

Your guide to large group plans and products with Kaiser Permanente



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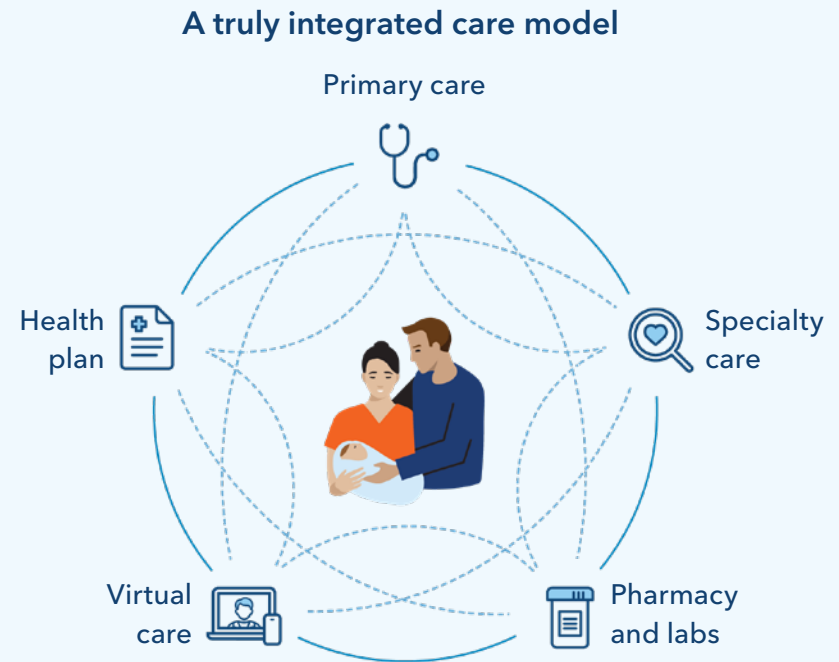
Discover the Kaiser Permanente difference

The connection between health benefits and business performance is becoming increasingly clear – and employers are taking a critical look at workforce health strategy to optimize the quality and value of their health care offerings.

To get the quality you expect and value you can measure, you need a partner who addresses the health of your employees early, consistently, and effectively.

Health care that works

Your employees won't get treated only when they're sick or injured. Our integrated care model brings together coverage, care, labs, and pharmacies 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.



High-quality, integrated virtual care options for a wide range of health needs

With a comprehensive suite of virtual care choices and care teams that consult with each other in real time, your employees can get the care they want, how they want it – helping them stay healthier and more engaged on the job.

Surging satisfaction

Members rate our video visits 4.4 out of 5 stars, and 89% were interested in future video visits.¹

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.²

Significant outcomes

75% fewer home health visits

for Kaiser Permanente members with cardiac implants using remote monitoring.³

Why it matters

Each in-person appointment your employees don't need saves you an average of \$174 in direct costs and 2 hours of work time.⁴

Give your employees a fully integrated virtual experience

All virtual and in-person care encounters are captured through your employees' electronic health records, which they can access anytime by visiting kp.org or using our mobile app.

Members have online access to:

- 24/7 care by phone, video, or online chat
- Information about past visits
- Appointment scheduling
- Emailing their doctor's office

1. Kaiser Permanente internal data, August 2021. 2. 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. 3. Kaiser Permanente internal data, October 13, 2023. 4. 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.

Why choose Kaiser Permanente?

Cost-effective care

With Kaiser Permanente, your workforce will get timely preventive screenings and vaccinations. All of our plans cover specific preventive screenings and vaccinations at no cost, 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 such as online chat, 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 simple, 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.

Number one health plan in America¹

insure.com

One of the World's Most Ethical
Companies, 5 years in a row²

ETHISPHERE[®]
GOOD. SMART. BUSINESS. PROFIT.[™]

One of the top-ranked
medical groups in the state for quality
of care 18 years in a row³

Washington Health Alliance

1. "Best Health Insurance Companies of 2025," Insure.com, February 18, 2025. 2. "The 2023 World's Most Ethical Companies[®] Honoree List," Ethisphere.com, accessed March 21, 2023. 3. Washington Health Alliance 2008-2025 Community Checkup reports, www.wacommunitycheckup.org. The 2017-2025 year rankings apply to Kaiser Permanente Washington's medical group, Washington Permanente Medical Group, P.C. Ranking for years prior to 2017 apply to the then-named Group Health Cooperative's medical group, formerly named Group Health Permanente, P.C. and now named Washington Permanente Medical Group, P.C..



It starts with a plan

We can meet your business's health care needs with a variety of easy-to-use plans, funding arrangements, and ancillary benefits.

Choose a plan with care options that align with your specific requirements, or work with us to create a customized plan that checks all the boxes.

Find the right plan for your business

Choose from our innovative product portfolio to meet your needs:

Kaiser Permanente Virtual Plus®

Virtual Plus plans are a good option for employees who want affordable care and the convenience of starting most care online. Most primary and specialty care will start with a virtual visit. A Kaiser Permanente doctor or clinician will provide care and prescriptions or provide a referral for in-person care. Virtual Plus plans require that 100% of employees live or work within the service area. These plans use our Connect network.¹

Consumer-directed health care

Our consumer-directed health care (CDHC) options allow you to match a lower-cost deductible plan with a health payment account – a health savings account (HSA) or health reimbursement arrangement (HRA). We offer several CDHC high deductible health plan options within our HMO deductible, Access PPO, and Summit PPO plans. Networks vary depending on the plan you select.

HMO deductible

HMO deductible plans come with a wider range of cost-share options and price points to meet the financial needs of your employees. These plans use our Core network.

New: Kaiser Permanente Everyday Care plans

With a Kaiser Permanente Everyday Care plan, your employees get convenient access to routine care at a \$0 or \$10 copay – depending on their plan – making it ideal for employees who value routine care and regularly stay on top of their health.

Kaiser Permanente Plus™

KP Plus plans offer comprehensive, high-quality care from our doctors and facilities – plus access to out-of-network providers for a set number of office visits, medical services, and prescription fills. Your employees get care when and where they need it – in or outside of our service area.

Summit PPO

Employers looking for a low-cost PPO can turn to our 3-tier Summit PPO plans. These plans provide access to high-value providers while maintaining provider choice. Summit PPO plans require that 80% of employees live or work within the service area. These plans have the option to get care through our regional and national networks. They use our Summit PPO network.

Access PPO

With Access PPO, your employees can choose from an extensive network of preferred primary and specialty care providers, including our exclusive medical group at Kaiser Permanente medical facilities. They also have the option to get care through our regional and national networks. These plans use our Access PPO network.

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 insured, self-funded,² and risk-sharing options.

1. Virtual Plus must be paired with another Kaiser Permanente plan type – it cannot be offered as a standalone option. **2.** An employee's health benefits are self-insured by their employer, union, or Plan sponsor. Kaiser Permanente Insurance Company provides certain administrative services for the Plan and is not an insurer of the Plan or financially liable for health care benefits under the Plan. All plans offered and underwritten by Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc.

Offer even more with healthy extras

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



Vision Essentials

Include a vision plan that covers frames, lenses, or contact lenses. All exams and fittings are performed by coordinated care teams able to diagnose, treat, and refer members for needed tests.



Care with Kaiser Permanente specialists

Members can get some specialty care at Kaiser Permanente medical facilities without a referral. Other specialty care requires a formal referral from the member's primary care doctor. For more information, visit kp.org/specialtycare.



Prescription home delivery

For certain medications, members can get prescription refills mailed to them through the Kaiser Permanente mail-order pharmacy – usually within 2 to 3 days with no-cost delivery. For more information, go to kp.org/wa/pharmacy.



Hearing aids

Hearing aids can improve your employees' quality of life so they aren't missing important conversations critical for effective communication and collaboration at work. All of our plans include coverage for hearing aids.



Health360

Health360 combines the medical excellence of Kaiser Permanente and pioneering dental care from Delta Dental of Washington in one plan. With bundled pricing and shared invoicing, Health360 can help manage a cost-effective, patient-first plan that encourages whole body health.




Employee assistance program

Kaiser Permanente is working with Telus Health to offer all employees an employee assistance program that supports their overall health by helping them improve their mental, physical, social, and financial well-being.*

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.

*The employee assistance program is a stand-alone product and is not part of a Kaiser Permanente medical plan.



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 Complete Suite quote proposal tool, you can:

- Quickly and easily review your options
- Request a quote
- Review the price points of our full portfolio of plans to find your total health care solution
- Spend less time managing benefits and more time moving your business forward

To compare plan designs for 2026, view our [interactive plan comparison tool \(PDF\)](#).

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 Complete Suite plans.

Our support includes:

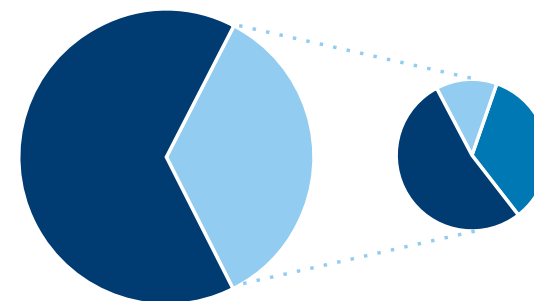
- The ability to create an account and designate administrators
- Easy access to make eligibility changes and payments, view your Summary of Benefits and Coverage documents, and order ID cards
- A team of specialists trained to provide quick resolution to complex, escalated employer and producer issues – 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, 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 \(PDF\)](#), which can help ensure you're getting the most value from your health care investment.

Health care that's easy to navigate

Your employees get built-in support to access care and prioritize health at a better value for your business.



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. At most of our facilities, your employees 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 convenient wellness resources such as local classes and farmers markets. Plus, employees get reduced rates on gym memberships, massage therapy, 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](https://www.kp.org).

Even better, some care doesn't need an estimate. In-network preventive care is always available at no cost.



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. Disease management programs help members address health issues such as:

- Asthma and other lung issues
- Chronic pain
- Depression
- Diabetes
- Heart disease
- High blood pressure
- Smoking
- Weight management



We protect businesses from the high cost of hypertension.¹



Why it matters

A company with 1,000 employees would avoid \$487K in annual health care costs through Kaiser Permanente’s approach to managing high blood pressure.²

¹. Kaiser Permanente 2024 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 2024 and is used with the permission of NCQA. Quality Compass 2024 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. ². This analysis uses NCQA Quality Compass® 2024 and third-party cost data to compare Kaiser Permanente performance to the national average for controlling high blood pressure.



Leading the way for mental health

When you partner with Kaiser Permanente, you'll be connected to our full suite of mental health resources for your workforce. And your employees will get the care, access, and tools that are most 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 we see in our communities. Plus, you 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.



Patient feedback shows members are happy with their mental health care*

90%
of members feel their
care team respects what
they have to say

92%
satisfaction with
video visits

90%
satisfaction with
phone appointments

*Kaiser Permanente National Market Research, 2024.



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 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:** Members can share their birth plans 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.
- **Optional fertility benefit:** We coordinate care as members begin their journey. Everyone on the member's care team can see their health history and seamlessly connect them to the care they need.



We're in the top 10% nationwide for timely prenatal care visits¹

Kaiser Permanente: 94%

National average: 79%

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.²

1. Kaiser Permanente 2024 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 2024 and is used with the permission of NCQA. Quality Compass 2024 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. 2. "Prenatal Care: Why Do I Need Prenatal Care?," U.S. Department of Health and Human Services, February 22, 2021.

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.¹

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.³

At Kaiser Permanente, we've eliminated those care disparities and are screening all demographic groups at rates well above the national average.⁴

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.²

Over 150 languages

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

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.

1. Robert M. Cooper, MD, et al., "Influence of Health Care Systems on Mortality in Adult Patients with Cancer," *The American Journal of Managed Care*, May 2021. Data is from our Southern California region. 2. Anum Saeed, MD, et al., "Racial Disparities in Hypertension Prevalence and Management: A Crisis Control?" *American College of Cardiology*, April 6, 2020. 3. 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. 4. See note 3.

When your employees travel, our coverage follows

The last thing your employees want to worry about during business trips and family vacations is their health coverage. Now, it's easier than ever for them to get care if something unexpected happens while they're away from home.



In the U.S.

Within Kaiser Permanente service areas, members can get routine, urgent, and emergency care at our facilities. Or they can get 24/7 care by phone or video all within our integrated health plan system.

PPO plan members now have expanded in-network access to care across the U.S. with Aetna PPO network providers, offered through Aetna Signature Administrators®.

HMO members have access to Aetna PPO network providers for urgent, emergency, and authorized care.



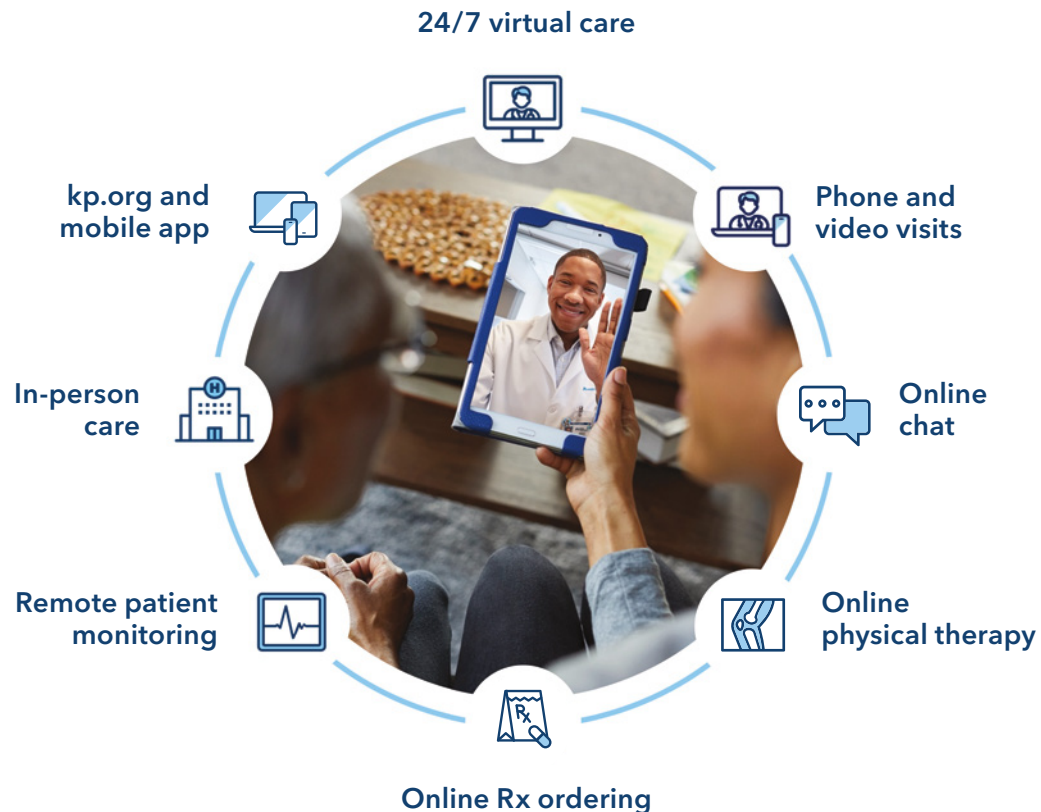
Internationally

Employees can get emergency and urgent care around the world.

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 virtual care and advice all within our integrated health plan system.

Wellness tools are always at your employees' fingertips: They can use kp.org and the Kaiser Permanente Washington 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. Improve your wellness strategy with [tools from Kaiser Permanente](#) that are designed to address specific risks relevant to your workforce.

Healthy lifestyle programs

[Online programs](#) offer tools for healthy living and personalized tips to help employees reach their health goals.

Fitness and wellness apps¹

Optum

With One Pass Select Affinity from Optum, your employees get access to gyms and fitness locations nationwide; live, digital fitness classes and on-demand workouts; personalized workout builders; and more.



[An app](#) for meditation, mindfulness, mental resilience, and sleep – designed to help lower stress, anxiety, and more.²



Text one-on-one with an emotional support coach anytime, anywhere. Support is just a text message away.^{2,3}

Find additional wellness app resources at kp.org/selfcare.

1. 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. **2.** Calm can be used by members 13 and over. The Headspace app and services are not available to any members under 18 years old. **3.** Eligible Kaiser Permanente members can text with a coach using the Headspace app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace app for the remainder of the year at no cost.

Kaiser Permanente Washington – best in class



Washington Permanente Medical Group

has been one of the top-ranked medical groups in the state for quality of care 18 years in a row.¹



Recognized with 17 awards

for best practices by the Bree Collaborative Trailblazer awards in 2024²



100+ doctors recognized

as top docs in *Seattle Magazine* and *Seattle Met*³



Kaiser Permanente Washington's Capitol Hill Medical Center has been recognized as an LGBTQ+ Healthcare Equality Leader by the Human Rights Campaign, earning a perfect score on the 2024 Healthcare Equality Index.⁴

1. Washington Health Alliance 2008-2025 Community Checkup reports, www.wacommunitycheckup.org. The 2017-2025 year rankings apply to Kaiser Permanente Washington's medical group, Washington Permanente Medical Group, P.C. Ranking for years prior to 2017 apply to the then-named Group Health Cooperative's medical group, formerly named Group Health Permanente, P.C. and now named Washington Permanente Medical Group, P.C. 2. Bree Collaborative Awards, 2024. 3. "Top Docs: 2024," *Seattle Magazine*, July 5, 2024; "Top Doctors 2024," *Seattle Met*, accessed June 16, 2025. 4. "HEI 2024 LGBTQ+ Healthcare Equality Leaders," hrc.org, accessed June 16, 2025.