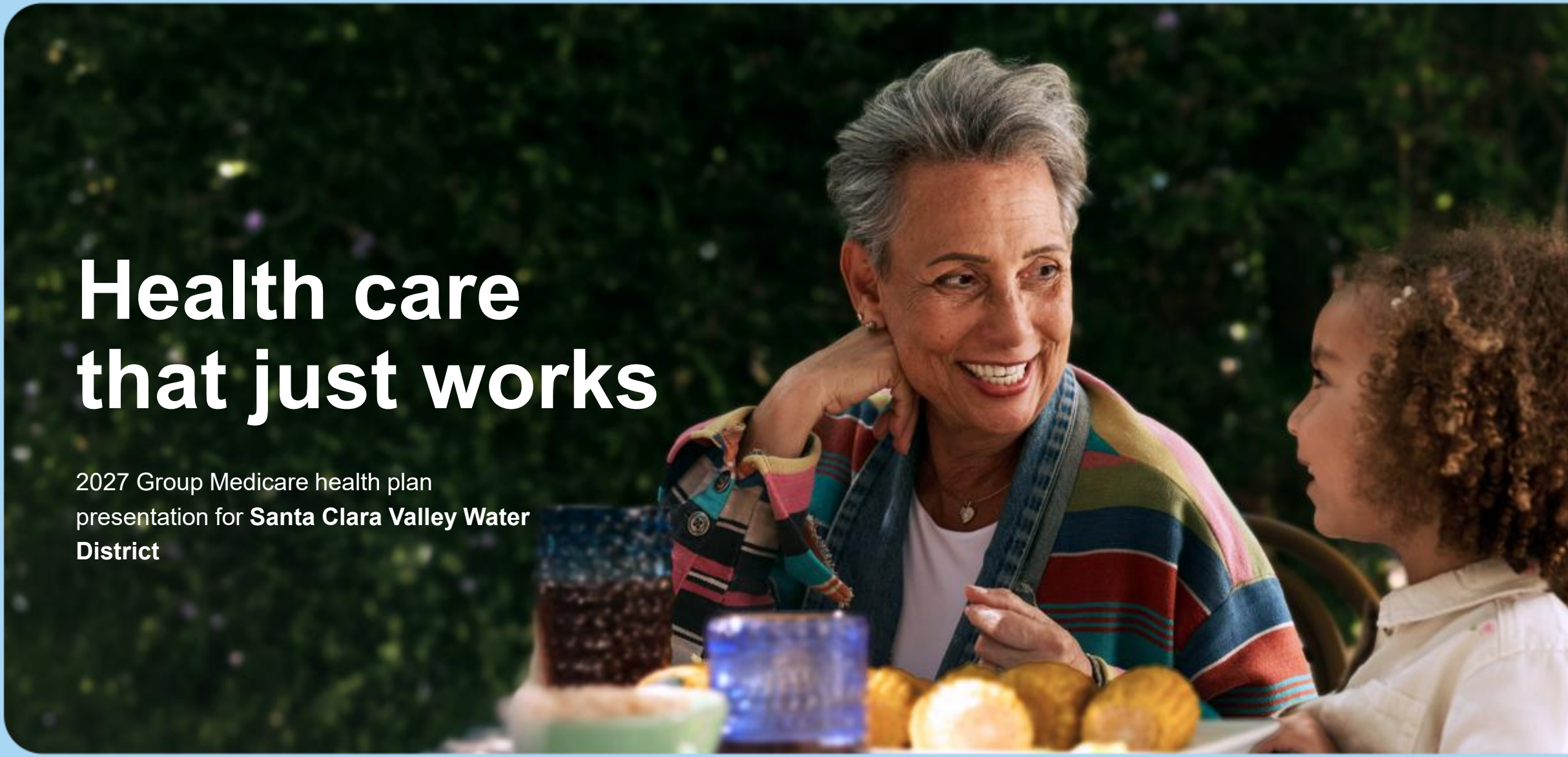


# Health care that just works

2027 Group Medicare health plan presentation for **Santa Clara Valley Water District**

©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

# Connected care for a seamless experience

### IN PERSON

Many services often under one roof

Timely primary care appointments and lab results

### VIRTUAL CARE

Connect with doctors who know your health history

Phone, video, and online options[1]

### AWARD-WINNING APP

24/7 access to your health records

Message your care team, manage appointments, view most lab results, and refill most prescriptions[2]

**1.** When appropriate and available. **2.** These features apply to care you get at Kaiser Permanente facilities.

# Exceptional care makes staying healthy simple

LIVING PROOF OF BETTER CARE

Our members are:

**33%**
less likely to lose years of life due to heart disease*

**20%**
less likely to lose years of life due to cancer*

> Kaiser Permanente has really taken care of all of me. They've helped through everything — from a torn ACL to a brain tumor. Now I'm trying to have a baby, and I know they will be here every step of the way.

Jessica H., Southern California member

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

# Get more with a Kaiser Permanente Medicare Advantage health plan

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

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

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



 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

# Combined care and coverage is everything

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

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

Get care in your language with multilingual doctors and phone interpreter services in more than 150 languages.



 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

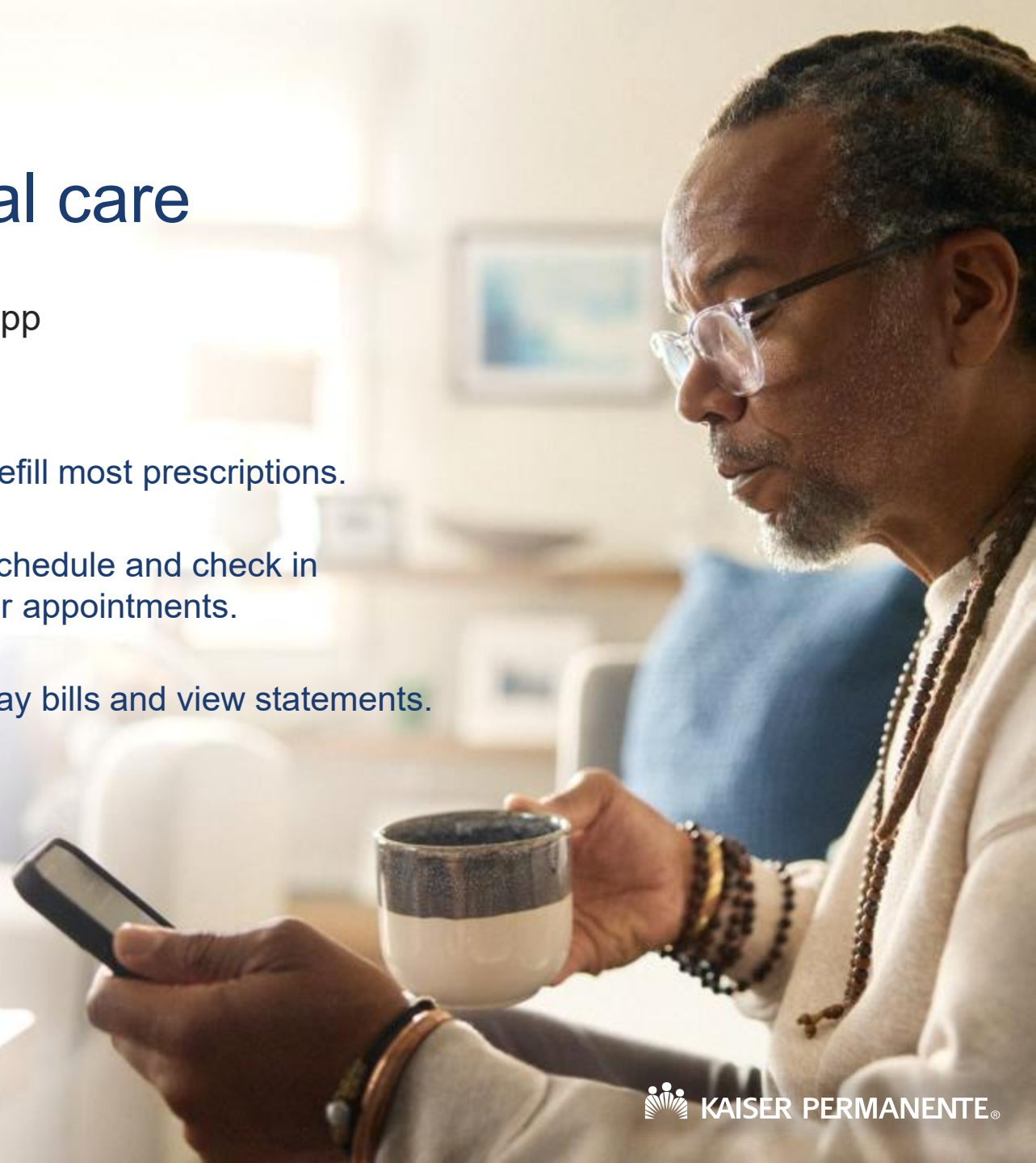
# Seamless in-person and virtual care

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

- Get personalized virtual care 24/7.
- 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'll guide you every step of the way

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



 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

# Health care that moves with you

## In-person care close to home

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

## Mail-order pharmacy

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

## Care while traveling

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



**1.** Not all prescriptions can be mailed, restrictions may apply. Please check with your local pharmacy. **2.** Same-day and next-day prescription delivery services may be available for an additional fee. These services aren't covered under your health plan benefits and may be limited to specific prescription drugs, pharmacies, and areas. Order cutoff times and delivery days may vary by pharmacy location. Kaiser Permanente isn't responsible for delivery delays by mail carriers. Kaiser Permanente may discontinue same-day and next-day prescription delivery services at any time without notice and other restrictions may apply. Medi-Cal and Medicaid beneficiaries should ask their pharmacy for more information about prescription delivery. **3.** When appropriate and available. If you travel out of state, phone appointments and video visits may not be available in select states due to licensing laws. Laws differ by state.

 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

# Support for your mind and body

## For your mental and emotional health

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

## For your physical fitness and lifestyle

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



**1.** The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Medicare health plan grievance process.
**2.** Some classes may require a fee.

 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

# Mental wellness habits that fit into your day

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

## Calm

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

## Headspace

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



**1.** The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Medicare health plan grievance process. The apps and services may be discontinued at any time. **2.** Calm is the number one app for sleep, meditation, and relaxation. Learn more at calm.com/blog/about. **3.** The Headspace app and services are not available to anyone enrolled in a Fee-for-Service (FFS) Medicaid program who receives health care services through Kaiser Permanente. Eligible Kaiser Permanente members can text with a coach using the Headspace app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace app for the remainder of the year at no cost.

 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

# What is a Kaiser Permanente Medicare health plan?

Our Medicare health plans are Medicare Advantage plans that deliver Medicare benefits — including medical, hospital, and often prescription coverage — through Kaiser Permanente to people enrolled in Medicare.

©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

# The confidence of having a highly rated Medicare health plan

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

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

**1.** Every year, Medicare evaluates plans on a 5-star rating system. **2.** Northern and Southern California are rated together as one contract with the Centers for Medicare & Medicaid Services. **3.** Kaiser Permanente's Northwest market has service areas in Oregon and southwest Washington.

 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

# Number one in the nation for value

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

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



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

 ©2026 Kaiser Foundation Health Plan, Inc.

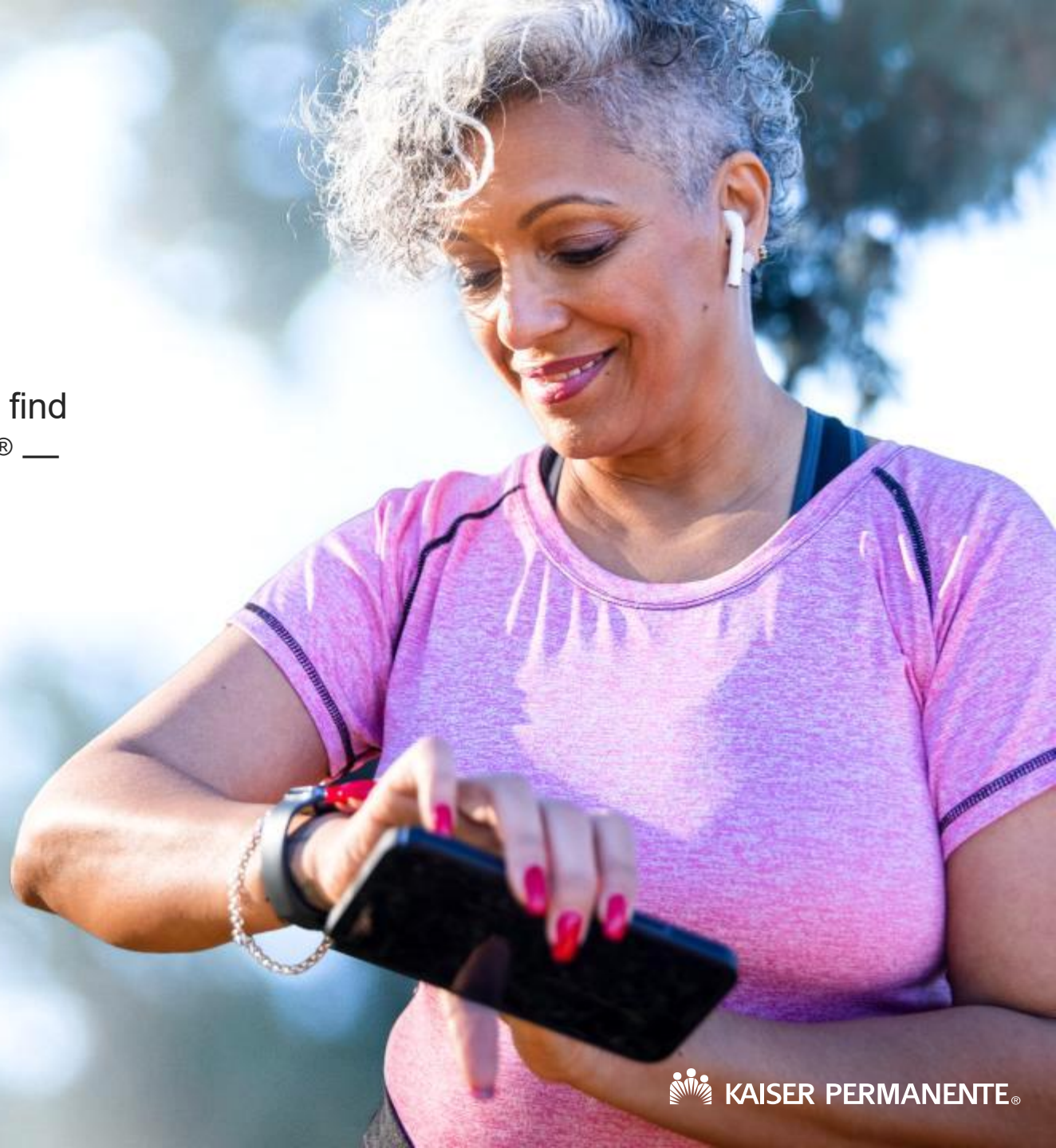
KAISER PERMANENTE®

# Work out your way

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

## The One Pass program offers:

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



**1.** One Pass® is a registered trademark of One Pass Solutions, Inc., in the U.S. and other jurisdictions and is a voluntary program. The One Pass program and amenities vary by plan, area, and location. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. One Pass is not responsible for the services or information provided by third parties. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Locations and facilities are subject to change. **2.** Included in the Core and Premium networks.

 ©2026 Kaiser Foundation Health Plan, Inc.

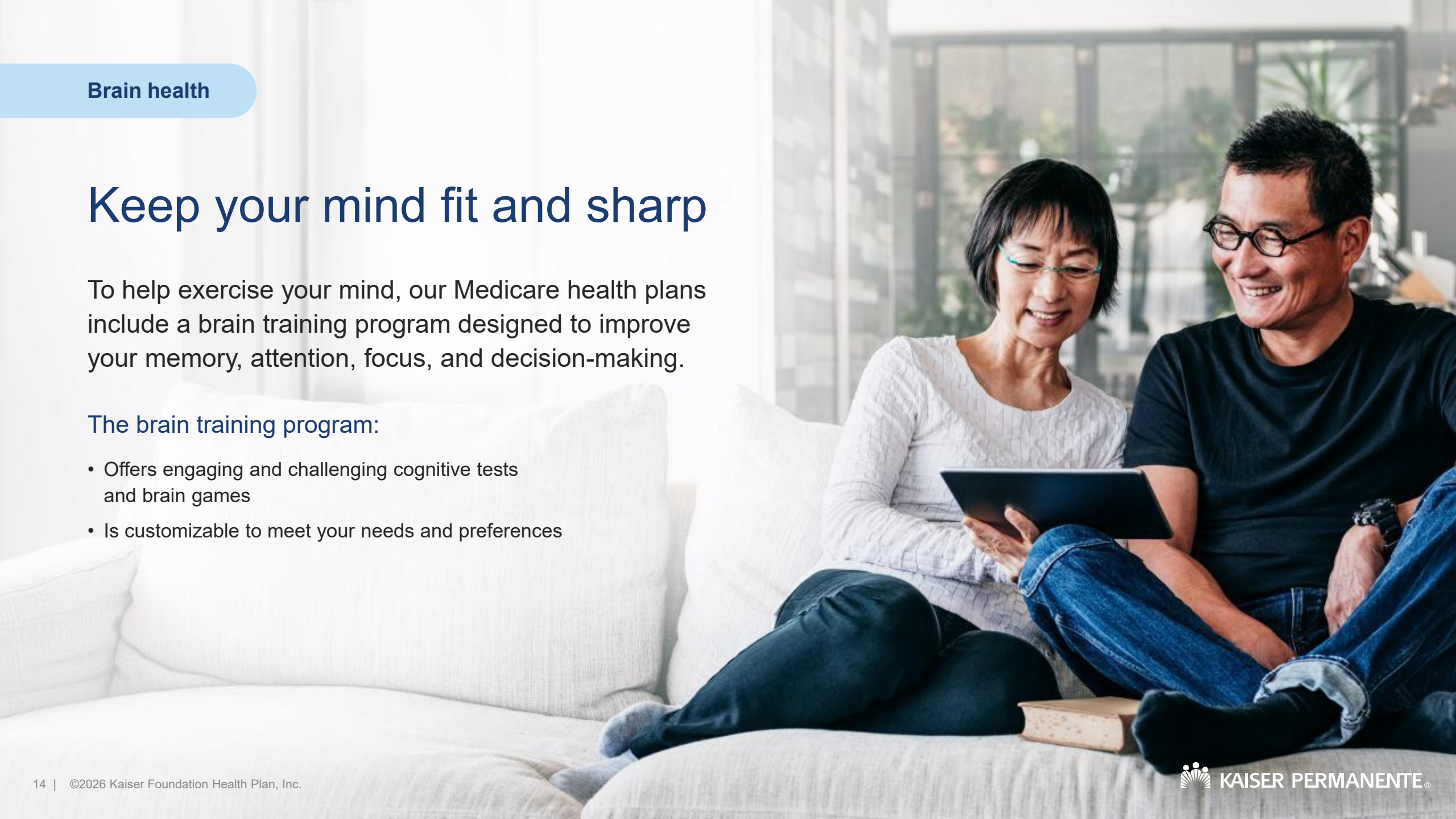
KAISER PERMANENTE®

# Keep your mind fit and sharp

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

## The brain training program:

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



 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

# Focus on a healthier you

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

## The vision benefit includes:

- A **$175** allowance toward an eyewear purchase once every **year** Prescription eyeglasses or contact lenses from any Vision Essentials optical center, which are located at many Kaiser Permanente facilities
- A routine eye exam from any Kaiser Permanente optometrist



 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

# Find pain relief with alternative care

With our Medicare health plans, you're covered for care from a chiropractor or acupuncturist — and you don't need a referral when you choose a provider in the network.

## Covered conditions include:

- Chronic pain
- Back and neck pain
- Headaches
- Nausea



 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

# Hear well, live well

Good hearing can help you enjoy life to the fullest. To help make sure you continue to enjoy sounds that make your life meaningful, our Medicare health plans offer a hearing benefit.

## The hearing benefit includes:

- A **$2,000** allowance per ear toward the purchase of hearing aids, available once every 3 years
- Hearing aid checks with an in-network audiologist at no extra charge



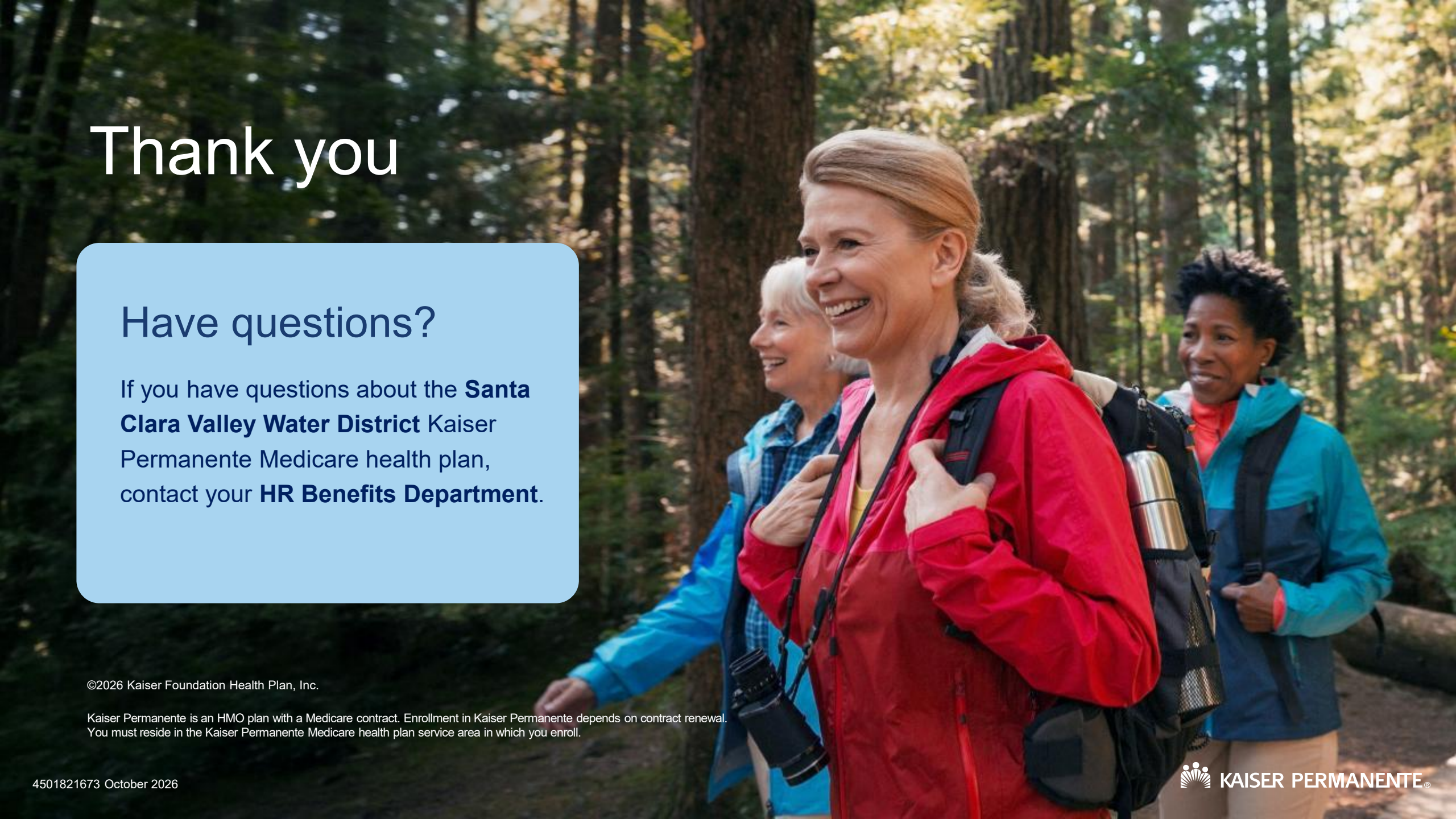
 ©2026 Kaiser Foundation Health Plan, Inc.

KAISER PERMANENTE®

# Thank you

## Have questions?

If you have questions about the **Santa Clara Valley Water District** Kaiser Permanente Medicare health plan, contact your **HR Benefits Department**.



©2026 Kaiser Foundation Health Plan, Inc.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

4501821673 October 2026

KAISER PERMANENTE®