

The Kaiser Permanente Difference

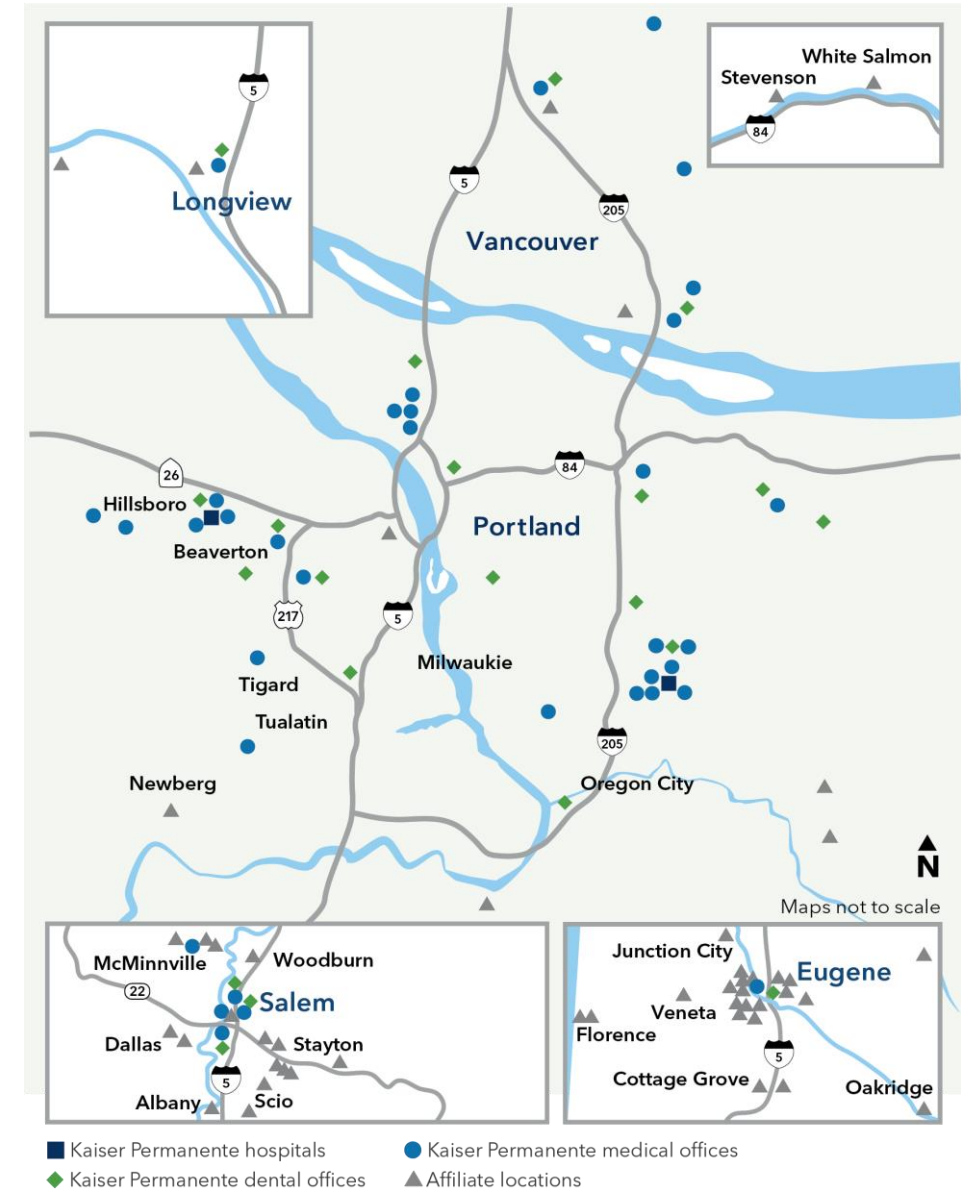
Care to help you thrive



Convenient care

Often under one roof

- ✓ 2 hospitals + affiliate hospital agreements
- ✓ 31 medical offices
- ✓ 20 dental clinics
- ✓ Visit kp.org/locations to find affiliated partner locations



Care at your fingertips



Access from anywhere

Knowing your employees can always connect to care gives you the peace of mind that they're covered in and out of the office.

✓ **Away from Home Travel Line: 951-268-3900 (TTY 711)**

- 24/7 support while traveling
- Get immunization information from our travel clinic
- Find care in another Kaiser Permanente service area
- Assistance with claims reimbursement

✓ **24/7 virtual care**

Across the U.S., get care from Kaiser Permanente clinicians anytime by phone or online — always tracked in your electronic health record.

✓ **Urgent and emergency care**

Get help anywhere in the world. And at many locations outside Kaiser Permanente states (Cigna PPO Network, MinuteClinic, The Little Clinic, and Concentra Urgent Care), your employees won't need to file a claim later.

✓ **Kaiser Permanente app and kp.org/travel**

Find locations and get answers to common care and coverage questions.



2026-2027 Plan Benefits

Upcoming benefit changes

Kaiser Permanente members will experience limited benefit changes for the 2026-2027 plan year:

ALL MEDICAL PLANS

- Allergy Serum – allergy serums are subject to cost sharing

DENTAL PLAN

- Nitrous Oxide – cost share for all members will be \$25
- Emergency Dental – members will incur the cost share that normally applies for non-emergency dental care services
- Composite Fillings – the buy-up cost for composite fillings on posterior teeth will be removed

VISION PLAN

- No Changes

Medical benefits — Plan comparisons

	Plan 1	Plan 2A	Play 2B	Plan 3
Yearly deductible	\$400 individual \$800 family	\$1,000 individual \$2,000 family	\$1,400 individual \$2,800 family	\$1,800 individual \$3,600 family
Annual OOP Maximum	\$1,700 individual \$3,400 family	\$4,200 individual \$8,400 family	\$4,700 individual \$9,400 family	\$6,750 individual \$13,500 family
Primary Care	\$25	\$30	\$35	20% after deductible
Specialty Care	\$35	\$40	\$45	20% after deductible
Preventive Care	\$0	\$0	\$0	\$0
Prenatal/Well-baby Care	\$0	\$0	\$0	\$0
Outpatient Surgery	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Emergency Room	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Lab/X-ray/Diagnostics	\$35	\$40	\$45	20% after deductible
Specialty Scan (MRI/PET/CT)	\$100	\$100	\$100	20% after deductible
Prescriptions	\$10 generic \$30 formulary brand \$50 non-formulary brand 25% up to \$150 specialty	\$10 generic \$30 formulary brand \$50 non-formulary brand 25% up to \$150 specialty	\$10 generic \$30 formulary brand \$50 non-formulary brand 25% up to \$150 specialty	20% after deductible
Self-referred alternative care: Chiropractic & Acupuncture	\$25 20 visit limit for chiropractic 12 visit limit for acupuncture	\$30 20 visit limit for chiropractic 12 visit limit for acupuncture	\$35 20 visit limit for chiropractic 12 visit limit for acupuncture	20% after deductible 20 visit limit for chiropractic 12 visit limit for acupuncture

Vision benefits — 2026-2027

	Plan 1	Plan 2A	Play 2B	Plan 3
Vision Exam	\$10	\$10	\$10	\$20% after deductible
Annual Hardware allowance: Frames, lenses and contact lenses	\$250	\$250	\$250	\$250
Additional Benefits				
50/50 protection plan	Members can return their damaged, broken, or chewed glasses purchased at Kaiser Vision Essentials and we'll apply 50% of the original price paid to replace them.			
Second pair of complete glasses	Save 30% on a second complete set of eyeglasses. Choose from styles that are made for different purposes, like sports, reading, blue-blocking computer glasses, and safety glasses.			



Make use of that hardware allowance

\$100 of OEGB members' \$250 hardware allowance may be used toward non-prescription sunglasses and/or digital eye strain glasses

*Must be enrolled in a Kaiser Permanente medical plan to enroll in the Kaiser Permanente vision plan.

This is not a contract. This benefit summary does not fully describe your benefit coverage with Kaiser Foundation Health Plan of the Northwest. For more details of your benefit coverage, exclusions and limitations, claims review, and adjudication procedures, please see your *Evidence of Coverage (EOC)*, or call Member Services. In the case of a conflict between this summary and the *EOC*, the *EOC* will prevail.

To learn more about Kaiser Permanente, visit kp.org.



Kaiser Permanente Dental

A QUALITY EXPERIENCE THAT IS CONNECTED





Integrated dental care

- Care is coordinated among physicians and dentists
- Shared medical record
- Doctors can spot care gaps and identify conditions

94%

of our members would recommend us to family and friends*

*According to the Press Ganey survey for January 2025–December 2025.

Convenient, high-quality dental care and coverage

20 DENTAL OFFICES

Eugene, OR, to Longview, WA
Many co-located with or near a Kaiser Permanente medical facility

160 KP DENTISTS

GENERAL DENTISTRY SPECIALTY CARE

Including orthodontics, endodontics, oral surgery, and periodontics

RIGHT CARE AT THE RIGHT TIME

Urgent dental care available 24 hours a day, 7 days a week

Saturday dental cleanings at select locations

Virtual dentistry options, including video, phone, and email*

MEDICAL-DENTAL INTEGRATION (MDI)

Integration with electronic health record, co-location, and coordination with medical team for quality outcomes

Wellness resources for OEBB members



The advantage of a healthy workforce

Healthy employees are good for business. Enhancing your health and wellness offerings protects your employees' health and your bottom line.

Increased productivity — Healthy, active employees perform well at work and take fewer sick days, leading to lower costs and less disruption for your business.

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Lower medical costs — Employees who practice preventive health and make healthy lifestyle choices tend to avoid chronic illnesses and injuries, resulting in lower overall costs.

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Increased recruitment and retention — Offering high-quality care and wellness programs, including fitness initiatives, helps attract and retain top talent.

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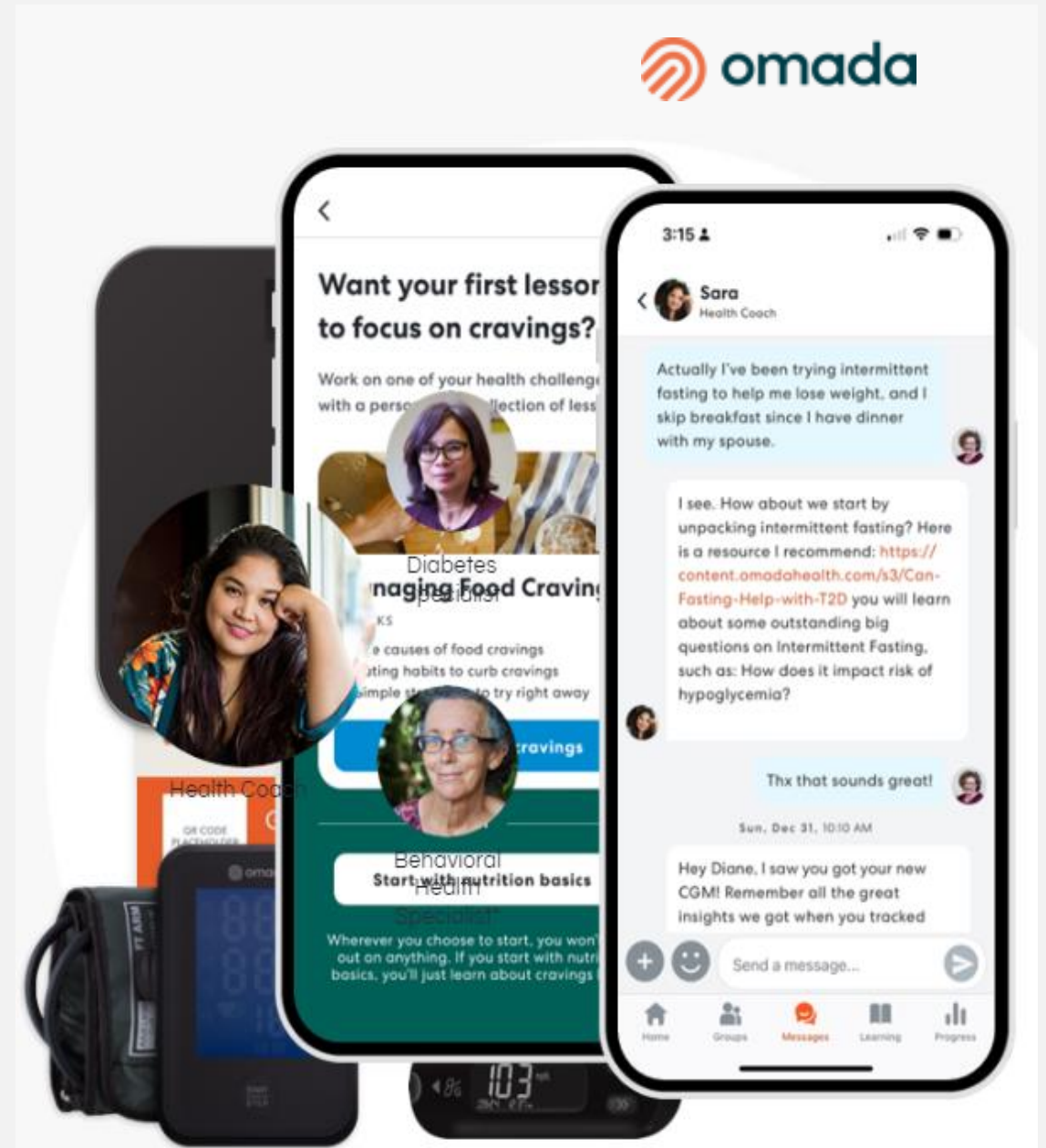
For weight management and diabetes prevention

Reaching Members with Relevant Tactics Throughout Their Journey

- Targeted Outreach & Enrollment
- Smart Tools & Technology
- Supportive Online Peer Groups
- Interactive Lessons
- Professional Care Team

* Behavioral Health Specialists operate behind the scenes with other members of the care team and do not have a member-facing role

Disclaimer: These images are samples based on a composite and do not reflect information about a specific person.



Doula Network

Kaiser Permanente is contracted with Doula Love and Community Doula Alliance to offer OEBC members a diverse network of doulas to choose from. This collaboration ensures a seamless billing experience with no balance billing. Members are required to seek services through Doula Love or Community Doula Alliance.

- ✓ Doula Love: www.portlanddoulalove.com
- ✓ Community Doula Alliance: www.communitydoulaalliance.com
- ✓ Doula Coverage includes:
 - ✓ Up to 24 hours during pregnancy and postpartum (no cost to members)
 - ✓ Inpatient hospital services provided by Doula (inpatient benefit applies)



On-demand wellness tools put better health within reach

Members can use our mental health and wellness self-care apps anytime, anywhere at no cost.¹

Over 80% of Kaiser Permanente members have found these tools helpful.²



Calm

The number one 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, explore self-care activities, and more — available 24/7.

No cost to members

All devices

Self-care and wellness resources

Free wellness coaching by phone with Kaiser Permanente

A health coach can help you with:

- ✓ Eating Healthy
- ✓ Losing weight
- ✓ Moving more
- ✓ Sleeping better
- ✓ Management health conditions
- ✓ Reducing stress
- ✓ Quitting tobacco / vaping

Set attainable goals & celebrate wins

Action-Oriented coaching to get you unstuck

Rethink what success looks like

Visit kp.org/coaching or call **503-286-6816** (option 2).

Our certified health coaches have advanced training in a variety of fields:

- ✓ Nutrition
- ✓ Counseling
- ✓ Exercise
- ✓ Social Work
- ✓ Public Health
- ✓ Education

A woman with dark, curly hair, a nose ring, and gold hoop earrings is smiling and looking upwards. She is wearing a light grey sleeveless top. The background is a bright, out-of-focus studio setting with a wooden ballet barre.

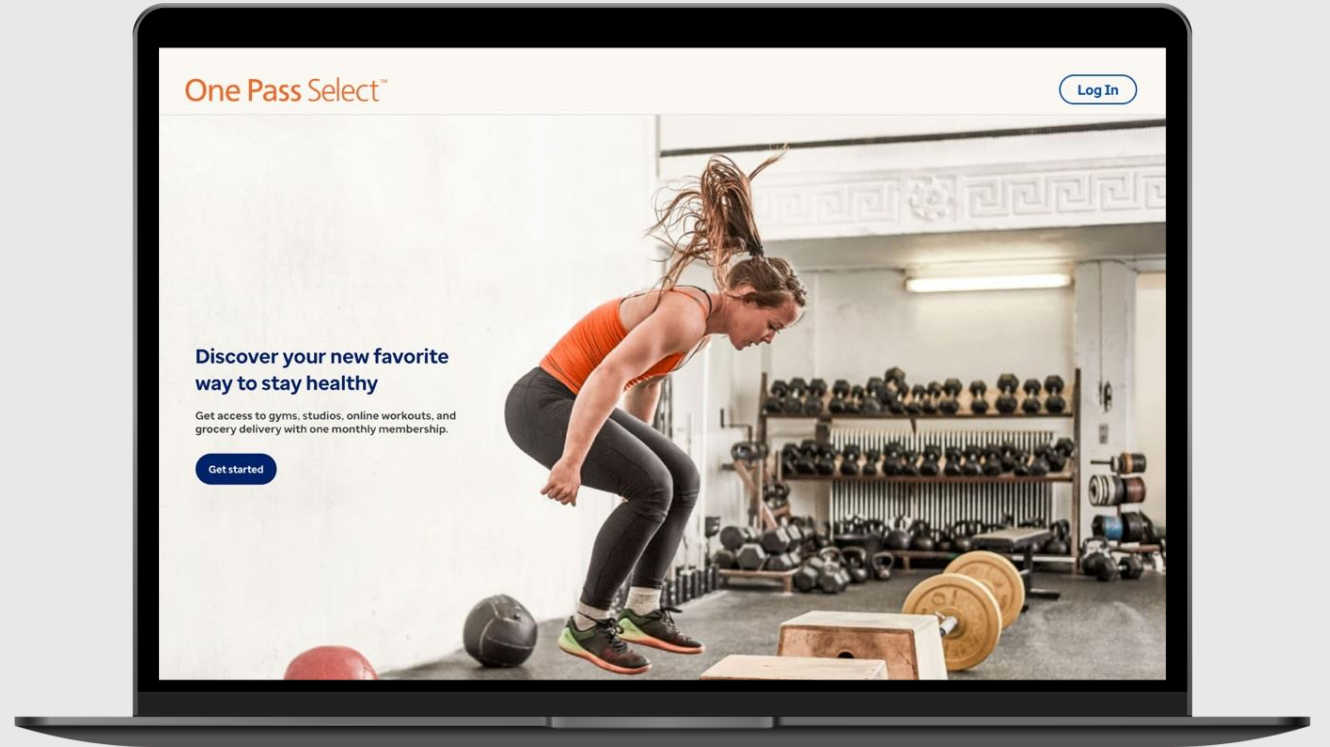
One Pass Select Affinity

A subscription-based fitness and well-being network that supports a healthier lifestyle.

Provided by **Optum**

Flexible membership options

- ✓ No long-term contracts; pay month-to-month
- ✓ Cancel anytime (30-day notice)
- ✓ Flexibility to change tiers monthly
- ✓ Browse locations in each tier before deciding to purchase
- ✓ Add unlimited friends and family (ages 18+) at 10% off



Self-referred alternative care

To help your employees achieve total health, some of our medical plans include self-referred alternative care benefits.

1. Choose an alternative care provider*

Choose from more than 1,400 qualified and credentialed complementary and alternative medicine providers throughout our service area. Visit herayahealth.com or call 1-800-449-9479.

2. Schedule an appointment

Call the provider you select to schedule an appointment. When you schedule your appointment, make sure to confirm your provider's participation before receiving care.

3. Determine the amount you will pay

Refer to your Benefit Summary and EOC for details about your out-of-pocket costs. The amount you pay for visits to alternative care providers varies by plan and type of service.

4. Call Member Services for help

Member Services is our members' one-stop resource for answers. Available Monday through Friday, 8 a.m. to 6 p.m., at 1-800-813-2000 (TTY 711).

Visit herayahealth.com

or call 1-800-449-9479 to find a provider

- Naturopathy
- Chiropractic care
- Acupuncture

Additional Resources

2026-2027 Open Enrollment Support

- Open enrollment information
 - Choose.kaiserpermanente.org/oebb
- Talk live with a pre-enrollment specialist
- Host live webinars for your staff
- Host in-person events for your staff
- Recorded Presentations
- **Bilingual Spanish Support**
- New Member Welcome Desk

Your Account Management Team

Troy.E.Marcoe@kp.org | Executive Account Manager

Jolene.M.Daniels@kp.org | Account Manager

Jessica.M.Beckley@kp.org | Sr. Associate Account Manager

Ofelia.C.McMenamy@kp.org | Sr. Engagement Specialist (Bilingual)

Visit our OEBC microsite at **choose.kaiserpermanente.org/oebb**
for enrollment information and materials.

Office Hour Support

Kaiser Permanente is hosting weekly office hours by phone and chat, providing a valuable opportunity to speak one-on-one with a representative.

We can assist you with any questions on the following topics:

- Benefits
- Coverage
- Transition of Care
- Telemedicine and kp.org
- Self-care tools
- Healthy Resources

HOW TO REACH US:

Phone

800-514-0985

Monday-Friday

7a.m.-6 p.m. PT

Chat

kp.org/choosekp

Select the chat box in

the bottom right corner



Thank you