2025 Open Enrollment



NORTHERN CALIFORNIA INSTITUTE FOR RESEARCH & EDUCATION ©2025 Kaiser Foundation Health Plan, Inc.



A different kind of care

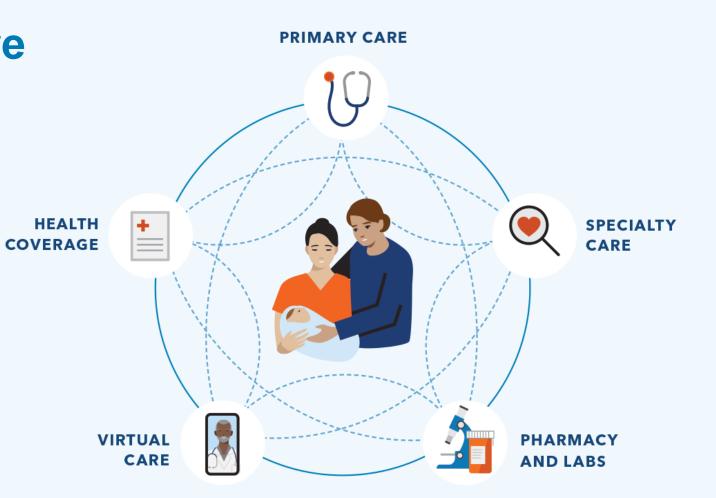
Your health care should make your life easier — with doctors, hospitals, and health plan benefits that are all connected and focused on providing you with exceptional care.

With Kaiser Permanente, you get:

- Personalized care from top specialists
- 24/7 access to care wherever you are
- Predictable costs and less paperwork



Watch our <u>intro video</u> to learn about care that puts you at the center.



Why choose Kaiser Permanente?



High-quality, personalized care

- From prevention to primary care to specialized care
- With doctors who learn your lifestyle, health risks, and goals
- Care teams connected to your medical history through your electronic health record



Convenient access

- With 24/7 care by phone or video¹
- On one app that makes care easy to manage
- At facilities that offer more services in one stop



Support for total health

- Help with mental health concerns from any member of your care team
- Self-care apps, classes, services, and programs^{2,3}
- Resources to help you achieve your health and fitness goals



^{1.} When appropriate and available. 2. 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. 3. Some classes may require a fee.

Care that's convenient

We make it easy to get high-quality care when and where you want it. No matter how you connect, you'll always talk with a medical professional who can see your health history, so you never have to repeat your story.

Your health at your fingertips

- Get 24/7 care by phone or video.1
- Email your care team.
- Schedule routine appointments.
- View most lab results and doctor's notes.



Simplify your health care with the Kaiser Permanente app.

- Refill most prescriptions.
- · Check in for appointments.
- Pay bills and view statements.

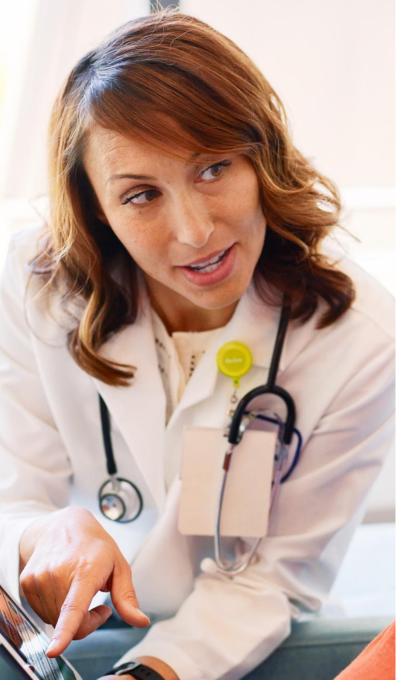




Over half of members avoided a trip to the ER or urgent care with a video visit.²

Kaiser Permanente

1. When appropriate and available. 2. Kaiser Permanente internal data, 2023.



Convenient care close to home



Choose Kaiser Permanente doctors and facilities that are close to work or home. Wherever you visit, your care team is connected to a national network of specialists and services.

Same-day, next-day, and weekend appointments are available at most Kaiser Permanente locations.

You can get convenient service with:



Timely primary care appointments



Quick lab results



A large clinician network

24/7 virtual care



Find locations that are close to home.



Convenient prescription refills

Order prescription refills online, on the Kaiser Permanente app, in person, over the phone, or by mail order.

You can get refill reminders or alerts when new prescriptions are available to order. Track your order online and get delivery updates by text or email.



Mail-order pharmacy

- · Easy refills online, in person, or over the phone
- Same-day pickup
- Most prescriptions delivered to your front door¹
- Same-day or next-day home delivery available for an additional fee²

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.





Convenient care while traveling

Planning a trip? Have a child going away to college? Before you leave, we'll help you get vaccinated, refill prescriptions, and stay on top of your health while you're away.



You're covered for urgent and emergency care anywhere in the world.



You can always get 24/7 care by phone or online across the U.S.*



Learn more about getting care away from home.

*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.



Resources for mental health

Members can get help with depression, anxiety, addiction, and mental or emotional health — without a referral for mental health care within Kaiser Permanente. Share your concerns with anyone on your care team at any time, and they can connect you to the support you need.

- Individual or group therapy
- Health classes¹
- Medication
- Online resources
- Apps for mental wellness and self-care²

Not sure where to start? Talk to your personal doctor about your concerns or call us to talk with our mental health team.



Find mental health and wellness resources that fit your life.

1. Some classes may require a fee. 2. 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.



Resources for everyday wellness

Take advantage of <u>classes</u>, <u>services</u>, <u>and programs</u> to help you achieve your health and fitness goals.¹



Reduced rates on gym memberships



Wellness coaching by phone



Healthy lifestyle programs and classes²



Online fitness classes



1. These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. **2.** Some classes may require a fee.



NCIRE Traditional HMO Plan

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

Benefits	Details
Yearly deductible	None
Maximum yearly out-of-pocket costs	\$2,000 individual/\$4,000 family
Covered services	You pay
Preventive care	No charge
Most Primary Care and Physician Specialist's office visit	\$30 per visit
Primary Care and Physician Specialist visits by phone and video	No charge
Most X-rays and Lab tests	\$10 per encounter
Outpatient surgery	\$100 per procedure
Hospitalization	\$250 per admission
Emergency care	\$100 per visit
Prescribed medications (Plan Deductible doesn't apply) 30-day supply at a Plan Pharmacy 100-day supply refills through our mail-order service Most specialty items at a Plan Pharmacy	\$15 copay (generic medication)/\$30 copay (brand-name medication) \$ 30 copay (generic medication)/ \$60 copay (brand-name medication) 30 % Coinsurance (not to exceed \$250) for up to a 30-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*.



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



Learn more about maternity care that's built around you.



Complete care to help you live a fuller, healthier life

Have questions about your plan options?



Visit **<u>kp.org/choosekp</u>** to get started.



Talk to an enrollment specialist: **1-800-514-0985** (TTY **711**), Monday through Friday, 7 a.m. to 6 p.m. Pacific time



Updates in Northern California

Care delivery

Care Essentials in downtown San Francisco

Located at the Salesforce Transit Center in order to meet members where they are, this innovative new facility offers extended hours. Services include sameday appointments, pharmacy, lab tests, vaccines, injections, and treatment of minor illnesses and injuries.

Now open

- Level II Neonatal Intensive Care Unit at Vacaville Medical Center
- Santa Cruz Medical Offices
- Urgent Care Clinic at Geary Medical Offices in San Francisco



Care Essentials in the heart of downtown San Francisco.



At the new Santa Cruz Medical Offices, members have access to family medicine, lab, mammography, ob-gyn, pediatric, pharmacy, and X-ray services.



Thank you

