

2024 Open Enrollment

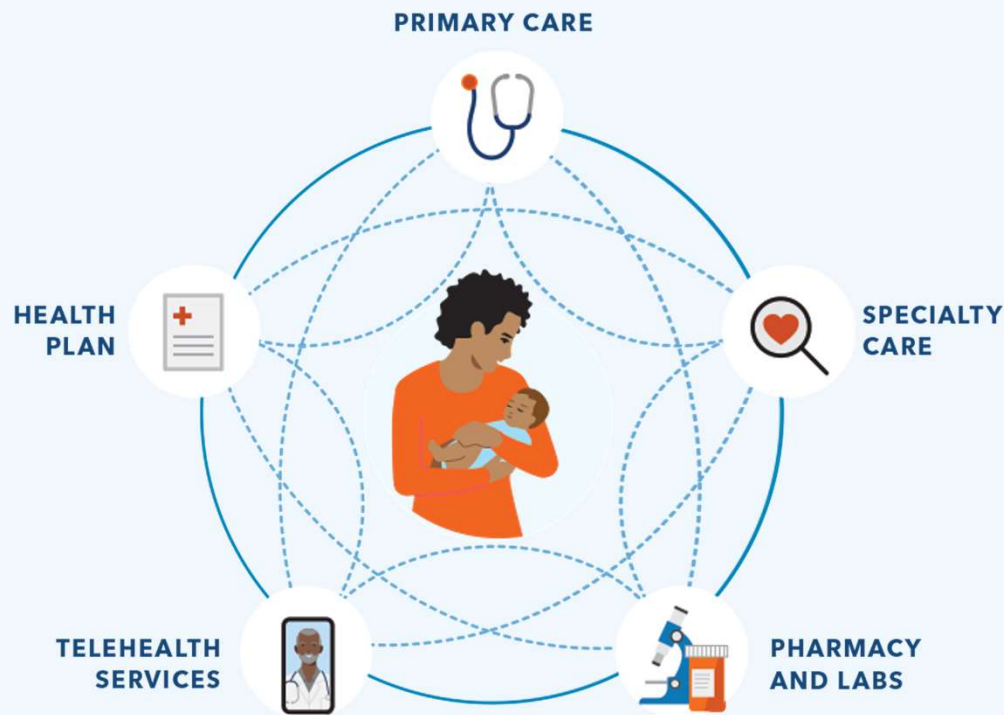
Care for all that is you



Lawrence Livermore National Laboratory



Connected care that's built to make your life easier



We combine care and coverage, which means our doctors, medical facilities, and health plan work together to deliver high-quality care that fits your needs.

It's easier to see top specialists and get the latest treatments.

It's the right care, when you need it.

Why choose Kaiser Permanente?



High-quality, personalized care

- From routine checkups to complex treatments
- For your health goals, whether it's building strength or reducing stress
- To help you feel your best, mentally and physically



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



Membership extras, including²

- Popular self-care apps available at no cost
- Acupuncture, chiropractic care, and massage therapy at reduced rates
- Classes, services, and programs for total health³

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

Convenient prescription refills

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

You can also get refill reminders or alerts when new prescriptions are available to order.



Get your prescriptions:

- At any Kaiser Permanente pharmacy, including same-day pickup
- Delivered to your door with same-day or next-day delivery^{1,2}

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 to travel? Have a child going away to college? 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 to get vaccinated, refill prescriptions, and more.

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



You can always get 24/7 care by email, phone, and video across the nation.*

Visit kp.org/travel to learn more.

Away from Home Travel Line, available 24 hours a day, 7 days a week, at **951-268-3900**

*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

No matter your needs — mental health, maternity, cancer care, heart health, and beyond — you'll have access to expert doctors, advanced technology, and the latest evidence-based care.

We're a national leader in screening rates and research, and we're among the top-rated health plans in every state we serve.^{1,2,3}



Kaiser Permanente members are:

 **33%**

more likely to survive heart disease⁴

 **52%**

more likely to survive colorectal cancer⁵

 **20%**

less likely to experience premature death due to cancer⁶

1. Kaiser Permanente 2022 HEDIS® scores. 2. 2021 Annual Report, Kaiser Permanente, [about.kaiserpermanente.org/who-we-are/annual-reports/2021-annual-report](https://www.kaiserpermanente.org/who-we-are/annual-reports/2021-annual-report). 3. NCQA's Private Health Insurance Plan Ratings 2022–2023, National Committee for Quality Assurance, 2022: Kaiser Foundation Health Plan of Colorado — HMO (rated 4 out of 5); Kaiser Foundation Health Plan of Georgia, Inc. — HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Hawaii — HMO (rated 4 out of 5); Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. — HMO (rated 5 out of 5); Kaiser Foundation Health Plan, Inc., of Northern California — HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of the Northwest — HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Southern California — HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of Washington — HMO (rated 4 out of 5). 4. Elizabeth A. McGlynn, PhD, et al., "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," July 20, 2022. 5. Theodore R. Levin, MD, et al., "Effects of Organized Colorectal Cancer Screening on Cancer Incidence and Mortality in a Large, Community-Based Population," *Gastroenterology*, November 2018. 6. See note 4.



Resources for mental health

Kaiser Permanente provides a wide range of support to help you take care of your mental and emotional health.

- Get help with conditions like anxiety, depression, addiction, 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 online self-care resources at any time to help you relieve stress, improve sleep, practice mindfulness, and more.

Learn more at kp.org/mentalhealth.

Resources for self-care

You have access to apps to help reduce stress, improve sleep, and manage overall mental wellness.^{1,2}

Visit kp.org/selfcareapps to learn more.



Calm

The number one app for sleep and meditation



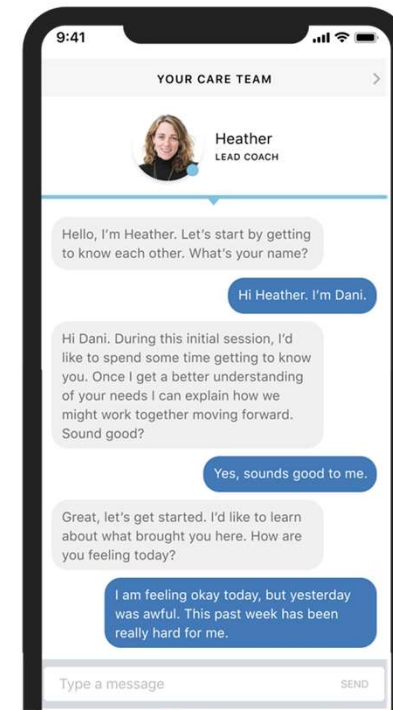
Ginger

Text one-on-one with an emotional support coach anytime, anywhere.³



myStrength

Build a personalized plan to strengthen your emotional health.



47%

of users say
Ginger helps
with anxiety⁴

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. Calm and myStrength can be used by members 13 and over. The Ginger app and services are not available to any members under 18 years old. 3. Eligible Kaiser Permanente members can text with a coach using the Ginger app for 90 days per year. After the 90 days, members can continue to access the other services available on the Ginger app for the remainder of the year at no cost. 4. Knuckle et al., "Association Between Care Utilization and Anxiety Outcomes in an On-Demand Mental Health System: Retrospective Observational Study," *JMIR Formative Research*, 2021.

Resources for everyday wellness

Take advantage of classes, services, and programs to help you achieve your health and fitness goals.¹ Visit kp.org/health-wellness to learn more.



Acupuncture, massage therapy, and chiropractic care



Wellness Coaching by Phone



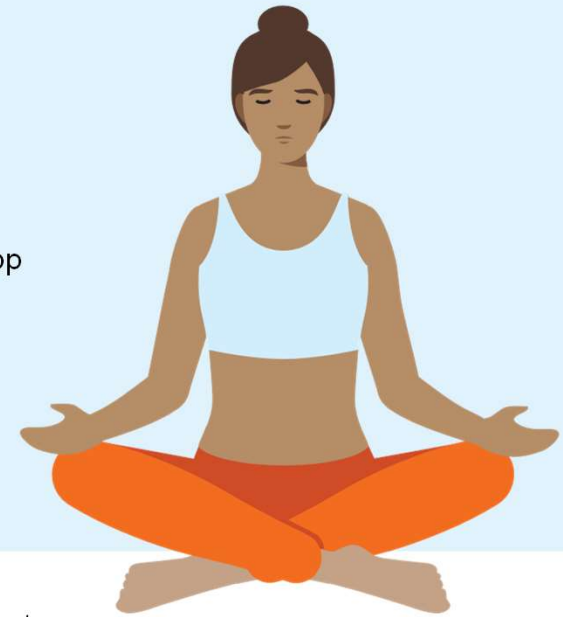
Reduced rates on gym memberships



Online fitness with the ClassPass app



Healthy lifestyle programs and classes²



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.



Care that's right for you



Personalized onboarding

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



3 easy steps to a healthy change

1. Choose your new doctor
2. Transition your care and prescriptions seamlessly
3. Get care on your schedule

Visit kp.org/newmember to learn more.



Plan benefits

Kaiser Permanente Medicare health plan

- Kaiser Permanente Medicare health plan is a Medicare Advantage plan for people with Medicare.
- Kaiser Permanente Medicare health plan provides services covered by Medicare (including Medicare Part D prescription drug coverage).
- As a Kaiser Permanente Medicare health plan member, you get your Medicare benefits through Kaiser Permanente.
- The Medicare program pays Kaiser Permanente to manage health care for people with Medicare (our Kaiser Permanente Medicare health plan members).



Lawrence Livermore National Laboratory - Medicare Advantage Plan Summary of Benefits (1/1/2024 - 12/31/2024)

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

Benefits	Details
Yearly deductible	\$0 individual / \$0 family
Maximum yearly out-of-pocket costs	\$1,000 individual
Covered services	You pay
Preventive care	\$0 copay
Doctor's office visit	\$25 copay
Lab tests and radiology	\$0 copay
Outpatient surgery	\$25 per procedure
Hospitalization	\$250 per admission
Emergency care	\$50 per visit
Prescribed medications (30-day supply)	\$10 copay (generic medication) / \$25 copay (brand-name medication)
Prescribed medications (Mail Order 100-day supply)	\$20 copay (generic medication) / \$50 copay (brand-name medication)
Prescribed specialty medication	20% coinsurance (not to exceed \$150)



Focus on a healthier you

Feel your best with vision benefits built right into your Kaiser Permanente Medicare health plan.

\$150 allowance / 24 months

Vision benefits are provided through Vision Essentials by Kaiser Permanente. With locations at most Kaiser Permanente medical offices, Vision Essentials can give eye exams and fill your prescription for eyeglasses or contact lenses in the same building.

Why vision coverage?

- It's important to have your eyes checked regularly to spot minor as well as more serious eye problems
- When you see clearly, daily activities such as driving and reading become much easier
- You'll enjoy better offers on glasses or contacts

Vision benefits



Hear well, live well

Feel your best with hearing benefits built right into your Kaiser Permanente Medicare health plan.

\$1,500 allowance per ear / 36 months

Good hearing allows you to fully enjoy life

- You can improve your quality of life with the latest hearing products, which are smaller, more effective, and more comfortable than they were in the past
- Our Medicare health plan covers hearing aid checks, where your audiologist can recommend the correct hearing aid for you and confirm that it matches your prescription, at no extra charge
- As a Kaiser Permanente member, you'll get an allowance toward the purchase of a hearing aid in each ear (available once every 3 years)

Hearing benefits





How your HRA works

- Your employer will contribute money to your health reimbursement arrangement (HRA).
- Use this money tax-free¹ to pay or reimburse yourself for qualified medical expenses as defined by your employer.²
- Once you enroll in the plan, your employer will set up your HRA and make funds available to you.

1. The tax references in this document relate to federal income tax only. Consult with a qualified professional for tax, investment, or legal advice.

2. Qualified medical expenses are defined in IRS Publication 502, *Medical and Dental Expenses*, available at [irs.gov/publications](https://www.irs.gov/publications). Consult with your employer's benefits administrator to find out what type of HRA you have, and which categories of qualified medical expenses are eligible for payment or reimbursement under your HRA.

What you can use your HRA to pay for

You can use the money in your HRA to pay for:

- Medical premium payments¹
- Medical expenses
- Prescription drugs

1. In order to use your HRA funds for premium payments, you will need to contact Health Payment Services by phone at 1-877-761-3399. If you are already set up for premium payments, you do not need to do anything. If you would like to opt-out for premium payments, your selection can be changed at any time. Contact Health Payment Services by phone at 1-877-761-3399, or by email (kp@healthaccountservices.com).



HRA tools and resources

- Health payment card — Use it like a debit card to pay for care.
- kp.org/healthpayment — Get 24-hour access to your HRA through our Health Payment Online Portal.
- KP Balance Tracker app — Manage your HRA from your mobile device.
- Health Payment Services team — Contact them by phone at 1-877-761-3399, or by email at kp@healthaccountservices.com, for questions or support.

HRA

The screenshot shows the Kaiser Permanente HRA online portal dashboard. At the top, there is a blue header with the Kaiser Permanente logo and the text "KAISER PERMANENTE". Below the header, it says "Last Login: 7/29/2016 - Online" and "Ivan Nelson (0) Logout". The main navigation menu includes "Home", "Dashboard", "Accounts", "Tools & Support", "Statements & Notifications", and "Profile". The dashboard content is divided into several sections: "I Want To..." with buttons for "File A Claim" and "Manage My Expenses"; "Available Balance" showing "HRA Health Plan Only" with a balance of "\$200.00"; and a "Message Center" with a notification icon and the text "To get your money faster, set up a bank account for direct deposit".

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Latest information on locations near you

Updates in California

Across California, we have 541 medical facilities and 17,410 doctors available to our members. And we're producing recognized results for our members.

Care delivery

Among the highest-rated health plans in California — 7 years in a row¹

Of the 24 commercial health plans in California rated by the National Committee for Quality Assurance, our plans are among the top-rated in the state for the seventh year in a row.

1. National Committee for Quality Assurance, 2015–2023.

2. Health Care Quality Report Card, 2022–23, California Office of the Patient Advocate. 2022–23 edition results are based on 2021 performance data. View the complete report at reportcard.opa.ca.gov. 3. Kaiser Permanente 2022 HEDIS® scores.

Quality of care

Best in state for behavioral and mental health care²

Kaiser Permanente has the only plans to get perfect scores for clinical quality on the California Office of the Patient Advocate's Health Care Quality Report Card. In the 2022–23 edition of the HMO quality report card, we're also the only plan to earn a perfect 5 stars for:

- Behavioral and mental health care
- Appropriate use of tests, treatments, and procedures

Quality of care

Leading California in 74 effectiveness-of-care measures³

In 2022, Kaiser Permanente led the state as the top performer in 74 HEDIS® (Healthcare Effectiveness Data and Information Set) effectiveness-of-care measures — the most of any health plan.



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 offers extended hours. Services include same-day 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 is located at the Salesforce Transit Center in downtown San Francisco.

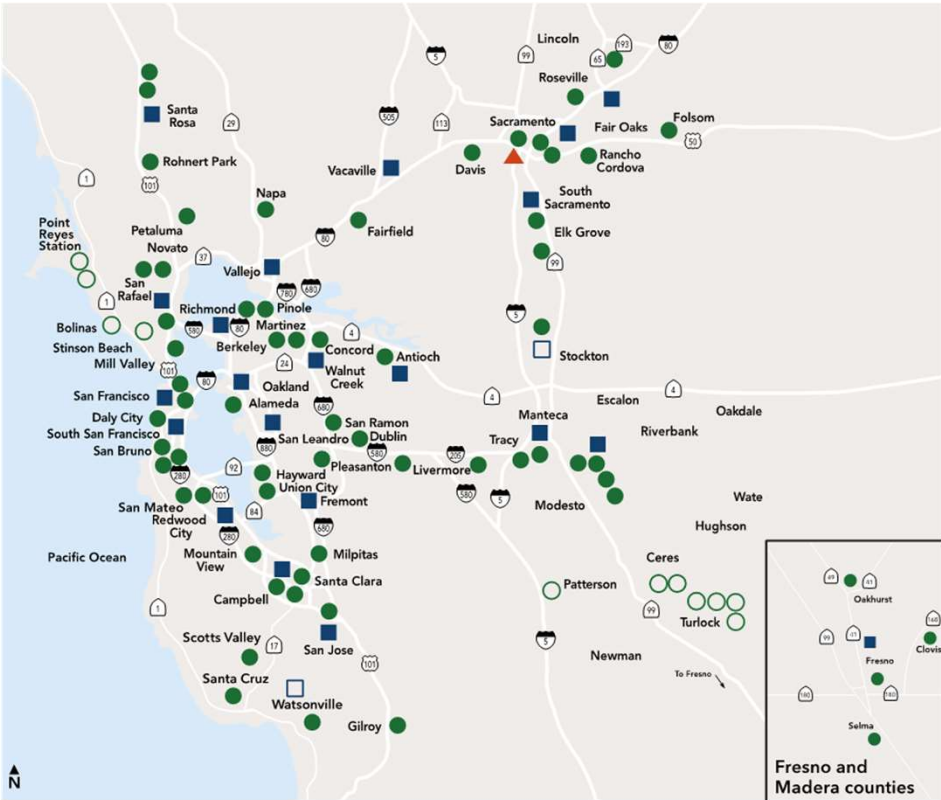


At the new Santa Cruz Medical Offices, members have access to family medicine, lab, mammography, ob-gyn, pediatric, pharmacy, and X-ray services.



Updates in Northern California *(continued)*

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



Map not to scale

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



Updates in Southern California

Care delivery

Now open

- Clairemont Mesa Medical Offices
- Hesperia Medical Offices
- Playa Vista Medical Offices
- Tri-City Medical Center (North San Diego County Affiliated Hospital)
- Watts Medical Offices and remodeled Learning and Counseling Center

Scheduled to open in 2023

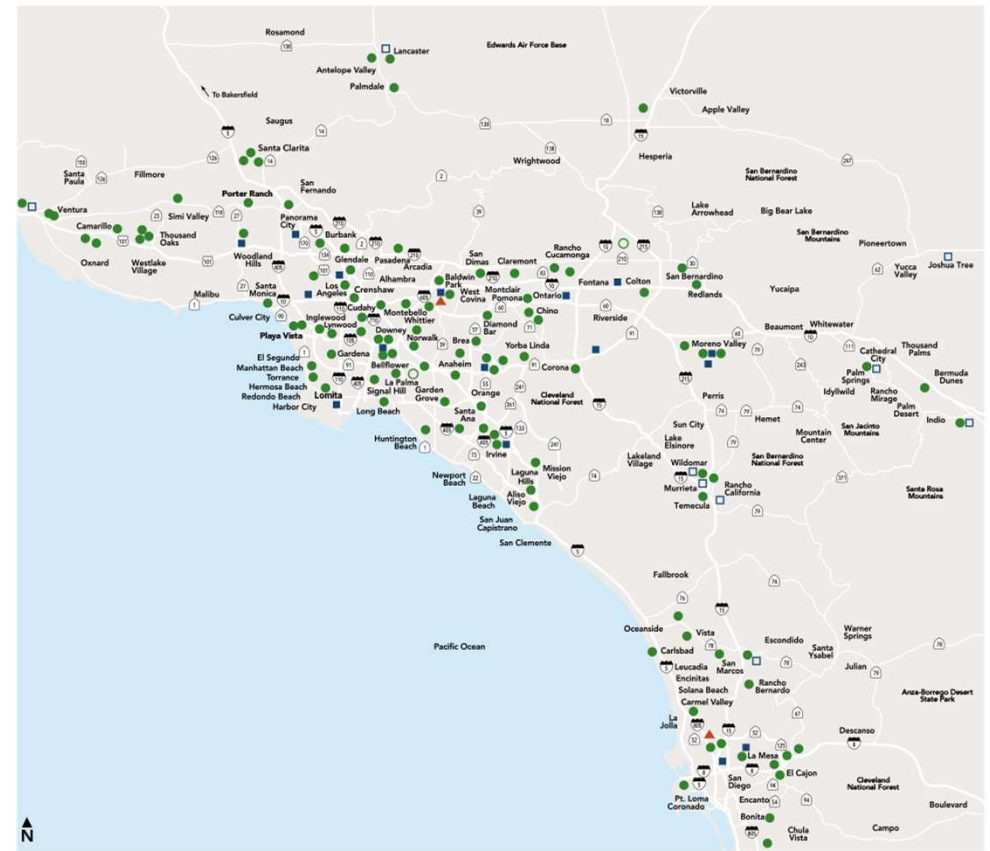
- San Marcos Medical Center (Q3 2023)



Playa Vista Medical Offices

Updates in Southern California *(continued)*

- Antelope Valley
- Baldwin Park
- Downey
- Kern County
- Los Angeles
- Orange County
- Panorama City
- Riverside County
- San Bernardino
- San Diego County
- South Bay
- Ventura County
- West Los Angeles
- Woodland Hills



Map not to scale

- Medical centers
- Affiliated plan hospitals
- Medical offices
- Affiliated medical offices



Increasing access to care with new Target Clinics in Southern California



- Staffed with Kaiser Permanente nurse practitioners and licensed vocational nurses
- More than 85 different services available
- Integrated with members' electronic health record

34 Target Clinics currently open

kptargetclinic.org



Complete care to help you live a fuller, healthier life

Want to learn more?



Visit kp.org/allthatisyou



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



Thank you



Appendix

More on self-care apps¹



Ginger²

- Text with a coach anytime, anywhere, 24/7 for 90 days.
- Discuss goals, share challenges, and create an action plan with your coach.
- Get personalized, interactive skill-building tools from a library of more than 200 activities.
- View recaps from each texting session, track progress, and work with your coach to adjust your action plan as needed.



myStrength³

Strengthen your emotional health whenever, wherever you need to, with:

- A personalized support plan
- Tools to manage stress, depression, sleep, and more
- Hundreds of activities, articles, and videos

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.** Eligible Kaiser Permanente members can text with a coach using the Ginger app for 90 days per year. After the 90 days, members can continue to access the other services available on the Ginger app for the remainder of the year at no cost. **3.** myStrength can be used by members 13 and over. The Ginger app and services are not available to any members under 18 years old.

More on self-care apps



Calm uses meditation and mindfulness to help lower stress, reduce anxiety, and improve sleep quality. Available at no additional cost.

- A new 10-minute Daily Calm meditation every day
- Guided meditations for anxiety, stress, gratitude, and more
- Sleep Stories (soothing bedtime tales for grown-ups)



Get moving with fitness options that fit your schedule and lifestyle, including Pilates, dance, boxing, cardio, strength training, and yoga.

- **Reduced rates on fitness classes —**
Take in-person classes from top fitness studios
- **Online video workouts at no additional cost —**
4,000+ on-demand fitness classes

The services described above are not covered under your health plan benefits and are not 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.

