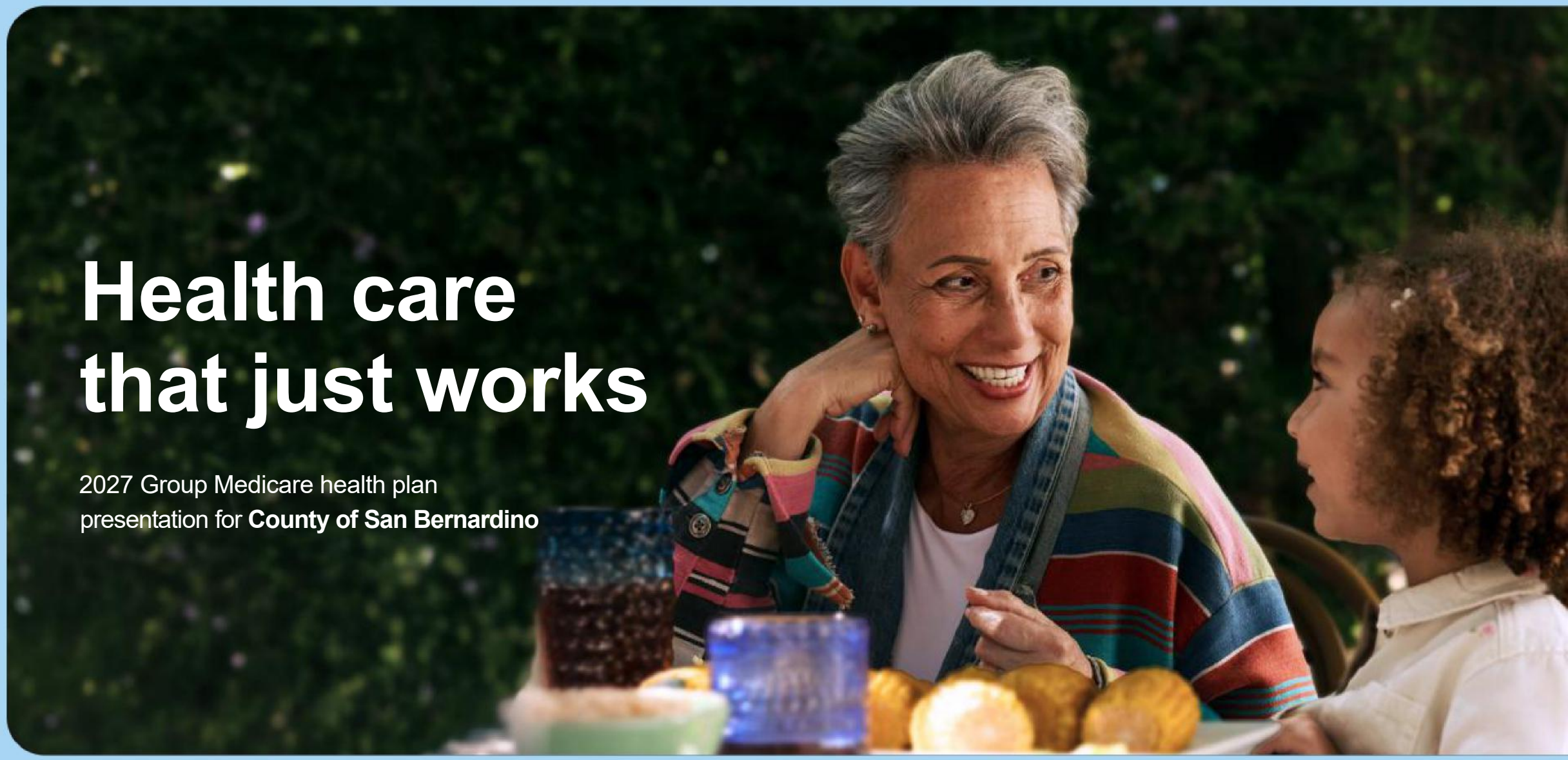


Health care that just works

2027 Group Medicare health plan presentation for **County of San Bernardino**

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KAISER PERMANENTE®

Get more with a Kaiser Permanente Medicare Advantage health plan

Your doctors, hospitals, and health plan work together to give you high-quality care, when and where you need it.

Preventive, primary, and virtual care are connected — plus pharmacy, labs, mental health support, and plan benefits — so your health care works for you.

And if you're coming from another Kaiser Permanente plan, you can stay with the health care you know and trust.



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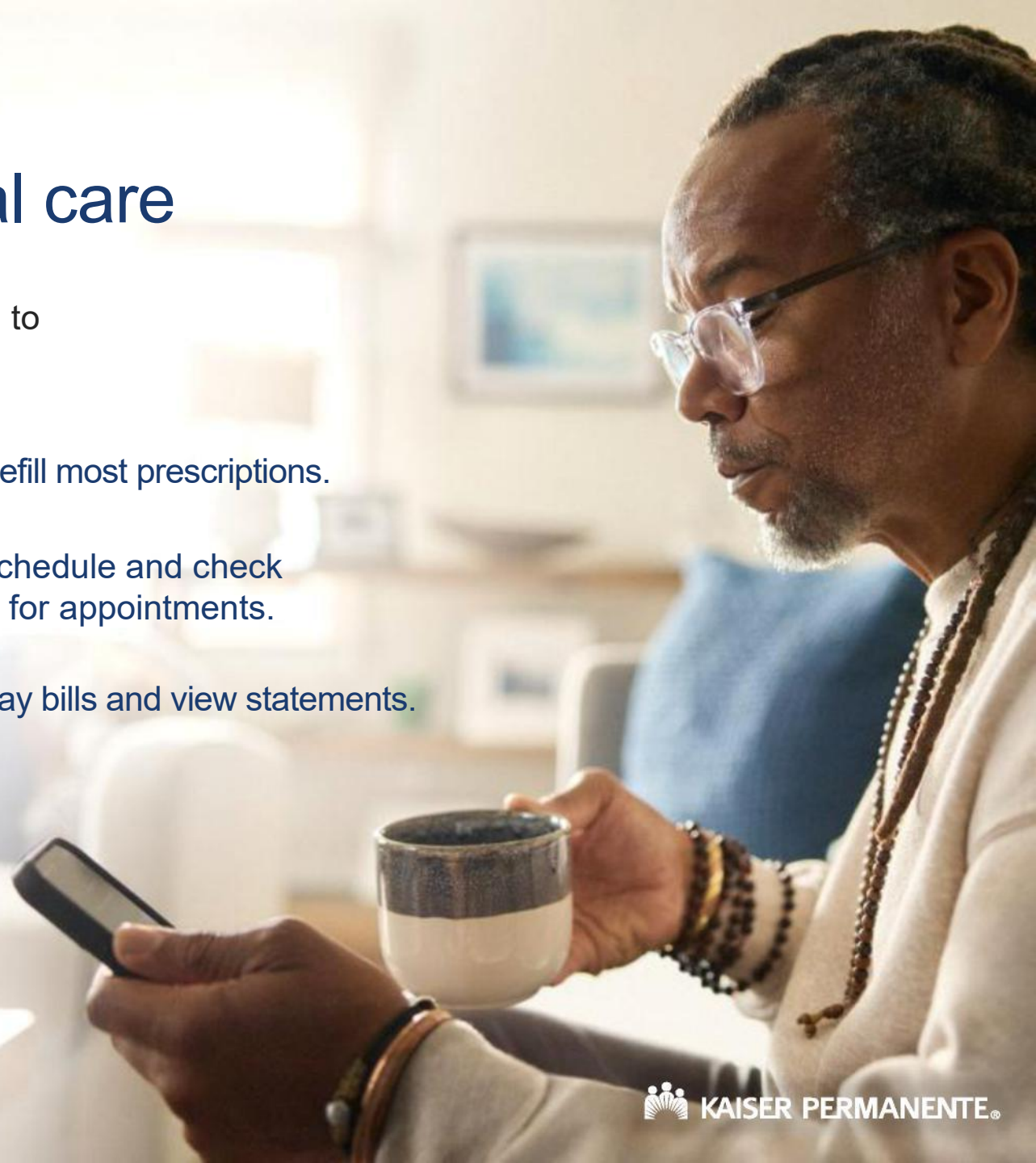
Seamless in-person and virtual care

Simply sign in to kp.org or use the Kaiser Permanente app to manage your care wherever you are.

- Get personalized virtual care 24/7.
- Refill most prescriptions.
- Email your care team with nonurgent questions anytime.
- Schedule and check in for appointments.
- View most lab results and doctor's notes.
- Pay bills and view statements.

We'll guide you every step of the way

Your electronic health record is available to you and your care team 24/7. Team members will guide you through appointments and referrals and let you know when to schedule checkups and tests.



KAISER PERMANENTE®

Health care that moves with you

In-person care close to home

- A national network of locations, doctors, and specialists
- Timely primary care appointments and lab results

Mail-order pharmacy

- One-tap refills and automated reminders
- Same-day pickup and delivery for most prescriptions[1,2]

Care while traveling

- Coverage for urgent and emergency care anywhere in the world
- 24/7 care by phone or online across the U.S.[3]
- Information about getting care away from home available at **kp.org/travel**



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. **3.** 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.

KAISER PERMANENTE®

Support for your mind and body

For your mental and emotional health

- Access to licensed therapists, wellness coaching, and self-care apps at **kp.org/selfcare**[1]
- 24/7 emotional support

For your physical fitness and lifestyle

- In-person and online health classes[2]
- Wellness Coaching by Phone
- Online healthy lifestyle programs to help you lose weight, quit smoking, reduce stress, and more



1.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.
2.Some classes may require a fee.

KAISER PERMANENTE®

Mental wellness habits that fit into your day

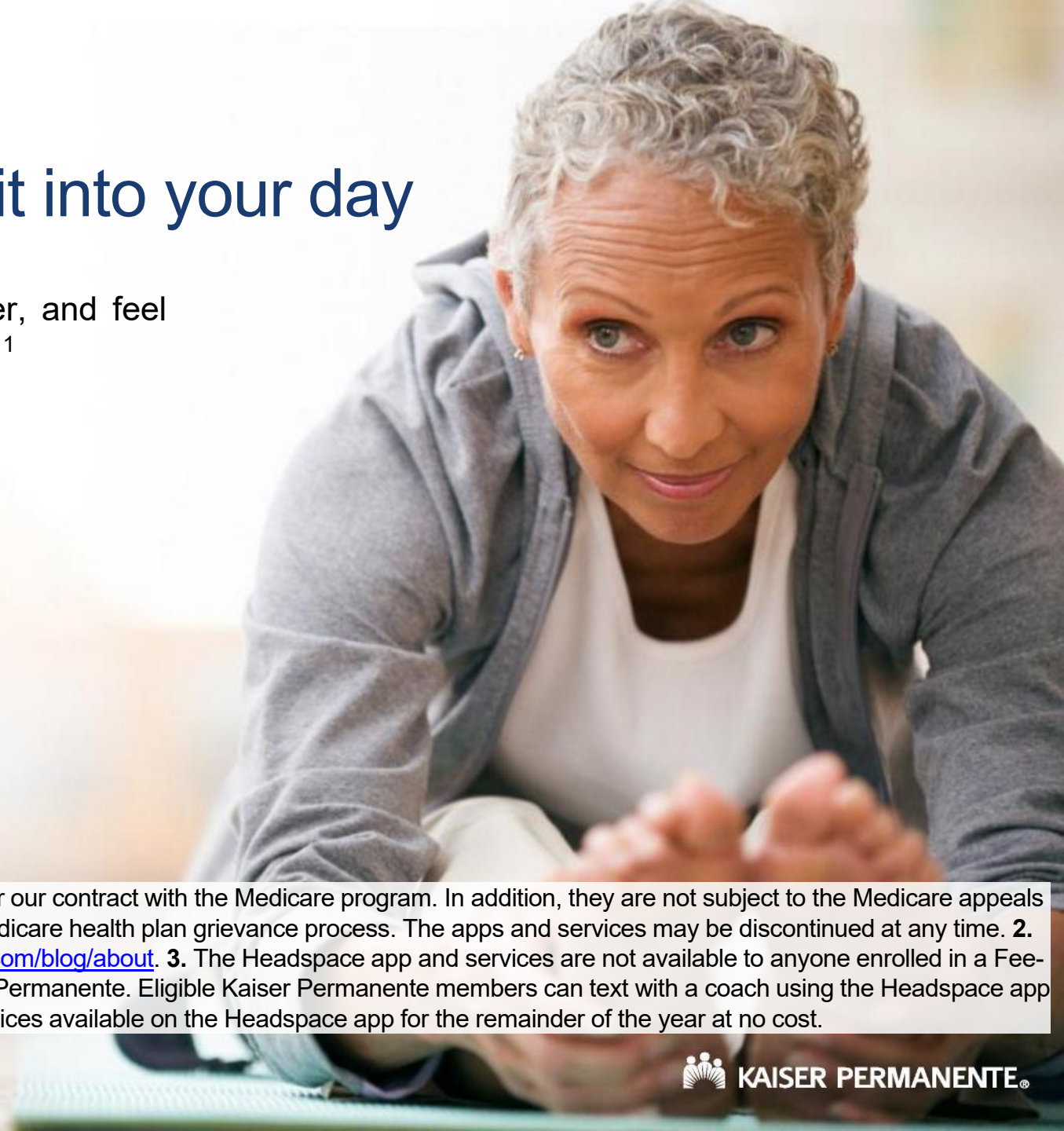
Self-care apps can help you lower stress, sleep better, and feel more present — right from your phone, at no extra cost.[1]

Calm

- The number one app for sleep and meditation[2]
- More than 100 guided meditations
- Sleep Stories for deeper, more restful sleep
- Exclusive music tracks for focus and relaxation

Headspace

- Live, text-based emotional support coaching available 24/7[3]
- Meditation and mindfulness exercises
- Guided programs for stress and sleep



1. 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. The apps and services may be discontinued at any time. **2.** Calm is the number one app for sleep, meditation, and relaxation. Learn more at calm.com/blog/about. **3.** The Headspace app and services are not available to anyone enrolled in a Fee-for-Service (FFS) Medicaid program who receives health care services through Kaiser Permanente. Eligible Kaiser Permanente members can text with a coach using the Headspace app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace app for the remainder of the year at no cost.

KAISER PERMANENTE®

What is a Kaiser Permanente Medicare health plan?

Our Medicare health plans are Medicare Advantage plans that deliver Medicare benefits through Kaiser Permanente and Renown Health to people enrolled in Medicare.

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The confidence of having a highly rated Medicare health plan

Kaiser Permanente Medicare Advantage health plans earned either 4 or 4.5 stars out of 5 stars for 2026.[1]

Kaiser Permanente areas	Star rating
California HMO[2]	★★★★½
Colorado[3]	★★★★½
Georgia	★★★★½
Hawaii	★★★★½
Mid-Atlantic States (MD, VA, D.C.)	★★★★½
Northwest (OR, SW Washington)[4]	★★★★
Washington state	★★★★



1. Every year, Medicare evaluates plans on a 5-star rating system. **2.** Northern and Southern California are rated together as one contract with CMS. **3.** Beginning January 1, 2024, Colorado implemented a new Medicare Preferred Provider Organization (PPO) H-contract (H3138) which was too new to be measured for the 2025 Star Ratings and does not have sufficient enrollees and measures rated to be eligible for a 2026 Star Rating. **4.** Kaiser Permanente's Northwest market has service areas in Oregon and southwest Washington.

KAISER PERMANENTE®

Number one in the nation for value

Out of 3,500 brands in Forbes' 2025 "Best Brands for Value" survey, Kaiser Permanente ranked number one — ahead of Costco, Toyota, and all other health care organizations.

This national recognition reflects the quality, coordinated care and simpler experience our members can expect.



Source: Sophie Grand, "Best Brands for Value: The Winning Strategies," Forbes, September 23, 2025.

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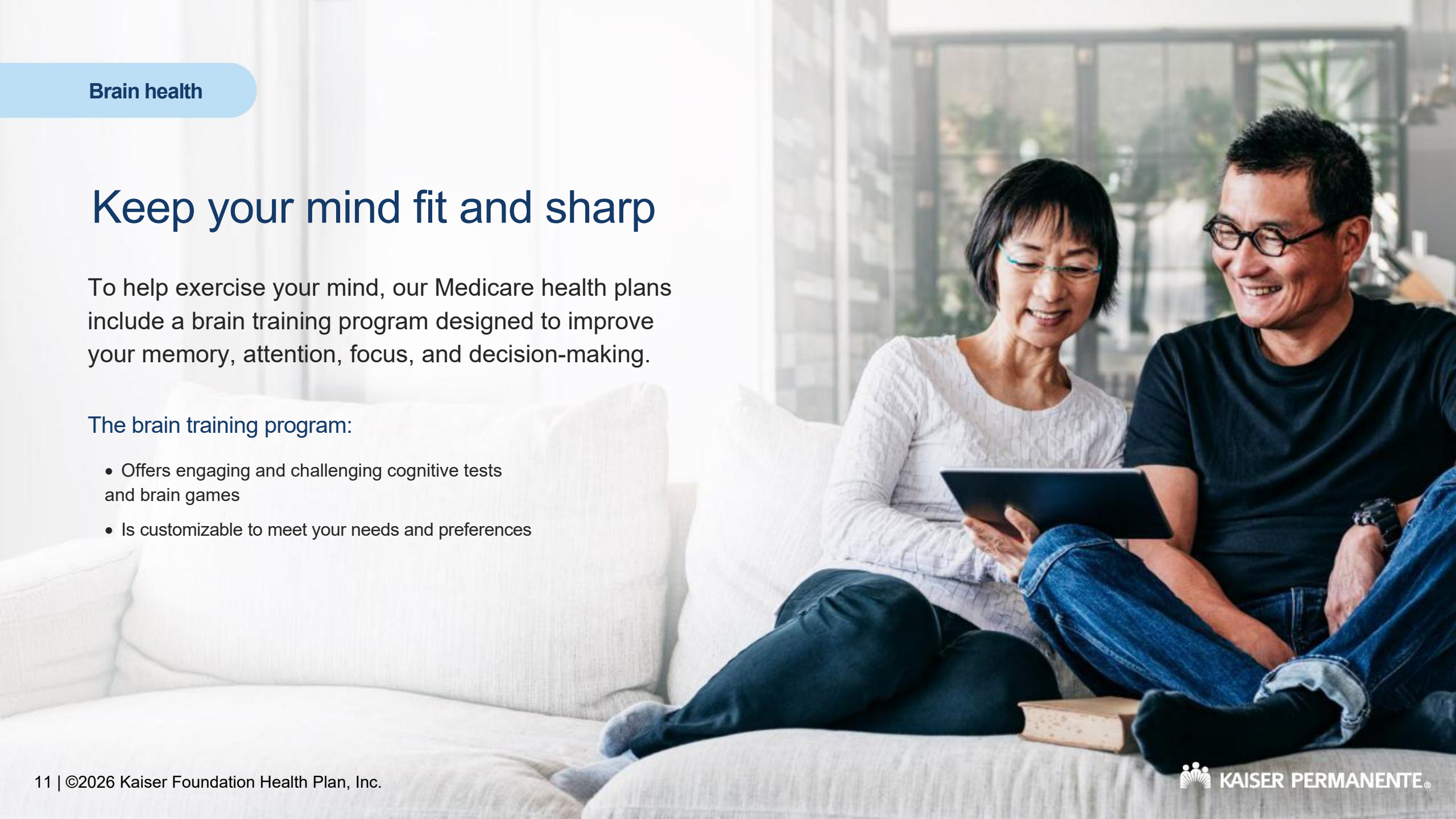
KAISER PERMANENTE®

Keep your mind fit and sharp

To help exercise your mind, our Medicare health plans include a brain training program designed to improve your memory, attention, focus, and decision-making.

The brain training program:

- Offers engaging and challenging cognitive tests and brain games
- Is customizable to meet your needs and preferences



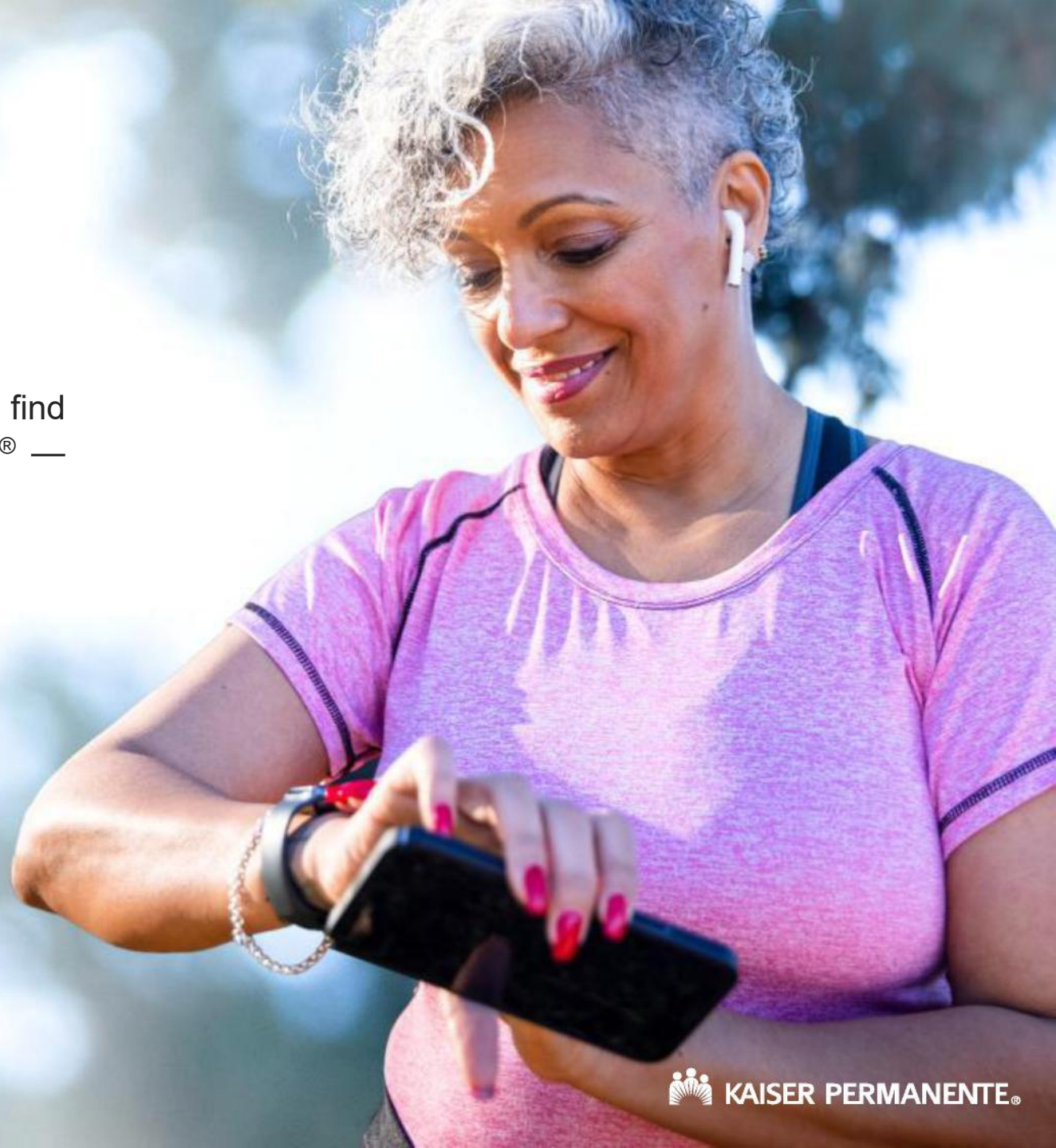
KAISER PERMANENTE®

Work out your way

Whether you work out at the gym or at home, you can find the exercise routine that's right for you with One Pass® — available at no extra cost.[1]

The One Pass program offers:

- A nationwide network of gyms and fitness locations[2]
- Live, online fitness classes and on-demand workouts



1. One Pass® is a registered trademark of One Pass Solutions, 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. Locations and facilities are subject to change. **2.** Included in the Core and Premium networks.

KAISER PERMANENTE®

Focus on a healthier you

Over time, your eyes can change, affecting your vision and your quality of life. To help keep your eyes and vision in good shape, we include a vision benefit through Vision Essentials by Kaiser Permanente.

The vision benefit includes:

- A $150 allowance toward an eyewear purchase once every 24 months
- Prescription eyeglasses or contact lenses from any Vision Essentials optical center, which are located at many Kaiser Permanente facilities
- A routine eye exam from any Kaiser Permanente optometrist



KAISER PERMANENTE®

Who can enroll in Medicare?

You're eligible for Medicare if you:

- Are 65 or older
- Are under 65 but live with a disability
- Have end-stage renal (kidney) disease (ESRD)
- Have amyotrophic lateral sclerosis (ALS)

You also need to be a U.S. citizen or a permanent legal resident for at least 5 years.



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Initial enrollment

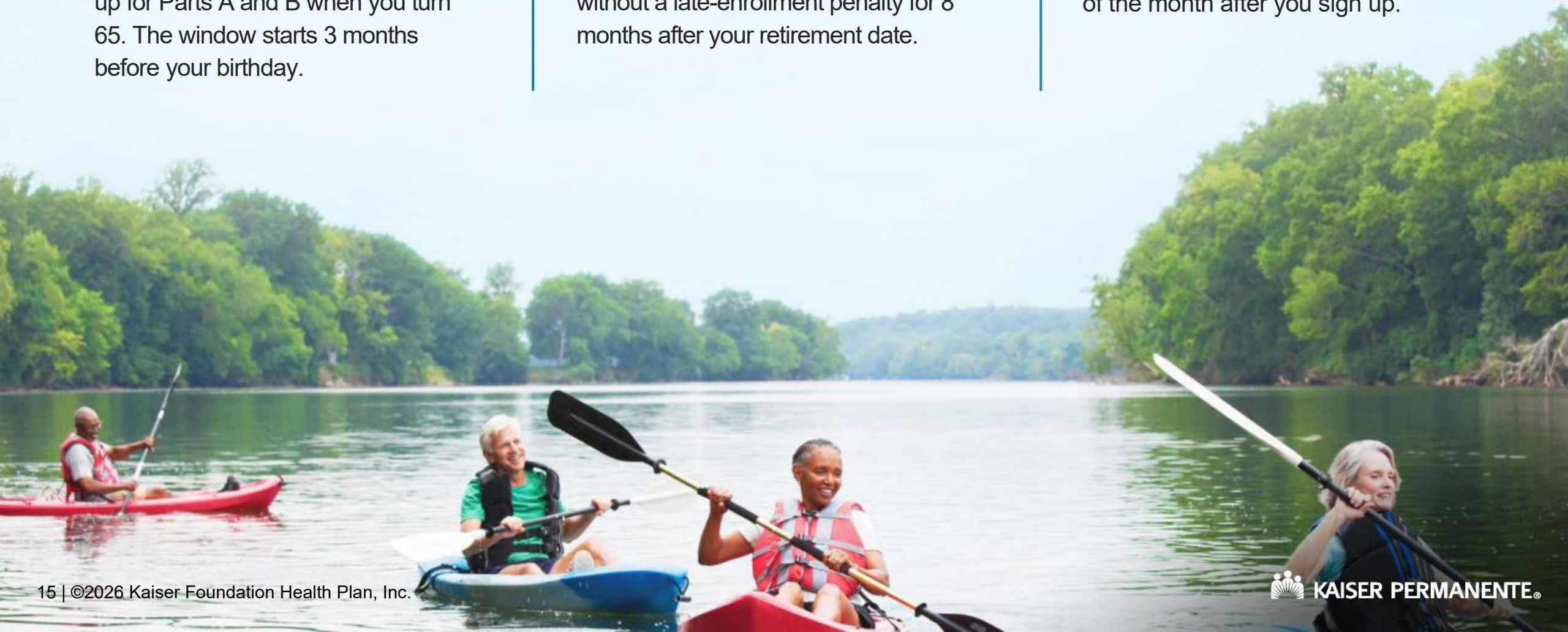
Turning 65
You have a 7-month window to sign up for Parts A and B when you turn 65. The window starts 3 months before your birthday.

Special enrollment

When you retire
You can enroll in Medicare Parts A and B without a late-enrollment penalty for 8 months after your retirement date.

General enrollment

January 1 to March 31
Your coverage starts the first day of the month after you sign up.



KAISER PERMANENTE®

Medicare Part D Extra Help low-income subsidy program

- Aids Medicare beneficiaries who have limited income and resources and are enrolled in Part D
- Helps pay Part D premiums and outpatient drug copays
- Administered by your Medicare health plan for the Centers for Medicare & Medicaid Services
- Application available through Social Security or your state’s Medicaid office

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Part C



Medicare Advantage

What it covers

- Part A
- Part B

And sometimes:

- Part D
  - Vision
  - Dental
  - Hearing and more

Eligibility

- Be eligible for or enrolled in Medicare Part A and Part B
- Live in the plan's service area

Cost

- Medicare pays an amount for your coverage each month to private health plans.
- Some plans have additional monthly premiums; in many plans, you pay a copay for covered services.

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KAISER PERMANENTE®

Summary of benefits (January 1, 2027, through December 31, 2027)

Services	KPSA HMO High	KPSA HMO Low
Annual out-of-pocket maximum	$1,000 per calendar year	$1,000 per calendar year
Part D out-of-pocket maximum	$2,400 per calendar year	$2,400 per calendar year
Lifetime maximum	None	None
Office visits	$10 per visit	$25 per visit
Lab and 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	No charge	$50 per trip
Prescription drugs, generic and brand	$10 for up to a 100-day supply $20 for up to a 100-day supply	$10 for up to a 30-day supply $25 for up to a 30-day supply Specialty drugs 20% up to $100 up to 100-day supply
Durable medical equipment	No charge	No charge
Eyewear	$150 allowance every 24 months	$150 allowance every 24 months

KAISER PERMANENTE®

Get the information you need

County of San Bernardino Kaiser Permanente Medicare health plan

Contact your HR benefits department to get started.

Kaiser Permanente Member Services

<1-800-443-0815 (TTY **711**), 7 days a week, 8 a.m. to 8 p.m. Pacific time>

Medicare information

<1-800-MEDICARE (**1-800-633-4227**), (TTY **1-877-486-2048**), 24 hours a day, 7 days a week>

Social Security

Learn more about eligibility, how to sign up for Parts A and B, and about your Part B premium.

<1-800-772-1213 (TTY **1-800-325-0778**), Monday through Friday, 8 a.m. to 7 p.m. Pacific time>

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.

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