

A BETTER WAY TO TAKE CARE OF BUSINESS

Your guide to large group plans and products with Kaiser Permanente



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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.

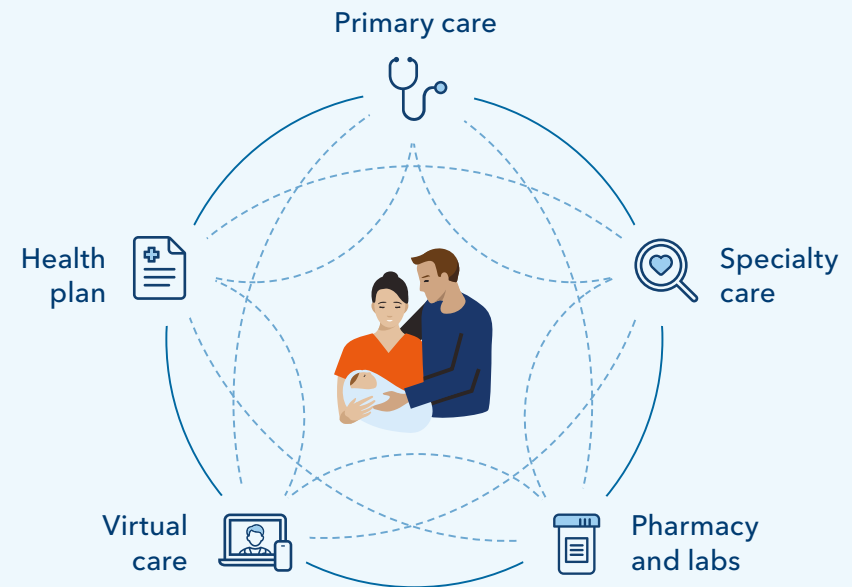
At Kaiser Permanente, you get a different approach

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

When you get care from Kaiser Permanente providers, 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 Kaiser Permanente 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.

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

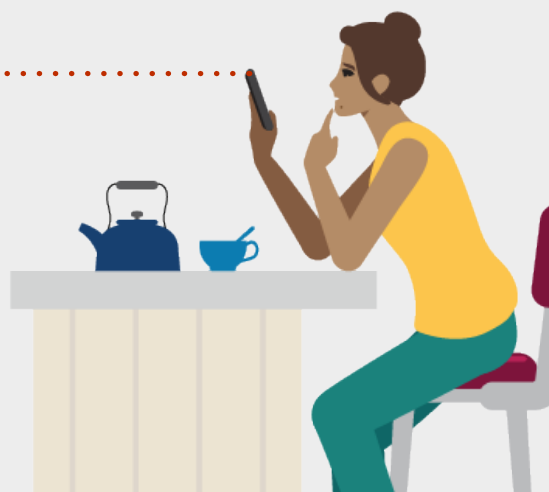
Members who had virtual primary care didn't seek more follow-up care than those who had in-person visits.²

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 4 years in a row²

ETHISPHERE[®]
GOOD. SMART. BUSINESS. PROFIT.[®]

One of the top-rated health plans
in Colorado³

National Committee for
Quality Assurance

1. "Best Health Insurance Companies of 2023," Insure.com, January 23, 2023. 2. "The 2022 World's Most Ethical Companies® Honoree List," Ethisphere.com, March 15, 2022. 3. NCQA's Private Health Insurance Plan Ratings 2022-2023, National Committee for Quality Assurance, 2022: Kaiser Foundation Health Plan of Colorado – HMO (rated 4 out of 5).



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 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

Find the product that fits your business needs. You can choose from easy-to-administer options, including:

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.

Everyday Care plans: New for 2024

Kaiser Permanente's Everyday Care plans offer upfront value, allowing members immediate access to routine medical services at no additional cost before they reach their deductible. The plans' simplified design eliminates confusion and the need for members to calculate coinsurance or keep track of deductibles and out-of-pocket maximums.

Virtual Complete™

With a Kaiser Permanente Virtual Complete plan, your employees can get affordable, high-quality, personalized care in a variety of ways. They can take advantage of our many no-cost virtual care options while still having access to in-person primary care whenever they need it.

Choice PPO: New for 2024

The Kaiser Permanente Choice PPO is an all-in-one solution for Colorado businesses interested in offering a PPO in addition to one of Kaiser Permanente's traditional health care plans. Uniquely, this plan features Kaiser Permanente's nationally recognized integrated health care and coverage model plus an extended network of providers affiliated with Colorado's top hospitals and health systems, contracted providers across the country, and out-of-network choices.

Out-of-Area Benefit

With our Out-of-Area Benefit, covered family members who live outside any Kaiser Permanente service area (either in Colorado or another state) are covered for certain routine, continuing, and follow-up care with other providers.

The Plus Benefit

If you're looking for the benefits of our traditional HMO, DHMO, or HDHP plans, but want to offer employees some added, out-of-network choices, you may want to consider adding the Plus Benefit. Members can receive care from any licensed community provider, at any time, up to a set number of covered outpatient services (with certain exclusions).

Consumer-directed health care (for use with HSA)

With our consumer-directed health care (CDHC) options, you can match one of our lower-cost deductible plans with one of our health payment accounts – a health savings account (HSA) administered through Kaiser Permanente.

Group Medicare

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

Multisite plans

A portfolio of off-the-shelf plan designs that offer consistent benefits across all Kaiser Permanente regions. These plans are for midsize and large groups with employees and retirees in more than one Kaiser Permanente region.

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

Offer even more

Get even more out of your coverage with value-added ancillary options that can help you attract and retain top talent.



Vision Essentials

Choose from a variety of plan options with separate or flat allowances for frames, lenses, or contact lenses. Within our medical offices, eye exams and eyewear fittings are performed by eye care professionals connected to our electronic health record system. They can diagnose diabetes, glaucoma, or other chronic conditions during routine exams, and refer members for needed tests.



Accidental dental

Help your employees keep their smile intact, even when accidents happen. This coverage helps with the costs of repairing (but not replacing) damage to their teeth caused by accidents.



Hearing aids

Don't let hearing loss hold your employees back. This benefit provides credits toward the purchase of a hearing aid.



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. And acupuncture is always covered for members when it's prescribed by a Kaiser Permanente doctor.



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
- Spend less time managing benefits and more time moving your business forward

Contact your Kaiser Permanente representative for our interactive plan comparison tool.

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:

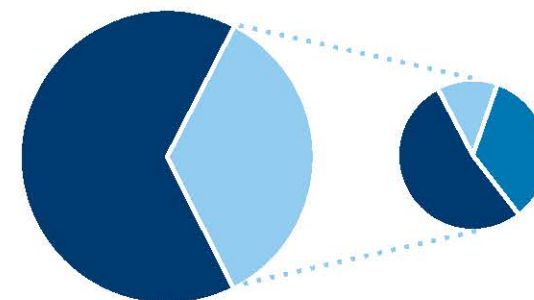
- Online self-service tools available through account.kp.org
- The ability to create an account and designate administrators
- Easy access to make eligibility changes and payments, view your Summary of Benefits and Coverage documents, and order ID cards
- A team of specialists trained to provide quick 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. At most of our facilities, your employees 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.

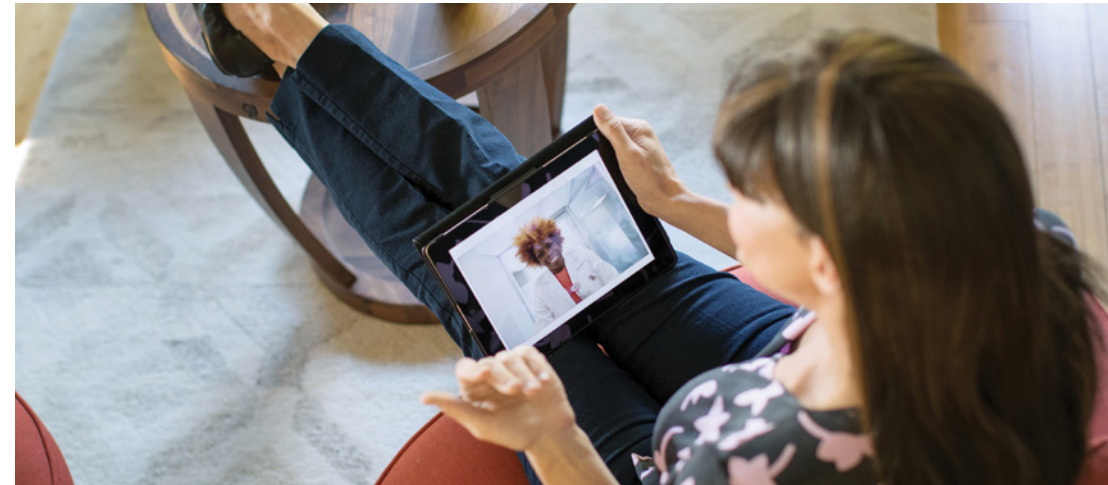


Convenient support to help manage chronic conditions

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.**

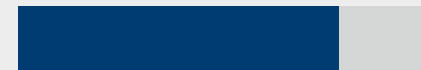
That means you don't have to deal with – or pay for – third-party disease management vendors. And your employees get a seamless and convenient experience from their Kaiser Permanente care team. Disease management programs help members address health issues such as:

- 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:



National average for blood pressure control:



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: 2.28%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. Colorado state law requires that an Access Plan be available that describes Kaiser Foundation Health Plan of Colorado's network provider services. To obtain a copy, please call Member Services or visit kp.org. 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 with 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., *Cancer Causes & Control*, March 2021. Data is from our Southern California region. 2. Centers for Disease Control and Prevention, 2021. 3. Saeed et al., *American College of Cardiology*, 2020. 4. Canedo et al., *Journal of Racial and Ethnic Health Disparities*, February 2018. 5. Kaiser Permanente Equitable Care Health Outcomes report, measurement period ending Q3 2021, accessed February 22, 2022.

When your employees travel, our coverage follows

The last thing your employees want to worry about as they travel for 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 PPO Network* providers, MinuteClinic® locations and pharmacies, The Little Clinic and pharmacies, and Concentra Urgent Care clinics), they'll just pay their usual cost share.



Internationally

Members can get emergency and urgent care around the world.

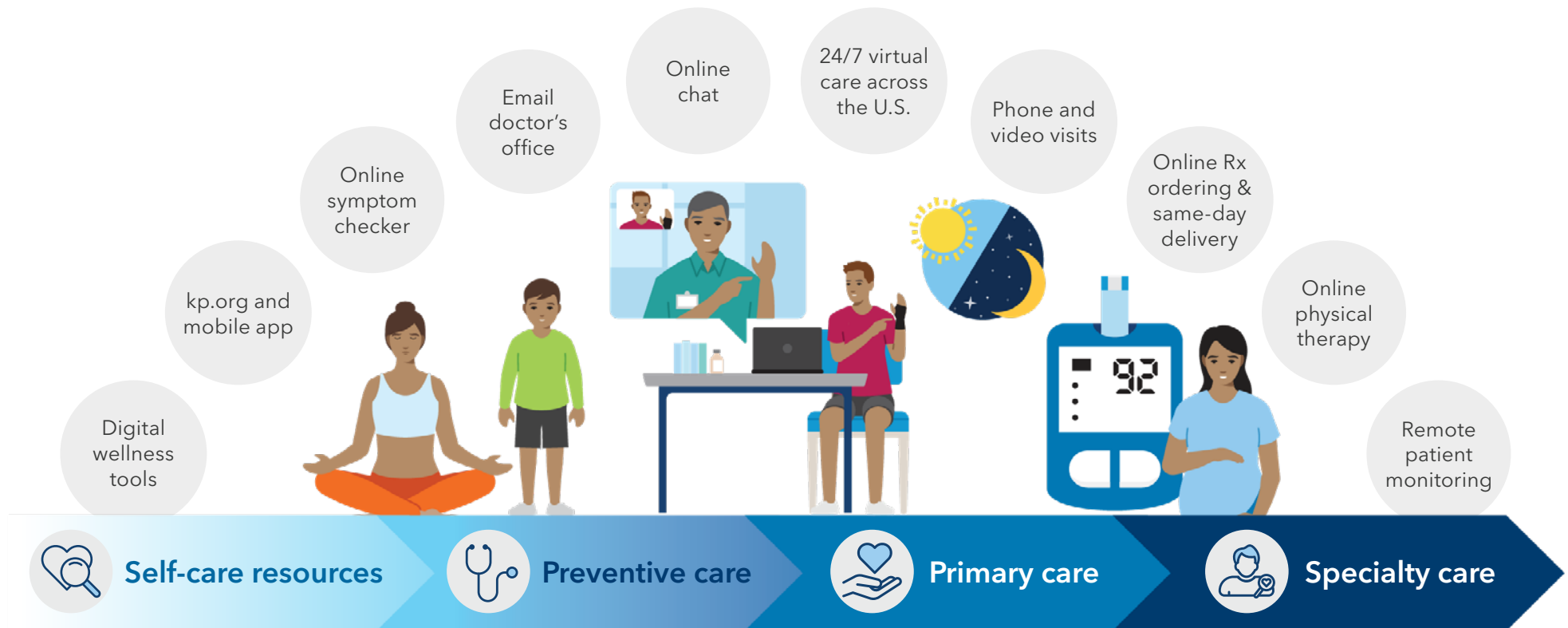
*The Cigna PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration.

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

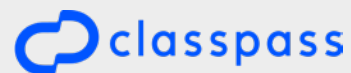


Keep good health within reach

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.



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.

Wellness apps^{1,2}



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



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



Build a personalized plan to strengthen your emotional health whenever, wherever you need to.

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 and myStrength can be used by members 13 and over. The Ginger 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 Ginger app for 90 days per year. After the 90 days, members can continue to access the other services available on the Ginger app for the remainder of the year at no cost.

Care that evolves with you

Get to know us better. And see how we're making healthy easier, smarter, and more convenient for Colorado members.

[Watch this video](#) to see why Colorado Education Association President Amie Baca-Oehlert – an educator, executive, and busy working mom – continues to choose Kaiser Permanente's health care and coverage year after year.

"As my life has evolved, so have my experiences with Kaiser Permanente. What I love about Kaiser Permanente is that I have a convenient place to go to get my medical needs met, my family's medical needs met, and that it is a place that provides not just medical care, but care for you as a person."

– Amie Baca-Oehlert, Colorado Education Association president



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