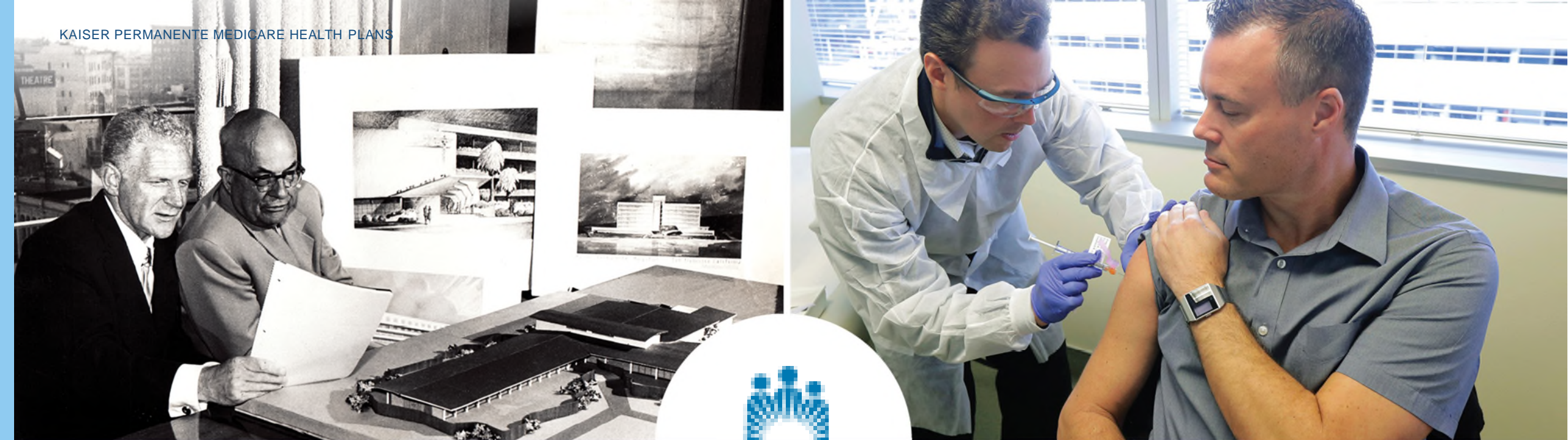




2025 Retiree Open Enrollment Presentation for County of San Bernardino



Human Resources
My Health Matters!



The Kaiser Permanente difference



We're community focused: We are committed to the health of our members and the communities we serve



We're forward-looking: We maintain one of the most advanced research institutions working to transform the future of health care



We're innovative: We pioneered the integrated health care model and offer nation-leading care

Integrated care centered around you

Quality care begins with our integrated care delivery system, which offers you:

- Care and coverage together in one package
- A coordinated, connected care team
- Many convenient services under one roof



Support for your total health and well-being

Your doctor will build a care plan based on your needs and work with your care team to deliver personalized support.



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.



Your care, your way

With Kaiser Permanente, you can get care when, where, and how you want it.

Video Visits*

Connect with your doctor online. It's convenient, safe, and secure, and it often doesn't require a copay.



In person

Same-day appointments may be available.



Phone

Schedule a telephone appointment and get advice 24/7.



Email

Message your doctor anytime with nonurgent questions.



App

Download our app to schedule appointments, manage prescriptions, see test results, and more.



*When appropriate and available.

Care while traveling

Since keeping you safe and healthy is our first priority, you're covered for emergency and urgent care anywhere in the world. You can also get urgent care at MinuteClinic® in select CVS and Target stores when you're traveling outside a Kaiser Permanente area.

How we make getting care while traveling more convenient:



Our Away from Home Travel Line is available 24 hours a day, 7 days a week



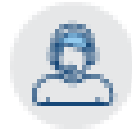
Visit kp.org/travel — a special section of kp.org that's focused on getting care while traveling



You can refill eligible prescriptions early in preparation for your travel



Added support to help you thrive¹



Wellness coaching by phone



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



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



On-site health education classes and support groups



Seasonal farmers markets



Find convenient Kaiser Permanente care near you at [kp.org/facilities](https://www.kp.org/facilities)

¹These 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. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Kaiser Permanente grievance process.

Work out your way and find your fit

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.¹

At the gym

Choose from the largest nationwide gym network of 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.



Maintaining good brain health

Get a complete brain workout, including an initial cognitive test and an ongoing brain training program featuring a collection of games and activities to keep you engaged.

Why is good brain health important?

- Maintaining good brain health is critical, especially as we age, because cognitive functioning declines over time due to various factors, including environment, drugs, stress, growth factors, learning, and aging.

How do you take care of your brain health?

- Following a brain-healthy lifestyle is essential to maintaining cognitive health. This includes exercising, watching your nutrition, managing your stress, and stimulating your brain.

How does the program work?

- It offers a collection of brain games to keep you interested, challenged, and engaged, similar to diversifying workouts with new activities at the gym.



* Mid-Atlantic region partners with BrainHQ to provide cognitive health programs. All other regions partner with CogniFit, part of the One Pass platform.

Mental health and emotional wellness apps

Everyone needs support for total health — mind, body, and spirit. These wellness apps can help members navigate life's challenges and make small changes to improve sleep, mood, relationships, and more.¹



Calm

Meditation and relaxation app designed to help strengthen mental fitness and help with stress, anxiety, insomnia, depression, and more



ClassPass

Access to thousands of on-demand workout videos, plus live-streaming and in-person exercise classes from top studios worldwide



Headspace care

On-demand emotional support through the Ginger app — Ginger's emotional support coaches are available 24/7 to help with stress, low mood, sleep troubles, and more

Go to kp.org/selfcare to learn more and download apps.

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. Only available to Kaiser Permanente members with medical coverage. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Medicare health plan grievance process.

Traditional HMO Plan – Under 65 Retirees

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 service	You pay
Preventive care	No charge
Doctor's office visit	\$10 per visit
Lab tests and radiology	No charge
Outpatient surgery	\$10 per procedure
Hospitalization	No charge
Emergency care	\$50 per visit
Prescribed medications up to a 100-day supply Specialty medication up to a 30-day supply	\$10 (generic medication) for up to a 100-day supply \$15 copay (brand-name medication) for up to a 100-day supply \$15 (specialty medication) 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*.

Kaiser Permanente Deductible HMO Plan – Under 65 Retirees

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

Yearly deductible	\$500 individual \$1,000 family
Maximum yearly out-of-pocket costs	\$3,000 individual \$6,000 family
Drug Deductible	\$100 Individual/ family Not applicable
Covered service	You pay
Preventive care	No Charge
Doctor's office visit	\$20 copay per visit (Plan Deductible doesn't apply)
Lab tests and radiology	\$10 per encounter (after Plan Deductible) *
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)	\$10 copay (generic medication) for up to a 100-day supply (Plan Deductible doesn't apply) \$30 copay (brand-name medication) for up to a 100-day supply (Plan Deductible doesn't apply) \$30 copay (specialty medication) for up to a 30 - supply (after Drug 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*.

Kaiser Permanente HSA-High Deductible HMO Plan – Under 65 Retirees

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

Yearly deductible	\$1,500 individual \$3,000 family
Maximum yearly out-of-pocket costs	\$4,000 individual \$8,000 family
Covered service	You pay
Preventive care	No Charge
Doctor's office visit	20% coinsurance (after Plan Deductible) *
Lab tests and radiology	20% coinsurance (after Plan Deductible) *
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)	\$10 copay (generic medication) up to a 100-day supply (after Plan Deductible) * \$30 copay (brand-name medication) up to a 100-day supply (after Plan Deductible)* \$30 copay (specialty medication) for up to a 30- day supply (after Plan Deductible doesn't)*

*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*.

CoSB KPSA plan options

Kaiser Permanente Medicare health plan—Summary of Benefits (01/01/25–12/31/25)

Services	HIGH OPTION	LOW OPTION
Annual Out-of-Pocket Maximum	\$1,000 per calendar year \$2,000 per calendar year	\$1,000 per calendar year \$2,000 per calendar year
Lifetime Maximum	None	None
Office Visits	\$10 per visit	\$25 per visit
Lab/X-rays	No charge	No charge
Outpatient Surgery	\$10 per procedure	\$25 per procedure
Hospitalization Services	No charge	\$500 per admission
Emergency Services	\$50 per visit	\$50 per visit
Ambulance Services	\$0 per trip	\$50 per trip
Prescription Drugs (Generic and Brand)	\$10/\$20 for up to a 100-day supply	\$10 generic \$25 brand 30-day supply
Durable Medical Equipment	No charge	20% coinsurance
Eyewear	\$150 allowance every 24 months	\$150 allowance every 24 months

This is a benefit summary of <employer group name>'s Kaiser Permanente Medicare health plan. All benefits are subject to the definitions, limitations, and exclusions set forth in the Kaiser Permanente Medicare health plan **Evidence of Coverage**.

Contact Information

If you have questions about the County of San Bernardino Kaiser Permanente Medicare health plan, contact your HR Benefits Department.

Kaiser Permanente Member Services: 1-800-443-0815 (TTY 711)
7 days a week, 8 a.m. to 8 p.m.

Social Security: 1-800-772-1213 (TTY 1-800-325-0778)
Monday through Friday, 8 a.m. to 7 p.m.

Medicare: 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048)
24 hours a day, 7 days a week.



THANK YOU

for your time today!

Questions?

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.

Updated: October 2022