

Better health care. Built around you.

2027 Enrollment | University of California



KAISER
PERMANENTE®

Health care is better when it all works together

Our connected care is designed to deliver the right support at every step.

Proactive, high-quality care

Mental health support

Virtual visits

E-visits through Get Care Now

Pharmacy and labs



Discover care that grows with you at
choose.kaiserpermanente.org/uc



Connected care for a seamless experience

IN PERSON

Many services often under one roof

Timely primary care appointments and lab results

VIRTUAL CARE

Connect with doctors who know your health history

Phone, video, and online options¹

AWARD-WINNING APP

24/7 access to your health records

Message your care team, manage appointments, view most lab results, and refill most prescriptions²

1. When appropriate and available. 2. These features apply to care you get at Kaiser Permanente facilities.



Health care that moves with you

Mail-order pharmacy

- One-tap refills and automated reminders
- Home delivery or same-day pickup for most prescriptions¹

Care while traveling

- Coverage for urgent and emergency care anywhere in the world
- Care by phone or online across the U.S.²

¹. Not all prescriptions can be mailed, and restrictions may apply. Please check with your local pharmacy.

². 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.

Holistic support for your mind and body

Mental health support

- Access to licensed therapists without a referral within Kaiser Permanente
- Mindfulness apps and self-care resources¹

Fitness and lifestyle

- Digital fitness resources and gym memberships²
- Earn rewards on a Visa® prepaid card for healthy behaviors³
- Start your journey to better health at kp.org/rewards

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. See note 1. 3. The rewards card can be used for health-related expenses, groceries, household items, and other everyday purchases. Restrictions apply: specifically, purchase of alcohol, tobacco, or firearms products is prohibited, and the reloadable card will be declined for such purchases. The card cannot be used at ATMs to withdraw cash. Reward earnings are taxable. It is a member's responsibility to report the reward amounts earned when they file their tax return. Use of this card is subject to the Cardholder Agreement. This card is issued by The Bancorp Bank, N.A., pursuant to a license from Visa® U.S.A. Inc. and may not be used everywhere Visa® debit cards are accepted. 4. NCQA Quality Compass® 2025.

Our members are:

4x

as likely to be screened for depression.⁴

Exceptional care makes staying healthy simple

LIVING PROOF OF BETTER CARE

Our members are:

33%

less likely to lose years of life due to heart disease*

20%

less likely to lose years of life due to cancer*

“

Kaiser Permanente has really taken care of all of me. They've helped through everything — from a torn ACL to a brain tumor. Now I'm trying to have a baby, and I know they will be here every step of the way.

Jessica H., Southern California member

*Elizabeth A. McGlynn, PhD, et al., "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," Kaiser Permanente, July 20, 2022.

Expect great care when you're expecting

Your dedicated prenatal care team provides compassionate support at every stage of pregnancy, from preconception to the fourth trimester.

ONE OF AMERICA'S BEST MATERNITY HOSPITALS



22 of our medical centers have been named Best Hospitals for Maternity Care by U.S. News & World Report for 2026



29 of our medical centers were named America's Best Maternity Hospitals by Newsweek and Statista for 2026

Support for you at every step

AS A NEW MEMBER, YOU CAN:

- Set up your kp.org account to conveniently manage your care
- Choose a doctor who fits your needs and lifestyle
- Transfer your prescriptions and order refills
- Connect to quality care when it's convenient for you

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



Plan Benefits

University of California Kaiser Permanente

Traditional Plan Summary of Benefits* (1/1/2027 - 12/31/2027)

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

Yearly deductible	\$0 individual/\$0 family
Maximum yearly out-of-pocket costs	\$3,000 individual/\$6,000 family
Covered services	You pay
Preventive care	\$ 0 copay
Doctor’s office visit (includes Specialty Care)	\$30 copay
Telehealth visits	\$0 copay (phone or video)
Lab tests and radiology	\$0 copay
Outpatient surgery	\$100 copay per procedure
Hospitalization	\$250 copay per admission
Emergency care	\$125 copay per visit
Infertility/Fertility	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 No coverage 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.
Prescribed medications Mail Order (Generic and Brand)	\$20 copay generic / \$60 copay brand for up to a 100-day supply No coverage 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.
Prescribed specialty medications	30% coinsurance up to \$150 per prescription Click here 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*.

10 | ©2026 Kaiser Foundation Health Plan, Inc.



University of California Kaiser Permanente Infertility Summary of Benefits (1/1/2027 - 12/31/2027)*

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* (1/1/2027 - 12/31/2027)

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

Covered services	You pay
Acupuncture and Chiropractic	\$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**, 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

NOW OPEN

- Sports Medicine Center at Sacramento Medical Center (opened April 2026)
- Modesto Medical Offices 2 (opened February 2026)
- Fresno Orchard Plaza Medical Offices (opened October 2025)

New and upgraded urgent care locations

NOW OPEN

- | | |
|----------------|--------------------|
| • Dublin | • San Francisco |
| • Folsom* | • San Jose |
| • Fremont | • San Leandro |
| • Fresno | • Santa Clara |
| • Manteca | • Santa Rosa |
| • Oakland | • Scotts Valley |
| • Redwood City | • South Sacramento |
| • Roseville | • Vacaville |

COMING SOON

- Modesto
- Napa*
- Sacramento

*Satellite location: non-medical center-based locations with limited diagnostic capabilities.



Modesto Medical Offices 2



Sports Medicine Center at Sacramento Medical Center

Updates in Northern California

Expanding our urgent care options to meet your needs

- | | |
|------------------|---|
| MORE CHOICE | New or expanded urgent care facilities at most of our Northern California medical offices |
| MORE CONSISTENCY | Standardized hours, service, and access |
| MORE CONVENIENCE | On-site labs, radiology, and pharmacy |

Urgent care for nonemergency conditions*

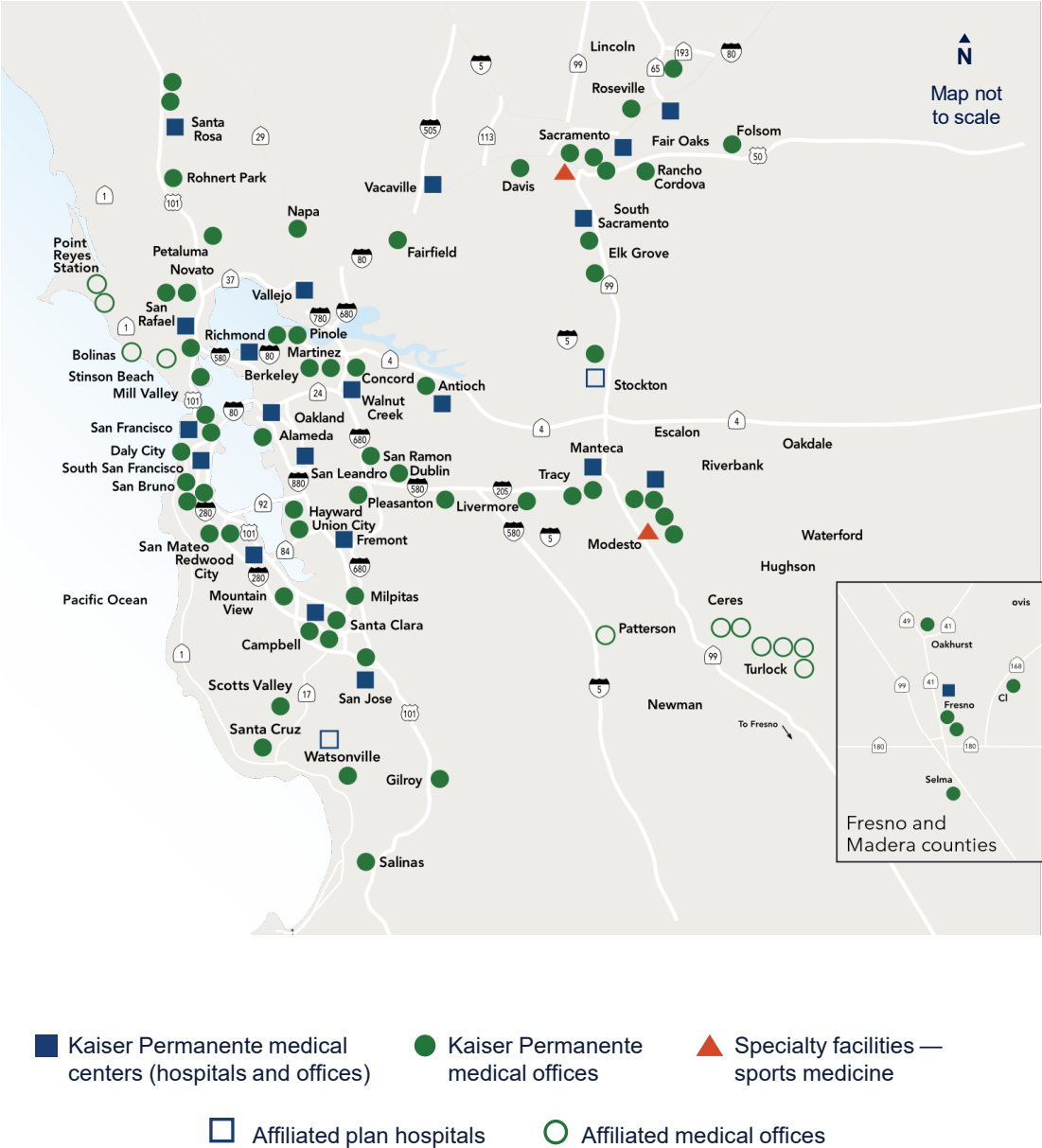
- Minor wounds, cuts, sprains, strains, and aches
- Severe sore throat, cough, high fever, and earache
- Upper respiratory symptoms and mild breathing issues

*If you believe you have a medical or psychiatric emergency, call 911 or go to the nearest hospital. For more information, including the definitions related to emergency services, please refer to your *Evidence of Coverage* or other coverage documents.



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

NOW OPEN

Sports Medicine Center at Intuit Dome

State-of-the-art center at the home of the LA Clippers. Services include:

- Care from official team physicians of the LA Clippers
- Physical therapy
- Endurance lab
- Rehabilitation
- 7,000-square-foot gym

Aliso Creek Medical Offices

Brand-new facility. Services include:

- Dermatology*
- Family medicine
- Ob-gyn
- Pediatrics
- Physical therapy*
- Radiology/diagnostic imaging*

COMING SOON

- Kern Outpatient Surgery Center (scheduled for early 2027)
- Menifee Medical Offices (scheduled for spring 2027)
- Riverside Medical Center expansion (154 more beds, scheduled for late 2027)

*By referral only.



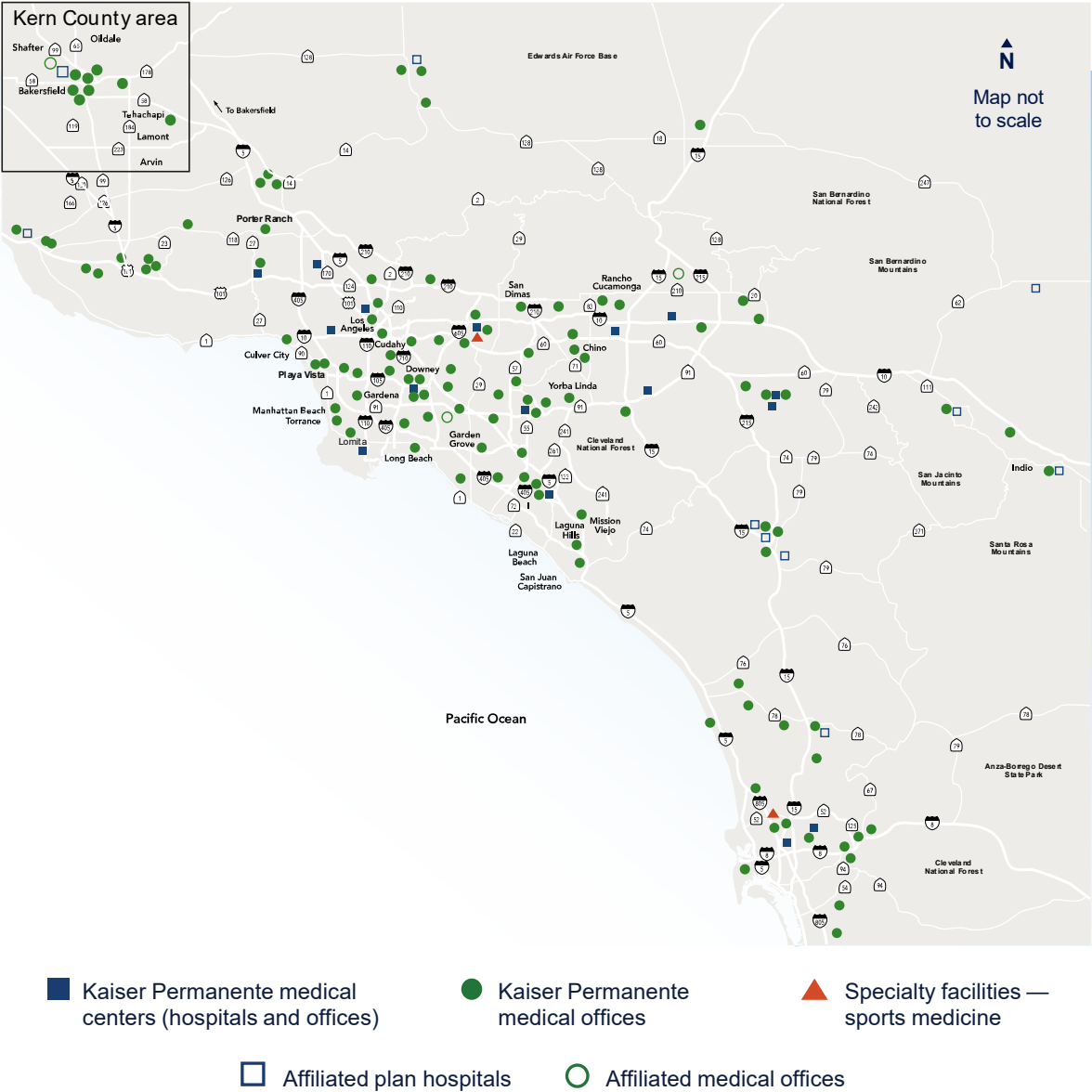
Sports Medicine Center at Intuit Dome



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



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



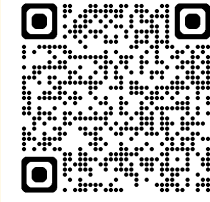
High-quality, compassionate care



Connected to members' electronic health records



Take the next step toward a better care experience



Explore your plan options
at choose.kaiserpermanente.org/uc.

Connect with your company's
benefits administrator for details
about your employer-sponsored
health plan.

Talk to an enrollment specialist:

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

**Book a 15-minute virtual appointment
to speak with a representative**
(available October 26th, 2026 – November 20th, 2026)

