

PLANS AND PRODUCTS | CALIFORNIA

Supplemental benefits for Complete Suite plans

Comprehensive benefits are key to recruiting and retaining better employees. Avoid juggling multiple vendors – choose from Kaiser Permanente’s wide selection of competitive supplemental benefits to complement the high-quality, affordable health coverage of your base Complete Suite plan.

Fertility

For many in today’s workforce, fertility benefits are a major factor in company loyalty. Offer your employees affordable access to services like artificial insemination and in vitro fertilization (IVF) to support their family planning journeys.¹

Complete Suite plan	Already covered in Complete Suite plan	Supplemental fertility coverage
Most HMOs and DHMOs	Artificial insemination covered at 50%	1 IVF cycle covered at 50%
HSA-qualified HDHP HMOs	Artificial insemination not covered	Artificial insemination and 1 IVF cycle covered at 50% after deductible

Vision

Integrated vision care means your employees are screened for chronic health conditions and neurological disorders at routine eye exams, which can lead to lower health care costs and better long-term health management. Members also have access to a selection of competitively priced standard and designer eyewear. Basic lenses are included at \$0 as part of the glasses allowance.

Complete Suite plan	Vision plan	Glasses allowance	Contact lens allowance
HMO, DHMO, HSA-qualified HDHP	OPT 240	\$130 every 24 months	\$130 every 12 months
	OPT 297	\$130 every 12 months	\$130 every 12 months
	OPT 239	\$150 every 24 months	\$150 every 12 months
	OPT 296	\$150 every 12 months	\$150 every 12 months
	OPT 319	\$200 every 24 months	\$200 every 12 months
	OPT 320	\$200 every 12 months	\$200 every 12 months

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Hearing

While hearing tests are part of our base coverage, supplemental hearing plans include an allowance and 3-year manufacturer warranty for hearing aids. Hearing aid coverage is not available with HSA-qualified high deductible health plan HMOs.

Complete Suite plan	Hearing aid plan	Hearing aid allowance
HMO, DHMO	HEAR 14	\$1,000 per ear every 36 months
	HEAR 15	\$2,000 per ear every 36 months
	HEAR 21	\$2,500 per ear every 36 months
	HEAR 41	\$3,000 per ear every 36 months

Acupuncture and chiropractic care

Acupuncture and chiropractic care are increasingly popular ways to treat painful muscle and joint conditions, including back pain. Coverage for acupuncture and chiropractic care gives your employees extra resources to improve their health, which can help increase their engagement at work. Choose from several plan designs, including chiropractic only or combined chiropractic and acupuncture coverage. Visits are subject to ongoing medical necessity review.

Complete Suite plan	Acupuncture/chiropractic plan	Chiropractic coverage	Acupuncture coverage
HMO, DHMO, or POS ²	NCR 145/SCR 456	\$5 per visit, 30 visits	Not covered
	NCR 142/SCR 453	\$10 per visit, 30 visits	Not covered
	NCR 158/SCR 469	\$15 per visit, 30 visits	Not covered
	NCR 3061/SCR 3062	\$15 per visit, 20 combined visits	
HSA-qualified HDHP	NCR 2808/SCR 2807	\$15 per visit after deductible, 20 visits	Not covered
	NCR 4209/SCR 4210	\$15 per visit after deductible, 30 visits	Not covered
	NCR 11282/SCR 11283	\$15 per visit after deductible, 20 combined visits	
	NCR 11286/SCR 11287	\$15 per visit after deductible, 30 combined visits	
PPO ³	NCR 3474/SCR 3480	\$15/40% per visit, 20 combined visits	
	NCR 3470/SCR 3476	\$15/30% per visit, 30 combined visits	
	NCR 3473/SCR 3479	\$15/30% per visit, 20 combined visits	

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Dental

Appropriate dental care may reduce the risk of respiratory infections, cardiovascular disease, dementia, and pregnancy complications. Designed for quality and flexibility, our dental plans provide benefits to fit any budget. Our association with Delta Dental, one of the largest dental networks, makes it easy for members to find a dentist close to home.

Complete Suite plan	Dental plan	Network	Most preventive care services	Deductible
All plans	Dental Plan E Fee for Service	Any licensed dentist	\$0	\$25
	Dental Plan E PPO	Any licensed dentist	\$0 in network, cost share out of network	\$25
All non-PPO plans	Dental HMO Plan 10A	DeltaCare USA HMO network only	\$0 in network	No deductible

Ready to talk about your options? Contact your account representative for a quote on any of the benefits above to supplement your plan.

1. Talk with your account representative for details on fertility coverage by plan. **2.** 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. **3.** The Kaiser Permanente PPO Plan is underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc.