



2026 Renewal GCIU – Lithographers and Photogravers

Ashley Thomas, Executive Account Manager

October 29th, 2025

Meeting agenda

Agenda

- Updates
- 2026 Renewal
- Member Engagement
- Questions

Updates

Kaiser Permanente Leadership

Emily Holliman
Regional President, Kaiser Permanente
Mid-Atlantic States



Emily Holliman is a seasoned health care executive and currently serves as Interim Regional President for Kaiser Permanente, overseeing strategy and operations across a major U.S. market. In her role, she leads efforts to deliver integrated, high-quality health care and coverage to a diverse and complex population in the Mid-Atlantic region, which includes Northern Virginia, Maryland, and the District of Columbia.

Emily joined Kaiser Permanente in 2023 as Chief Operating Officer for the Mid-Atlantic region, where she managed broad delivery system functions, including primary and specialty care, ambulatory surgery centers, urgent care, pharmacy, imaging, and more. She worked in close partnership with physician leaders to advance care quality, operational efficiency, and cost performance.

With more than two decades of leadership experience in health systems across the United States, Emily has held executive roles in hospitals ranging from community-based facilities to regional medical centers. Prior to joining Kaiser Permanente, she served as Market Vice President at Ardent Health Services, leading strategic alignment across multiple care entities in New Jersey. Her leadership has been recognized through numerous industry honors, including Becker's Hospital Review's "Women Hospital and Health System CEOs to Know" and Ardent Health's CEO of the Year.

Emily is deeply engaged in health care governance and collaboration, serving on the board of the Healthcare Council, a regional consortium of health care organizations. She is a Fellow of the American College of Healthcare Executives and holds dual master's degrees in health administration and business administration from the University of Alabama at Birmingham. She also holds a bachelor's degree in commerce and business administration with a focus in Health Care Management and recently completed an Executive Leadership Program at Harvard University in 2025.

KP.ORG/Mobile App

Kaiser Permanente has redesigned its mobile app and introduced new features, making it easier for your clients employees to manage their care and coverage in one place.

What's new?

- **Streamlined mobile app:** The improved interface offers seamless management of care and coverage across one integrated digital platform.
- **New and enhanced MyChart features**
 - o A new feature, Happy Together, lets members link medical records for a more comprehensive view of their health information, from Kaiser Permanente and external providers who use Epic's electronic health record system. This feature is especially useful where members receive Kaiser Permanente care from providers outside our facilities.
 - o **Improvements to the eCheck-in and eArrival features** in MyChart make managing appointments faster and more convenient. Members can check in and make payments up to four days before their scheduled appointment, and visit-related questionnaires are now an integral part of the eCheck-in experience.
 - o **Easier access to plan information:** An enhanced Billing and Coverage hub provides more streamlined access to health plan information and documents.

The redesigned mobile app experience, including these new and enhanced features, will be released in the Mid-Atlantic States in late fall 2025.

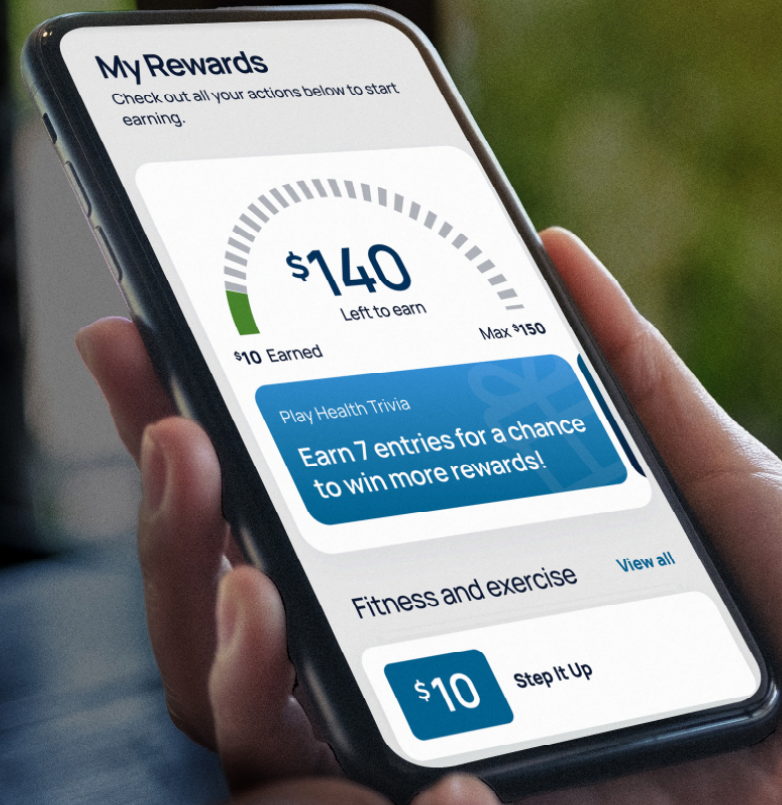
[Try our kp.org member demo experience | Kaiser Permanente](#)

Kaiser Permanente rewards

Help build healthy habits for every lifestyle.

DRIVE BETTER HEALTH

- ✓ Wide range of lifestyle-focused activities
- ✓ Members can earn up to \$150 annually
- ✓ Built into members' care and coverage



2026 Renewal

2026 Renewal

Background

- 3.1.26 renewal
- Been with KP since 1987
- 88 subscribers and 147 members
- Plan Offerings
 - Custom DHMO 8 Select Low
 - 30 Subscribers
 - \$750/\$1500 deductible
 - DHMO 16 Select
 - 19 Subscribers
 - \$2500/\$5000 deductible
 - Custom HMO 2 Signature High
 - 21 Subscribers

Underwriting Analysis

- 2026 renewal is coming in at a 6.37% increase
- 100% manually underwritten
- 133 rating members
- 2026 Medical trend 3.8%
- 2026 Pharmacy trend 12%
- Demographic factor decreased by 3.7% (1.1520 vs. 1.1966)

Renewal History

- 2025 – 7% (demo factor 1.1966)
- 2024 – 8.5% (demo factor 1.2759)
- 2023 – 6.5% (demo factor – 1.2069)

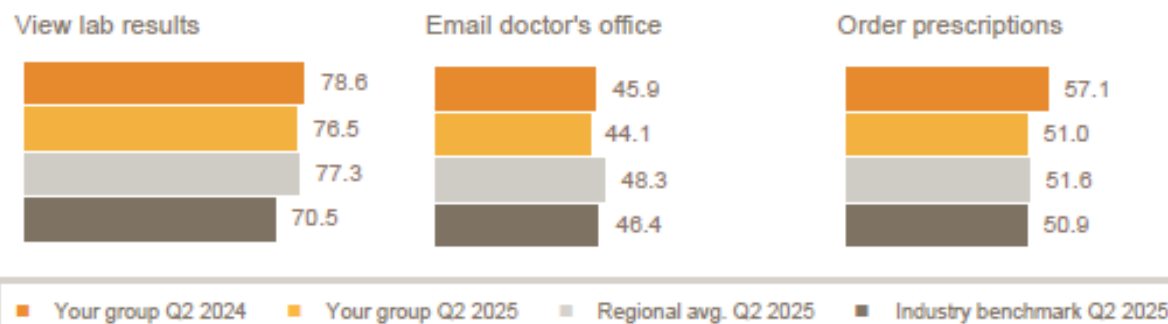
Member Engagement

Engagement Overview

- Engagement fluctuates year over year
- 77–84% of members are up to date on age/gender-specific screenings
- 70% of members are overweight or obese
- 18% of members are smokers
- High utilization of kp.org/mobile app

KP.ORG Utilization

Total unique member activity divided by total unique sign-ons¹(%)

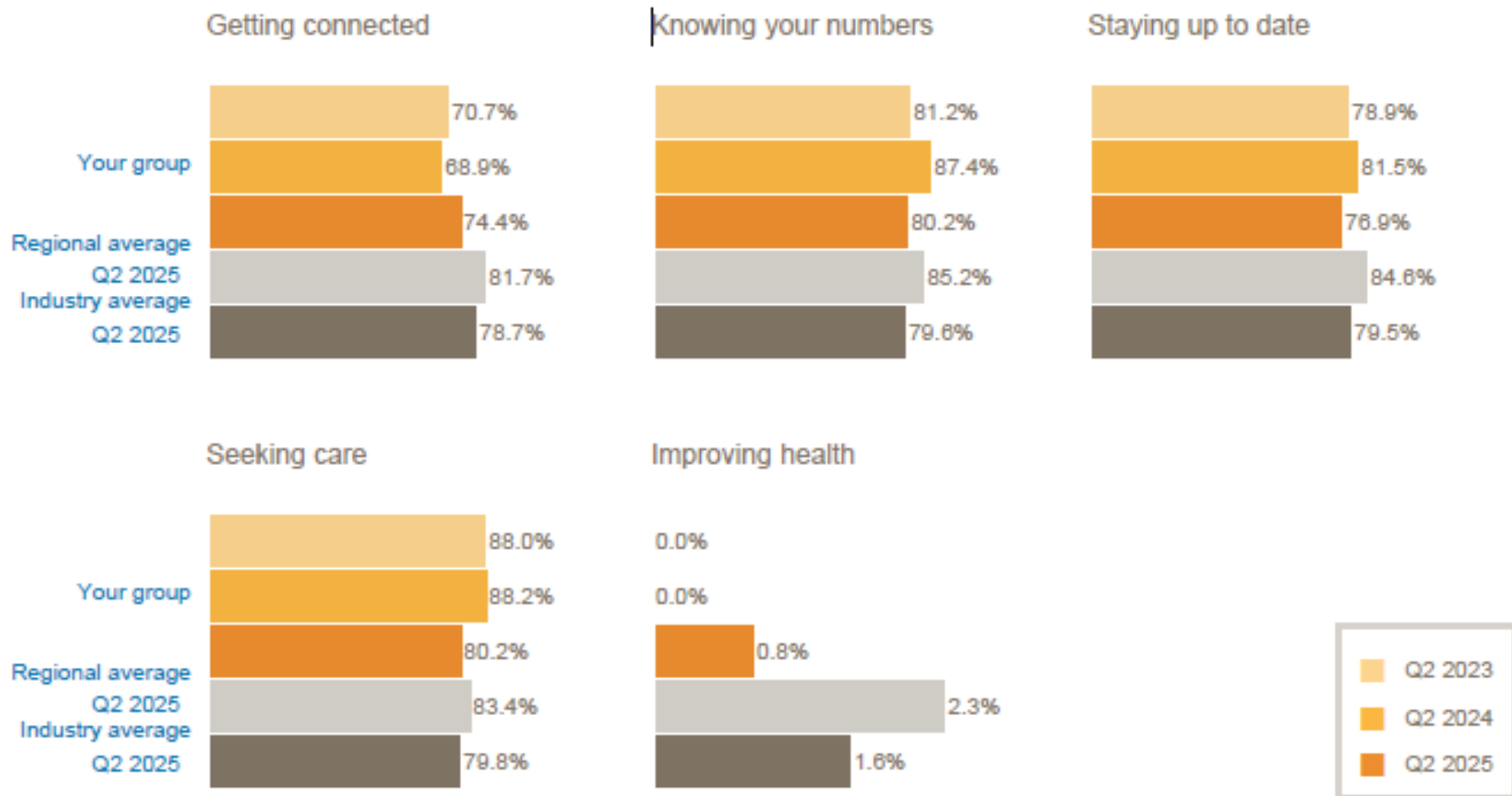


Measure ²	Q2 2024	Q2 2025	Change
Online prescription refill orders	422	575	36.3%
Total prescription refills ³	628	786	25.2%
Unique members ordering prescriptions	56	52	-7.1%
Online prescription orders sent via U.S. mail	240	283	17.9%
Lab tests results viewed online ⁴	1,119	1,186	6.0%
Unique members viewing lab results	77	78	1.3%
Email messages sent to health care providers	318	405	27.4%
Unique members sending email messages	45	45	0.0%

NOTE regarding prescription metrics: Data may be understated in Dec 2021 and Apr 2022 due to data capture issues.

¹Includes kp.org activity for members regardless of whether they were enrolled at the end of the measurement period. ²See note 1. ³One prescription order can have multiple refills. ⁴The types of lab test results members can view on kp.org may vary slightly by region. Sensitive results (like HIV test results) can't be viewed online. However, other results may be released at the discretion of your physician. Note: Regional and industry averages are based on Kaiser Permanente membership.

Health Engagement Overtime



Note: Regional and industry averages are based on Kaiser Permanente membership.

Partnership in Health Snapshot

GCIU - Local 285 | Report date: OCT-03-2025

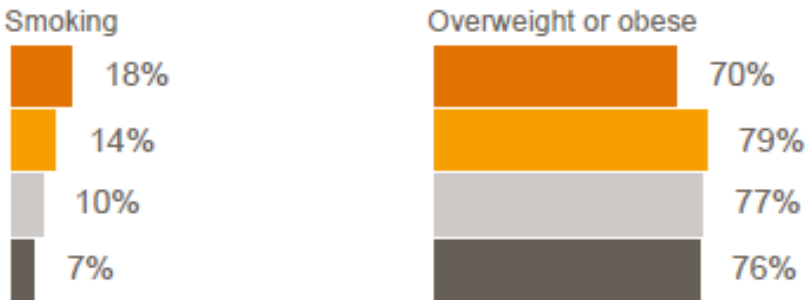
Measurement period: APR-01-2024 through MAR-31-2025

Kaiser Permanente region: KP Mid-Atlantic States

Industry: 81 Other Services (except Public Administration)

Subscribers	Members	Average age	Gender (% female)	Enrollment stability index	% who saw a clinician	Blood Pressure Screening (KP usage indicator)
68	125	46	38%	96%	82%	76%

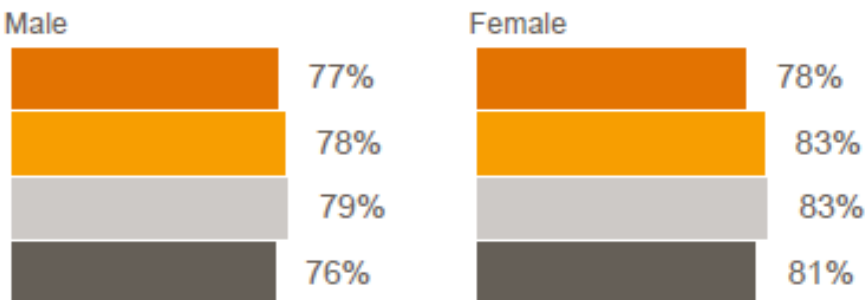
Lifestyle risks —% of members who smoke and % of members who are overweight or obese



What these lifestyle risks mean for you

- Just one smoking employee can cost an employer \$4,385 annually in excess medical costs.¹
- Medical costs for each overweight or obese employee are \$7,889 higher than costs for employees at a healthy weight.²

Prevention index — composite % of members receiving age- and gender-specific tests and screenings

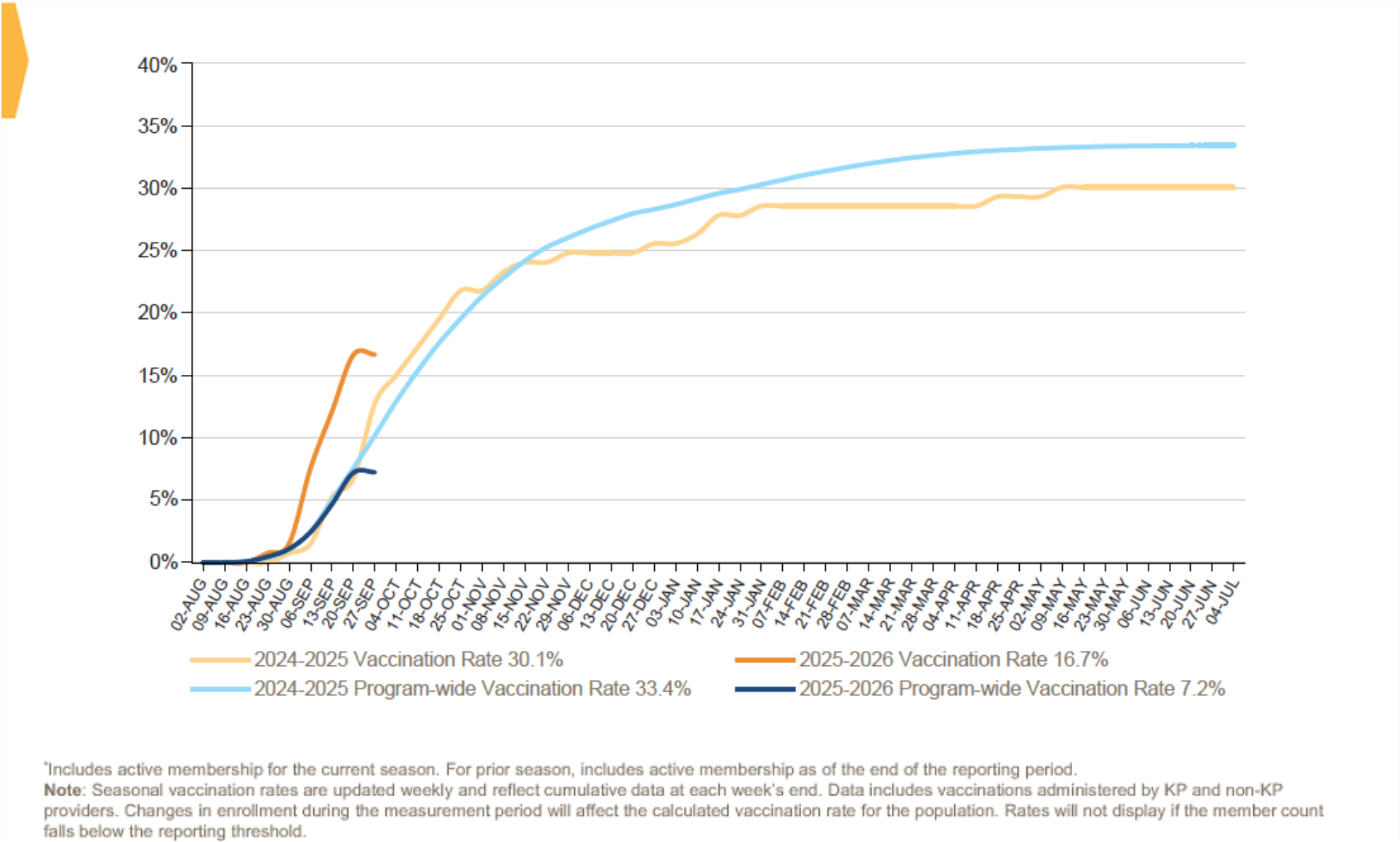


What prevention means for you

- It costs nearly 3 times as much to treat colorectal cancer when it's caught at a late stage instead of an early stage.³
- For people with prediabetes, lifestyle intervention may decrease the risk of diabetes by 20%.⁴



Flu Vaccinations



Questions