

Care for all that is you



Welcome USPS Employees and Annuitants

Your service and dedication help keep our nation connected. We are honored to provide you with the quality care, benefits, and rewards you deserve – 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/postal.



Go where you feel like your best self

We can help you get to your healthy place – no matter where it is. Care at Kaiser Permanente feels easier and faster, with the help of connected care teams, more ways to get care, and support for the whole you. Welcome to care that fits your life.

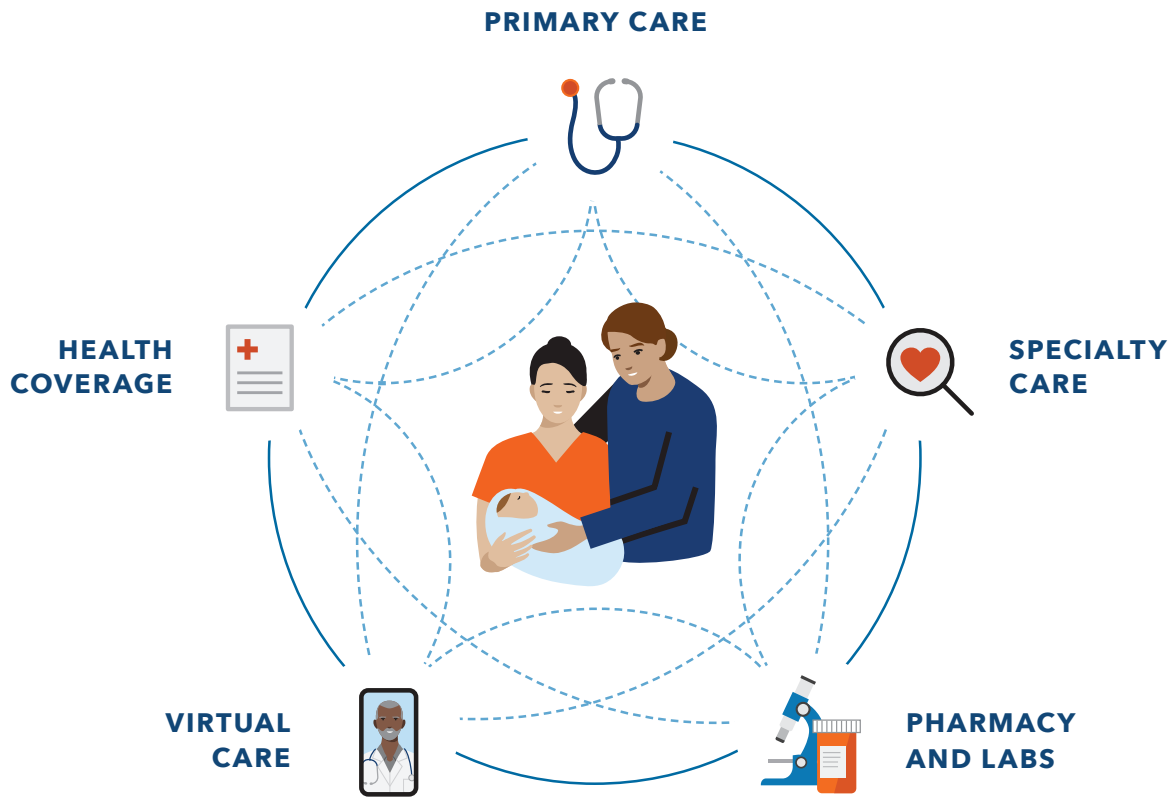
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Want to talk? We’re here to help.

A Kaiser Permanente enrollment specialist can answer your questions – like where to get care or what extra perks are included. Call us at **1-800-640-7491** (TTY 711), Monday through Friday, 7 a.m. to 6 p.m.

Open Season hours: Monday through Friday, 6 a.m. to 6 p.m. Learn more at **kp.org/postal**.





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
top specialists

24/7 access to care
wherever you are

Predictable costs and
less paperwork

Members stay with Kaiser Permanente nearly 3 times as long as with 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 about your lifestyle, health risks, and goals. At Kaiser Permanente, you don't have to repeat yourself every time you visit the doctor. Your care team has access to your entire 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 exactly where to go and the flow was seamless. ”

– Kaiser Permanente member

We guide you through every step of your care



Your health history lives in your electronic health record.



Your doctor guides you through appointments and referrals.



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



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

Care that's world class

For the you who expects the best

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



Explore high-quality care options for every health need at kp.org/specialtycare.

We're a national leader in outcomes

We lead the nation 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 disease**⁵

52% more likely to **survive colorectal cancer**⁶

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.

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 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.



More than half of members avoided a trip to the ER or urgent care by meeting a clinician for a video visit.⁹

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
- ✓ Quick lab results
- ✓ 24/7 virtual care
- ✓ A large clinician network



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



Mail-order pharmacy

- Easy refills online, in person, or over the phone
- Same-day pickup
- Most prescriptions delivered to your front door
- Same-day or next-day home delivery available for an additional fee¹¹



Care while traveling

If you're planning to travel, we can help you manage your vaccinations, refill prescriptions, and more. And since keeping you safe and healthy is our first priority, you're covered for emergency and urgent care anywhere in the world. You can also get urgent care at MinuteClinic® in select CVS and Target stores when you're traveling outside a Kaiser Permanente area.

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

- **Health and fitness programs** – Enjoy reduced rates on services that can help you stay healthy – like gym memberships, acupuncture, massage therapy, and chiropractic care.
- **Self-care apps** – Navigate mental and emotional challenges and help improve your sleep, mood, relationships, and more with the help of wellness apps, available at no cost to adult members. Visit kp.org/selfcareapps.
- **Healthy lifestyle programs** – Connect to better health with online programs to help you lose weight, reduce stress, and more – all at no cost. Learn more at kp.org/healthylifestyles.
- **Personal wellness coaching** – Get help reaching your health goals. Work one-on-one with a wellness coach by phone at no cost. Find out more at kp.org/wellnesscoach.

*These benefits are neither offered nor guaranteed under contract with the PSHB Program, but are made available to all enrollees and family members who become members of Kaiser Permanente.

Featured benefits



\$0 for telehealth – always

Includes phone visits, video visits, email to your doctor, and so much more.* See page 12 for details.



Healthy rewards

Take simple steps to improve your well-being and earn up to \$150 to pay for qualified medical expenses.** A PSHB subscriber and their enrolled spouse (18 and over) are eligible for the following rewards:

- \$50 for taking the Total Health Assessment, an online questionnaire that gives you a wellness action plan
- \$25 for completing a healthy lifestyle program, an online class to help you reach your health goals

Learn more and get started at kp.org/postal.



Help to quit smoking†

If you use cigarettes, e-cigarettes, or other tobacco products, let us help you quit. You pay nothing for classes, coaching by phone, online programs, and prescriptions, including prescribed over-the-counter tobacco-cessation drugs. For more information, ask your doctor or visit kp.org/quitsmoking.



Look up prescription drug costs

Use our prescription drug calculator to see the costs for many drugs and find plan pharmacies near you. You can also learn how to save time and money by visiting Kaiser Permanente pharmacies or refilling most prescriptions by mail. Visit kp.org/postal to learn more and use this tool.



Get chiropractic services without a referral

You can get up to 20 chiropractic visits per year, without a referral, with any American Specialty Health (ASH) Plans of California, Inc., participating provider. To find a participating provider, visit ashlink.com/ash/kp or call **1-800-678-9133**, Monday through Friday, 5 a.m. to 6 p.m. For TTY, call **711**.

*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.

**We will send you a Kaiser Permanente health payment card 4 to 6 weeks after you complete your first activity. We will load rewards when you complete activities, so keep the card until it expires. Rewards you earn during a plan year can be used to pay for qualified medical expenses through March 31 of the following year. Go to kp.org/postal to learn more and get started.

†These services aren't covered under your health plan benefits and aren't 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.

Which plan option is right for you?

1. Choose an option

High Option	Standard Option	Prosper
<ul style="list-style-type: none"> • \$0 copay for telehealth - always • Lowest copays • Most out-of-pocket costs are copays • \$0 deductible • Care while traveling 	<ul style="list-style-type: none"> • \$0 copay for telehealth - always • Lower premium than High Option • Most out-of-pocket costs are copays • \$100 deductible • Care while traveling 	<ul style="list-style-type: none"> • \$0 copay for telehealth - always • Our lowest premium option • Low copays for office visits • \$500 deductible • Care while traveling
Best option if you:	Best option if you:	Best option if you:
<ul style="list-style-type: none"> • Anticipate frequent care visits • Want predictable and low out-of-pocket costs 	<ul style="list-style-type: none"> • Want a lower premium and predictable out-of-pocket costs 	<ul style="list-style-type: none"> • Are in good overall health • Want to pay the lowest premiums

2. Select the type of enrollment you want

- **Self Only** covers you.
- **Self Plus One** covers you and one eligible family member.
- **Self and Family** covers you and all eligible family members.

3. Sign up online or call

Find your enrollment code in the chart on page 13. Then visit health-benefits.opm.gov/pshb to enroll online. For additional support, call the PSHB Helpline at **1-844-451-1261** or email PSHBHelpline@opm.gov.

If you qualify for Medicare, or will soon, see page 17 for more information.



Changing your enrollment type

PSHB enrollees can make changes during Open Season. Outside Open Season, you may be able to change your enrollment if you experience a qualifying life event. To change enrollment types, follow Step 3 above.

These are highlights of the PSHB enrollment process. Please refer directly to opm.gov and your employing agency or retirement office for PSHB coverage effective dates, enrollment procedures and deadlines, and other information. To add an eligible family member to your Kaiser Permanente Self and Family enrollment, complete and return an Enrollment Change Form to us. These forms can be obtained at kp.org/postal or by calling Member Services.

Your 2025 benefits at a glance

The benefits and services below are NOT subject to applicable plan deductibles except where noted.

Benefits and Services	High Option	Standard Option	Prosper
Deductible	None	\$100	\$500
Outpatient services			
Preventive care	\$0	\$0	\$0
Telehealth	\$0	\$0	\$0
Primary care office visit	\$15	\$30	\$25
Specialty care office visit	\$25	\$40	\$35
Laboratory tests	\$0	\$10*	20%*
X-rays	\$0	\$10*	20%*
Chiropractic services – 20 visits per year	\$15	\$15	\$15
Maternity			
Routine prenatal care and postpartum visit	\$0	\$0	\$0
Delivery	\$250	\$500*	20%*
Birthing doula**	\$0	\$0	\$0
Hospital services			
Outpatient surgery	\$50	\$200*	20%*
Inpatient hospital	\$250	\$500*	20%*
Emergency and urgent care			
Urgent care	\$15	\$30	\$25
Emergency care	\$100	\$150*	20%*
Ambulance	\$50	\$150*	20%*
Prescription drugs			
Generic	\$10	\$15	\$15
Brand	\$40	\$50	\$60
Specialty	\$100	\$150	\$200
Out-of-Pocket Maximum	\$2,000	\$3,000	\$5,500

*Deductible applies. **One initial visit and up to 8 visits in any combination of prenatal and postpartum visits. Up to two additional postpartum visits may be available.

Notes:

- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- Coinsurance (%) is based on our allowance.
- Telehealth options include video, phone, email, and more. See page 7, *Care that's convenient*.
- Prescription drug copayments are for a 30-day supply at Kaiser Permanente pharmacies. You pay only 2 copays for up to a 100-day supply for most drugs through Kaiser Permanente's mail-order program.

This is a summary of the features of the Kaiser Permanente – Northern California PSHB plan. Before making a final decision, please read the Plan's Postal Service brochure (RI 73-921). All benefits are subject to the definitions, limitations, and exclusions set forth in the Postal Service brochure.

Here's what you'll pay

These rates do not apply to all enrollees. If you are in a special enrollment category, please refer to the PSHB Program website or contact the employing agency or retirement office that maintains your health benefits enrollment.

Your Premium Share		High Option	Standard Option	Prosper
Self Only	Biweekly	\$190.77	\$98.30	\$79.27
	Monthly	\$413.34	\$212.99	\$171.75
Self Plus One	Biweekly	\$519.91	\$281.10	\$185.49
	Monthly	\$1,126.47	\$609.05	\$401.89
Self and Family	Biweekly	\$465.36	\$226.55	\$185.49
	Monthly	\$1,008.28	\$490.86	\$401.89

Choose the right enrollment code

Enrollment Code	High Option	Standard Option	Prosper
Self Only	TBA	TBD	UDA
Self Plus One	TBC	TBF	UDC
Self and Family	TBB	TBE	UDB

Self Plus One



Enrollees covering themselves and one other eligible family member may choose either the Self Plus One or Self and Family enrollment type, whichever has a lower premium. You should decide which enrollment type is best for you.

To sign up, find your enrollment code in the chart above. Then visit health-benefits.opm.gov/pshb to enroll online. For additional support, call the PSHB Helpline at **1-844-451-1261** or email PSHBHelpline@opm.gov.

These are highlights of the PSHB enrollment process. Please refer directly to opm.gov and your employing agency or retirement office for PSHB coverage effective dates, enrollment procedures and deadlines, and other information.

Questions about Kaiser Permanente plans? Call **1-800-640-7491**, Monday through Friday, 7 a.m. to 6 p.m. **Open Season hours:** Monday through Friday, 6 a.m. to 6 p.m. For TTY, call **711**.

The PSHB Medicare prescription drug plan (PDP)

The Kaiser Permanente PSHB Medicare prescription drug plan (PDP) is a new standalone prescription drug plan exclusively for Kaiser Permanente PSHB members with Medicare and not enrolled in Senior Advantage.

Benefits of a Kaiser Permanente PSHB PDP

- As a member, you will continue receiving the same medical benefits you have today.
- There is a \$2,000 cap on the annual amount you pay out of pocket for prescriptions. Your PDP drug cost shares count toward your medical out of pocket maximum.
- You may have lower copays for some prescription drugs.
- There is no separate premium for your prescription drug coverage.**

Copays*	High Option	Standard Option	Prosper
	PDP	PDP	PDP
Generic	\$10	\$15	\$15
Brand	\$40	\$47	\$47
Specialty	\$100	\$150	\$200

Enrollment

- You will automatically be enrolled in a Kaiser Permanente PSHB Medicare PDP when we are notified you have retired and are entitled to benefits under Medicare Part A or enrolled under Medicare Part B.
- You will receive a letter informing you of your enrollment in the mail, including an opt-out form. If you choose to opt out, you must decide before the effective date.
- If you stay enrolled in the Kaiser Permanente PSHB Medicare PDP, we will send you a new member ID card.

For better benefits, enroll in a Kaiser Permanente Senior Advantage for Postal Service Members (HMO) plan.

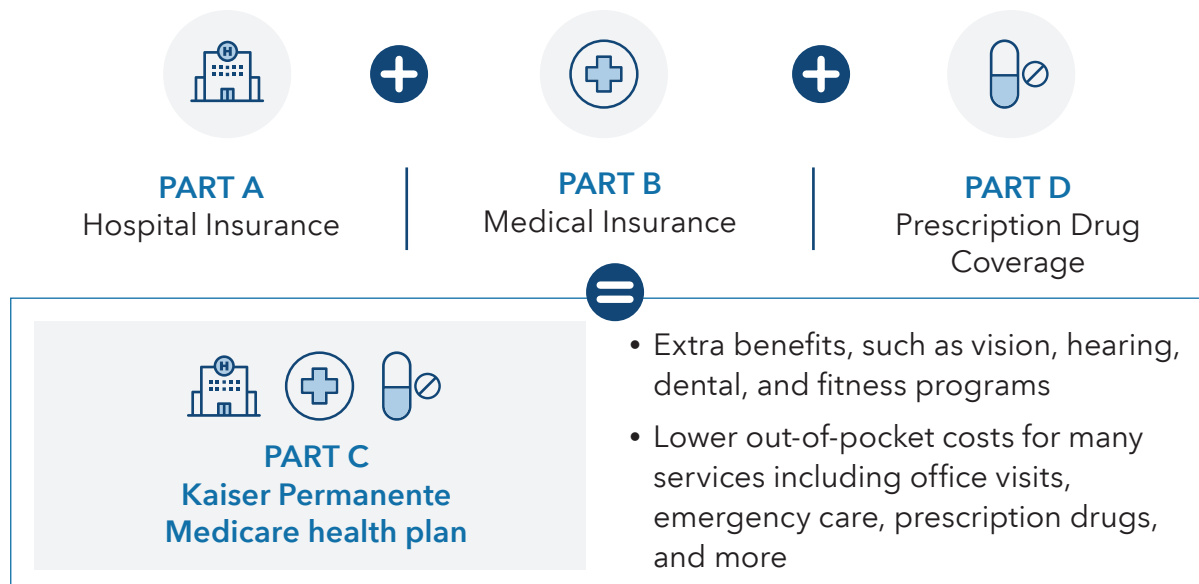
A Kaiser Permanente Senior Advantage for Postal Service Members plan has lower copays, provides additional benefits including prescription drug coverage, and may offer you Part B reimbursement. To enroll, simply fill out the PSHB Group Medicare Enrollment form and select a Senior Advantage plan.

*Prescription drug copays are for a 30-day supply at Kaiser Permanente Plan medical center pharmacies. You pay only 2 copays for up to a 90-day supply for most drugs through Kaiser Permanente’s mail-order program.

**You may need to pay an income related monthly adjustment amount (IRMAA) depending on your income level. Learn more at medicare.gov.

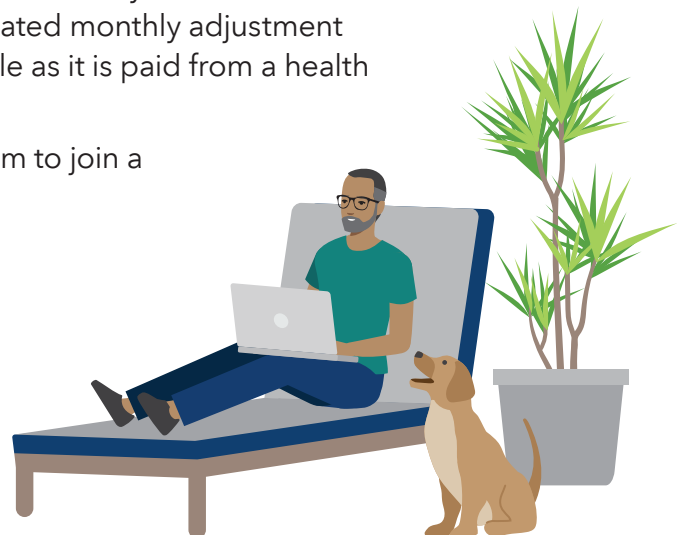
Get more with a Kaiser Permanente Medicare health plan

The Kaiser Permanente Senior Advantage for Postal Service Members plan combines all your coverage into one simple plan and offers additional benefits like Part B premium reimbursement. You keep your PSHB coverage, but you will pay lower copays and get additional benefits without increasing your PSHB premium.



PART B PREMIUM REIMBURSEMENT

- With a qualifying plan,* Kaiser Permanente will reimburse you for your Part B premium, up to \$250 per month. This covers what most people pay and may include additional money back for late enrollment penalties (LEP) and income related monthly adjustment amount (IRMAA). This benefit is not taxable as it is paid from a health reimbursement account (HRA).
- You must pay the Medicare Part B premium to join a Kaiser Permanente Medicare health plan.



*Senior Advantage 2 (HMO) for High or Standard Option.

Senior Advantage choices for PSHB members

- As a Postal Service enrollee, you get to choose the Senior Advantage plan that best fits your health and wellness goals.
- If you are also covering dependent(s) that are not Medicare eligible, they will remain enrolled in the commercial plan.
- The chart on pages 18-19 has more details in a side-by-side summary for all options.

High Option		Standard Option	
Senior Advantage 1	Senior Advantage 2	Senior Advantage 1	Senior Advantage 2
<ul style="list-style-type: none"> • Lower copays • Up to a 100-day supply of prescription drugs for 1 copay • Eyewear allowance of \$200 every 24 months • Dental coverage included (DeltaCare® USA dental HMO) • Meal delivery • One Pass® fitness program at no extra charge* • Nonemergency transportation to medical providers • Over-the-counter health and wellness allowance 	<ul style="list-style-type: none"> • Up to \$3,000 reimbursement each year (\$250 each month) for the Medicare Part B premium you pay • Lower copays • One Pass fitness program at no extra charge* • Over-the-counter health and wellness allowance • Hearing aid allowance of \$500 for each ear for every 36 months 	<ul style="list-style-type: none"> • Lower copays • Eyewear allowance of \$150 every 24 months • No deductible and lower out-of-pocket maximum • Dental coverage included (DeltaCare USA dental HMO) • One Pass fitness program at no extra charge* 	<ul style="list-style-type: none"> • Up to \$3,000 reimbursement each year (\$250 each month) for the Medicare Part B premium you pay • Lower copays • No deductible and lower out-of-pocket maximum • Hearing aid allowance of \$500 for each ear for every 36 months • One Pass fitness program at no extra charge*

Prosper - Senior Advantage
<ul style="list-style-type: none"> • No deductible and lower out-of-pocket maximum • No cost-sharing for lab tests and X-rays • Eyewear allowance of \$150 every 24 months • Lower copays • One Pass fitness program at no extra charge*

*One Pass® is a registered trademark of Optum, 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.

Steps to learn more about Medicare and enroll

1

Attend a FREE* online seminar.

Register for a live webinar presented by Kaiser Permanente's PSHB Medicare team to hear about the exclusive Medicare health plan benefits available only to PSHB members. You'll also learn about the next steps you need to take, get resources to help you enroll, and have the opportunity to ask questions that are important to you.

Webinar meetings are available online to meet your busy schedule. You can also watch an on-demand webinar anytime that works for you.



Scan the QR code with your smartphone's camera or visit kp.org/postalmedicare to RSVP for an online webinar.

For a full list of benefit changes, refer to the PSHB plan brochure RI 73-921 and Kaiser Permanente Medicare *Evidence of Coverage*.

2

Determine when you can enroll. Visit [medicare.gov](https://www.medicare.gov) for details.

3

Go to kp.org/postal and enroll online or call us at **1-800-640-8479** (TTY **711**) to speak with a Kaiser Permanente Medicare specialist, Monday through Friday, 6 a.m. to 7 p.m. Pacific time.

Helpful resources

To help better understand your choices and options, here are some helpful resources:

Medicare

To learn more about Medicare coverage or enrollment periods or to ask a general question about Medicare, go to [medicare.gov](https://www.medicare.gov) or call **1-800-633-4227**, 24 hours a day, 7 days a week. TTY users, call **1-877-486-2048**.

Social Security

To get more information about your Medicare eligibility, sign up for Part A and/or B, or determine your Part B premium, visit [ssa.gov](https://www.ssa.gov) or call Social Security at **1-800-772-1213**, Monday through Friday, 8 a.m. to 7 p.m. TTY users, call **1-800-325-0778**.

Senior Advantage for Postal Service Members (HMO)

Enrolling in Senior Advantage for Postal Service Members does not change your PSHB premium. See page 13 for your premium share.

2025 Benefits and Services	High Option		
	Without Medicare	Senior Advantage 1	Senior Advantage 2
Deductible	None	None	None
Outpatient services			
Preventive care	\$0	\$0	\$0
Telehealth	\$0	\$0	\$0
Primary care office visit	\$15	\$5	\$10
Specialty care office visit	\$25	\$5	\$10
Most lab tests and X-rays	\$0	\$0	\$0
Chiropractic – 20 visits per year	\$15	\$15	\$15
Hospital services			
Outpatient surgery	\$50	\$5	\$50
Inpatient hospital	\$250	\$100	\$250
Emergency and urgent care			
Urgent care	\$15	\$5	\$10
Emergency care	\$100	\$75	\$75
Ambulance	\$50	\$50	\$50
Prescription drugs**†			
Generic	\$10	\$10	\$10
Brand	\$40	\$30	\$40
Specialty	\$100	\$100	\$100
Additional Senior Advantage benefits			
Dental	Not covered	Included	Not covered
Eyewear allowance (every 24 months)	Not covered	\$200	Not covered
Fitness membership	Not covered	One Pass	One Pass
Hearing aid allowance for adults (per ear, every 36 months)	Not covered	Not covered	\$500
Nonemergency transportation and meal-delivery	Not covered	Included	Not covered
Over-the-counter health and wellness items allowance (every quarter)	Not covered	\$70	\$70
Part B reimbursement	None	None	Up to \$250 per month
Out-of-Pocket Maximum	\$2,000	\$2,000	\$2,000

*Deductible applies. **Copayments are for a 30-day supply, or 100-day supply for High Option Senior Advantage 1, at Kaiser Permanente pharmacies. You pay only 2 copays for up to a 100-day supply for most drugs through Kaiser Permanente's mail-order program. †Plan providers determine the drug that is medically necessary. If you request another drug, you pay prices charged to members for non-covered drugs. Some drugs may not be eligible for mail-order delivery or mail-order discounts.

Notes:

- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- Coinsurance (%) is based on our allowance.

2025 Benefits and Services	Standard Option			Prosper	
	Without Medicare	Senior Advantage 1	Senior Advantage 2	Without Medicare	Senior Advantage
Deductible	\$100	None	None	\$500	None
Outpatient services					
Preventive care	\$0	\$0	\$0	\$0	\$0
Telehealth	\$0	\$0	\$0	\$0	\$0
Primary care office visit	\$30	\$15	\$25	\$25	\$25
Specialty care office visit	\$40	\$15	\$25	\$35	\$25
Most lab tests and X-rays	\$10*	\$10	\$10	20%*	\$0
Chiropractic – 20 visits per year	\$15	\$15	\$15	\$15	\$15
Hospital services					
Outpatient surgery	\$200*	\$15	\$25	20%*	\$25
Inpatient hospital	\$500*	\$250	\$500	20%*	\$250 per day up to \$1,000
Emergency and urgent care					
Urgent care	\$30	\$15	\$25	\$25	\$25
Emergency care	\$150*	\$75	\$75	20%*	\$75
Ambulance	\$150*	\$125	\$150	20%*	\$150
Prescription drugs**†					
Generic	\$15	\$10	\$10	\$15	\$10
Brand	\$50	\$40	\$47	\$60	\$47
Specialty	\$150	\$150	\$150	\$200	\$200
Additional Senior Advantage benefits					
Dental	Not covered	Included	Not covered	Not covered	Not covered
Eyewear allowance (every 24 months)	Not covered	\$150	Not covered	Not covered	\$150
Fitness membership	Not covered	One Pass	One Pass	Not covered	One Pass
Hearing aid allowance for adults (per ear, every 36 months)	Not covered	Not covered	\$500	Not covered	Not covered
Nonemergency transportation and meal-delivery	Not covered	Not covered	Not covered	Not covered	Not covered
Over-the-counter health and wellness items allowance (every quarter)	Not covered	Not covered	Not covered	Not covered	Not covered
Part B reimbursement	None	None	Up to \$250 per month	None	None
Out-of-Pocket Maximum	\$3,000	\$2,000	\$2,000	\$5,500	\$2,000

- Telehealth options include video, phone, email, and more. See page 7, *Care that's convenient*.
- Beginning 2025, CMS guidelines have decreased the Part D prescription drug OOP maximum to \$2,000.
- Beginning 2025, One Pass® is replacing the previous Silver&Fit® fitness program.

This is a summary of the features of the Kaiser Permanente health plan, including Kaiser Permanente Senior Advantage for Postal Service Members. Before making a final decision, please read the Postal Service Health Benefits (PSHB) brochure RI 73-921. All benefits are subject to the definitions, limitations, and exclusions set forth in the PSHB brochure and the Kaiser Permanente Senior Advantage for Postal Service Members *Evidence of Coverage*.

Quality vision and dental coverage*

When you join Kaiser Permanente, you get additional discounts and services.



Eyewear

High Option members get a 25% discount on eyeglasses and contact lenses at Vision Essentials by Kaiser Permanente Optical Centers.**



Dental coverage

You can choose from 2 dental plans to supplement your health coverage:

- Kaiser Permanente Insurance Company (KPIC) administered by Delta Dental of California. With this plan you have the freedom to see any licensed dentist you choose.
- DeltaCare USA administered by Delta Dental. You'll choose a dentist from the DeltaCare USA network with this HMO plan.

Current members can call KPIC Dental Insurance Plan at **1-800-835-2244** (group number 09874) or DeltaCare USA at **1-800-422-4234** (group number 71114). You can also view dental plans and enrollment materials at kp.org/postal. New dental member? Call us at **1-800-933-9312** for more information.

Rates are listed below.

2025 Dental Rates	KPIC		DeltaCare USA	
	Monthly	Monthly	Monthly	Quarterly
Self Only	\$38.30	\$14.26	\$14.26	\$42.77
Self + 1	\$67.87	\$23.87	\$23.87	\$71.60
Self + 2 or more	\$102.03	\$36.18	\$36.18	\$108.53

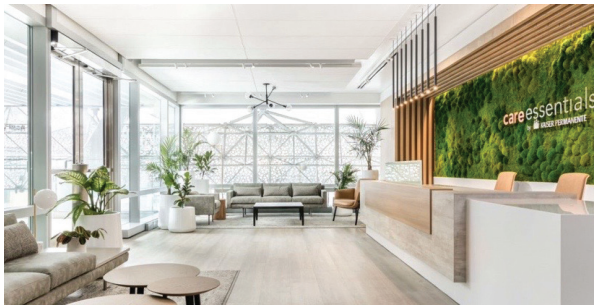
*These benefits are neither offered nor guaranteed under contract with the PSHB Program, but are made available to all enrollees and family members who become members of Kaiser Permanente

**Kaiser Permanente members typically have coverage for medically necessary eye examinations, and some members, including those members with the pediatric vision benefit under their Affordable Care Act plan, may be able to apply a supplemental benefit to their purchases. Otherwise, the services and products described here are provided on a fee-for-service basis, separate from and not covered under your health plan benefits, and you are financially responsible to pay for them. For specific information about your covered health plan benefits, please see your *Evidence of Coverage*.

Locations near you

Care Essentials in downtown San Francisco

Located at the Salesforce Transit Center to meet members where they are, this innovative new facility offers extended hours. Services include same-day appointments, pharmacy, lab tests, vaccines, injections, and treatment of minor illnesses and injuries.



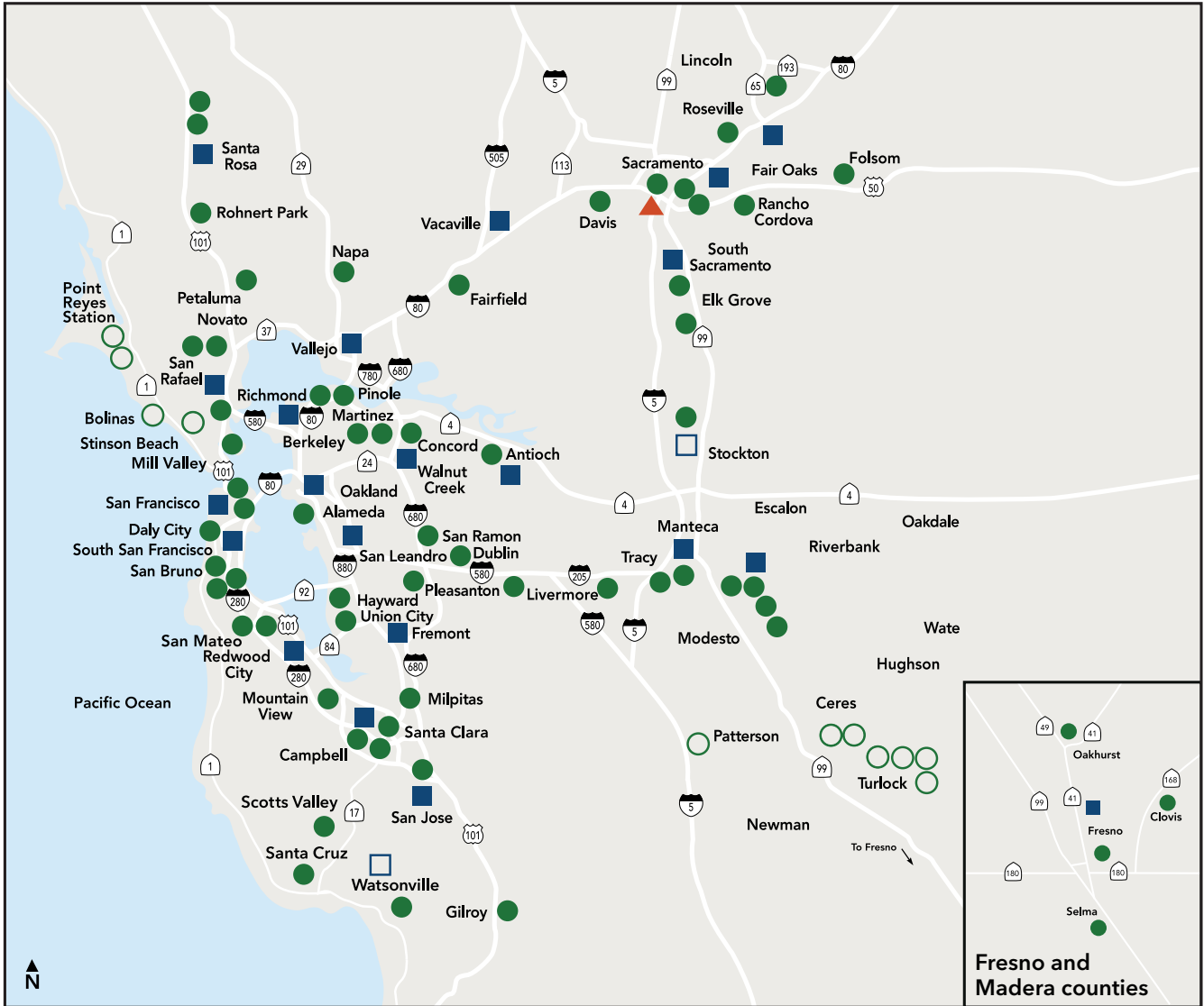
Care Essentials is located in downtown San Francisco.

Now open:

- Level II Neonatal Intensive Care Unit at Vacaville Medical Center
- Santa Cruz Medical Offices
- Urgent Care Clinic at Geary Medical Offices in San Francisco



The new Santa Cruz Medical Offices



Map not to scale



Finding the right location

Choosing a convenient place to get care is simple – just hop online or grab your smartphone.



- Visit kp.org/facilities to search by ZIP code, keyword, or the type of service you need.
- Search on your smartphone with the location finder on the Kaiser Permanente mobile app.*

*To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org.

Notice of Summary of Benefits and Coverage (SBC): Availability of Summary Health Information

The Postal Service Health Benefits (PSHB) Program offers numerous health benefit plans and coverage options. Choosing a health plan and coverage option is an important decision. To help you make an informed choice, each PSHB plan makes available a Summary of Benefits and Coverage (SBC) about each of its health coverage options, online and on paper. The SBC summarizes important information in a standard format to help you compare plans and options. This plan's SBC is available on the internet at kp.org/postal. A paper copy is also available, at no charge, by calling **1-800-464-4000**, Monday through Friday, 8 a.m. to 5 p.m., and Saturday, 8 a.m. to noon (closed holidays). For TTY, call **711**. To find out more information about plans available under the PSHB Program, including SBCs for other PSHB plans, please visit opm.gov/insure.

Kaiser Permanente is an HMO plan and a prescription drug plan (PDP) with Medicare contracts. Enrollment in Kaiser Permanente depends on contract renewal. To join a Kaiser Permanente Medicare health plan, you must reside in the Kaiser Permanente Medicare health plan service area in which you enroll. Enrolling in a Kaiser Permanente Medicare health plan for Postal Service members will not affect the benefits you receive through the Postal Service Health Benefits (PSHB) Program, although the network and other rules of Medicare may apply. PSHB Program coverage is described in PSHB brochure RI 73-921.

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.kaiserpermanente.org/who-we-are/annual-reports/2022-annual-report](https://www.kaiserpermanente.org/who-we-are/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 6, 2023. 8. When appropriate and available. 9. Kaiser Permanente GCN Post-Visit Survey of 60,945 members, 2023. 10. Kaiser Permanente National Market Research, November 2023. 11. 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.

Complete care to help you live a fuller, healthier life

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

Have questions about your plan options?



Visit kp.org/postal to get started.

Access convenient online tools

Already a member?

Manage your care online anytime at kp.org. If you haven't already, go to kp.org/registernow to email your doctor's office with nonurgent questions, schedule routine appointments, order most prescription refills, and more.

Not a member yet?

For more information, visit kp.org/postal or call **1-800-640-7491**, Monday through Friday, 7 a.m. to 6 p.m. **Open Season hours:** Monday through Friday, 6 a.m. to 6 p.m.

Ready to get started?

Visit kp.org/newmember to get started. It's easy to register at kp.org, choose your doctor, transfer your prescriptions, and schedule your first routine appointment. If you need help, give us a call.

