

Kaiser Permanente Medical Plan

Changes for the 2026 Benefits Plan Year

- If United Healthcare (UHC) is your exclusive medical carrier, in the new plan year Kaiser will be offered alongside UHC for worksite employees residing in certain ZIP codes in the California (CA), Colorado (CO), Northwest (NW) and Washington (WA) Kaiser regions. Please reference the client renewal site for further details.
- For the new plan year **Advanced Care at Home** will now be subject to applicable cost sharing based on the billed service for covered service received at home on **all Kaiser Washington (WA)** plans. Please reference the client renewal site for further details.
- **Doula coverage** has been added on **all Kaiser California (CA)** plans. Please reference the client renewal site for further details.
- For the new plan year **Abortion coverage** will be expanded to remove the lifetime limit (2) on **all Kaiser Hawaii (HI)** plans for the new plan year. Please reference the client renewal site for further details.
- For the new plan year coverage for services to diagnose and treat infertility will be added to **all Kaiser California (CA) plans**. Please reference the client renewal site for further details.
- The following plan design changes will be effective with the new plan year for **all Kaiser Colorado (CO)** plans, as outlined below. Please reference the client renewal site for further details.
 - Prosthetic device coverage will be expanded.
 - No Cost Reproductive Coverage will be expanded, which would include abortion, sterilization and sexually transmitted infections.
 - Visit limit increases for Out-of-Area dependent enrollees (up to age 26 residing outside of the Kaiser service area).

Service	Current Limit	New Limit
Outpatient Office Visit	Combined 5	Combined 10
Prescriptions	5	12
X-rays	5	10

- The **Kaiser HMO/HDHP 3500** plan will no longer be offered for the new plan year. Worksite employees who do not actively make an election during open enrollment will be automatically enrolled in the **Kaiser HMO/HDHP 4000** plan. Please reference the client renewal site for further details.

Current Plan Name	New Plan Name
Kaiser HMO/HDHP 3500 CA North	Kaiser HMO/HDHP 4000 CA North
Kaiser HMO/HDHP 3500 CA South	Kaiser HMO/HDHP 4000 CA South

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- The following plans will be renamed for the new plan year, as outlined in the chart below. Worksite employees who do not actively make an election during open enrollment will be automatically enrolled in the renamed plan.

Current Plan Name	New Plan Name
Kaiser HMO 30 Co-pay N CA	Kaiser HMO 30 N CA
Kaiser HMO 30 Co-pay S CA	Kaiser HMO 30 S CA

- The following plans will be renamed for the new plan year, as outlined in the chart below. Worksite employees who do not actively make an election during open enrollment will be automatically enrolled in the renamed plan.

Current Plan Name	New Plan Name
Kaiser HMO 30 Ded N CA	Kaiser HMO 1000 N CA
Kaiser HMO 30 Ded S CA	Kaiser HMO 1000 S CA
Kaiser HMO 30 WA	Kaiser HMO 1000 WA
Kaiser HMO 30 NW	Kaiser HMO 1000 NW
Kaiser HMO 30 CO	Kaiser HMO 1000 CO
Kaiser HMO 30 GA	Kaiser HMO 1000 GA
Kaiser HMO 25 DC/MD/VA	Kaiser HMO 1000 DC/MD/VA

As part of these name changes, there will also be plan design changes to some plans, as outlined in the charts below. Please reference the client renewal site for further details.

Plan Attribute	Current Plan Name Kaiser HMO 25 DC/MD/VA	New Plan Name Kaiser HMO 1000 DC/MD/VA
Individual/Family Out-of-Pocket Maximum	\$3,000/\$6,000	\$2,000/\$4,000
Physician Office Visit	\$25 copay	\$30 copay
Specialist Office Visit	\$35 copay	\$45 copay
Emergency Room Visit	\$75 copay	\$150 copay

Plan Attribute	Current Plan Name Kaiser HMO 30 WA	New Plan Name Kaiser HMO 1000 WA
Specialist Visit	20% after deductible and \$30 copay	20% after deductible and \$45 copay

Plan Attribute	Current Plan Name Kaiser HMO 30 NW	New Plan Name Kaiser HMO 1000 NW
Emergency Room Visit	\$100 copay, after deductible	\$150 copay, after deductible

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In the event that any of your worksite employees' plans are eliminated and they are automatically enrolled in a different plan, if there is a conflict between the plan mapping on this document and the plan they are enrolled in (displayed on their confirmation statement), the plan on their confirmation statement shall control.

Disclaimer:

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