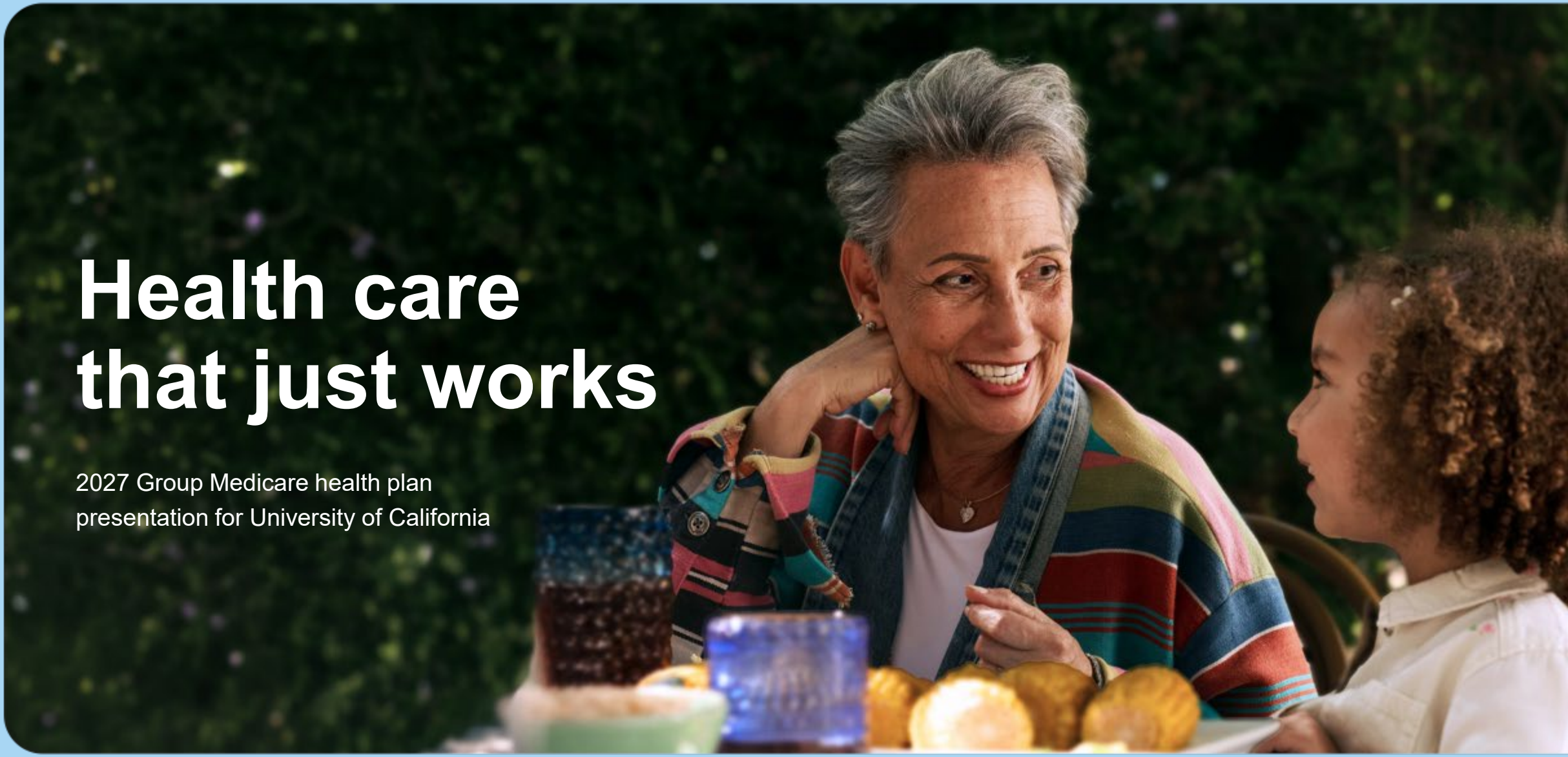


Health care that just works

2027 Group Medicare health plan presentation for University of California

©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

Get more with a Kaiser Permanente Medicare Advantage health plan

Your doctors, hospitals, and health plan work together to give you high-quality care, when and where you need it.

Preventive, primary, and virtual care are connected — plus pharmacy, labs, mental health support, and plan benefits — so your health care works for you.

And if you're coming from another Kaiser Permanente plan, you can stay with the health care you know and trust.



 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

Combined care and coverage is everything

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

- **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**

Get care in your language with multilingual doctors and phone interpreter services in more than 150 languages.



 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

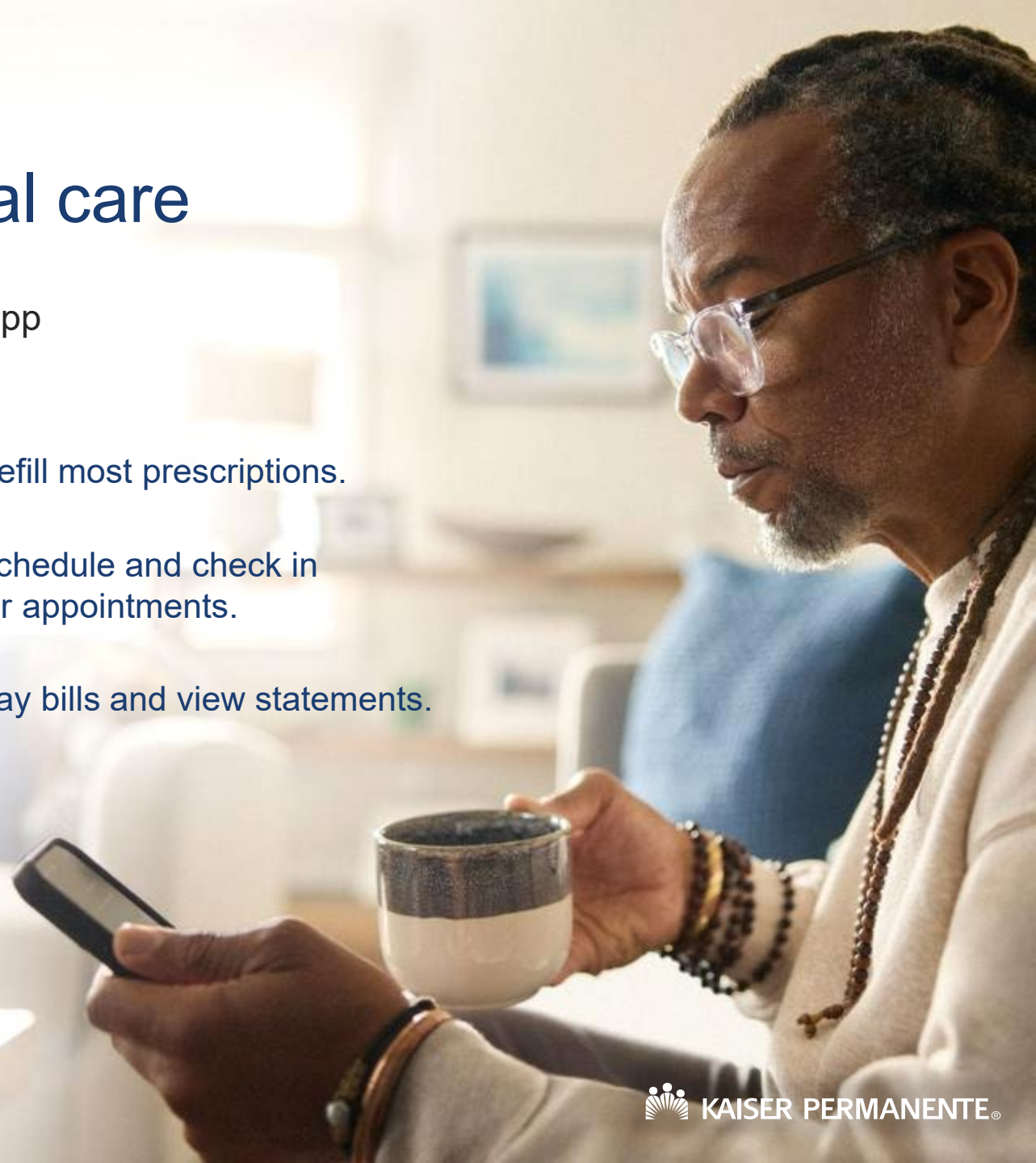
Seamless in-person and virtual care

Simply sign in to kp.org or use the Kaiser Permanente app to manage your care wherever you are.

- Get personalized virtual care 24/7.
- 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'll guide you every step of the way

Your electronic health record is available to you and your care team 24/7. Team members will guide you through appointments and referrals and let you know when to schedule checkups and tests.



 ©2026 Kaiser Foundation Health Plan, Inc.

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[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]
- Information about getting care away from home available at **kp.org/travel**



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.

 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

Support for your mind and body

For your mental and emotional health

- Access to licensed therapists, wellness coaching, and self-care apps at **kp.org/selfcare**[1]
- 24/7 emotional support

For your physical fitness and lifestyle

- In-person and online health classes[2]
- Wellness Coaching by Phone
- Online healthy lifestyle programs to help you lose weight, quit smoking, reduce stress, and more



1. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Medicare health plan grievance process.
2. Some classes may require a fee.

 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

Mental wellness habits that fit into your day

Self-care apps can help you lower stress, sleep better, and feel more present — right from your phone, at no extra cost.[1]

Calm

- The number one app for sleep and meditation[2]
- More than 100 guided meditations
- Sleep Stories for deeper, more restful sleep
- Exclusive music tracks for focus and relaxation

Headspace

- Live, text-based emotional support coaching available 24/7[3]
- Meditation and mindfulness exercises
- Guided programs for stress and sleep



1. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Medicare health plan grievance process. The apps and services may be discontinued at any time. **2.** Calm is the number one app for sleep, meditation, and relaxation. Learn more at calm.com/blog/about. **3.** The Headspace app and services are not available to anyone enrolled in a Fee-for-Service (FFS) Medicaid program who receives health care services through Kaiser Permanente. Eligible Kaiser Permanente members can text with a coach using the Headspace app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace app for the remainder of the year at no cost.

 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

What is a Kaiser Permanente Medicare health plan?

Our Medicare health plans are Medicare Advantage plans that deliver Medicare benefits — including medical, hospital, and often prescription coverage — through Kaiser Permanente to people enrolled in Medicare.

©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

Medicare Plan Benefits

©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

University of California Kaiser Permanente

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

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*.

 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

Number one in the nation for value

Out of 3,500 brands in Forbes' 2025 "Best Brands for Value" survey, Kaiser Permanente ranked number one — ahead of Costco, Toyota, and all other health care organizations.

This national recognition reflects the quality, coordinated care and simpler experience our members can expect.



Source: Sophie Grand, "Best Brands for Value: The Winning Strategies," Forbes, September 23, 2025.

 ©2026 Kaiser Foundation Health Plan, Inc.

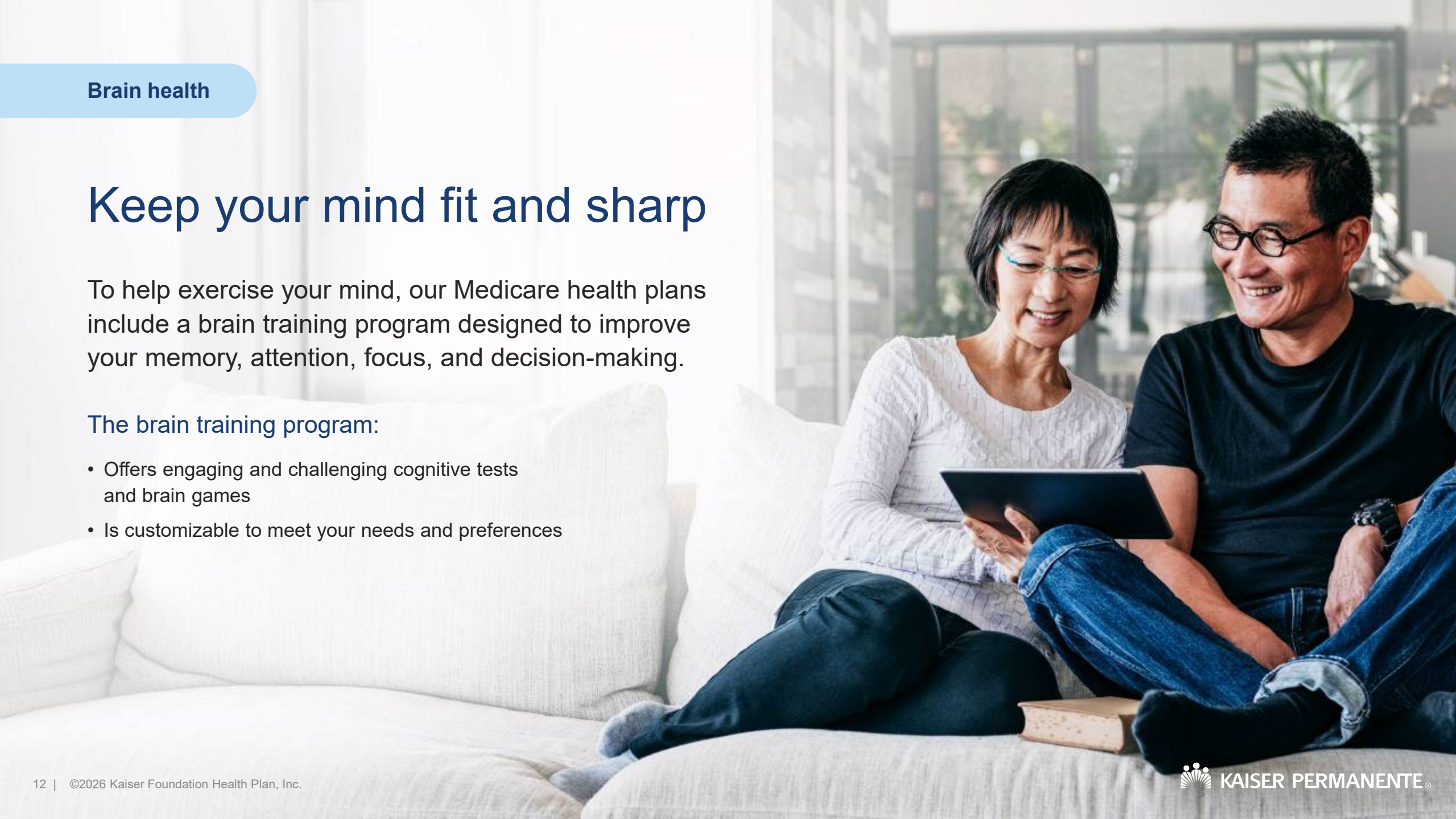
KAISER PERMANENTE®

Keep your mind fit and sharp

To help exercise your mind, our Medicare health plans include a brain training program designed to improve your memory, attention, focus, and decision-making.

The brain training program:

- Offers engaging and challenging cognitive tests and brain games
- Is customizable to meet your needs and preferences



 ©2026 Kaiser Foundation Health Plan, Inc.

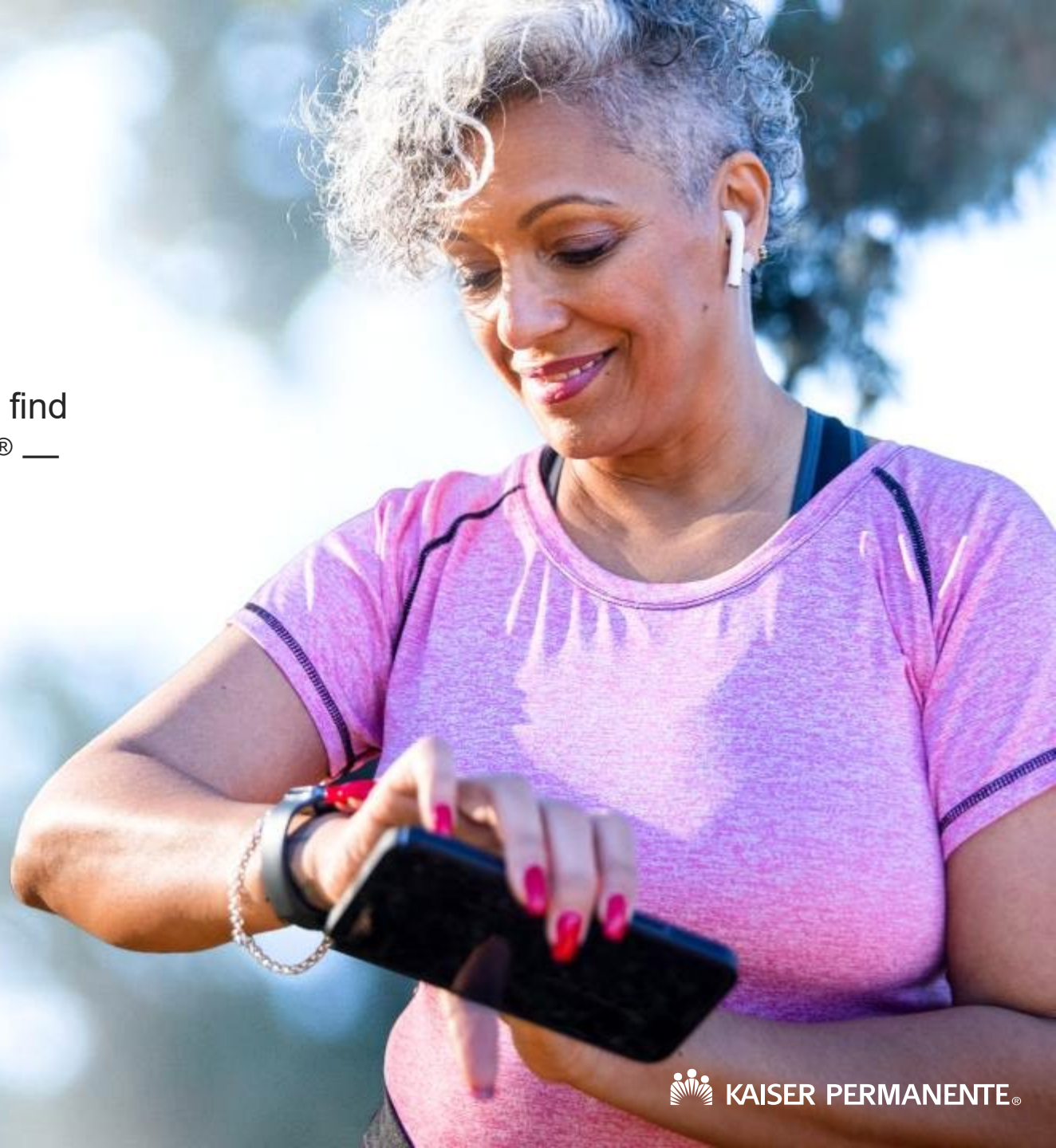
KAISER PERMANENTE®

Work out your way

Whether you work out at the gym or at home, you can find the exercise routine that's right for you with One Pass® — available at no extra cost.[1]

The One Pass program offers:

- A nationwide network of gyms and fitness locations[2]
- Live, online fitness classes and on-demand workouts



1. One Pass® is a registered trademark of One Pass Solutions, 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. Locations and facilities are subject to change. **2.** Included in the Core and Premium networks.

 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

Hear well, live well

Good hearing can help you enjoy life to the fullest. To help make sure you continue to enjoy sounds that make your life meaningful, our Medicare health plans offer a hearing benefit.

The hearing benefit includes:

- A $2,500 allowance per ear toward the purchase of hearing aids, available once every 3 years
- Hearing aid checks with an in-network audiologist at no extra charge



 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

Focus on a healthier you

Over time, your eyes can change, affecting your vision and your quality of life. To help keep your eyes and vision in good shape, we include a vision benefit through Vision Essentials by Kaiser Permanente.

The vision benefit includes:

- A $150 allowance toward an eyewear purchase once every 2 years
- Prescription eyeglasses or contact lenses from any Vision Essentials optical center, which are located at many Kaiser Permanente facilities
- A routine eye exam from any Kaiser Permanente optometrist



 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

Service Area Updates

©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

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

 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

Updates in Northern California (2)

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*

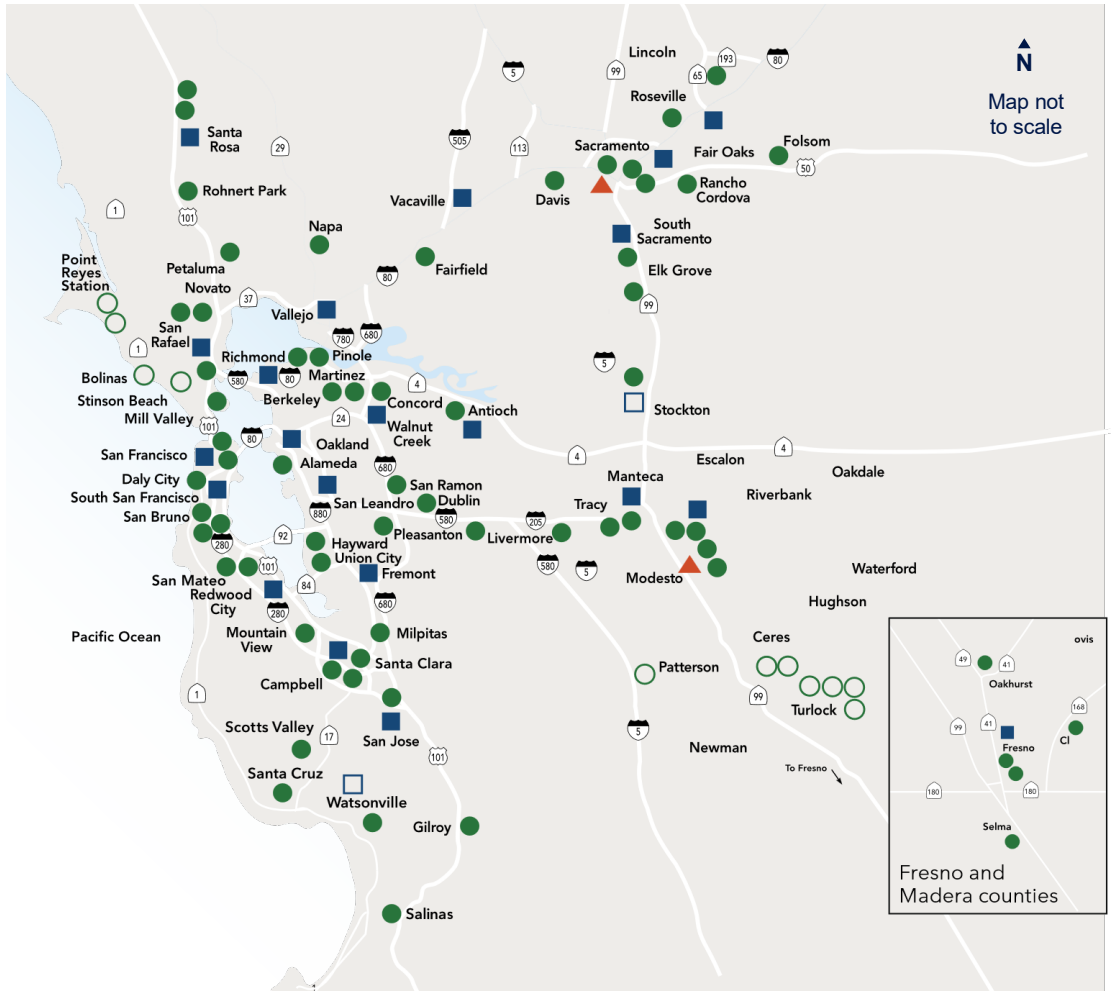
- Minor wounds, cuts, sprains, strains, and aches
- Severe sore throat, cough, high fever, and earache
- Upper respiratory symptoms and mild breathing issues

*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



KAISER PERMANENTE®

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*



Sports Medicine Center at Intuit Dome



Aliso Creek Medical Offices

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)

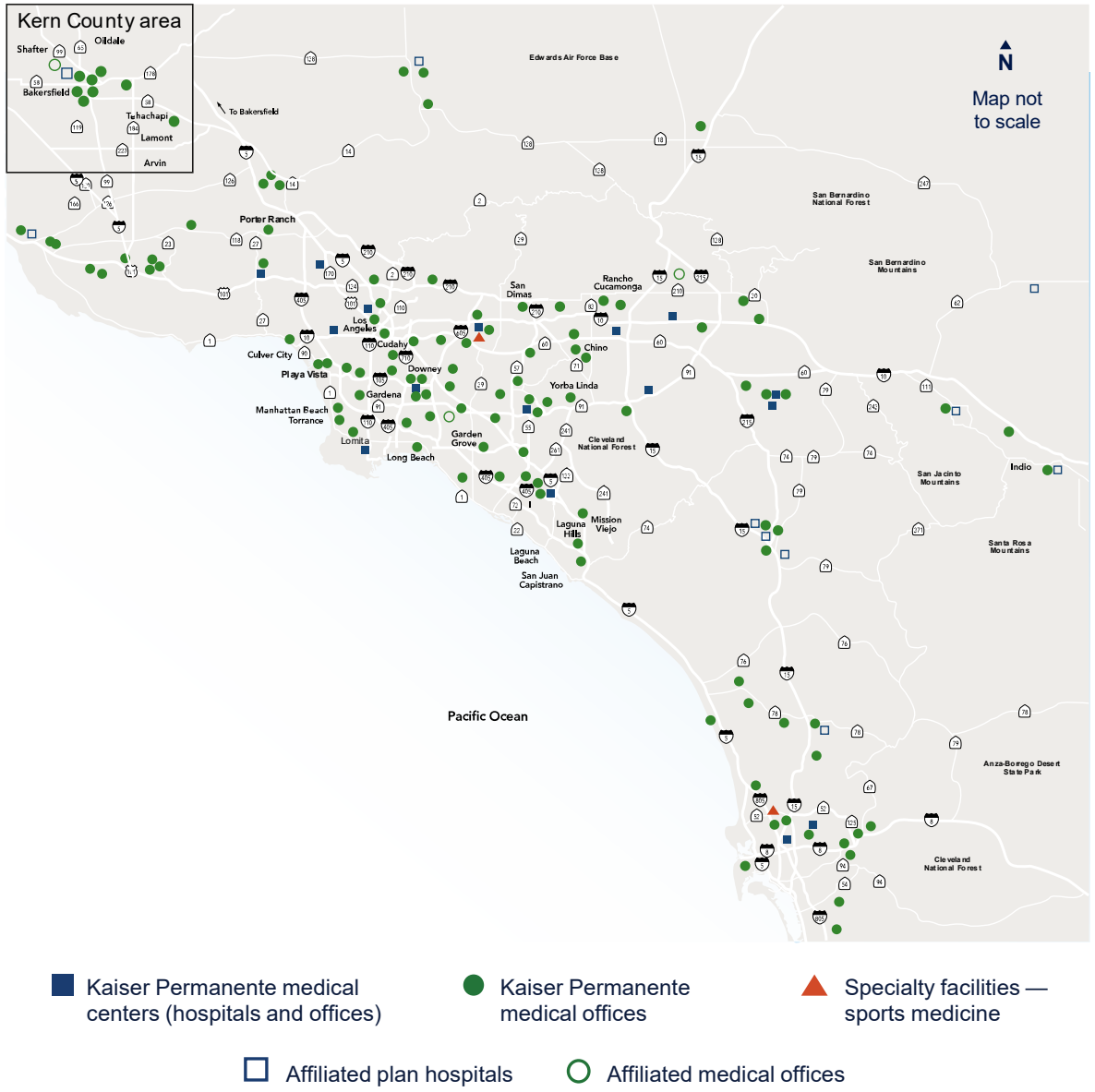
*By referral only.

 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

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



 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

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**

Thank you

Have questions?

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)

©2026 Kaiser Foundation Health Plan, Inc.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®