

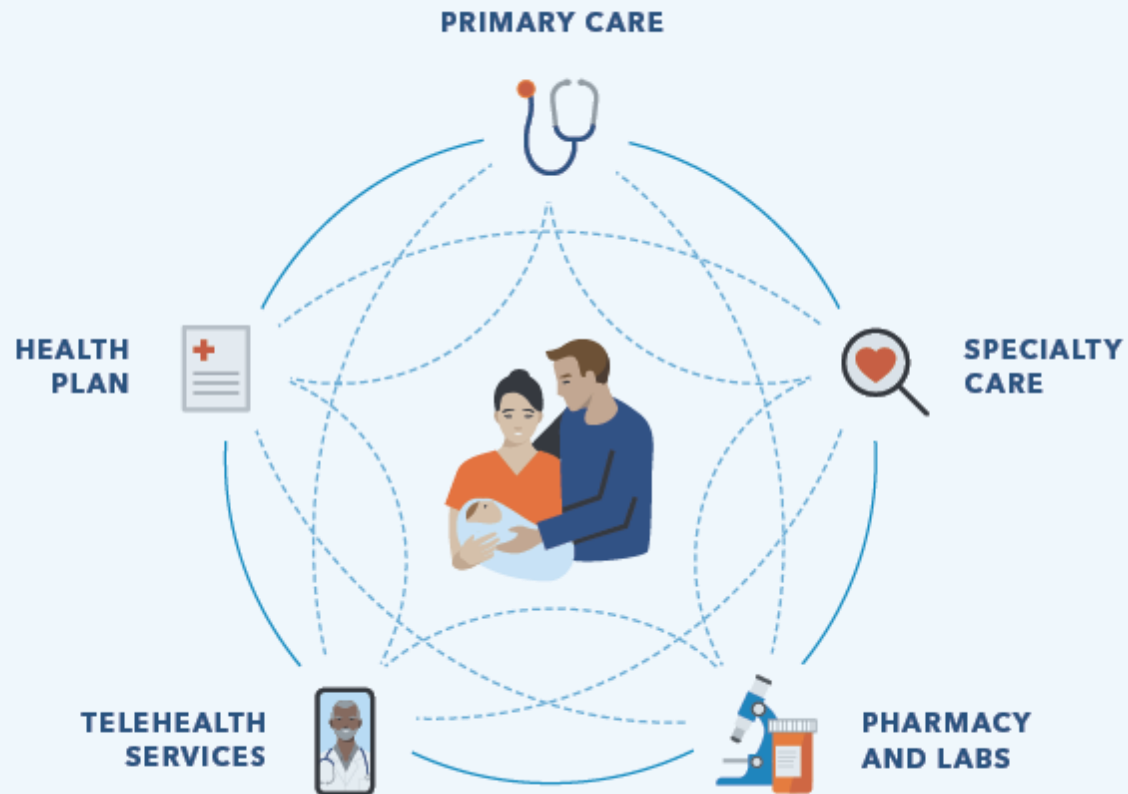
2023 Open Enrollment

Find your healthy place

With care for all that is you



It's easier to find your healthy place with connected care



We combine care and coverage:

- **Doctors**
- **Hospitals**
- **Health plan**

Care feels easier and faster and is centered around all that is you.

Care that meets you where you are

When you're a member, you get access to our doctors and facilities — conveniently located near where you live, work, and play.

117.8M

VIRTUAL CONNECTIONS

between members and their care teams in 2021*



12.6M

MEMBERS

covered for care needs in mind and body



42.5M

PRESCRIPTION DELIVERIES

to members' homes in 2021



23,656

DOCTORS AND SPECIALISTS

connected to easily share the latest medical advancements



773

HOSPITALS AND MEDICAL OFFICES

with many services often under one roof, so you can get everything done quickly



9

AREAS

to get Kaiser Permanente care in person — California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and Washington, D.C.



*Source: Kaiser Permanente Telehealth Insights Dashboard. Doctor and facility counts include affiliated medical professionals and locations.

Updates in Northern California

Care delivery

Care Essentials in downtown San Francisco

Located at the Salesforce Transit Center to meet members where they are, this innovative new facility will have extended hours. Services include same-day appointments, pharmacy, lab tests, vaccines, injections, and treatment of minor illnesses and injuries. Scheduled to open in 2022.

Now open

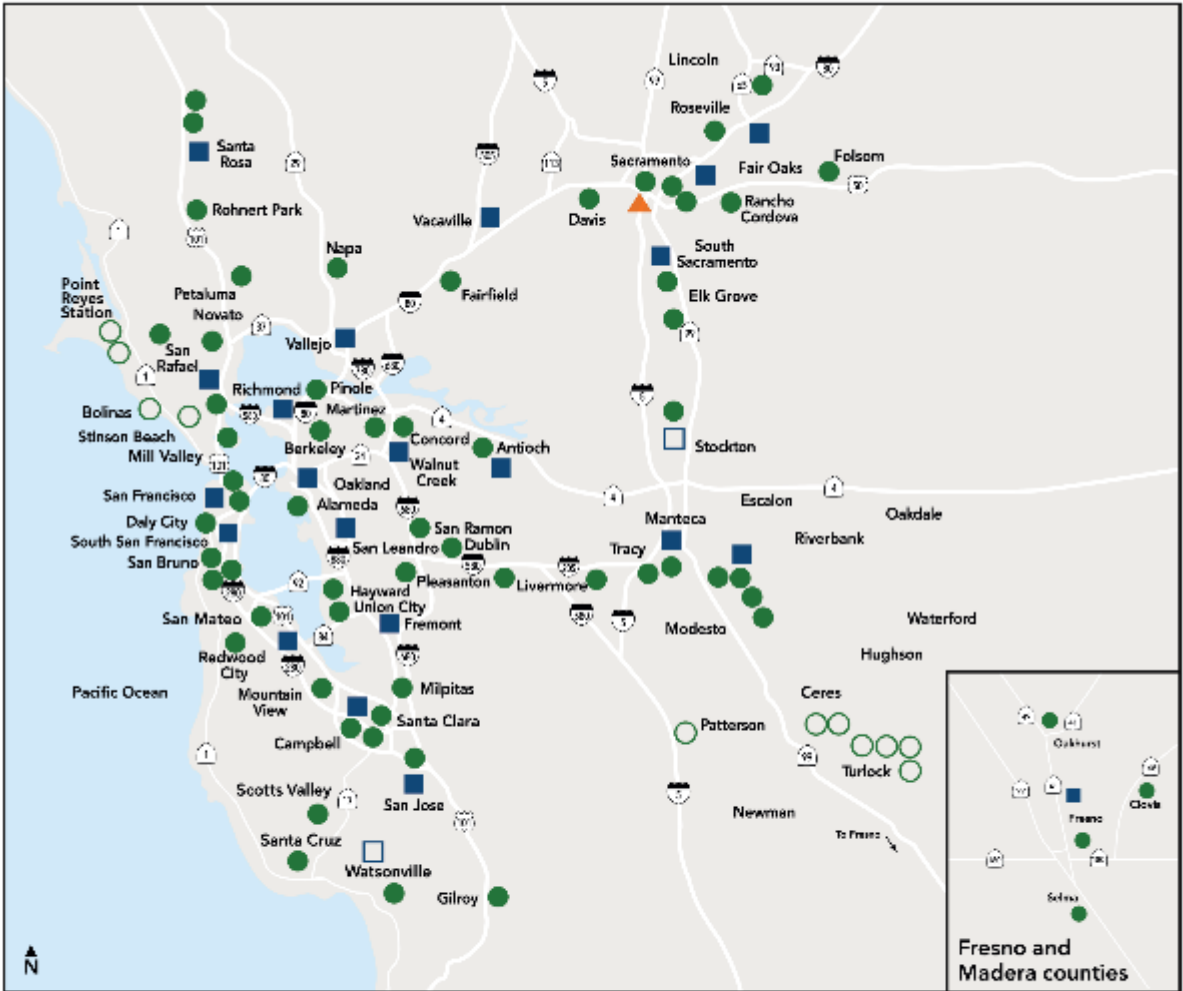
- Redwood City Marshall Medical Offices
- Berkeley Medical Offices
- San Rafael Los Gamos Medical Offices
- Lathrop Mental Health and Wellness Center
- San Francisco Center for Reproductive Health
- Santa Cruz Medical Offices



Rendering of new Care Essentials facility in downtown San Francisco

Locations in Northern California

- Central Valley
- Diablo
- East Bay
- Fresno
- Greater San Francisco
- Greater Southern Alameda
- Marin/Sonoma
- Napa/Solano
- Redwood City
- Roseville
- Sacramento
- San Jose
- Santa Clara
- Santa Cruz
- South Sacramento



■ Kaiser Permanente medical centers (hospital and medical offices)
 ● Kaiser Permanente medical offices
▲ Specialty facilities
 Affiliated plan hospitals
 Affiliated medical offices



Commercial-Basic Plan – HMO

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

Maximum yearly out-of-pocket costs	\$1,500 individual/\$3,000 family
Covered service	You pay
Preventive care	No charge
Doctor’s office visit	\$15 per visit
Lab tests and radiology	No charge
Outpatient surgery	\$15 per procedure
Hospitalization	No charge
Emergency care	\$50 per visit
Prescribed medications (30-day supply)	\$5 copay (generic medication)/\$20 copay (brand-name medication)
Chiropractic / Acupuncture	\$15 per visit (up to a combined total of 20 chiropractic and acupuncture visits per calendar year from network providers)

*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*.



CalPERS Kaiser Permanente Medicare Health Plans

New for 2023! Kaiser Permanente has more Medicare health plan options for CalPERS retirees to choose from:

- **Kaiser Permanente Senior Advantage (KPSA)** with \$10 office visits
- **Kaiser Permanente Senior Advantage (KPSA) Summit** with \$0 office visits

Both offer the same benefits & services such as:



Focus on a healthier you with our vision benefit
When you see clearly, daily activities like driving and reading become noticeably easier. Keep things simple with vision benefits built right into your health plan.



Stay active with Silver&Fit®
As a member, you have access to the Silver&Fit® Exercise and Healthy Aging Program, which offers benefits like gym memberships and home fitness programs*



Simplify your recovery with meal delivery
To help you recover after a hospital or skilled nursing facility stay, get fresh meals delivered right to you - including heart-healthy, diabetic-friendly, and gluten-free options.



Find relief from pain with chiropractic and acupuncture benefits
Get safe, effective, and evidence-based care for issues like headaches and chronic neck and back pain with our included chiropractic and acupuncture benefits.



Access care more easily with our transportation benefit
Your Group Medicare health plan includes rides for doctor appointments, medical services like lab or X-ray and picking up medications or medical equipment.



NEW! Over the Counter (OTC) Wellness Benefit
Save time and money by ordering health and wellness products with your quarterly OTC credit offered with your Kaiser Permanente Senior Advantage HMO plans.

*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*.

CalPERS Kaiser Permanente Medicare Health Plans

New for 2023! Over the Counter (OTC) Wellness Benefit

As a Kaiser Permanente Medicare health plan group member, you can get OTC health and wellness products delivered to your home. And all at no cost. Benefit is available for both KPSA and KPSA Summit plans.



You can use your benefit to order:

- Vitamins and minerals
- Allergy, cough, and cold remedies
- Antacids, laxatives, and stomach aids
- Pain relievers and stomach aids
- First aid kits, joint supports, and incontinence products
- Blood pressure monitors and thermometers
- Diabetic supplies such as compression stockings and sharps containers

Your Kaiser Permanente Senior Advantage (HMO) plan includes a \$70 quarterly benefit limit for OTC products.

Ready to order? Its easy – visit our website or call today.

Place your order for your OTC health and wellness products in one of the following ways:



- Visit kp.org/otc/ca



- Call 1-833-569-2360 (TTY 711)
Monday through Friday
7 a.m. to 6 p.m.

CalPERS Kaiser Permanente Medicare Health Plans

	Kaiser Permanente Senior Advantage (KPSA) Medicare Advantage Plan with \$10 Office Visits	Kaiser Permanente Senior Advantage (KPSA) Summit Medicare Advantage Plan with \$0 Office Visits
Yearly deductible	None	None
Maximum yearly out-of-pocket costs	\$1,500 per person	\$1,500 per person
Covered service	You pay	You pay
Preventive care	\$0 copay	\$0 copay
Doctor's office visit	\$10 copay	\$0 copay
Lab tests and radiology	\$0 copay	\$0 copay
Outpatient surgery	\$10 copay	\$0 copay
Hospitalization	\$0 copay	\$0 copay
Emergency care	\$50 copay	\$50 copay
Prescribed medications (30-day supply)	\$5 copay (generic medication)/ \$20 copay (brand-name medication)	\$5 copay (generic medication)/ \$20 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*.



Why choose Kaiser Permanente?



Quality care

- Health care for all that is you
- Leading preventive care to help you stay healthy
- One of the nation's largest multispecialty medical groups



More digital options

- Convenient phone and video visits around the clock¹
- Care advice by email, phone, or online
- Kaiser Permanente app to connect to care anytime²



Membership extras

- Acupuncture, chiropractic care, and massage therapy at reduced rates
- ClassPass reduced rates for fitness classes
- Calm meditation app at no cost

1. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent licensed clinicians from providing care across state lines. Laws differ by state. 2. To use the Kaiser Permanente app, you must be a member registered on kp.org.

Quality care with you at the center

Your doctor will build a care plan based on your needs and work with your care team to deliver high-quality, personalized care.



Preventive care to keep you healthy



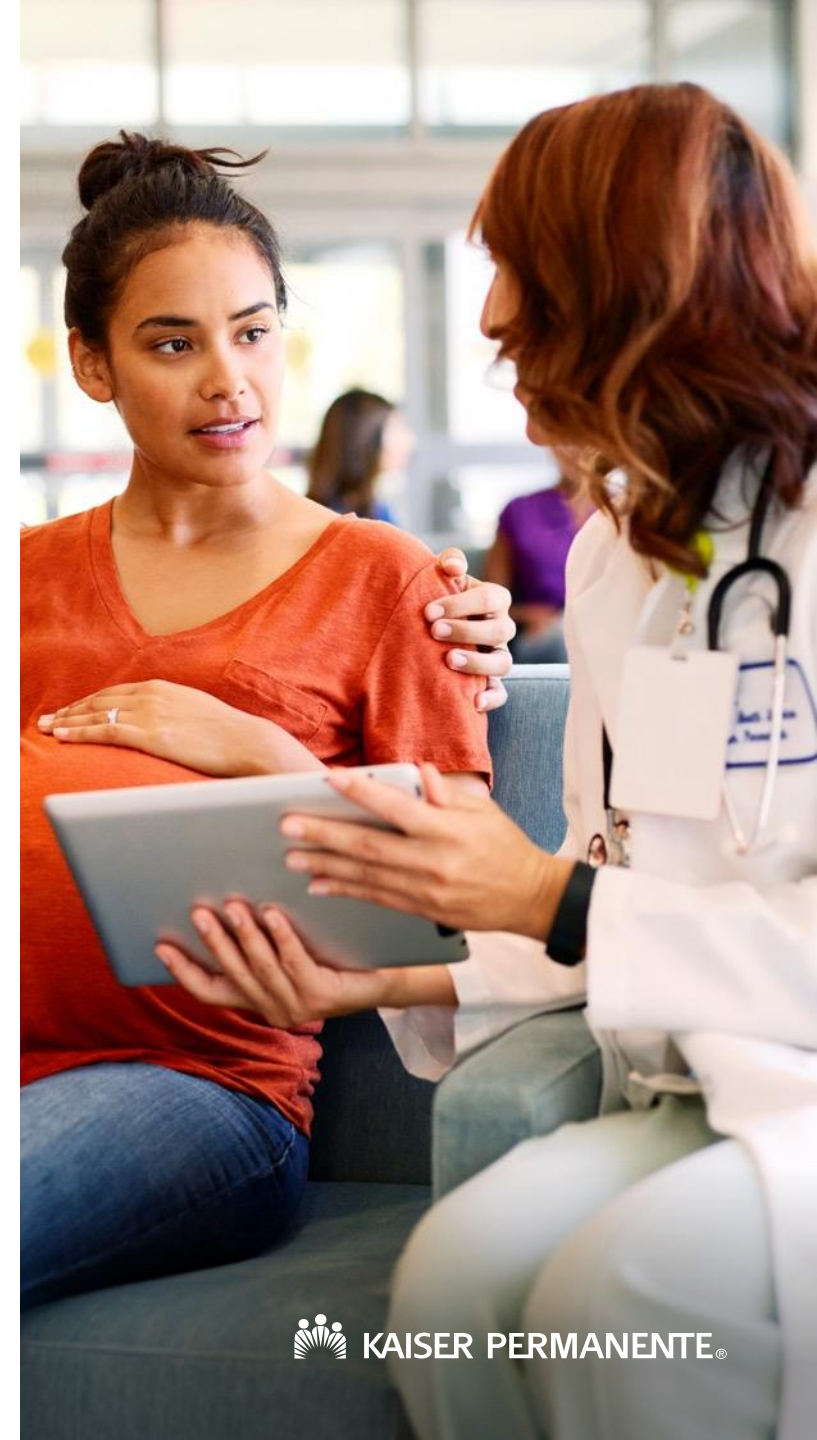
Specialty care when you need it



Support for ongoing conditions

Get care in your language — with multilingual doctors and phone interpretation in more than 150 languages.

We've helped deliver millions of COVID-19 vaccines to our members, communities, and underserved areas. Visit kp.org/covidvaccine to search vaccine appointments.



Quality care when you need it

Same-day, next-day, and weekend appointments are available at most locations and by phone and video.¹



Visit us in person at a location near you.



Talk to a health care professional by phone or video.¹

24-hour virtual care on your schedule

You can get fast, personalized support — daytime, nighttime, anytime.



- Schedule a phone or video visit with a doctor or clinician.¹
- Get 24/7 care advice by phone.
- Use our e-visit questionnaire to get personalized care advice for certain conditions, order many tests, and get some prescriptions online.

¹. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent licensed clinicians from providing care across state lines. Laws differ by state. ². High deductible health plans may require a copay or coinsurance for phone and video visits.

**Save time
and money**

Telehealth is covered
at no cost with
most plans.²

Convenient ways to get what you need

Good health goes beyond the doctor's office. Manage your care 24/7 with the Kaiser Permanente app or at kp.org.¹



Stay on top of your health²

- Schedule or cancel vaccinations and routine appointments.
- Email your doctor's office with nonurgent questions.
- Order a COVID-19 self-test.
- See most test results.
- Read your doctor's notes.



Fill prescriptions²

- Have most prescriptions delivered directly to your front door.
- Get same-day or next-day delivery for an additional fee.³
- Order them for same-day pickup.

1. To use the Kaiser Permanente app, you must be a member registered on kp.org. **2.** These features are available when you get care from Kaiser Permanente facilities. **3.** 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 prescriptions.





Care away from home

- If you get hurt or sick while traveling outside a Kaiser Permanente area, you're covered for urgent and emergency care anywhere in the world.
- And when you're planning to travel, we can help you stay on top of your health while you're away. We'll work with you before you leave to see if you need a vaccination, refill prescriptions, and more. Just call us or go online:



24/7 Away from Home Travel Line: **951-268-3900***
or [kp.org/travel](https://www.kp.org/travel)

*This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the United States. Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time (PT), and it reopens the day after a holiday at 4 a.m. PT.

Specialty care you can trust

No matter your needs, you'll have access to great doctors, advanced technology, and evidence-based care to help you recover quickly. Here are a few areas where we lead the way.

Cancer care

Hearing that you have a cancer diagnosis can be overwhelming. But no member — or doctor — goes it alone. A multidisciplinary team works with you and your family to determine the best approach to your treatment.

Learn more at kp.org/cancercare.

Cardiac care

No 2 hearts are alike. There are many types of heart disease, and different people need different types of care. You and your doctor will make decisions about your care together, and you'll have guidance and support at every step.

Learn more at kp.org/cardiaccare.



Expect great care when you're expecting

- **A dedicated prenatal care team** — Doctors and nurses help keep you and your baby healthy and empower you to make decisions.
- **A personalized birth plan** — We'll help you have the safe, positive experience you want, starting with your first appointment.
- **Care and support every step of the way** — From virtual and in-person tours of our private birthing suites to classes* and online resources to help answer the many questions of expecting parents.
- **Support that doesn't stop at delivery** — Breastfeeding consultation and other guidance to help your baby have a healthy start in life.

Learn more at kp.org/maternitycare.

*Classes vary by location. Some classes may require a fee.





Mental health services — care for the whole you

Your thoughts and feelings affect your overall well-being. We're committed to helping you achieve and maintain optimal health for your mind, body, and spirit.

- Get support for a wide range of conditions, like anxiety, depression, substance use disorder, and autism spectrum disorders.
- Find care with psychiatrists, psychologists, marriage and family therapists, and more.
- Make an appointment for therapy within Kaiser Permanente without a referral.
- Use a wide range of online self-care resources at any time to help you relieve stress, improve sleep, practice mindfulness, and more.

Learn more at kp.org/mentalhealth.

Added support — for all that is you¹



ClassPass reduced rates on fitness classes



Self-care apps Calm and myStrength



Wellness Coaching by Phone



Online healthy lifestyle programs, videos, podcasts, recipes, and more



Reduced rates on specialty care services like acupuncture, chiropractic care, massage therapy, and gym memberships



On-site health education classes and support groups²



Seasonal farmers markets³

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.** Classes vary at each location and some may require a fee. **3.** Not available in all areas.

A better experience from the start

We guide you through each step of joining Kaiser Permanente, so you can start getting the care you need from day one.



Personalized onboarding

- A welcome call to answer your questions
- A member guide to get you started



3 easy steps to a healthy change

- Choose your new doctor
- Transition your care and prescriptions seamlessly
- Get care on your schedule





Want to learn more?

Choosing a health plan is a big decision — so we're here to answer any of your questions.



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

Visit kp.org/calpers or call **1-800-514-0985** (TTY 711), Monday through Friday, 7 a.m. to 6 p.m. Pacific time.

*When appropriate and available.

Thank you

kp.org/calpers

