\$3,000 family
Covered services	You pay
<b>Preventive care</b>	\$0 copay
<b>Doctor's office visit</b>	\$20 copay
<b>Lab tests and radiology</b>	\$0 copay per encounter
<b>Outpatient surgery</b>	\$20 copay per procedure
<b>Hospitalization</b>	\$0 copay
<b>Emergency care</b>	\$50 copay per visit
<b>Prescribed medications (100-day supply)</b>	\$10 copay (generic medication) up to 100-day supply pharmacy or mail order \$10 copay (brand-name medication) up to 100-day supply pharmacy or mail order \$10 coinsurance (specialty), (not to exceed \$250) for up to a 30-day supply pharmacy

\*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*.



# Deductible Health Plan DED \$1,000

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

Benefits	Details
<b>Yearly deductible</b>	\$1,000 Individual/\$2,000 family
<b>Maximum yearly out-of-pocket costs</b>	\$3,000 individual/\$6,000 family
Covered services	You pay
<b>Preventive care</b>	\$0 copay
<b>Doctor’s office visit</b>	\$20 per visit plan deductible does not apply
<b>Lab tests and radiology</b>	\$10 per encounter deductible does not apply
<b>Outpatient surgery</b>	20% coinsurance after plan deductible
<b>Hospitalization</b>	20% coinsurance after plan deductible
<b>Emergency care</b>	20% coinsurance after plan deductible
<b>Prescribed medications (30-day supply)</b>	\$10 copay (generic medication), \$20 mail order 100-day supply plan deductible does not apply \$30 copay (brand-name medication), \$60 mail order 100-day supply plan deductible does not apply \$30 copay (specialty), plan deductible does not apply 30- 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*.



# Deductible Health Plan DED \$3,000

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

Benefits	Details
<b>Yearly deductible</b>	\$3,000 Individual/\$6,000 family
<b>Maximum yearly out-of-pocket costs</b>	\$6,000 individual/\$12,000 family
Covered services	You pay
<b>Preventive care</b>	\$0 copay
<b>Doctor’s office visit</b>	\$40 per visit plan deductible does not apply
<b>Lab tests and radiology</b>	\$10 per encounter deductible does not apply
<b>Outpatient surgery</b>	30% coinsurance after plan deductible
<b>Hospitalization</b>	30% coinsurance after plan deductible
<b>Emergency care</b>	30% coinsurance after plan deductible
<b>Prescribed medications (30-day supply)</b>	\$10 copay (generic medication), \$20 mail order 100-day supply plan deductible does not apply \$30 copay (brand-name medication), \$60 mail order 100-day supply plan deductible does not apply \$30 copay (specialty), plan deductible does not apply 30- 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*.

# 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 — 8 years in a row<sup>1</sup>

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 eighth year in a row.

## Quality of care

### 16 years of recognition for top-rated quality medical care<sup>2</sup>

For a record-setting 16 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.

## Quality of care

### Leading California in 78 effectiveness-of-care measures<sup>3</sup>

In 2023, Kaiser Permanente led the state as the top performer in 78 HEDIS<sup>®</sup> (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

1. National Committee for Quality Assurance, 2015–2024. 2. California Office of the Patient Advocate, 2009–2024. 3. NCQA Quality Compass<sup>®</sup>, 2023.





# Updates in Northern California

## Care delivery

### Salinas Medical Offices scheduled to open January 2025\*

Kaiser Permanente's newest medical offices will feature Adult & Family Medicine, Pediatrics, Ob-Gyn, Dermatology and other specialty services to be determined. The Salinas Medical Offices will also provide Radiology, Pharmacy and Laboratory services.



Artist's rendering of new Salinas Medical Offices

\*Pending regulatory approval.

# Updates in Northern California (Continued)

## Care delivery

### Care Essentials in downtown San Francisco

Located at the Salesforce Transit Center in order to meet members where they are, this innovative new facility offers extended hours. Services include same-day appointments, pharmacy, lab tests, vaccines, injections, and treatment of minor illnesses and injuries.



Care Essentials in the heart of downtown San Francisco.

### Now open

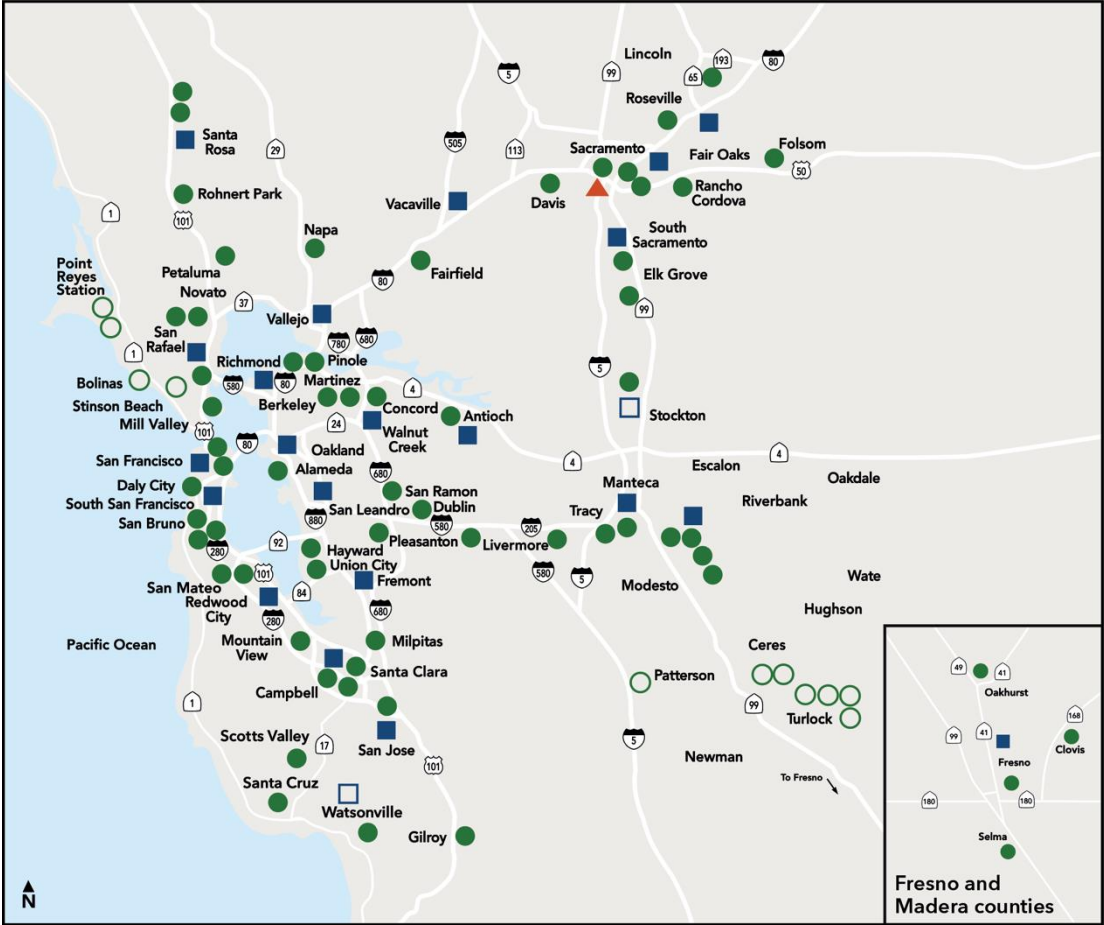
- Level II Neonatal Intensive Care Unit at Vacaville Medical Center
- Santa Cruz Medical Offices
- Urgent Care Clinic at Geary Medical Offices in San Francisco



At the new Santa Cruz Medical Offices, members have access to family medicine, lab, mammography, ob-gyn, pediatric, pharmacy, and X-ray services.

# 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



Maps not to scale

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





**Thank you**

