

Federal employees and annuitants
2024 rates and benefits

Northern California

Care for all that is you



Experience health care designed with you in mind

Care for ...

Routine checkups, complex treatments, and late-night questions

Building strength, reducing stress, and raising a family

New goals, old habits, and ongoing mental wellness

No matter what your priority is, ours is providing excellent care – for the you who’s feeling great, the you who needs support, and every you in between.



Go where you feel like your best self

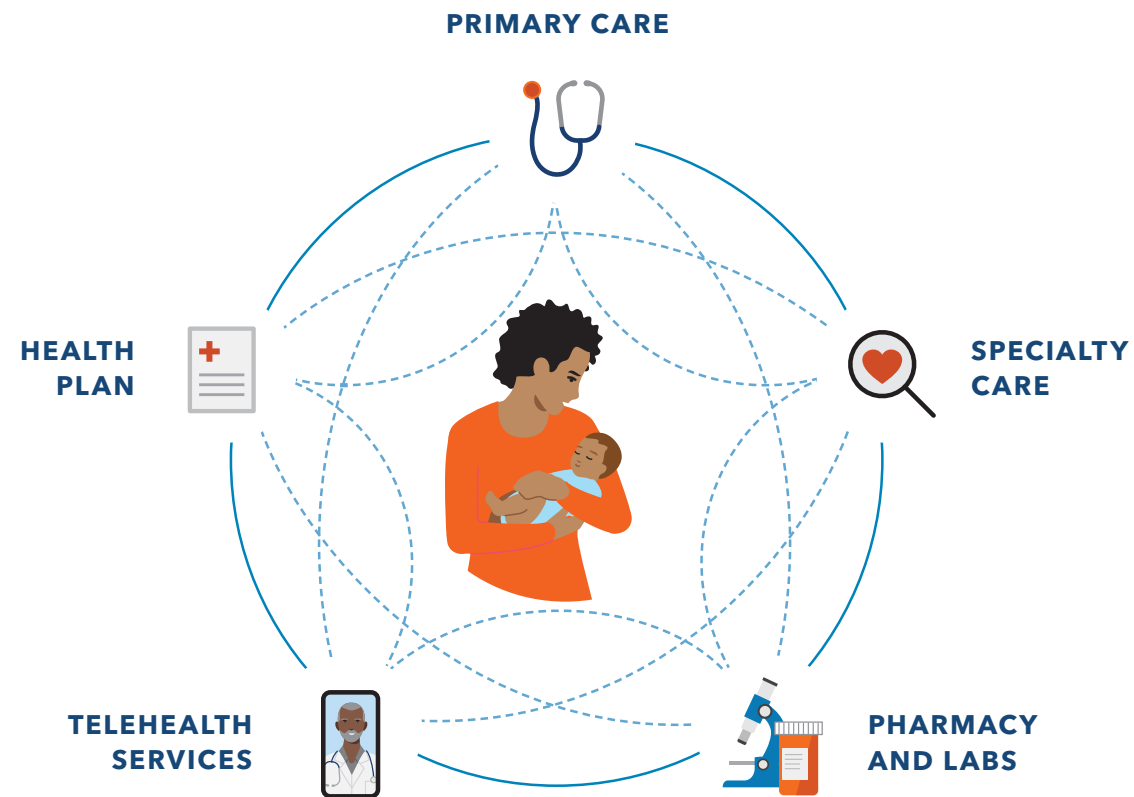
We can help you get to your healthy place – no matter where it is. Care at Kaiser Permanente feels easier and faster, with the help of connected caregivers, more ways to get care, and support for the whole you. Welcome to care that fits your life.

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Want to talk? We’re here to help.

A Kaiser Permanente enrollment specialist can answer your questions – like where to get care or what extra perks are included. Call us at **1-855-315-1009 (TTY 711)**, Monday through Friday, 7 a.m. to 5 p.m.
Open Season hours: Monday through Friday, 6 a.m. to 7 p.m. Learn more at kp.org/feds.





Built to make your life easier

Combined care and coverage means your Kaiser Permanente doctors, hospitals, and health plan benefits are all connected and committed to providing you with exceptional care tailored to your needs.

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

It's predictable costs and less paperwork.

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

Find out how we can help you stay healthy and keep doing what you love.
kp.org/feds

Care that's personalized

For the you who deserves to be understood

Kaiser Permanente doctors have one priority: your health. Your electronic health record connects your care team with your health history, so your doctor can plan the right care for your needs. Care team members learn about your lifestyle, risks, and what matters most to you, so they can be your best health advocates.



Explore care that fits your life.
kp.org/connectedtocare

We guide you through every step of your care



Your health history lives on your electronic health record.



Your doctor guides you through appointments and referrals.



Your health record is available to you and your care team 24/7.



Your care team lets you know when to schedule checkups and tests.

Care that's convenient

For the you with a busy schedule

Visit kp.org or use our app to make a routine same-day or next-day in-person appointment, or talk to a clinician 24/7 by phone or video.¹ No matter how you connect, you'll always talk with a medical professional who can see your health history and pick up where you left off.

Do more in one visit

Many of our facilities have pharmacies and labs in the same building, so you can see your doctor, get your tests, and pick up your prescriptions all in one stop.

Your health at your fingertips

- Get 24/7 virtual care
- Email your care team
- View most lab results and doctor's notes
- Refill most prescriptions
- Check in for appointments
- Pay bills and view statements



See how the Kaiser Permanente app puts you in control. kp.org/mobile

FAST COMPANY | **THE WEBBY AWARDS**

Our mobile app won Fast Company's 2022 Design Company of the Year and the 2022 People's Voice Webby award for Health and Fitness Apps.

Care that's world class

For the you who expects the best

No matter your needs – mental health, maternity, cancer care, heart health, and beyond – you have access to expert doctors, cutting-edge technology, and the latest evidence-based care.



Learn how our doctors and specialists work for you. kp.org/specialtycare



We're a national leader in screening rates and research, and we're among the top-rated health plans in every state we serve.^{2,3,4}

Kaiser Permanente members are:



33%
more likely to survive heart disease⁵

52%
more likely to survive colorectal cancer⁶

20%
less likely to experience premature death due to cancer⁵



All 39 of our hospitals have been recognized by U.S. News & World Report as high performing in one or more types of care.

Care that's all encompassing

For the you who wants to explore all your health options

Kaiser Permanente members can get help with depression, anxiety, addiction, and mental or emotional health – without a referral. You also have access to self-care apps to help your overall mental wellness.^{7,8}



Calm*

The number one app for sleep and meditation⁹



Ginger

Text one-on-one with an emotional support coach anytime, anywhere^{9,10}



myStrength

Build a personalized plan to strengthen your emotional health⁹



Find out more about mental health care.
kp.org/mentalhealth

*Calm is the #1 app for sleep, meditation, and relaxation, with over 100 million downloads and over 1.5M+ 5-star reviews. Learn more at calm.com/blog/about.

Resources for everyday wellness

Take advantage of classes, services, and programs to help you achieve your health and fitness goals.¹¹

Health and fitness programs¹¹

Enjoy reduced rates on services that can help you stay healthy – like gym memberships,⁹ acupuncture, massage therapy, and chiropractic care.

Self-care apps^{9,11}

Navigate mental and emotional challenges and help improve your sleep, mood, relationships, and more with the help of wellness apps, available at no cost to adult members. Visit kp.org/selfcareapps.

Healthy lifestyle programs^{9,11}

Connect to better health with online programs to help you lose weight, reduce stress, and more – all at no cost. Learn more at kp.org/healthylifestyles.

Personal wellness coaching^{9,11,12}

Get help reaching your health goals. Work one-on-one with a wellness coach by phone at no cost. Find out more at kp.org/wellnesscoach.

Care that's dependable

For the you who wants a doctor you trust

Your health is a lifelong journey, and we want you to have the right doctor to go the distance. We hire doctors and staff who speak more than one language and deliver care that's sensitive to your culture, ethnicity, and lifestyle. And you can choose or change your doctor anytime.



From finding the right doctor to transitioning care, we'll help you with every step.

kp.org/newmember



Dr. Weniger was relatable, kind, and thorough. By the end of my visit, I knew I made the right choice in Kaiser Permanente.



– Aimee, new member



Care while traveling

If you're planning to travel, we can help you manage your vaccinations, refill prescriptions, and more. And 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.

Featured benefits



\$0 for telehealth – always

Includes phone visits, video visits, email to your doctor, and so much more.¹ See page 12 for details.



Healthy rewards

Take simple steps to improve your well-being and earn up to \$150 to pay for qualified medical expenses.¹³ An FEHB subscriber and their enrolled spouse (18 and over) are eligible for the following rewards:

- \$50 for taking the Total Health Assessment, an online questionnaire that gives you a wellness action plan
- \$25 for completing a healthy lifestyle program, an online class to help you reach your health goals

Learn more and get started at kp.org/feds.



Help to quit smoking¹⁴

If you use cigarettes, e-cigarettes, or other tobacco products, let us help you quit. You pay nothing for classes, coaching by phone, online programs, and prescriptions, including prescribed over-the-counter tobacco-cessation drugs. For more information, ask your doctor or visit kp.org/quitsmoking.



Look up prescription drug costs

Use our prescription drug calculator to see the costs for many drugs and find plan pharmacies near you. You can also learn how to save time and money by visiting Kaiser Permanente pharmacies or refilling most prescriptions by mail. Visit kp.org/feds to learn more and use this tool.



Get chiropractic services without a referral

You can get up to 20 chiropractic visits per year, without a referral, with any American Specialty Health (ASH) Plans of California, Inc., participating provider. To find a participating provider, visit ashlink.com/ash/kp or call **1-800-678-9133**, Monday through Friday, 5 a.m. to 6 p.m. For TTY, call **711**.

Which plan option is right for you?

1. Choose an option

High Option	Standard Option	Prosper
<ul style="list-style-type: none"> • \$0 copay for telehealth – always • Lowest copays • Most out-of-pocket costs are copays • \$0 deductible • Care while traveling wherever you go 	<ul style="list-style-type: none"> • \$0 copay for telehealth – always • Lower premium than High Option • Most out-of-pocket costs are copays • \$100 deductible • Care while traveling wherever you go 	<ul style="list-style-type: none"> • \$0 copay for telehealth – always • Our lowest premium option • Low copays for office visits • \$500 deductible • Care while traveling wherever you go
Best option if you:	Best option if you:	Best option if you:
<ul style="list-style-type: none"> • Anticipate frequent care visits • Want predictable and low out-of-pocket costs 	<ul style="list-style-type: none"> • Want a lower premium and predictable out-of-pocket costs 	<ul style="list-style-type: none"> • Are in good overall health • Want to pay the lowest premiums

2. Select the type of enrollment you want

- **Self Only** covers you.
- **Self Plus One** covers you and one eligible family member.
- **Self and Family** covers you and all eligible family members.

3. Sign up online or call

Find your enrollment code in the chart on page 13. Then visit opm.gov to enroll online or contact your employing agency or retirement office for next steps and other information.

If you qualify for Medicare, or will soon, see page 17 for more information.



Changing your enrollment type

FEHB enrollees can make changes during Open Season. Outside Open Season, you may be able to change your enrollment if you experience a qualifying life event. To change enrollment types, you must change your enrollment by following Step 3 above.

These are highlights of the FEHB enrollment process. Please refer directly to opm.gov and your employing agency or retirement office for FEHB coverage effective dates, enrollment procedures and deadlines, and other information. To add an eligible family member to your Kaiser Permanente Self and Family enrollment, complete and return an Enrollment Change Form to us. These forms can be obtained at kp.org/feds or by calling Member Services.

Your 2024 benefits at a glance

The benefits and services below are NOT subject to applicable plan deductibles except where noted.

Benefits and Services	High Option	Standard Option	Prosper
Deductible	None	\$100	\$500
Outpatient services			
Preventive care	\$0	\$0	\$0
Telehealth	\$0	\$0	\$0
Primary care office visit	\$15	\$30	\$25
Specialty care office visit	\$25	\$40	\$35
Laboratory tests	\$0	\$10*	20%*
X-rays	\$0	\$10*	20%*
Chiropractic services – 20 visits per year	\$15	\$15	\$15
Maternity			
Routine prenatal care and postpartum visit	\$0	\$0	\$0
Delivery	\$250	\$500*	20%*
Hospital services			
Outpatient surgery	\$50	\$200*	20%*
Inpatient hospital	\$250	\$500*	20%*
Emergency and urgent care			
Urgent care	\$15	\$30	\$25
Emergency care	\$100	\$150*	20%*
Ambulance	\$50	\$150*	20%*
Prescription drugs			
Generic	\$10	\$15	\$15
Brand	\$40	\$50	\$60
Specialty	\$100	\$150	\$200
Out-of-Pocket Maximum	\$2,000	\$3,000	\$5,500

*Deductible applies.

Notes:

- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- Coinsurance (%) is based on our allowance.
- Telehealth options include video, phone, email, and more. See page 6, *Care that's convenient*.
- Prescription drug copayments are for a 30-day supply at Kaiser Permanente pharmacies. You pay only 2 copays for up to a 100-day supply for most drugs through Kaiser Permanente's mail-order program.

This is a summary of the features of the Kaiser Permanente – Northern California FEHB plan. Before making a final decision, please read the Plan's Federal brochure (RI 73-003). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.


Here's what you'll pay

These rates do not apply to all enrollees. If you are in a special enrollment category, please refer to the FEHB Program website or contact the agency or Tribal Employer that maintains your health benefits enrollment.

Your Premium Share		High Option	Standard Option	Prosper
Self Only	Biweekly	\$204.93	\$119.45	\$79.27
	Monthly	\$444.01	\$258.81	\$171.75
Self Plus One	Biweekly	\$550.65	\$328.17	\$185.49
	Monthly	\$1,193.08	\$711.04	\$401.89
Self and Family	Biweekly	\$490.97	\$268.49	\$185.49
	Monthly	\$1,063.77	\$581.73	\$401.89

Choose the right enrollment code

Enrollment Code	High Option	Standard Option	Prosper
Self Only	591	594	KC1
Self Plus One	593	596	KC3
Self and Family	592	595	KC2

 **Self Plus One**
 Enrollees covering themselves and one other eligible family member may choose either the Self Plus One or Self and Family enrollment type, whichever has a lower premium. You should decide which enrollment type is best for you.

To sign up, find your enrollment code in the chart above. Then, visit opm.gov to enroll online or contact your employing agency or retirement office for next steps and other information.

These are highlights of the FEHB enrollment process. Please refer directly to opm.gov and your employing agency or retirement office for FEHB coverage effective dates, enrollment procedures and deadlines, and other information.

Need help? Call **1-855-315-1009**, Monday through Friday, 7 a.m. to 5 p.m.
Open Season hours: Monday through Friday, 6 a.m. to 7 p.m. For TTY, call **711**.

Get more with a Kaiser Permanente Medicare health plan

Why choose a Kaiser Permanente Medicare health plan for FEHB members?

As a Kaiser Permanente member, you can enhance your FEHB benefits without increasing your premiums by enrolling in a Kaiser Permanente Senior Advantage for Federal Members (HMO) plan.¹⁵ You keep your FEHB coverage, but you will pay lower copayments and get additional benefits.

3 steps to learn more and enroll

- 1 Attend a FREE¹⁶ online seminar.
Register for a live webinar presented by Kaiser Permanente’s FEHB Medicare team to hear about the exclusive Medicare health plan benefits available only to FEHB members. You’ll also learn about the next steps you need to take, get resources to help you enroll, and have the opportunity to ask questions that are important to you.

Webinar meetings are available online to meet your busy schedule. You can also watch an on-demand webinar anytime that works for you.

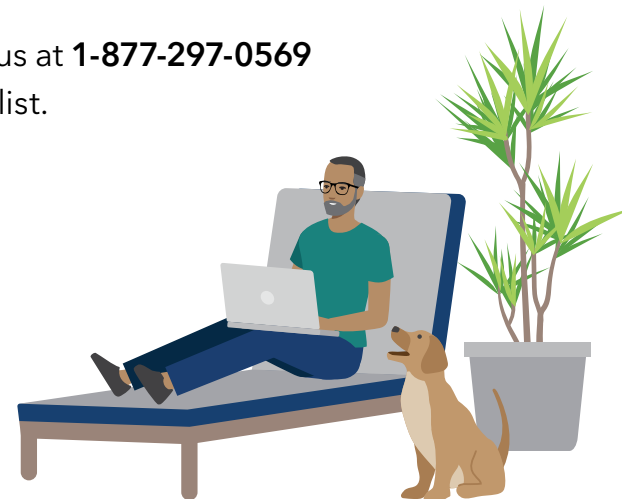


Scan the QR code with your smartphone’s camera or visit kp.org/fedsmedicare to RSVP for an online webinar.

For a full list of benefit changes, refer to the FEHB plan brochure RI 73-003 and Kaiser Permanente Medicare *Evidence of Coverage*.

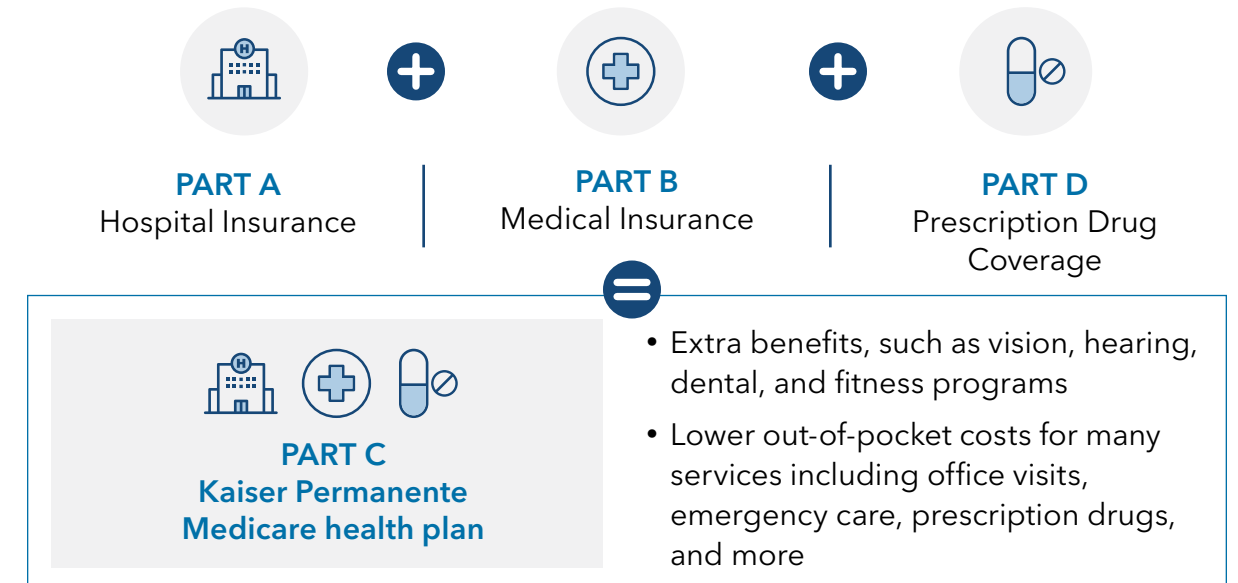
- 2 Determine when you can enroll. Details on page 17.

- 3 Go to kp.org/feds and enroll online or call us at **1-877-297-0569** (TTY **711**) to speak with a Medicare specialist.



The basics: Kaiser Permanente Senior Advantage for Federal Members (HMO)

A Kaiser Permanente FEHB Medicare health plan combines all your coverage into one simple plan and offers additional benefits like Part B premium reimbursement.



PART B PREMIUM REIMBURSEMENT

- With a qualifying plan,* Kaiser Permanente will reimburse you for your full Part B premium, up to \$250 per month. This covers what most people pay, including late enrollment penalties (LEP) and income related monthly adjustment amount (IRMAA). This benefit is not taxable as it is paid from a health reimbursement account (HRA).
- Most people pay the standard Part B premium, which was \$164.90 per month in 2023. There are 2 circumstances which will make this premium higher:
 1. Late enrollment: If you didn’t sign up for Part B when you were first eligible, your monthly premium for Part B would be 10% higher for each full 12 months in the period that you could have had Part B but didn’t sign up for it.
 2. Higher income: If your income in 2023 was greater than \$97,000 if you file individually or \$194,000 if you’re married and file jointly, you may pay an Income Related Monthly Adjustment Amount (also known as IRMAA) for Parts B and D.

NOTE: As your income adjusts in retirement, so does your IRMAA.

Part B reimbursement: All FEHB health plans are encouraged to offer attractive and competitive benefits to enhance Medicare coverage for Federal retirees. Our Medicare plans support this goal by offering lower cost-sharing, additional benefits, and Part B premium reimbursement benefit so you get the most of your FEHB and Medicare coverage.

*Senior Advantage 2 (HMO) for High or Standard Option.

Senior Advantage choices for FEHB members

- As a Federal enrollee, you get to choose the Senior Advantage plan that best fits your health and wellness goals.
- If you are also covering dependent(s) that are not Medicare eligible, they will remain enrolled in the commercial plan.
- The chart on pages 18-19 has more details in a side-by-side summary for all options.

High Option		Standard Option	
Senior Advantage 1	Senior Advantage 2	Senior Advantage 1	Senior Advantage 2
<ul style="list-style-type: none"> • Lower copays • Up to a 100-day supply of prescription drugs for 1 copay • Eyewear allowance of \$200 every 24 months • Dental coverage included (DeltaCare® USA dental HMO) • Meal delivery • Silver&Fit® fitness program at no extra charge¹⁷ • Nonemergency transportation to medical providers • Over-the-counter health and wellness allowance 	<ul style="list-style-type: none"> • Up to \$3,000 reimbursement each year (\$250 each month) for the Medicare Part B premium you pay • Lower copays • Silver&Fit® fitness program at no extra charge¹⁷ • Over-the-counter health and wellness allowance • Hearing aid allowance of \$500 for each ear for every 36 months 	<ul style="list-style-type: none"> • Lower copays • Eyewear allowance of \$150 every 24 months • No deductible and lower out-of-pocket maximum • Dental coverage included (DeltaCare® USA dental HMO) • Silver&Fit® fitness program at no extra charge¹⁷ 	<ul style="list-style-type: none"> • Up to \$3,000 reimbursement each year (\$250 each month) for the Medicare Part B premium you pay • Lower copays • No deductible and lower out-of-pocket maximum • Hearing aid allowance of \$500 for each ear for every 36 months • Silver&Fit fitness program at no extra charge¹⁷

Prosper - Senior Advantage
<ul style="list-style-type: none"> • No deductible and lower out-of-pocket maximum • No cost-sharing for lab tests and X-rays • Eyewear allowance of \$150 every 24 months • Lower copays • Silver&Fit® fitness program at no extra charge¹⁷

When to enroll

Initial Enrollment Period



You can first sign up for Part A and/or Part B during the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

General Enrollment Period



If you do not sign up for Part A and Part B when you're first eligible, you can sign up between January 1 and March 31. When you sign up during this period, your coverage starts the first day of the month after you sign up.

Special Enrollment Period (SEP)



If you continue to work past age 65 and have delayed your enrollment in Medicare Parts A and B, you have up to 8 months from the date you retired to enroll in Medicare Parts A and B to avoid a late enrollment penalty.

If you already have Medicare Parts A and B, or Part B only, you can enroll in a Senior Advantage plan for FEHB members today. There's no need to wait for Open Season.

Helpful resources

To help better understand your choices and options, here are some helpful resources:

Medicare

To learn more about Medicare coverage or enrollment periods or to ask a general question about Medicare, go to [medicare.gov](https://www.medicare.gov) or call **1-800-633-4227**, 24 hours a day, 7 days a week. TTY users, call **1-877-486-2048**.

Social Security

To get more information about your Medicare eligibility, sign up for Part A and/or B, or determine your Part B premium, visit [ssa.gov](https://www.ssa.gov) or call Social Security at **1-800-772-1213**, Monday through Friday, 8 a.m. to 7 p.m. TTY users, call **1-800-325-0778**.

Senior Advantage for Federal Members (HMO)

Enrolling in Senior Advantage for Federal Members does not change your FEHB premium.

See page 13 for your premium share.

2024 Benefits and Services	High Option		
	Without Medicare	Senior Advantage 1	Senior Advantage 2
Deductible	None	None	None
Outpatient services			
Preventive care	\$0	\$0	\$0
Telehealth	\$0	\$0	\$0
Primary care office visit	\$15	\$5	\$10
Specialty care office visit	\$25	\$5	\$10
Most lab tests and X-rays	\$0	\$0	\$0
Chiropractic – 20 visits per year	\$15	\$15	\$15
Hospital services			
Outpatient surgery	\$50	\$5	\$50
Inpatient hospital	\$250	\$100	\$250
Emergency and urgent care			
Urgent care	\$15	\$5	\$10
Emergency care	\$100	\$75	\$75
Ambulance	\$50	\$50	\$50
Prescription drugs**†			
Generic	\$10	\$10	\$10
Brand	\$40	\$30	\$40
Specialty	\$100	\$100	\$100
Additional Senior Advantage benefits			
Dental	Not covered	Included	Not covered
Eyewear allowance (every 24 months)	Not covered	\$200	Not covered
Fitness membership	Not covered	Silver&Fit®	Silver&Fit®
Hearing aid allowance for adults (per ear, every 36 months)	Not covered	Not covered	\$500
Nonemergency transportation and meal-delivery	Not covered	Included	Not covered
Over-the-counter health and wellness items allowance (every quarter)	Not covered	\$70	\$70
Part B reimbursement	None	None	Up to \$250 per month
Out-of-Pocket Maximum	\$2,000	\$2,000	\$2,000

*Deductible applies. **Copayments are for a 30-day supply, or 100-day supply for High Option Senior Advantage 1, at Kaiser Permanente pharmacies. You pay only 2 copays for up to a 100-day supply for most drugs through Kaiser Permanente's mail-order program. †Plan providers determine the drug that is medically necessary. If you request another drug, you pay prices charged to members for non-covered drugs. Some drugs may not be eligible for mail-order delivery or mail-order discounts. For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente mail-order pharmacy. You should receive them within 3-5 days. If not, please call **1-888-218-6245** (TTY 711).

2024 Benefits and Services	Standard Option			Prosper	
	Without Medicare	Senior Advantage 1	Senior Advantage 2	Without Medicare	Senior Advantage
Deductible	\$100	None	None	\$500	None
Outpatient services					
Preventive care	\$0	\$0	\$0	\$0	\$0
Telehealth	\$0	\$0	\$0	\$0	\$0
Primary care office visit	\$30	\$15	\$25	\$25	\$25
Specialty care office visit	\$40	\$15	\$25	\$35	\$25
Most lab tests and X-rays	\$10*	\$10	\$10	20%*	\$0
Chiropractic – 20 visits per year	\$15	\$15	\$15	\$15	\$15
Hospital services					
Outpatient surgery	\$200*	\$15	\$25	20%*	\$25
Inpatient hospital	\$500*	\$250	\$500	20%*	\$250 per day up to \$1,000
Emergency and urgent care					
Urgent care	\$30	\$15	\$25	\$25	\$25
Emergency care	\$150*	\$75	\$75	20%*	\$75
Ambulance	\$150*	\$125	\$150	20%*	\$150
Prescription drugs**†					
Generic	\$15	\$10	\$10	\$15	\$10
Brand	\$50	\$40	\$47	\$60	\$47
Specialty	\$150	\$150	\$150	\$200	\$200
Additional Senior Advantage benefits					
Dental	Not covered	Included	Not covered	Not covered	Not covered
Eyewear allowance (every 24 months)	Not covered	\$150	Not covered	Not covered	\$150
Fitness membership	Not covered	Silver&Fit®	Silver&Fit®	Not covered	Silver&Fit®
Hearing aid allowance for adults (per ear, every 36 months)	Not covered	Not covered	\$500	Not covered	Not covered
Nonemergency transportation and meal-delivery	Not covered	Not covered	Not covered	Not covered	Not covered
Over-the-counter health and wellness items allowance (every quarter)	Not covered	Not covered	Not covered	Not covered	Not covered
Part B reimbursement	None	None	Up to \$250 per month	None	None
Out-of-Pocket Maximum	\$3,000	\$2,000	\$2,000	\$5,500	\$2,000

Notes:

- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- Coinsurance (%) is based on our allowance.
- Telehealth options include video, phone, email, and more.
- Silver&Fit® is a federally registered trademark of American Specialty Health, Inc.

This is a summary of the features of the Kaiser Permanente health plan, including Kaiser Permanente Senior Advantage for Federal Members. Before making a final decision, please read the Federal Employees Health Benefits (FEHB) brochure RI 73-003. All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB brochure and the Kaiser Permanente Senior Advantage for Federal Members *Evidence of Coverage*.

Quality vision and dental coverage⁹

When you join Kaiser Permanente, you get additional discounts and services.



Eyewear

High Option members get a 25% discount on eyeglasses and contact lenses at Vision Essentials by Kaiser Permanente Optical Centers.¹⁸



Dental coverage

You can choose from 2 dental plans to supplement your health coverage:

- Kaiser Permanente Insurance Company (KPIC) administered by Delta Dental of California. With this plan you have the freedom to see any licensed dentist you choose.
- DeltaCare USA administered by Delta Dental. You'll choose a dentist from the DeltaCare USA network with this HMO plan.

Current members can call KPIC Dental Insurance Plan at **1-800-835-2244** (group number 09874) or DeltaCare USA at **1-800-422-4234** (group number 71114). You can also view dental plans and enrollment materials at kp.org/feds. New dental member? Call us at **1-800-933-9312** for more information.

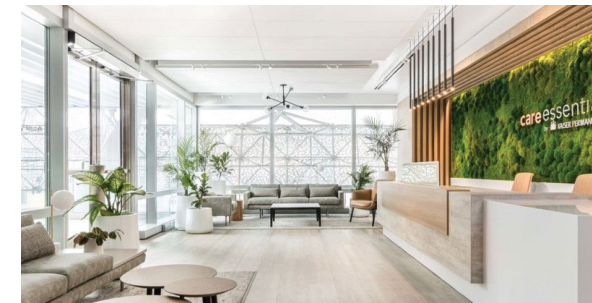
Rates are listed below.

2024 Dental Rates	KPIC		DeltaCare USA
	Monthly	Monthly	Quarterly
Self Only	\$37.55	\$14.26	\$42.77
Self + 1	\$66.54	\$23.87	\$71.60
Self + 2 or more	\$100.03	\$36.18	\$108.53

Locations near you

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.



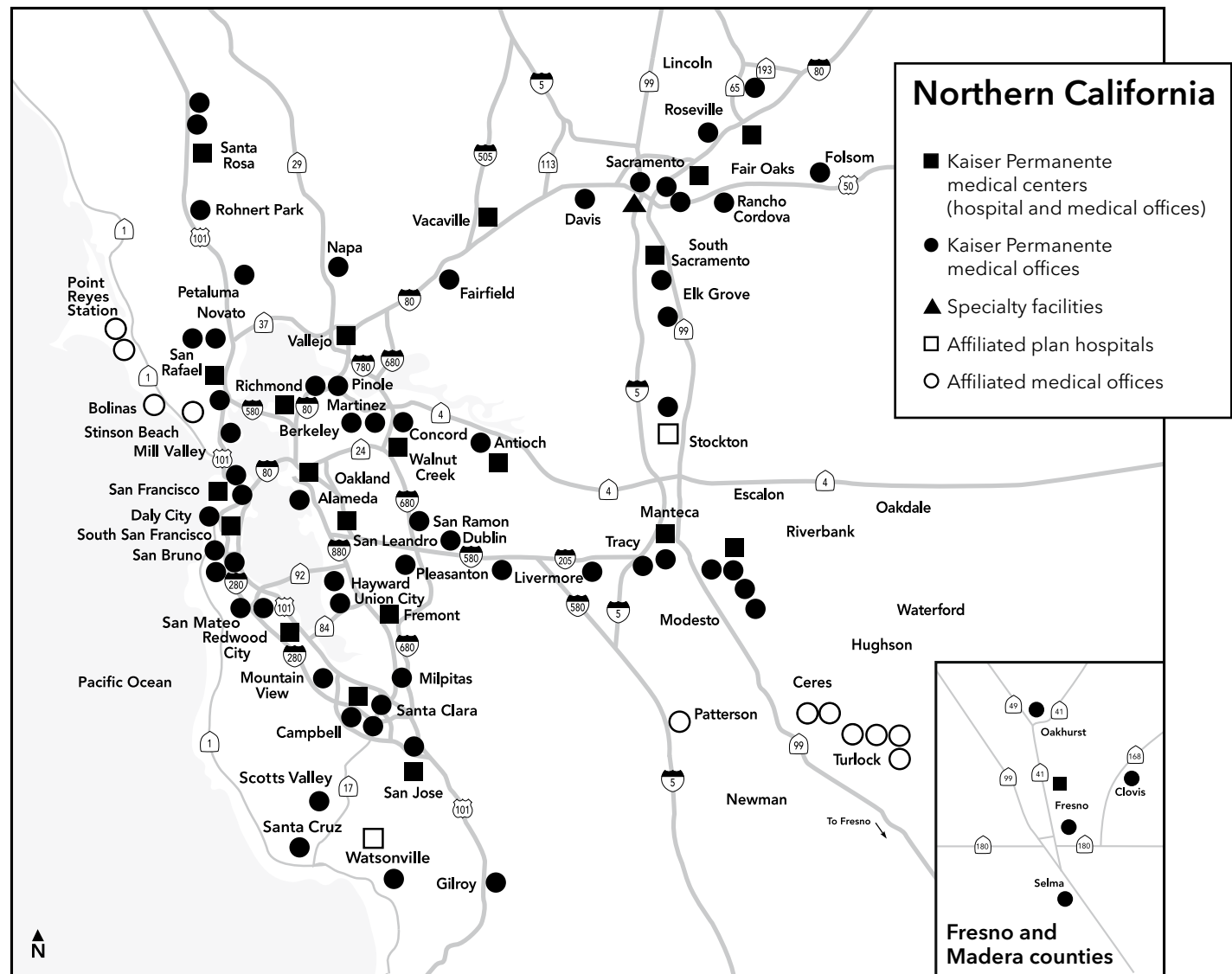
Care Essentials is located in downtown San Francisco.

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



At the new Santa Cruz Medical Offices



Maps not to scale

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. To join a Kaiser Permanente Medicare health plan, you must reside in the Kaiser Permanente Medicare health plan service area in which you enroll. Enrolling in a Kaiser Permanente Medicare health plan for Federal members will not affect the benefits you receive through the Federal Employees Health Benefits (FEHB) Program, although the network and other rules of Medicare may apply. FEHB Program coverage is described in FEHB brochure RI 73-003.

1. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. 2. Kaiser Permanente 2022 HEDIS® scores. Benchmarks provided by the National Committee for Quality Assurance (NCQA) Quality Compass® and represent all lines of business. Kaiser Permanente combined region scores were provided by the Kaiser Permanente Department of Care and Service Quality. The source for data contained in this publication is Quality Compass 2022 and is used with the permission of NCQA. Quality Compass 2022 includes certain CAHPS data. Any data display, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. Quality Compass® and HEDIS® are registered trademarks of NCQA. CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality. 3. 2021 Annual Report, Kaiser Permanente, about.kaiserpermanente.org/who-we-are/annual-reports/2021-annual-report. 4. 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). 5. Elizabeth A. McGlynn, PhD, et al., "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," July 20, 2022. 6. 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. 7. 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. 8. 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. 9. These benefits are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all enrollees and family members who become members of Kaiser Permanente. 10. 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. 11. 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. 12. The coaching services are neither offered nor guaranteed under contract with the FEHB Program, but are made available to enrollees and family members, aged 18 and older, who become members of Kaiser Permanente. 13. We will send you a Kaiser Permanente health payment card 4 to 6 weeks after you complete your first activity. We will load rewards when you complete activities, so keep the card until it expires. Rewards you earn during a plan year can be used to pay for qualified medical expenses through March 31 of the following year. Go to kp.org/feds to learn more and get started. 14. 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. 15. You must pay the Medicare Part B premium to join a Kaiser Permanente Medicare health plan. 16. Free with no obligation to enroll. 17. The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a trademark of ASH and used with permission herein. 18. Kaiser Permanente members typically have coverage for medically necessary eye examinations, and some members, including those members with the pediatric vision benefit under their Affordable Care Act plan, may be able to apply a supplemental benefit to their purchases. Otherwise, the services and products described here are provided on a fee-for-service basis, separate from and not covered under your health plan benefits, and you are financially responsible to pay for them. For specific information about your covered health plan benefits, please see your Evidence of Coverage. 19. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org. 20. Kaiser Permanente internal data, 2019; "12 Trends Influencing the Future of Workplace Benefits," Aflac, 2018; U.S. Bureau of Labor Statistics, 2018.



Finding the right location

Choosing a convenient place to get care is simple – just hop online or grab your smartphone.



- Visit kp.org/facilities to search by ZIP code, keyword, or the type of service you need.
- Search on your smartphone with the location finder on the Kaiser Permanente mobile app.¹⁹

Complete care to help you live a fuller, healthier life

With Kaiser Permanente, you have a trusted partner who considers your health a priority and makes it easier to get the care you need. That's why members stay with Kaiser Permanente nearly 3 times as long as other health plans.²⁰

Want to learn more?

Visit kp.org/feds to get help with your health care questions.

Access convenient online tools

Already a member?

Manage your care online anytime at kp.org. If you haven't already, go to kp.org/registernow to email your doctor's office with nonurgent questions, schedule routine appointments, order most prescription refills, and more.

Not a member yet?

For more information, visit kp.org/feds or call **1-855-315-1009**, Monday through Friday, 7 a.m. to 5 p.m. **Open Season hours:** Monday through Friday, 6 a.m. to 7 p.m.

Ready to get started?

Visit kp.org/newmember to get started. It's easy to register at kp.org, choose your doctor, transfer your prescriptions, and schedule your first routine appointment. If you need help, give us a call.

