

# Kaiser 2026 Medical Benefits

		HMO Signature	POS Select*	
		In-Network Only	In-Network	Out-of-Network**
<b>Deductible, Out-of-Pocket Maximum, and Plan Coinsurance</b>	Deductible (Ind/Fam)	\$0 / \$0	\$0 / \$0	\$300 / \$600
	Out-of-Pocket Max (Ind/Fam)	\$3,500 / \$9,400	\$2,500 / \$5,000	\$3,000 individual; \$6,000 family
	Coinsurance	100%	100%	80%
		Member Pays	Member Pays	Member Pays
<b>Preventive Care</b>	Child and Adult	No charge	No charge	20% after Deductible
<b>Office Visit</b>	Primary Care / Specialist	\$20 copay / \$30 copay	\$20 copay / \$30 copay	20% after Deductible
<b>Lab &amp; X-ray</b>	Diagnostic Tests	No charge	No charge	20% after Deductible
	Advanced Radiology (MRI,CAT,PET)	\$50 copay	\$50 copay	20% after Deductible
<b>Hospital (Includes Mental Health and Maternity)</b>	Inpatient	No charge	No charge	20% after Deductible
	Outpatient	\$50 copay	\$50 copay	20% after Deductible
	Surgery	No Charge	No Charge	20% after Deductible
<b>Emergency Services</b>	Emergency Room	\$50 copay (waived if admitted)	\$50 copay (waived if admitted)	Same as In-network
	Urgent Care Center	\$30 copay	\$30 copay	20% after Deductible

\*The POS Select plan provides you with the option to seek in-network medical care at Kaiser Medical Centers or within the Select Network.

You may also seek care outside of the network from any licensed provider.

\*\*Out-of-network services and care are subject to balance billing, which means that amounts over the in-network allowable charge may be billed to the member.



# Kaiser 2026 Pharmacy Benefits

<b>HMO Signature &amp; POS Plans</b>		
<b>Rx Deductible</b>	None	
	<b>Kaiser Pharmacy (up to 60-day supply)</b>	<b>Participating Pharmacy (up to 60-day supply)</b>
<b>Preventive</b>	\$0	\$0
<b>Generic</b>	\$10	\$20
<b>Preferred Brand Name</b>	\$20	\$40
<b>Non-Preferred Brand Name</b>	\$35	\$55
<b>Maintenance Medications: 60-day supply = 1 copay / 90-day supply = 1.5 copays</b>		

To save on prescriptions, try these ideas:

- Talk to your doctor about generic substitutes for preferred and non-preferred brand drugs.
- Review Kaiser's preventive drug list – some medications are available at no cost to you.
- Use your FSA when purchasing prescriptions to save on taxes.



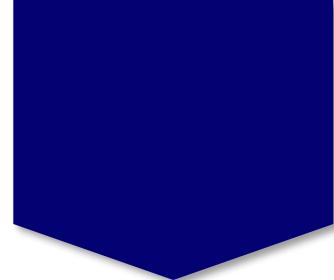
# Kaiser Dental Benefits

- Members of the Kaiser medical plan have access to limited dental benefits under the dental rider contract through Liberty Dental Plan.
- You must see in-network providers only.
- Your costs will depend upon the services rendered.
- Log in to kp.org and access the link to Kaiser Permanente Smile.
- Customer service hotline: 1-888-798-9868

Benefit Category	Benefit Summary	In-Network Only
Preventive Dental	<b>Liberty Dental Plan Network</b>	<b>Member Copays</b>
	Annual Deductible	None
	Diagnostic Services (exams, x-rays, cleanings, etc.)	\$30 - \$75
	Basic Services (fillings, root canals, tooth extractions, etc.)	\$32 - \$905
	Major Services (crowns, bridges, dentures, etc.)	\$25 - \$1,131

For more information visit [kp.org/dental/mas](http://kp.org/dental/mas)





## Care that's convenient

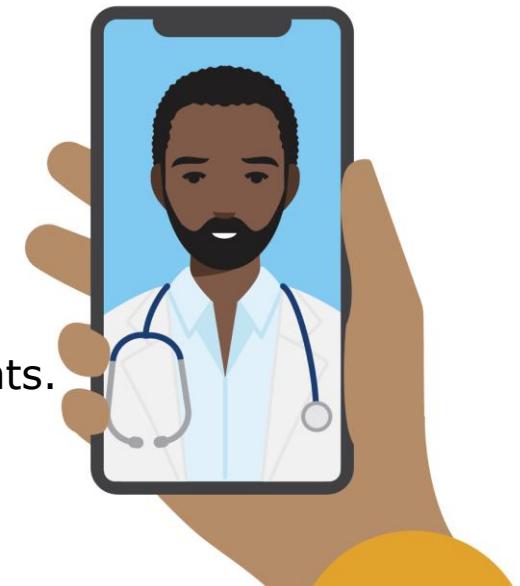
### Your health at your fingertips

**No matter how you connect, you'll always talk with a medical professional who can see your health history, so you never have to repeat your story.**

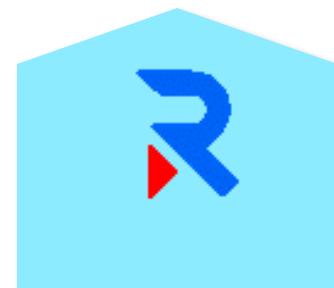
- Get 24/7 care by phone or video.<sup>1</sup>
- Email your care team.
- Schedule routine appointments.
- View most lab results and doctor's notes.
- Refill most prescriptions.
- Check in for appointments.
- Pay bills and view statements.

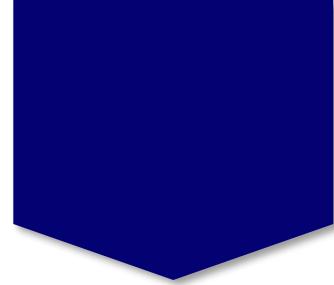


Simplify your health care with the [Kaiser Permanente app](#).



1. When appropriate and available.





## Resources for mental health

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 classes<sup>1</sup>
- Medication
- Online resources
- Apps for mental wellness and self-care<sup>2</sup>

Not sure where to start? Talk to your personal doctor about your concerns or call us to talk with our mental health team.



Find **mental health and wellness resources** that fit your life.

1. Some classes may require a fee. 2. 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.

