

A photograph of two women and a dog sitting in a hammock against a white wall. The woman on the left is wearing a red long-sleeved shirt and yellow pants, laughing with her head tilted back. The woman on the right is wearing a patterned orange and blue shirt and blue jeans, smiling and looking towards the first woman. A small white dog with brown patches is sitting between them. The hammock is strung between two points on the wall. The scene is brightly lit, suggesting a sunny day.

2026 Open Enrollment

Health care that just works

Adobe Inc.

 KAISER PERMANENTE®

Experience simpler, smarter health care

From preventive, primary, and virtual care to pharmacy, labs, and mental health support — we put it all together to make your health care work for you.



Explore what Kaiser
Permanente can do for you at
<https://choose.kp.org/adobe>

Combined care and coverage is everything

When all your needs are handled under one plan, you get:

- Seamless in-person and virtual care
- Support for your mental health and wellness
- 24/7 access to care wherever you are
- High-quality preventive, primary, and specialty care



Seamless in-person and virtual care

Use the Kaiser Permanente app to manage your care wherever you are.



Get 24/7 virtual care.



Email your care team with nonurgent questions anytime.



View most lab results and doctor's notes.



Refill most prescriptions.



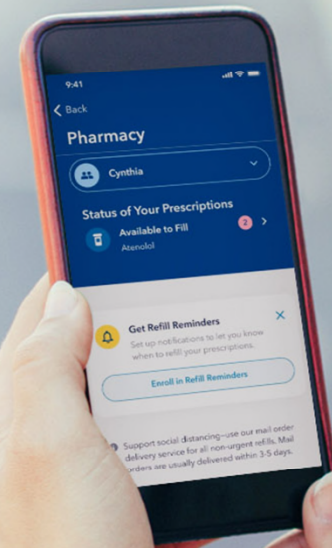
Schedule and check in for appointments.



Pay bills and view statements.

We guide you every step of the way

Your electronic health record is available to you and your care team 24/7. Your care team guides you through appointments and referrals and lets you know when to schedule checkups and tests.



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

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.

Care that's world class

With most of our plans, you get a wide range of preventive care at no extra cost. If you need specialty care — for maternity, cancer, heart health, or anything else — you have access to cutting-edge technology and the latest evidence-based care.

You can also change your doctor at any time, so you always have a health partner you know and trust.

Kaiser Permanente members are:

33%

more likely to survive
heart disease*

20%

less likely to die early
of cancer*

*Elizabeth A. McGlynn, PhD, et al., "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," Kaiser Permanente, July 20, 2022.

 KAISER PERMANENTE®



World-class maternity care

Expect great care when you're expecting



A dedicated prenatal care team



A personalized birth plan



Care and support every step of the way



Support that doesn't stop at delivery

Support for your mind and body



For your mental and emotional health

- Access to licensed therapists, self-care apps,¹ and wellness coaching
- 24/7 emotional support



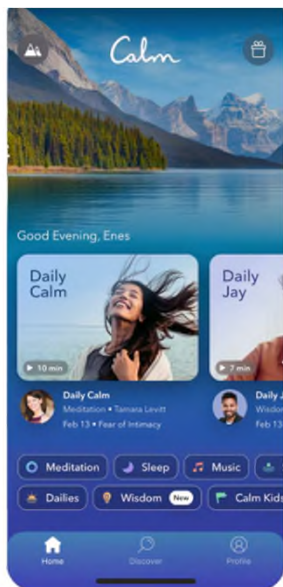
For your physical fitness and lifestyle

- In-person and online health classes²
- Wellness coaching by phone
- Reduced rates on gym membership

1. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time. 2. Some classes may require a fee.

Self-care Apps for your everyday life

Members can use our mental health and wellness self-care apps anytime, anywhere, at no cost.*



Calm

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



Headspace

Connect with an emotional support coach by text, self-care activities, and more — available 24/7.

*The apps and services described above are not covered under health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in members' *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time. Calm can be used by members 13 and over. The Headspace app and services are not available to any members under 13 years old. 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.

Comprehensive support for your total health

Members have access to a variety of programs and tools at no cost to help support healthy eating and exercise— no referral needed for most services.



Exercise reduced rates

- **One Pass Select Affinity:** Access to 19,000+ gyms, 24,000+ digital fitness classes, personalized coaching, healthy meal delivery, and community engagement tools
- Reduced rates on popular health and fitness products, including wearable technology, activewear, and workout equipment



Total Health Assessment and healthy lifestyle programs

- Self-assessment on diet, exercise, and health habits — with a personalized summary to help set and reach health goals
- Digital healthy lifestyle programs to support healthy eating, weight loss, and physical activity



Nutrition counseling services*

- In-person and virtual lifestyle intervention and medical nutrition therapy



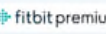
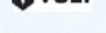
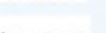
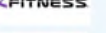
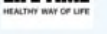
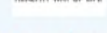
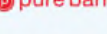
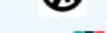
Health education

- Online and in-person single-session or multiseried classes on weight management
- CDC-accredited or equivalent program to delay or prevent type 2 diabetes
- Resources and guidance on healthy eating and nutrition
- Personal wellness coaching sessions available by phone

*Tracked in member's electronic health record.

One Pass Select Affinity Program

- 5 membership tiers with different monthly fees
- 19,000 gym locations and boutique studios
- 23,000+ on-demand and live-streamed classes
- Digital tools to track progress and an AI workout builder
- 10% off memberships for family and friends
- No contracts — change tiers monthly or cancel within 30 days
- Groceries and household essentials delivered with

Digital (23k+)	Classic (12K+)	Standard (14K+)	Premium (15K+)	Elite (19K)
      	     	     	    	     
\$10 monthly	\$34 monthly	\$69 monthly	\$109 monthly	\$249 monthly

One-time member enrollment fee:

- \$10 – (Digital Tier)
- \$29 – (Classic-Elite Tiers)



About your Kaiser Permanente Health Plans

Preventive care

Prevention has always been an essential part of Kaiser Permanente's care philosophy. It's about staying healthy and preventing illness. That's why your plan offers most preventive care services at little or no cost to you.

Some examples of preventive care include:

- Cancer screenings
- Cholesterol and high blood pressure screenings
- Diabetes screenings
- Immunizations
- Routine prenatal care
- Well-child visits
- Mammogram screenings

Visit kp.org/prevention for more information

Your costs during preventive care visits

Preventive care visits can help you stay healthy. Depending on your plan, most of these visits are covered at no cost. But if you have symptoms of a health condition, you may need diagnostic or treatment services.

If that happens, you may get a bill for those additional services.

Learn more at kp.org/prevention.

 Preventive care	 Diagnostic or treatment services
The purpose of a preventive care visit is to help keep you healthy and uncover possible health problems early.	Any care or service that's used to diagnose or treat a health problem is not considered preventive. These services are given in response to symptoms of a health condition.
Examples • Blood pressure screening for all adults • Colorectal cancer screening for adults over 50 • Type 2 diabetes screening for adults with high blood pressure • Immunizations for children from birth to 18 years	Examples • Most prescription drugs, when used to treat or manage a condition you already have • Lab tests or X-rays • Procedures, like removing a mole or getting stitches
What you'll pay For most members, preventive care visits are covered at no cost.	What you'll pay Diagnostic or treatment services may result in a bill – which may include a deductible, copay, or coinsurance.
Learn more For a full list of preventive care services, visit kp.org/prevention.	Learn more For questions about a medical bill, visit kp.org/mybenefits or call 1-800-464-4000, 24/7 (closed holidays) or 711 (TTY). We also offer payment plans and financial assistance for members who qualify.

Traditional HMO Plan- CA

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

Benefits	Details
Yearly deductible	None
Maximum yearly out-of-pocket costs	\$3,000 individual/ \$6,000 family
Covered services	You pay
Doctor's office visit/ Urgent Care	\$25 copay
Specialist visit	\$25 copay
Telehealth visit	No charge
Lab tests and radiology	\$10 per encounter
Outpatient surgery	\$100 copay per procedure
Hospitalization	\$250 per admission
Emergency care	\$100 per visit
Prescribed medications (30-day supply)	\$15 copay (generic medication), mail- order \$30 copay up to 100-day supply/ \$45 copay (brand-name medication), mail- order \$90 copay up to 100-day/ \$45 copay (specialty drugs)
Hearing Aids Benefit	\$1,000 per ear every 36 months
Infertility**	Treatment and diagnosis of infertility including artificial insemination and IVF (3 oocyte retrievals per lifetime)

*This is a summary of some benefits and their copays and coinsurance. For specific information about your covered health plan benefits, limitations, and exclusions, including those not listed in this summary, please see your *Evidence of Coverage*.

**IVF coverage details are pending regulatory/state approval

Kaiser Permanente Supplemental Chiropractic Benefit - CA

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

Benefits	Details
Chiropractic and Acupuncture Office Visits	\$25 per visit (up to a combined total of 30 visits per 12-month period)
X-rays and laboratory tests	No charge

Kaiser Permanente contracts with American Specialty Health Plans of California, Inc. (ASH Plans) to provide supplemental chiropractic and acupuncture benefits.

How to obtain Services:

- Find a contracted ASH Group practitioner near you:
 - Call ASH Group Customer Service at 1-800-678-9133 (Monday- Friday, 5 a.m. to 8 p.m.; Saturday 12 p.m.to 8 p.m. PT)
 - Visit www.ashlink.com/ash/kp
- Call the practitioner directly to schedule appointment
- Present your health plan ID card so your practitioner can verify eligibility. Then simply pay your copay for services.

*This is a summary of some benefits and their copays and coinsurance. For specific information about your covered health plan benefits, limitations, and exclusions, including those not listed in this summary, please see your *Evidence of Coverage*.

Traditional HMO Plan- WA

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

Benefits	Details
Yearly deductible	None
Maximum yearly out-of-pocket costs	\$3,000 individual/ \$6,000 family
Covered services	You pay
Doctor's office visit/ Urgent Care	\$25 copay
Specialist visit	\$25 copay
Telehealth visit	No charge
Lab tests and radiology	\$10 per visit
Outpatient surgery	\$100 copay per procedure
Hospitalization	\$250 per admission
Emergency care	\$100 per visit
Prescribed medications (30-day supply)	\$15 copay (generic medication), mail- order \$30 copay up to 90-day supply/ \$45 copay (brand-name medication), mail- order \$90 copay up to 90-day/ Specialty medication- applicable generic or preferred brand cost share apply
Hearing Aids Benefit	1 aid per ear every 36 months, covered at 20%
Infertility	Treatment and diagnosis of infertility including artificial insemination and IVF

*This is a summary of some benefits and their copays and coinsurance. For specific information about your covered health plan benefits, limitations, and exclusions, including those not listed in this summary, please see your *Evidence of Coverage*.

It's easy to get started



Personalized onboarding

- A welcome call to answer your questions
- A member guide to get you started



3 easy steps to a healthy change

1. Choose your new doctor.
2. Transition your care and prescriptions seamlessly.
3. Get care on your schedule.

Learn how we make it [easy to get care](#) at every step.



Complete care to help you
live a fuller, healthier life



Adobe Inc. Microsite:
<https://choose.kp.org/adobe>

Talk to an enrollment specialist:

1-800-514-0985 (TTY 711)

Monday through Friday, 7 a.m. to 6 p.m. Pacific time





Let's take a short poll

Complete care to help you live a fuller, healthier life



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<https://choose.kp.org/adobe>

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