

A high-angle photograph of a man and a woman lying on their stomachs on a lush green lawn. The man, on the right, is wearing a blue denim jacket over a black and white striped shirt and glasses. The woman, on the left, is wearing a green shirt and a red necklace. Both are laughing joyfully, their heads tilted back. The background is a dense field of green grass.

2025 CalPERS Open Enrollment

Care for all that is you

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.

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.



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 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

1. When appropriate and available. 2. Kaiser Permanente internal data, 2023.

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.*



Speak with a customer service representative about your travel care options: **951-268-3900 (TTY 711)**



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.

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 [maternity care](#) that's built around you.



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 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.

Plan benefits and the latest
information on locations near you

CaPERS Kaiser Permanente - Commercial Basic Plan - HMO

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

Benefits	Details
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	No charge
Outpatient surgery	\$15 copay per procedure
Hospitalization	No charge
Emergency care	\$50 copay per visit
Prescribed medications (30-day supply)	\$5 copay (generic medication) / \$20 copay (brand-name medication)

*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*.

CaPERS Kaiser Permanente – Medicare Health Plans

Kaiser Permanente has two Medicare health plan options for CaPERS retirees to choose from:

- Kaiser Permanente Senior Advantage (KPSA) with **\$10 office visits**
- Kaiser Permanente Senior Advantage (KPSA) Summit with **\$0 office visits**

Both offer the same benefits & services such as:



Focus on a healthier you with our vision benefit

When you see clearly, daily activities like driving and reading become noticeably easier. Keep things simple with vision benefits built right into your health plan.



Find relief from pain with chiropractic and acupuncture benefits

Get safe, effective, and evidence-based care for issues like headaches and chronic neck and back pain with our included chiropractic and acupuncture benefits.



Stay active with One Pass®

One Pass fitness benefit offers Kaiser Permanente Medicare members access to a large nationwide network of gyms and fitness locations, live, digital fitness classes and on-demand workouts, home fitness kits, and groups, clubs and social events.



Access care more easily with our transportation benefit

Your Group Medicare health plan includes rides for doctor appointments, medical services like lab or X-ray and picking up medications or medical equipment.



Simplify your recovery with meal delivery

To help you recover after a hospital or skilled nursing facility stay, get fresh meals delivered right to you - including heart-healthy, diabetic-friendly, and gluten-free options.



Over the Counter (OTC) Wellness Benefit

Save time and money by ordering health and wellness products with your quarterly OTC credit offered with your Kaiser Permanente Senior Advantage HMO plans.

*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*.

CaPERS Kaiser Permanente – Medicare Health Plans (Continued)

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

	Kaiser Permanente Senior Advantage (KPSA)	Kaiser Permanente Senior Advantage (KPSA) Summit
Maximum yearly out-of-pocket costs	\$1,500 per person	\$1,500 per person
Covered service	You pay	You pay
Preventive care	\$0 copay	\$0 copay
Doctor’s office visit	\$10 copay	\$0 copay
Lab tests and radiology	\$0 copay	\$0 copay
Outpatient surgery	\$10 copay	\$0 copay
Hospitalization	\$0 copay	\$0 copay
Emergency care	\$50 copay	\$50 copay
Prescribed medications 30-day supply	\$5 copay (generic medication) / \$20 copay (brand-name medication)	\$5 copay (generic medication) / \$20 copay (brand-name medication)

*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*.

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.



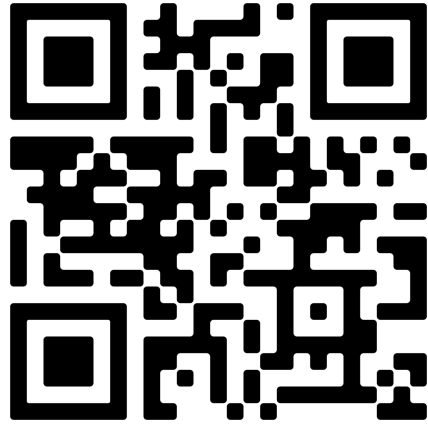
Learn how we make it [easy to get care](#) at every step.



Want to learn more



Visit kp.org/calpers or scan QR code



Speak with one of our representatives for answers to your questions about Kaiser Permanente before you enroll:

- Basic member specialist: **1-800-305-1220**
Monday through Friday, 7 a.m. to 6 p.m.
- Medicare specialist: **1-855-717-9598**
Monday through Friday, 7 a.m. to 6 p.m.



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

Expanding to Monterey County Salinas Medical Offices scheduled to open January 2025

Soon, residents in Monterey County will have access to the same high-quality and convenient, integrated care that Kaiser Permanente members enjoy.

Departments and Services¹:

- Adult and Family Medicine
- Pediatrics
- Obstetrics/Gynecology
- Pharmacy
- Radiology²

Zip	County	City
93901	Monterey	Salinas
93902	Monterey	Salinas
93905	Monterey	Salinas
93906	Monterey	Salinas
93907	Monterey	Prunedale
93912	Monterey	Salinas
93915	Monterey	Salinas
93933	Monterey	Marina
93955	Monterey	Seaside
95004	Monterey	Spreckles
95012	Monterey	Aromas
95039	Monterey	Moss Landing
95076	Monterey	Las Lomas

1. Current plans are to collaborate with community providers for acupuncture, anesthesiology, chemo/infusin, clinical cardiac electrophysiology, dialysis, hematology, home health/hospice, maternal and fetal medicine, neonatology, oncology, and pediatric cardiology services. These services will be by referral only and are subject to change. 2. By referral only.



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.

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



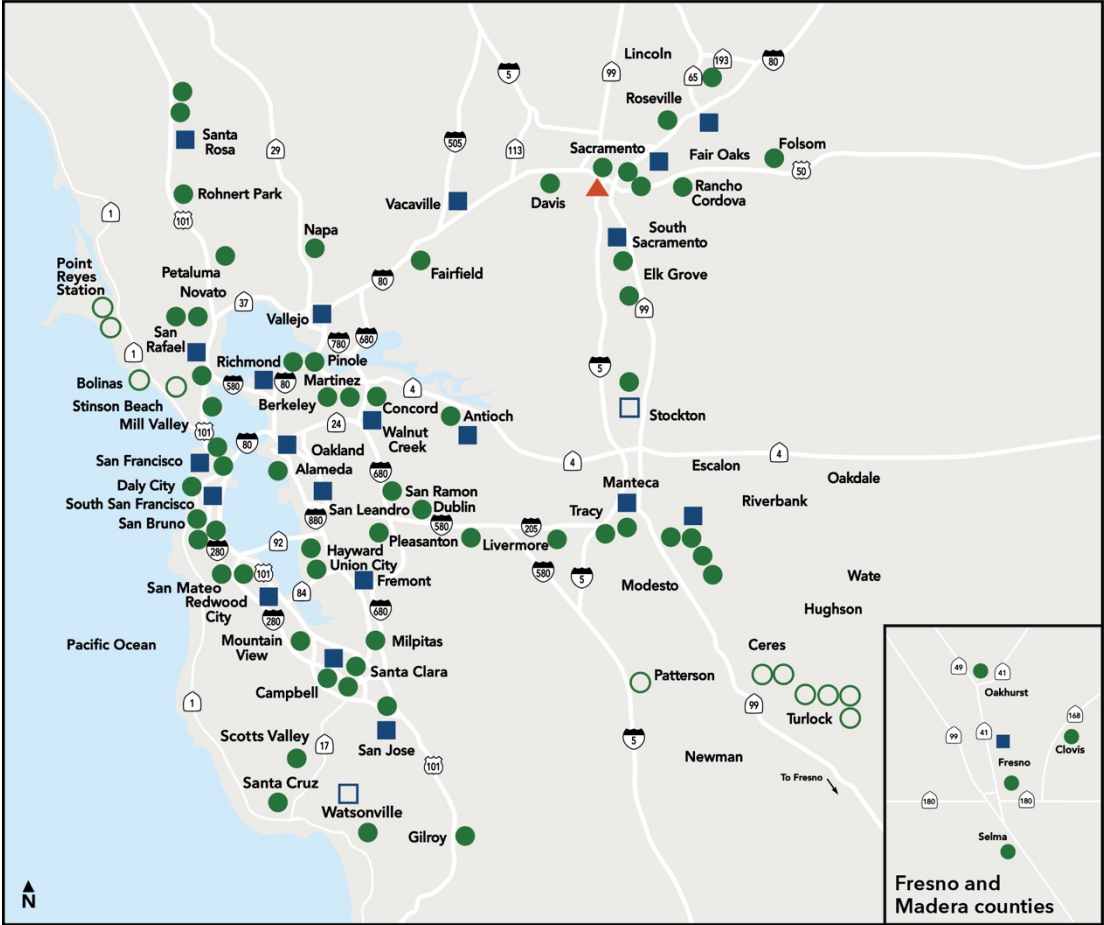
Care Essentials in the heart of downtown San Francisco.



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



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



Updates in Southern California

Care delivery

Now open

- Radiation Oncology and MRI Center at Bellflower – Downey Service Area — opened January 2024
- Watts Medical Offices and remodeled Watts Counseling and Learning Center — opened February 2024
- Wildomar Trail Medical Offices — May 28, 2024



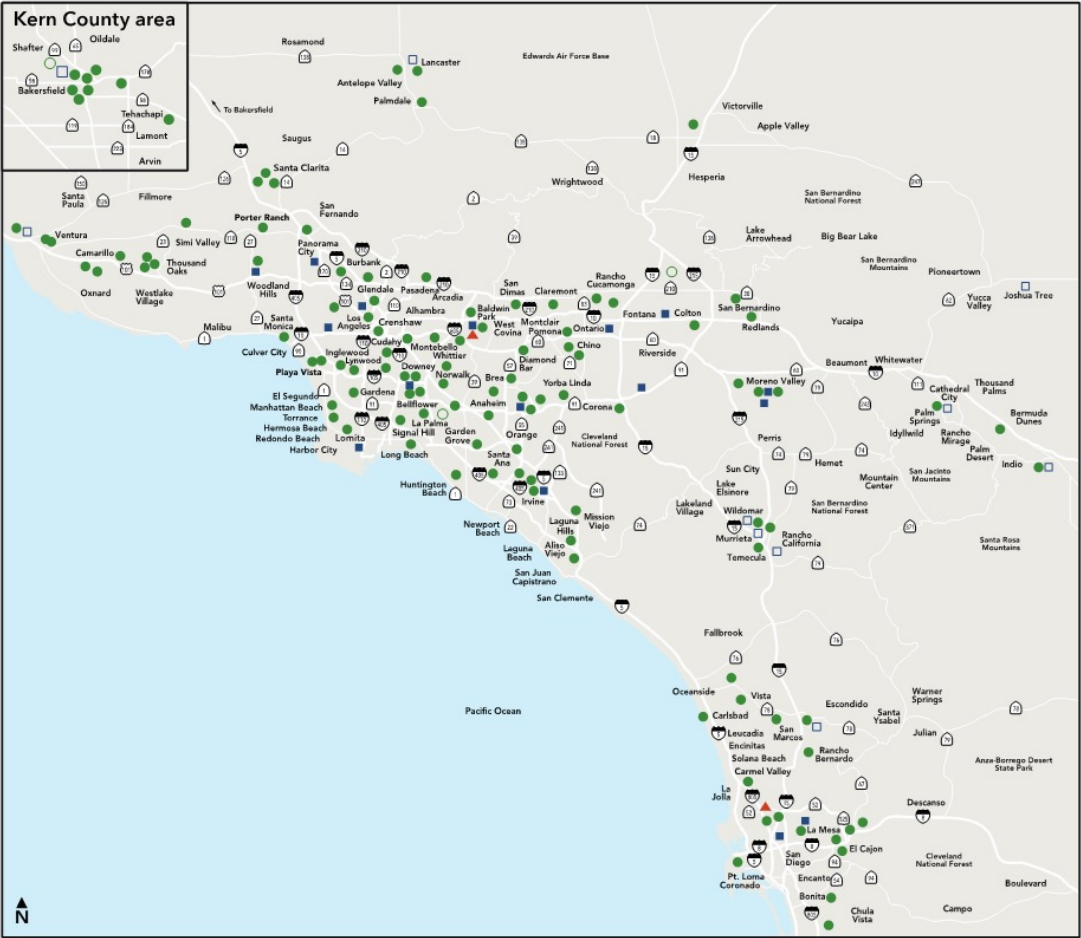
Watts Medical Offices and remodeled Watts Counseling and Learning Center



Wildomar Trail Medical Offices

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



- Kaiser Permanente medical centers (hospital and medical offices)
- Affiliated plan hospitals
- Kaiser Permanente medical offices
- Affiliated medical offices
- ▲ Specialty facilities



Thank you

