

Build a healthier future for your business

Updated February 25, 2021

kp.org/choosebetter

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Kaiser Permanente exists to provide high-quality, affordable health care services and to improve the health of our members and the communities we serve.





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39 hospitals **723** medical offices and other outpatient facilities



Serving **8** states and the District of Columbia



12.4+ million members nationwide

Founded in **1945** practicing medicine for over 75 years



217,000+ employees

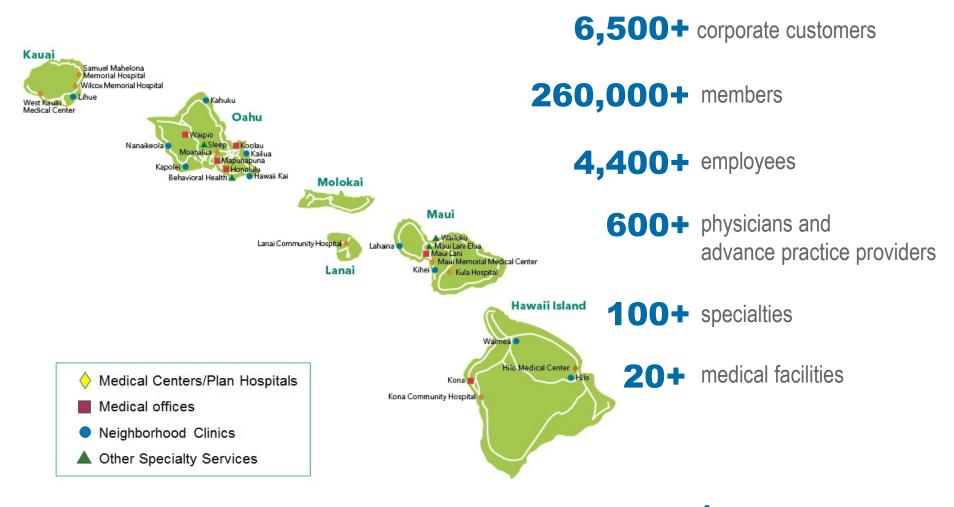
Source: Kaiser Permanente Fast facts, <u>https://about.kaiserpermanente.org/who-we-are/fast-facts</u>. Data as of December 2020.











KAISER PERMANENTE®



Care and coverage build around you



What's integrated care?

A simpler, seamless experience where the health plan and doctors work together for you.

You get:

- Hassle-free health care with less paperwork
- A care team that's connected to each other and you
- Personalized care for all members



Delivering high-quality care when you need it most



Cover all COVID-19 testing, diagnosis, and treatment costs¹



Providing additional support during these uncertain times through self-care apps like Calm and myStrength at no additional charge to members



Increasing access to telehealth services, such as e-visits, video visits, phone appointments, emails to your doctor, mail-order pharmacy, and Wellness Coaching by Phone



Online healthy lifestyle programs, videos, podcasts, recipes, and more



Strategically redeploying staff, protective equipment, and other resources to where these are needed most



Keeping you informed with timely communications. Online updates and regular emails help you stay healthy and access care, while helping to mitigate the spread of COVID-19.

¹For Choice products, this policy applies only to the in-network portion of Kaiser Permanente Insurance Company (KPIC) plans. The normal benefits apply for out-of-network KPIC plans. For self-funded groups, this policy does not automatically apply, but we encourage them to adopt this policy.



The Kaiser Permanente difference: The convenient care experience

Your experience at Kaiser Permanente facilities......



Choosing your doctor



Making an appointment



During your visit



Getting other services



Visiting a specialist



Asking routine questions

- Vou can choose a doctor who's right for you. You can even view all our doctors' profiles online. And you can change your doctor at any time.
- Schedule or cancel routine appointments with your doctor by phone, online, or from your mobile device.
- Vour doctor has your electronic health record and is always up to speed and ready to take care of you.
- At most locations, your doctor, lab services, X-rays, and pharmacy are all under one roof, so you can save time.
- When you arrive, your specialist will have your health information right at his or her fingertips.
- Email your doctor's office and get a reply within two business days.





Preventive approach to care

By helping keep your employees healthy, we're helping your bottom line.



Preventive care to help keep your employees healthy

Specialty care when your employees need it



Support for ongoing conditions



A leader in clinical quality*

*Kaiser Permanente 2017 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 2017 and is used with the permission of NCQA. Quality Compass 2017 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.

Hidden Costs of Poor Health



*Eric A. Finkelstein, PhD, et al., "The Cost of Obesity in the Workplace," Journal of Occupational and Environmental Medicine, October 2010

One employee who smokes can cost: \$5,816 per year

*Egan, The New York Times, August 7, 2013

People who spend more time sitting:

Increase their cardiovascular problem risk by 147%





No matter what life throws your way, you can count on us. Get access to quality care from top-notch doctors across a wide range of specialties, including:



Maternity care For family planning to first steps and beyond, visit **kp.org/maternity**



Cardiac care Learn how we're healing hearts and saving lives with advanced cardiac care at kp.org/cardiaccare



Cancer care Learn how our highly skilled and experienced specialists treat a wide range of cancers at kp.org/cancer

For more on specialty care, visit thrive.kp.org/healthier-outcomes.





From birth through adolescence, we take care of Hawaii's keiki and help them thrive through adulthood.



- Holistic approach to care.
- Convenient care for busy families.
- A team of top-notch doctors.
- Support for budding athletes.
- Easy online access.





Your thoughts and feelings affect your overall well-being. We're committed to helping you achieve and maintain optimal health for your mind, body, and spirit.

- Get support for a wide range of conditions, like anxiety, depression, substance use disorder, and autism spectrum disorders.
- Find care with psychiatrists, psychologists, marriage and family therapists, and more.
- Make an appointment for therapy within Kaiser Permanente without a referral.
- Access a wide range of digital self-care resources, such as the Calm and myStrength apps, at any time to help you relieve stress, improve sleep, practice mindfulness, and more.

Learn more at kp.org/mentalhealth.



KAISER PERMANENTE®



Save employees' time: Your care, your way



*When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. Visit your doctor at your local facility.



Meet faceto-face with a doctor online.*



Email your doctor's office with nonurgent questions anytime. Save yourself a trip to the doctor's office with a telephone appointment.*

> Schedule appointments and get 24/7 medical advice by phone.



Care away from home Making care more convenient on the mainland and beyond



- If members get hurt or sick while traveling, we'll help them get care. Our plans include emergency and urgent care coverage from qualified providers anywhere in the world.
- We've also contracted with Walgreens Healthcare Clinics and Concentra Urgent Care Centers in Las Vegas to help provide **peace of mind while traveling to our "9th island."**
- We can also help members before they leave town by checking to see if they need a vaccination, refilling eligible prescriptions, and more. Call us or go online:

24/7 Away from
Home Travel Line:
951-268-3900**



*Call Member Services **1-800-966-5955** and ask about our Out-of-Area Dependent Child Coverage. Please see your Benefit Summary for complete information about coverage, limitations, and exclusions. The out-of-area dependent child benefit isn't available to Medicare, Medicaid (QUEST Integration), and Added Choice plan members.

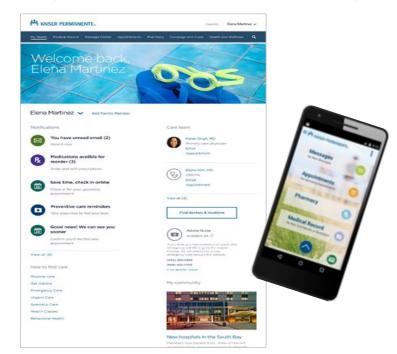
**This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the country. Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time (PT), and it reopens the day after a holiday at 4 a.m. PT.



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At kp.org or with the Kaiser Permanente app, you can stay on top of your care 24/7:^{1,2}



- Schedule and cancel routine appointments
- Fill most prescriptions
- Choose your doctor and change anytime
- View most lab test results
- Email your Kaiser Permanente doctor's office with nonurgent questions
- View and pay bills
- Manage a family member's health care³

¹Available when you get care at Kaiser Permanente facilities.

²To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org.

³Due to privacy laws, certain features may not be available if they're being accessed on behalf of a child younger than 18. Your child's physician may also be prevented from giving you certain information without your child's consent. Online features change when children reach age 12. When your child turns 12 years old, you will still be able to manage care for your teen, with modified access to certain features.





O Added support to help you thrive



ClassPass reduced rates on fitness classes



Self-care apps, Calm and myStrength



Wellness Coaching by Phone



Online healthy lifestyle programs, videos, podcasts, recipes, and more



Reduced rates on specialty care services like acupuncture, chiropractic care, and massage therapy



On-site health education classes and support groups²



The Aesthetic Center, The Vision Correction Center, and The Hearing Service Center

¹These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents These services may be discontinued at any time without notice. ²Classes vary at each location and some may require a fee. ³Not available in all areas.





- With our Fit Rewards program, you can earn a free gym membership at certain gyms or enjoy discounted rates at participating fitness centers. Earn a \$200 reward if you meet the program requirements.¹
- If you prefer working out at home, pay just \$10 per calendar year and choose up to 2 Home Fitness kits and 1 Stay Fit kit, including the ability to choose a wearable fitness tracker at no additional cost.
- Plus, new virtual offerings to help you move more and be healthier at home.



Learn more at **<u>kp.org</u>/fitrewards**.

¹Fitness centers must be qualified fitness organizations operating for the general public. Kaiser Permanente Fit Rewards is administered by American Specialty Health Fitness, Inc. through its Active&Fit® program. Earn your annual \$200 program fee back by exercising 45 days a year for at least 30 minutes per session at a participating fitness center. Learn more at **kp.org/fitrewards**.

You are responsible for any taxes that may be due on the amounts received. Please talk to your personal tax adviser for specific tax information about this reward.





GROWING TO MEET THE NEEDS OF WEST OAHU

NEW WEST OAHU MEDICAL OFFICE AT KAPOLEI OPENING APRIL 5, 2021

We're bringing more convenience and services under one roof to West Oahu's growing community. Our new 40,000-square-foot state-of-the-art facility will link our doctors – and you – to the latest technology in a spacious, soothing environment designed for healing.



401 Kamokila Boulevard (corner of Kamokila Boulevard and Kapolei Parkway)

kp.org/westoahu

FEATURED SERVICES

- Urgent Care Extended Hours Nights, Weekends, and Holidays
- Family, Adult and Keiki Care
- Women's Health Services
- General Radiology, Mammography, and Ultrasound Imaging
- Mental Health Services
- Prevention and Wellness Programs
- Laboratory
- Pharmacy
- Easy-Access Parking



KAISER PERMANENTE



High-quality care for neighbor island members¹



¹Based on Kaiser Permanente doctor referring member to Moanalua Medical Center on Oahu for medically necessary care.

- Complimentary neighbor island concierge service for members traveling to Oahu for medically necessary specialty care.
- Advantages to our neighbor island members receiving services at Moanalua Medical Center on Oahu:
 - High-quality care in a high-quality environment
 - Only hospital in the state with 24/7/365 specialty coverage
 - Neighbor island community hospitals may not offer the breadth and volume of specialized procedures performed at Moanalua Medical Center.
 - Support from our continuing care coordinators & social workers are provided to our members before, during, and after their stay.
- Includes air and ground transportation to and from the Honolulu airport to our Moanalua Medical Center for our neighbor island members.



What others are saying about Kaiser Permanente



Kaiser Permanente Hawaii health plans are top-rated in Hawaii according to the National Committee for Quality Assurance for 2019-2020 Health Plan Ratings; our commercial, Medicare and Medicaid plans earned a rating of 4.5 out of 5, making them the highest rated plans in the state. NCQA Health Plan Accreditation evaluates the quality of health care that health plans provide to their members.¹



104 of our physicians were named to HONOLULU Magazine's "Top Doctors" list.²



In 2021, Kaiser Permanente is among highest ranked nationally for overall customer satisfaction among the nation's 15 "leading" companies, according to 2,200 people who were surveyed for: value for price, customer service, claims satisfaction, usefulness of website and mobile apps, whether they recommend the company, and whether they plan to renew with the insurer.³

¹Due to COVID-19, NCQA will not release 2020–2021 Health Plan Ratings for any product line. This rating is based upon 2019-2020 Health Plan Ratings NCQA's Private Health Insurance Plan Ratings 2019-2020, National Committee for Quality Assurance, 2019: Kaiser Foundation Health Plan, Inc., of Hawaii - HMO (rated 4.5 out of 5).

²As seen in the September 2020 issue of HONOLULU Magazine. Each year HONOLULU Magazine partners with Castle Connolly to publish a list of top doctors in Hawaii. For more information, visit honolulumagazine.com/hawaiitopdoctors.

³Source: insure.com "Best Health Insurance Companies" list.









There's a lot to do when you're changing health plans. That's why we offer a single, online destination that shows how easy it is to:



Register on kp.org.



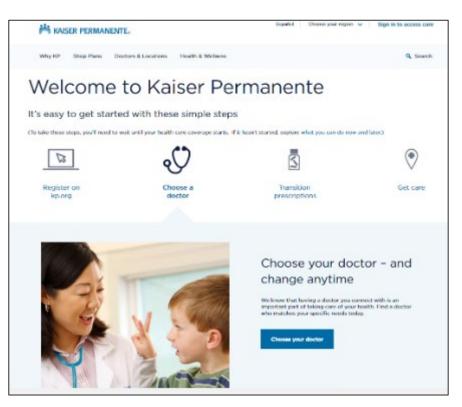
Choose your new doctor. kp.org/searchdoctors



Seamlessly transfer your care and prescriptions.

Get care on your schedule.

Learn more at kp.org/easyswitch.





A BETTER WAY TO TAKE CARE OF BUSINESS









To learn more, contact us at **800-479-0490** Visit **kp.org/smallbusiness/hawaii**



Terms and definitions

Health insurance term	Definition
Deductible	The amount you pay in full for covered services each year before your plan begins paying its share. For example, a \$500 deductible means you'll pay the full charges until they total \$500.
Out-of-pocket maximum	The most you pay for covered services each year before your plan will pay 100% for covered benefits. This helps to protect you financially if a serious illness or injury occurs.
Сорау	The set amount you pay for covered services until you reach your out-of-pocket maximum. For example, a \$20 copay for an office visit.
Coinsurance	A percentage of charges you pay for covered services until you reach your out-of-pocket maximum. For example, a 20% coinsurance for a \$100 procedure means you pay just \$20.