

Small Business PPO Plans

2026 California Enrollment Guide

Health care that just works



Get started at kp.org/kpic/ppo



Your health is our cause

At Kaiser Permanente, we believe everyone deserves to get high-quality care. That's why we're dedicated to helping our members thrive – whether you visit one of our facilities or another provider. Depending on your plan, you can choose where to go whenever you need care.

With our Preferred Provider Organization (PPO) Plan, you get the flexibility to see any licensed provider in your community – participating providers or nonparticipating providers.



Participating providers and nonparticipating providers

You have a range of convenient options for getting care, with the freedom to see any licensed provider in the country – including specialists.

With the participating providers, through the Private Health Care Systems (PHCS)¹ Network for Kaiser Permanente Insurance Company (KPIC)² in Kaiser Permanente states (California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and the District of Columbia) and the Cigna Healthcare® PPO Network in all other states, you have nationwide access to over 1.6 million providers.³

Through the PHCS Network for KPIC in California, you can choose more than:

- 350 hospitals
- 7,100 ancillary facilities
- 78,000 health care professionals



Pharmacy services from MedImpact

Fill your covered prescriptions at any MedImpact pharmacy near your home or office. You have access to more than 67,000 participating MedImpact pharmacies nationwide, including:⁴

- Costco
- CVS
- Kroger
- Rite Aid
- Safeway
- Walgreens

Sign up today

If you have questions about our plans, call **800-788-0710** (TTY **711**), Monday through Friday from 7 a.m. to 7 p.m.

Convenient pharmacy options

Most prescription drugs are covered with a convenient copay. Fill your prescriptions at any MedImpact pharmacy.⁵ To find a pharmacy near you, call **800-788-2949**, 24 hours a day, 7 days a week.

Stay in control of your costs

Copays and coinsurance help keep your health care costs manageable. When you select a participating provider, you'll usually enjoy lower out-of-pocket costs – so you can get the most out of your health care dollars. You can have peace of mind knowing your out-of-pocket maximum limits, how much you'll be asked to pay for most covered services each year, no matter which provider you see.⁶

Preventive care helps you stay healthy – before you have symptoms. When you have symptoms, you may need diagnostic care to help find out what's wrong. If that happens, you might have extra costs.

Getting precertification

When getting care with PHCS providers and nonparticipating providers, certain services require precertification – like outpatient surgery, scheduled hospitalization, and complex imaging. Check with your provider to see if recommended services require precertification.

Getting precertification is an important way to avoid paying more than you need to. You're responsible for assuring your PHCS participating provider in CA and other Kaiser Permanente states (Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and the District of Columbia) has obtained precertification when required. Refer to your *Certificate of Insurance* for details regarding precertification.

If you're using the Cigna Healthcare PPO Network outside of the Kaiser Permanente states (California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and the District of Columbia), the Cigna Healthcare® providers will be responsible to obtain all member precertifications.

Find details about your plan

After you enroll, you'll get important information to help you understand and manage your plan.

Member Handbook –
how to access care

Certificate of Insurance

- What is and isn't covered
- What services require precertification
- Specific exclusions and limitations
- *Schedule of Coverage* – your plan benefits:
 - Deductible
 - Coinsurance amounts
 - Copay amounts

ID card – provides access to medical care nationwide and lists phone numbers for:

- Customer Service (eligibility, benefits, claims)
- MedImpact pharmacy network
- Precertification/nurse advice

Note: This is a summary only. Your KPIC *Certificate of Insurance* contains a complete explanation of benefits, exclusions, and limitations. The information provided here isn't intended for use as a benefits summary, nor is it designed to serve as the KPIC *Certificate of Insurance*.

The Kaiser Permanente Insurance Company

PPO Plan

With a PPO Plan, you get the flexibility you need and the choice of doctors you want. You can get care from any licensed provider in the country, and you're free to see specialists without a referral. This freedom lets you decide how best to manage your health care and your costs.

Participating Provider Tier	Nonparticipating Provider Tier
• Your choice of any participating provider nationwide with the PHCS Network for KPIC in California and other Kaiser Permanente states (Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and the District of Columbia). In all other states, visit a Cigna Healthcare® PPO Network³ provider. • If you already have a doctor, there's a good chance you'll be able to continue to see them. • Most doctor's office visits are covered at a copay. • Ask your doctor if you can get care by phone, video, or email. You may need to pay more for those services. • After reaching your annual deductible,⁷ you'll pay a coinsurance for most other covered services, including hospitalization. • Your doctor's office will file any claims and paperwork on your behalf.⁶	• Your choice of any licensed provider in the country, including specialists. Just make an appointment directly with their office. • Continue seeing the doctor you have or choose one near your home or work. • Ask your doctor if you can get care by phone, video, or email. You may need to pay more for those services. • After reaching your annual deductible,⁷ you'll pay a coinsurance for most covered services. • You may need to file your own claims and paperwork.

For more information, call **800-788-0710**, Monday through Friday from 7 a.m. to 7 p.m. (TTY **711**). Or visit **kp.org/kpic/ppo**, to find providers, obtain claim forms, and other materials to help manage your care.

Getting admitted to the hospital



Whether it's an emergency admission or a scheduled hospitalization, the hospital that admits you determines your benefits and out-of-pocket costs.

Participating Provider Tier

You can choose a hospital in the PHCS Network for KPIC in Kaiser Permanente states (California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and the District of Columbia) or the Cigna Healthcare PPO Network in all other states. Upon meeting your PPO Plan deductible, you'll pay your inpatient hospitalization copay for each admission and coinsurance for services you received during your stay. Your share of the cost of any services you have received won't exceed your out-of-pocket maximum.

Please note: Precertification is required for the Participating Provider Tier.

Nonparticipating Provider Tier

You can receive hospital care from any licensed nonparticipating provider. Upon meeting your PPO deductible, you'll pay your inpatient hospitalization copay, then coinsurance (up to the out-of-pocket maximum), plus any amounts billed by your provider that are in excess of the maximum allowable charge.

Please note: Precertification is required for the Nonparticipating Provider Tier.

Transfers

If you're admitted to a hospital outside the PHCS Network for KPIC, you can be transferred to a hospital in the PHCS Network for KPIC once your condition is stable and you are well enough to be transferred. This will help maximize your benefits and limit your out-of-pocket costs. Call **888-251-7052** with questions or to help coordinate your move to a PHCS Network for KPIC hospital.

Precertification

You may need approval before you get certain services from a participating or nonparticipating provider. This is called precertification. When getting care with a PHCS Network provider or nonparticipating provider, you may need to obtain precertification for certain services, or your claim may be denied. Services that need precertification include:

- Hospital admissions
- Outpatient surgeries
- Inpatient rehabilitation, hospice, or skilled nursing facility services
- MRI, CT, and PET scans

For a complete list of services that need precertification, see your *Certificate of Insurance*.

To request precertification when using the PHCS Network or nonparticipating providers, you or your physician should call **888-251-7052**, Monday through Friday from 6 a.m. to 6 p.m. You or your doctor should call to ask for precertification before you schedule these services. If you don't get precertification, your benefit may be reduced. Cigna Healthcare PPO providers are responsible for obtaining precertification on your behalf when precertification is required. You won't be financially responsible if a Cigna Healthcare PPO provider fails to obtain precertification for covered services.

Types of care



Urgent care

An urgent care need is one that requires prompt medical attention, usually within 24 or 48 hours, but is not an emergency medical condition. This can include minor injuries, backaches, earaches, sore throats, coughs, upper-respiratory symptoms, and frequent urination or a burning sensation when urinating. If you think you need urgent care, call an urgent care facility or participating provider, or any other licensed urgent care facility or provider. Urgent care is covered according to your plan benefits.



Emergency care

You're covered for emergency care⁸ anywhere in the world. If you have an emergency medical condition, call **911** or go to the nearest hospital. You'll be responsible for an emergency department copay, which will be waived if you're admitted to the hospital. If you're admitted, please call us (or have someone else do so) at **888-251-7052** as soon as possible. We'll help coordinate your care to reduce your risk of being billed for non-covered charges.

1. Kaiser Permanente Insurance Company (KPIC) has contracted with Private Healthcare Systems, Inc. (PHCS) to provide access to hospitals and physicians with a commitment to keeping out-of-pocket costs low through contracted rates. An online directory of participating providers can be found by visiting multiplan.com/kaiser. **2.** The Kaiser Permanente PPO Plan is underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc. **3.** 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 analysis of actual providers contracted as part of the Cigna Healthcare PPO for Shared Administration as of July 2025. Data is subject to change. **4.** You may pay a higher copay than you would at Kaiser Permanente pharmacies with this option. KPIC contracts with MedImpact to provide prescription drug coverage through a national network of chain and independent pharmacies. Participating pharmacies are subject to change. **5.** KPIC contracts with MedImpact to provide prescription drug coverage through a national network of chain and independent pharmacies. Participating pharmacies are subject to change. **6.** The participating provider is responsible for claims submissions. The provider can only collect against copays and deductibles at the time of the visit. Once the claim is processed, any additional member liability will be listed on the Explanation of Benefits. **7.** Penalties and balance-billing charges do not apply toward your deductible or out-of-pocket maximum. **8.** "Emergency Medical Condition" means a medical condition, including psychiatric conditions, manifesting itself by acute symptoms of sufficient severity (including severe pain) such that a reasonable person, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in any of the following: • Placing the person's health (or, with respect to a pregnant woman in active labor, the health of the woman or her unborn child) in serious jeopardy • Serious impairment to bodily functions • Serious dysfunction of any bodily organ or part.

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.

Nondiscrimination Notice

Kaiser Permanente Insurance Company (KPIC) does not discriminate based on race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability.

Language assistance services are available from our Member Services Contact Center 24 hours a day, seven days a week (except closed holidays). We can provide no cost aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters and written information in other formats; large print, audio, and accessible electronic formats. We also provide no cost language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages. To request these services, please call **1-800-788-0710** (TTY users call **711**).

If you believe that KPIC failed to provide these services or there is a concern of discrimination based on race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability you can file a complaint by phone or mail with the KPIC Civil Rights Coordinator. If you need help filing a grievance, the KPIC Civil Rights Coordinator is able to help you.

KPIC Civil Rights Coordinator
P.O. Box 1809
Pleasanton, CA 94566
Phone: 1-800-788-0710

You may also contact the California Department of Insurance regarding your complaint.

By Phone:
California Department of Insurance
1-800-927-HELP
(1-800-927-4357)
TDD: 1-800-482-4
TDD (1-800-482-4833)

By Mail:
California Department of Insurance
Consumer Communications Bureau
300 S. Spring Street
Los Angeles, CA 90013

Electronically:
www.insurance.ca.gov

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights if there is a concern of discrimination based on race, color, national origin, age, disability, or sex. You can file the complaint electronically through the Office for Civil Rights Complaint Portal, available at:

<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>,

or by mail or phone at:

U.S. Department of Health and Human Services,
200 Independence Avenue SW, Room 509F, HHH Building,
Washington, DC 20201
Phone: 1-800-368-1019, 1-800-537-7697 (TDD).

Complaint forms are available at:

<http://www.hhs.gov/ocr/office/file/index.html>.

KAISER PERMANENTE®
Kaiser Permanente Insurance Company
Notice of Language Assistance

No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card or 1-800-788-0710 For more help call the CA Dept. of Insurance at 1-800-927-4357. TTY users call 711. English

Servicios en otros idiomas sin ningún costo. Puede conseguir un intérprete. Puede conseguir que le lean los documentos y que algunos se le envíen en su idioma. Para obtener ayuda, llámenos al número que aparece en su tarjeta de identificación o al 1-800-788-0710. Para obtener más ayuda, llame al Departamento de Seguro de CA al 1-800-927-4357. Los usuarios de la línea TTY deben llamar al 711. Spanish

免費語言服務。 您可使用口譯員。您可請人將文件唸給您聽，並且您可請我們將您的語言版本文件寄給您。如需協助，請致電列於您會員卡上的電話號碼或致電1-800-788-0710與我們聯絡。如需進一步協助，請致電1-800-927-4357與加州保險局聯絡。聽障及語障電話專線使用者請致電711。Chinese

No Cost Language Services. You can get an interpreter and get documents read to you in your language. For help, call us at the number listed on your ID card or 1-800-788-0710. For more help call the CA Dept. of Insurance at 1-800-927-4357. TTY users call 711. English

Doo baqhilinjgóó há ata' hane. Ata' halne'í há shónát'eeh dóó naaltsoos táá hazaad bee bik'i' aschjigo hach'i' yidóoltah biniyé hach'i' anál'jeh leh. Shíká i'doolwoł nínizingo nihich'i' hodílnih koji' 1-800-788-0710 éi bee nééhózin biniyé neiyítánígí bikáá'. Áká e'élyeed jinizingo CA Dept. of Insurance bich'i' hojilnih kwe'é 1-800-927-4357. TTY chojool'jigo éi íáá bił azhdilchi'. Navajo

Dịch Vụ Ngôn Ngữ Miễn Phí. Quý vị có thể được cấp thông dịch viên và được người đọc tài liệu cho quý vị bằng ngôn ngữ của quý vị. Để được giúp đỡ, xin gọi cho chúng tôi theo số điện thoại ghi trên thẻ ID của quý vị hoặc số 1-800-788-0710. Để được giúp đỡ thêm, xin gọi Bộ Bảo Hiểm CA theo số 1-800-927-4357. Người sử dụng TTY gọi số 711. Vietnamese

무료 언어 서비스. 한국어 통역 서비스 및 한국어로 서류를 낭독해 드리는 서비스를 제공하고 있습니다. 도움이 필요하신 분은 귀하의 ID 카드에 나와 있는 전화번호 또는 1-800-788-0710번으로 문의하십시오. 보다 자세한 사항은 캘리포니아 주 보험국, 전화번호 1-800-927-4357번으로 문의하십시오. TTY 사용자 번호 711. Korean

Mga Libreng Serbisyo kaugnay sa Wika. Maaari kayong kumuha ng tagasalin-wika at hingin na basahin sa inyo ang mga dokumento sa sarili ninyong wika. Para humingi ng tulong, tawagan kami sa numerong nakasulat sa inyong ID card o sa 1-800-788-0710. Para sa karagdagang tulong tawagan ang CA Dept. of Insurance sa 1-800-927-4357. Dapat tumawag ang mga gumagamit ng TTY sa 711. Tagalog

Անվճար լեզվական ծառայություններ. Դուք կարող եք օգտվել բանավոր թարգմանչի ծառայություններից և խնդրել, որ փաստաթղթերը Ձեր լեզվով կարդան Ձեզ համար: Օգնության համար զանգահարեք մեզ՝ Ձեր ID քարտի վրա նշված կամ 1-800-788-0710 հեռախոսահամարով: Լրացուցիչ օգնության համար զանգահարեք Կալիֆոռնիայի ապահովագրության դեպարտամենտ՝ 1-800-927-4357 հեռախոսահամարով: TTY-ից օգտվողները պետք է զանգահարեն 711: Armenian

Бесплатные переводческие услуги. Вы можете воспользоваться услугами устного переводчика. Вам могут зачитать документы, а некоторые могут быть отправлены вам на вашем языке. Если вам нужна помощь, позвоните нам по номеру, указанному на вашей идентификационной карточке или 1-800-788-0710. За дополнительной помощью обращайтесь в Департамент страхования штата Калифорния (CA Dept. of Insurance) по телефону 1-800-927-4357. Пользователи TTY, звоните по номеру 711. Russian

言語サービス（無料）。 通訳に日本語で書類を読んでもらうことができます。通訳サービスが必要な際は、IDカードに記載の番号、または1-800-788-0710にお電話ください。さらにヘルプが必要な場合は、カリフォルニア州保険庁（1-800-927-4357）にお電話ください。TTYユーザーの方は、711までお電話にてご連絡ください。Japanese

خدمات تسهیلات زبانی رایگان. شما می‌توانید مترجم شفاهی بگیرید. می‌توانید درخواست کنید که اسناد برایتان خوانده و بعضی از آن‌ها به زبان خودتان به شما ارسال شود. برای دریافت راهنمایی، با ما به شماره مندرج در زیر یا شماره روی کارت شناسایی‌تان یا 1-800-788-0710 تماس بگیرید. برای کسب راهنمایی بیشتر، با اداره بیمه کالیفرنیا به شماره 1-800-927-4357 تماس بگیرید. کاربران TTY می‌توانند با 711 تماس بگیرند. Farsi

ਬਿਨਾ ਲਾਗਤ ਦੀ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਬਾਸੀਆ ਲੈ ਸਕਦੇ ਹੋ ਅਤੇ ਦਸਤਾਵੇਜ਼ਾਂ ਨੂੰ ਕਿਸੇ ਤੋਂ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹਾ ਸਕਦੇ ਹੋ। ਮਦਦ ਲਈ, ਸਾਨੂੰ ਤੁਹਾਡੇ ਆਈਡੀ ਕਾਰਡ 'ਤੇ ਸੂਚੀਬੱਧ ਨੰਬਰ 'ਤੇ ਜਾਂ 1-800-788-0710 'ਤੇ ਕਾਲ ਕਰੋ। ਹੋਰ ਮਦਦ ਲਈ CA ਬੀਮਾ ਵਿਭਾਗ ਨੂੰ 1-800-927-4357 'ਤੇ ਕਾਲ ਕਰੋ। TTY ਵਰਤੋਂਕਾਰ 711 'ਤੇ ਕਾਲ ਕਰਨ। Punjabi

សេវាភាសាគតិកថ្មីៗ អ្នកអាចទទួលបានអ្នកបកប្រែ និងឱ្យគេអានឯកសារជូនអ្នក ជាភាសាប្តូរ។ សំរាប់ជំនួយ សូមទូរស័ព្ទមកកម្រើង តាមគលមលេខដែលមានកែតម្រូវលើ ID របស់អ្នក ឬ 1-800-788-0710។ សំរាប់ជំនួយថែមទៀត ទូរស័ព្ទគេរកស្តងធានារ៉ាប់រង វ៉ែបកាណីយ៉ូរីនីញ៉ា តាមគលមលេខ 1-800-927-4357។ អ្នកក៏បើ TTY គេតលេខ 711។ Khmer

خدمات اللغة بدون تكلفة. يمكنك الحصول على مترجم شفوي وخدمة قراءة المستندات لك بلغتك. للحصول على المساعدة، اتصل بنا على الرقم المدرج في بطاقة الهوية الخاصة بك أو برقم 1-800-788-0710. لمزيد من المساعدة، اتصل بقسم التأمين بولاية كاليفورنيا على الرقم 1-800-927-4357. مستخدمو TTY يمكنهم الاتصال برقم 711. Arabic

Cov Kev Pab Cuam Txhais Lus Dawb. Koj tuaj yeem tau txais ib tus neeg txhais lus thiab txais tau cov ntaub ntawv uas nyeem tag ntawd xa tuaj rau koj muab sau ua koj hom lus xa tuaj Yog xav tau kev pab, hu rau peb ntawm tus xov tooj teev muaj nyob rau ntawm koj daim yuaj ID los yog 1-800-788-0710 Yog xav tau kev pab ntawm hu rau CA Chaw Ua Hauj Lwm Tswj Kev Tuav Pov Hwm ntawm 1 800-927-4357. Cov neeg siv TTY hu rau 711. Hmong

निःशुल्क भाषा सेवाएं। आप एक दुभाषिया को ले सकते हैं और दस्तावेजों को अपनी भाषा में पढ़वा सकते हैं। सहायता के लिए, हमें अपने आईडी कार्ड पर दर्ज नंबर या 1-800-788-0710 पर कॉल करें। अधिक सहायता के लिए सीए बीमा विभाग को 1-800-927-4357 पर कॉल करें। टीटीवाई उपयोगकर्ता 711 पर कॉल करें। Hindi

บริการด้านภาษาโดยไม่มีค่าใช้จ่าย คุณสามารถรับสามและรับการอ่านเอกสารให้คุณฟังในภาษาของคุณได้ หากต้องการความช่วยเหลือ โปรดโทรหาเราตามหมายเลขที่ระบุในบัตรประจำตัวประชาชน หรือ 1-800-788-0710 หากต้องการความช่วยเหลือเพิ่มเติม โปรดติดต่อฝ่ายประกันภัยของ CA ที่หมายเลข 1-800-927-4357 ผู้ใช้ TTY โทร 711 ภาษาอังกฤษ Thai

The right choice for a healthier you

Having a good health plan is important. So is getting quality care. With the Kaiser Permanente Insurance Company PPO Plan, you get both.

Want to learn more?

Visit **kp.org/kpic/ppo** or call Customer Service at **1-800-788-0710**, Monday through Friday from 7 a.m. to 7 p.m. For TTY, call **711**.

Connect with us



facebook.com/kpthrive



youtube.com/kaiserpermanenteorg



[@kpthrive](https://twitter.com/kpthrive)



