

Preliminary changes to 2026 benefits

The purpose of this document is to provide an overview of benefit changes we're planning to make to:

- ▶ 2026 Kaiser Foundation Health Plan, Inc. (KFHP), *Group Agreement* and *Evidence of Coverage* documents
- ▶ 2026 Kaiser Permanente Insurance Company (KPIC) *Group Policy* and *Certificate of Insurance* documents

Unless otherwise noted, these changes apply to all commercial plans we offer. Changes will become effective as contracts renew starting January 2026. Changes to Medicare plans aren't included in this document.

This overview doesn't include all changes we may make to 2026 plan benefits. You'll find all information on the final changes in plan benefits in your:

- ▶ 2026 *Group Agreement Summary of Changes and Clarifications* Notice or renewal contract for KFHP coverage
- ▶ 2026 *Summary of Benefit Changes* for KPIC coverage

For more information, please see your renewal notice, renewal contract, or *Summary of Benefit Changes*.

(continues on next page)

(continued)

National plan changes

HSA-qualified plans

We anticipate the IRS will raise the minimum deductible and out-of-pocket maximum amounts for health savings account (HSA)-qualified plans for 2026. These changes will take place upon renewal.

California plan changes

Treatment for infertility and fertility services

For plans renewed on or after July 1, 2025, Kaiser Permanente will comply with Senate Bill 729, which mandates coverage of the diagnosis and treatment of infertility and fertility services. This coverage must include up to 3 completed oocyte retrievals with unlimited embryo transfers.

Washington plan changes

New essential health benefit: hearing aids

Starting on January 1, 2026, large groups that currently cover hearing aids – including surgical and nonsurgical bone-anchored hearing system hardware – must remove any previous allowance. Cost sharing will apply.

New essential health benefit: artificial insemination

Starting on January 1, 2026, or as groups renew, large group customers currently covering fertility services that include artificial insemination must also cover artificial insemination services without annual or lifetime dollar limits. Cost sharing will apply.

Colorado plan changes

As of now, there are no material benefit changes to Colorado plans for 2026.

Georgia plan changes

As of now, there are no material benefit changes to Georgia plans for 2026.

Hawaii plan changes

As of now, there are no material benefit changes to Hawaii plans for 2026.

Northwest plan changes

As of now, there are no material benefit changes to Northwest plans for 2026.

Mid-Atlantic States plan changes

As of now, there are no material benefit changes to Mid-Atlantic States plans for 2026.