

A BETTER WAY TO TAKE CARE OF BUSINESS

Your guide to large group plans and products with Kaiser Permanente

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Discover the Kaiser Permanente difference

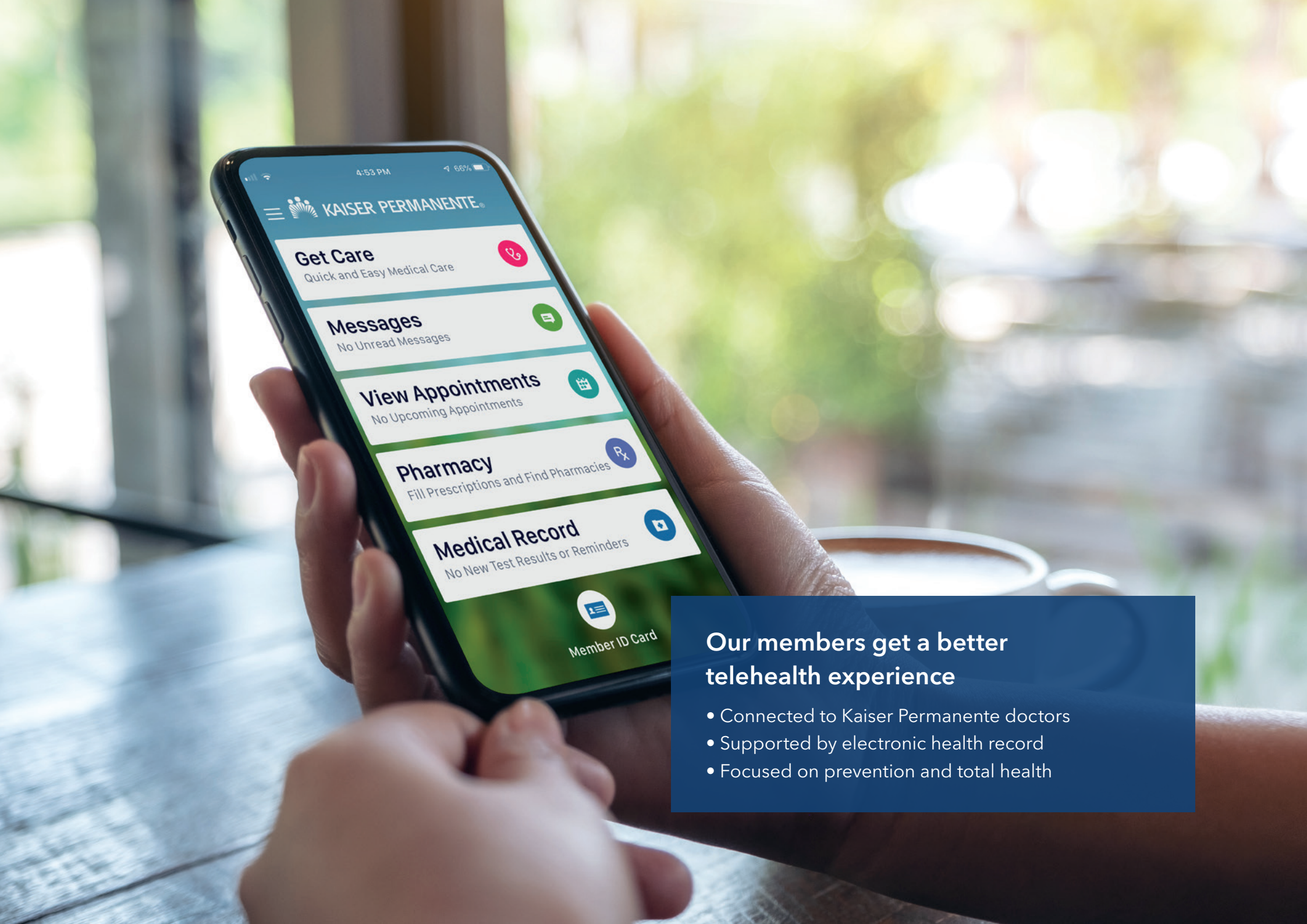
To successfully manage your total costs and improve business performance, you need a partner who addresses the health of your employees early, consistently, and effectively.

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 get a different approach.

Your employees won't get treated only when they're sick or injured. Our coordinated model of care brings together doctors, medical facilities, and health plan 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.



Our members get a better telehealth experience

- Connected to Kaiser Permanente doctors
- Supported by electronic health record
- Focused on prevention and total health

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. This will help 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. And we make it easy to get started, with an array of plan designs and price points to fit your budget.

Reaction Data

Number one for delivering high-quality care at a sustainable cost[1]

Time-saving convenience

When care is convenient, your employees are more likely to get the services they need to stay healthy. Telehealth care options like 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, visit a specialist, pick up prescriptions, and get lab tests, eyeglasses, or hearing aids – all in one trip.

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Top-rated digital experience among health plans[2]

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 – helping to keep your employees healthier and more engaged.

PRIVATE NCQA HEALTH INSURANCE PLAN RATINGS 2019 – 2020

Among the highest-rated plans in the nation[3]



Employers have access to Kaiser Permanente's portfolio of products – a range of market-competitive plans and price points. These products provide maximum value for your business dollars and include the high-quality care your employees need to get healthier.

It starts with a plan

All of our plans feature access to a wide range of care options – from preventive services to specialty care and effective disease management programs. Plus, by pairing care and coverage, our connected model offers a health care experience that's simpler, more efficient, and easier to administer.

Find the product that fits your business needs. You can choose from easy-to-administer options, including:

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 employee population.

Consumer-directed health care for use with health payment accounts
With our consumer-directed health care (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.

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 physicians and other licensed care providers.

Point-of-service (POS)
POS plans combine the quality and predictability of our HMO plan with the flexibility of a PPO plan, and enable employees to get care from Kaiser Permanente doctors, an outside network of physicians, and other licensed providers.

Out-of-area
Out-of-area indemnity plans provide coverage by licensed providers outside Kaiser Permanente and our network service areas.

Group Medicare
With Group Medicare plans, members can easily transition into a group plan and stay with the care team they know.

Multistate plans
A portfolio of plan designs that offer consistent benefits across all Kaiser Permanente markets. These plans are for mid-sized and large-sized groups with employees and retirees in more than one Kaiser Permanente market.

Funding arrangements
For employers who qualify, we also offer national pricing, risk sharing arrangements, and self-funding options.

Offer even more

Get even more out of your coverage with value-added ancillary options that can help you attract and retain top talent.



Vision Essentials

Choose from a variety of plan options with separate or flat allowances for frames, lenses, or contact lenses. Plus, all eye exams and eyewear fittings are performed by eye care professionals connected to our electronic health record system. They can diagnose diabetes, glaucoma, or other chronic conditions during routine exams, and refer members for needed tests.

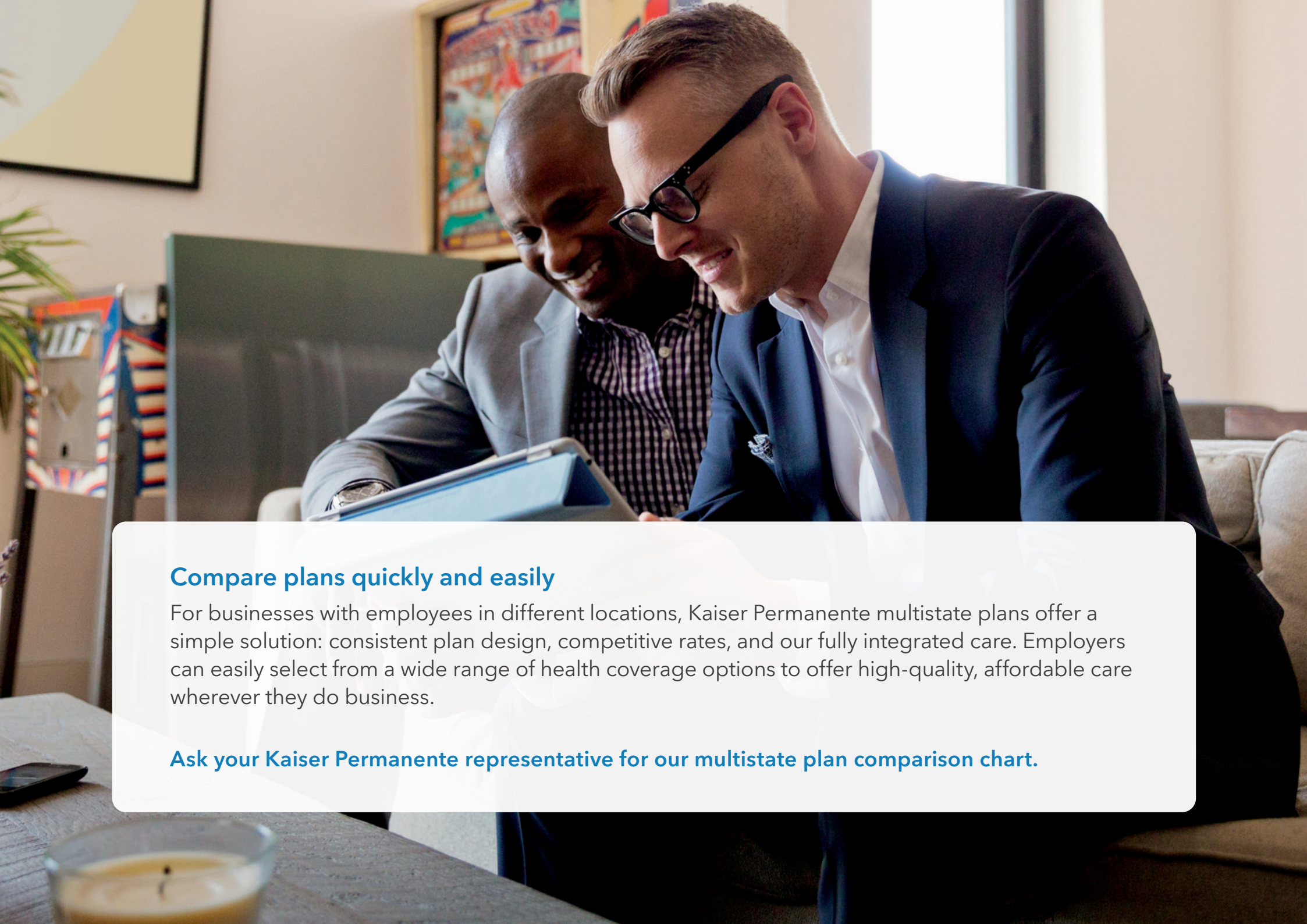


Chiropractic/acupuncture

Choose from several plan designs, including chiropractic only or combined chiropractic and acupuncture coverage, with a variety of copay and annual visit options. And acupuncture is always covered for members when it's prescribed by a Kaiser Permanente doctor.

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.[4]



Compare plans quickly and easily

For businesses with employees in different locations, Kaiser Permanente multistate plans offer a simple solution: consistent plan design, competitive rates, and our fully integrated care. Employers can easily select from a wide range of health coverage options to offer high-quality, affordable care wherever they do business.

Ask your Kaiser Permanente representative for our multistate plan comparison chart.

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 plan.

Our support includes:

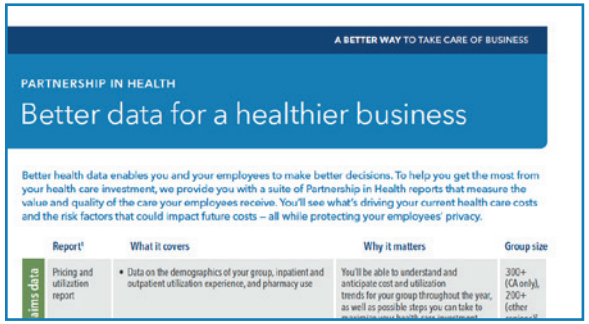
- A single lead account manager
- Streamlined case implementation
- Consolidated billing
- Online self-service tools available through account.kp.org
- The ability to create an employer account and designate administrators
- Easy access to make eligibility changes and payments, view your Summary of Benefits and Coverage documents, and order ID cards
- Team of specialists trained to provide quick resolution to complex, escalated employer and broker issues – often in one touch
- A coordinated renewal experience

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



Learn more about our Partnership in Health suite of reports, which can help ensure you're getting the most value from your health care investment.

What your employees get with Kaiser Permanente

Your employees deserve health care that's simple, personalized, easy to access – and designed to help them thrive.



A robust new member welcome program

Our new member welcome program helps your employees and their dependents understand and take advantage of their new health plan – without disruption to your business. Personalized videos and a welcome site make it easy for your employees to create their online account, choose a doctor, transition prescriptions, and more. Members also get pre- and post-visit phone calls for their initial care visit, as well as a welcome letter from their doctor.



Personalized support throughout the care experience

We'll text or call whenever members are due for preventive care like flu shots or mammograms. And to keep their health on track year-round, 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 cost or a 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 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



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 you start your journey with in vitro fertilization, genetic services, and more.[5]
- **Personalized delivery experience:** Share your birth plan with your ob-gyn or certified nurse-midwife.
- **A faster, safer return home:** From skin-to-skin contact to breastfeeding consultations, we promote better bonding, safer recovery, and quicker returns home.





Care that travels with your workforce

- 24/7 medical advice through our Away from Home Travel Line
- Telehealth options like phone appointments and video visits – often at no additional cost
- Global coverage for urgent and emergency care
- Urgent care at MinuteClinic in select CVS and Target stores

Good health, virtually anywhere

It's 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 access to an advice line. And they always have wellness tools at their fingertips. They can use 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.[6] Improve your wellness strategy with tools from Kaiser Permanente that are designed to address specific risks relevant to your workforce.

Healthy lifestyle programs

These online programs offer advice and tools to help form healthy habits. Plus, our no-cost Total Health Assessment gives employees a health snapshot, with personalized tips to help them reach their health goals.

classpass

Your employees get no-cost access to thousands of on-demand workout videos at classpass.com. Plus, free trials and reduced rates on ClassPass membership to access livestreaming and in-person exercise classes from top studios worldwide.

myStrength

myStrength offers personalized programs with interactive activities, health trackers to help you maintain progress, in-the-moment coping tools, and more.[7] It helps your employees set goals and work toward them at their own pace.

Calm

Calm is an app for daily use to lower stress, reduce anxiety, and improve sleep.[8] It includes guided meditations, programs taught by world-famous experts, sleep stories narrated by celebrities, mindful movement videos, and more.

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

1. *Hospital Brand Equity Executive Brief – 2019,* Reaction Data, reactiondata.com/wp-content/uploads/2019/02/Hospital-Brand-Equity-Reaction-Data-2019.pdf **2.** *"Digital Experience Index,"* Verint, 2019, verint.com/wp-content/uploads/Verint-ForeSee-DXI-Q2-2019-7.pdf **3.** NCQA's Private Health Insurance Plan Ratings 2019–2020, National Committee for Quality Assurance, 2019: Kaiser Foundation Health Plan of Colorado – HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of Georgia, Inc. – HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Hawaii – HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. – HMO (rated 5 out of 5); Kaiser Foundation Health Plan, Inc., of Northern California – HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of the Northwest – HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Southern California – HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of Washington – HMO (rated 4 out of 5). **4.** Kaiser Permanente On-the-Job® is available in Kaiser Permanente's California, Hawaii, Northwest, and Washington markets. **5.** In vitro fertilization (IVF) is covered under the supplemental assisted reproductive technologies (ART) benefit that must be purchased by a large employer group. If a member does not have the supplemental ART benefit, IVF is excluded from coverage. **6.** Jessica Grossmeier, et al., "Linking Workplace Health Promotion Best Practices and Organizational Financial Performance," Journal of Occupational and Environmental Medicine, January 2016. **7.** myStrength® is a wholly owned subsidiary of Livongo Health, Inc. **8.** The Calm app is not available to Kaiser Permanente Washington members at this time.

Information may have changed since publication.

kp.org/choosebetter

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