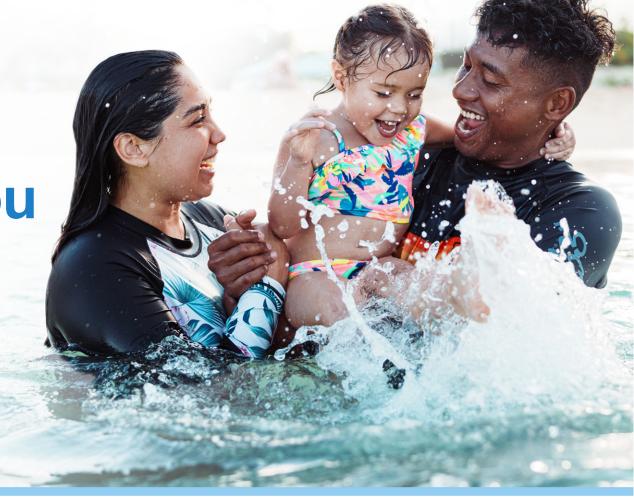
2025 Open Enrollment

Care for all that is you







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

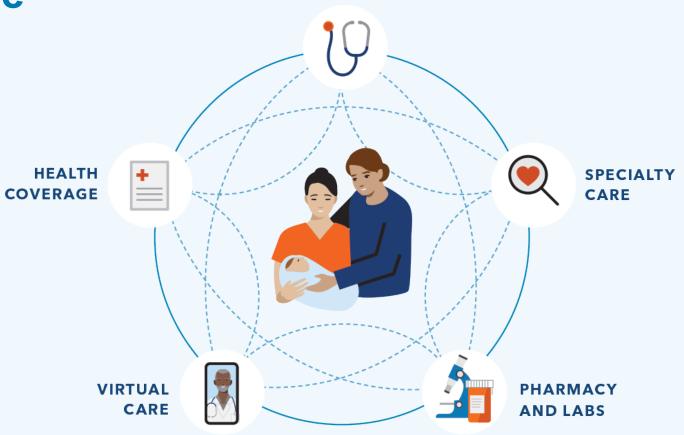
Your health care should make your life easier — with doctors, hospitals, and health plan benefits that are all connected and focused on providing you with exceptional care.

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



PRIMARY CARE



Why choose Kaiser Permanente?







High-quality, personalized care

- From prevention to primary care to specialized care
- With doctors who learn your lifestyle, health risks, and goals
- Care teams connected to your medical history through your electronic health record

Convenient access

- With 24/7 care by phone or video¹
- On one app that makes care easy to manage
- At facilities that offer more services in one stop

Support for total health

- Help with mental health concerns from any member of your care team
- Self-care apps, classes, services, and programs^{2,3}
- Resources to help you achieve your health and fitness goals



^{1.} When appropriate and available. 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. 3. Some classes may require a fee.

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



20%

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 of Georgia, Inc. — 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 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 the Northwest — HMO (rated 4 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.



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



Learn more about <u>maternity care</u> that's built around you.



It's easy to get started



Personalized onboarding

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

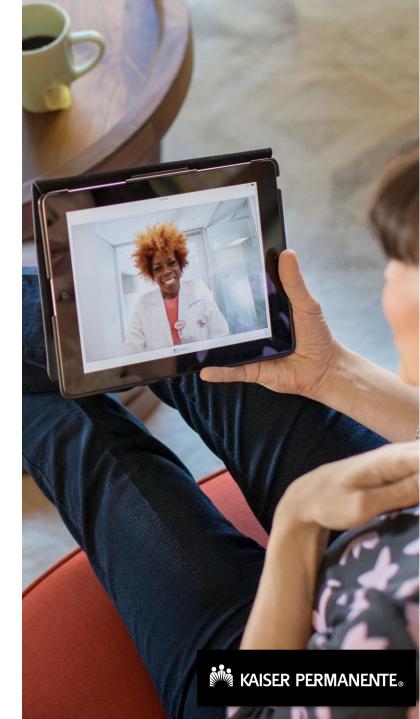


3 easy steps to a healthy change

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



Learn how we make it <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



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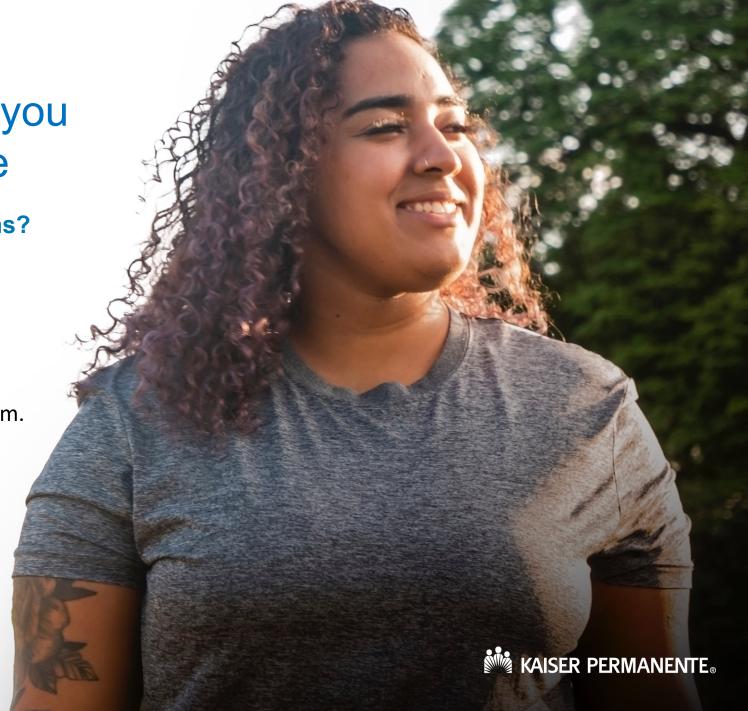


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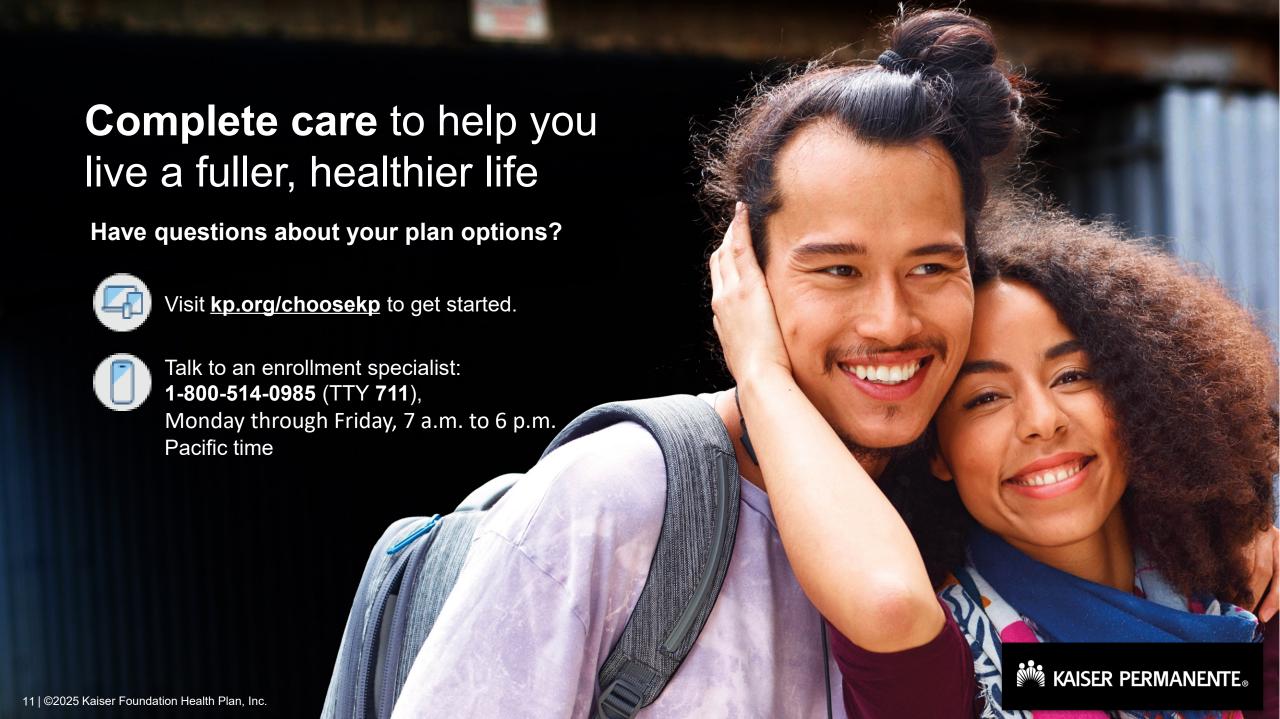


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Monday through Friday, 7 a.m. to 6 p.m.
Pacific time





Plan benefits and the latest information on locations near you



Traditional HMO High Plan

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

Yearly deductible	None
Maximum yearly out-of-pocket costs	\$1,500 individual/ \$3,000 family
Covered services	You pay
Preventive care	No Charge
Doctor's office visit	\$15 copay per visit*
Lab tests and radiology	\$5 per encounter*
Outpatient surgery	\$50 copay per procedure*
Hospitalization	\$100 per admission*
Emergency care	\$100 copay per visit, waived if admitted
Prescribed medications (100-day supply)	\$10 copay (generic medication)* \$30 copay (brand-name medication)* \$30 copay (specialty medication – 30 day supply)* No charge for up to a 100-day supply for many preventive items*



^{*}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*.

High Deductible Health Plan (HSA Qualified)

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

Yearly deductible	\$1,650 individual / \$3,300 family
Maximum yearly out-of-pocket costs	\$3,300 individual/ \$6,600 family
Covered services	You pay
Preventive care	No Charge
Doctor's office visit	10% coinsurance per visit (after plan deductible)*
Lab tests and radiology	10% coinsurance per visit (after plan deductible)*
Outpatient surgery	10% coinsurance per visit (after plan deductible)*
Hospitalization	10% coinsurance per visit (after plan deductible)*
Emergency care	10% coinsurance per visit (after plan deductible)*
Prescribed medications (30-day supply)	\$10 copay generic medication (after plan deductible)* \$30 copay brand-name medication (after plan deductible)* \$30 copay specialty medication (after plan deductible)* No charge for up to a 100-day supply for many preventive items*

^{*}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 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 eighth year in a row.

Quality of care

16 years of recognition for top-rated quality medical care²

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 measures³

In 2023, Kaiser Permanente led the state as the top performer in 78 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



^{1.} National Committee for Quality Assurance, 2015–2024. 2. California Office of the Patient Advocate, 2009–2024. 3. NCQA Quality Compass[®], 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



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 sameday appointments, pharmacy, lab tests, vaccines, injections, and treatment of minor illnesses and injuries.

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



Care Essentials in the heart of downtown San Francisco.



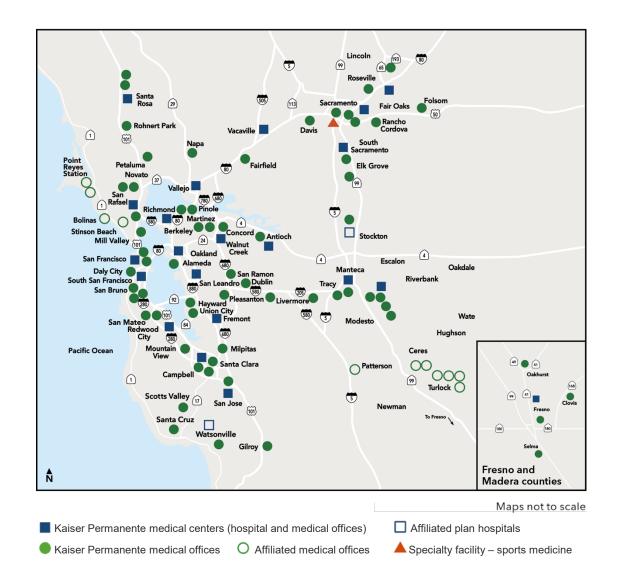
At the new Santa Cruz Medical Offices, members have access to family medicine, lab, mammography, ob-gyn, pediatric, pharmacy, and X-ray services.



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





Thank you

