



# 2026 Open Enrollment



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# Agenda

- What is Open Enrollment
- Benefit Plan Overview
- Questions & Answers



# Open Enrollment

- Opportunity to make changes to your benefit elections and to review which dependents you will cover
- Elections made during this period will remain in effect for a 12 month period, unless you experience an IRS-approved “qualifying event”
- Approved qualifying events include: Marriage or Divorce  
Death  
Birth or adoption of a dependent  
Change in employment status  
Change in dependent’s eligibility status  
Loss of or significant change to your current coverage  
Judgment, decree or court order
- You have 30 days from the date of the event to notify Human Resources



# What is changing?

## Medical

- Moving from UHC to Kaiser



## Dental, Vision, Life, Disability

- Moving from UHC to MetLife



## Voluntary Life and AD&D Insurance

--2026 Open Enrollment Only! Enroll for up to \$150,000 in coverage with no health questions.

2026 Open Enrollment

**Health care  
that just works**

**Sunstone Circuits, LLC**



# A different kind of care

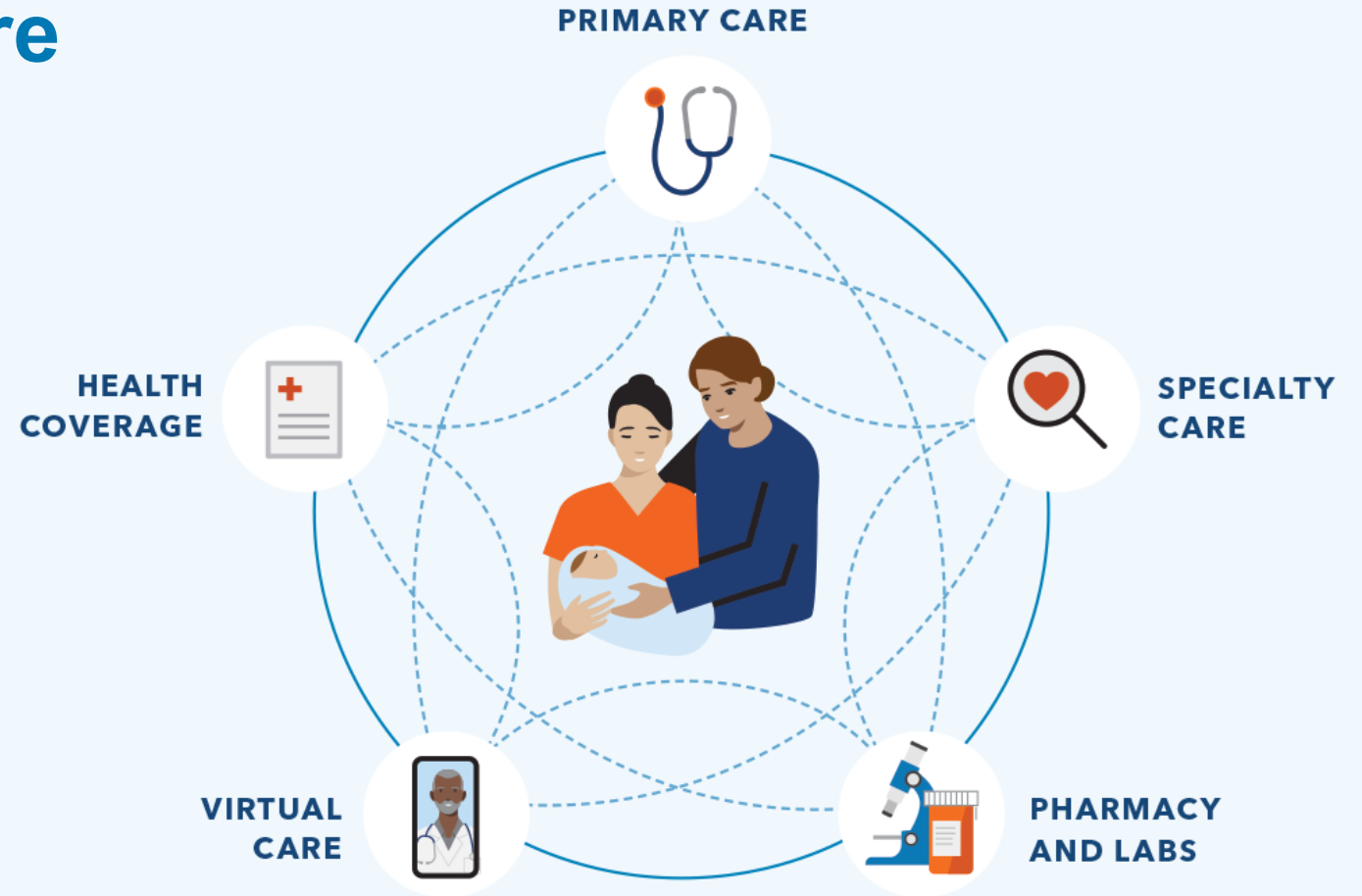
Your health care should make your life easier — with doctors, hospitals, and health plan benefits that are all connected and focused on providing you with exceptional care.

With Kaiser Permanente, you get:

- Personalized care from top specialists
- 24/7 access to care wherever you are
- Predictable costs and less paperwork



Watch our [intro video](#) to learn about care that puts you at the center.





# Care that is close to home or work

No matter what life throws their way, our members have many ways to connect to convenient, high-quality care.

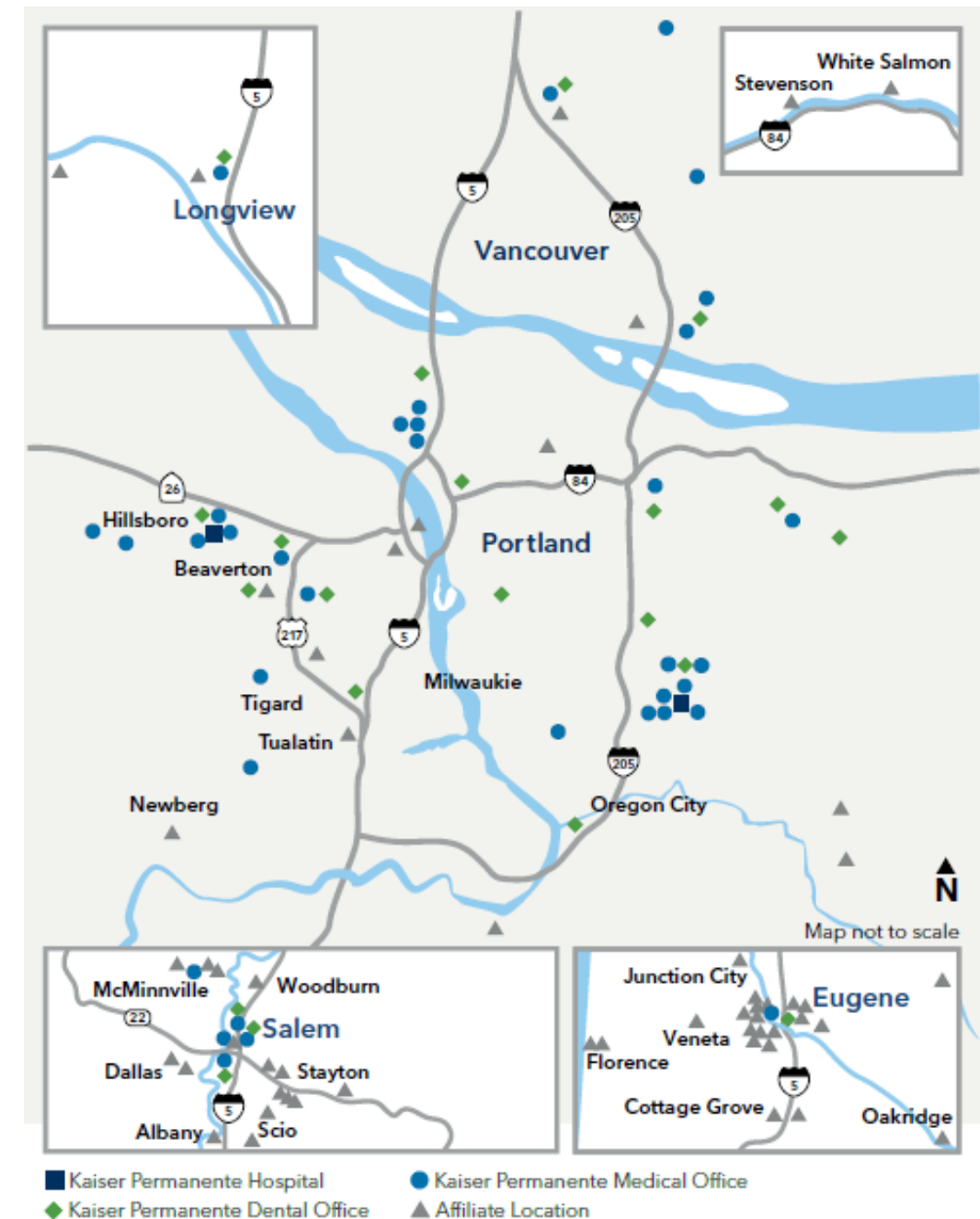
Visit [kp.org/locations](https://kp.org/locations) for a list of our most current locations.

## Kaiser Permanente locations

- 1,250+ Doctors
- 31 medical offices
- 6 urgent care clinics
- 6 Vision Essentials clinics
- 2 Kaiser Permanente hospitals

## Access to affiliate providers including:

- OHSU Doernbecher Children's Hospital
- PeaceHealth Southwest Medical Center
- Salem Hospital
- Visit [kp.org/locations](https://kp.org/locations) to find an affiliate partner location.

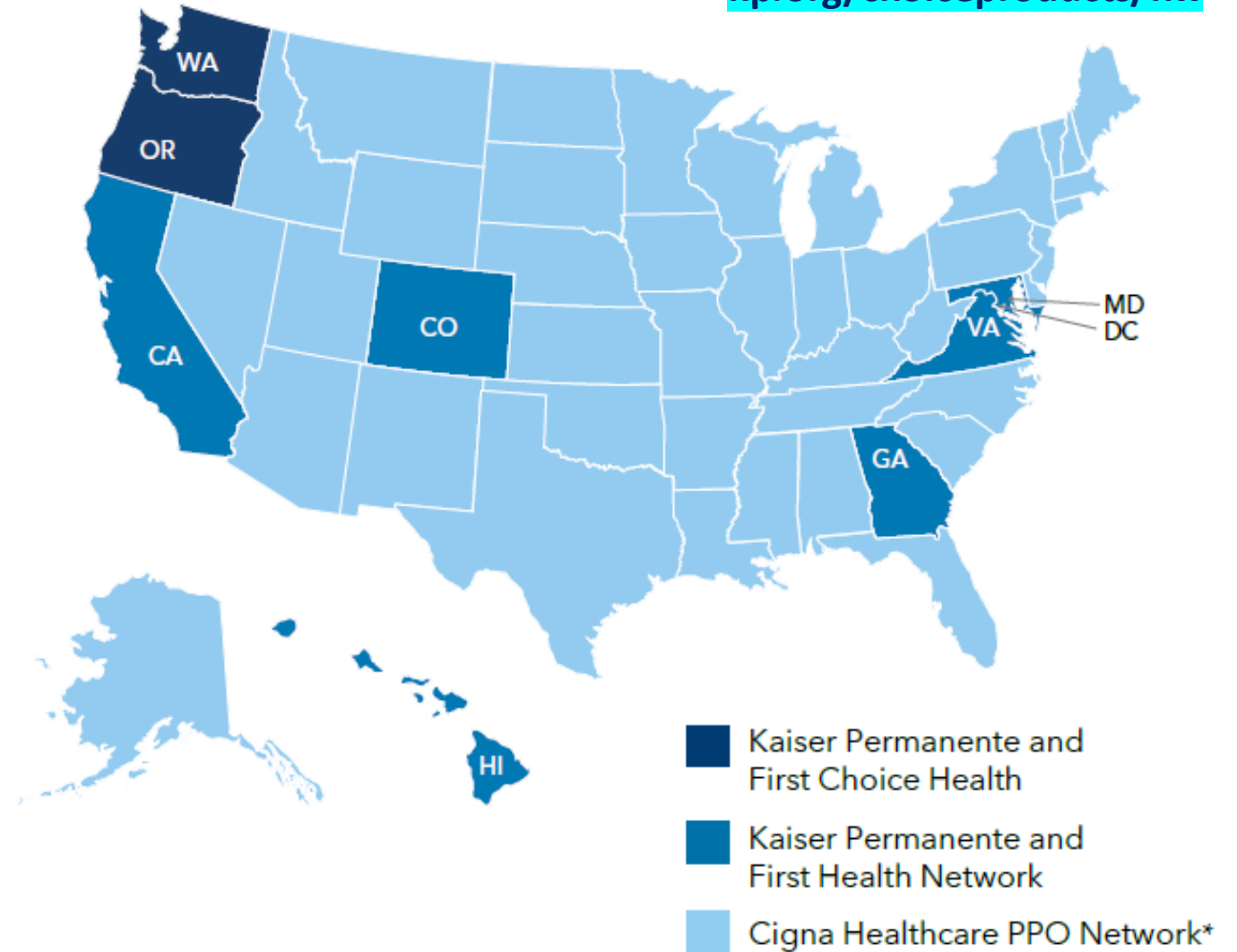


Medical Plan Options	Kaiser Permanente HDHP \$3,400-10%-\$6,000 Plan	Kaiser Permanente Deductible Plan \$1,000-\$20-20%-\$3,000
Deductible	\$3,400/ \$6,800	\$1,000/ \$3,000
Out-of-Pocket Maximum	\$6,000/ \$9,000	\$3,000/ \$9,000
Preventative Care (routine physical, well-woman, well-child exams)	Covered 100%	Covered 100%
Primary Care Copay <a href="#">kp.org/findadoctor</a>	\$5 for first 3 visits, then 10% after deductible for additional visits in the same year	\$5 for first 3 visits, then \$20 Copay for additional visits in the same year
Specialist Copay	10% coinsurance after deductible	\$20 Copay
X-Rays / Labs MRI, PET, CT scans	10% coinsurance after deductible 10% coinsurance after deductible	20% coinsurance after deductible 20% coinsurance after deductible
Prescription Copay (30 day supply)	After deductible: \$15 generic / \$30 preferred brand / \$50 non-preferred brand / \$250 specialty	Kaiser Permanente Pharmacy: \$15 generic / \$30 preferred brand / \$50 non-preferred brand / \$250 specialty
Prescription Copay - Mail (Up to 90 Supply)	After deductible: \$30 generic / \$60 preferred brand / \$100 non-preferred brand	Kaiser Permanente Pharmacy: \$30 generic / \$60 preferred brand / \$100 non-preferred brand
Urgent Care	10% coinsurance after deductible	\$20 Copay
Emergency Room	10% coinsurance after deductible	\$250 after deductible (waived if admitted)
Inpatient Hospital Admission	10% coinsurance after deductible	20% coinsurance after deductible
Outpatient Surgery	10% coinsurance after deductible	20% coinsurance after deductible
Alternative Care (self-referred) <a href="#">HerayaHealth.com</a>	After deductible: Naturopath \$5 x 3 visits, \$25; Chiropractic \$25 x 20, Massage \$25 x12, Acupuncture \$25 x12	Naturopath \$5 x 3 visits, \$25; Chiropractic \$25 x 20, Massage \$25 x12, Acupuncture \$25 x12
Vision Exam <a href="#">kp2020.org</a>	10% coinsurance after deductible	\$20 copay



# Provider Networks for Oregon Employers

offering  
Dual Choice PPO™ plans

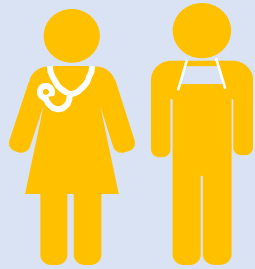


\*The Cigna Healthcare PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration.

Cigna Healthcare is an independent company and not affiliated with Kaiser Foundation Health Plan, Inc., and its subsidiary health plans. Access to the Cigna Healthcare PPO Network is available through Cigna Healthcare's contractual relationship with the Kaiser Permanente health plans. The Cigna Healthcare PPO Network is provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Healthcare Intellectual Property, Inc.

## Dual Choice PPO – Oregon Employers

[kp.org/choiceproducts/nw](https://kp.org/choiceproducts/nw)



### In-network providers

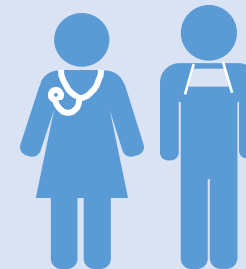
#### Kaiser Permanente providers

1,250+ physicians  
12 network hospitals  
35 medical offices

#### Additional providers in OR & SW WA:

#### **First Choice Health Network**

67,800+ network physicians  
150+ network hospitals  
1,600+ network facilities



### Out-of-network providers

Some in-network providers have some services at an enhanced benefit — offering lower cost share for services

DUAL CHOICE PPO HDHP \$3,400/10%/\$6,000			kp.org/choiceproducts/nw
*Benefit Summary	In-Network Providers	Out-of-Network Providers	
Annual Deductible	\$3,400 individual/ \$6,800 family	\$5,000 individual/ \$15,000 family	
Maximum Out-of-Pocket	\$6,000 individual/ \$9,000 family	\$15,000 individual/ \$30,000 family	
Preventive Care Office Visit	Covered 100%	30% coinsurance after deductible	
Primary Care Office Visit	\$5 for first 3 visits, then 10% after deductible for additional visits in the same year	30% coinsurance after deductible	
Specialty Care Visit	20% coinsurance after deductible Enhanced benefit: 10% coinsurance after deductible	30% coinsurance after deductible	
Urgent Care	20% coinsurance after deductible Enhanced benefit: 10% coinsurance after deductible	30% coinsurance after deductible	
Lab & X-ray	10% coinsurance after deductible	30% coinsurance after deductible	
Outpatient Surgery	10% coinsurance after deductible	30% coinsurance after deductible	
Hospitalization	10% coinsurance after deductible	30% coinsurance after deductible	
Emergency Room	10% coinsurance after deductible	Covered at the In-Network Providers cost share	
Outpatient Prescription Drugs (up to 30-day supply)	Kaiser Permanente Pharmacies: After Deductible \$15 copay generic/ \$30 copay preferred brand/ \$ 50 non-preferred brand/ \$250 specialty MedImpact Network Pharmacies: After Deductible \$25 generic, \$50 preferred brand, \$80 non preferred brand, 30% specialty	Not Covered	
Mail Order Prescriptions (up to 90-day supply)	Kaiser Permanente Pharmacies: After Deductible 2 copayments at retail cost share MedImpact Network Pharmacies: After Deductible CVS Caremark: 3 copayments at retail cost share	Not Covered	
Vision Exam	20% coinsurance after deductible	Not covered	



DUAL CHOICE PPO \$1,000/\$20/20%/\$4,000			kp.org/choiceproducts/nw
*Benefit Summary	In-Network Providers	Out-of-Network Providers	
Annual Deductible	\$1,000 individual/ \$3,000 family	\$3,000 individual/ \$9,000 family	
Maximum Out-of-Pocket	\$4,000 individual/ \$12,000 family	\$9,000 individual/ \$27,000 family	
Preventive Care Office Visit	Covered 100%	40% coinsurance after deductible	
Primary Care Office Visit	\$5 for first 3 visits, then \$40 for additional visits in the same year Enhanced Benefit: \$5 for first 3 visits, then \$20 for additional visits	40% coinsurance after deductible	
Specialty Care Visit	\$40 per visit Enhanced benefit: \$20 per visit	40% coinsurance after deductible	
Urgent Care	\$40 per visits Enhanced benefit: \$20 per visit	40% coinsurance after deductible	
Lab & X-ray	20% coinsurance after deductible	40% coinsurance after deductible	
Outpatient Surgery	20% coinsurance after deductible	40% coinsurance after deductible	
Hospitalization	20% coinsurance after deductible	40% coinsurance after deductible	
Emergency Room	\$250 after deductible (waived if admitted)	Covered at the In-Network Providers cost share	
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Mail Order Prescriptions (up to 90-day supply)	<b>Kaiser Permanente Pharmacies:</b> 2 copayments at retail cost share  MedImpact Network Pharmacies:CVS Caremark: 3 copayments at retail cost share	Not Covered	
Vision Exam	\$40 per visit	Not covered	

## Enhanced Benefits

- Primary care
- Preventive care
- Specialty care
- Urgent care
- Routine eye exams
- Hearing exams/ testing
- Chemotherapy/radiation therapy visits
- Physical, speech, and occupational outpatient therapy visits
- Mental health and chemical dependency outpatient services
- Cardiac rehabilitative therapy visits
- Respiratory therapy visits
- Outpatient dialysis visits

## Enhanced Providers

Members pay the lowest out-of-pocket cost share when obtaining covered services (list of enhanced benefits) from an in-network **Enhanced provider**, identified by an (\*) in the Dual Choice PPO Sapphire Provider Directory.

All **Kaiser Permanente** providers and some **direct-contracted** providers are designated as Enhanced.

PPO and out-of-network providers are not designated as Enhanced.

Alternative Care

- Self-referred benefit (no physician referral required).
- For Oregon employers, choose a provider from Heraya Health or First Choice Health in Oregon and Washington, First Health Network in CA, CO, GA, HI, MD, VA, D.C., Cigna Healthcare<sup>SM</sup> PPO Network in all non-Kaiser states<sup>1</sup> or any licensed out-of-network provider.
- For Washington employers, choose a provider from First Choice Health in OR, WA, ID, AK, ND, SD, MT, WY and First Health Network in all other states, or any licensed out-of-network provider.
- The amount you pay is based on the provider.
- Benefits are only subject to the deductible on HDHP plans.

*Benefit Summary	In-Network Providers	Out-of-Network Providers	Visit Limit (shared between all networks)
Acupuncture	\$25 copay	40% coinsurance	12 visits per year
Chiropractic	\$25 copay	40% coinsurance	20 visits per year
Massage Therapy	\$25 copay	40% coinsurance	12 visits per year

\*This is a summary of some benefits and their copays and coinsurance. For specific information about your covered health plan benefits, limitations, and exclusions, including those not listed in this summary, please see your *Evidence of Coverage*.

<sup>1</sup>The Cigna Healthcare PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration.



# PRESCRIPTION DRUG COVERAGE

Refer to the Kaiser Permanente formulary:  
[kp.org/formulary](https://kp.org/formulary)



## Applicable to employers offering Added Choice® POS, Dual Choice PPO™ and PPO Plus OOA plans

### Kaiser Permanente pharmacies

- Lower cost share
- Mail order available on most prescriptions — shipping is free

### MedImpact Network pharmacies<sup>1</sup>

- Higher cost share\*
- Use the Caremark mail-order pharmacy to have prescriptions mailed to your home — shipping is free

\*Cost shares between Kaiser Permanente and MedImpact are the same for PPO Plus members.

<sup>1</sup>Excludes KP Plus™ plans. KP Plus™ plans offer members up to 5 prescription drugs per year from out-of-network community pharmacies.

# YOUR CARE, YOUR WAY

**YOU CHOOSE:** SELECT THE CARE EXPERIENCE THAT'S BEST FOR YOU.



kp.org	E-visit	Email	24/7 advice	Phone or video visit	Nurse Treatment	In-person care from your provider <sup>1</sup>	In-person care from any provider <sup>1</sup>	Urgent care <sup>2</sup>	Emergency care <sup>2</sup>
Search the Health & Wellness section to learn about healthy living, health conditions, and more.	Get treatment, including prescriptions, in less than 4 hours.	Message your care team with nonurgent questions.	Call for medical advice and care guidance.	Save yourself a trip to the medical office for minor conditions or follow-up care.	See a nurse for services such as vaccinations, wound treatment, and removal of stitches.	Schedule a primary or specialty care visit with a member of your care team.	If you don't need to see your regular provider, schedule a visit with any provider at any of our medical offices.	Visit this walk-in clinic if you have a condition that requires prompt medical attention (usually within 1 or 2 days) but is not an emergency.	Get care for a medical or mental health condition requiring immediate medical attention to prevent serious jeopardy to your health.
NO COST	NO COST	NO COST	NO COST	LOW TO NO COST	\$	\$	\$	\$\$	\$\$\$\$

<sup>1</sup> Affiliated Provider

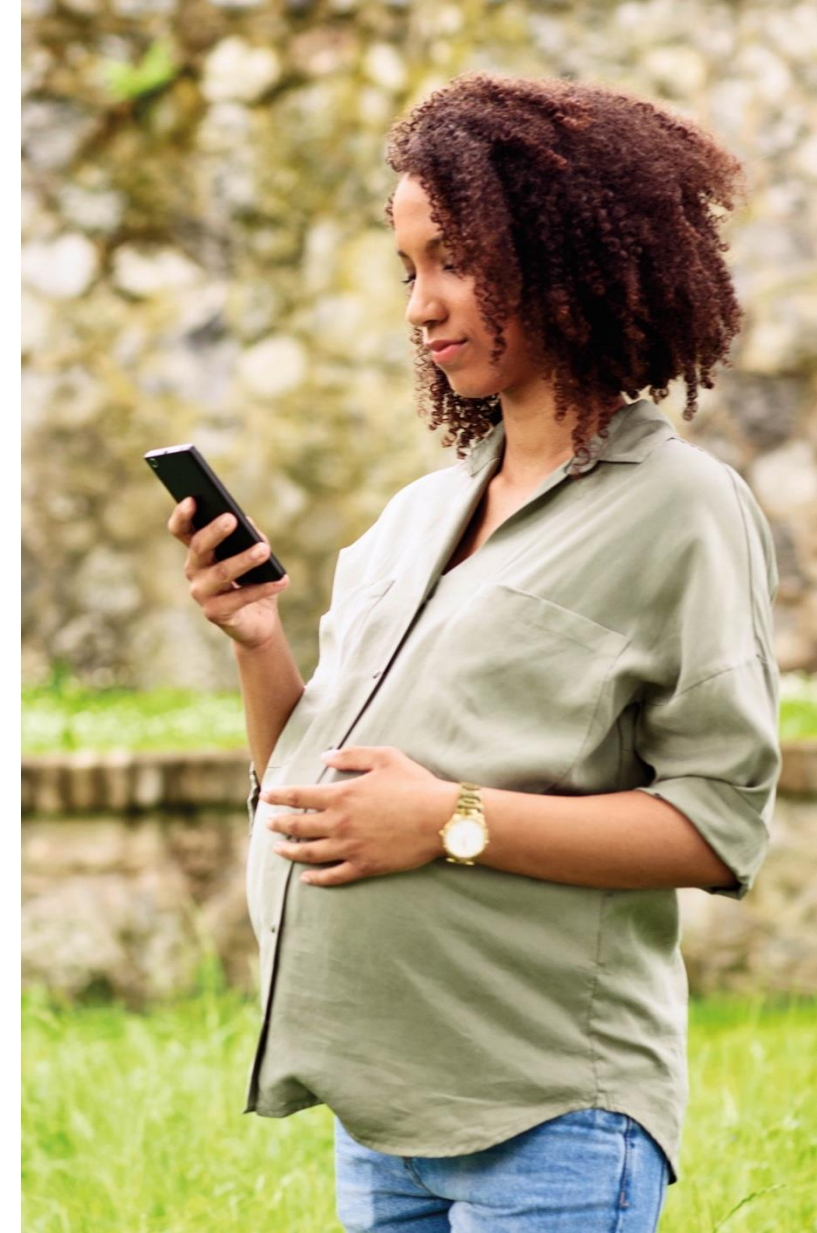
<sup>2</sup> Affiliated Provider unless out of the service area

<sup>2</sup> Emergency care at any Emergency Medical Center

# Convenient prescription delivery options



- Mail-order with most prescriptions arriving in 3 to 4 days.
- Same-day or 1 to 3 business day options for an additional fee.<sup>1</sup>
- Order new and refill prescriptions at [kp.org/pharmacy](https://kp.org/pharmacy) or the Kaiser Permanente app<sup>2</sup>
  - Receive by mail.
  - Shipping is prepaid by Kaiser Permanente.
  - For copay benefit: Most members receive a 90-day supply for the price of 2 copays.
  - For coinsurance benefit with a copay maximum: It's applied after reaching the copay maximum. For example, 50% up to \$150 per 30-day supply; the mail-order incentive would be 50% up to \$300 for 90-day supply.
- Schedule automatic refills: Sign into [kp.org/pharmacy](https://kp.org/pharmacy) and select eligible medications under your medication list. To enroll, select “set up auto refill.” Medication refills for eligible medications will continue to be delivered through the end of your prescription.



<sup>1</sup>Same-day or 1 to 3 business day mail-order prescriptions are ineligible for the copay benefit. <sup>2</sup>To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org. These features are available when you get care from Kaiser Permanente facilities.



# Access from anywhere

Knowing you're covered for care when you're away from home means you can enjoy your time and thrive.



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

- Get 24/7 care by phone and video across the nation\*
- 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 advice by phone

Get advice 24/7 from a registered nurse. No need for an appointment. Phone numbers vary by service area.



## Urgent and emergency care

Access more than 1 million doctors for urgent and emergency care through Cigna's in-person locations. In some locations, you can also get 24/7 urgent care by phone or video with a Kaiser Permanente care team.



## Kaiser Permanente app and [kp.org/travel](https://kp.org/travel)

Email your care team with nonurgent health questions, find locations, and get answers to common questions about care and coverage.

\*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.



# MORE HEALTH. LESS HASSLE.



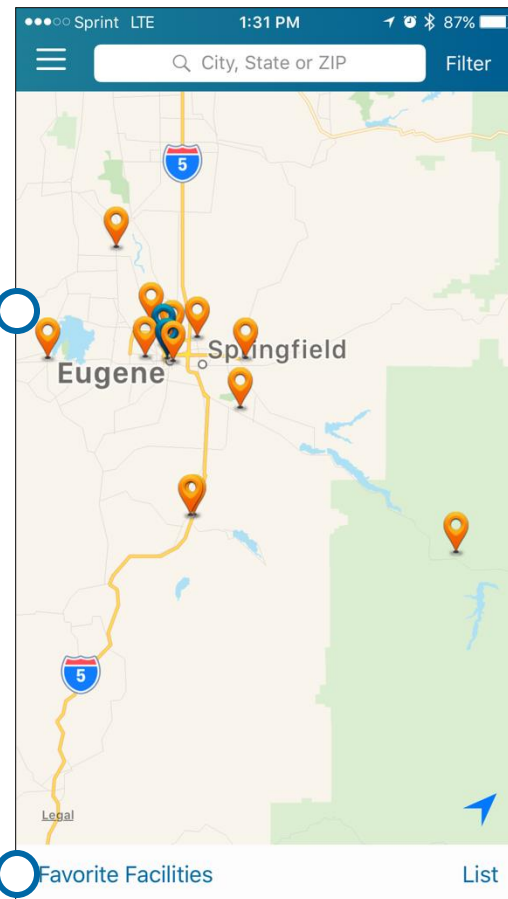
# MORE HEALTH. LESS HASSLE.



Find a facility near you  
and get directions en route.



Save or share facility info  
with the tap of a finger.



Access your ID card  
for yourself or your  
family members.



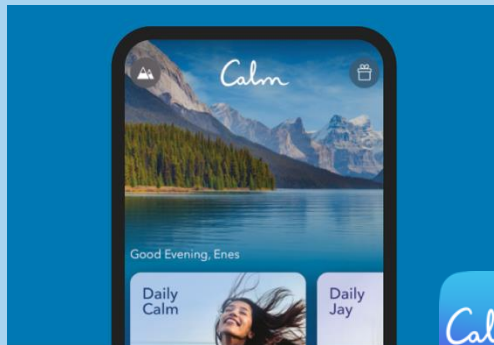


# HOW MEMBERS ACCESS CARE



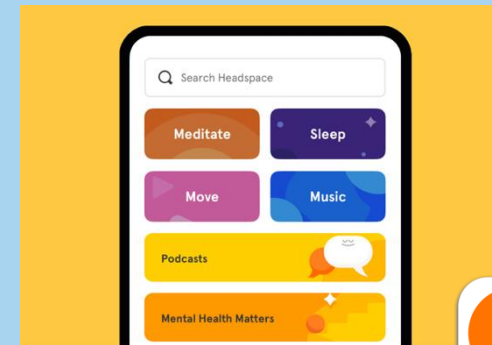
# On-demand wellness tools put better health within reach

The Headspace app offers one-on-one support for many common challenges — like anxiety, stress, low mood, relationship issues, and more.



## Calm

**The #1 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, self-care activities, and more — available 24/7.

\*The apps and services described above are not covered under health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in members' *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time. Calm can be used by members 13 and over. The Headspace app and services are not available to any members under 18 years old. Eligible Kaiser Permanente members can text with a coach using the Headspace app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace app for the remainder of the year at no cost.



**no cost to members**



**all devices**



**self-care and wellness resources**

# Open Enrollment:

- ❑ Transfer your care and prescriptions by scheduling a 1:1 appointment
    - Office hours: <https://www.signupgenius.com/go/20f0f49ada72dabff2-kaiser5>
    - New Member Transitions by email: [KPNW-Transition-of-Care@KP.ORG](mailto:KPNW-Transition-of-Care@KP.ORG)
  - ❑ Provider Search:
    - [kp.org/locations](https://kp.org/locations)
    - [kp.org/choiceproducts/nw](https://kp.org/choiceproducts/nw)
  - ❑ Alternative Care: [HerayaHealth.com](https://HerayaHealth.com)
  - ❑ Vision: [kp2020.org](https://kp2020.org)
  - ❑ Download the KP app: [kpapp.org](https://kpapp.org)
  - ❑ Digital Self-Care: [kp.org/selfcare](https://kp.org/selfcare)
- 

Learn more at [kp.org/easyswitch](https://kp.org/easyswitch)

New Member Welcome Desk:  
**1-888-491-1124 (TTY 711)**



Thank you ☐



# Common Preventive Care Services

Different people have different preventive care needs. Talk to your doctor about which preventive care service are right for you.

## For all adults

- Cholesterol screenings
- Colon cancer screenings
- Diabetes screenings
- Routine physical exams
- Immunizations
- Family planning services, including (but not limited to):
  - Contraceptive and family planning counseling
  - Contraceptive devices and drugs

## Reproductive health and postnatal support

- Breastfeeding support, supplies, and counseling
- Prenatal care
- Routine mammograms
- Routine Pap tests

## For children and adolescents

- Hearing screening for newborns
- Immunizations
- Periodic well-child visits
- Sexually transmitted infection (STI) screenings and prevention counseling for adolescents
- Vision screenings



# Urgent vs Emergency Care.

## Need care now? Know before you go.

### Urgent Care

Best for conditions that need attention within 24-48 hours but aren't emergencies.<sup>1</sup>

#### Examples:

- Abdominal pain
- Mild allergic reaction
- Small cuts that may require stitches
- Sprains and strains
- Back pain
- Vomiting or persistent diarrhea
- Wheezing or shortness of breath
- Dehydration
- Fever without a rash

### Emergency Care

Best for serious or life-threatening conditions needing immediate attention.<sup>2</sup>

#### Examples:

- Severe allergic reaction
- Chest pain for difficulty breathing
- Seizure or loss of consciousness
- Serious burns or broken bones
- Slurred speech or sudden numbness
- Vaginal bleeding during pregnancy
- Severe stomach pain

#### Kaiser Permanente Northwest Emergency Care Locations

Westside Medical Center  
2875 NE Stucki Ave,  
Hillsboro, OR 97124

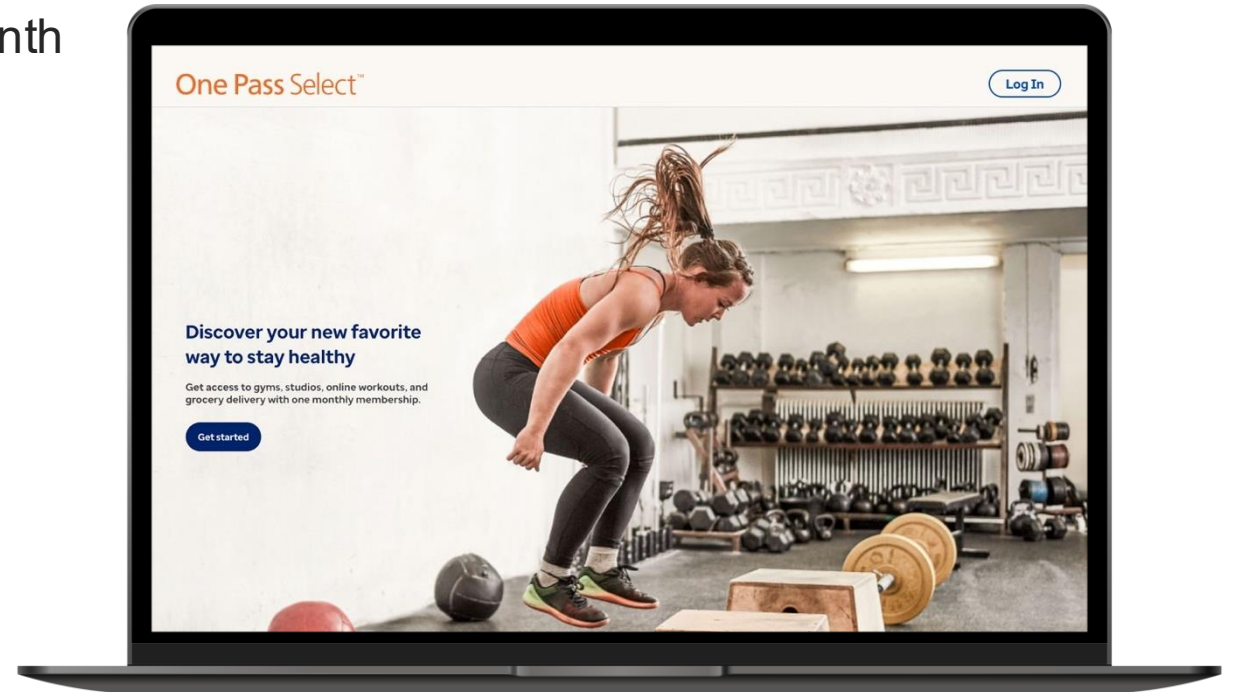
Sunnyside Medical Center  
10180SE Sunnyside Rd,  
Clackamas, OR 97015

# One Pass Select Affinity

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

[kp.org/exercise](https://kp.org/exercise)

- ✓ 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



Provided by **Optum**

 **KAISER PERMANENTE®**

# Access to the One Pass Select Affinity gym network

## Digital (24K+)

DAILY  BURN

 fitbit premium



## Classic (12K+)



## Standard (14K+)



ROW HOUSE

barre3



## Premium (15K+)



## Elite (19K)

CrossFit





















Provided by 

One Pass Select Affinity gym network is accurate as of February 2025 and subject to change at any given time.  
Refer to [onepassselect.com](https://onepassselect.com) for the most up-to-date gym tiers.



# One Pass Select Affinity Membership Options

Digital	Classic	Standard	Premium	Elite
				
<b>\$10</b> /month + \$10 enrollment fee	<b>\$34</b> /month + \$29 enrollment fee	<b>\$69</b> /month + \$29 enrollment fee	<b>\$109</b> /month + \$29 enrollment fee	<b>\$249</b> /month + \$29 enrollment fee
Select Digital	Select Classic	Select Standard	Select Premium	Select Elite
 Thousands of online fitness classes	 <b>12,000+</b> Fitness locations +  Online fitness classes  Additional perks	 <b>14,000+</b> Fitness locations +  Online fitness classes  Additional perks	 <b>16,000+</b> Fitness locations +  Online fitness classes  Additional perks	 <b>20,000+</b> Fitness locations +  Online fitness classes  Additional perks
	TOP PICK			

Provided by **Optum**

One Pass Select Affinity gym network is accurate as of August 1, 2025 and subject to change at any given time.  
Refer to [onepassselect.com](https://onepassselect.com) for the most up-to-date gym tiers.





# Additional Benefits

MetLife



# Dental - Benefit Highlights

	PDP Plus Network	Out of Network
<b>Calendar Year Deductible</b>	Individual: \$50 Family Maximum: \$150	
<b>Calendar Year Maximum Benefit</b>	\$1,500 per individual	
<b>Preventive Care</b> <i>Cleanings, Exams, X-rays</i>	Covered in full	Covered in full
<b>Basic Services</b> <i>Fillings, Root Canals, Extractions</i>	20% after deductible	20% after deductible
<b>Major Services</b> <i>Crowns, Bridges, Dentures</i>	50% after deductible	50% after deductible
<b>Orthodontia</b>	Not covered	Not covered



# Vision - Benefit Highlights

	In-Network
Exam Copay	\$10 copay
Materials Copay	\$10 copay
Benefits & Frequency	
Exam, Lenses and Frames	<b>Exams, Lenses:</b> Covered once every 12 months <b>Frames:</b> Covered once every 12 months
Lenses	Covered in full after materials copay <i>Additional copays apply to lens enhancements</i>
Frames	\$150 allowance
Elective Contacts (in lieu of lenses)	\$150 allowance
Contact Lens Fitting and Evaluation	Up to \$60 copay



# Basic Life and Accidental Death & Dismemberment (AD&D)

Sunstone is pleased to provide an employer paid life and accidental death & dismemberment (AD&D) benefit to all eligible employees:

## Employee Benefit

- **Basic Life:** 2x salary up to \$100,000
- **Basic AD&D:** 2x salary up to \$100,000

Benefits begin to reduce at age 65.

Please be sure to review  
and update your  
beneficiary information  
as needed.



# Voluntary Life and AD&D Insurance

## Voluntary Life Options

- **Employee:** Increments of \$10,000 up to \$500,000 (*or 7x annual earnings, whichever is less*)
  - Guarantee Issue: \$150,000
- **Spouse:** Increments of \$5,000 to a \$100,000 maximum.
  - Guarantee Issue: \$25,000
- **Eligible Children:** Flat \$1,000; \$2,000; \$4,000, \$5,000 or \$10,000
  - Guarantee Issue: All amounts

### Open Enrollment!

All employees have a one-time opportunity to enroll up to the Guarantee Issue level with no health questions.

# Long Term Disability

Long Term Disability	
Waiting Period	90 days
LTD Benefit	66.67% of salary, up to a monthly maximum of \$5,000
Maximum Disability Period	Social Security normal retirement age
Pre-Existing Condition Limitations	12 months for conditions treated within the 3 months prior to effective date of coverage





# Additional Information

# Mid-Year Plan Changes

- You are **only** able to add or drop coverage during the plan year if you have a federal qualified event such as:
  - Change in marital status
  - Change in number of dependents
  - Change in employment status
  - Change in eligibility status
- Any changes made must be consistent and correspond with the change in status.
- Documentation is required for any mid-year status changes.
- If you are making a mid-year plan change you must notify HR within 30 days of the qualifying event.



# Questions & Resources

USI Benefit Resource Center

# Benefit Resource Center (“BRC”)

Contact the USI Benefit Resource Center (BRC) for free, confidential help!

- Benefit coverage levels
- Carrier information
- Claims assistance
- Billing issues



**866-468-7272**

Monday through Friday 8:00am  
to 5:00pm Pacific Time



**BRCWest@usi.com**





*Thank you!*