

A BETTER WAY TO TAKE CARE OF BUSINESS

# Your guide to large group plans and products with Kaiser Permanente

[account.kp.org](https://account.kp.org) | Northwest

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All plans offered and underwritten by Kaiser Foundation Health Plan of the Northwest.  
500 NE Multnomah St., Suite 100, Portland, OR 97232.

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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 can 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

# 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](https://kp.org) or by using our mobile app.<sup>4</sup>

### Members have online access to:

- 24/7 care by phone or video<sup>5,6,7,8</sup>
- Information about past visits<sup>6</sup>
- Appointment scheduling<sup>6</sup>
- Emailing their doctor's office<sup>6</sup>

## Why it matters

Each in-person appointment your employees don't need saves you an average of 2 hours of work time.<sup>9</sup>

### Surging satisfaction

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

### 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.<sup>2</sup>

### 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.<sup>3</sup>



<sup>1</sup>Kaiser Permanente internal data, August 2021. <sup>2</sup>Reed et al., JAMA Network Open, November 16, 2021. <sup>3</sup>See note 2. <sup>4</sup>To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on [kp.org](https://kp.org). <sup>5</sup>When appropriate and available. <sup>6</sup>These features apply to care you get at Kaiser Permanente facilities. <sup>7</sup>To have a video visit, members must be registered on [kp.org](https://kp.org) and have a camera-equipped computer or mobile device. If you travel out of state, phone 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. For high deductible health plan members, e-visits, phone visits, and video appointments are subject to your plan's annual deductible. Once you reach your deductible, your copay is \$0. <sup>8</sup>Applicable cost shares will apply for services or items ordered during an e-visit. <sup>9</sup>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.<sup>1</sup> 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 can more easily get the services they need to stay healthy. Telehealth care options like e-visits, scheduled, and 24/7 phone and video visits, and email can make it easy for your employees to connect with Kaiser Permanente care teams.<sup>2,3,4,5,6,7</sup> And when members need in-person care, we help 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 – all to help keep your employees healthier and more engaged.



**No plan rated higher for private and Medicare health insurance plan in Oregon and Washington<sup>8</sup>**

**ETHISPHERE<sup>®</sup>**  
GOOD. SMART. BUSINESS. PROFIT.<sup>®</sup>

**One of the world's most ethical companies 4 years in a row<sup>9</sup>**

**insure.com**

**Number one health plan in America<sup>10</sup>**

<sup>1</sup>Clinical data is available for groups with more than 200 members. <sup>2</sup>Applicable cost shares will apply for services or items ordered during an e-visit. <sup>3</sup>When appropriate and available. <sup>4</sup>These features apply to care you get at Kaiser Permanente facilities. <sup>5</sup>To have a video visit, members must be registered on kp.org and have a camera-equipped computer or mobile device. If you travel out of state, phone 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. <sup>6</sup>For high deductible health plan members, e-visits, phone visits, and video appointments are subject to your plan's annual deductible. Once you reach your deductible, your copay is \$0. <sup>7</sup>Applicable cost shares will apply for services or items ordered during an e-visit. <sup>8</sup>According to National Committee for Quality Assurance (NCQA) Private Health Insurance Plan Ratings 2021–2022: Kaiser Foundation Health Plan of the Northwest, Inc. (rated 4 out of 5 in Oregon and Washington). [reportcards.ncqa.org/health-plan/Hp\\_1\\_1\\_001G000001uws05IAA\\_46](https://reportcards.ncqa.org/health-plan/Hp_1_1_001G000001uws05IAA_46). <sup>9</sup>"The 2022 World's Most Ethical Companies® Honoree List," Ethisphere.com, March 15, 2022. <sup>10</sup>"Best Health Insurance Companies of 2023," Insure.com, January 23, 2023.



A smiling man in a light blue blazer is shaking hands with a woman in a blue blazer. The background is a blurred office setting with a window and some plants.

## 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.

# Find the right plan for your business

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

## Traditional

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

## Deductible

Deductible and high deductible HSA-qualified plans come with a wider range of cost-sharing options and price points to help meet the financial needs of your employee population. Plans can be paired with a health payment account to offer members additional financial tools.

## NEW – Kaiser Permanente Plus™

KP Plus plans offer comprehensive, high-quality care from our doctors and facilities – plus access to any licensed provider for a set number of office and medical services. Your employees get care when and where they need it – in or outside of our service areas.

## Dual Choice PPO™ (for employers with 51–499 eligible employees)

Dual Choice PPO plans provide you with flexibility to offer nationwide coverage to employees – through access to Kaiser Permanente providers, and other in-network providers, or any licensed out-of-network provider. These plans must be offered alongside a traditional, deductible, or HDHP plan – while offering the benefits of single-carrier administration.

## Virtual Complete plans (for Washington employers)

With a 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.

## Out-of-area PPO Plus

PPO Plus provides you with the opportunity to give your employees living and working outside the Kaiser Permanente Northwest service area more provider choice while offering the benefits of single-carrier administration and health care cost containment.

## Multistate 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.

## Consumer-directed health care (CDHC) for use with health payment accounts

With our CDHC options, you can match one of our lower-cost deductible plans with one of our health payment accounts – an HSA, HRA, or FSA administered through Kaiser Permanente.

## Group Medicare

Provides your retirees over 65 with the benefits of Medicare Advantage and Kaiser Permanente's integrated care.

## 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.

# Consumer-directed health care on HDHP plans

Consumer-directed health plans are growing in popularity, and Kaiser Permanente is uniquely positioned to meet the needs of these plans while helping you control your overall health care costs and achieve healthy outcomes. We strive to deliver plans that are simple and easy to use – not just for you, but for your employees.

## Product pairings

Take advantage of Kaiser Permanente's paired consumer-directed health care offerings by choosing the plan and health payment account that work for you.

**HRA:** Employees can use funds contributed by you to pay for qualified medical expenses on a tax-free basis. There are several HRA types available, from broad to more limited coverage, with options for point-of-service payment using our health payment card or convenient automatic reimbursement.

**HSA:** These employee-owned accounts can be used to pay for qualified medical expenses, including services not covered under the Kaiser Permanente health plan. The money your employees contribute to their HSAs through payroll withholding isn't considered part of their wages, so they won't be taxed on it. They can also contribute after-tax funds. Mutual fund investment options are available with HSAs as well.

**FSA:** With a medical FSA, your employees make pretax contributions to an account they can use to pay for a wide range of qualified expenses such as doctor visits, prescription drugs, and lab tests, including services not covered under the Kaiser Permanente health plan. A dependent care FSA can be used for expenses such as child care.<sup>1</sup>

<sup>1</sup>Refer to IRS Publication 502 for a list of qualified medical and dental expenses. Refer to IRS Publication 503 for a list of qualified child and dependent care expenses. <sup>2</sup>Except for self-funded groups. <sup>3</sup>For HSAs, employers may choose to have their employees billed for the administrative fees.

## Health payment accounts

**HRA \$3.75** per account per month

**HSA \$3.25** per account per month

**FSA \$3.75** per account per month

Account fees are per employee account per month. They'll be billed monthly to the employer, separate from the premium.<sup>2</sup>

There are no additional setup fees for standard account types and no transaction or annual debit card fees.<sup>3</sup>

## Helpful tools and resources

### HSA calculators

Members can visit [kp.org/deductibleplans](https://kp.org/deductibleplans) to see how much they can save by using our tax savings and future value calculators.

### Online and mobile access

Members can check their account balances, view transactions, make contributions, request reimbursements, and more through [kp.org](https://kp.org).

Members can also manage their account on the go with our secure HRA/HSA/FSA Balance Tracker app.



# Offer even 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.



## 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.



## 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 Oregon and Washington.\*



## Vision care

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.



## Alternative care

Expand your employees' care options by offering access to chiropractic, acupuncture, and massage therapy on a self-referred basis. We have varied options by state. Self-referred naturopathic care is included in Northwest plans without the need of an additional buy-up.

## Kaiser Permanente On-the-Job®

The right workers' compensation strategy can help you manage claims costs. Kaiser Permanente On-the-Job provides coordinated, effective care for work-related injuries and illnesses at our dedicated occupational health centers, helping your employees return to good health faster and at a lower expense. Learn more at [kp.org/kpoj/nw](https://kp.org/kpoj/nw).

\*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.

# Choose dental + medical for total health

By adding dental coverage, you offer your employees the benefits of total health integration.



## Dental care can play a vital role in your employees' overall health

Our dental, medical, and insurance services all work together to help your employees stay healthy and productive while helping reduce health care costs for your business. Choose from our cost-effective Traditional Dental plans or flexible Dental Choice PPO plans. We have a range of options with comprehensive coverage to help meet the unique needs of your employees.

### Setting high standards

Our unique medical-dental integration helps improve care quality, improve patient safety, and increase member satisfaction. For more than 3 decades, we've received the highest level of accreditation from the Accreditation Association for Ambulatory Health Care (AAAHC).<sup>1</sup> This means our dental program has met rigorous national standards. Currently, we are the only dental practice in the Pacific Northwest with AAAHC accreditation.

### Convenience of integrated care

Your employees can experience a new way to take care of their overall health when they have Kaiser Permanente medical and dental coverage. Help them save time and enjoy the convenience of integration with:

- **Coordinated care**, like getting a flu shot, vaccination, or other preventive medical services during their dental appointment<sup>2</sup>
- **One electronic health record** and online access to help manage care
- **New virtual dentistry options**, like email, phone appointments, and care advice from our dental team – all with no copay and integrated with your employees' health record<sup>3</sup>



See our Dental Product Portfolio for information on our dental plans.

<sup>1</sup>aaaahc.org. <sup>2</sup>Medical services are available at select dental locations. You must be a Kaiser Permanente medical member to receive medical care. <sup>3</sup>When appropriate and available.

A woman with dark hair is looking at a smartphone outdoors. The background is a blurred city street with buildings and a railing. A dark blue semi-transparent box contains white text.

## 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 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.**

# Administer your plan quickly and easily

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

## Our support includes:

- Online self-service tools available through [account.kp.org](https://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 a data-driven approach

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 can help you develop, or improve, your 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](#) that can help ensure you're getting the most value from your health care investment.

# Health care that's easier 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 to help them track their 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 additional cost or a copay.





## Convenient support to help manage chronic conditions

Chronic health conditions can be 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 additional for – third-party disease management vendors. And your employees can get a seamless and convenient care experience from their Kaiser Permanente care team. Disease management programs help members address health issues like:

- 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.<sup>1</sup>

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.<sup>2</sup>

<sup>1</sup>Kaiser Permanente 2022 HEDIS® scores. <sup>2</sup>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.<sup>1,2,3,4</sup>
- **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.



### Patient feedback shows members are happy with their mental health care<sup>5</sup>

**94%**

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

**93%**

satisfaction with video visits

**90%**

satisfaction with phone appointments

<sup>1</sup>When appropriate and available. <sup>2</sup>These features apply to care you get at Kaiser Permanente facilities. <sup>3</sup>For high deductible health plan members, e-visits, phone visits, and video visits are subject to your plan's annual deductible. Once you reach your deductible, your copay is \$0. <sup>4</sup>If you travel out of state, phone 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. <sup>5</sup>Internal Kaiser Permanente data.



## 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,<sup>1</sup> genetic services, and more.
- **Maternity care at home:** With a mix of video visits, including an at-home toolkit, and in-person office visits, members can get quality maternity care from the comfort of their home in a way that works for them.
- **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.

<sup>1</sup>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. <sup>2</sup>Kaiser Permanente claims data, Kaiser Permanente hospitals, 2021. <sup>3</sup>The Joint Commission, 2021. cdc.gov, accessed March 5, 2021. <sup>4</sup>Premier, 2021.



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

**Unexpected complications rate:**

**Kaiser Permanente: 2.42%<sup>2</sup>    National average: 31%<sup>3</sup>**

### Why it matters

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



## Specialty services for substance use issues

The first step to getting help is often the hardest. If your employees need treatment – or just want more information about our range of services – we're here to help.

Kaiser Permanente offers a full range of evidence-based treatment options for substance use issues. Our compassionate providers work with members and their families to create a care plan that's specific to their needs.

### Brookside Residential Facility

Kaiser Permanente's Brookside Center, conveniently located on our Sunnyside Medical Center campus, is a licensed residential facility providing treatment and detox for mental health and substance use disorders, giving patients an opportunity for integrated treatment for co-occurring disorders. Each stay is personalized based on the patient's needs for help with recovery.

### Project Nurture

Project Nurture provides prenatal substance use disorder treatment through maternity care, peer support, and social services coordination. This program offers a flexible, patient-centered approach to help participants navigate their individual recovery process.

### Peer Support

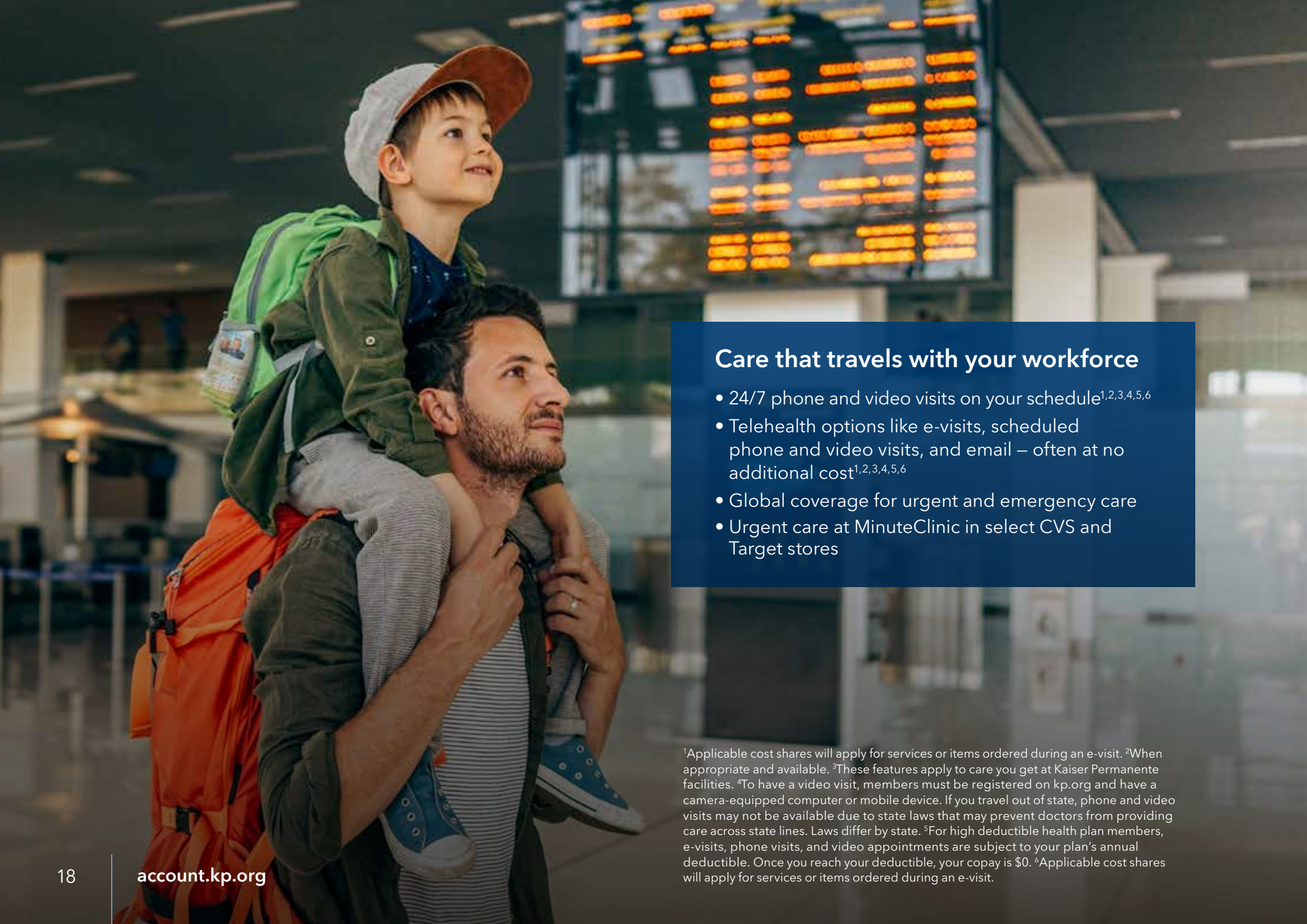
As part of the substance use disorder program, peer support specialists provide insight, encouragement, and resources based on their personal recovery from mental health and/or substance use disorders. Through this unique approach, patients can meet in community settings and develop their own social support network to promote a successful recovery. Peer support is available through our mental health and substance use disorder services.

### Community Partners

Kaiser Permanente has an expansive community network that supports outpatient, inpatient, and residential levels of care. Substance use outpatient services are typically provided by our teams, with the exception of adolescent care and methadone treatment.

For more information on our substance use disorder services, visit [kp.org/addictiontreatment/nw](https://kp.org/addictiontreatment/nw).





## Care that travels with your workforce

- 24/7 phone and video visits on your schedule<sup>1,2,3,4,5,6</sup>
- Telehealth options like e-visits, scheduled phone and video visits, and email – often at no additional cost<sup>1,2,3,4,5,6</sup>
- Global coverage for urgent and emergency care
- Urgent care at MinuteClinic in select CVS and Target stores

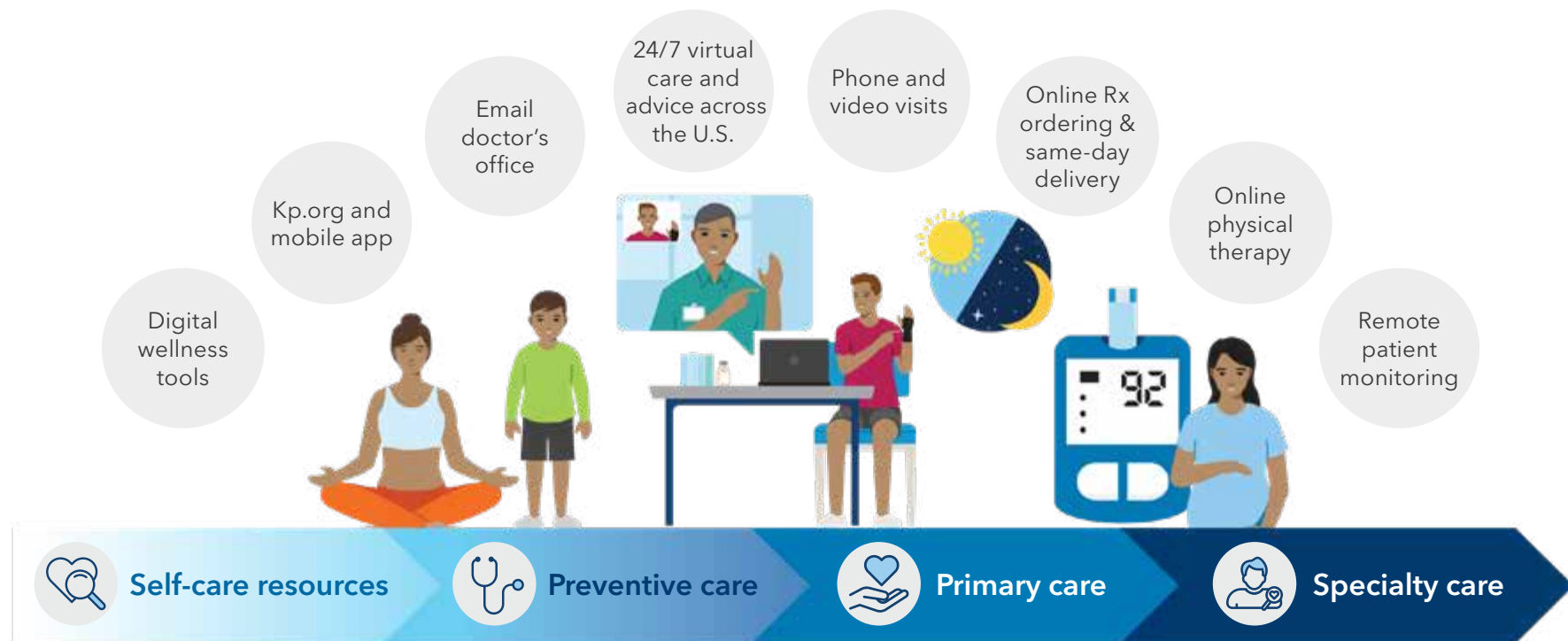
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# Good health, virtually anywhere

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 – plus 24/7 virtual care and advice.<sup>1,2,3,4,5,6</sup>

Wellness tools are always at your employees' fingertips: They can use [kp.org](https://kp.org) and the Kaiser Permanente app to schedule routine appointments, fill most prescriptions, and view most lab results.<sup>7</sup> Plus, in-facility video conferencing gets more doctors in the exam room for faster, more coordinated care.



<sup>1</sup>Applicable cost shares will apply for services or items ordered during an e-visit. <sup>2</sup>When appropriate and available. <sup>3</sup>These features apply to care you get at Kaiser Permanente facilities. <sup>4</sup>To have a video visit, members must be registered on [kp.org](https://kp.org) and have a camera-equipped computer or mobile device. If you travel out of state, phone 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. <sup>5</sup>For high deductible health plan members, e-visits, phone visits, and video appointments are subject to your plan's annual deductible. Once you reach your deductible, your copay is \$0. <sup>6</sup>Applicable cost shares will apply for services or items ordered during an e-visit. <sup>7</sup>To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on [kp.org](https://kp.org).

# 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<sup>1,2</sup>



**Calm**

[An app](#) for meditation, mindfulness, mental resilience, and sleep – designed to help lower stress, anxiety, and more.



**Headspace Care**

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



**myStrength**

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

<sup>1</sup>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. <sup>2</sup>Calm and myStrength can be used by members 13 and over. The Headspace Care app and services are not available to any members under 18 years old. <sup>3</sup>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.

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

Information may have changed since publication.

Plans are subject to exclusions and limitations. A complete list of the exclusions and limitations is included in the *Evidence of Coverage (EOC)*. To get a copy of the *EOC*, please contact your sales executive or account manager.