



2026 Open Enrollment for Medicare Retirees

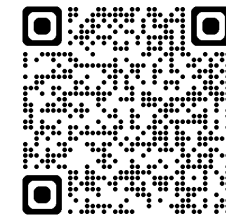
**Health care
that just
works**

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

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

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.



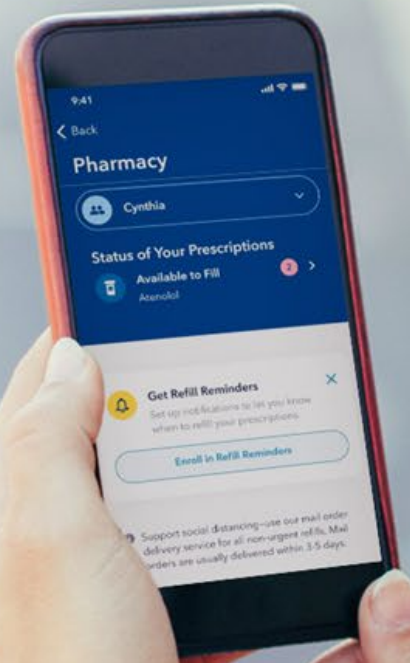
Refill most prescriptions.



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.

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.



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.

Medicare Plan Benefits

Kaiser Permanente Medicare health plan

- Medicare Advantage plans are designed for people with Medicare.
- Provides services covered by Medicare, including Medicare Part D prescription drug coverage.
- **2025 Medicare Star rating: 4.5 stars**
- Members receive their Medicare benefits directly through Kaiser Permanente.
- Available to members who live in a Kaiser Permanente service area, so you can receive high-quality care close to home



University of California Kaiser Permanente

Medicare Advantage Plan Summary of Benefits* (1/1/2026 - 12/31/2026)

Services	University of California
 Annual Out-of-Pocket Maximum	\$1,500 per calendar year per person
 Lifetime Maximum	None
 Office Visits (includes Specialty Care)	\$30 per visit
 Lab/X-rays	No charge
 Outpatient Surgery	\$100 per procedure
 Hospitalization Services	\$350 per admission
 Emergency Services	\$100 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*.

Work out your way and find your fit

One Pass® can help you find a fitness routine that's right for you, whether you work out at home or at the gym — and it's available at no extra cost.

At the gym

Choose from a large nationwide network of gyms and fitness locations (included in the Core and Premium networks).

At home

Work out at home with live, digital fitness classes or on-demand workouts.

Brain training

With One Pass, you can benefit from a complete brain workout program using interactive cognitive tests and brain exercises all available online.

With new friends

Join a group class or find local clubs and social events that match your interests.

One Pass® is a registered trademark of Optum, Inc. in the U.S. and other jurisdictions and is a voluntary program. The One Pass program and amenities vary by plan, area, and location. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. One Pass is not responsible for the services or information provided by third parties. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them.

Better balance. More strength. Less pain.



As a Kaiser Permanente Medicare Health Plan Member, you may have access to Bold¹, an online exercise program that can be customized for your health and wellness goals.

Bold is available at **no cost** as both a web app or mobile app, including both iOS and Android.

Learn more at agebold.com/KPNCAL

With Bold, you can...

Exercise any time and learn from expert trainers and physical therapists from the safety of your own home.

- Achieve better balance
- Improve bladder control
- Boost strength and well-being
- Increase mobility and reduce pain



Sign up today!

www.agebold.com/KPNCAL
hello@agebold.com
Monday through Friday, 5 a.m.
to 5 p.m. Pacific Time
1-833-701-1545 (TTY 711)

Scan here to sign up



“Bold has been life-changing for me physically, cognitively, and emotionally. The trainers are outstanding in their ability to connect with an aging population from varied backgrounds.”

Bold user, 76

¹ When appropriate and available



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)

Service area updates

Updates in Northern California

Coming soon

- Modesto Sports Medicine Center – scheduled to open August 2025
- Fresno Orchard Plaza Medical Offices – scheduled to open October 2025
- Modesto Medical Offices 2 – scheduled to open January 2026

Now open

- 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



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.

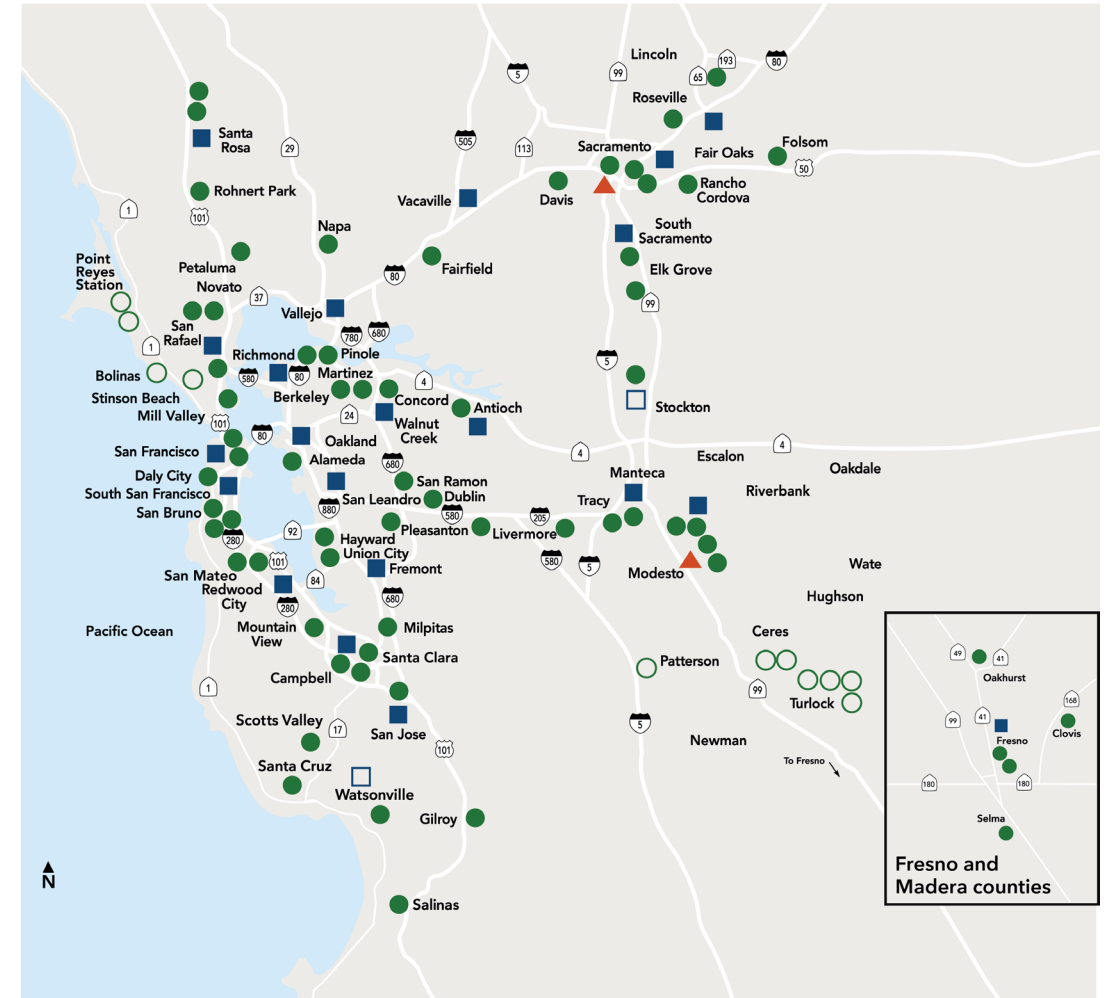


New Salinas Medical Offices provide access to adult and family medicine, pediatrics, psychiatry, lab, and imaging services.

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

Maps not to scale



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

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

Menifee Medical Office (Q4 2026)

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

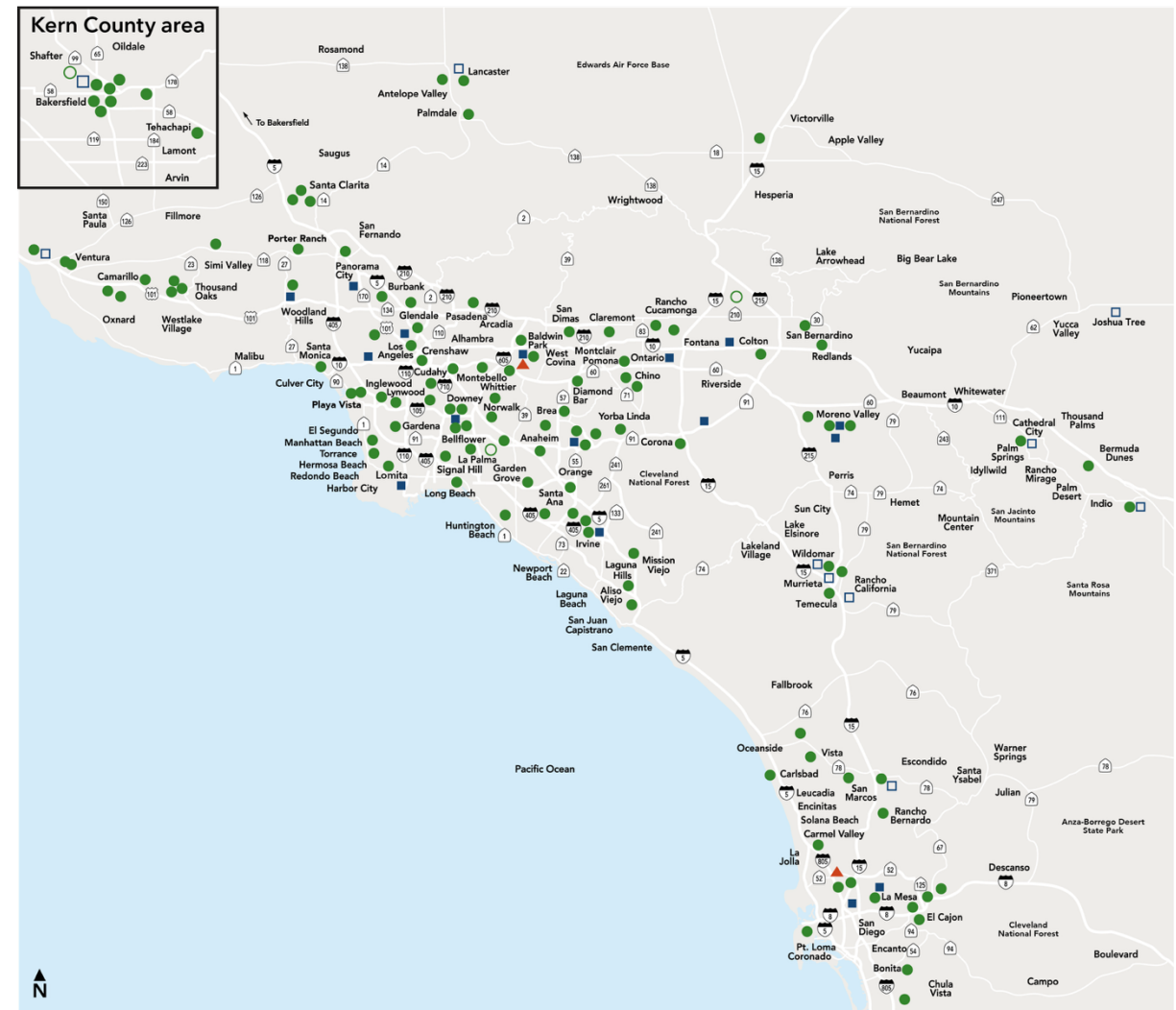
*By referral only.



Aliso Creek Medical Offices

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



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

Bringing retail clinics to Southern California

Your employees 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.
 - 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

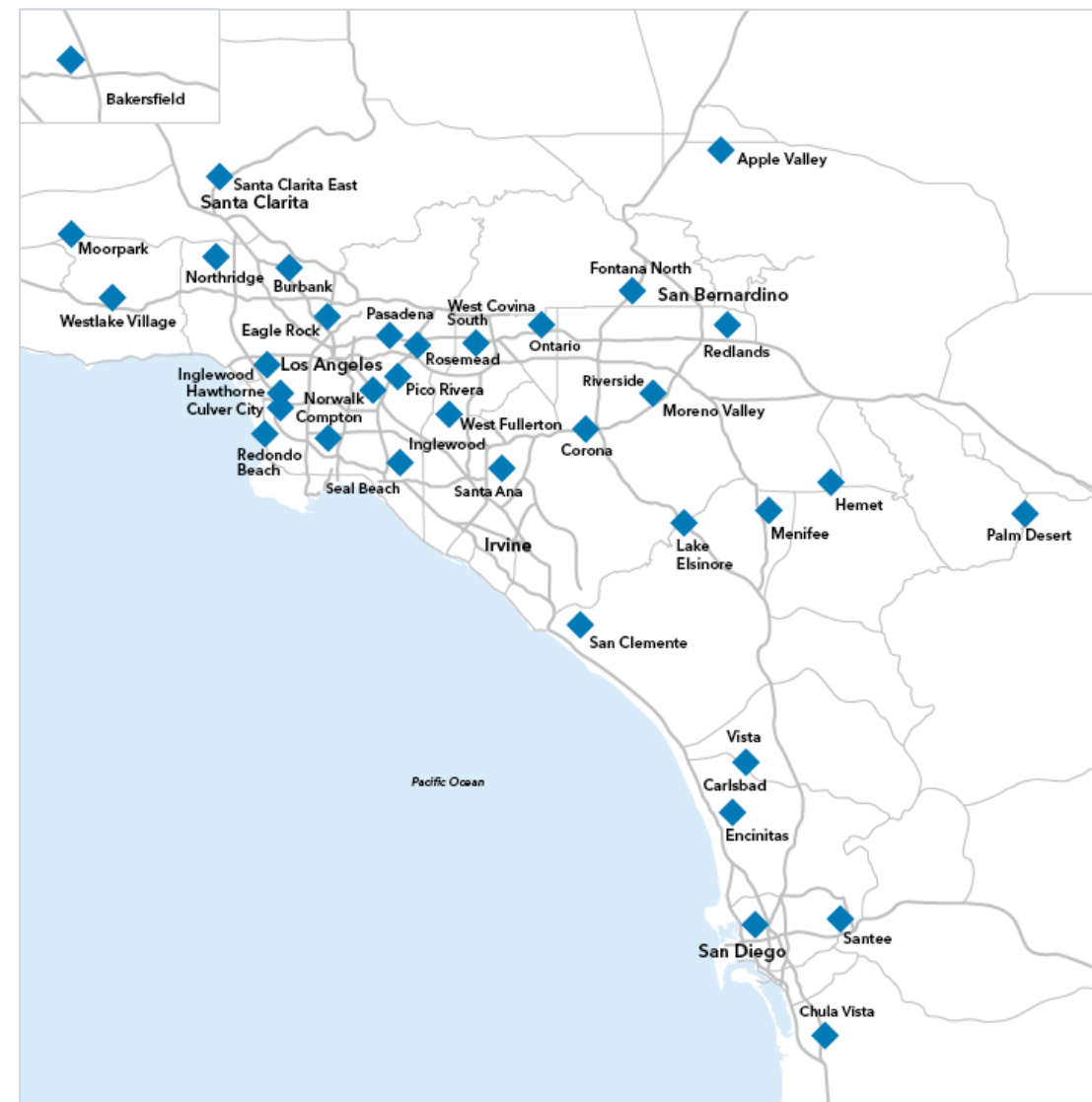
- Hemet
- Lake Elsinore
- Menifee
- Norco
- Palm Desert
- Riverside Arlington

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.

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

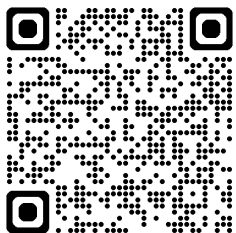
- Video visits* and other convenient ways to get care
- Apps, podcasts, and other self-care resources available to you at no additional cost

Pre-Enrollment line

- Call [1-800-324-9208](tel: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.



choose.kaiserpermanente.org/uc



Thank you