



A BETTER WAY TO TAKE CARE OF BUSINESS

Your guide to large group plans and products with Kaiser Permanente

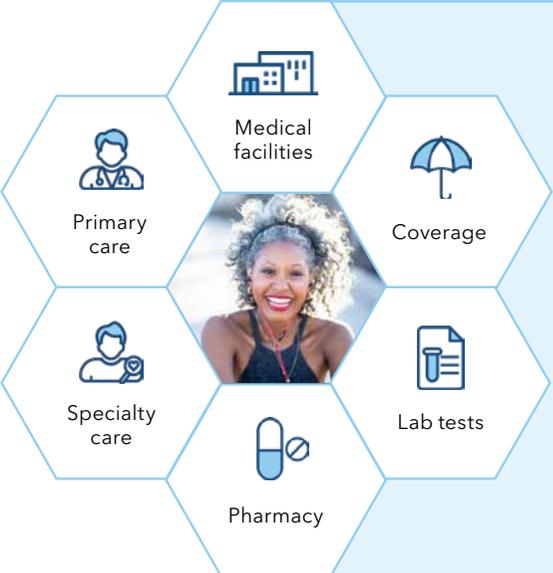
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Discover the Kaiser Permanente difference

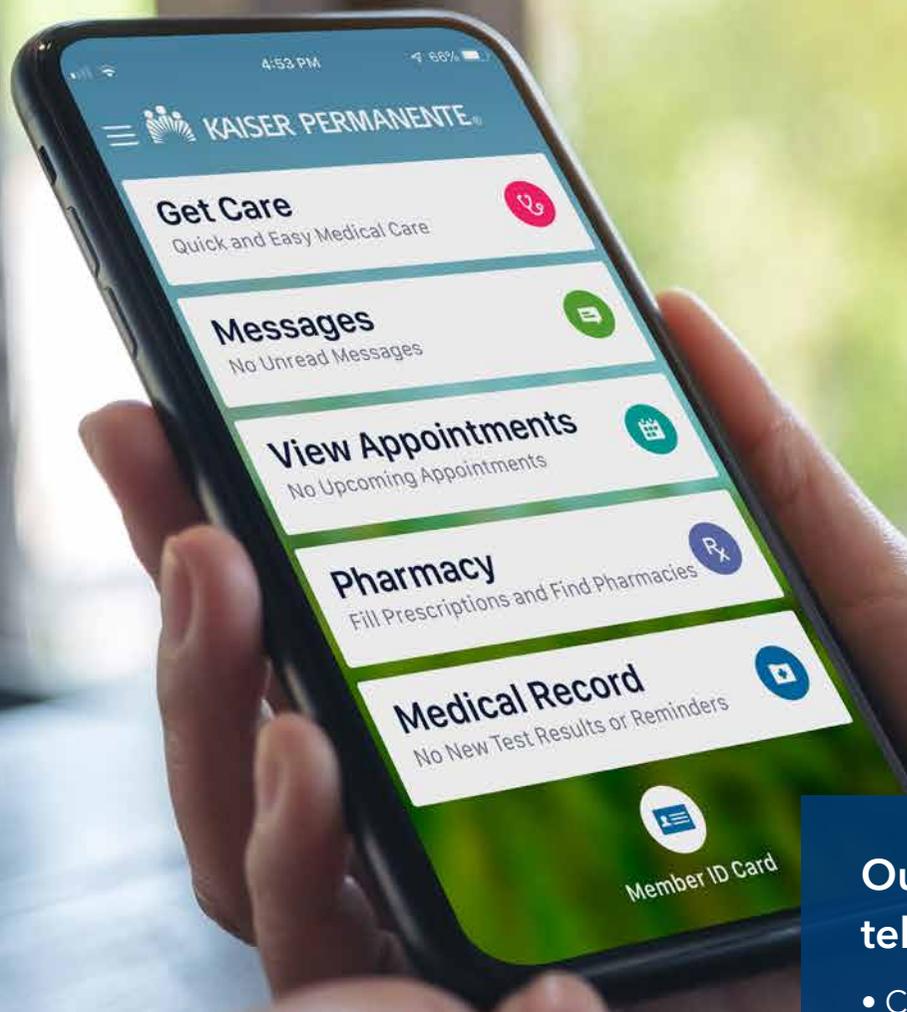
To successfully manage your total costs and improve business performance, you need a partner who addresses the health of your employees early, consistently, and effectively.

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, helping 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.

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, get lab tests, and pick up prescriptions – all in one trip.

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.

Reaction
Data

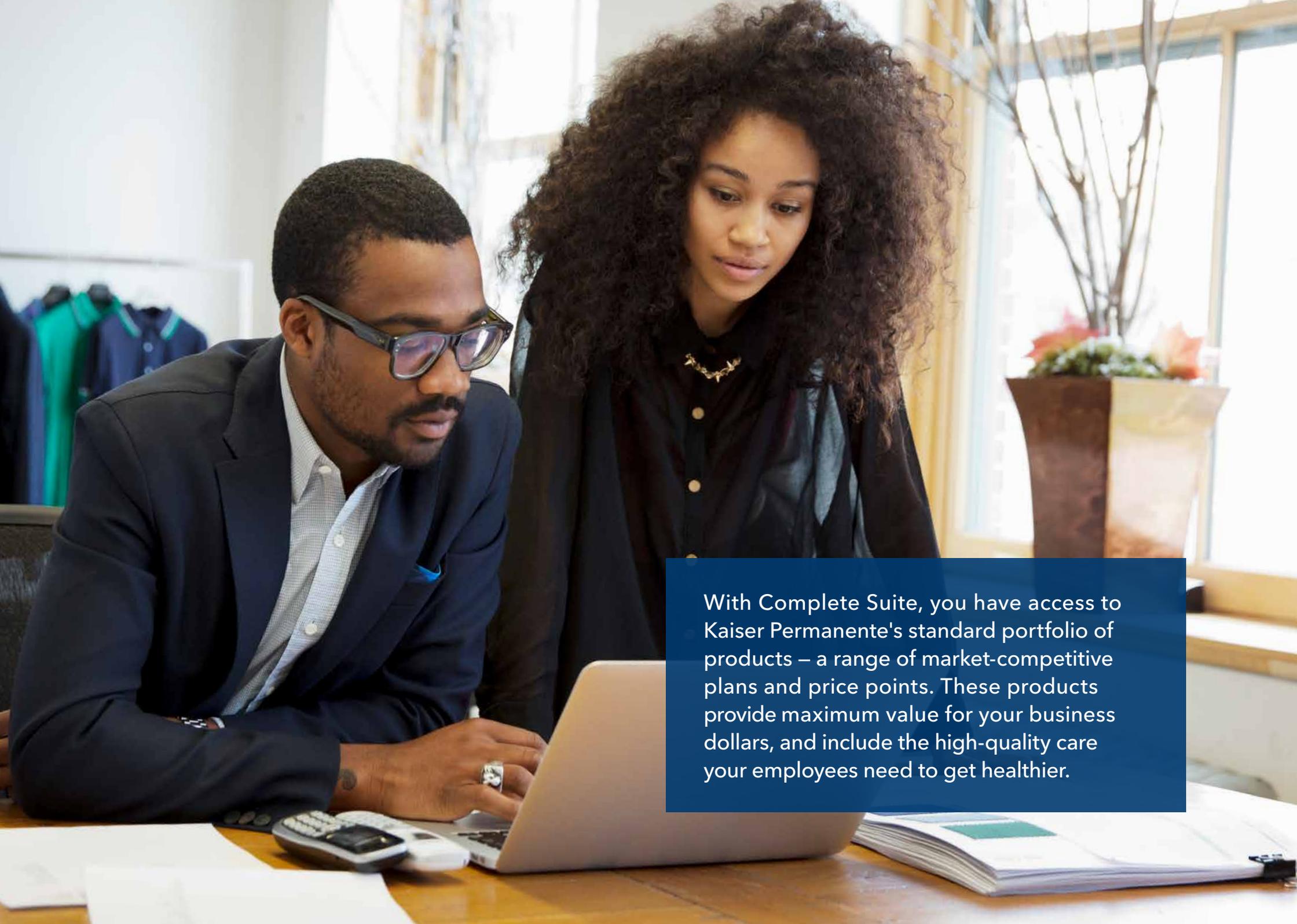
No. 1 for delivering high-quality care at a sustainable cost¹

VERINT

Top-rated digital experience among health plans²



Among the highest-rated plans in the nation.³



With Complete Suite, you have access to Kaiser Permanente's standard 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 are simple to use and 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 (HSA, HRA, FSA)

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

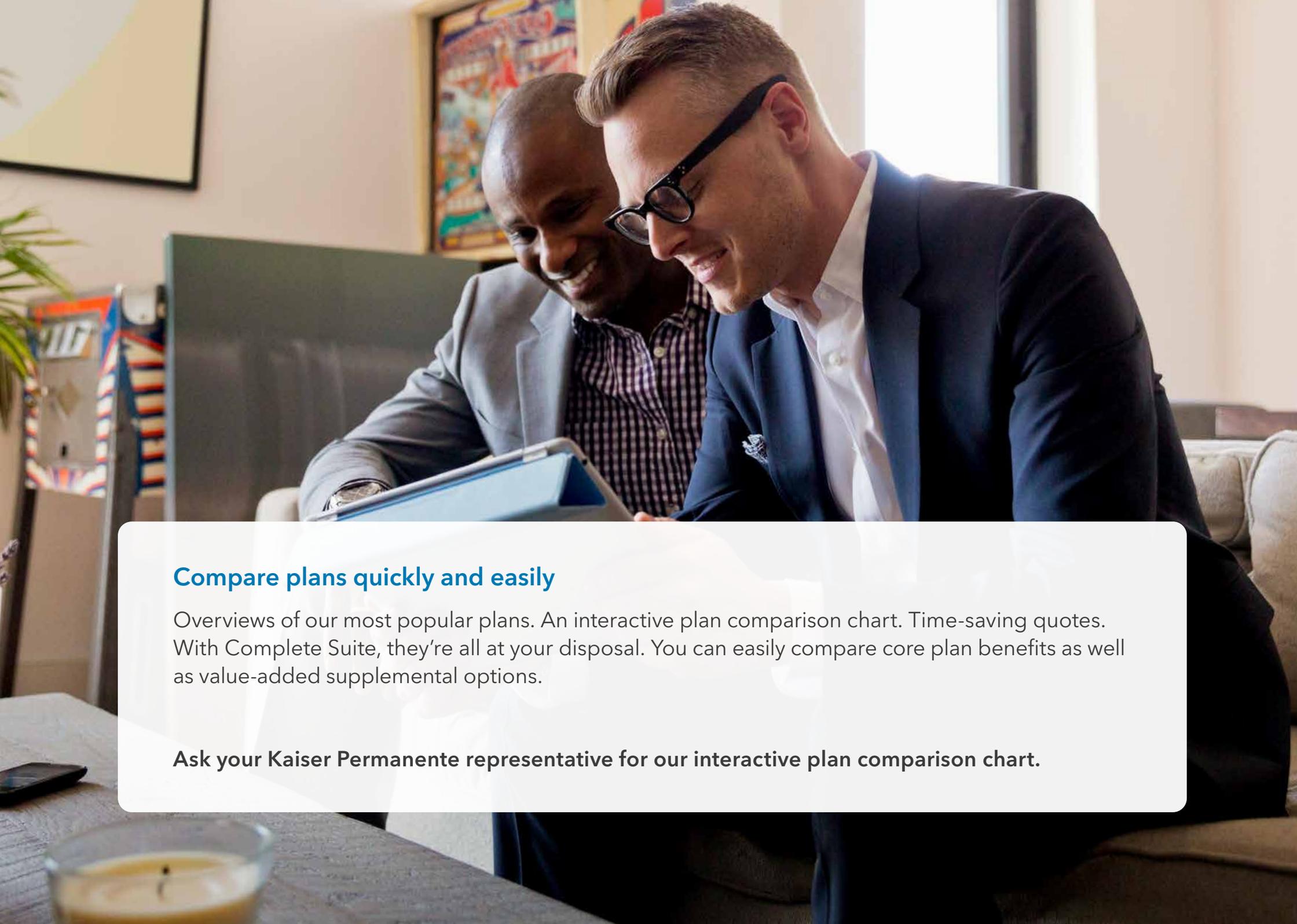
PPO plans provide you with flexibility to cover employees living and working outside our service areas – through referral-free access to an outside network of physicians and other licensed care providers.

Group Medicare

Group Medicare plans with Kaiser Permanente as your group’s care provider.

Multisite plans

A set of off-the-shelf plan designs that offer consistent benefits across all Kaiser Permanente regions. These plans are for mid-sized and large-sized groups with employees and retirees in more than one Kaiser Permanente region.

A photograph of two men in business attire sitting at a table, looking at a tablet together. The man on the left is wearing a grey blazer and a checkered shirt, while the man on the right is wearing a dark blue blazer, a white shirt, and glasses. They are both smiling and appear to be in a collaborative meeting. The background shows a modern office setting with a chalkboard, a potted plant, and a framed picture.

Compare plans quickly and easily

Overviews of our most popular plans. An interactive plan comparison chart. Time-saving quotes. With Complete Suite, they're all at your disposal. You can easily compare core plan benefits as well as value-added supplemental options.

Ask your Kaiser Permanente representative for our interactive 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 plans.

Our support includes:

- Online self-service tools available through account.kp.org
- The ability to create an 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

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, your 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

PARTNERSHIP IN HEALTH
A BETTER WAY TO TAKE CARE OF BUSINESS

Better data for a healthier business

Better health data enables you and your employees to make better decisions. To help you get the most from your health care investment, we provide you with a suite of Partnership in Health reports that measure the value and quality of the care your employees receive. You'll see what's driving your current health care costs and the risk factors that could impact future costs – all while protecting your employees' privacy.

Report*	What it covers	Why it matters	Group size
Clinical data Pricing and utilization report	• Data on the demographics of your group, inpatient and outpatient utilization experience, and pharmacy use	You'll be able to understand and anticipate cost and utilization trends for your group throughout the year, as well as possible steps you can take to maximize your health care investment.	100+ (CA only) 200+ (other regions)

Learn more about our [Partnership in Health suite of reports](#) that 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 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 a welcome letter from their doctor.



Personalized support throughout the care experience

We'll let members know when they're 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. No extra cost.**

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:

- **Personalized delivery experience:** 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.





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 MinuteClinics in select CVS stores

Good health, virtually anywhere

We make it 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. Wellness tools are always at your employees' 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.⁴ 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.



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 live-streaming and in-person exercise classes from top studios worldwide.



[myStrength](#)⁵ offers personalized programs with interactive activities, health trackers to help you maintain progress, in-the-moment coping tools, and more. It helps your employees set goals and work toward them at their own pace.



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



Spotlight on Georgia

1,750 corporate customers

4,000+ dedicated employees

600+ top-notch physicians

32 Georgia counties served (6)

26 Medical offices and specialty centers

18 Hospital partners

**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](https://www.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](https://www.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. Jessica Grossmeier, et al., "Linking Workplace Health Promotion Best Practices and Organizational Financial Performance," *Journal of Occupational and Environmental Medicine*, January 2016. 5. myStrength® is a wholly owned subsidiary of Livongo Health, Inc. 6. Kaiser Permanente serves the following 32 Georgia counties in the metro Atlanta and Athens-Clarke County areas: Barrow, Bartow, Butts, Carroll, Cherokee, Clarke, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Hall, Haralson, Heard, Henry, Lamar, Madison, Meriwether, Newton, Oconee, Oglethorpe, Paulding, Pickens, Pike, Rockdale, Spalding, and Walton.

Information may have changed since publication.

Dual Choice PPO is fully underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan (KFHP), Inc.