

Kaiser Permanente Plus™

CALIFORNIA

Kaiser Permanente Plus (KP Plus) is an affordable health plan that gives employees the choice of high-quality care from Kaiser Permanente and affiliated doctors.¹ They also get the flexibility of covered care from out-of-network doctors a limited number of times per year.

WITH KP PLUS, YOUR EMPLOYEES GET:

- **Comprehensive coverage of care** from Kaiser Permanente doctors and affiliated providers.
- **Up to 10 out-of-network physician visits or outpatient medical services** per year, and 5 prescription fills or refills per year.
- **Preventive care services**, such as routine physicals, well-child visits, and certain screening tests, with \$0 copay.
- **Generally lower out-of-pocket expenses** and monthly rates when compared with a typical PPO plan.

Top-rated

CARE AND COVERAGE FOR EMPLOYEES ON THEIR TERMS

Kaiser Permanente is among the highest-rated health plans in every state we serve.²

And we're ranked number one by Insure.com for quality and customer experience.³

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KP PLUS SAMPLE PLAN BENEFITS AND COSTS

BENEFIT	IN-NETWORK CARE	OUT-OF-NETWORK CARE
Deductible (individual/family)	\$2,000/\$4,000	n/a
Out-of-pocket maximum (individual/family)	\$4,000/\$8,000	
Preventive care	\$0	\$0
Virtual care	\$0	\$20
Primary care office visit	\$20	\$40
Specialty care office visit	\$30	\$50
Mental health office visit	\$20	\$40
Physical therapy	\$30	\$50
Lab	\$15	\$35
X-ray	\$20	\$40
Emergency care	20% coinsurance	
Inpatient hospital services	20% coinsurance (after deductible is met)	Not covered
Prescription drugs (generic/brand name/specialty)	\$5/\$15/20% up to \$200	\$25/\$35/not covered

CARE FROM KAISER PERMANENTE

Care from Kaiser Permanente includes fixed out-of-pocket costs with set copay amounts for most covered services, 24/7 virtual care, and prescription fills and refills at Kaiser Permanente pharmacies.

CARE OUT OF NETWORK

Includes up to a set number of physician office visits or outpatient medical services and prescription fills or refills a year. KP Plus members don't need a referral or prior authorization to receive care.

Contact your Kaiser Permanente representative to learn more about KP Plus.

1. In California, 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. NCQA's Private Health Insurance Plan Ratings 2024-2025, National Committee for Quality Assurance, 2024: Kaiser Foundation Health Plan of Colorado – HMO (rated 4 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 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 4.5 out of 5). 3. "Best Health Insurance Companies For 2025," Insure.com, March 6, 2025.