2025 Open Enrollment

Care for all that is you

County of San Bernardino



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A different kind of care

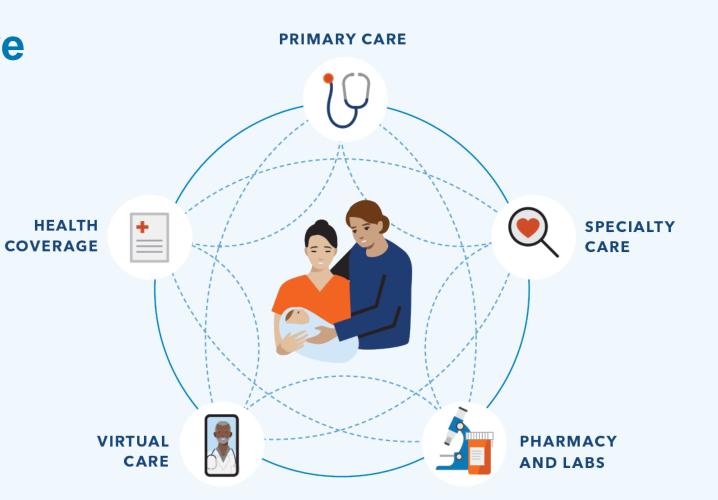
Your health care should make your life easier — with doctors, hospitals, and health plan benefits that are all connected and focused on providing you with exceptional care.

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.



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

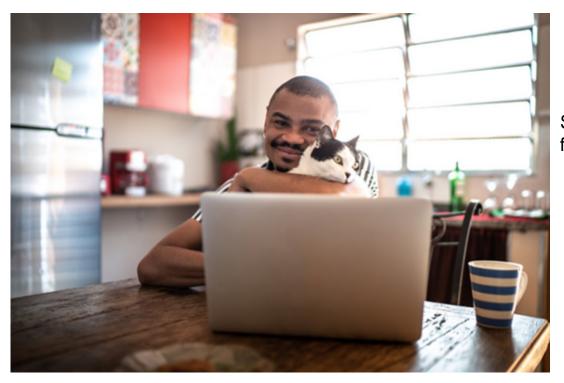
🚧 Kaiser Permanente.

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

Get Care Now

E-visits

We'll guide you to timely convenient care options that work best for you- 24/7 advice and quick online E-visits to urgent and other appointments.



To learn more, go to kp.org/getcare

 Select a symptom or concern.
See what our doctors recommend to help you feel better, faster.

Services — Receive advice, orders and/or treatment for the following nonemergency conditions like:

- Testing for COVID-19 (PCR Nasal Swab)
- Antibody Testing for COVID-19
- Covid-19 Vaccine Appointment
- Schedule an Influenza (Flu) Shot
- Rash
- Sinus Symptoms
- Urinary Symptoms
- Eye Irritation or Discharge

Over half of members avoided a trip to the ER or urgent care with a video visit.¹



Convenient prescription refills

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

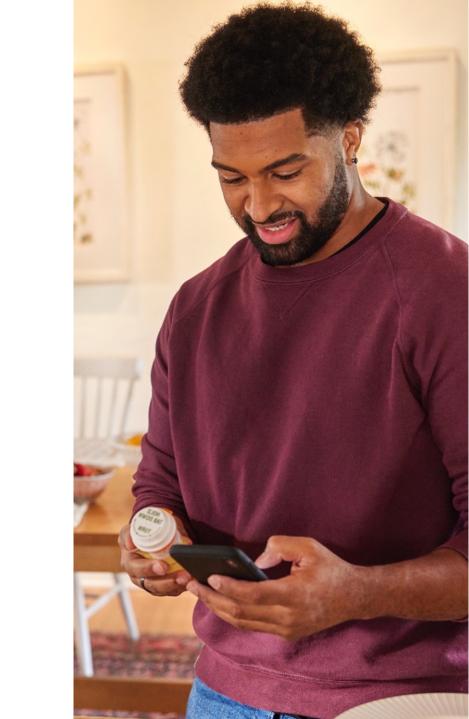
You can get refill reminders or alerts when new prescriptions are available to order. Track your order online and get delivery updates by text or email.



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.



Resources for self-care

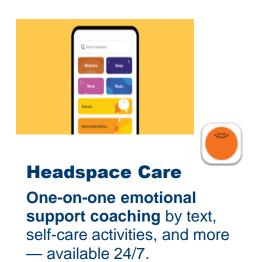
You have access to apps to help reduce stress, improve sleep, and manage overall mental wellness.^{1,2}

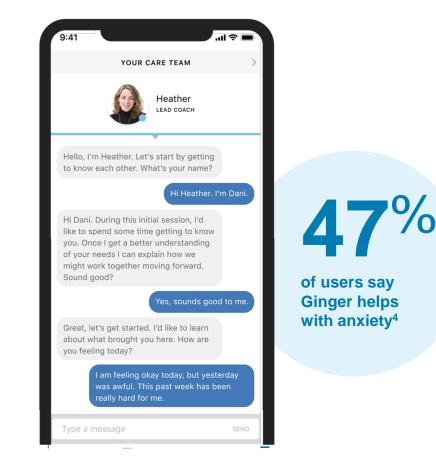
Visit kp.org/selfcareapps to learn more.



Calm

The #1 app for meditation and sleep is designed to help lower stress, reduce anxiety, and build resilience.





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.



One Pass Select Affinity



One of the largest fitness networks in the industry with no additional member network buy-ups



Scalable to multiple populations on-site, remote, and hybrid

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Extensive offering of digital solutions

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Competitive pricing through flexible payment models

Provided by **Optum**



Proven track record of success with more than 13 million members in commercial fitness programs



Traditional HMO Plan

This table shows an example of some of your group's benefits. 7/26/25 through 7/24/26

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/Specialist Visit	\$10 per visit
Lab tests and radiology	No charge
Outpatient surgery	\$10 per procedure
Hospitalization	No charge
Emergency care	\$75 per visit
Prescribed medications Generic and Brand Name items (up to a 100-day supply) Specialty medication (up to a 30-day supply)	\$10 copay (generic medication)\$15 copay (brand-name medication)\$15 copay (specialty 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*.



Your Kaiser Permanente CHIROPRACTIC and ACUPUNCTURE benefits

When you need chiropractic or acupuncture care, follow these simple steps:

- 1. Find an ASH Participating Provider near you:
 - · Go to ashlink.com/ash/kp, or
 - Call 1-800-678-9133 (TTY 711), Monday through Friday, from 5 a.m. to 6 p.m. Pacific time.
- 2. Schedule an appointment.

3. Pay for your office visit when you arrive for your appointment.

(See the reverse for more details.)



Traditional HMO -Choice Plan

This table shows an example of some of your group's benefits. 7/26/25 through 7/24/26

Yearly deductible	None
Maximum yearly out-of-pocket costs	\$3,000 individual/\$6,000 family
Covered service	You pay
Preventive care	No charge
Doctor's office visit/Specialist Visit	\$40 per visit/ \$50 per visit
Lab tests and radiology	\$10 per encounter
Outpatient surgery	\$250 per procedure
Hospitalization	\$500 per day
Emergency care	\$150 per visit
Prescribed medications up to a 30-day supply	\$15 copay (generic items) \$35 copay (brand-name items) 30% Coinsurance (specialty items) (not to exceed \$250)

*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 Virtual Complete Care Plan

This table shows an example of some of your group's benefits. 7/26/25 through 7/24/26

Yearly deductible	\$500 individual/\$1,000 family
Maximum yearly out-of-pocket costs	\$5,000 individual/\$10,000 family
Covered service	You pay
Preventive care	No charge
Doctor's office visit *The Plan Deductible doesn't apply to your first three visits combined for primary care, urgent care, mental health, and substance use disorder treatment Services as described in the EOC.	\$30 per visit after Plan Deductible*
Radiology Benefit Lab test	20% coinsurance after Plan Deductible \$15 Co-payment per encounter
Outpatient surgery	20% coinsurance after Plan Deductible
Hospitalization	20% coinsurance after Plan Deductible
Emergency care	20% coinsurance after Plan Deductible
Prescribed medications up to a 30-day supply	\$15 copay (generic items) Plan Deductible does not apply \$35 copay (brand-name items) after Plan Deductible 20% Coinsurance (specialty items) (not to exceed \$250) 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*.



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



Thank you

