



A BETTER WAY TO TAKE CARE OF BUSINESS

# Your guide to large group plans and products with Kaiser Permanente

[account.kp.org](https://account.kp.org) | Northwest

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All plans offered and underwritten by Kaiser Foundation Health Plan of the Northwest.  
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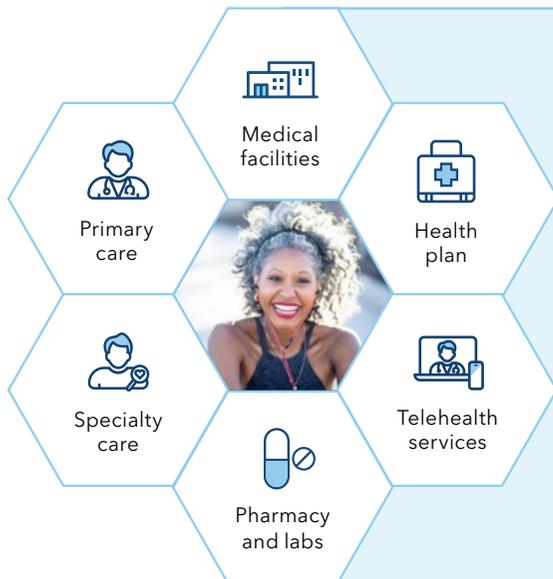
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# Discover the Kaiser Permanente difference

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 can get a different approach.

Your employees won't get treated only when they're sick or injured. Kaiser Permanente goes beyond health care to help employers keep employees – and their company's bottom line – healthy.

Our coordinated model of care brings together hospitals, medical facilities, and health plans 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.

*"My doctor was completely informed about my past records, covered all my questions, and advised me as to what needs to be done next, as far as lab tests, etc., go. I was completely satisfied with my virtual appointment."*

–Carole, Kaiser Permanente member



## Give your employees a fully integrated virtual experience

Virtual and in-person care are connected through electronic health records, accessible online at kp.org or by using the Kaiser Permanente app.<sup>1</sup>

### Resources include:

- E-visits<sup>2</sup>
- 24/7 care by phone or video<sup>3,4,5</sup>
- Information about past visits<sup>4</sup>
- Appointment scheduling<sup>4</sup>
- Emailing your care team<sup>4</sup>
- Wellness apps

## Why it matters

Each in-person appointment your employees don't need saves you an average of \$158 in direct costs and 2 hours of work time.<sup>6</sup>

# Why choose Kaiser Permanente?

## Industry-leading quality

Our highly skilled 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. This can include personalized, consistent care at every touch point, from screenings and prevention to chronic disease management and specialty care – helping keep your employees healthier and more engaged.

## Time-saving convenience

When care is convenient, your employees can more easily get the services they need to stay healthy. Telehealth care options like e-visits, scheduled phone and video visits, and email can make it easy for your employees to connect with Kaiser Permanente care teams.<sup>7</sup> And when members need in-person care, we help 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.

## Top-rated in customer loyalty

Our integrated model of care and coverage together, and the dedication of our people in delivering an industry-leading consumer experience, is why our members continue to choose Kaiser Permanente. That's why we are ranked number one in customer loyalty for the 11th consecutive year. We are extremely proud that our members across the nation have recognized us as a health plan they can count on year after year.



**No plan rated higher for private and Medicare health insurance plan in Oregon and Washington<sup>8</sup>**



**Top-rated digital experience among health plans<sup>9</sup>**



**Number one in the health plan category for customer loyalty<sup>10</sup>**



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:**

## **Traditional**

Traditional plans feature predictable copays to make it easier for employees to manage their health care spending.

## **Deductible**

Deductible plans come with a wider range of cost share options and price points to help meet the financial needs of your employee population.

## **HSA-qualified high deductible health plans (HDHP)**

HDHP plans offer higher point-of-service cost sharing in exchange for premium savings and offer members additional financial tools through health savings accounts.

## **Consumer-directed health care (CDHC) for use with health payment accounts**

With our 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.

## **Dual Choice PPO® (for employers with 51-499 eligible employees)**

Dual Choice PPO plans provide you with flexibility to offer nationwide coverage to employees – through access to Kaiser Permanente providers, First Choice Health providers, First Health Network providers, other direct-contract providers, or any licensed provider. These plans must be offered alongside a traditional, deductible, or HDHP plan – while offering the benefits of single-carrier administration.

## **Virtual Complete plans**

With a Virtual Complete plan, your employees can get high-quality care that's both affordable and convenient – helping them stay healthier and more engaged on the job.

## **Out-of-area PPO Plus®**

PPO Plus provides you with the opportunity to give your employees living and working outside the Kaiser Permanente Northwest service area more provider choice, while offering the benefits of single-carrier administration and health care cost containment.

## **Group Medicare**

Provides your retirees over 65 with the benefits of Medicare Advantage and Kaiser Permanente's integrated care.

## **Funding arrangements**

If you're looking to gain more control over your health plan funding and stay financially nimble, we can help you achieve your goals. Choose from our self-funding and risk-sharing options.

# Consumer-directed health care on HDHP plans

Consumer-directed health plans are growing in popularity, and Kaiser Permanente is uniquely positioned to meet the needs of these plans while helping you control your overall health care costs and achieve healthy outcomes. We strive to deliver plans that are simple and easy to use – not just for you, but for your employees.

## Product pairings

Take advantage of Kaiser Permanente’s paired consumer-directed health care offerings by choosing the plan and health payment account that work for you.

**HRA:** Employees can use funds contributed by you to pay for qualified medical expenses on a tax-free basis. There are several HRA types available, from broad to more limited coverage, with options for point-of-service payment using our health payment card or convenient automatic reimbursement.

**HSA:** These employee-owned accounts can be used to pay for qualified medical expenses, including services not covered under the Kaiser Permanente health plan. The money your employees contribute to their HSAs through payroll withholding isn’t considered part of their wages, so they won’t be taxed on it. They can also contribute after-tax funds. Mutual fund investment options are available with HSAs as well.

**FSA:** With a medical FSA, your employees make pretax contributions to an account they can use to pay for a wide range of qualified expenses such as doctor visits, prescription drugs, and lab tests, including services not covered under the Kaiser Permanente health plan. A dependent care FSA can be used for expenses such as child care.<sup>11</sup>

## Health payment accounts

**HRA \$3.75** per account per month

**HSA \$3.25** per account per month

**FSA \$3.75** per account per month

Account fees are per employee account per month. They’ll be billed monthly to the employer, separate from the premium.<sup>12</sup>

There are no additional setup fees for standard account types and no transaction or annual debit card fees.<sup>13</sup>



## Accumulation

For services that are subject to the deductible/out-of-pocket maximum, you must pay charges for the services when you receive them, until you meet your deductible/out-of-pocket maximum. If you are the only member in your family, then you must meet the member deductible/out-of-pocket maximum.

### AGGREGATE ACCUMULATION:

If you are a member in a family of 2 or more members, you meet the deductible/out-of-pocket maximum when your entire family meets the family deductible/out-of-pocket maximum amount. Every member in your family must pay charges during the year until the entire family meets the family deductible/out-of-pocket maximum.

### EMBEDDED ACCUMULATION:

If there is at least one other member in your family, then you must each meet the member deductible/out-of-pocket maximum, or your family must meet the family deductible/out-of-pocket maximum, whichever is less. For any member of the family who has satisfied their individual deductible/out-of-pocket maximum, no further member deductible/out-of-pocket maximum will be due for that family member the remainder of the year. Each member deductible amount counts toward the family deductible/out-of-pocket maximum amount. Once the family deductible/out-of-pocket maximum is satisfied, no further member deductible/out-of-pocket maximum will be due for any family member for the remainder of the year.

## Helpful tools and resources

### HSA calculators

Members can visit [kp.org/deductibleplans](https://kp.org/deductibleplans) to see how much they can save by using our tax savings and future value calculators.

### Online access, 24/7

Members can check their account balances, view transactions, make contributions, request reimbursements, and more through [kp.org](https://kp.org).

### Mobile access

Our secure HRA/HSA/FSA Balance Tracker app is available for smartphones and tablets, giving members the ability to manage their account on the go.

### Customer support

Members can contact our Health Payment Services team at **1-877-761-3399**, Monday through Friday (except holidays), 5 a.m. to 7 p.m. Pacific time.

# Offer even more

Get even more out of your coverage with value-added ancillary options that can help you attract and retain top talent.



## Vision care

Choose from a variety of plan options with separate or flat allowances for frames, lenses, or contact lenses. Plus, all eye exams and eyewear fittings are performed by eye care professionals connected to our electronic health record system. They can diagnose diabetes, glaucoma, or other chronic conditions during routine exams, and refer members for needed tests.



## Alternative care

Expand your employees' care options by offering access to chiropractic, acupuncture, and massage therapy on a self-referred basis. We have varied options by state. Self-referred naturopathic care is included in Northwest plans without the need of an additional buy-up.

## 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, helping your employees return to good health faster and at a lower expense. Learn more at [kp.org/kpoj/nw](https://kp.org/kpoj/nw).

## Workforce health

Access to wellness programs can increase employees' use of preventive care services, which has been shown to improve health outcomes.<sup>14</sup>

Stronger employee engagement and a culture of well-being can also reduce turnover and help you attract and retain your workers, becoming an employer of choice. We have a variety of resources available to you as a large group employer.

# Choose dental + medical for total health

By adding dental coverage, you offer your employees the benefits of total health integration.



## Dental care can play a vital role in your employees' overall health

Our dental, medical, and insurance services all work together to help your employees stay healthy and productive, while helping reduce health care costs for your business. Choose from our cost-effective Traditional Dental plans or flexible Dental Choice PPO plans. We have a range of options with comprehensive coverage to help meet the unique needs of your employees.

### Setting high standards

Our unique medical-dental integration helps improve care quality, improve patient safety, and increase member satisfaction. For more than 3 decades, we've received the highest level of accreditation from the Accreditation Association for Ambulatory Health Care (AAAHC).<sup>15</sup> This means our Dental Program has met rigorous national standards. Currently, we are the only dental practice in the Pacific Northwest with AAAHC accreditation.

### Convenience of integrated care

Your employees can experience a new way to take care of their overall health when they have Kaiser Permanente medical and dental coverage. Help them save time and enjoy the convenience of integration with:

- **Coordinated care**, like getting a flu shot, vaccination, or other preventive medical services during their dental appointment<sup>16</sup>
- **One electronic health record** and access to [kp.org](https://kp.org) to help manage care
- **New virtual dentistry options**, like email, phone appointments, and care advice from our dental team – all with no copay and integrated with your employees' health record<sup>17</sup>



See our dental product portfolio for information on our dental plans.



## Compare plans quickly and easily

Complete Suite is a portfolio of competitively priced product offerings designed to meet the needs of midsize businesses. You have the flexibility to choose a plan that meets the needs of your employees – and the goals of your business.

With our interactive plan comparison tool, you can quickly and easily review your options and request a time-saving, binding quote. You can then review the price points of our full portfolio of plans to find your total health care solution.

Spend less time managing your employees' benefits and more time moving your business forward.

**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 helps make it easy for you to implement and manage your plans.

## Our support includes:

- Online self-service tools available through [account.kp.org](https://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
- A 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 a data-driven approach

Want a report based on more than just one-dimensional 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 can help 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

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 can 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](#) help make it easy for your employees to create their online account, choose a doctor, transition prescriptions, and more.



## Personalized support throughout the care experience

We'll text or call whenever your employees are 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 can 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 additional cost or a copay.

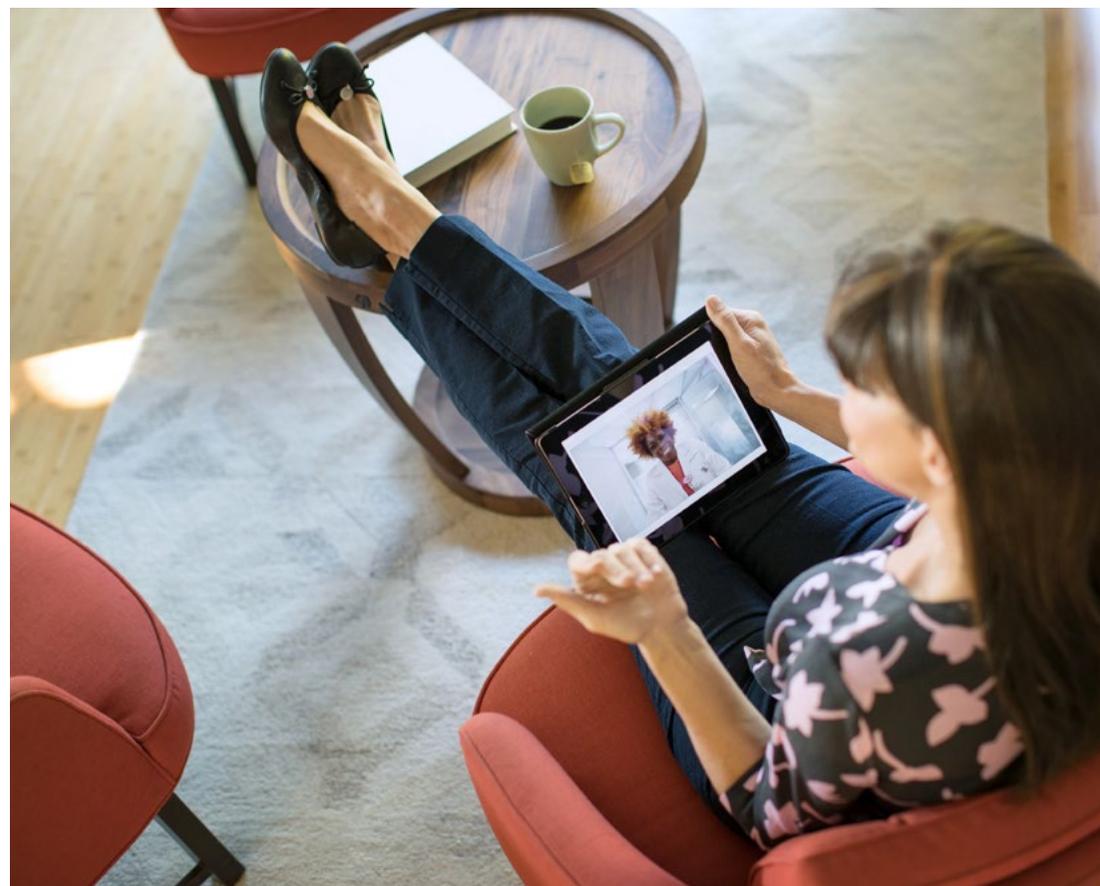


## Convenient support to help manage chronic conditions

Chronic health conditions can be 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 additional for – third-party disease management vendors. And your employees can 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



# Specialty care you can trust

No matter what life throws your employees' way, they can count on us. They can get access to quality care from skilled doctors across a wide range of specialties. Here are a few areas where we strive to lead the way:



## Support for mental health and addiction

We're committed to helping your employees stay mentally, physically, and emotionally healthy. Members have access to no-additional-cost self-care tools, tips for emotional well-being, self-assessments, and options to connect directly to care for mental health and addiction issues.



## Cancer care

Our cancer team is a leader in clinical trials, testing immunotherapy, and other innovative procedures, giving your employees more options for cutting-edge care. In fact, Kaiser Permanente is part of one of the largest cancer clinical research groups in the country.<sup>18</sup>



## Cardiac care

No 2 hearts are alike. There are many types of heart disease, and different people can need different types of care. As Oregon's highest-rated heart program, Kaiser Permanente uses minimally invasive, industry-leading procedures, so you and your doctor can decide what care path is right for you.<sup>19</sup>



## 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:

### **Care and support every step of the way:**

With fertility services, virtual and in-person appointments, and online resources, we'll be there every step of the way.

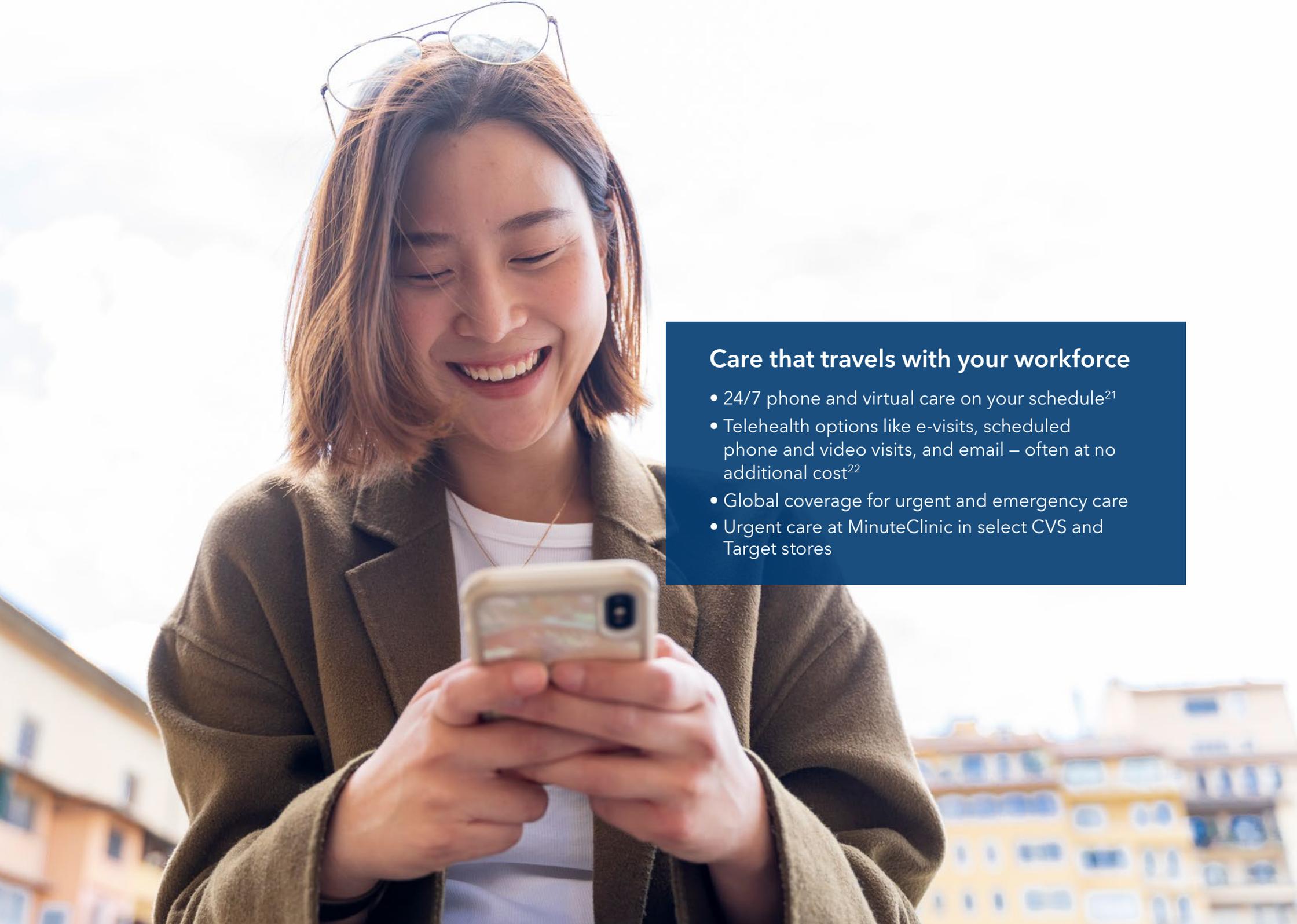
**A dedicated prenatal care team:** Doctors, certified nurse-midwives,<sup>20</sup> and nurses help keep you and your baby healthy and empower you to make decisions.

**A personalized birth plan:** We'll help you have the safe, positive experience you want, starting with your first appointment.

### **Support that doesn't stop at delivery:**

Breastfeeding consultation and other guidance will help your baby have a healthy start in life.





## Care that travels with your workforce

- 24/7 phone and virtual care on your schedule<sup>21</sup>
- Telehealth options like e-visits, scheduled phone and video visits, and email – often at no additional cost<sup>22</sup>
- Global coverage for urgent and emergency care
- Urgent care at MinuteClinic in select CVS and Target stores

# Good health, virtually anywhere

We help make it easy to connect to care quickly and conveniently. Your employees can skip the drive and save time with e-visits, scheduled and 24/7 phone and video visits, and email – plus 24/7 access to an advice line.<sup>23</sup> Wellness tools are always at your employees' fingertips: They can use [kp.org](https://kp.org) and the Kaiser Permanente app to schedule routine appointments, fill most prescriptions, and view most lab results.<sup>23</sup> Plus, in-facility video conferencing helps get 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.<sup>24</sup> Help 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-additional-cost [Total Health Assessment](#) gives employees a health snapshot, with personalized tips to help them reach their health goals.



Your employees can get access to thousands of on-demand workout videos at [classpass.com](https://classpass.com) at no additional cost.<sup>25</sup> Plus, trials and reduced rates on ClassPass membership to access livestreaming and in-person exercise classes from top studios worldwide.



[myStrength](#) offers personalized programs with interactive activities, health trackers to help you maintain progress, in-the-moment coping tools, and more.<sup>25,26</sup> It helps your employees set goals and work toward them at their own pace.



[Calm](#) is an app for daily use that can help lower stress, reduce anxiety, and improve sleep.<sup>25</sup> It includes guided meditations, programs taught by world-famous experts, sleep stories narrated by celebrities, mindful movement videos, and more.

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.

1. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org. 2. Applicable cost shares will apply for services or items ordered during an e-visit. 3. When appropriate and available. 4. These features apply to care you get at Kaiser Permanente facilities. 5. To have a video visit, members must be registered on kp.org and have a camera-equipped computer or mobile device. If you travel out of state, phone and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. 6. Established patient visit, level 3, Kaiser Permanente sample fee list, 2022. Cost varies by region. Ray et al., *The American Journal of Managed Care*, August 2015. 7. See notes 2, 3, 4, and 5. 8. According to National Committee for Quality Assurance (NCQA) Private Health Insurance Plan Ratings 2019–2020: Kaiser Foundation Health Plan of the Northwest, Inc. (rated 4 out of 5 in Oregon and Washington). [healthinsuranceratings.ncqa.org/2019/Default.aspx](https://healthinsuranceratings.ncqa.org/2019/Default.aspx) 9. "Digital Experience Index," Verint, 2019, [verint.com/wp-content/uploads/Verint-ForeSee-DXI-Q2-2019-7.pdf](https://verint.com/wp-content/uploads/Verint-ForeSee-DXI-Q2-2019-7.pdf). 10. Satmetrix Net Promoter Score is a customer loyalty metric developed by (and a registered trademark of) Fred Reichheld, Bain & Company, and Satmetrix.netpromoter.com 11. Refer to IRS Publication 502 for a list of qualified medical and dental expenses. Refer to IRS Publication 503 for a list of qualified child and dependent care expenses. 12. Except for self-funded groups. 13. For HSAs, employers may choose to have their employees billed for the administrative fees. 14. Oluwaseyi O. Isehunwa, "Access to Employee Wellness Programs and Use of Preventive Care Services Among U.S. Adults," *American Journal of Preventive Medicine*, October 2017. 15. [aaahc.org](https://www.aaahc.org) 16. Medical services are available at select dental locations. You must be a Kaiser Permanente medical member to receive medical care. 17. See note 3. 18. [research.kpchr.org/Research/Research-Areas/Cancer](https://research.kpchr.org/Research/Research-Areas/Cancer) 19. Based on performance for adult heart bypass, aortic, and mitral valve replacement surgeries. Analysis of national data covering the period from July 2017 through June 2019. [publicreporting.sts.org/search/cabg\\_report\\_card/surgery\\_group?title=&location\\_depth=2950](https://publicreporting.sts.org/search/cabg_report_card/surgery_group?title=&location_depth=2950) 20. Midwives are not available at all Kaiser Permanente facilities. 21. See notes 3, 4, and 5. 22. See notes 2, 3, 4, and 5. 23. See notes 2, 3, 4, and 5. 24. Jessica Grossmeier, et al., "Linking Workplace Health Promotion Best Practices and Organizational Financial Performance," *Journal of Occupational and Environmental Medicine*, January 2016. 25. Only available to Kaiser Permanente members with medical coverage. 26. myStrength® is a trademark of Livongo Health, Inc., a wholly owned subsidiary of Teladoc Health, Inc.

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

Information may have changed since publication.

Plans are subject to exclusions and limitations. A complete list of the exclusions and limitations is included in the *Evidence of Coverage (EOC)*. To get a copy of the *EOC*, please contact your sales executive or account manager.