

2026 Small business plans



	KP HI Platinum 0/20 Rx Ded (Low)	KP HI Platinum 0/20 (Medium)	KP HI Platinum 0/15 (High)
Medical deductible	\$0 Member / \$0 Family	\$0 Member / \$0 Family	\$0 Member / \$0 Family
Out-of-pocket maximum	\$2,500 Member / \$5,000 Family	\$2,500 Member / \$5,000 Family	\$2,500 Member / \$5,000 Family
Out-of-pocket maximum – Rx	\$6,000 Member / \$12,000 Family	\$5,000 Member / \$10,000 Family	\$5,000 Member / \$10,000 Family
Primary care physician office visit	\$20 No charge for children through 17	\$20 No charge for children through 17	\$15 No charge for children through 17
Specialist office visit	\$20	\$20	\$20
Physical therapy/occupational therapy/speech therapy – outpatient	\$20	\$20	\$20
Inpatient hospital	20% / Routine delivery no charge	20% / Routine delivery no charge	10% / Routine delivery no charge
Lab/X-ray – Basic/Complex	Basic \$20 / Complex 20%	Basic \$20 / Complex 20%	Basic \$15 / Complex 20%
Testing	20%	20%	20%
Outpatient surgery	20%	20%	10%
Emergency services	20%	20%	\$150
Skilled nursing facility	20%	20%	10%
Radiation therapy	20%	20%	20%
Skilled admin Rx	20%	20%	20%
Outpatient dialysis	20%	20%	20%
Rx deductible (specialty)	\$100 Member / \$200 Family	\$0 Member / \$0 Family	\$0 Member / \$0 Family
– Tier 1 generic Rx	\$3	\$3	\$3
– Tier 2 generic Rx	\$15	\$12	\$12
– Brand Rx	\$75	\$50	\$50
– Specialty Rx	\$200 after deductible	\$200	\$200
Optical¹	Pediatric optical covered. Various optical riders available at an additional cost		
Dental¹	HDS Dental rider options are available at an additional cost		
Chiropractic/acupuncture/massage/naturopathy^{1, 2}	20 visits per year at \$20 per visit available at an additional cost		
HMO plus	HMO plus is available on some plan packages at an additional cost		

Get Fit Rewards.³ Earn a free gym membership or get discounted rates at participating fitness centers. For details visit kp.org/fitrewards.

¹Optional benefit riders include: chiropractic, acupuncture, massage and naturopathy therapy package rider, optical riders, and dental riders. Please refer to your Evidence of Coverage for details. ²Alternative medicine services listed in this Rider are covered only if Medically Necessary and received from the Health Plan Designated Network's Participating Chiropractors, Participating Acupuncturists, Participating Massage Therapists, and Participating Naturopaths. ³All Kaiser Permanente plans offer the Fit Rewards program at no additional cost which allows members to earn a free gym membership at participating gyms or enjoy discounted rates at other participating fitness centers. For detailed program requirements and limitations, visit kp.org/fitrewards.

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More ways to get care, and other benefit options

- **Family benefits** included with \$0 copays for routine maternity services and primary care office visits for children (through age 17).
- **Plan options:**
 - KP HI Platinum 0/20 Rx Ded (Low plan with a prescription drug deductible)
 - KP HI Platinum 0/20 (Medium plan without a prescription drug deductible)
 - KP HI Platinum 0/15 (High plan without a prescription drug deductible)
- **Healthy extras** (Round out your employees' benefit package by offering one or more of the following optional supplemental benefit riders available for an additional cost):
 - **Optical** options with a flat dollar allowance that refreshes every calendar year and can be used toward the purchase of prescription eyeglasses -- including frames, prescription lenses, and lens treatments -- or prescription contact lenses, contact lens exams, and fittings.
 - **Dental** options provided by Hawaii Dental Service (HDS) include two examinations, bitewing X-rays, and two cleanings per calendar year. The plan picks up 70% of the costs for specialty services such as periodontics, endodontics, and oral surgery -- and an additional 50% to 70% is covered for prosthodontics, and crowns and fillings. Members pay discounted rates by visiting a participating dentist. Benefits also include orthodontia coverage for children up to the age of 18
 - **Chiropractic, acupuncture, massage therapy, and naturopathy services** bundled into one convenient benefits package.¹
- **Convenient care.**² You have many ways to get care when it works for you – online, by phone, or in person. Plus, **care while traveling** is easier than ever. Learn more at kp.org/getcare.
 - **24/7 phone advice** from licensed clinicians, at no additional charge.²
 - **24/7 virtual care by phone or video, no appointment necessary.** Available at no additional cost for most plans.²
 - **Other virtual care options** include e-visits, and scheduled video and phone appointments.²
 - **Refill most prescriptions online.**
 - **Urgent care** locations on Oahu and Maui.
- **Self-care apps at no additional cost to members** help you navigate life's challenges, and make small changes to improve your sleep, mood, relationships, and more. Learn more at kp.org/mentalhealth.
- **Get fit rewards.**³ Earn a free gym membership or get discounted rates at participating fitness centers. For details visit kp.org/fitrewards.

¹ Alternative medicine services listed in this Rider are covered only if Medically Necessary and received from the Health Plan Designated Network's Participating Chiropractors, Participating Acupuncturists, Participating Massage Therapists, and Participating Naturopaths. ² Where 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. ³ All Kaiser Permanente plans offer the Fit Rewards program at no additional cost which allows members to earn a free gym membership at participating gyms or enjoy discounted rates at other participating fitness centers. For detailed program requirements and limitations, visit kp.org/fitrewards.