



2025 Open Enrollment for Medicare Retirees

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.



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 **personalized** (continued)

Connected by your electronic health record



Your health history lives in your electronic health record.



Your doctor guides you through appointments and referrals.



Your health record is available to you and your care team 24/7.



Your care team lets you know when to schedule checkups and tests.

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.

Get Care Now

E-visits

We'll guide you to timely convenient care options that work best for you- 24/7 advice and quick online E-visits to urgent and other appointments.



- 1- Select a symptom or concern.
- 2- See what our doctors recommend to help you feel better, faster.

Services — Receive advice, orders and/or treatment for the following nonemergency conditions like:

- Testing for COVID-19 (PCR Nasal Swab)
- Antibody Testing for COVID-19
- Covid-19 Vaccine Appointment
- Schedule an Influenza (Flu) Shot
- Rash
- Sinus Symptoms
- Urinary Symptoms
- Eye Irritation or Discharge



Over half of members avoided a trip to the ER or urgent care with a video visit.¹

To learn more, go to kp.org/getcare

1. Kaiser Permanente internal data, 2023.



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 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.*



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.



Medicare Plan Benefits & Updates
















Kaiser Permanente Medicare health plan

- A Medicare Advantage plan for people with Medicare.
- Provides services covered by Medicare (including Medicare Part D prescription drug coverage).
- Members receive their Medicare benefits through Kaiser Permanente.
- **2025 Medicare Star rating: 4.5 stars**



University of California Kaiser Permanente Medicare Advantage Plan Summary of Benefits* (1/1/2025 - 12/31/2025)

Services	University of California
 Annual Out-of-Pocket Maximum	\$1,500 per calendar year \$3,000 per calendar year
 Lifetime Maximum	None
 Office Visits (includes Specialty Care)	\$30 per visit
 Lab/X-rays	No charge
 Outpatient Surgery	\$100 per procedure
 Hospitalization Services	\$250 per admission
 Emergency Services	\$65 per visit
 Ambulance Services	\$0 per trip
 Prescription Drugs (Generic and Brand)	\$10 copay generic / \$30 copay brand for up to a 30-day supply
 Prescription Drugs Mail Order (Generic and Brand)	\$20 copay generic / \$60 copay brand for up to a 100-day supply
 Durable Medical Equipment	No charge
 Eyewear	\$150 allowance every 24 months
 Hearing Aid	\$2,500 per aid allowance every 36 months



*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*.

Focus on a healthier you

Feel your best with vision benefits built right into your Kaiser Permanente Medicare health plan.

\$150 allowance/24 months

Vision benefits are provided through Vision Essentials by Kaiser Permanente. With locations at most Kaiser Permanente medical offices, Vision Essentials can give eye exams and fill your prescription for eyeglasses or contact lenses in the same building.

Why vision coverage?

- It's important to have your eyes checked regularly to spot minor as well as more serious eye problems
- When you see clearly, daily activities such as driving and reading become much easier
- You'll enjoy better offers on glasses or contacts



Hear well, live well

Feel your best with hearing benefits built right into your Kaiser Permanente Medicare health plan.

\$2,500 allowance/36 months

Good hearing allows you to fully enjoy life

- You can improve your quality of life with the latest hearing products, which are smaller, more effective, and more comfortable than they were in the past
- Our Medicare health plan covers hearing aid checks, where your audiologist can recommend the correct hearing aid for you and confirm that it matches your prescription, at no extra charge
- As a Kaiser Permanente member, you'll get an allowance toward the purchase of a hearing aid in each ear (available once every 3 years)



New for 2025 - Fitness Program for KPSA members!

One Pass[®] Fitness Program

Get more from your Kaiser Permanente Medicare health plan

Available to Kaiser Permanente Medicare health plan members

One Pass¹ can help you find a fitness routine that's right for you, whether you work out at home or at a gym.

Work out your way and find your fit



At the gym

Choose from the largest nationwide network of gyms and fitness locations. Visit any place in the network and create a routine just for you.



Brain training²

Get a complete brain workout, including an initial cognitive test and an ongoing brain training program featuring a collection of games and activities to keep you engaged.



At home

Work out at home with live, digital fitness classes or on-demand workouts. Plus, use our custom workout builder to create routines tailored to your fitness level and interests.



With new friends

Join a group class or find local clubs and social events that match your interests – there are many great ways to connect with others who share your passions.

How to get started with the One Pass program

Once you're a Kaiser Permanente Medicare health plan member, follow these steps:

1. Visit youronepass.com.
2. Click "Get Started" to register. Enter in your First Name, Last Name, Date of Birth, and Health Plan Member ID.
3. Once you're registered, you'll receive a Member Code. Be sure to write down your code and keep it handy. You will need to enter it each time you register for a new fitness location or other One Pass service.
4. Start searching for gyms by clicking on the "Find a gym" page.

You may also call **1-877-614-0618 (TTY 711)**, Monday through Friday, 6 a.m. to 7 p.m. PST, to receive your Member Code.



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Kaiser Permanente Pre-Enrollment Line now available for Medicare!

To learn more about benefits, coverage, specialty care and how to enroll.

Call our pre-enrollment specialist today at:

1-800-324-9208, Mon-Fri, 7 a.m.- 6 p.m. Pacific time.





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.

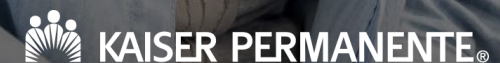
- Individual or group therapy
- Health classes¹
- Medication
- Online resources
- Apps for mental wellness and self-care²

Not sure where to start? Talk to your personal doctor about your concerns or call us to talk with our mental health team.



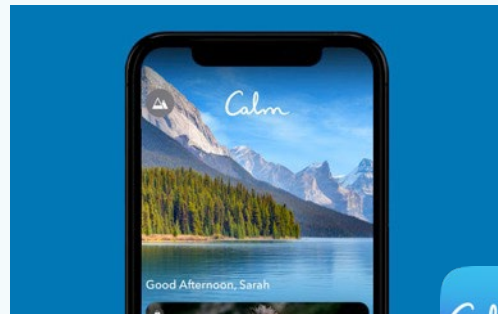
Find [mental health and wellness resources](#) that fit your life.

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.



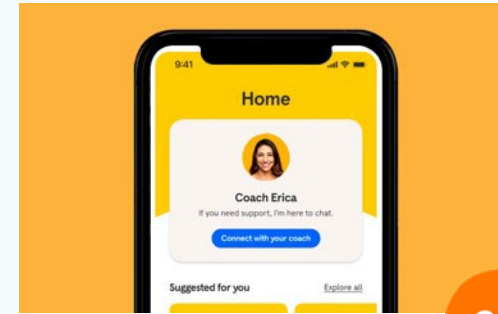
On-demand wellness tools put better health within reach

Employees can use our mental health and wellness self-care apps anytime, anywhere at no cost.*



Calm

The #1 app for meditation and sleep is designed to help lower stress, reduce anxiety, and build resilience.



Headspace Care

One-on-one emotional support coaching by text, self-care activities, and more — available 24/7.

*The apps and services described above are not covered under health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in members' *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time. Calm can be used by members 13 and over. The Headspace Care app and services are not available to any members under 18 years old. Eligible Kaiser Permanente members can text with a coach using the Headspace Care app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace Care app for the remainder of the year at no cost.



no cost to members



all devices



self-care and wellness resources



Whole-body health made easier

Get help reaching your wellness goals

Choose a One Pass Select Affinity fitness plan that fits your lifestyle

Make a commitment to your overall well-being by joining One Pass Select Affinity from Optum.¹ Choose a fitness plan and get unlimited access to all locations available within that plan, plus extensive digital resources.

- 5 membership tiers with different monthly fees²
- 19,000 gym locations and boutique studios
- 23,000+ on-demand and livestreamed classes
- Digital tools to track progress and an AI workout builder
- 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

Save on wellness services

All members who sign up for One Pass Select Affinity can access Optum's affinity musculoskeletal program.

Get 20% off chiropractors, acupuncturists, and massage therapists when you visit a participating provider.³



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](https://www.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 Mid-Atlantic States, Inc. — HMO (rated 5 out of 5); Kaiser Foundation Health Plan, Inc., of Northern 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, Inc., of Southern California — HMO (rated 4.5 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 [maternity care](#) that's built around you.





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.

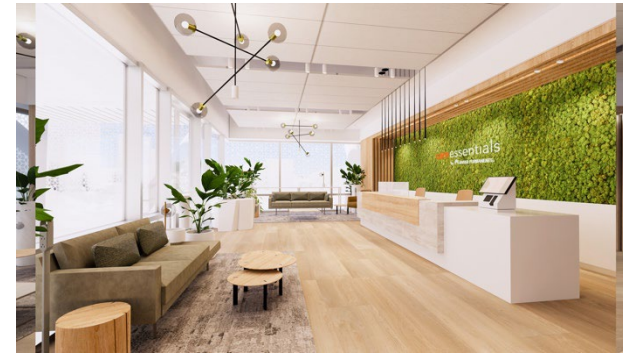


Updates in Northern California (Continued)

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.

Updates in Northern California

Care delivery

In Monterey County the Salinas Medical Offices is 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.

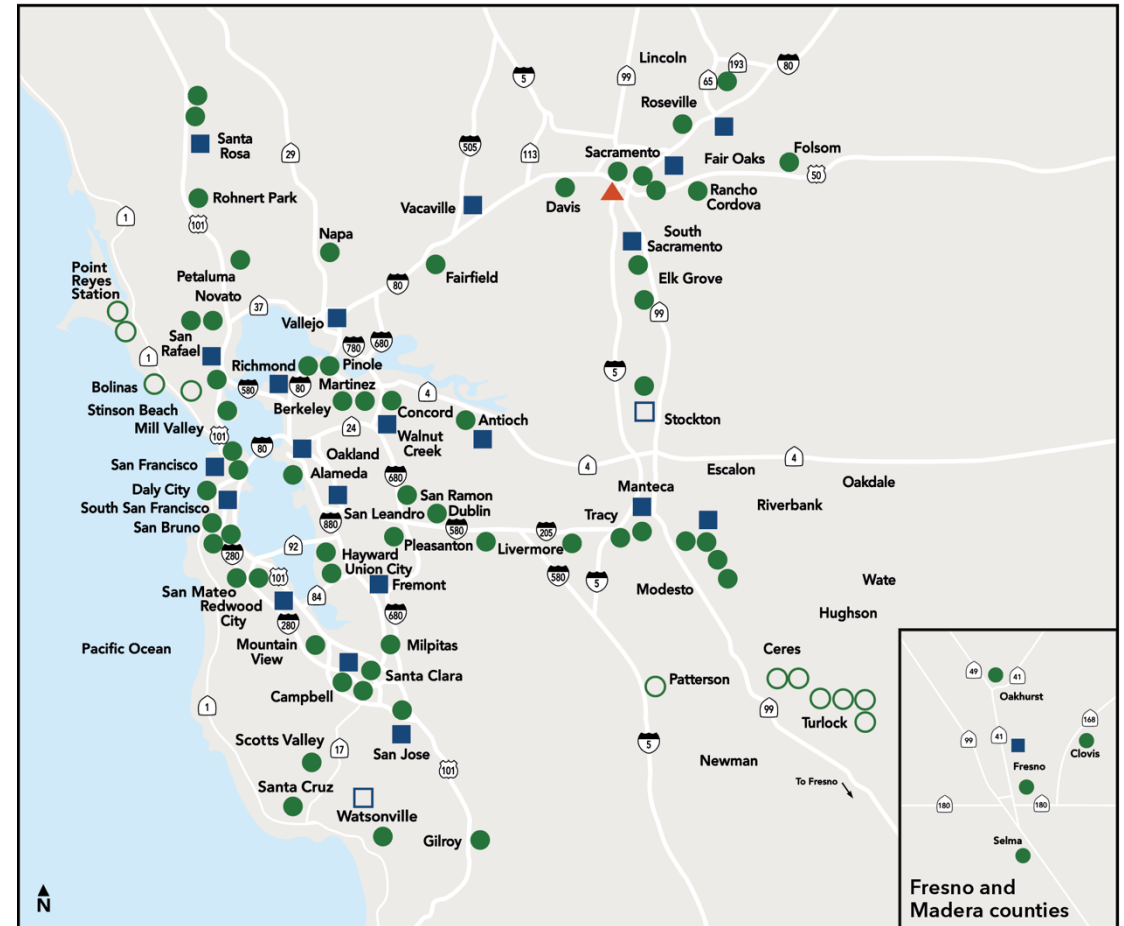


Artist's rendering of new Salinas Medical Offices

*Pending regulatory approval.

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

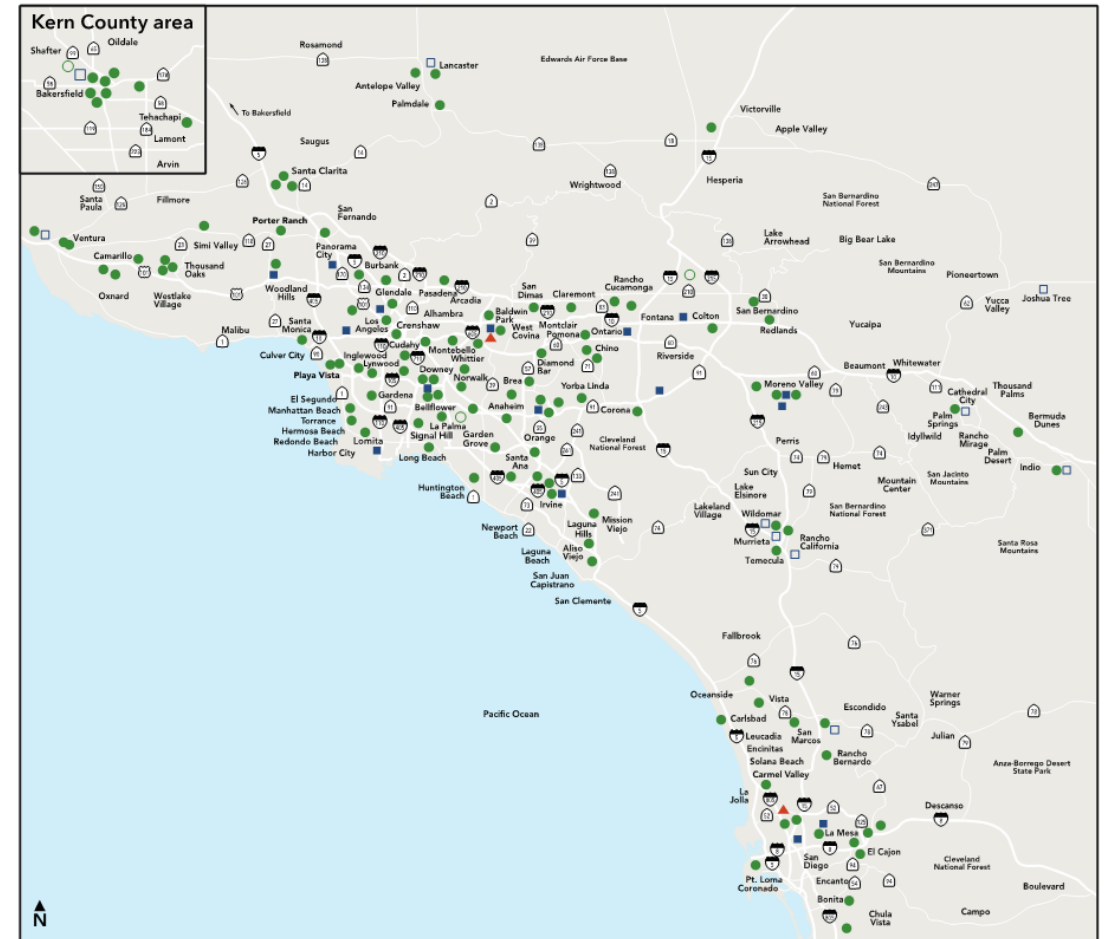


Maps not to scale

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

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



Maps not to scale

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



Updates in Southern California

Care delivery

Now open

- Radiation Oncology and MRI Center at Bellflower – Downey Service Area
- Watts Medical Offices and remodeled Watts Counseling and Learning Center
- Wildomar Trail Medical Offices



Watts Medical Offices and remodeled Watts Counseling and Learning Center



Wildomar Trail Medical Offices



Increasing access to care with Target Clinics in Southern California

At Target Clinics,
your safety comes
first

You can feel comfortable visiting a Target Clinic. We have safety measures in place and are welcoming all guests. Based on symptoms, you may be tested for COVID.



- Staffed with Kaiser Permanente nurse practitioners and licensed vocational nurses
- More than 85 different services available
- Integrated with members' electronic health record

34 Target Clinics currently open

kptargetclinic.org





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.





What to do if you get questions about KP?



Share Open Enrollment flyer



Pre-Enrollment line

- Call **1-800-324-9208** (TTY 711), Monday through Friday, 7 a.m. to 6 p.m. Pacific time.



Scan our QR code to learn more



- Book a 15-minute virtual appointment to speak with a representative one-on-one.

REMINDER; Who will receive new Kaiser ID cards:

- New members
- New retirees
- New Medicare members

<https://select.kp.org/university-of-california>



Thank you

