

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



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# Discover the Kaiser Permanente difference

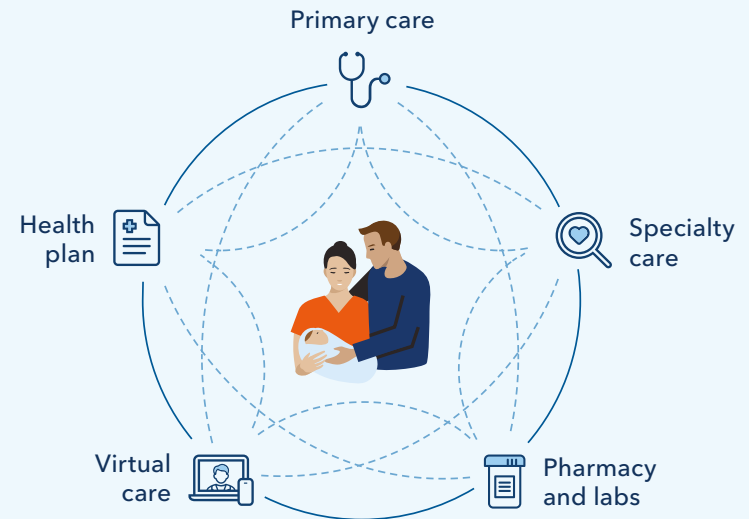
The connection between health benefits and business performance is becoming increasingly clear – and employers are taking a critical look at workforce health strategy to optimize the quality and value of their health care offerings.

To get the quality you expect and value you can measure, you need a partner who addresses the health of your employees early, consistently, and effectively.

## Health care that works

At Kaiser Permanente, our integrated care model combines coverage, care, hospitals, labs, and pharmacies to provide convenient, proactive care that helps 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.

### A truly integrated care model



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

With a comprehensive suite of virtual care choices and care teams that consult with each other in real time, your employees can get the care they want, how they want it – helping them stay healthier and more engaged on the job.

## Surging satisfaction

85% of members use our digital tools and give our 24/7 virtual care a 9.6 out of 10 satisfaction rating.<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>

## Exceptional experience<sup>3</sup>

**82%** are satisfied

**85%** say it's easy to use

## Why it matters

Each in-person appointment your employees don't need saves you an average of \$174 in direct costs and 2 hours of work time.<sup>4</sup>

## Give your employees a fully integrated virtual experience

All virtual and in-person care is captured in your employees' electronic health records, which they can access anytime by visiting [kp.org](https://kp.org) or 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

1. Kaiser Permanente 2022 Annual Report.; Kaiser Permanente internal data, December 19, 2023. 2. Mary Reed, DrPH, et al., "Treatment and Follow-up Care Associated With Patient-Scheduled Primary Care Telemedicine and In-Person Visits in a Large Integrated Health System," JAMA Network Open, November 16, 2021. 3. Kaiser Permanente 2022 Fall METEOR Survey. 4. Established patient visit, level 3, Kaiser Permanente Sample Fee List, 2024. Cost varies by region. 2022 American Time Use Survey, U.S. Bureau of Labor Statistics, bls.gov/tus, accessed March 4, 2024.

# 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 – 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 that are 19% more cost-effective than the average health plan.<sup>1</sup>

Number one health plan  
in America<sup>2</sup>

**insure.com**

## 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, get lab tests, and pick up prescriptions all in one trip.

One of the world's most ethical  
companies 5 years in a row.<sup>3</sup>

**ETHISPHERE**  
GOOD. SMART. BUSINESS. PROFIT.®

## Industry-leading quality

Our world-class 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.

Top-rated health plans in California –  
9 years in a row.<sup>4</sup>

Top performer in 105 effectiveness-of-care  
measures – the most of any health plan.<sup>5</sup>

1. Kaiser Permanente data calculated based on more than 50 discrete data points and third-party benchmarks. We compared Kaiser Permanente performance to the national average across 8 categories of common care and conditions. 2. "Best Health Insurance Companies of 2025," Insure.com, July 8, 2025. 3. "The 2023 World's Most Ethical Companies® Honoree List," Ethisphere.com, accessed March 17, 2025. 4. NCQA's Private Health Insurance Plan Ratings 2024-2025, National Committee for Quality Assurance, 2024: 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. 5. Kaiser Permanente 2024 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 2024 and is used with the permission of NCQA. Quality Compass 2024 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.



## It starts with a plan

We can meet your business's health care needs with a variety of easy-to-use plans, funding arrangements, and ancillary benefits.

Choose a plan with care options that align with your specific requirements, or work with us to create a customized plan that checks all the boxes.

# Find the right plan for your business

Choose from our innovative product portfolio to meet your needs.

## Kaiser Permanente Everyday Care plans

Kaiser Permanente Everyday Care plans offer upfront value, giving members access to routine care at \$0 or a low copay without having to meet a deductible first.

## Virtual Complete plans

With a Kaiser Permanente Virtual Complete® plan, your employees can get high-quality, integrated 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 employees.

## Consumer-directed health care (CDHC)

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

## New | Kaiser Permanente Plus™ (KP Plus)

If you want the benefits of our traditional HMO and deductible HMO plans with added out-of-network coverage for your workforce, consider offering our new KP Plus plans. Your employees can get a set number of covered services and prescriptions from any licensed provider in the U.S.<sup>1</sup>

## 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.<sup>2</sup>

## 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.<sup>3</sup>

## Group Medicare

Members can easily transition into a group Medicare plan and stay with the care team they know.

## National Product Portfolio

For groups with 51 or more eligible employees who manage health benefits in multiple regions, we provide high-quality, integrated care with streamlined administration and consistent benefit offerings.

## 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.<sup>4</sup>

**1.** Kaiser Permanente Plus is a limited point-of-service (POS) plan with coverage for certain outpatient services and prescriptions from out-of-network providers as described in the *Evidence of Coverage*. **2.** The Kaiser Permanente PPO plan is underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc. **3.** 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. **4.** Not an insurance product. Self-funded plans are administered by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc. Self-funded plans require a contract between KPIC and the plan sponsor (employer). KPIC will act as the administrator for all our self-funded plans.

# Offer even more

Keep employees satisfied, attract new talent, and avoid the hassle of multiple vendors. Explore competitive ancillary benefits and other services combined with our high-quality, affordable health plans – for a total health solution that can meet your employees’ needs.<sup>1</sup>

## 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.

## 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.

## Employee assistance program

Kaiser Permanente is working with Telus Health to offer all employees – even those without a core Kaiser Permanente health plan – an employee assistance program that supports their overall health by helping them improve their mental, physical, social, and financial well-being.<sup>2</sup>

## 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.

## 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.

### 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. We help all of your employees – including those without a core Kaiser Permanente health plan – return to good health faster and at a lower expense.

**1.** The services described above are not covered under your health plan benefits and are not 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. **2.** The employee assistance program is a standalone product and is not part of a Kaiser Permanente medical plan. The program is available if the employer opts into it, and an additional member fee is associated.



## 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 Complete Suite quote proposal tool, you can:**

- Quickly and easily review your options
- 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 2026, 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:

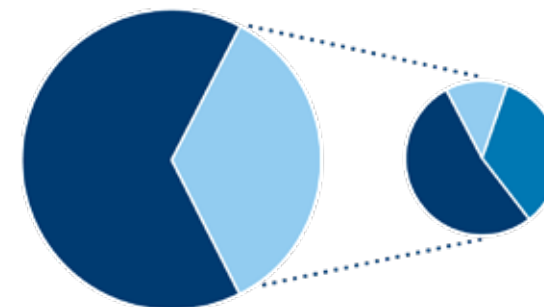
- Online self-service tools available through [business.kp.org](https://business.kp.org)
- The ability to create an account and designate administrators
- Easy access to make eligibility changes and payments, view your Summary of Benefits and Coverage documents, and order ID cards
- A team of specialists 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
- See how your employees access care – in-person and virtual – and which they prefer with our *Care Your Way* report



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, employees get reduced rates on gym memberships, massage therapy, 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](https://www.kp.org).

Even better, 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.

### Integrated Disability Management (IDM)

We provide a safe, streamlined clinical approach backed by years of experience that helps our patients consistently reach their highest level of recovery quickly. By optimizing their personal health, they can perform their best at work, and feel fully supported in their recovery to help reduce the duration of leave and total costs of employee disability.



## We protect businesses from the high cost of hypertension.<sup>1</sup>

Kaiser Permanente blood pressure control rate: **77%**

National average for blood pressure control: **61%**

### Why it matters

**A company with 1,000 employees would avoid \$487K in annual health care costs** through Kaiser Permanente’s approach to managing high blood pressure.<sup>2</sup>

1. Kaiser Permanente 2024 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 2024 and is used with the permission of NCQA. Quality Compass 2024 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. 2. Calculated based on an analysis that uses NCQA Quality Compass® data to compare Kaiser Permanente performance to the national average for controlling high blood pressure.



## 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. Plus, employees 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.



### 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

\*Kaiser Permanente National Market Research, 2021.



## Quality care for growing families

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 members start their journey with in vitro fertilization, 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 timely prenatal care visits<sup>1</sup>**

**Kaiser Permanente: 94%**

**National average: 79%**

### Why it matters

Babies born to people who don't receive prenatal care are 3 times more likely to have a low birth weight and 5 times more likely to die.<sup>2</sup>

1. Kaiser Permanente 2024 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 2024 and is used with the permission of NCQA. Quality Compass 2024 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. 2. "Prenatal Care: Why Do I Need Prenatal Care?," U.S. Department of Health and Human Services, February 22, 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.<sup>1</sup>

## Hypertension

Outside Kaiser Permanente, blood pressure control rates are lower for Asian, Black, and Latino people than for white people. At Kaiser Permanente, we've eliminated those gaps for all groups.<sup>2</sup>

## 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 are more likely to suffer diabetic retinopathy and typically undergo less screening.<sup>3</sup>

At Kaiser Permanente, we've eliminated those care disparities and are screening all demographic groups at rates well above the national average.<sup>4</sup>

## 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., "Influence of Health Care Systems on Mortality in Adult Patients With Cancer" *The American Journal of Managed Care*, May 2021. Data is from our Southern California region.  
2. Aleksandra A. Abrahamowicz et al., "Racial and Ethnic Disparities in Hypertension: Barriers and Opportunities to Improve Blood Pressure Control," *Current Cardiology Reports*, January 9, 2023. 3. Joseph M. Coney and Adrienne W. Scott, "Racial Disparities in the Screening and Treatment of Diabetic Retinopathy," *Journal of the National Medical Association*, April 1, 2022.  
4. Kaiser Permanente Equitable Care Health Outcomes report, Q3-Q4 2022.

# 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.



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

Employees can also get emergency and urgent care when and where they need it. Outside Kaiser Permanente states, they'll just pay their usual cost share for care from Cigna Healthcare® PPO Network providers, MinuteClinic locations and pharmacies, Concentra clinics, and The Little Clinic.\*



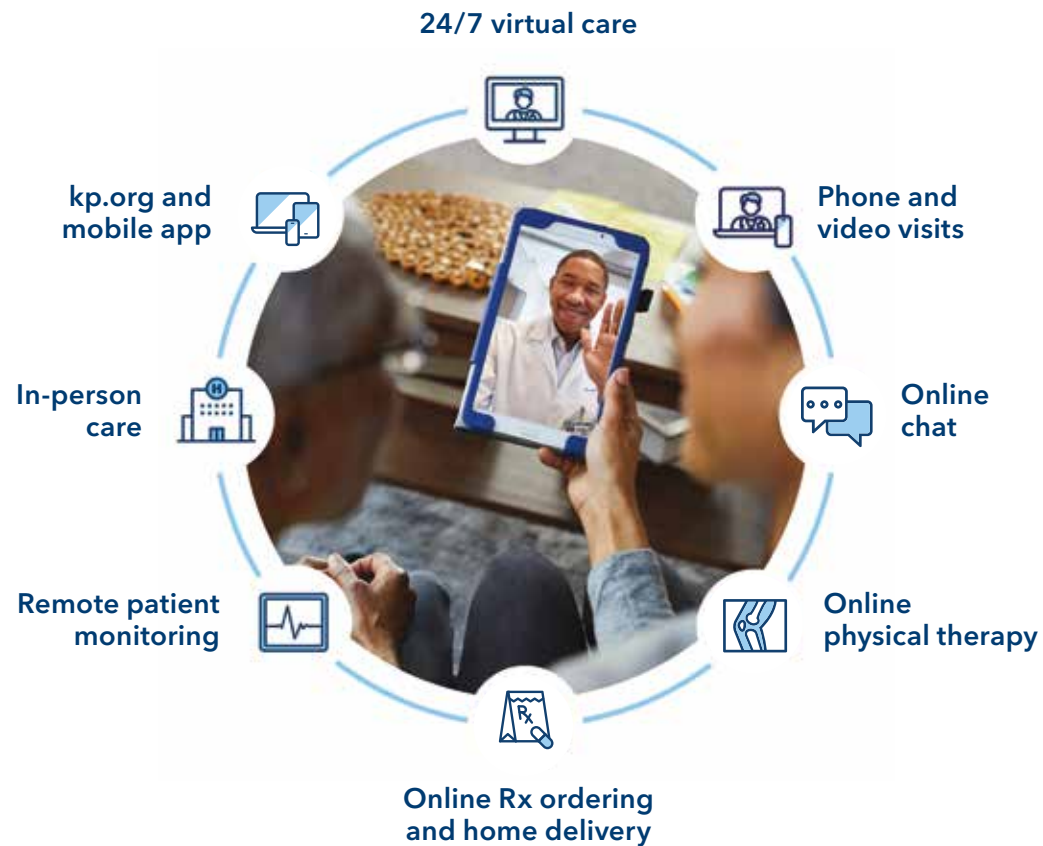
Employees can get emergency and urgent care around the world.

\*The Cigna Healthcare® 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. All within our integrated health plan system.

**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. 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 apps\*

### Optum

With One Pass Select Affinity® from Optum, your employees get access to gyms and fitness locations nationwide; live, digital fitness classes and on-demand workouts; personalized workout builders; and more.



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



With hundreds of self-guided resources along with one-on-one coaching, employees can get help with sleep, stress, focus, and more.<sup>w</sup>

Find additional wellness app resources at [kp.org/selfcare](https://kp.org/selfcare).

\*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.

# Spotlight on our new Kaiser Permanente Plus™ (KP Plus) plan

To meet the health, lifestyle, and financial needs of your workforce, you need a plan with the right balance of choice, affordability, and flexibility that makes sense for your business.

With KP Plus, your employees have access to Kaiser Permanente's integrated care delivery system **plus** limited out-of-network coverage for care from any licensed provider in the United States – no referral or prior authorization required.<sup>1</sup>

Covered out-of-network care includes:

- 10 outpatient medical services per year
- 5 prescription fills or refills per year

KP Plus sample plan benefits and costs		
Benefit <sup>2</sup>	In network	Out of network
<b>Deductible</b> (individual/family)	\$1,000/\$2,000	n/a
<b>Out-of-pocket maximum</b> (individual/family)	\$3,000/\$6,000	
<b>Virtual care</b>	\$0	\$20
<b>Primary care visit</b>	\$30	\$50
<b>Specialty care visit</b>	\$40	\$60
<b>Lab/X-ray</b>	\$15	\$35
<b>Emergency care</b>	20% after deductible	
<b>Inpatient hospital services</b>	20% after deductible	Not covered
<b>Prescription drugs</b> (generic/brand/specialty <sup>3</sup> )	\$15/\$35/20% up to \$250	\$20/\$55/Not covered

## Meet your employees' health care needs with KP Plus

Contact your Kaiser Permanente representative to learn how KP Plus strikes the right balance of choice, affordability, and flexibility for your workforce and your business.

<sup>1</sup>. Kaiser Permanente Plus is a limited point-of-service (POS) plan with coverage for certain outpatient services and prescriptions from out-of-network providers as described in the *Evidence of Coverage*. <sup>2</sup>. Some services – such as inpatient care and outpatient surgery – must be performed by Kaiser Permanente or affiliated providers. For details, refer to the plan's *Evidence of Coverage*. <sup>3</sup>. Specialty pharmacy drugs are not covered out of network.