



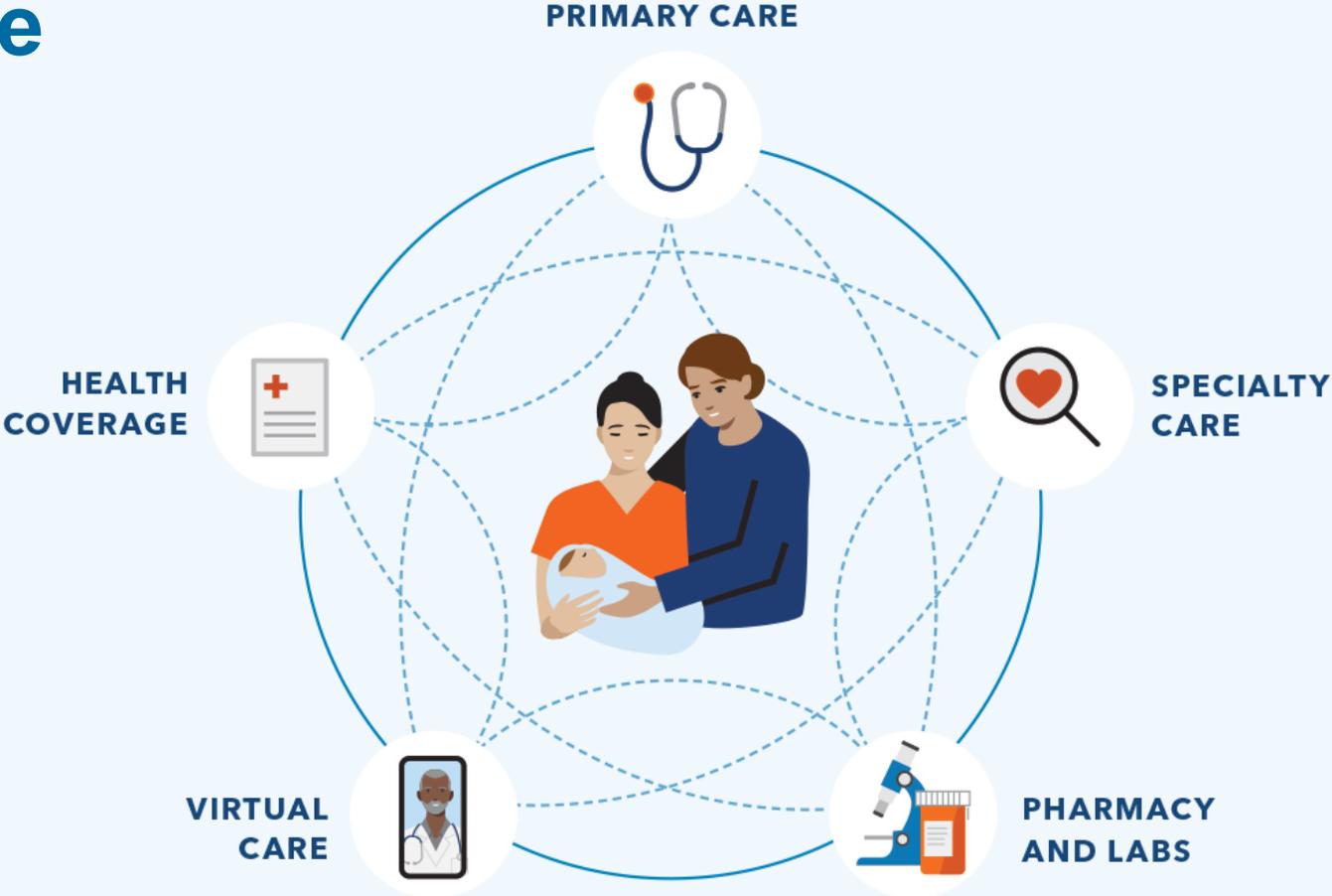
2025 Open Enrollment

Care for all that is you

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 [intro video](#) to learn about care that puts you at the center.

Care that's personalized

You need a doctor who understands you. Someone who'll learn your lifestyle, health risks, and goals.

At Kaiser Permanente, you don't have to repeat yourself every time you visit the doctor. Your care team has access to your entire medical history through your electronic health record, so they know you and your story.

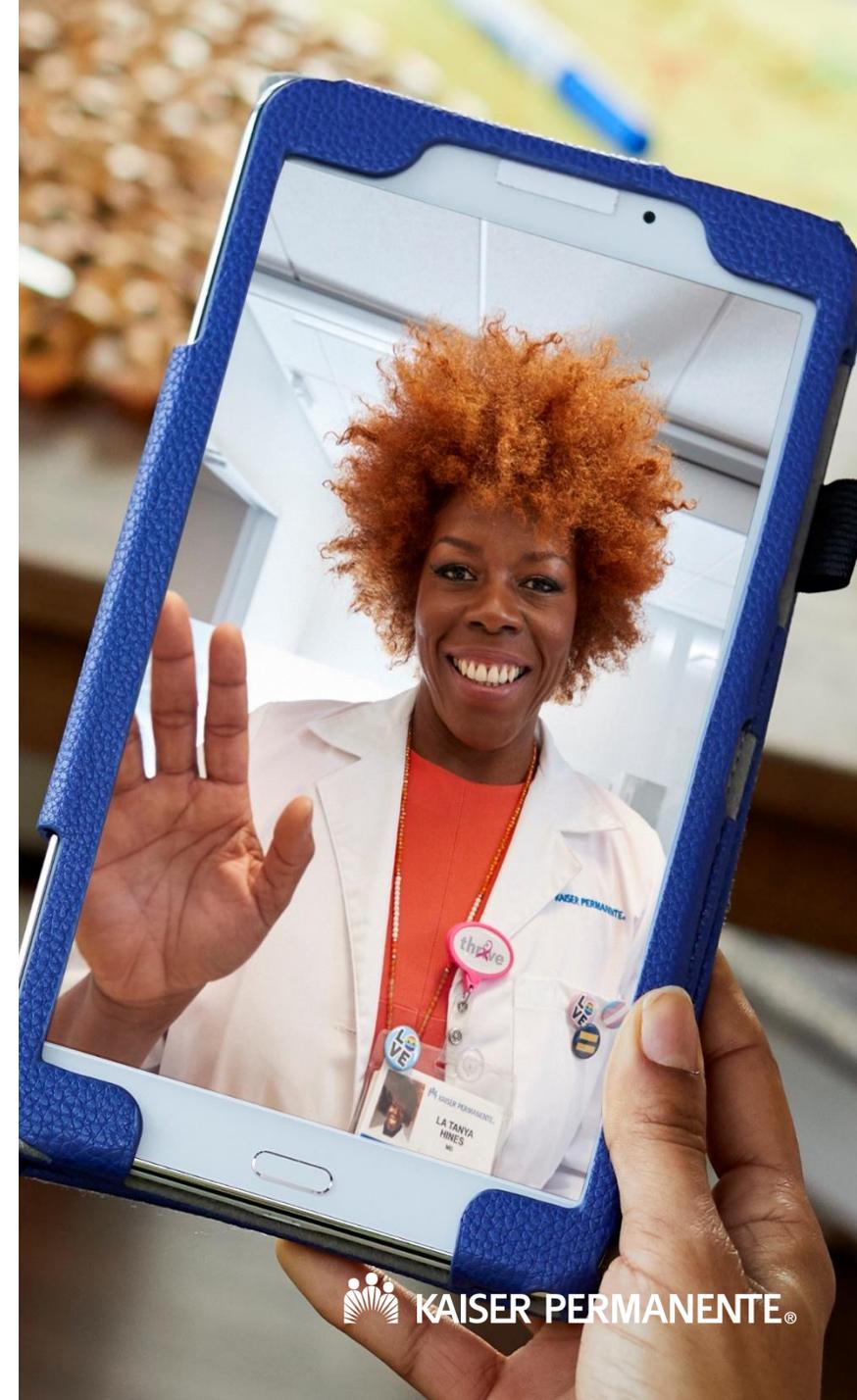
Care teams that make you feel comfortable

- Access many clinicians who speak more than one language.
- Browse doctor profiles and change your personal doctor anytime.



[Find a doctor](#)
who's right for you.

(continues)



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

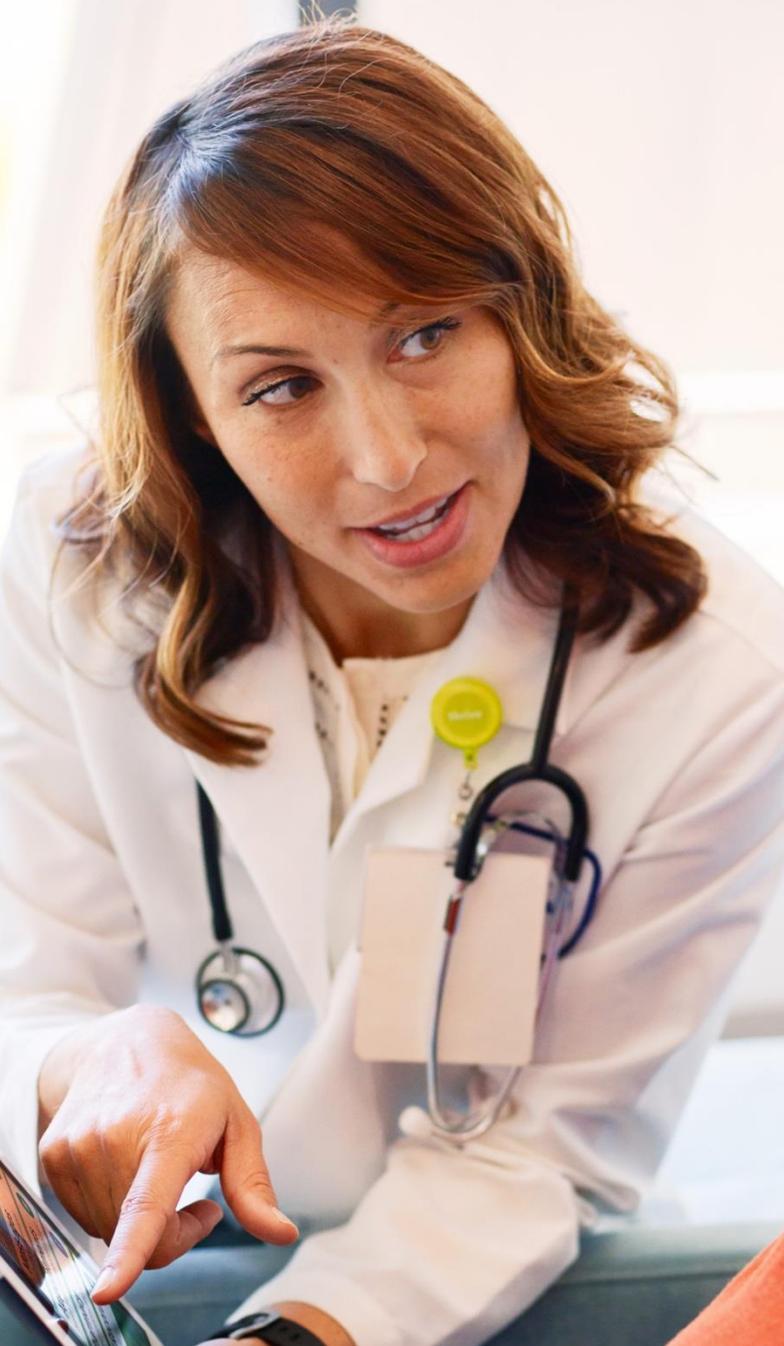


Simplify your health care with the [Kaiser Permanente app](#).



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

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
- ✓ 24/7 virtual care
- ✓ A large clinician network



[Find locations](#) that are close to home.



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.

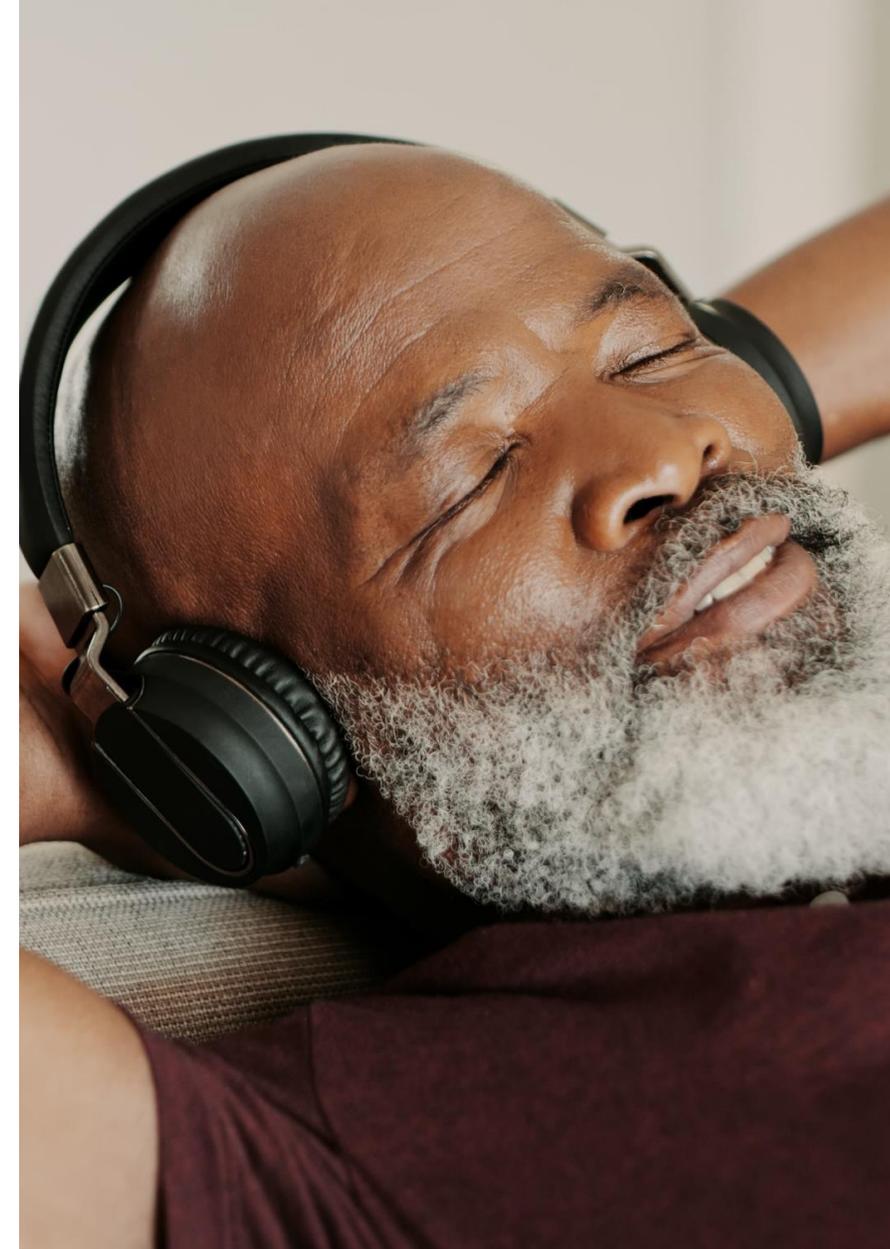
- Individual or group therapy
- Health classes¹
- Medication
- Online resources
- Apps for mental wellness and self-care²

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 [classes, services, and programs](#) to help you achieve your health and fitness goals.¹



Reduced rates on gym memberships



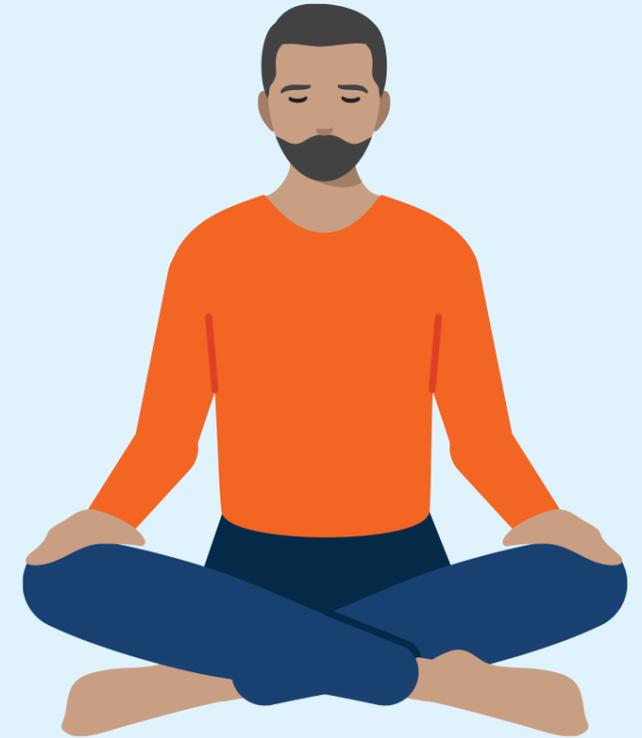
Wellness coaching by phone



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.

Resources for self-care

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

Learn more at kp.org/selfcareapps.



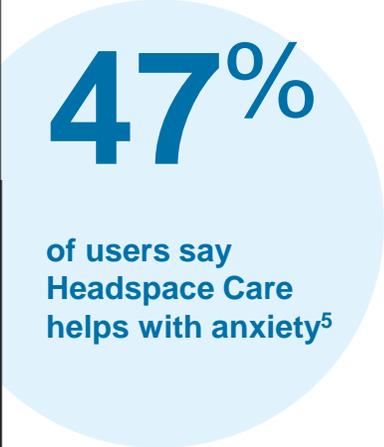
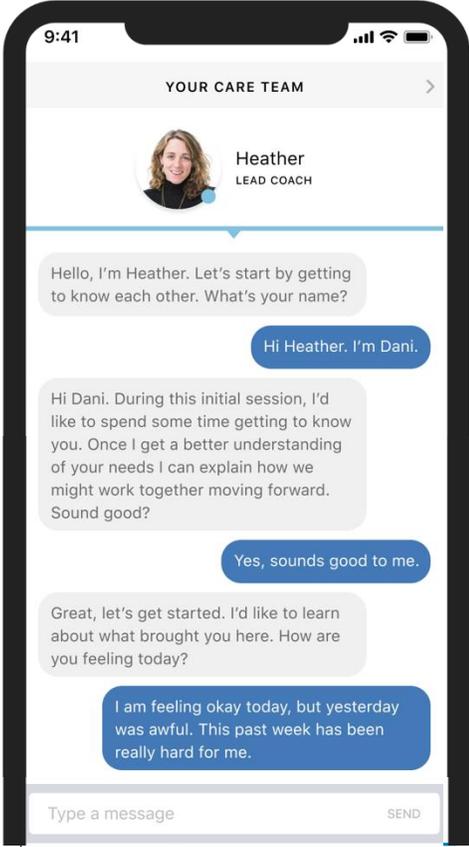
Calm

The number one app for sleep, meditation, and relaxation.³



Headspace

Text one-on-one with an emotional support coach anytime, anywhere.⁴



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 can be used by members 13 and over. The Headspace Care app and services are not available to any members under 18 years old. 3. Calm is the number one app for sleep, meditation, and relaxation. Learn more at calm.com/blog/about. 4. Eligible Kaiser Permanente members can text with a coach using the Headspace Care app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace Care app for the remainder of the year at no cost. 5. Knuckle et al., "Association Between Care Utilization and Anxiety Outcomes in an On-Demand Mental Health System: Retrospective Observational Study," *JMIR Formative Research*, 2021.

One Pass Select Affinity Fitness Program For Non-Medicare Retirees

Kaiser Permanente is working with Optum to empower members to live their healthiest lives. Members can pay to access Optum's fitness network, including reduced rates on complementary care services through Optum.



One Pass Select Affinity from Optum

One Pass Select Affinity is a subscription-based fitness membership to help employees meet their health goals. On top of being one of the largest fitness networks in the industry, One Pass Select Affinity features extensive digital offerings, and home delivery services with most plans.



Affinity musculoskeletal program

Optum's affinity musculoskeletal program is included for all members — No need to sign up for One Pass Select Affinity. Your employees enjoy 20% off a variety of therapies within Optum's provider network — giving them more choices for care and improved quality of life.

Sign up at kp.org/exercise or call [1-877-265-2906](tel:1-877-265-2906).

One Pass Select Fitness Program For Medicare Retirees

One Pass® can help you find a fitness routine that's right for you, whether you work out at home or at the gym — and it's available at no extra cost.

At the gym

Choose from a large nationwide network of gyms and fitness locations (included in the Core and Premium networks).

At home

Work out at home with live, digital fitness classes or on-demand workouts.

Brain training

With One Pass, you can benefit from a complete brain workout program using interactive cognitive tests and brain exercises all available online.

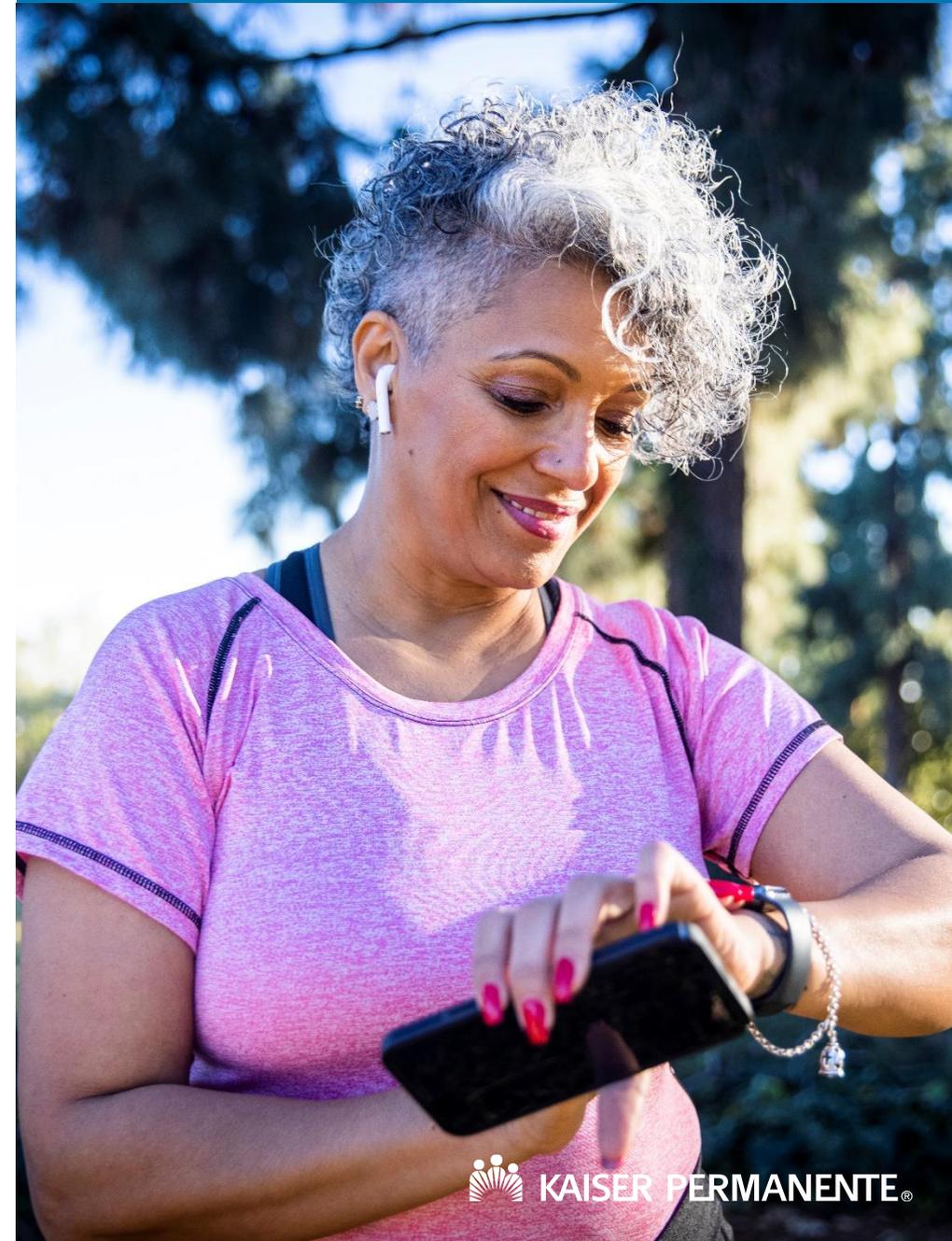
With new friends

Join a group class or find local clubs and social events that match your interests.

Call 1-877-614-0618 or visit youronepass.com for more information

One Pass® is a registered trademark of Optum, 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.

One Pass fitness program



Your Medical Plan Options

- Kaiser Permanente HMO Plan for Non-Medicare Retirees
- Kaiser Permanente Senior Advantage HMO with Part D for Medicare Retirees

Non-Medicare Retirees HMO Plan

(07/01/25—06/30/26)

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

Yearly deductible	None
Maximum yearly out-of-pocket costs	\$1,500 individual / \$3,000 family
Covered services	You pay
Preventive care	\$5 copay
Doctor's office visit	\$5 copay
Lab tests and radiology	No charge
Outpatient surgery	\$5 copay
Hospitalization	No charge
Emergency care	\$5 copay
Prescribed medications	Generic medication: \$5 for up to a 100-day supply Brand-name medication: \$5 for up to a 100-day supply Specialty medication: \$5 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*.

LADWP Kaiser Permanente (Medicare Retirees) Senior Advantage (HMO) with Part D Summary of Benefits (07/01/25—06/30/26)

Services	Employer group
 Annual Out-of-Pocket Maximum	\$1,000 per calendar year for any one Member
 Lifetime Maximum	None
 Office Visits	\$5 per visit
 Lab/X-rays	No charge
 Outpatient Surgery	\$5 per procedure
 Hospitalization Services	No charge
 Emergency Services	\$5 per visit
 Ambulance Services	No charge
 Prescription Drugs (Generic and Brand)	\$5 for up to a 100-day supply
 Durable Medical Equipment	No charge
 Hearing Aid	\$500 per aid allowance every 36 months
 Eyewear	\$150 allowance every 24 months

It's easy to get started



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.



Learn how we make it [easy to get care](#) at every step.



Complete care to help you live a fuller, healthier life

Have questions about your plan options?



Visit kp.org/choosekp 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



Thank you

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.