

A BETTER WAY TO TAKE CARE OF BUSINESS

Your guide to large group plans and products with Kaiser Permanente



Contents

Discover the Kaiser Permanente difference	<u>3</u>
Why choose Kaiser Permanente?.....	<u>5</u>
Find the right plan for your business.....	<u>7</u>
Offer more with ancillary benefits	<u>8</u>
Administer your plan quickly and easily.....	<u>10</u>
Health care that's easy to navigate	<u>11</u>
Good health, virtually anywhere	<u>17</u>
Updates in California.....	<u>19</u>

Discover the Kaiser Permanente difference

To successfully manage your total costs and improve business performance, you need a partner who addresses the health of your employees early, consistently, and effectively.

Unfortunately, the typical fee-for-service health care experience isn't designed to deliver that. That's because it's carried out by disconnected providers working within a reactive model that can lead to over-testing, inconvenient access, more medical errors, and greater costs.

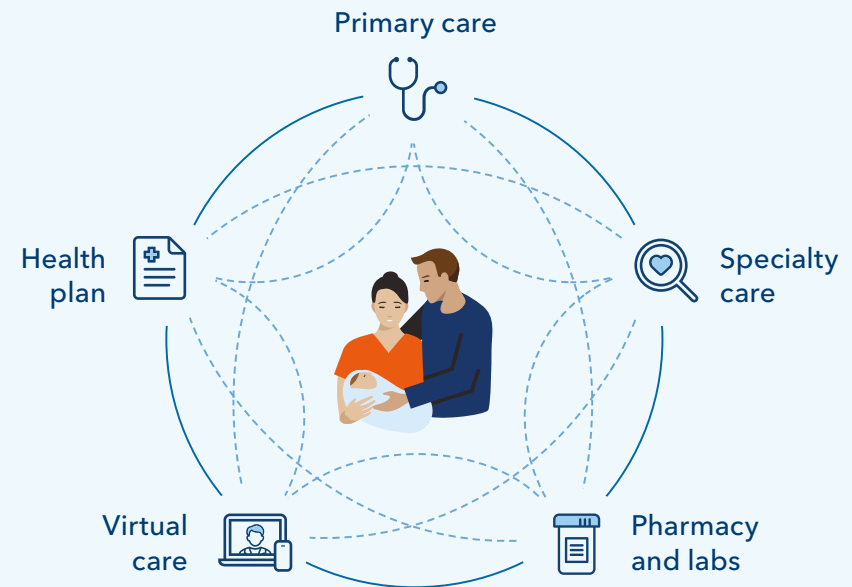
At Kaiser Permanente, you get a different approach

Your employees won't get treated only when they're sick or injured. Our integrated care model brings together coverage, care, hospitals, labs, and pharmacies to provide the convenient, proactive care needed to help keep your employees healthier. It also helps ensure you get a simple administrative experience, with a comprehensive mix of benefits, plans, and supplemental options to provide maximum value for your investment.

"My doctor was completely informed about my past records, covered all my questions, and advised me as to what needs to be done next, as far as lab tests, etc., go. I was completely satisfied with my virtual appointment."

– Carole, Kaiser Permanente member

A truly integrated care model



High-quality virtual care options for a wide range of health needs

With a comprehensive suite of virtual care choices, your employees can get the care they want, how they want it – helping them stay healthier and more engaged on the job.

Give your employees a fully integrated virtual experience

Virtual and in-person care are connected through electronic health records, accessible online at kp.org or by using our mobile app.

Members have online access to:

- 24/7 care by phone or video
- Information about past visits
- Appointment scheduling
- Emailing their doctor's office

Why it matters

Each in-person appointment your employees don't need saves you an average of 2 hours of work time.⁴

Surging satisfaction

Members rate our video visits 4.4 out of 5 stars, and 89% were interested in future video visits.¹

As effective as in-person care

Members who had virtual primary care didn't seek more follow-up care than those who had in-person visits.²

Significant outcomes

15% better outcomes

62% fewer home health visits

for total joint replacement patients who participated in Kaiser Permanente's virtual patient education and home exercise pilot program prior to surgery.³



1. Kaiser Permanente internal data, August 2021. 2. Reed et al., JAMA Network Open, November 16, 2021. 3. See note 2. 4. Rhyan, Altarum, February 22, 2019.

Why choose Kaiser Permanente?

Cost-effective care

With Kaiser Permanente, your workforce will get timely screenings and vaccinations, all at no cost or at a copay only, helping your employees avoid unnecessary tests and procedures now – and costly diagnostic care in the future. You'll also get clinical data reporting on the health of your employee population to help you craft cost-saving workforce health strategies. And we make it easy to get started, with an array of plan designs and price points to fit your budget.

Time-saving convenience

When care is convenient, your employees are more likely to get the services they need to stay healthy. Telehealth care options such as phone appointments, email consultations, and video visits make it easy for your employees to connect with Kaiser Permanente care teams. And when members need in-person care, we make that easy, too. In fact, members can often see their doctor, visit a specialist, get lab tests, and pick up prescriptions all in one trip.

Industry-leading quality

Our top-notch doctors have developed a distinct brand of evidence-based care we call Permanente Medicine. It's a team-based, patient-centered approach to total health that focuses on delivering the right care – not more care. That includes personalized, consistent care at every touch point, from screenings and prevention to chronic disease management and specialty care – helping to keep your employees healthier and more engaged.

Number one health plan in America¹

insure.com

One of the world's most ethical
companies 5 years in a row.²

ETHISPHERE
GOOD. SMART. BUSINESS. PROFIT.®

Top-rated health plans in California –
8 years in a row.³

National Committee for
Quality Assurance

1. "Best Health Insurance Companies of 2023," Insure.com, January 23, 2023. 2. "The 2023 World's Most Ethical Companies® Honoree List," Ethisphere.com, accessed March 21, 2023. 3. NCQA's Private Health Insurance Plan Ratings 2023-2024, National Committee for Quality Assurance, 2023: Kaiser Foundation Health Plan, Inc., of Northern California – HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan, Inc., of Southern California – HMO (rated 4.5 out of 5). NCQA's Private Health Insurance Plan Ratings 2015-2023, National Committee for Quality Assurance.



It starts with a plan

All our plans are simple to use and feature access to a wide range of care options – from preventive services to specialty care and effective disease-management programs.

We offer plans for businesses of all sizes, funding structures, and needs. And if we don't have a plan that fits your specific requirements, we'll work with you to create a customized one that does.

Find the right plan for your business

You can choose from easy-to-administer options, including:

Virtual Complete plans

With a Kaiser Permanente Virtual Complete™ plan, your employees can get high-quality care that's both affordable and convenient – helping them stay healthier and more engaged on the job.

Traditional HMO

HMO plans feature predictable copays to make it easier for employees to manage their health care spending.

Deductible HMO

Deductible HMO plans come with a wider range of cost share options and price points to meet the financial needs of your employee population.

Consumer-directed health care

Our consumer-directed health care (CDHC) options allow you to match a lower-cost deductible plan with a health payment account – an HSA, HRA, or FSA.

PPO

PPO plans provide you with flexibility to cover employees living and working outside our service areas – through referral-free access to an outside network of doctors and all other licensed providers.

Point-of-service (POS)

POS plans combine the quality and predictability of our HMO product with the flexibility of a PPO plan, and enable employees to get care from Kaiser Permanente doctors, an outside network of doctors, and all other licensed providers.

Group Medicare

With Group Medicare plans, members can easily transition into a group plan and stay with the care team they know.

Multi-state plans

A portfolio of plan designs that offer consistent benefits across all Kaiser Permanente markets. These plans are for midsize and large-size groups with employees and retirees in more than one Kaiser Permanente market.

Funding arrangements

If you're looking to gain more control over your health plan funding and stay financially nimble, we can help you achieve your goals. Choose from our self-funding and risk-sharing options.

The Kaiser Permanente PPO Plan is underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc.

The HMO Tier of the Point-of-Service (POS) plan is underwritten by Kaiser Foundation Health Plan, Inc. (KFHP) while the Participating Provider and Non-Participating Provider Tiers of the POS plan are underwritten by Kaiser Permanente Insurance Company (KPIC). KPIC is a subsidiary of KFHP.

Your health benefits are self-insured by your employer, union, or Plan sponsor. Kaiser Permanente Insurance Company provides certain administrative services for the Plan and is not an insurer of the Plan or financially liable for health care benefits under the Plan.

Offer more with ancillary benefits

Keep employees satisfied, attract new talent, and avoid the hassle of multiple vendors. Explore competitive ancillary benefits paired with our high-quality, affordable health plans – for a total health solution that can meet your employees' needs.



Vision Essentials

Choose from a variety of plans that cover frames, lenses, or contact lenses. All exams and fittings are performed by coordinated care teams able to diagnose, treat, and refer members for needed tests.



Fertility services

Demand for fertility benefits is on the rise in today's workforce. Offer your employees access to artificial insemination, in vitro fertilization (IVF), and coverage of associated fertility drugs in California.*



Dental

Dental care can play a vital role in your employees' overall health. Pick from a variety of dental plans that you can pair with any of our health plans for greater flexibility, access, and value.



Chiropractic/ acupuncture

Choose from several plan designs, including chiropractic only or combined chiropractic and acupuncture coverage, with a variety of copay and annual-visit options.



Hearing aids

Hearing aids can improve your employees' quality of life and help ensure they aren't missing important conversations critical for effective communication and collaboration at work.

To learn more about ancillary offerings, please reach out to your Kaiser Permanente representative.

*For more information, go to kpivf.com (Northern California) or fertilitycare-southerncalifornia.kaiserpermanente.org (Southern California). Fertility services are covered under the supplemental fertility riders that must be purchased by employer groups. If a member does not have the supplemental fertility rider, fertility services and fertility drugs are excluded from coverage.

A woman with dark hair is looking at a smartphone. The background is a blurred outdoor scene with a railing and some foliage.

Compare plans quickly and easily

Complete Suite is a portfolio of competitively priced product offerings designed to meet the needs of midsize businesses. You have the flexibility to choose a plan that meets the needs of your employees – and the goals of your business.

With our interactive plan comparison tool, you can:

- Quickly and easily review your options
- Request a time-saving, binding quote
- Review the price points of our full portfolio of plans to find your total health care solution
- Spend less time managing benefits and more time moving your business forward

To compare plan designs for 2024, view our [interactive plan comparison tool \(PDF\)](#).

Administer your plan quickly and easily

With Kaiser Permanente, you get a simple, efficient administrative experience that makes it easy for you to implement and manage your Complete Suite plans.

Our support includes:

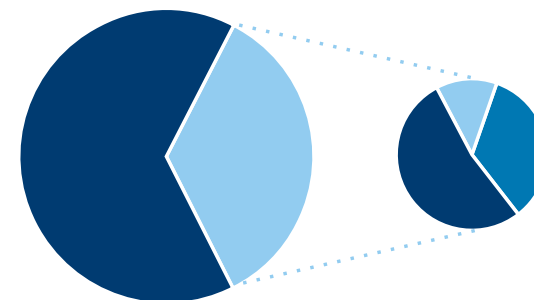
- Online self-service tools available through account.kp.org
- The ability to create an account and designate administrators
- Easy access to make eligibility changes and payments, view your Summary of Benefits and Coverage documents, and order ID cards
- A team of specialists trained to provide quick resolution to complex, escalated employer and broker issues – often in one touch

Transform your health care strategy with better data

Other carriers can only offer one-dimensional reports based on claims data. Our next-generation reports provide you with detailed lifestyle risk, preventive care, and chronic conditions information based on clinical data generated by our industry-leading electronic health record system. This data helps you develop, or improve, workforce health programs that can boost employee wellness – and your bottom line.

You'll be able to:

- Identify the health conditions affecting your workforce
- Pinpoint what's driving your current health care costs and learn the risk factors that could impact future costs
- Get tailored solutions to encourage healthy lifestyles, lower risk factors, and manage costs



Learn more about our [Partnership in Health suite of reports \(PDF\)](#) that can help ensure you're getting the most value from your health care investment.

Health care that's easy to navigate

Your employees get built-in support to access care and prioritize health at a better value for your business.



Access is simple from day one

Our new-member onboarding program guides your employees with personalized videos and a welcome site so they can quickly transfer prescriptions, find a doctor, and start getting care. When an employee visits most of our facilities, they can see their doctor, get a lab test, and go to the pharmacy in one stop.



Care is proactive and personalized

Your employee partners with their doctor to create a care plan, including industry-leading prevention based on their individual risk factors. When your employee is due for care or needs to refill a prescription, their care team lets them know. To keep their health on track, we'll share convenient wellness resources such as local classes and farmers markets. Plus, members get reduced rates on gym memberships, massage therapy, wearable fitness devices, and more.



Digital tools help track care and coverage

Your employees will have easy access to digital tools that can give them a clear picture of their care options, as well as how to pay for care and coverage. This includes deductible and out-of-pocket cost trackers so your employees can see how close they are to meeting their maximums. They can also get personalized cost estimates for medical services and prescriptions on kp.org.

Even better, some care doesn't need an estimate. Preventive care is always available at no cost, with no copay.

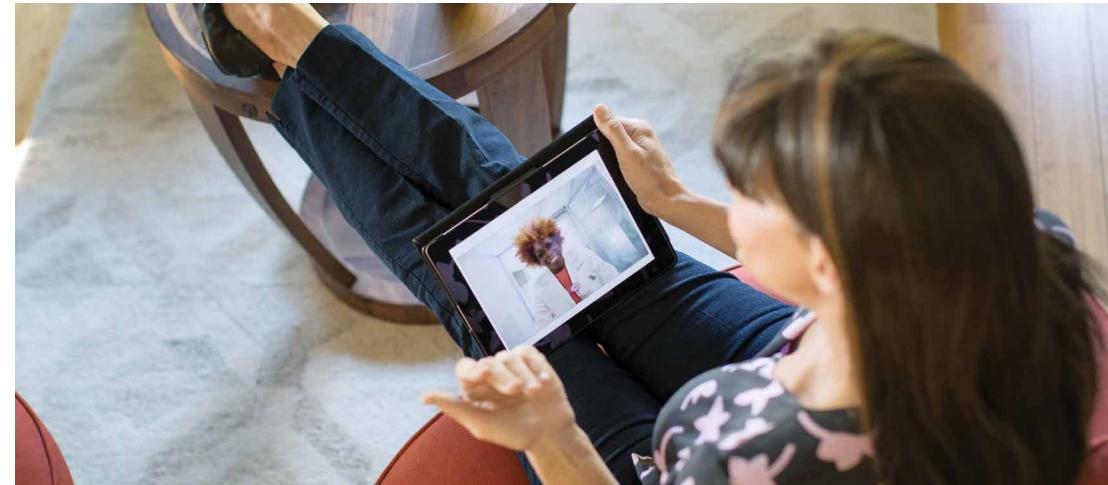


Convenient support to help manage chronic conditions

Chronic health conditions are a significant drain on the health and engagement of your workforce. That's why we build chronic condition management into your coverage. When members are at risk of or diagnosed with a chronic condition, they're automatically enrolled in a disease management program. **No opt-in needed.**

That means you don't have to deal with – or pay for – third-party disease management vendors. And your employees get a seamless and convenient experience from their Kaiser Permanente care team. Disease management programs help members address health issues such as:

- Asthma and other lung issues
- Chronic pain
- Depression
- Diabetes
- Heart disease
- High blood pressure
- Smoking
- Weight management



We protect businesses from the high cost of hypertension.¹

Kaiser Permanente blood pressure control rate: **72%**

National average for blood pressure control: **60%**

Why it matters

Medical costs are \$7,418 higher for employees with hypertension.²

1. Kaiser Permanente 2022 HEDIS® scores. 2. Peterson-KFF Health System Tracker, 2021.



Leading the way for mental health

When you partner with Kaiser Permanente, you'll be connected to our full suite of mental health resources for your workforce. And your employees will get the care, access, and tools that are most important to them, including:

- **Personalized care plans:** Individual or group therapy, wellness coaching, and more – all tailored to your employees' needs and goals.
- **More doctors in more places:** We're hiring more mental health professionals to support the growing need we see in our communities. Plus, you don't need a referral to access mental health services from a Kaiser Permanente provider.
- **On-demand support:** 24/7 advice, online health assessments, telehealth services, and self-care tools available when your employees need them.
- **Expanded capabilities:** Demand for virtual mental health care has risen dramatically – during the pandemic, we shifted more than 90% of our mental health visits to virtual care.

*Internal Kaiser Permanente data



Patient feedback shows members are happy with their mental health care*

94%

of members feel their care team respects what they have to say

93%

satisfaction with video visits

90%

satisfaction with phone appointments



Quality care for growing families

At Kaiser Permanente, we're built to deliver better value and a better experience through personalized, patient-centered maternity care. From family planning and fertility services to delivery and postpartum care, we help members feel supported, empowered, and prepared for their personal journey into parenthood.

Support for your employees and their families includes:

- **Focus on fertility:** Clinical specialists can help our members start their journey with in vitro fertilization,¹ genetic services, and more.
- **Personalized delivery experience:** Members can share their birth plans with their ob-gyn or certified nurse-midwife and control their comfort in our spacious birthing suites.
- **A faster, safer return home:** From skin-to-skin contact to breastfeeding consultations, we promote better bonding, safer recovery, and quicker returns home.



We're in the top 10% nationwide for healthy newborn outcomes

Unexpected complications rate:

Kaiser Permanente: 2.42%² **National average: 31%³**

Why it matters

Hospital stays for births with complicating conditions cost about 3 times as much as those for pregnancies without complications.⁴

1. In vitro fertilization (IVF) is covered under the supplemental assisted reproductive technology (ART) benefit that must be purchased by a large employer group. If a member doesn't have the supplemental ART benefit then IVF is excluded from coverage. 2. Kaiser Permanente claims data, Kaiser Permanente hospitals, 2021. 3. The Joint Commission, 2021. cdc.gov, accessed March 5, 2021. 4. Premier, 2021.

Kaiser Permanente's commitment to health equity

Health equity – when all people have the opportunity to reach their best health – can only be achieved by identifying and eliminating racial disparities in care.

Cancer care

Compared to patients outside Kaiser Permanente, Black patients diagnosed with cancer in our hospitals are 14% more likely to survive – and Latino patients are 23% more likely to survive.¹

Hypertension

Outside Kaiser Permanente, hypertension control rates among white adults (56%) are significantly higher than rates for Black (49%), Asian (44%), and Hispanic adults (47%).² At Kaiser Permanente, we've eliminated those gaps for all groups.³

Over 150 languages

Members have access to no-cost interpreter services in over 150 languages, including American Sign Language.

Diabetes care

Outside Kaiser Permanente, research shows Black, Latino, and Asian diabetes patients get blood sugar tests and eye exams at lower rates than white patients.⁴

At Kaiser Permanente, we've eliminated those care disparities and are screening all demographic groups at rates well above the national average.⁵

Maternity

To improve maternity outcomes for Black members and the safety of all pregnant patients, our pregnancy care team members complete training in perinatal safety, equity, and recognizing implicit bias.

Members are also screened for depression, substance use, and intimate partner violence.

1. Cooper et al., *The American Journal of Managed Care*, May 2021. Data is from our Southern California region. 2. Saeed et al., *American College of Cardiology*, April 2020. 3. Kaiser Permanente Equitable Care Health Outcomes report, measurement period ending Q3 2021, accessed February 22, 2022. 4. Canedo et al., *Journal of Racial and Ethnic Health Disparities*, February 2018. 5. See note 3.

When your employees travel, our coverage follows

The last thing your employees want to worry about as they get back to business trips and family vacations is their health coverage. Now, it's easier than ever for them to get care if something unexpected happens while they're away from home.



In the U.S.

Within Kaiser Permanente service areas, members can get routine, urgent, and emergency care at our facilities. Or they can get 24/7 care by phone or video.

Members can also get emergency and urgent care anywhere they need it. At many locations outside Kaiser Permanente states (Cigna HealthcareSM PPO Network* providers, MinuteClinic locations and pharmacies, Concentra clinics, and The Little Clinic), they'll just pay their usual cost share.



Internationally

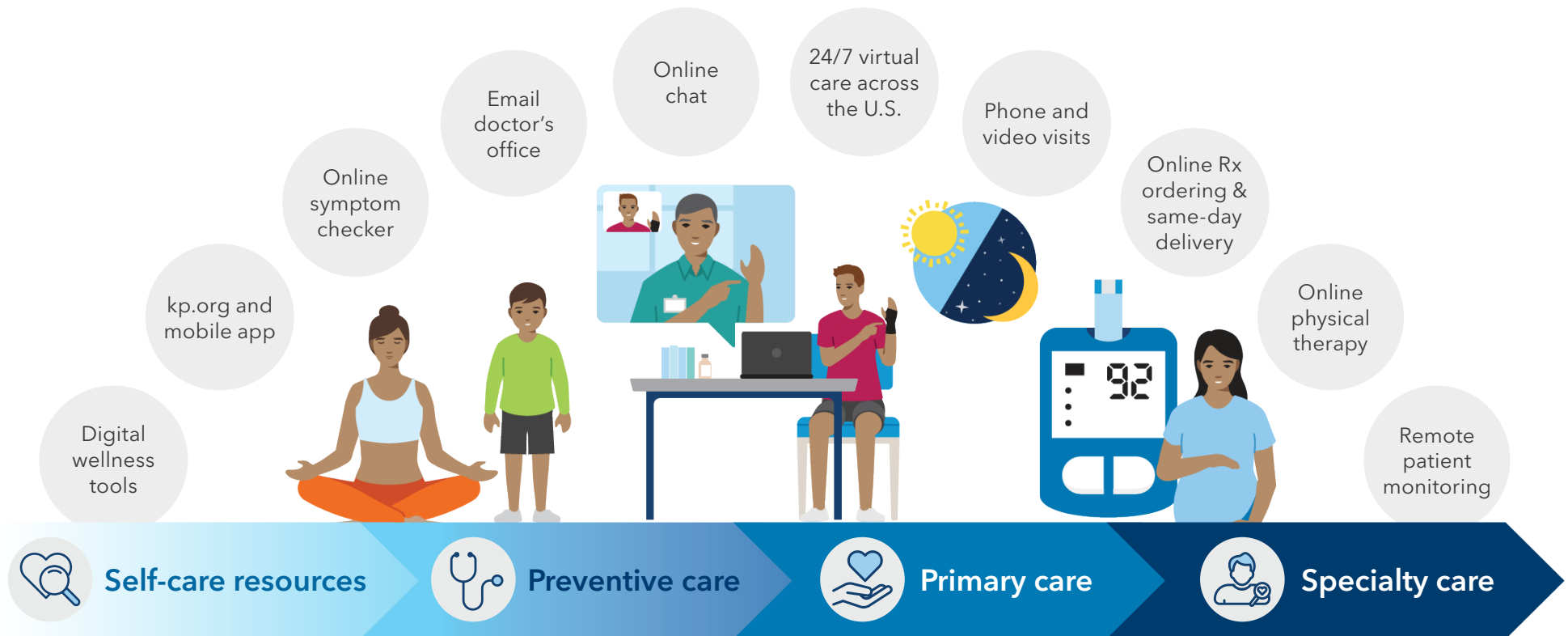
Members can get emergency and urgent care around the world.

*The Cigna HealthcareSM 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 Intellectual Property, Inc.

Good health, virtually anywhere

We make it easy to connect to care quickly and conveniently. Your employees can skip the drive and save time with phone appointments, video visits, e-visits, and email consultations – plus 24/7 virtual care and advice.

Wellness tools are always at your employees' fingertips: They can use kp.org and the Kaiser Permanente app to schedule routine appointments, fill most prescriptions, and view most lab results. Plus, in-facility video conferencing gets more doctors in the exam room for faster, more coordinated care.



Keep good health within reach

Employees who actively take care of their health are more likely to stay at their jobs and cost their employers less for their health care. Improve your wellness strategy with [tools from Kaiser Permanente](#) that are designed to address specific risks relevant to your workforce.

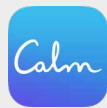
Healthy lifestyle programs

[Online programs](#) offering tools for healthy living and personalized tips to help employees reach their health goals.

Fitness deals and wellness apps¹



Your employees get no-cost access to thousands of on-demand workout videos with ClassPass. Plus, free trials and reduced rates on ClassPass membership to in-person exercise classes from top studios worldwide.



Calm

An app for meditation, mindfulness, mental resilience, and sleep – designed to help lower stress, anxiety, and more.²



Headspace Care

Text one-on-one with an emotional support coach anytime, anywhere. Support is just a text message away.^{2,3}

Find additional wellness app resources at kp.org/selfcare.

1. 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. 2. Calm can be used by members 13 and over. The Headspace Care app and services are not available to any members under 18 years old. 3. Eligible Kaiser Permanente members can text with a coach using the Headspace Care app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace Care app for the remainder of the year at no cost.

Updates in California

Across California, we have over 500 medical facilities and 17,500 doctors available to our members. And we're producing recognized results for our members.

Care delivery

Top-rated health plans in California – 8 years in a row¹

Of the 24 commercial health plans in California rated by the National Committee for Quality Assurance, our plans are the top-rated in the state for the eighth year in a row.

Quality of care

Setting the benchmark for preventive screenings²

In the 2022-23 edition of the California Office of the Patient Advocate's Health Care Quality Report Card, our plans were rated "Excellent" for preventive screenings.

Quality of care

Leading California in 74 effectiveness-of-care measures³

In 2022, Kaiser Permanente led the state as the top performer in 74 HEDIS® (Healthcare Effectiveness Data and Information Set) effectiveness-of-care measures – the most of any health plan.

Chart a healthier future for your workforce.
Contact your Kaiser Permanente representative to learn how.

1. NCQA's Private Health Insurance Plan Ratings 2023-2024, National Committee for Quality Assurance, 2023: Kaiser Foundation Health Plan, Inc., of Northern California – HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan, Inc., of Southern California – HMO (rated 4.5 out of 5). NCQA's Private Health Insurance Plan Ratings 2015-2023, National Committee for Quality Assurance. **2.** Health Care Quality Report Card, 2022-23, California Office of the Patient Advocate. 2022-23 edition results are based on 2021 performance data. View the complete report at reportcard.opa.ca.gov. **3.** Kaiser Permanente 2022 HEDIS® scores. Benchmarks provided by the National Committee for Quality Assurance (NCQA) Quality Compass® and represent all lines of business. Kaiser Permanente combined region scores were provided by the Kaiser Permanente Department of Care and Service Quality. The source for data contained in this publication is Quality Compass 2022 and is used with the permission of NCQA. Quality Compass 2022 includes certain CAHPS data. Any data display, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. Quality Compass® and HEDIS® are registered trademarks of NCQA. CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality.