KAISER PERMANENTE®

Your guide to large group plans and products

CALIFORNIA HEALTH PLANS

business.kp.org

Contents

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

<Rep name>

<Email address>

<XXX-XXX-XXXX>

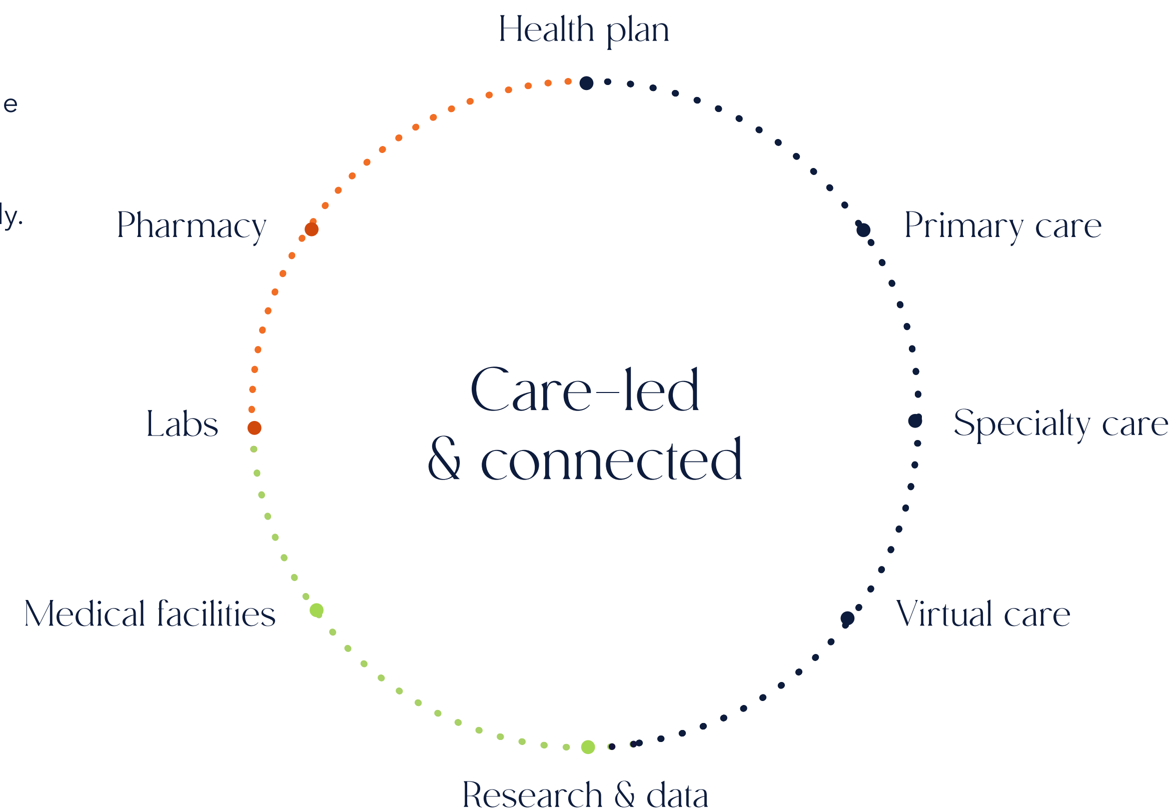
Discover the Kaiser Permanente difference

When everything is connected, everything is easier

The connection between workforce health and business performance is becoming increasingly clear – and employers are looking to optimize the quality and value of their health care offerings. 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 and the maximum value for your investment.



A radically better model for radically better results

COST-EFFECTIVE CARE

With Kaiser Permanente, your workforce will get timely screenings and vaccinations at no cost or at a copay only. You'll also get clinical data reporting on the health of your population to help you craft cost-saving workforce health strategies.[1]

TIME-SAVING CONVENIENCE

When care is convenient, your employees are more likely to get the services they need to stay healthy. Virtual options make it easy for your employees to connect with Kaiser Permanente care teams. And when members need in-person care, they can often see their doctor, pick up prescriptions, and get lab tests – all in one trip.

INDUSTRY-LEADING QUALITY

Our world-class doctors have developed a team-based, patient-centered approach 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.

Number one in the nation for value[2]

Top-rated health plan in every state we serve[3]

NATIONAL COMMITTEE FOR QUALITY ASSURANCE

Control your health care costs or provide exceptional care? With Kaiser Permanente you can do both. We offer a range of plans, funding arrangements, and ancillary benefits so you can build the best solution for your business and your workforce. We can also design a custom solution to meet your company's specific needs.

Find the right plan for your business

Choose from our innovative product portfolio to meet your needs.

NEW | KAISER PERMANENTE PLUS™ (KP PLUS)

Give your workforce the benefits of our traditional HMO and deductible HMO plans with added out-of-network coverage. Your employees can get a set number of covered services and prescriptions from any licensed provider in the U.S.[4]

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.

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.

KAISER PERMANENTE 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.

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.[5]

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.[6]

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.

Flexible funding to help manage costs and minimize risk

FULLY INSURED PLANS

Simple, predictable costs with no financial risk

RISK SHARING ARRANGEMENTS

Predictable costs without full risk, plus potential rebate based on claims performance

SELF-FUNDED PLANS[7]

Greater control, plus tax incentives and savings potential

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

FLEXIBLE SPENDING ACCOUNT (FSA)

Provide employees a way to set aside a certain amount of their salary pretax to pay for predictable health care costs.

HEALTH SAVINGS ACCOUNT (HSA)

Set your employees up with a high deductible health plan and a tax-advantaged savings account for health care.

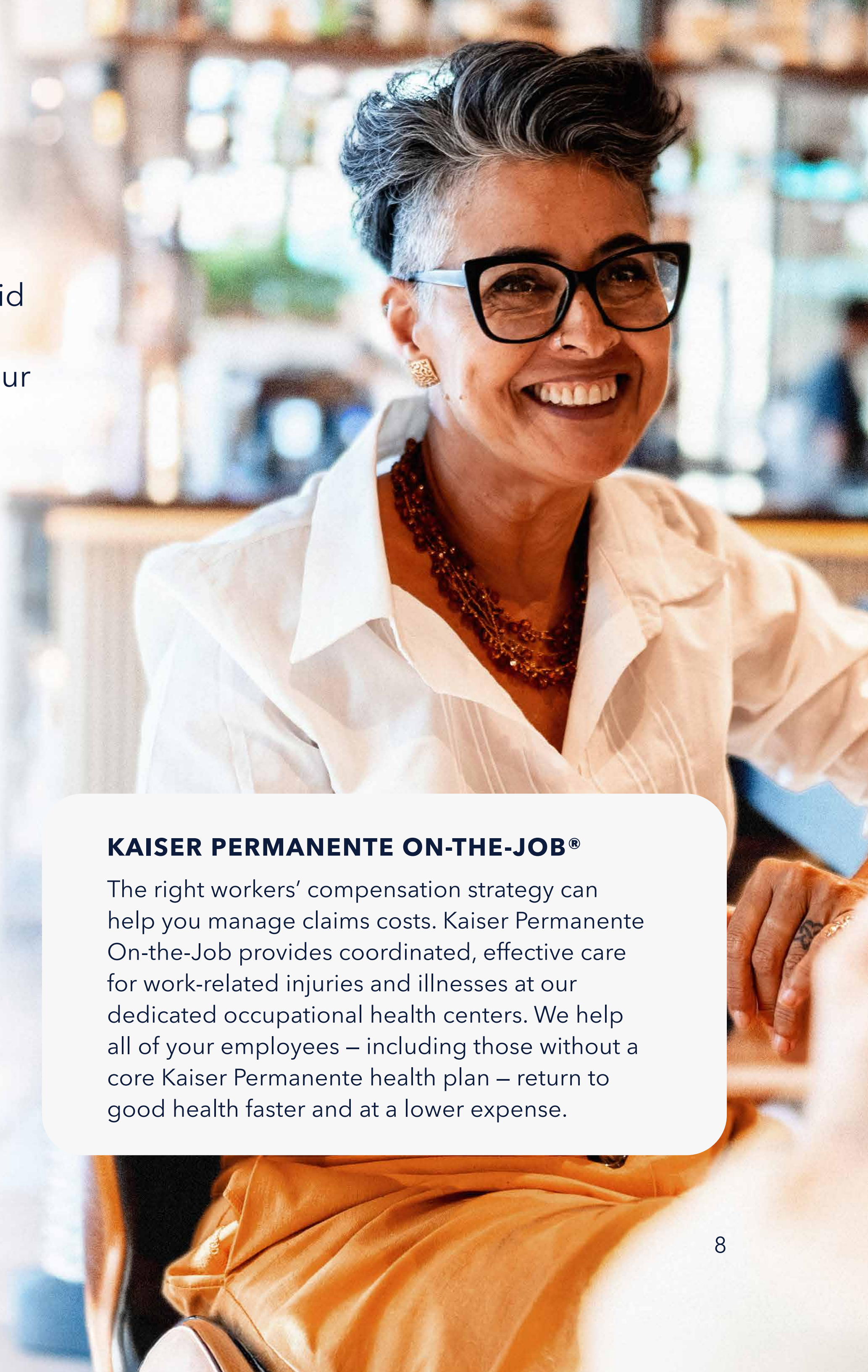
HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

Offer a tax-deductible employer-funded account to help employees pay for qualified medical expenses.

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 an overall health solution that meets your employees' needs.[8]

- **DENTAL**
- **VISION**
- **HEARING**
- **CHIROPRACTIC**
- **ACUPUNCTURE**
- **EMPLOYEE ASSISTANCE PROGRAM**



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.

Compare plans quickly and easily

Complete Suite is a portfolio of competitively priced product offerings designed to meet the needs of midsize businesses.

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
- Spend less time managing benefits and more time moving your business forward

Compare plan designs for 2027 with our interactive plan comparison tool (PDF).

Administer your plan

With Kaiser Permanente, you get a simple, efficient administrative experience.

You can:

- Access online self-service tools at business.kp.org
- Designate administrators in your employer account
- Quickly make eligibility changes, order ID cards, make payments, and view Summary of Benefits and Coverage documents
- Easily contact an experienced team of specialists to efficiently resolve issues

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

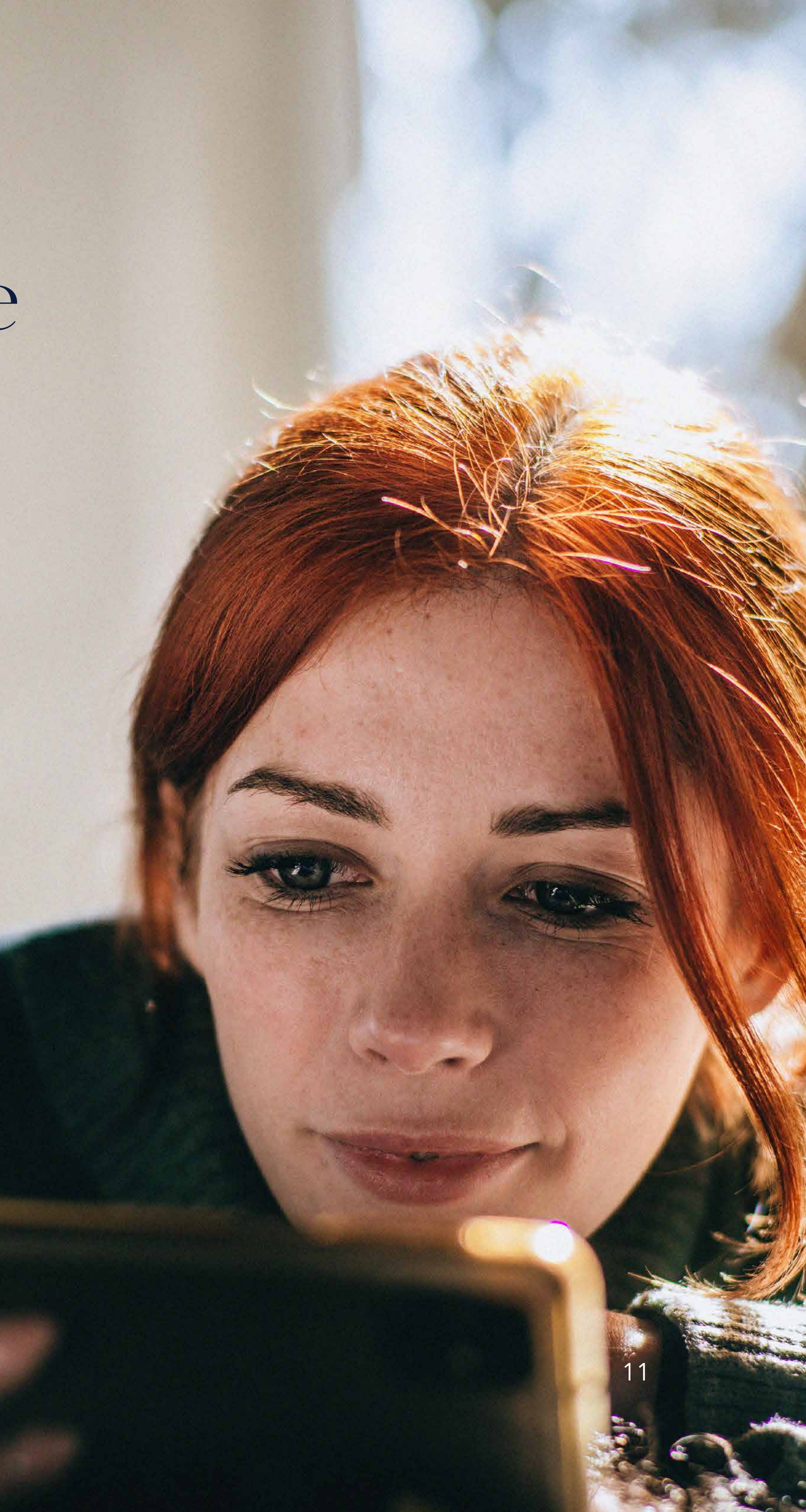
TRANSFORM YOUR HEALTH CARE STRATEGY WITH BETTER DATA

Our reports provide you with detailed lifestyle risk, preventive care, and chronic conditions information based on clinical data.[9] This information can help you develop or improve workforce health programs to boost employee wellness – and your bottom line.

With Partnership in Health reports, you can:

- Identify the health conditions affecting your workforce
- Pinpoint what's driving your current health care costs and learn about risk factors that could impact future costs
- See how your employees access care – in person or virtually

What your employees get with Kaiser Permanente



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 wellness resources such as local classes and farmers markets, reduced rates on gym memberships, 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.

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

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[10]

80%

Kaiser Permanente blood pressure control rate

64%

national average for blood pressure control

WHY IT MATTERS

A company with 1,000 employees would avoid $521K in annual health care costs through Kaiser Permanente's approach to managing high blood pressure.[11]

Promoting good mental health

When you partner with Kaiser Permanente, you're gaining access to a full suite of mental health resources. Your workforce will get the kind of care that's 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.

KAISER PERMANENTE®

Our members are:[12]

4x

as likely to be screened for depression

2x

as likely to respond to treatment

Patient feedback shows members are happy with their mental health care[13]

94%

of members feel their care team respects what they have to say

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.[14]
- **Personalized delivery experience:** Members are invited to share their birth plan with their 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.

We're in the top 10% nationwide for timely prenatal care visits[15]

95%
Kaiser Permanente

80%
national average

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.[16]

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.[17]

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.[18]

At Kaiser Permanente, we've eliminated those care disparities and are screening all demographic groups at rates well above the national average.[19]

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.[20]

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.

OVER 150 LANGUAGES

Members have access to no-cost interpreter services in over 150 languages, including American Sign Language.

Care when and where your employees need it

The last thing your employees want to worry about on a business trip or vacation is their health coverage. Now, it's easier than ever for them to get care if something happens when they're away from home.

CARE THAT TRAVELS WITH YOUR WORKFORCE

- 24/7 medical advice through our Away from Home Travel Line
- Urgent care at Concentra urgent care centers, The Little Clinic, and MinuteClinics in select CVS and Target stores
- Kaiser Permanente members have access to the Cigna Healthcare® PPO Network of physicians and providers for emergency and urgent care while traveling away from home[21]
- Internationally, employees can get emergency and urgent care around the world

Virtual care is everywhere. Virtual care with member health history isn't.

IN OUR INTEGRATED SYSTEM, MEMBERS HAVE ONLINE ACCESS TO:

- 24/7 virtual care by phone, video, or e-visit
- Email their doctor's office
- Lab results and past visit information
- Preventive care reminders and convenient appointment scheduling

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.[22]

MEMBERS CAN ALSO TAKE ADVANTAGE OF:

- Online physical therapy
- Remote patient monitoring
- Online prescription ordering for home delivery

KAISER PERMANENTE®

Surging satisfaction

85%

of members use our digital tools[23]

9.6 of 10

virtual care satisfaction rating[24]

WHY IT MATTERS

Each in-person appointment your employees don't need saves you an average of $166 in direct costs and 2 hours of work time.[25]

Good health, virtually anywhere

Wellness tools for your employees at work and outside of work.

KEEP GOOD HEALTH WITHIN REACH

Improve your wellness strategy with tools from Kaiser Permanente that are designed to address specific risks relevant to your workforce.

HEALTHY LIFESTYLE PROGRAMS

An online program that offers your employees a no-cost Total Health Assessment. They can then get an action plan and personalized advice to reach their selected health goals.

KAISER PERMANENTE REWARDS

A direct-to-member program that lets employees earn money by building healthy habits.

PREFERRED FITNESS RATES AND WELLNESS APPS[26]

One Pass

With One Pass Affinity, your employees gain access to one of the largest fitness networks in the nation, live and on-demand digital fitness classes, personalized workout builders, and more.

Calm

The Calm app offers meditations and tools to build mental resilience, helping employees reduce stress, calm anxiety, and improve sleep.

headspace

Headspace offers hundreds of self-guided care activities along with one-on-one coaching. Employees can get help with sleep, stress, focus, and more.

Our new Kaiser Permanente Plus™ plan

THE BEST OF BOTH WORLDS

Give your employees 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.[27]

Covered out-of-network care includes:

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

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.

KP PLUS SAMPLE PLAN BENEFITS AND COSTS

BENEFIT[28]	IN-NETWORK	OUT-OF-NETWORK
Deductible (individual/family)	$1,000/$2,000	n/a
Out-of-pocket maximum (individual/family)	$3,000/$6,000	
Virtual care	$0	$20
Primary care visit	$30	$50
Specialty care visit	$40	$60
Lab/X-ray	$15	$35
Emergency care	20% after deductible	
Inpatient hospital services	20% after deductible	Not covered
Prescription drugs (generic/brand/specialty)[29]	$15/$35/20% up to $250	$25/$55/ Not covered

1. Groups must meet a minimum membership threshold to receive reporting data. **2.** *Forbes,* September 23, 2025. **3.** NCQA's Private Health Insurance Plan Ratings 2025–2026, National Committee for Quality Assurance, 2025: Kaiser Foundation Health Plan of Colorado – HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of Georgia, Inc. – HMO (rated 4.5 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 5 out of 5); Kaiser Foundation Health Plan of the Northwest – HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan, Inc., of Southern California – HMO (rated 5 out of 5); Kaiser Foundation Health Plan of Washington – HMO (rated 4 out of 5). NCQA's Private Health Insurance Plan Ratings 2018–2025, National Committee for Quality Assurance. (No ratings were issued in 2020.) **4.** 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*. **5.** The Kaiser Permanente PPO plan is underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc. **6.** The HMO tier of the point-of-service (POS) plan is underwritten by Kaiser Foundation Health Plan, Inc. (KFHP), while the participating provider and nonparticipating provider tiers of the POS plan are underwritten by Kaiser Permanente Insurance Company (KPIC). KPIC is a subsidiary of KFHP. **7.** 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. **8.** 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. **9.** See note 1. **10.** Kaiser Permanente 2025 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 2025 and is used with the permission of NCQA. Quality Compass 2025 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. **11.** This analysis uses NCQA Quality Compass® 2025 and Peterson-KFF Health System Tracker cost data to compare Kaiser Permanente performance to the national average for controlling high blood pressure. **12.** See note 10. **13.** Kaiser Permanente National Market Research, 2024. **14.** In vitro fertilization (IVF) is covered under the supplemental assisted reproductive technology (ART) benefit that must be purchased by a large employer group. If a member doesn't have the supplemental ART benefit then IVF is excluded from coverage. **15.** See note 10. **16.** "Prenatal Care: Why Do I Need Prenatal Care?," U.S. Department of Health and Human Services, September 25, 2025. **17.** Cooper et al., "Influence of Health Care Systems on Mortality in Adult Patients With Cancer," *The American Journal of Managed Care,* May 2021. **18.** 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. **19.** Kaiser Permanente Equitable Care Health Outcomes report, Q3–Q4 2022. **20.** Aleksandra Abrahamowicz et al., "Racial and Ethnic Disparities in Hypertension: Barriers and Opportunities to Improve Blood Pressure Control," *Current Cardiology Reports,* January 9, 2023. **21.** 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. **22.** 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. **23.** Kaiser Permanente 2022 Annual Report. **24.** Kaiser Permanente internal data, December 19, 2023. **25.** Established patient visit, level 3, Kaiser Permanente Sample Fee List, 2025. Cost varies by region. *2023 American Time Use Survey,* U.S. Bureau of Labor Statistics, bls.gov/tus, accessed March 10, 2025. **26.** 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. **27.** See note 4. **28.** 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*. **29.** Specialty pharmacy drugs are not covered out of network.

KAISER PERMANENTE®

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