



Health care that just works

2026 Group Medicare health plan presentation for
Los Rios Community College

Presenter: Katherin Calero Vargas

November 14, 2025

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.

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



Combined care and coverage is everything

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

- 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

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



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 24/7
virtual care.



View most lab results
and doctor's notes.



Schedule and check
in for appointments.



Email your care team
with nonurgent
questions anytime.



Refill most
prescriptions.



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.

Steps to Register for kp.org access

Step 1

Go to kp.org/registernow or download KP App



Step 2

Enter your membership information

- Name
- Date of Birth
- Medical Record Number (MRN)

Step 3

Accept the terms and conditions

Step 4

- Create your User ID
- Enter your email address

Step 5

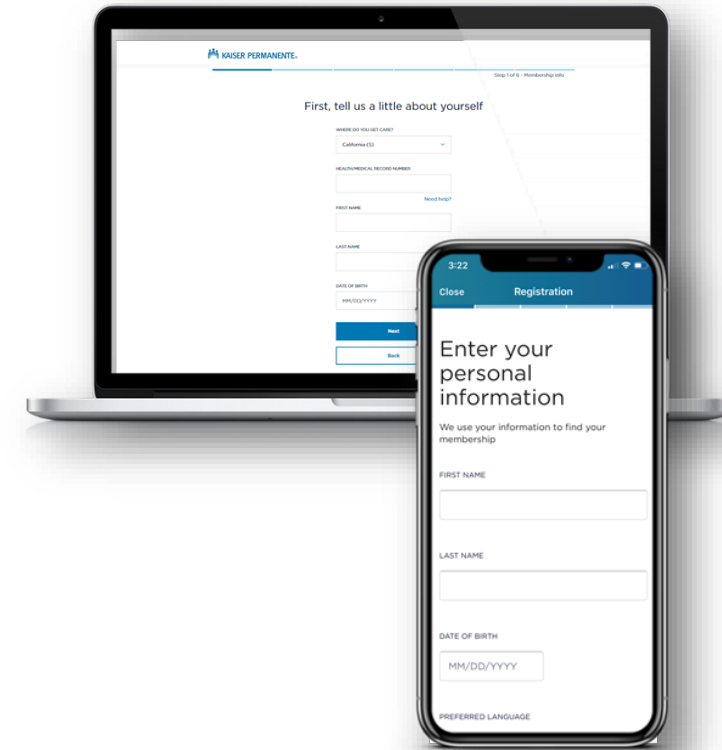
Secure your account

- Complete security questions
- Create a Password

Step 6

Sign on

- You will now have access to member-only features on kp.org



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.

Support for your body and mind



For your mental and emotional health

- Access to licensed therapists, wellness coaching, and self-care apps at kp.org/selfcare¹
- 24/7 emotional support



For your physical fitness and lifestyle

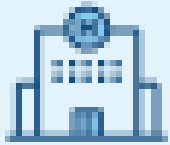
- In-person and online health classes²
- Wellness coaching by phone
- Online healthy lifestyle programs to help you lose weight, quit smoking, reduce stress, and more

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.

What is a Kaiser Permanente Medicare health plan?

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

What are the 4 parts of Medicare?



PART A

Hospital insurance



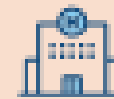
PART B

Medical insurance



PART D

Prescription
drug coverage



PART C

Medicare
Advantage

Original Medicare

Part C, Medicare Advantage plans = Parts A, B, and usually D bundled into one plan

Summary of benefits

January 1, 2026 to December 31, 2026

Services	Los Rios Community College
Annual out-of-pocket maximum	\$1,000, per calendar year
Part D out-of-pocket maximum	\$2,100
Lifetime maximum	None
Office visits	\$25 per visit
Lab and X-rays	No charge
Outpatient surgery	\$25 per procedure
Hospitalization services	\$500 per admission
Emergency services	\$50 per visit
Ambulance services	\$50 per trip
Prescription drugs, generic and brand	\$10 copay for a 30-day supply, or \$20 up to 100-day supply mail-order (generic) \$25 copay for a 30-day supply, or \$50 up to 100-day supply mail-order (brand)
Durable medical equipment	No charge
Eyewear	\$150 allowance every 24 months

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



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 locations²
- 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. **2.** Included in the Core and Premium networks.



Take steps toward better well-being

One Pass also offers Bold, a science-based online program of live and on-demand exercise classes to improve your functional health and fitness.*

The Bold program will help you:

- Achieve better balance
- Boost strength and endurance
- Improve bladder control
- Increase flexibility and mobility
- Reduce pain

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Focus on a healthier you

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

The vision benefit includes:

- A **\$150** allowance toward an eyewear purchase once every 2 years
- 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



Flu Shot – Greater Sacramento

Adult & Pediatric no-cost flu shots starting September 2025

The flu is much more serious than the common cold. Protect yourself and your loved ones from serious health risks with a yearly flu shot. They're available at no cost to Kaiser Permanente members.

STARTING SEPT. 8, 2025

Davis

1955 Cowell Blvd.
Conf. Rooms A & B
Mon. – Fri., 8:30 a.m. – 6 p.m.
Closes Nov. 26, 2025

Downtown Commons

501 J St.
1st Floor, Conf. Room 160
Mon. – Fri., 8:30 a.m. – 6 p.m.
Closes Nov. 26, 2025

Folsom

2155 Iron Point Rd.
1st Floor, Conf. Room 1
Mon. – Fri., 8:30 a.m. – 6 p.m.
Closes Dec. 19, 2025

Elk Grove

9201 Big Horn Blvd.
Conf. Rooms 1 & 2
Mon. – Fri., 8:30 a.m. – 6 p.m.

Lincoln

1900 Dresden Rd.,
1st Floor, Conf. Room 107
Mon. – Fri., 8:30 a.m. – 5:30 p.m.
Closes Nov. 26, 2025

Point West

1650 Response Rd.
1st Floor, Conf. Room 2
Mon. – Fri., 8:30 a.m. – 6 p.m.
Sat., 9 a.m. – 4:30 p.m.
Closes Dec. 19, 2025

Rancho Cordova

10725 International Dr.
1st Floor, Conf. Rooms 1C & 1D
Mon. – Fri., 8:30 a.m. – 6 p.m.
Closes Nov. 26, 2025

Riverside Medical Offices

1011 Riverside Ave.
1st Floor, Pavilions Conf. Rooms
A & B
Mon. – Fri., 8:30 a.m. – 6 p.m.
Closes Dec. 19, 2025

Roseville Medical Center

1600 Eureka Rd.
1st Floor, Building C,
Conf. Rooms A, B, and C10
Mon. – Fri., 8:30 a.m. – 6 p.m.
Sat., 9 a.m. – 4:30 p.m.
Closes Dec. 19, 2025

South Sacramento Medical Center

6600 Bruceville Rd.
Dan B. Moore, Thrive Center
Mon. – Fri., 8:30 a.m. – 6 p.m.
Sat., 8:30 a.m. – 5 p.m.

Flu protection
for all that is you.
Power up with
a flu shot.

Thank you.

Have questions?

Group contact information

Benefits Administrator

Employee Benefits Department
retirees@losrios.edu

916-568-3070



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.