

2026 Open Enrollment

# Health care that just works



# 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 **[kp.org/choosekp](https://kp.org/choosekp)**.

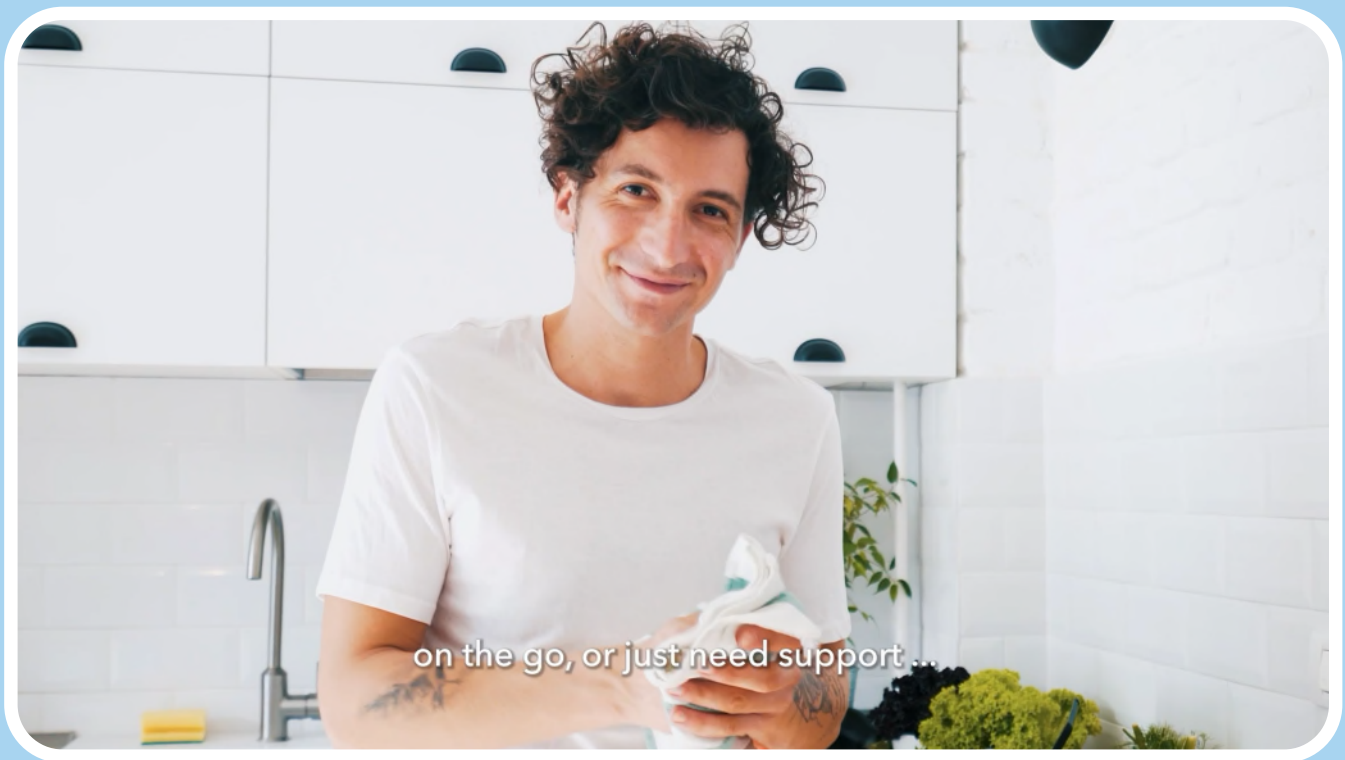
# Combined care and coverage is everything

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

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







## When getting care is as easy as using an app

With Kaiser Permanente, 24/7 virtual care and mental health support are just a tap away.



Watch the video at  
[kp.org/choosekp](https://kp.org/choosekp).



# 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.



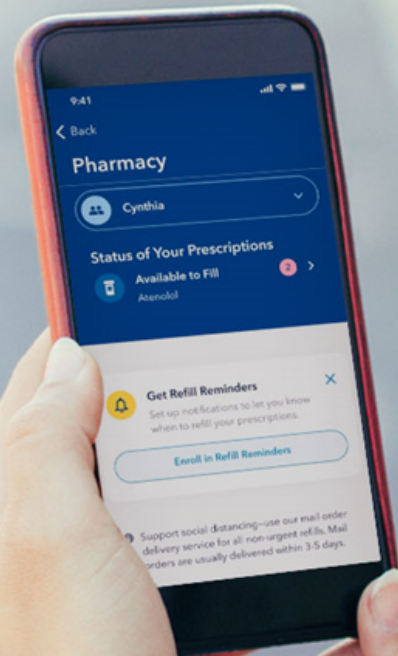
Schedule and check in for appointments.



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<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>

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.





# 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



# 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



## 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.

# 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.<sup>1</sup> 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 fees<sup>2</sup>
- 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



Learn More at [kp.org/exercise](https://kp.org/exercise)





# Members choose the plan that fits their needs

Category	Digital	Classic	Standard	Premium	Elite
Monthly member fee	\$10	\$34	\$69	\$109	\$249
One-time member enrollment fee	\$10	\$29	\$29	\$29	\$29
Gym network size	23,000+	12,000+	14,000+	15,000+	19,000
• Multilocation access		✓	✓	✓	✓
Digital classes	✓	✓	✓	✓	✓
• On-demand	✓	✓	✓	✓	✓
• Livestreamed	✓	✓	✓	✓	✓
• Workout builder	✓	✓	✓	✓	✓
Family membership (10% off)		✓	✓	✓	✓
Upgrade/downgrade monthly		✓	✓	✓	✓
Cancel within 30 days	✓	✓	✓	✓	✓
Pay with sponsor rewards	✓	✓	✓	✓	✓
Average member savings vs. retail	\$15/month	20%	20–25%	20–25%	20–50%

# Benefits



# Traditional HMO Plan

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

Benefits	Traditional HMO
Yearly deductible	None
Maximum yearly out-of-pocket costs	\$1,500 individual / \$3,000 family
Covered service	You pay
Preventive care	No charge
Doctor’s office visit	\$25 copay
Telephone and Video visits	No charge
Lab tests and radiology	No Charge
Outpatient surgery	\$25 per procedure
Hospitalization	\$100 per admission
Emergency care	\$125 per visit
Prescribed medications – Retail (up to 30-day supply)	\$10 copay (generic medication) / \$25 copay (brand-name medication) / \$25 copay (specialty medication)
Prescribed medications – Mail Order (up to 100-day supply)	\$20 copay (generic medication) / \$50 copay (brand-name medication)

\*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*.

# High-Deductible Health Plan (HDHP)

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

Benefits	Traditional HMO
Yearly deductible	\$1,700 individual / \$3,400 individual in the family / \$3,400 family
Maximum yearly out-of-pocket costs	\$3,400 individual / \$3,400 individual in the family / \$6,800 family
Covered service	You pay
Preventive care	No charge
Doctor’s office visit	10% coinsurance after plan deductible
Telephone and Video visits	No charge after plan deductible
Lab tests and radiology	10% coinsurance after plan deductible
Outpatient surgery	10% coinsurance after plan deductible
Hospitalization	10% coinsurance after plan deductible
Emergency care	10% coinsurance after plan deductible
Prescribed medications – Retail (up to 30-day supply)	\$10 copay* (generic medication) / \$30 copay* (brand-name medication) / \$30 copay* (specialty medication) *after plan deductible
Prescribed medications – Mail Order (up to 100-day supply)	\$20 copay* (generic medication) / \$60 copay* (brand-name medication) *after plan deductible

\*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*.



# Deductible HMO – Everyday Care Plan

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

Benefits	Traditional HMO
Yearly deductible	\$2,000 individual / \$2,000 individual in the family / \$4,000 family
Maximum yearly out-of-pocket costs	\$2,000 individual / \$2,000 individual in the family / \$4,000 family
Covered service	You pay
Preventive care	No charge
Doctor’s office visit	\$10 copay (plan deductible doesn’t apply)
Telephone and Video visits	No charge (plan deductible doesn’t apply)
Lab tests and most X-rays	\$10 per encounter / \$50 per encounter (plan deductible doesn’t apply)
MRI, most CT, and PET scans	\$500 per procedure (Plan deductible doesn’t apply)
Outpatient surgery	No charge after plan deductible
Hospitalization	No charge after plan deductible
Emergency care	\$500 per visit (plan deductible doesn’t apply)
Prescribed medications – Retail (up to 30-day supply)	\$10 copay (generic medication) / \$50 copay (brand-name medication) / \$250 copay (specialty medication) (plan deductible doesn’t apply)
Prescribed medications – Mail Order (up to 100-day supply)	\$20 copay (generic medication) / \$100 copay (brand-name medication) (plan deductible doesn’t apply)

\*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*.



# Complete care to help you live a fuller, healthier life



Explore your plan options  
at **[kp.org/choosekp](https://kp.org/choosekp)**.

Talk to an enrollment specialist:

**1-800-514-0985 (TTY 711)**

Monday through Friday, 7 a.m. to 6 p.m. Pacific time





# **Service area updates**

# 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 — 9 years in a row<sup>1</sup>**

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 ninth year in a row.

## Quality of care

### **17 years of recognition for top-rated quality medical care<sup>2</sup>**

For a record-setting 17 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.

### **Leading California in 105 effectiveness-of-care measures<sup>3</sup>**

In 2024, Kaiser Permanente led the state as the top performer in 105 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
- Respiratory care

1. National Committee for Quality Assurance, 2015–2024. 2. Health Care Quality Report Card, 2009–25, California Office of the Patient Advocate. 2024–25 results are based on 2023 performance data. 3. NCQA Quality Compass®, 2024.



# 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 <sup>*</sup>             |
| • Family Medicine          | • Ob-gyn        | • Radiology/Diagnostic Imaging <sup>*</sup> |
| • 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)

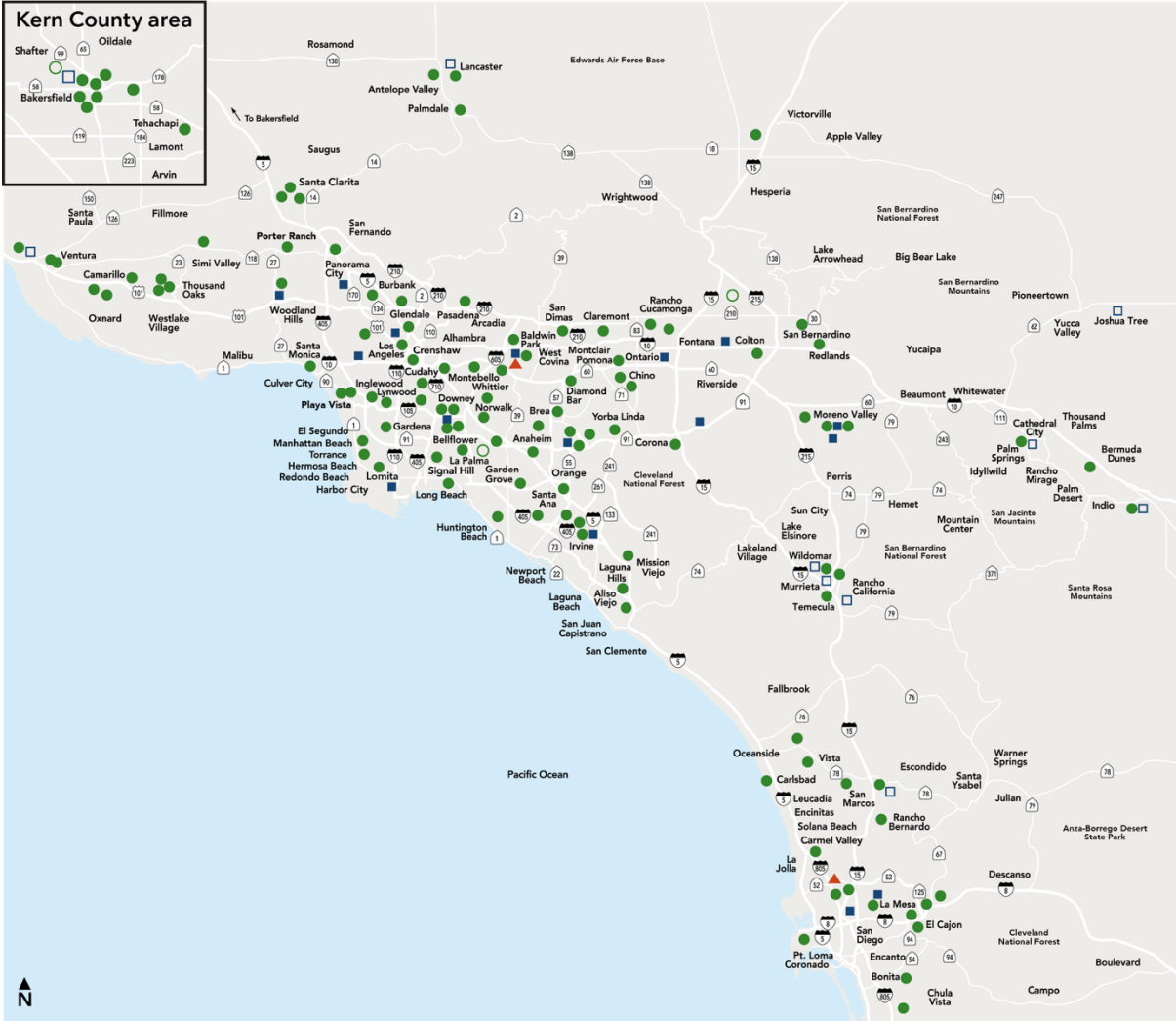
<sup>\*</sup>By referral only.



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





CARE PROVIDED BY  
**KAISER  
PERMANENTE.**

# Make first-rate care your next stop

Enjoy convenient Kaiser Permanente care —  
now at a Target near you

## Target Clinic hours & locations

Mon–Fri, 9 a.m. to 7 p.m.; Sat–Sun, 11 a.m. to 4 p.m.;

Closed for lunch, Mon–Fri, 1:30 to 2:30 p.m.; Sat–Sun, 2 to 2:30 p.m.

### Los Angeles County

#### Burbank

1800 W. Empire Ave.  
Burbank, CA 91504

#### Compton

1621 S. Alameda St.  
Compton, CA 90220

#### Culver City

10820 Jefferson Blvd.  
Culver City, CA 90230

#### Eagle Rock

2626 Colorado Blvd.  
Los Angeles, CA 90041

#### Hawthorne

2700 W. 120th St.  
Hawthorne, CA 90250

#### Inglewood

3471 W. Century Blvd.  
Inglewood, CA 90301

#### Northridge

8999 Balboa Blvd.  
Northridge, CA 91325

#### Norwalk

10600 Firestone Blvd.  
Norwalk, CA 90650

#### Pico Rivera

8800 Whittier Blvd.  
Pico Rivera, CA 90660

### Redondo Beach

1601 Kingsdale Ave.  
Redondo Beach, CA 90278

### Rosemead

3600 Rosemead Blvd.  
Rosemead, CA 91770

### Santa Clarita East

19105 Golden Valley Rd. Santa  
Clarita, CA 91387

### West Covina South

2370  
S. Azusa Ave. West Covina,  
CA 91792

### Westlake Village

30740 Russell Ranch Rd.  
Westlake Village, CA 91362

### Kern County

#### Bakersfield NW

9100 Rosedale Hwy.  
Bakersfield, CA 93312

### Orange County

#### Irvine North

13200 Jamboree Rd.  
Irvine, CA 92602

#### San Clemente

990 Avenida Vista Hermosa  
San Clemente, CA 92673

### West Fullerton

1893 W. Malvern Ave.  
Fullerton, CA 92833

### Riverside County

#### Hemet

3527 W. Florida Ave.  
Hemet, CA 92545

#### Lake Elsinore

18287 Collier Ave.  
Lake Elsinore, CA 92530

#### Menifee

30340 Haun Rd.  
Menifee, CA 92584

#### Norco

1290 Hamner Ave.  
Norco, CA 92860

#### Palm Desert

72549 Highway 111  
Palm Desert, CA 92260

#### Riverside Arlington

3333 Arlington Ave.  
Riverside, CA 92506

### San Bernardino County

#### Apple Valley

19201 Bear Valley Rd.  
Apple Valley, CA 92308

### Fontana North

15272 Summit Ave. Fontana,  
CA 92336

### Montclair

9052 Central Ave.  
Montclair, CA 91763

### Redlands

27320 W. Lugonia Ave.  
Redlands, CA 92374

### San Diego County

#### Chula Vista

1240 Broadway  
Chula Vista, CA 91911

#### Encinitas

1010 N. El Camino Real  
Encinitas, CA 92024

#### San Diego Mission Valley

1288  
Camino Del Rio N. San Diego, CA  
92108

#### Santee

9846 Mission Gorge Rd.  
Santee, CA 92071

#### Vista

1751 University Dr.  
Vista, CA 92083



[kptargetclinic.org](https://kptargetclinic.org)

# 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.

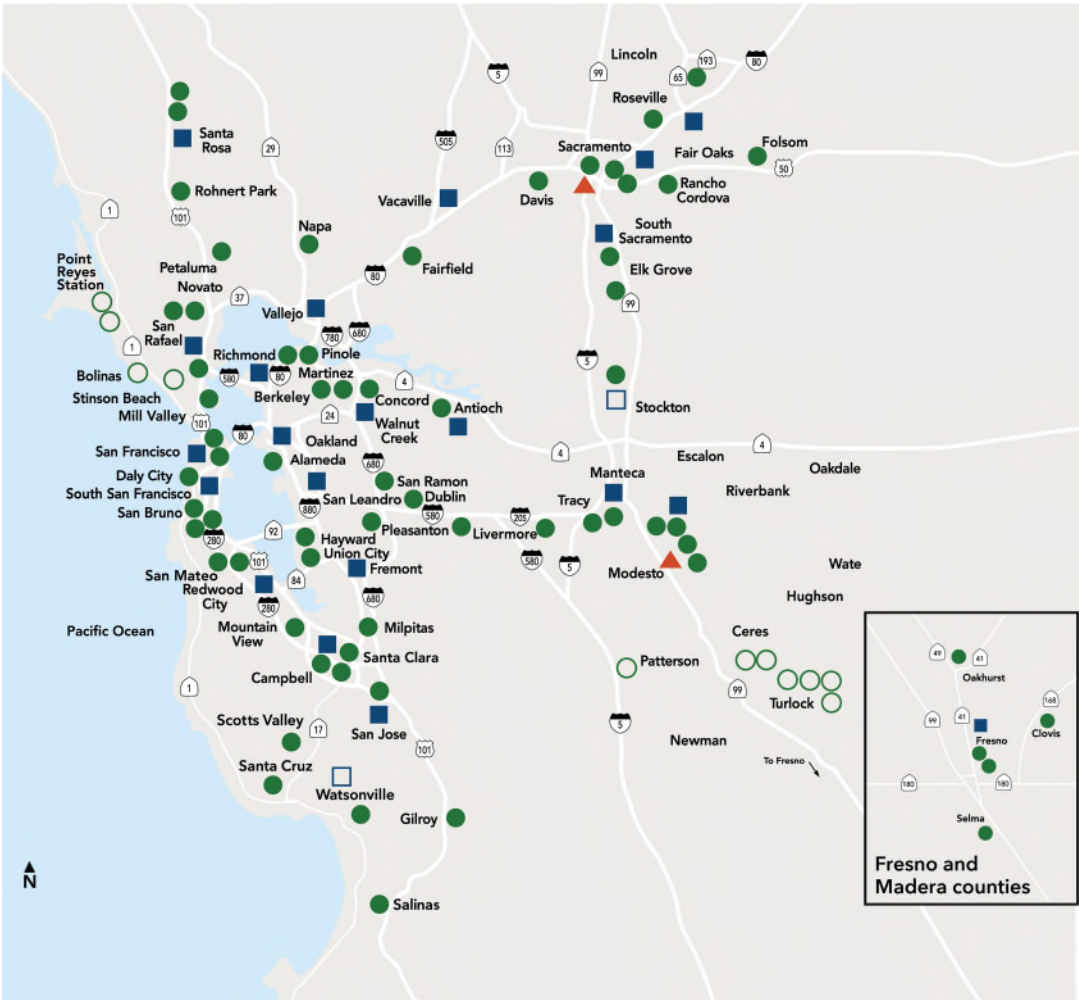


New Salinas Medical Offices provide access to adult and family medicine, pediatrics, psychiatry, lab, and imaging services.



# 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



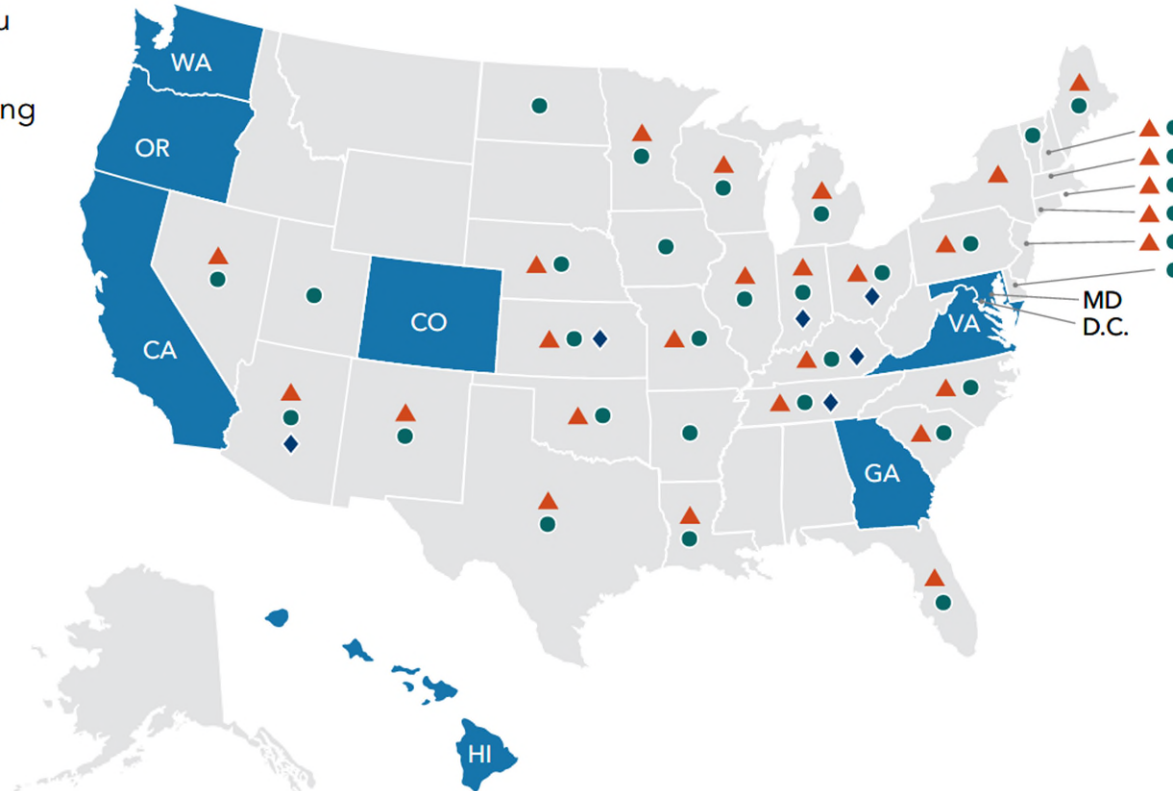
# Away From Home Care

Maps not to scale

## Find care near you

At home or on the go you can get care where and when you need it. Traveling Kaiser Permanente members have access to nonurgent, urgent, and emergency care across the U.S.

-  Kaiser Permanente
-  Cigna PPO Network
-  Concentra Urgent Care
-  MinuteClinic, including pharmacies
-  The Little Clinic, including pharmacies



Learn more at [kp.org/travel](https://kp.org/travel)





# Kaiser Permanente: A national snapshot

## Northern California



**4.6M**  
members

## Washington



**586,977**  
members

## Colorado



**505,733**  
members

## Mid-Atlantic States

(Maryland, Virginia, and Washington, D.C.)



**785,460**  
members

## Southern California



**4.8M**  
members

## Northwest

(Oregon and SW Washington)



**612,475**  
members

## Hawaii



**265,951**  
members

## Georgia



**327,282**  
members

# A connected care community

## California

**441**  
medical  
facilities



**17,700+** doctors

## Washington

**26**  
medical  
facilities



**1,000+** doctors

## Colorado

**29**  
medical  
facilities



**1,200+** doctors

## Mid-Atlantic States (Maryland, Virginia, and Washington, D.C.)

**35+**  
medical  
facilities



**1,800+** doctors

## Hawaii

**19**  
medical  
facilities



**480+** doctors

## Northwest (Oregon and SW Washington)

**53**  
medical  
facilities



**1,300+** doctors

## Georgia

**26**  
medical  
facilities



**700+** doctors

## National footprint



**656**  
connected  
medical  
facilities



**24,280**  
doctors nationwide

Doctor counts approximate as of December 31, 2023. Facility counts are current as of September 30, 2023.

# Good health. Everywhere.

 <b>1.7M</b> cervical cancer screenings (2023)	 <b>2.2M</b> colorectal cancer screenings (2023)	 <b>12.5M</b> members (2023)	 <b>24K+</b> doctors	 <b>15.8M</b> phone appointments (2023)	 <b>85%</b> of eligible members registered on kp.org
 <b>4M</b> e-visits (2023)	 <b>Largest</b> civilian U.S. health record system	 <b>118K</b> babies delivered (2023)	 <b>9</b> research centers	 <b>52.1M</b> office visits (2022)	 <b>105.3M</b> prescriptions filled (2022)
 <b>1M</b> breast cancer screenings (2023)	 <b>73K+</b> nurses	 <b>235K+</b> employees	 <b>6.9M</b> video visits (2023)	 <b>658</b> medical facilities (2023)	 <b>2K+</b> studies and clinical trials (2023)