



Your small business health care solution

Discover the value of Kaiser Permanente

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KAISER PERMANENTE®

Ask anyone who runs a company with just a handful of employees and they'll tell you the same thing: **There are no small decisions at a small business.**

The fewer employees you have, the more likely it is that your workforce is made up of spouses, best friends, and brothers and sisters. That means health care is more than a line item – it's a lifeline to the people you depend on every day.

This ebook gives you an overview of health care – including why you should offer it and what you get with Kaiser Permanente.

Whether you're buying coverage for the first time or looking for a better plan, the next few pages will put you on the path to making an informed decision.





Coverage that makes your business stronger

Why the right plan matters

According to 78% of employees, health coverage makes them feel more productive at work.¹ After paid time off, medical coverage is viewed by employees as the most important benefit you can offer.² And as health care costs continue to rise, maintaining a competitive benefits package while keeping costs in check is becoming more challenging than ever.

Getting your employees the right mix of coverage, cost, and convenience means you need:

- Options that provide flexibility*
- Help managing your health care dollars
- Tools and resources that empower your employees to be healthier

*You can offer up to 3 different plans if you have 1 to 5 employees, and an unlimited number of plans if you have 6 or more employees.

Quality makes a difference

It's important to give your employees access to care that keeps them at their best. But there's a lot to consider when evaluating the quality of a health plan – from the network of available providers to cost efficiency and member satisfaction ratings. A plan that performs well in these areas can keep employees engaged and help you control costs.

What does quality really mean in health care? Head over to view our quality decoders. These infographics help explain what member satisfaction, hospital safety, and other quality ratings really mean – so you can make a more informed decision.



Transform the health of your employees and business

With Kaiser Permanente, you have a high-quality, affordable health care option that makes a real difference to your bottom line.



A variety of plan options

Find the plan choice that fits your needs and budget with our flexible offerings.



Affordable solutions

Help keep your overall health care costs in check with our coordinated approach to evidence-based care supported by technology.



Coordinated, personalized care

Keep your employees healthy and engaged with consistent, faster, high-quality care from a collaborative team.



Focus on prevention

Regular health screenings and timely vaccinations help avoid and minimize future costly chronic conditions and treatments.



Easier access

At most locations, many services are offered under one roof, including preventive screenings, pharmacy, and specialty care.



Convenient online tools

Your employees can take care of their health online – reducing unnecessary visits and costs with less time away from work.



Healthy lifestyle resources

Busy employees can work wellness into their lives with virtual health coaching and in-person classes – often at no extra cost.



Workplace wellness programs

A range of resources for promoting better health at work is built into your plan, helping keep your employees at their best.



High-quality care for healthier employees

Our coordinated, team-based approach improves how we deliver care across the entire treatment continuum. Focusing on preventive care, healthy lifestyle tools, and disease management leads to better outcomes and lower costs.



Preventive care

Identify problems early for more promising outcomes.

- Routine physical exams
- Well-child visits
- Annual flu shots
- Routine lab tests
- Autism screenings



Healthy lifestyle tools

Live healthier more easily with resources built into your coverage.

- Health calculators for body mass index (BMI) and caloric intake
- Guided meditation downloads
- Fitness videos online
- Recipes from world-class chefs
- Programs to lose weight, reduce stress, stop smoking, and more



Disease management

Manage chronic and complex conditions better.

- Chronic condition management
- Wellness coaching
- Visiting nurses
- Rehabilitation

Leading the way in quality of hospitals and care

You have the confidence of knowing your employees will get care that's recognized for high quality throughout the industry.



Top hospitals in the nation

The Joint Commission's *Top Performer on Key Quality Measures*® program has recognized 15 Kaiser Permanente medical facilities as being among the nation's top-performing hospitals.³



Top care experience

Consumers rated Kaiser Permanente the top health plan in the 2016 Temkin Experience Ratings survey. We outperformed 15 industry peers and scored 10 percentage points above the health care industry average.⁴



Innovative technologies for convenient care

Telehealth tools allow your employees to manage their health, save time, and avoid unnecessary trips to the doctor's office. Whenever and wherever they are, they can get personalized service from physicians who have access to their electronic medical record. These virtual tools are part of your plan – you don't pay extra for them. And they're cost-saving, too. They cut down on in-person visits, reducing copays and time away from work.

Your employees can get care:



By phone

Save a trip to the doctor's office with phone appointments, or use our call center for on-demand urgent care.



By video

Schedule face-to-face video appointments with doctors, meet with specialists, or get on-demand video visits with on-call physicians.



By email

Connect with doctors' offices anytime and get a response within 24 hours.

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Online

After registering at kp.org, choose a doctor, schedule routine appointments, view most lab results, and more.



On the app

Download the Kaiser Permanente mobile app and start using our secure online features anytime, anywhere.



Resources and next steps

Information about our health plans

You can check out more detailed information about our small business health plans.

Online account management

Your time is valuable, so we've added account management tools that help you handle your company's health coverage according to your schedule. With our online account service, you can:

- Access account status
- Enter enrollments and terminations
- Maintain membership information
- Pay bills

Get a preview of online account services.

Workforce health tools

Foster a healthy workplace with our downloadable toolkits and materials, available at no extra charge.

Ready to enroll?

Contact your Kaiser Permanente representative or broker. Or you can buy coverage directly through us, California*Choice*[®], or Covered California for Small Business.



¹Virgin Pulse, 2016.

²Employee Job Satisfaction and Engagement: Revitalizing a Changing Workforce, The Society for Human Resource Management, April 18, 2016.
³America's Hospitals: Improving Quality and Safety, The Joint Commission's Annual Report 2015, The Joint Commission.
⁴2016 Temkin Experience Ratings, Temkin Group, March 2016.

Information may have changed since publication.

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