

2026 Open Enrollment

Health care  
that just  
works

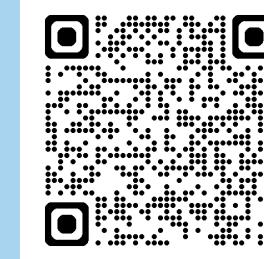


University of California

 KAISER PERMANENTE®

# Experience simpler, smarter health care

From preventive, primary, and virtual care to pharmacy, labs, and mental health support — we put it all together to make your health care work for you.



Explore what Kaiser Permanente can do for you at [choose.kaiserpermanente.org/uc](http://choose.kaiserpermanente.org/uc)

# Combined care and coverage is everything

When all your needs are handled under one plan, you get:

- Seamless in-person and virtual care
- 24/7 access to care wherever you are
- E-visits through Get Care Now
- Support for your mental health and wellness
- High-quality preventive, primary, and specialty care

To learn more, go to [kp.org/getcare](http://kp.org/getcare)



# 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.



Simplify your health care with the [Kaiser Permanente app](#).



# 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.



# 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

[kp.org/maternity](http://kp.org/maternity)



KAISER PERMANENTE®

# 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<sup>1,2</sup>

## Care while traveling

- Coverage for urgent and emergency care anywhere in the world
- 24/7 care by phone or online across the U.S.<sup>3</sup>

Visit [kp.org/travel](http://kp.org/travel) or call **951-268-3900** to learn more.

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.



# Support for your mind and body



## For your mental and emotional health

- Access to licensed therapists, self-care apps,<sup>1</sup> and wellness coaching
- 24/7 emotional support



### Calm

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



### Headspace

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



## For your physical fitness and lifestyle

- In-person and online health classes<sup>2</sup>
- 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.



# Plan Benefits

# University of California Kaiser Permanente

## Traditional Plan Summary of Benefits\* (1/1/2026 - 12/31/2026)

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

<b>Yearly deductible</b>	<b>\$0 individual/\$0 family</b>
<b>Maximum yearly out-of-pocket costs</b>	\$1,500 individual/\$3,000 family
<b>Covered services</b>	<b>You pay</b>
<b>Preventive care</b>	<b>\$ 0 copay</b>
<b>Doctor's office visit (includes Specialty Care)</b>	\$30 copay
<b>Telehealth visits</b>	<b>\$0 copay (phone or video)</b>
<b>Lab tests and radiology</b>	<b>\$0 copay</b>
<b>Outpatient surgery</b>	\$100 copay per procedure
<b>Hospitalization</b>	\$250 copay per admission
<b>Emergency care</b>	\$125 copay per visit
<b>Infertility/Fertility</b>	<b>Cost share is based on service type and location, aligned with existing benefit copays. Coverage includes IVF, GIFT, ZIFT, infertility drugs, and up to 3 lifetime oocyte retrievals with unlimited embryo transfers.</b>
<b>Prescribed medications retail (Generic and Brand)</b>	\$10 copay generic / \$30 copay brand for up to a 30-day supply <b>No coverage</b> will be provided for medications prescribed solely for weight loss in patients with a BMI less than 40. If you are already taking a weight loss medication, coverage will be reviewed on a case-by-case basis. Please consult your care team for details.
<b>Prescribed medications mail order (Generic and Brand)</b>	\$20 copay generic / \$60 copay brand for up to a 100-day supply <b>No coverage</b> will be provided for medications prescribed solely for weight loss in patients with a BMI less than 40. If you are already taking a weight loss medication, coverage will be reviewed on a case-by-case basis. Please consult your care team for details.
<b>Prescribed specialty medications</b>	30% coinsurance up to \$150 per prescription <a href="#">Click here</a> for link to KP Drug Formulary

\*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*.

# University of California Kaiser Permanente Infertility Summary of Benefits (1/1/2026 - 12/31/2026)\*

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

Maximum yearly out-of-pocket costs	Infertility medical and RX services accumulate toward the plan OOPM
Covered services	You pay
Zygote intrafallopian transfer (ZIFT) In vitro fertilization (IVF) Gamete intrafallopian transfer (GIFT)	Cost share is based on service type and location, aligned with existing benefit copays. Coverage includes IVF, GIFT, ZIFT, infertility drugs, and up to 3 lifetime oocyte retrievals with unlimited embryo transfers
Prescribed medications Retail (Generic and Brand)	\$10 copay generic / \$30 copay brand for up to a 30-day supply
Prescribed medications Mail Order (Generic and Brand)	\$20 copay generic / \$60 copay brand for up to a 100-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*.

**Northern California**  
[Kaiser Permanente Centers for Reproductive Health](#)  
[In Vitro \(IVF\) Fertilization Services](#)

**Southern California**  
[Southern California Fertility Care](#)

# University of California Kaiser Permanente

## Chiropractic and Acupuncture Summary of Benefits\* (1/1/2026 - 12/31/2026)

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

Covered services	You pay
Acupuncture and Chiropractic Services	\$15 copay per visit up to a combined total of 24 visits per year

### When you need chiropractic or acupuncture care, follow these simple steps:

1. Find an ASH Participating Provider near you:
  - Go to [ashlink.com/ash/kp](http://ashlink.com/ash/kp), or
  - Call **1-800-678-9133 (TTY 711)**, Monday through Friday, from 5 a.m. to 6 p.m. Pacific time.
2. Schedule an appointment.
3. Pay for your office visit when you arrive for your appointment.

\*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*.

# Service area updates

# Updates in Northern California

## Coming soon

- Modesto Medical Offices 2 – scheduled to open January 2026



At the upcoming Orchard Plaza Medical Offices in Fresno, members will have access to family medicine, pediatrics, lab, mammography, ob-gyn, pharmacy, and X-ray services.

## Now open

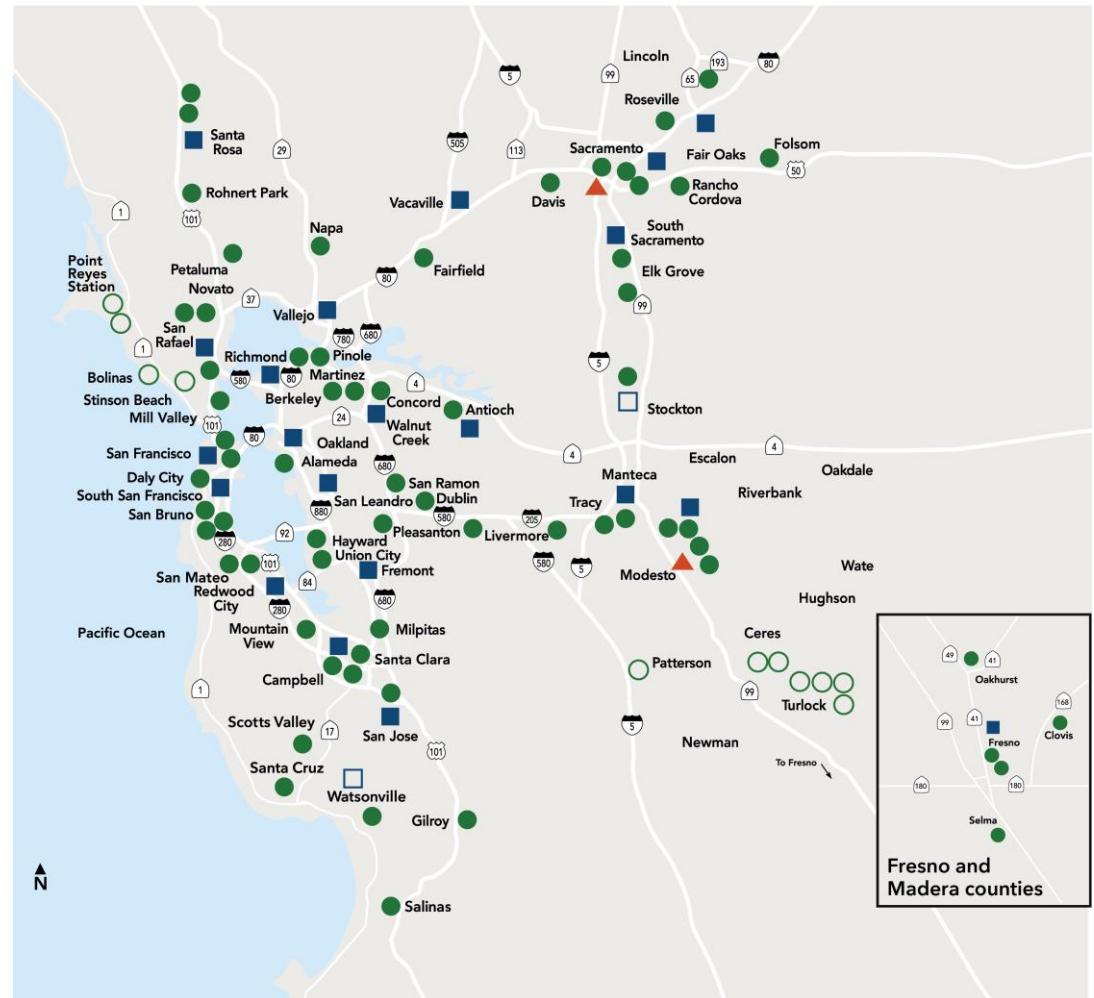
- Fresno Orchard Plaza Medical Offices – opened on October 6, 2025
- Modesto Sports Medicine Center – Opened in August 2025
- Santa Rosa Infusion Center – opened March 2025
- Salinas Medical Offices – opened January 2025
- Santa Rosa Ambulatory Treatment Center – opened December 2024
- Santa Rosa Urgent Care – opened March 2024
- San Francisco Urgent Care – opened January 2024



New Salinas Medical Offices provide access to adult and family medicine, pediatrics, psychiatry, lab, and imaging services.

# Convenient locations in Northern California

- Alameda
- Amador
- Contra Costa
- El Dorado
- Fresno
- Kings
- Madera
- Marin
- Mariposa
- Merced
- Monterey
- Napa
- Placer
- Sacramento
- San Francisco
- San Joaquin
- San Mateo
- Santa Clara
- Santa Cruz
- Solano
- Sonoma
- Stanislaus
- Sutter
- Tulare
- Yolo
- Yuba



# Updates in Southern California

## Scheduled to open 2026

### Aliso Creek Medical Offices (Q1 2026)

A new 42,000 sq. ft. facility in Aliso Viejo featuring:

- 44 exam rooms and 29 provider offices
- 5 treatment bays for physical therapy and sports medicine
- Ample parking, including 13 EV charging stations

Departments and services:

- |                            |                 |                                 |
|----------------------------|-----------------|---------------------------------|
| • Dermatology <sup>2</sup> | • Nurses Clinic | • Physical Therapy*             |
| • Family Medicine          | • Ob-gyn        | • Radiology/Diagnostic Imaging* |
| • Internal Medicine        | • Pediatrics    | • School/camp forms             |
| • Laboratory <sup>2</sup>  | • Pharmacy      |                                 |

### Menifee Medical Office (Q4 2026)

### Riverside Medical Center expansion — (154 more beds, Q4 2027)

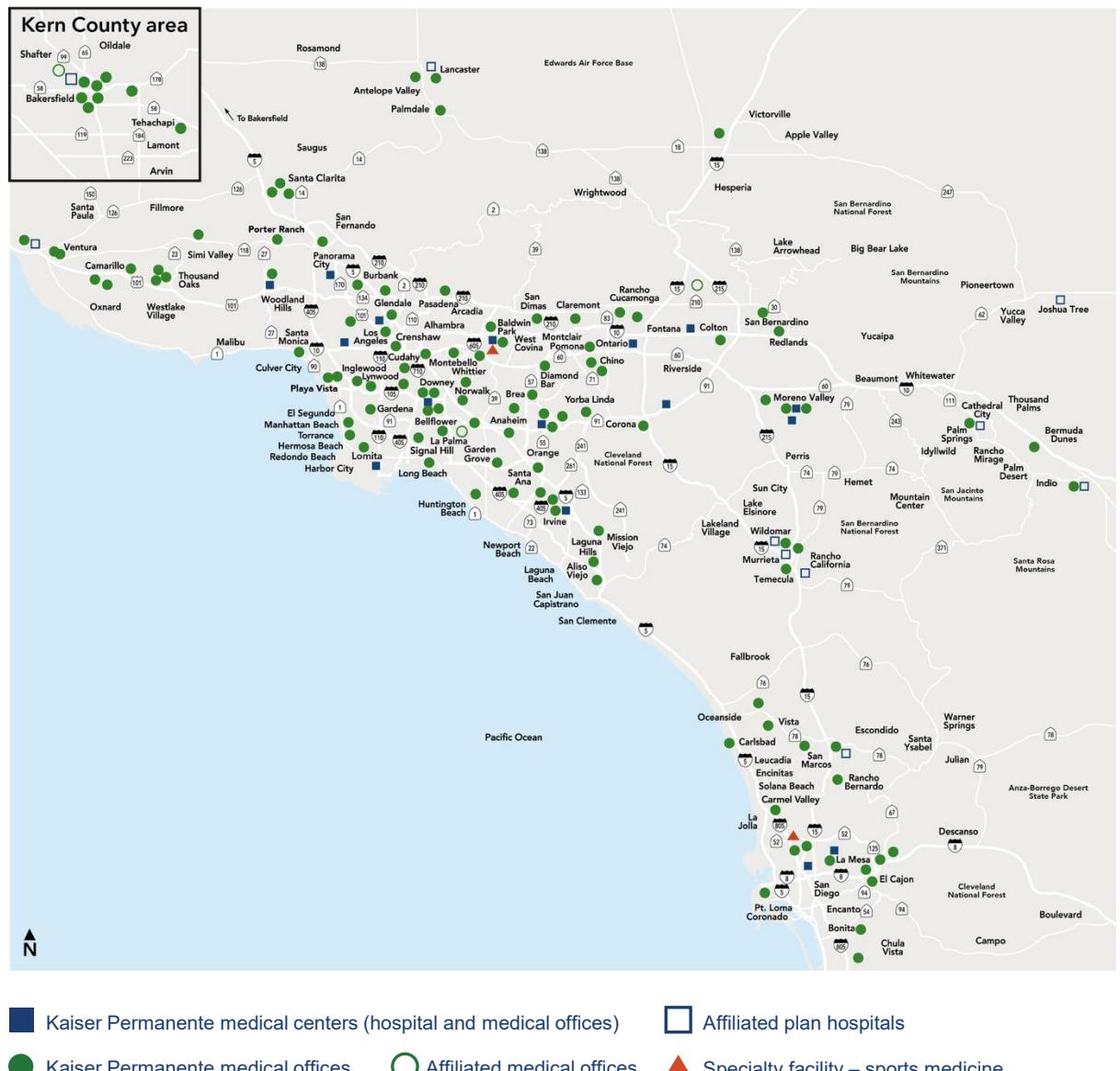


Aliso Creek Medical Offices

\*By referral only.

# Convenient locations 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



# Bringing retail clinics to Southern California

Members have even more ways to get high-quality care when and where it works for them. With Target locations staffed by Kaiser Permanente physicians, we're providing convenient care options to the communities we serve.

## Improved access to more than 85 health care services

- ✓ Located inside 35 Target stores
- ✓ Serves everyone, including non-Kaiser Permanente members
- ✓ Open every day
- ✓ **Walk-ins welcome — appointments also available**
  - Appointments available on [kptargetclinic.org](http://kptargetclinic.org).
  - Members can also call **1-833-KP4CARE (1-833-574-2273)** (TTY 711).



Care provided by  
Kaiser Permanente clinicians



High-quality, compassionate care



Connected to members' electronic health records

# Increasing care access in Southern California

With 35 convenient locations and more on the way, Target Clinic expands member access to Kaiser Permanente care and help support the health of our Southern California communities.

## Los Angeles County

- Burbank
  - Compton
  - Culver City
  - Eagle Rock
  - Hawthorne
  - Inglewood
  - Moorpark
  - Northridge
  - Norwalk
  - Pico Rivera
  - Redondo Beach
  - Rosemead
  - Santa Clarita East
  - West Covina South
  - Westlake Village

## Kern County

- ## ▪ Bakersfield NW

## Orange County

- Irvine North
  - San Clemente
  - Seal Beach
  - West Fullerton

## Riverside County

- Hemet
  - Lake Elsinore
  - Menifee
  - Norco
  - Palm Desert
  - Riverside Arlington

## San Bernardino County

- Apple Valley
  - Fontana North
  - Montclair
  - Redlands

## San Diego County

- Chula Vista
  - Encinitas
  - San Diego Mission Valley
  - Santee
  - Vista

For a full list of locations, visit [kptargetclinic.org/locations](http://kptargetclinic.org/locations).



# 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 - Choose your doctor based on what's important to you and change anytime.

2

Transition your care and prescriptions seamlessly - Easily move prescriptions so your treatment is uninterrupted.

3

Get care on your schedule - Schedule routine appointments, email nonurgent health questions to your Kaiser Permanente doctor's office, and check most lab results online.



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

# Want to learn more?

## Ask about the essentials

- Where to get care
- Specialty care services
- How our doctors, hospitals, and health plan work together to make your life easier

## Or about our extra features

- Video visits\* and other convenient ways to get care
- Apps, podcasts, and other self-care resources available to you at no additional cost

## 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 (available October 30<sup>th</sup>, 2025 – November 21<sup>st</sup>, 2025)



[choose.kaiserpermanente.org/uc](https://choose.kaiserpermanente.org/uc)



**Thank you**