



2026 Open Enrollment

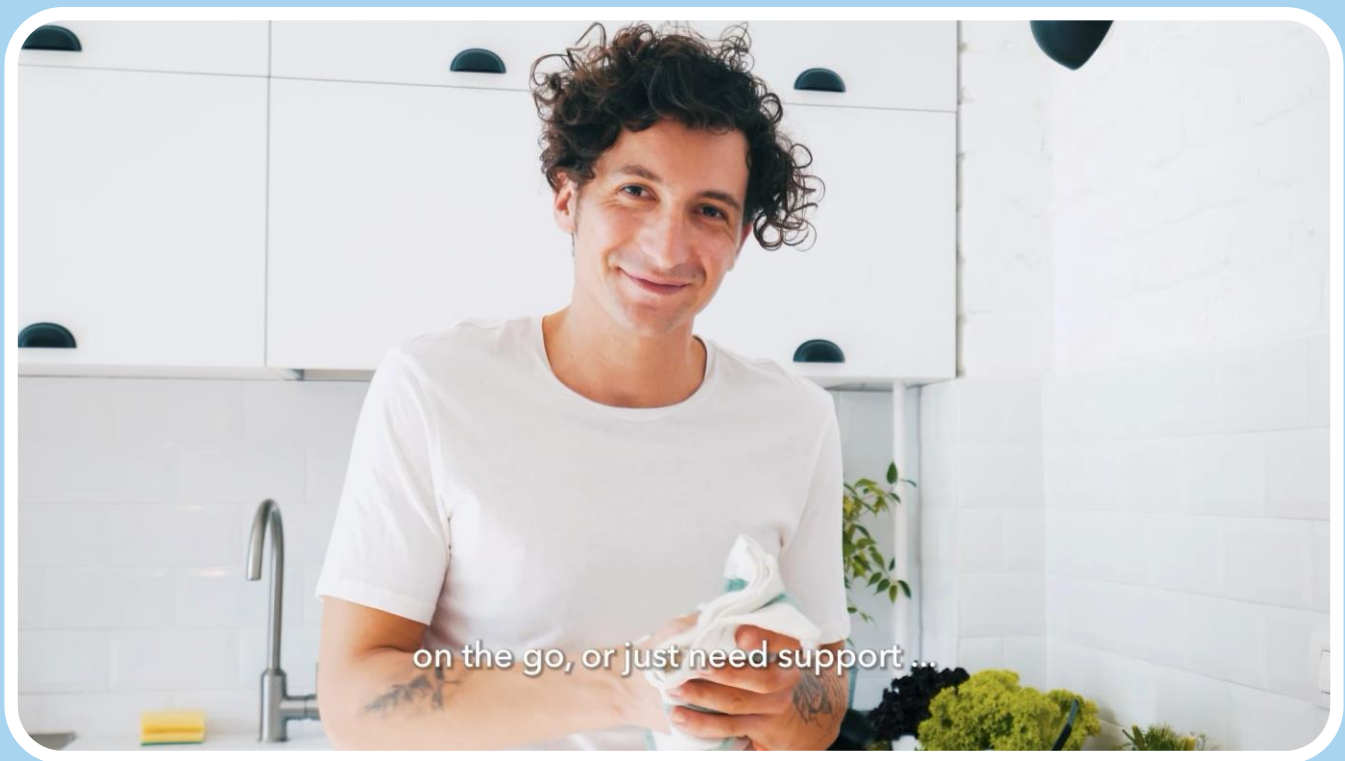
Health care that just works

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.



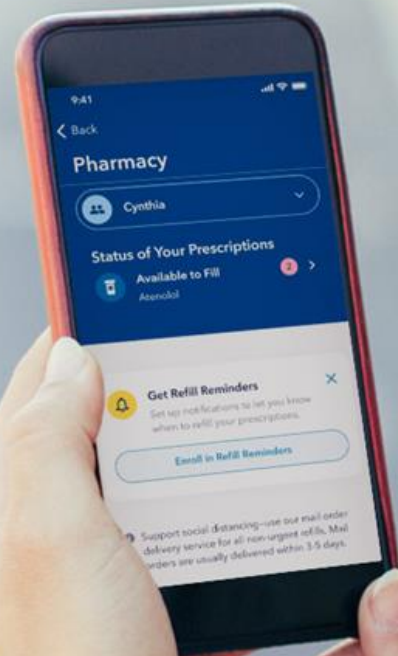
Refill most prescriptions.



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.

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.

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.

Kaiser Permanente Wellness support to help you thrive¹



One Pass Select Affinity Program reduced rates on fitness classes

kp.org/exercise



Self-care apps Calm, Headspace

kp.org/selfcareapps



Wellness Coaching by Phone

kp.org/wellnesscoaching



Online healthy lifestyle programs, videos, podcasts, recipes, and more

kp.org/healthylifestyles



Reduced rates on specialty care services like acupuncture, chiropractic care, massage therapy, and gym memberships — One Pass and Affinity Musculoskeletal Program kp.org/exercise



On-site health education classes and support groups²

kp.org/classes

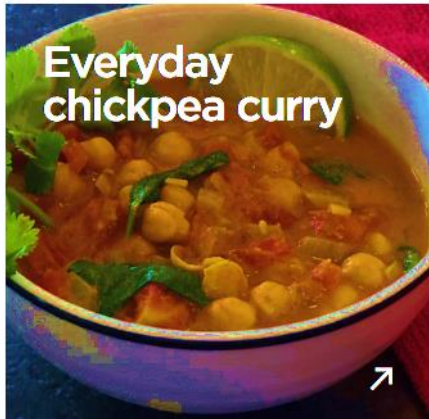


Seasonal farmers markets

kp.org/farmersmarkets

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. Classes vary at each location and some may require a fee.

Food for health resources



Find easy and delicious healthy recipes! We make it easy to cook and eat wholesome food for a healthier life.

Recipe library

- 700+ Healthy Recipes
- Browse by season, appetizer, meals, and more

Need nutrition advice?

- Meal Prepping
- Plant Based / Vegetarian Diet
- Nutrition when it comes to total health

Start cooking healthy today!

kp.org/recipes



no cost to all



all devices



wellness resources



KAISER PERMANENTE®

One Pass Select Affinity Program

Provided by **Optum**

Take a step toward better well-being by joining One Pass Select Affinity from Optum, available from **\$10-\$249/month**. When you enroll into a fitness plan, you'll pay the enrollment fee and gain access to all locations available within that plan, plus extensive digital resources.

- 5 membership tiers with different monthly fees
- Up to 19,000 gym locations and boutique studios
- 23,000+ on-demand and livestreamed classes
- 10% off memberships for family and friends
- No contracts — change tiers monthly or cancel within 30 days
- Groceries and household essentials delivered with **Walmart+** and **Shipt**



Digital (23k+) Classic (12K+) Standard (14K+) Premium (15K+) Elite (19K)

LES MILLS
ON DEMAND

ANYTIME
FITNESS

CYCLEBAR

CRUNCH
FITNESS

Orangetheory
FITNESS

DAILY BURN

CRUNCH
FITNESS

LIFETIME
HEALTHY WAY OF LIFE

CLUB PILATES[®]

STRETCH LAB

fitbit premium

planet
fitness

ROW HOUSE

CRUMBLE

F45

yogaworks

LAIFITNESS.

YOGASIX

pure barre[®]

9R

Learn More at kp.org/exercise



 KAISER PERMANENTE[®]

SCAL & NCAL – Kaiser Permanente Traditional HMO 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
Telehealth	No charge
Doctor's office visit / Urgent Care	\$20 per visit
Physician Specialist visit	\$35 per visit
Lab tests and radiology	No charge
Outpatient surgery	\$100 per procedure
Hospitalization	\$250 per admission
Emergency care	\$100 per visit
Chiropractic benefit	\$10 per visit, up to a total of 30 visits per 12-month period
Prescribed medications	Generic: \$10 copay 30-day supply, mail-order \$20 up to a 100-day supply Brand: \$30 copay 30-day supply, mail-order \$60 up to a 100-day supply Specialty: \$30 for up to a 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*.

Accessing chiropractic benefits

HOW TO FIND A CHIROPRACTOR

1. To find a contracted ASH Plans practitioner:
 - Call ASH Plans Customer Service at **1-800-678-9133** (TTY) Or visit www.ashlink.com/ash/kp for a list of practitioners near you
2. Call the practitioner directly to schedule an appointment
3. Present your health plan ID card so your practitioner can verify your eligibility. Then, simply pay your designated copay for services rendered.

Fertility benefits

Coverage includes:

- Treatments to address underlying medical conditions that may lead to infertility like endometriosis and pelvic pain
- Fertility preservation covered under California state mandate

California plan changes

Treatment for infertility and fertility services

For plans renewed on or after July 1, 2025, Kaiser Permanente will cover:

- ▶ Services required to diagnose infertility, including laboratory and imaging services
- ▶ Services to treat infertility, including medications, artificial insemination, and in vitro fertilization

Members will have the same cost share for fertility services (such as imaging or lab tests) as they do when they receive those services for other conditions. Deductibles, copayments, and coinsurance for fertility services will be applied to any out-of-pocket maximums for their benefit plan.



Core benefits part of Kaiser Permanente medical coverage:

- Routine blood or blood culture tests
- Cervical cancer screenings as needed
- Breast cancer screenings for members over 40
- Cancer screenings for members with family histories
- Reviews of test results
- Education and discussion of ovulation predictor kits
- Referrals to specialists, as necessary

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



