

Experience health care designed with you in mind

You deserve high-quality care for your total health, whatever you need – from routine checkups to complex treatments to mental wellness support.

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.



Discover how we can help you stay healthy and doing what you love at **kp.org/learnthebasics**.



Go where you feel like your best self

Care at Kaiser Permanente feels easier and faster, with the help of connected caregivers, more ways to get care, and support for a healthy mind, body, and spirit. Welcome to care for all that is you.

Important open enrollment dates for 2025

- The open enrollment period for 2025 coverage runs from November 1, 2024, through January 15, 2025.
- You can apply for coverage at buykp.org.
- For coverage that starts on January 1, 2025, we must receive your Application for health coverage no later than December 15, 2024.

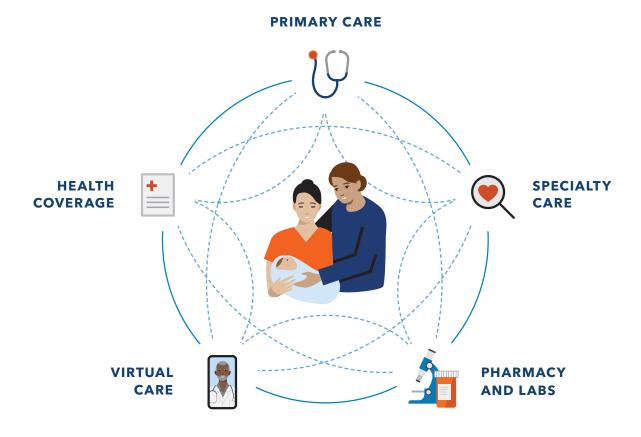
Enrolling during a special enrollment period

- Are you getting married, moving, or losing your health coverage? You can also enroll or change your coverage at other times throughout the year if you have a qualifying life event.
- Visit kp.org/specialenrollment for a list of qualifying life events and instructions.

Want to talk? We're here to help.

A Kaiser Permanente enrollment specialist can answer your questions – like where to get care or what healthy extras are included. Call **1-800-494-5314** (TTY **711**).





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 24/7 access to care Predictable costs and high-quality specialists wherever you are less paperwork

Members stay with Kaiser Permanente nearly 3 times as long as other health plans.¹

Care that's **personalized**

For the you who deserves to be seen and heard

You need a doctor who understands you. Someone who'll learn your lifestyle, health risks, and goals. At Kaiser Permanente, you typically don't have to repeat yourself every time you visit the doctor. Your care team has access to your entire Kaiser Permanente medical history through your electronic health record, so they know you and your story.

You can also change your doctor anytime and choose from many clinicians who speak more than one language, so it's easy to find the perfect match for you.

From seeing the doctor to getting lab work, I knew 77 exactly where to go and the flow was seamless.

- Kaiser Permanente member



Your Kaiser Permanente health history lives in your electronic health record.

Your care team helps guide you through appointments and referrals.

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

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

Care that's world class

For the you who expects high quality

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



Explore high-quality care options for every health need at **buykp.org**.

We're a national leader in outcomes

We are one of the national leaders in outcomes for conditions like cancer and heart disease, and we're among the top-rated health plans in every state we serve. ^{2,3,4,5,6}



Kaiser Permanente members are

33% more likely to survive heart disease⁵

52% more likely to survive colorectal cancer⁶

20% less likely to die early of cancer⁵

Recognized excellence in stroke and heart disease care⁷

The American Heart Association and American Stroke Association's Get With The Guidelines® program has recognized **38 of our medical centers** for commitment to excellence in the treatment of stroke or heart disease.

A leader in clinical quality²

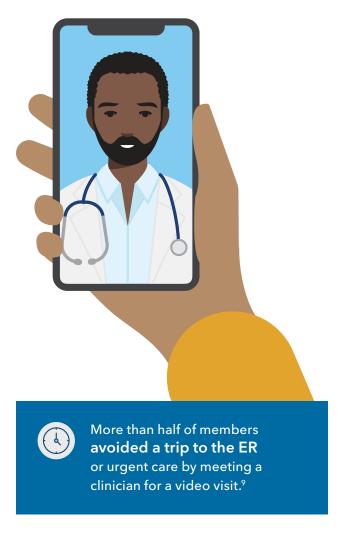
In 2023, Kaiser Permanente was a leader and one of the top performers in 72 effectiveness-of-care measures. These measures include asthma care, diabetes care, and preventive care for children and adolescents.

We were also the top performer in the state in the following effectiveness-of-care measures: breast cancer screening, prenatal and postpartum care, heart disease care, and behavioral health measures.

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 appointment, or talk to a clinician 24/7 by phone or video.⁸ No matter how you connect, you'll always speak with a medical professional who can see your Kaiser Permanente health history and pick up where you left off.



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.

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.



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

Care you can count on

For the you who wants dependable service

You should always have the right care – when and where you need it. Choose the Kaiser Permanente doctors and locations that work best for you, and know your care team is connected to a national network of specialists and services.

At Kaiser Permanente, most members say they get primary care appointments as soon as they expect – or sooner.¹⁰

You can get timely, convenient service with:



More primary care appointments



24/7 virtual care



Quick lab results



A large clinician network



See how to get care that meets you where you are at **kp.org/connectedtocare**.



Mail-order pharmacy

- Easy refills online, in person, or over the phone
- Most are same-day pickup
- Most prescriptions delivered to your front door¹¹
- Next-day home delivery available for an additional fee¹¹



Care while traveling

- Help with vaccinations, prescription refills, and more
- Urgent and emergency care worldwide – not just at Kaiser Permanente facilities

You're covered while traveling



If you're planning to travel, we can help you manage your vaccinations, refill prescriptions, and more. And once you're on the go, you're covered for emergency care anywhere in the world – even at non-Kaiser Permanente facilities.

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 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 classes¹²
- Medication
- Self-care resources
- Mental wellness apps¹³

Not sure where to start? Talk to your personal doctor about your concerns or call us to talk with our mental health team.



Resources for your everyday wellness

Take advantage of classes, services, and programs to help you achieve your health goals.¹⁴

- Acupuncture, massage therapy, and chiropractic care
- Healthy lifestyle programs¹⁴
- Wellness coaching¹⁴



Enjoy special deals on fitness programs and online resources.



With Fit Rewards, you can earn a free gym membership at certain participating gyms. Whichever fitness center you choose, you can earn a \$200 reward if you meet the program requirements. Learn more at kp.org/fitrewards.

Choosing your health plan

We offer a variety of plans to help fit your needs and budget. All of them offer the same quality care, but the way they split the costs is different.

Copay or coinsurance plans

Copay or coinsurance plans are the simplest. You know in advance how much you'll pay for care like doctor visits and prescriptions. This amount is called your copay. Your monthly premium is higher, but you'll pay much less when you get care.

Chiropractic, Acupuncture, and Massage (CAM) plans

CAM plans can be either a copay or deductible health plan. When selecting a CAM plan you get up to 12 combined visits per calendar year to participating chiropractors, acupuncturists, and massage therapists for \$20 copay per visit. No referral necessary for chiropractors and acupuncturists.¹⁵

Deductible plans – gold, silver, and bronze

With a deductible plan, your monthly premium is lower, but you'll need to pay the full charges for most covered services until you reach a set amount, known as your deductible. Then you'll start paying less – a copay or coinsurance. Depending on your plan, some services, like office visits or prescriptions, may be available at a copay or coinsurance before you reach your deductible.

Example of your costs for care

Let's say you hurt your ankle. You visit your personal doctor, who orders an X-ray. It's just a sprain, so the doctor prescribes a generic pain medication. Here's an example of what you'd pay out of pocket for these services with each type of health plan.

Plan name	Office visit	X-ray	Generic drug
KP HI Gold 0/40 Off (no deductible)	\$40 (no charge for children through age 18)	\$45	\$10* generic/\$3* generic maintenance
KP HI Silver 3000 Ded/600 Rx Ded Off (\$3,000 deductible)	\$45 (no charge for children through age 18)	\$45	\$20* generic/\$3* generic maintenance
KP HI Bronze 6000/65 Off (\$6,000 deductible)	\$65 (no charge for children through age 18)	\$65	\$30* generic/\$3* generic maintenance

You may qualify for federal or state financial assistance

Under health care reform, the federal or state government may provide financial assistance for many people, depending on their income.

- Financial assistance is available for premiums and out-of-pocket expenses.
- Assistance is available based on income and family size.



You may be eligible for federal or state financial assistance to help you pay for care or coverage. Visit **buykp.org** for details.



^{*}Mail order: 90-day supply of qualified prescriptions for the cost of a 60-day supply.

Understanding the plans: benefit highlights

The charts on the next few pages show you a sample of each plan's benefits. Review the diagram below to help you understand how to read those charts.

Here's a quick look at how to use the chart

Benefit highlights	KP HI Silver 4000 Ded/600 Rx Ded Off
Plan type	Deductible
Annual medical deductible (individual/family)	\$4,000/\$8,000
Annual out-of-pocket maximum (individual/family)	\$8,900/\$17,800
Benefits	
Virtual care	
Chat, Email, E-visit, Phone, and Video visit	No charge
Preventive care	•
Routine physical exam, mammograms, etc.	No charge
Outpatient services (per visit or procedure)	
Primary care office visit	\$45 (no charge for children through age 18)
Specialty care office visit	\$75
Most X-rays	\$45
Most lab tests	\$45
MRI, CT, PET	\$350 after deductible
Outpatient surgery	30% after deductible
Mental health visit	\$45 (no charge for children through age 18)
Inpatient hospital care	
Room and board, surgery, anesthesia, X-rays, lab tests, medications, mental health care	30% after deductible
Maternity	
Routine prenatal care and postpartum visits	No charge
Delivery and inpatient well-baby care	30% after deductible
Emergency and urgent care	
Emergency Department visit	30% after deductible
Urgent care visit	20% applicable charges/ \$45 primary or \$75 specialty
Prescription drugs (up to a 30-day supply)	
Generic	\$20* generic/\$3* generic maintenance
Preferred brand	50% after \$600 pharmacy deductible
Non-preferred brand	50% after \$600 pharmacy deductible
Specialty	50% after \$600 pharmacy deductible
Whole health	
Healthy services	With Fit Rewards, you can earn a free gym membership at certain participating gyms Whichever fitness center you choose, you can earn a \$200 reward if you meet the program requirements. Learn more at kp.org/fitrewards.

^{*}Mail order: 90-day supply of qualified prescriptions for the cost of a 60-day supply.

Control of the contro

Offered through the health benefit exchange

Annual deductible

You need to pay this amount before your plan starts helping you pay for most covered services. Under this sample plan, you'd pay the full charges for covered services until you reach \$4,000 for yourself or \$8,000 for your family. Then you'd start paying copays or coinsurance.

Annual out-of-pocket maximum

This is the most you'll pay for care during the calendar year before your plan starts paying 100% for most covered services. In this example, you'd never pay more than \$8,900 for yourself and no more than \$17,800 for your family for your copays, coinsurance, and deductible in a calendar year.

Preventive care at no additional charge

Most preventive care services—including routine physical exams and mammograms—are covered at no additional charge. Plus, they're not subject to the deductible.

Covered before you reach the deductible

With some services, you'll only pay a copay or coinsurance, regardless of whether you've reached your deductible. Under this plan, primary care visits are covered at a \$45 copay (no charge for children through age 18)—even before you meet your deductible. With our Silver deductible plans, primary care, specialty care, and urgent care visits all are covered before you reach the deductible.

Coinsurance

After reaching your deductible, this is a percentage of the charges that you may pay for covered services. Here, you'd pay 30% of the cost per day for your inpatient hospital care after you reach your deductible. Your plan would pay the rest for the remainder of the calendar year.

Copay

This is the set amount you pay for covered services, usually after you reach your deductible. In this example, you'd start paying a 20% applicable charge/\$45 primary or \$75 specialty copay for urgent care visits, whether or not you have met your deductible.



Financial assistance options with lower copays, coinsurance, and deductibles are available for certain plans, and for Native Alaskans and American Indians on HealthCare.gov.

	KP E	KP .	KP E
Benefit highlights	KP HI Standard Bronze 7500/50 KP HI Standard Bronze 7500/50 Off	KP HI Bronze 6000/65 Off	KP HI Standard Silver 5000/40 KP HI Standard Silver 5000/40 Off
Plan type	Deductible	Deductible	Deductible
Annual medical deductible (individual/family)	\$7,500/\$15,000	\$6,000/\$12,000	\$5,000/\$10,000
Annual out-of-pocket maximum individual/family)	\$9,200/\$18,400	\$9,100/\$18,200	\$8,000/\$16,000
Benefits			
Virtual care			
Chat, Email, E-visit, Phone, and Video visit	Same as in-person services	No charge	Same as in-person services
Preventive care			
Routine physical exam, mammograms, etc.	No charge	No charge	No charge
Outpatient services (per visit or procedure)			
Primary care office visit	\$50	\$65 (no charge for children through age 18)	\$40
Specialty care office visit	\$100	\$120	\$80
Most X-rays	50% after deductible	\$65	40% after deductible
Most lab tests	50% after deductible	\$65	40% after deductible
MRI, CT, PET	50% after deductible	40% after deductible	40% after deductible
Outpatient surgery	50% after deductible	40% after deductible	40% after deductible
Mental health visit	\$50	\$65 (no charge for children through age 18)	\$40
Inpatient hospital care			
Room and board, surgery, anesthesia, X-rays, ab tests, medications, mental health care	50% after deductible	40% after deductible	40% after deductible
Maternity			
Routine prenatal care and postpartum visits	No charge	No charge	No charge
Delivery and inpatient well-baby care	50% after deductible	40% after deductible	40% after deductible
Emergency and urgent care			
mergency Department visit	50% after deductible	40% after deductible	40% after deductible
Jrgent care visit	\$75	20% applicable charges/\$65 primary or \$120 specialty	\$60
Prescription drugs (up to a 30-day supply)			
Generic	\$25*	\$30* generic/\$3* generic maintenance	\$20*
Preferred brand	\$50* after deductible	50% after deductible	\$40*
Non-preferred brand	\$100* after deductible	50% after deductible	\$80* after deductible
Specialty	\$500 after deductible	50% after deductible	\$350 after deductible
Vhole health			
lealthy services	With Fit Rewards, you can earn a free gym membersl th	nip at certain participating gyms. Whichever fitness cento e program requirements. Learn more at kp.org/fitrewa i	er you choose, you can earn a \$200 reward if you m rds.

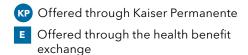
^{*}Mail order: 90-day supply of qualified prescriptions for the cost of a 60-day supply.



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	KP) E	KP	KP E	KP) E
Benefit highlights	KP HI Silver 4000 Ded/600 Rx Ded KP HI Silver 4000 Ded/600 Rx Ded Off	KP HI Silver 3000 Ded/600 Rx Ded Off	KP HI Gold 1000 Ded/250 Rx Ded KP HI Gold 1000 Ded/250 Rx Ded Off	KP HI Standard Gold 1500/30 KP HI Standard Gold 1500/30 Off
lan type	Deductible	Deductible	Deductible	Deductible
nnual medical deductible individual/family)	\$4,000/\$8,000	\$3,000/\$6,000	\$1,000/\$2,000	\$1,500/\$3,000
Innual out-of-pocket maximum individual/family)	\$8,900/\$17,800	\$8,900/\$17,800	\$8,700/\$17,400	\$7,800/\$15,600
Benefits				
/irtual care				
hat, Email, E-visit, Phone, and Video visit	No charge	No charge	No charge	Same as in-person services
Preventive care				
Coutine physical exam, mammograms, etc.	No charge	No charge	No charge	No charge
Outpatient services (per visit or procedure)				
rimary care office visit	\$45 (no charge for children through age 18)	\$45 (no charge for children through age 18)	\$30 (no charge for children through age 18)	\$30
pecialty care office visit	\$75	\$65	\$70	\$60
Nost X-rays	\$45	\$45	\$40	25% after deductible
Most lab tests	\$45	\$45	\$40	25% after deductible
ARI, CT, PET	\$350 after deductible	\$350 after deductible	\$350 after deductible	25% after deductible
Outpatient surgery	30% after deductible	30% after deductible	30% coinsurance	25% after deductible
Mental health visit	\$45 (no charge for children through age 18)	\$45 (no charge for children through age 18)	\$30 (no charge for children through age 18)	\$30
npatient hospital care				
Room and board, surgery, anesthesia, X-rays, ab tests, medications, mental health care	30% after deductible	30% after deductible	30% coinsurance	25% after deductible
Maternity				
outine prenatal care and postpartum visits	No charge	No charge	No charge	No charge
Delivery and inpatient well-baby care	30% after deductible	30% after deductible	30% coinsurance	25% after deductible
mergency and urgent care				
mergency Department visit	30% after deductible	30% after deductible	\$350 [‡] after deductible	25% after deductible
Irgent care visit	20% applicable charges/\$45 primary or \$75 specialty	20% applicable charges/\$45 primary or \$65 specialty	20% applicable charges/\$30 primary or \$70 specialty	\$45
rescription drugs (up to a 30-day supply)				
Generic	\$20* generic/\$3* generic maintenance	\$20* generic/\$3* generic maintenance	\$10* generic/\$3* generic maintenance	\$15*
Preferred brand	50% after \$600 pharmacy deductible	50% after \$600 pharmacy deductible	30% after \$250 pharmacy deductible	\$30*
Ion-preferred brand	50% after \$600 pharmacy deductible	50% after \$600 pharmacy deductible	30% after \$250 pharmacy deductible	\$60*
pecialty	50% after \$600 pharmacy deductible	50% after \$600 pharmacy deductible	30% after \$250 pharmacy deductible	\$250
Vhole health				
lealthy services	With Fit Rewards, you can earn a free		gyms. Whichever fitness center you choo Learn more at kp.org/fitrewards .	se, you can earn a \$200 reward if yo

^{*}Mail order: 90-day supply of qualified prescriptions for the cost of a 60-day supply. ‡Waived if admitted.



Financial assistance options with lower copays, coinsurance, and deductibles are available for certain plans, and for Native Alaskans and American Indians on HealthCare.gov.

	KP	KP	KP) E
Benefit highlights	KP HI Gold 0/40 Off	KP HI Platinum 0/5 Off	KP HI Standard Platinum 0/10 KP HI Standard Platinum 0/10 Off
Plan type	Copayment	Copayment	Copayment
Annual medical deductible (individual/family)	None/None	None/None	None/None
Annual out-of-pocket maximum (individual/family)	\$8,900/\$17,800	\$3,500/\$7,000	\$4,300/\$8,600
Benefits			
Virtual care			
Chat, Email, E-visit, Phone, and Video visit	No charge	No charge	Same as in-person services
Preventive care			
Routine physical exam, mammograms, etc.	No charge	No charge	No charge
Outpatient services (per visit or procedure)			
Primary care office visit	\$40 (no charge for children through age 18)	\$5 (no charge for children through age 18)	\$10
Specialty care office visit	\$70	\$20	\$20
Most X-rays	\$45	\$10	\$30
Most lab tests	\$45	\$10	\$30
MRI, CT, PET	\$400	\$150	\$100
Outpatient surgery	30% coinsurance	\$200	\$300
Mental health visit	\$40 (no charge for children through age 18)	\$5 (no charge for children through age 18)	\$10
Inpatient hospital care			
Room and board, surgery, anesthesia, X-rays, lab tests, medications, mental health care	30% coinsurance	\$350 per day up to 4 days†	\$350
Maternity			
Routine prenatal care and postpartum visits	No charge	No charge	No charge
Delivery and inpatient well-baby care	30% coinsurance	\$350 per day up to 4 days†	\$350
Emergency and urgent care			
Emergency Department visit	\$400 [‡]	\$300 [‡]	\$100 [‡]
Urgent care visit	20% applicable charges/\$40 primary or \$70 specialty	20% applicable charges/\$5 primary or \$20 specialty	\$15
Prescription drugs (up to a 30-day supply)			
Generic	\$10* generic/\$3* generic maintenance	\$5* generic/\$3* generic maintenance	\$5*
Preferred brand	\$60*	\$45*	\$10*
Non-preferred brand	\$60*	\$45*	\$50*
Specialty	\$200	\$200	\$150
Whole health			
Healthy services	With Fit Rewards, you can earn a free gym membership at certain participating gyms. Whichever fitness center you choose, you can earn a \$200 reward if you meet the program requirements. Learn more at kp.org/fitrewards.	With Fit Rewards, you can earn a free gym membership at certain participating gyms. Whichever fitness center you choose, you can earn a \$200 reward if you meet the program requirements. Learn more at kp.org/fitreward s. Optical \$150 annually applied to hardware.	With Fit Rewards, you can earn a free gym membership at certain participating gyms. Whichever fitness center you choose, you can earn \$200 reward if you meet the program requirement Learn more at kp.org/fitrewards.

^{*}Mail order: 90-day supply of qualified prescriptions for the cost of a 60-day supply. †After 4 days, there is no charge for covered services related to the admission. ‡Waived if admitted.

Offered through Kaiser Permanente Offered through the health benefit exchange

ChiroAcuMassage (CAM) Plans

You get up to 12 visits per calendar year to a participating Chiropractor, Acupuncture or Massage Therapist for \$20 copay per visit. No referrals are required for chiropractic and acupuncture services.^{††}

Benefit highlights	KP E KP HI Bronze 6000/65 Plus CAM KP HI Bronze 6000/65 Plus CAM Off	KP E KP HI Silver 3000 Ded/600 Rx Ded Plus CAM KP HI Silver 3000 Ded/600 Rx Ded Plus CAM Off	KP E KP HI Gold 0/40 Plus CAM KP HI Gold 0/40 Plus CAM Off	KP E KP HI Platinum 0/5 Plus CAM KP HI Platinum 0/5 Plus CAM Off
Plan type	Deductible	Deductible	Copayment	Copayment
Annual medical deductible (individual/family)	\$6,000/\$12,000	\$3,000/\$6,000	None/None	None/None
Annual out-of-pocket maximum (individual/family)	\$9,100/\$18,200	\$8,900/\$17,800	\$8,900/\$17,800	\$3,500/\$7,000
Benefits				
Virtual care				
Chat, Email, E-visit, Phone, and Video visit	No charge	No charge	No charge	No charge
Preventive care	J -		J	J
Routine physical exam, mammograms, etc.	No charge	No charge	No charge	No charge
Outpatient services (per visit or procedure)				
Primary care office visit	\$65 (no charge for children through age 18)	\$45 (no charge for children through age 18)	\$40 (no charge for children through age 18)	\$5 (no charge for children through age 18)
Specialty care office visit	\$120	\$65	\$70	\$20
Most X-rays	\$65	\$45	\$45	\$10
Most lab tests	\$65	\$45	\$45	\$10
MRI, CT, PET	40% after deductible	\$350 after deductible	\$400	\$150
Outpatient surgery	40% after deductible	30% after deductible	30% coinsurance	\$200
Mental health visit	\$65 (no charge for children through age 18)	\$45 (no charge for children through age 18)	\$40 (no charge for children through age 18)	\$5 (no charge for children through age 18)
Inpatient hospital care				
Room and board, surgery, anesthesia, X-rays, lab tests, medications, mental health care	40% after deductible	30% after deductible	30% coinsurance	\$350 per day up to 4 days†
Maternity				
Routine prenatal care and postpartum visits	No charge	No charge	No charge	No charge
Delivery and inpatient well-baby care	40% after deductible	30% after deductible	30% coinsurance	\$350 per day up to 4 days†
Emergency and urgent care				
Emergency Department visit	40% after deductible	30% after deductible	\$400 [‡]	\$300 [‡]
Urgent care visit	20% applicable charges/\$65 primary or \$120 specialty	20% applicable charges/\$45 primary or \$65 specialty	20% applicable charges/\$40 primary or \$70 specialty	20% applicable charges/\$5 primary or \$20 specialty
Prescription drugs (up to a 30-day supply)				
Generic	\$30* generic/\$3* generic maintenance	\$20* generic/\$3* generic maintenance	\$10* generic/\$3* generic maintenance	\$5* generic/\$3* generic maintenance
Preferred brand	50% after deductible	50% after \$600 pharmacy deductible	\$60*	\$45*
Non-preferred brand	50% after deductible	50% after \$600 pharmacy deductible	\$60*	\$45*
Specialty	50% after deductible	50% after \$600 pharmacy deductible	\$200	\$200
Whole health				
Healthy services	With Fit Rewards, you can earn a free gym membership at certain participating gyms. Whichever fitness center you choose, you can earn a \$200 reward if you meet the program requirements. Learn more at kp. org/fitrewards. Chiropractic, Acupuncture and Massage (CAM) \$20 per visit; combined max 12 visits per year.	With Fit Rewards, you can earn a free gym membership at certain participating gyms. Whichever fitness center you choose, you can earn a \$200 reward if you meet the program requirements. Learn more at kp.org/fitrewards. Chiropractic, Acupuncture and Massage (CAM) \$20 per visit; combined max 12 visits per year.	With Fit Rewards, you can earn a free gym membership at certain participating gyms. Whichever fitness center you choose, you can earn a \$200 reward if you meet the program requirements. Learn more at kp.org/fitrewards. Chiropractic, Acupuncture and Massage (CAM) \$20 per visit; combined max 12 visits per year.	With Fit Rewards, you can earn a free gym membership at certain participating gyms. Whichever fitness center you choose, you can earn a \$200 reward if you meet the program requirements. Learn more at kp.org/fitrewards . Chiropractic, Acupuncture and Massage (CAM) \$20 per visit; combined max 12 visits per year. Optical \$150 annually applied to hardware.

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‡Waived if admitted.

[†]To find a practitioner visit http://www.ashlink.com/ash/KaiserHIC.

Offered through the health benefit exchange

ChiroAcuMassage (CAM) Plans

You get up to 12 visits per calendar year to a participating Chiropractor, Acupuncture or Massage Therapist for \$20 copay per visit. No referrals are required for chiropractic and acupuncture services.^{††}

	E	E	E
Benefit highlights	KP HI Silver 2850 Ded/600 Rx Ded CSR73 Plus CAM	KP HI Silver 200 Ded/100 Rx Ded CSR87 Plus CAM	KP HI Silver 0/5 CSR94 Plus CAM
Plan type	Deductible	Deductible	Copayment
Annual medical deductible (individual/family)	\$2,850/\$5,700	\$200/\$400	None/None
Annual out-of-pocket maximum (individual/family)	\$7,250/\$14,500	\$2,850/\$5,700	\$2,200/\$4,400
Benefits			
/irtual care			
Chat, Email, E-visit, Phone, and Video visit	No charge	No charge	No charge
Preventive care			
Routine physical exam, mammograms, etc.	No charge	No charge	No charge
Outpatient services (per visit or procedure)			
Primary care office visit	\$45 (no charge for children through age 18)	\$20 (no charge for children through age 18)	\$5 (no charge for children through age 18)
pecialty care office visit	\$65	\$50	\$25
Most X-rays	\$45	\$20	\$5
Most lab tests	\$45	\$20	\$5
MRI, CT, PET	\$350 after deductible	\$200	\$25
Outpatient surgery	30% after deductible	20% after deductible	10% coinsurance
Mental health visit	\$45 (no charge for children through age 18)	\$20 (no charge for children through age 18)	\$5 (no charge for children through age 18)
npatient hospital care			
Room and board, surgery, anesthesia, X-rays, lab ests, medications, mental health care	30% after deductible	20% after deductible	10% coinsurance
Maternity			
Routine prenatal care and postpartum visits	No charge	No charge	No charge
Delivery and inpatient well-baby care	30% after deductible	20% after deductible	10% coinsurance
mergency and urgent care			
mergency Department visit	30% after deductible	20% after deductible	10% coinsurance
Jrgent care visit	20% applicable charges/\$45 primary or \$65 specialty	20% applicable charges/\$20 primary or \$50 specialty	20% applicable charges/\$5 primary or \$25 specialty
Prescription drugs (up to a 30-day supply)			
Generic	\$20* generic/\$3* generic maintenance	\$15* generic/\$3* generic maintenance	\$5* generic/\$0* generic maintenance
referred brand	50% after \$600 pharmacy deductible	40% after \$100 pharmacy deductible	5% coinsurance
Non-preferred brand	50% after \$600 pharmacy deductible	40% after \$100 pharmacy deductible	5% coinsurance
Specialty	50% after \$600 pharmacy deductible	40% after \$100 pharmacy deductible	5% coinsurance
Vhole health			
Healthy services		membership at certain participating gyms. Whiche irements. Learn more at kp.org/fitrewards. Chirop per visit; combined max 12 visits per year.	

^{*}Mail order: 90-day supply of qualified prescriptions for the cost of a 60-day supply. †To find a practitioner visit http://www.ashlink.com/ash/KaiserHIC.

Offered through the health benefit exchange

Cost Share Reduction (CSR) Plans

You must qualify for and enroll in the CSR plans on this page through HealthCare.gov.

	E	E	E
Benefit highlights	KP HI Standard Silver 3000/40 CSR73	KP HI Standard Silver 500/20 CSR87	KP HI Standard Silver 0/0 CSR94
Plan type	Deductible	Deductible	Copayment
Annual medical deductible individual/family)	\$3,000/\$6,000	\$500/\$1,000	None/None
Annual out-of-pocket maximum individual/family)	\$6,400/\$12,800	\$3,000/\$6,000	\$2,000/\$4,000
Senefits			
/irtual care			
Chat, Email, E-visit, Phone, and Video visit	Same as in-person services	Same as in-person services	Same as in-person services
reventive care			
Routine physical exam, mammograms, etc.	No charge	No charge	No charge
Outpatient services (per visit or procedure)			
rimary care office visit	\$40	\$20	No charge
pecialty care office visit	\$80	\$40	\$10
Nost X-rays	40% after deductible	30% after deductible	25% coinsurance
Nost lab tests	40% after deductible	30% after deductible	25% coinsurance
MRI, CT, PET	40% after deductible	30% after deductible	25% coinsurance
Outpatient surgery	40% after deductible	30% after deductible	25% coinsurance
Mental health visit	\$40	\$20	No charge
npatient hospital care			
Room and board, surgery, anesthesia, X-rays, lab ests, medications, mental health care	40% after deductible	30% after deductible	25% coinsurance
Maternity			
outine prenatal care and postpartum visits	No charge	No charge	No charge
Delivery and inpatient well-baby care	40% after deductible	30% after deductible	25% coinsurance
mergency and urgent care			
mergency Department visit	40% after deductible	30% after deductible	25% coinsurance
Irgent care visit	\$60	\$30	\$5
rescription drugs (up to a 30-day supply)			
eneric	\$20*	\$10*	No charge
referred brand	\$40*	\$20*	\$15*
lon-preferred brand	\$80* after deductible	\$60* after deductible	\$50*
pecialty	\$350 after deductible	\$250 after deductible	\$150
Vhole health			

^{*}Mail order: 90-day supply of qualified prescriptions for the cost of a 60-day supply.

Offered through the health benefit exchange

Cost Share Reduction (CSR) Plans

You must qualify for and enroll in the CSR plans on this page through HealthCare.gov.

	E	E	E
Benefit highlights	KP HI Silver 2000 Ded/300 Rx Ded CSR73	KP HI Silver 750/20 CSR87	KP HI Silver 25/5 CSR94
Plan type	Deductible	Deductible	Deductible
Annual medical deductible (individual/family)	\$2,000/\$4,000	\$750/\$1,500	\$25/\$50
Annual out-of-pocket maximum (individual/family)	\$7,250/\$14,500	\$2,850/\$5,700	\$2,000/\$4,000
Benefits			
Virtual care			
Chat, Email, E-visit, Phone, and Video visit	No charge	No charge	No charge
Preventive care			
Routine physical exam, mammograms, etc.	No charge	No charge	No charge
Outpatient services (per visit or procedure)			
Primary care office visit	\$45 (no charge for children through age 18)	\$20 (no charge for children through age 18)	\$5 (no charge for children through age 18)
Specialty care office visit	\$75	\$40	\$25
Most X-rays	\$45	\$20	\$5
Most lab tests	\$45	\$20	\$5
MRI, CT, PET	\$350 after deductible	\$250	\$25
Outpatient surgery	30% after deductible	20% after deductible	10% after deductible
Mental health visit	\$45 (no charge for children through age 18)	\$20 (no charge for children through age 18)	\$5 (no charge for children through age 18)
Inpatient hospital care			
Room and board, surgery, anesthesia, X-rays, lab tests, medications, mental health care	30% after deductible	20% after deductible	10% after deductible
Maternity			
Routine prenatal care and postpartum visits	No charge	No charge	No charge
Delivery and inpatient well-baby care	30% after deductible	20% after deductible	10% after deductible
Emergency and urgent care			
Emergency Department visit	30% after deductible	20% after deductible	10% after deductible
Urgent care visit	20% applicable charges/\$45 primary or \$75 specialty	20% applicable charges/\$20 primary or \$40 specialty	20% applicable charges/\$5 primary or \$25 specialty
Prescription drugs (up to a 30-day supply)			
Generic	\$20* generic/\$3* generic maintenance	\$15* generic/\$3* generic maintenance	\$10* generic/\$3* generic maintenance
Preferred brand	50% after \$300 pharmacy deductible	50% coinsurance	5% coinsurance
Non-preferred brand	50% after \$300 pharmacy deductible	50% coinsurance	5% coinsurance
Specialty	50% after \$300 pharmacy deductible	50% coinsurance	5% coinsurance
Whole health			
Healthy services		membership at certain participating gyms. Whichev u meet the program requirements. Learn more at k	

^{*}Mail order: 90-day supply of qualified prescriptions for the cost of a 60-day supply.

Find your rate



Apply on buykp.org to have your rate calculated automatically.

How is your rate determined? Your rate is based on:

- The plan you choose
- Where you live, based on your ZIP code
- Your age on your plan start date (effective date)
- If you qualify for federal financial assistance. Visit buykp.org or call us at 1-800-494-5314 (TTY 711) to see if you may qualify.
- If you use tobacco
- If you already have pediatric dental coverage for children 18 and younger

Interested in a family plan?

Find the rate for each family member, based on his or her age on the start date.

Family members include:

- You
- Your spouse/domestic partner
- All adult children 21 through 25
- Your 3 oldest children under 21

If you have more than 3 children under 21, you only need to pay for the 3 oldest. The other children under 21 will be covered at no charge.

Please check that your ZIP code is listed in the service area table. If it isn't, call us at 1-800-494-5314 (TTY 711) for information on other rate areas.

Service Area			
96701	96759-96774	96828	96853-54
96703-96710	96776-96786	96830	96857-61
96712-96722	96788-96793	96836-41	96863
96725-96734	96795-96797	96843-44	96898
96737-96757	96801-96826	96846-50	

Pediatric Dental

When you purchase a health plan directly from Kaiser Permanente, your plan includes Hawaii Dental Service (HDS) pediatric dental benefits for children age 18 and younger. The pediatric dental plan includes 2 free examinations, cleanings, and fluoride treatments per calendar year. Plus you'll have access to the large HDS network of dentists – 9 out of 10 of Hawaii's licensed, practicing dentists accept HDS.

If you buy your health plan through HealthCare.gov, individuals on your plan aged 18 and younger must still have pediatric dental benefits. You can purchase the same HDS pediatric dental plan on healthcare.gov by selecting the pediatric dental plan named "HDS 2990."

Pediatric dental plan features				
You pay:				
Monthly rate	\$27.08 per child age 18 and younger			
Examination	Twice per calendar year: \$0 Bitewing X-rays – twice per calendar year: 70%			
Cleanings	Twice per calendar year: \$0			
Sealants	\$0			
Fillings	70%			
Fluoride	Twice per calendar year: \$0			

Find a facility near you



Our goal is to make it as easy and convenient as possible for you to get the care you need when you need it. Please refer to the map below or visit **kp.org/facilities** to find the one nearest you.¹⁶



Complete care to help you live a fuller, healthier life

With Kaiser Permanente, our trusted care teams coordinate and personalize your care – so you can spend more time doing what you love.



1. Kaiser Permanente internal data, 2020; Hanming Fang, PhD, et al., "Trends in Disenrollment and Reenrollment Within US Commercial Health Insurance Plans, 2006-2018," JAMA Network, February 24, 2022. 2. Kaiser Permanente 2023 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 2023 and is used with the permission of NCQA. Quality Compass 2023 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. 2022 Annual Report, Kaiser Permanente, about kaiser permanente.org/who-weare/annual-reports/2022-annual-report. 4. NCQA's Private Health Insurance Plan Ratings 2023-2024, National Committee for Quality Assurance, 2023: 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," Kaiser Permanente, 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. American Heart Association and American Stroke Association, July 11, 2024. 8. 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. 9. Kaiser Permanente GCN Post-Visit Survey of 60,945 members, 2023. 10. Kaiser Permanente National Market Research, November 2023. 11. Not all prescriptions can be mailed, restrictions may apply. Please check with your local pharmacy. Same-day and next-day prescription delivery services may be available for an additional fee. These services are not 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 is not 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. 12. Some classes may require a fee. 13. 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. 14. 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. 15. To find a practitioner, visit http://www.ashlink. com/ash/KaiserHIC. Practitioners are credentialed and contracted by American Specialty Health Systems, Inc. affiliate company, American Specialty Health Group, Inc. 16. Maps and facilities are subject to change.

NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan, Inc. (Kaiser Health Plan) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. We also:

- Provide free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats, such as large print, audio, and accessible electronic formats
- Provide free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call 1-800-966-5955 (TTY: 711)

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by mail or phone at:

Membership Services Attn: Kaiser Civil Rights Coordinator 711 Kapiolani Blvd Honolulu, HI 96813 1-800-966-5955

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

HELP IN YOUR LANGUAGE

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call **1-800-966-5955** (TTY: **711**).

Cebuano (Bisaya) ATENSYON: Kung nagsulti ka og Cebuano, aduna kay magamit nga mga serbisyo sa tabang sa lengguwahe, nga walay bayad. Tawag sa **1-800-966-5955** (TTY: **711**).

中文 (Chinese) 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-800-966-5955 (TTY: 711)。

Chuuk (Chukese) MEI AUCHEA: Ika iei foosun fonuomw: Foosun Chuuk, iwe en mei tongeni omw kopwe angei aninisin chiakku, ese kamo. Kori **1-800-966-5955** (TTY: **711**).

'Ōlelo Hawai'i (Hawaiian) E NĀNĀ MAI: Inā hoʻopuka ʻoe i ka ʻōlelo Hawai'i, hiki iā ʻoe ke loaʻa i ke kōkua manuahi. E kelepona i ka helu 1-800-966-5955 (TTY: 711).

Iloko (Ilocano) PAKDAAR: No agsasaoka iti Ilokano, dagiti awan bayadna a serbisio a para iti beddeng ti lengguahe ket sidadaan para kenka. Awagan ti **1-800-966-5955** (TTY: **711**)

日本語 (Japanese) 注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-800-966-5955 (TTY: 711) まで、お電話にてご連絡ください。

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-966-5955 (TTY: 711) 번으로 전화해 주십시오.

ລາວ (Laotian) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-800-966-5955 (TTY: 711).

Kajin Majōļ (Marshallese) LALE: Ñe kwōj kōnono Kajin Majōl, kwomaroñ bōk jerbal in jipañ ilo kajin ne am ejjelok wōṇāān. Kaalok **1-800-966-5955** (TTY: **711**).

Naabeehó (Navajo) Díí baa akó nínízin: Díí saad bee yáníłti go Diné Bizaad, saad bee áká ánída áwo déé, táá jiik eh, éi ná hóló, koji hódíílnih 1-800-966-5955 (TTY: 711).

Lokaiahn Pohnpei (Pohnpeian) MEHN KAIR: Ma komw kin lokiaiahn Pohnpei, wasahn sawas en palien lokaia kak sawas ni sohte isais. Koahl nempe **1-800-966-5955** (TTY: **711**).

Faa-Samoa (Samoan) MO LOU SILAFIA: Afai e te tautala Gagana fa'a Sāmoa, o loo iai auaunaga fesoasoani, e fai fua e leai se totogi, mo oe, Telefoni mai: **1-800-966-5955** (TTY: **711**).

Español (Spanish) ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-966-5955** (TTY: **711**).

Tagalog (Tagalog) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-800-966-5955** (TTY: **711**).

Lea Faka-Tonga (Tongan) FAKATOKANGA'I: Kapau 'oku ke Lea Faka-Tonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea teke lava 'o ma'u ia. Telefoni mai **1-800-966-5955** (TTY: **711**).

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-966-5955** (TTY: **711**).

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