

Kaiser Permanente Everyday Care plans

With a Kaiser Permanente Everyday Care plan, your employees get convenient access to routine care at a \$0 copay—depending on their plan—making it ideal for employees who value routine care and regularly stay on top of their health.

EASY FOR EMPLOYEES TO UNDERSTAND AND USE

- **A \$0 copay for most routine services:**
And no need to meet a deductible first.
Routine services include primary, urgent, and specialty care; virtual care; labs; mental health and substance abuse services; physical, occupational, and speech therapy; and generic prescriptions.
- **Predictable, transparent cost shares:** Enables employees to more easily understand, anticipate, and plan for out-of-pocket costs.
- **Better long-term health:** Reduced barriers to routine care, including early detection and treatment of emerging health conditions, can help employees maintain their overall health.
- **Optimized complex care management:** A streamlined experience in a supportive, integrated care environment helps employees bond with their care teams, leading to healthier outcomes.

EASY FOR BUSINESSES TO ADMINISTER AND MANAGE

- **Robust benefits at an affordable cost:**
More value for your health care dollar, with competitive plan pricing at a monthly rate similar to our most popular deductible HMO health plans.
- **Simple, carefree administration:** These plans are easy to offer and explain, reducing employee inquiries by 16%.¹
- **More engaged employees:** Straightforward, affordable, and transparent plans make it easier for your employees to stay on top of their health—and on the job.

CONSIDER A DEDUCTIBLE-ONLY HRA

When combined with a Kaiser Permanente Everyday Care plan, a deductible-only HRA can relieve employee anxiety and offset their deductible costs for major medical events without affecting pricing.²

Ask your Kaiser Permanente representative for details.

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SAMPLE \$0 COPAY PLAN DESIGN

Kaiser Permanente Everyday Care plans deliver upfront value to you and your employees through simple and transparent plan designs with affordable rates. You can choose from plans with a range of deductibles that offer most routine services at a \$0 copay.

SERVICE/CATEGORY		COST SHARE ³
No copay	Primary care	\$0
	Specialty care	\$0
	Urgent care	\$0
	Generic prescriptions	\$0
	Labs	\$0
Copay, no coinsurance	X-rays	\$50
	Brand-name prescriptions	\$50
	Nonpreferred prescriptions ⁴	\$125
	Specialty drug prescriptions	\$300
	Ambulance services	\$500
	Emergency room visits	\$500
	MRIs/CT scans/PET scans	\$500
Subject to deductible	Outpatient surgery	\$0 after deductible
	Inpatient hospital services	\$0 after deductible
	Skilled nursing facility	\$0 after deductible
Aligned annual expenses	Annual deductible	\$4,000 individual/\$8,000 family
	Annual out-of-pocket maximum	\$4,000 individual/\$8,000 family

Not subject to deductible

¹ Kaiser Permanente internal data: Analysis of member inquiries comparing those enrolled in 2023 deductible HMOs and 2024 Kaiser Permanente Everyday Care plans.

² This is an exception to Kaiser Permanente's current deductible funding policy only for Kaiser Permanente Everyday Care plans.

³ Cost shares vary by plan and Kaiser Permanente area.

⁴ Nonpreferred prescriptions do not apply in California and follow the same copay as brand-name prescriptions.

Contact your Kaiser Permanente representative to learn more about Kaiser Permanente Everyday Care plans.

