2026 CalPERS Kaiser Senior Advantage 1-Party
Vs.
2026 Kaiser Senior Advantage Directly Through Kaiser

	CalPERS Kaiser Sr. Advantage Bay Area Region	**Kaiser Sr. Advantage Enhanced Contra Costa County**
Acupuncture/Chiropractic Yearly	$15/visit up to 20 combined	No Benefit
Ambulance / one-way	No Charge	$250.00 (co-pay)
Annual Deductible	None	None
Annual Maximum Out-of-Pocket for Co-pay or Co-Insurance	1,500 (co-pay)	$3,400 Annual Maximum
Diagnostic X-Ray/Lab	No Charge	$0 Lab, $0 X-ray/Ultrasound $250 MRI, PET and CT scans $0 Ultrasounds
Emergency	50.00	$150.00
Hearing Evaluation	$10.00	$10 Specialist
Hospital Inpatient	No Charge	$260 per day/days 1-5, of your stay and $0 for the rest of your stay
Monthly Cost	$194.83	$89.00
Office Visit – Primary PCP/Specialist	15.00	$0 PCP $10.00 Specialist
Outpatient Surgery	10.00	$215.00 (Ambulatory Surgery Center-per procedure)
Physical Therapy	No Charge	$0-$10.00
Prescription Drugs	Retail (30 days) $5 generic $20 brand Mail Order (90 days) $10 generic $40 brand	Retail (30 days) $7 generic $47 brand; $100 for specialty Mail Order (90 days) $14 generic $94 brand; $200 non-preferred 33% for specialty
Skilled Nursing Facility Up to 100 Days in Benefit Period	No Charge	$0 for days 1-20 then $100 a day for days 21-100
Urgent Care	10.00	$0

See the 2026 Summary of Benefits for more information. This is just a sampling from the Kaiser website and CalPERS Benefit Comparison booklet.