

benefits *in* brief

an overview of your Kaiser Permanente benefits package



Salaried and Non-Union Non-Exempt Employees of Kaiser
Foundation Health Plan, Inc. and Kaiser Foundation Hospitals

Educational Theatre Performers

Northern California Region

For prospective employees

At Kaiser Permanente, we reward our employees with more than just a paycheck. We also offer valuable benefits that support your family's total health — mind, body, and spirit.

This brochure highlights the benefits you may receive as a Kaiser Permanente employee. Once you're on board, you can learn more through My HR, Kaiser Permanente's Human Resources portal.

Who Is Eligible

Eligibility may be different for each benefit — see each section for details. For most benefits, your job's regularly scheduled hours (i.e., the posted hours for your position, not the actual hours worked) determine your eligibility.

Eligible Dependents

For medical and dental benefits, you may also cover:

- Your spouse or domestic partner
- Your children and/or the children of your spouse or domestic partner who are under age 26, regardless of student, dependent, or marital status, or who are otherwise eligible due to a disability that began before the age limit
- Unmarried grandchildren who meet additional requirements

Flexible Benefits Program

Our flexible benefits program lets you choose the benefits that are right for you and your family. When you start at Kaiser Permanente, you have:

- The 90-Day Plan for your first 90 days
- The *Benefits by Design* Flexible Benefits Program after your first 90 days

The 90-Day Plan gives you coverage while you review your benefits and decide what is best for your situation.

Benefits When You Start: 90-Day Plan

Kaiser Permanente provides health coverage for your first three months of employment through the 90-Day Plan. This plan includes the Mid medical plan and Supplemental Medical. You may add your eligible dependents as well.

You also receive Employee Life Insurance equal to one times your annual salary (up to \$50,000).

- You must be regularly scheduled to work 20 or more hours per week
- Enroll within 31 days of your hire
- Coverage begins on the first of the month following your hire date or on your date of hire if you are hired on the first of the month
- You do not pay for this coverage if you work 32 or more hours per week

Benefits After 90 Days: *Benefits by Design* Flexible Benefits Program

Benefits by Design lets you customize your benefits to meet your needs. You receive flex credits to help you buy the benefits you want.

If you're regularly scheduled to work 32 or more hours per week, you'll receive enough flex credits to purchase:

- Mid medical plan with Supplemental Medical for you and your eligible dependents
- Basic dental plan for you and your eligible dependents
- Employee Life Insurance coverage equal to one times your annual salary (up to \$50,000)
- Long-Term Disability at 50 percent of your base salary

- You must be regularly scheduled to work 20 or more hours per week
- Coverage begins on the first of the month following three months of employment
- Cost depends on the benefits you choose
- Difference between flex credits and total cost determines any additional deductions or dollars in your paycheck
- Flex credits are prorated if you work 20-31 hours per week

Default Coverage

If you do not enroll in *Benefits by Design* and make a medical plan election during your initial enrollment period, you will receive default coverage for the remainder of the year. Your next chance to make changes to your coverage will be during the annual open enrollment period, unless you have a qualifying family or employment status event. When you are in default coverage, you do not receive any *Benefits by Design* credits.

Default coverage includes:

- Mid plan medical coverage (including Supplemental Medical) for yourself only
- Employer-paid Basic Life insurance coverage for yourself equal to one times your annual salary (up to \$50,000)



Health Care

Your health care benefits help you and your family thrive and protect you if you're ill or injured.

Kaiser Employee Medical Health Plan (KEMHP)

KEMHP provides comprehensive coverage, which includes basic and major medical care.

You have a choice of three plans with varying copays.

High Plan	Mid Plan	Basic Plan
\$10 for office visits	\$20 for office visits	\$30 for office visits
\$5 for generic prescriptions	\$10 for generic prescriptions	\$10 for generic prescriptions
\$10 for brand name prescriptions	\$15 for brand name prescriptions	\$20 for brand name prescriptions
\$10/\$5 mental health individual/group visits	\$20/\$10 mental health individual/group visits	\$30/\$15 mental health individual/group visits

This coverage also provides vision care, which includes an allowance for frames, lenses, and/or contacts every 24 months.

- You can apply your flex credits to the cost of coverage

Supplemental Medical

This coverage reimburses the cost of some medical services that are not covered or that exceed the limits of your KP-sponsored medical plan, such as acupuncture and chiropractic care. In most cases, the plan pays 80 percent of charges after you meet a deductible.

If you choose the High or Mid medical plan options under KEMHP, you and your eligible dependents will be enrolled automatically at no additional cost.



Dental Care

Dental health is an important part of your overall health.

Dental Plan Options

Benefits by Design offers you a choice of two Delta Dental plans. The plans cover many of the same services, but the costs and coverage levels vary.

Comprehensive	Basic
100% diagnostic/preventive	100% diagnostic/preventive
100% basic services	80% basic services
50% orthodontia for children up to age 26 (lifetime maximum \$1,500/person)	50% orthodontia for children up to age 26 (lifetime maximum \$1,500/person)
No annual deductible	\$50 individual/\$150 family annual deductible

- You can apply your flex credits to the cost of coverage
- \$1,500 annual maximum coverage per person

Life Insurance

Your life insurance benefits at Kaiser Permanente provide financial assistance in the event of a serious injury or death.

Employee Life Insurance (Employee Paid)

You may purchase Employee Life Insurance for total coverage of up to \$1 million.

When you are hired, you may elect up to \$250,000 of coverage without providing Evidence of Insurability, which is proof of your good health.

- You can apply your flex credits to the cost of coverage

Dependent Life Insurance

You may purchase coverage of between \$10,000 and \$100,000 for your spouse or domestic partner, and between \$2,000 and \$10,000 for eligible children.

Your Employee Life Insurance coverage must be at least twice the amount of the spouse or domestic partner Dependent Life coverage you purchase.

- You must be regularly scheduled to work 20 or more hours per week
- You pay the premiums for this coverage

Accidental Death and Dismemberment

This coverage provides additional income protection in case of an injury or death due to an accident.

You may purchase coverage for yourself up to \$350,000.

You may also choose to cover your spouse or domestic partner at 50 percent of your coverage and each of your eligible children at 10 percent of your coverage.

- You must be regularly scheduled to work 20 or more hours per week
- You can apply your flex credits to the cost of your coverage, and you pay the premiums for dependent coverage

Business Travel Accident Insurance

This coverage provides up to four times your annual salary (\$250,000 maximum) if you are injured or die due to an accident while on company business.

- You must be regularly scheduled to work 20 or more hours per week in a salaried position
- You are enrolled automatically on your hire date
- Coverage is provided at no cost

Survivor Assistance

This coverage provides financial assistance to your beneficiary if you die while employed at Kaiser Permanente. The benefit is equal to one times your monthly base salary (prorated for part-time employees).

- You must be regularly scheduled to work 20 or more hours per week
- You are enrolled automatically on your hire date
- Coverage is provided at no cost

Disability Income

Kaiser Permanente provides you with financial protection in the event you are unable to work for an extended period because of a serious illness or injury.

Salary Continuance

Salary Continuance provides 50 percent of your base pay for up to 180 days.

- You must be regularly scheduled to work 20 or more hours per week
- Coverage begins on the first day of the month following three months of employment
- Coverage is provided at no cost

Long-Term Disability

Long-Term Disability covers a portion of your salary if you are unable to work. Benefits are payable after 180 days of disability.

You can enroll for coverage at 50 percent or 60 percent of your base pay.

Evidence of Insurability is not required if you enroll when you are first eligible.

- You can apply your flex credits to the cost of coverage

Flexible Spending Accounts

Kaiser Permanente's flexible spending accounts (FSAs) can help reduce your taxable income. You set aside pre-tax dollars and are then reimbursed for certain everyday expenses.

Health Care FSA

You can set aside pre-tax dollars to help pay for health care expenses like copays for medical and dental services.

- You must be regularly scheduled to work 20 or more hours per week
- If you enroll, participation begins on the first of the month following three months of employment
- Contribute up to \$2,550 per year through pre-tax payroll deductions
- Up to \$500 of your unused balance can carry over to the next year

Dependent Care FSA

You can set aside pre-tax dollars to help pay for dependent care expenses like day care for a child or nursing care for an adult.

- You must be regularly scheduled to work 20 or more hours per week
- If you enroll, participation begins on the first of the month following three months of employment
- Contribute up to \$5,000 per year through pre-tax payroll deductions

Please note: You must re-enroll in the health care and dependent care FSAs each year during open enrollment to continue participation.

Commuter Spending Account

You can set aside pre-tax dollars to pay for public transportation, vanpooling, and parking expenses to and from work.

- You may enroll at any time regardless of your scheduled hours

Time Off Benefits

Kaiser Permanente offers you a number of programs to help you keep your home and work life in balance.

Holidays

You are eligible for the following paid holidays:

- New Year's Day
- Presidents Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

- You must be regularly scheduled to work 20 or more hours per week
- Benefits begin on your hire date

Paid Time Off

You may use Paid Time Off (PTO) for any reason, such as illness, vacation, or personal matters. You may also use some of your PTO to care for a sick eligible family member.

You accrue PTO each month based on your years of service:

- **0 – 1 year:** 19 days per year
- **2 – 4 years:** 24 days per year
- **5 – 9 years:** 29 days per year
- **10 or more years:** 34 days per year

You may accumulate up to 500 hours of PTO.

- You must be regularly scheduled to work 20 or more hours per week
- Benefits begin accruing on your hire date
- Benefits are prorated for part-time employees

In-Service Cash-Out

Each year during open enrollment, you may elect an In-Service Cash-Out of PTO hours that you will accrue in the following year and receive the money for those hours in your paycheck as taxable income. You can cash out up to 160 hours per year.

Extended Sick Leave

You accrue Extended Sick Leave (ESL) each month for a total of six days per year. You may use them for an illness or injury after a waiting period, or on the first day of hospitalization. You may also use some of your ESL to attend to an eligible family member who is sick.

There is no limit to the number of hours you may accumulate in your ESL account.

- You must be regularly scheduled to work 20 or more hours per week
- Benefits begin accruing on your hire date
- Benefits are prorated for part-time employees

Other Time Off

In addition to paid time off benefits, you may be eligible for the following paid leaves:

- **Bereavement Leave** for the death of an immediate family member
- **Educational Leave** to build or maintain professional skills and licenses
- **Jury Duty** to fulfill your civic duty

Kaiser Permanente also provides other types of paid and unpaid leaves, such as Family, Medical, and Military leaves.

Retirement

Preparing for a financially secure retirement is just as important as funding your lifestyle today. Kaiser Permanente's retirement programs can help you prepare for your future.

Kaiser Permanente Tax Sheltered Annuity Plan

This plan helps you build retirement savings while lowering your current taxable income.

You can also choose Roth after-tax contributions or a combination of both pre-tax and Roth after-tax contributions.

- You are enrolled automatically with a 2 percent employee contribution on your hire date, unless you opt out within 45 days
- Your contribution will increase by 1 percent per year up to 6 percent, unless you opt out

Employer Contributions

After two years of employment, you may be eligible for an employer contribution of 2 percent of your salary up to the Social Security base wage and 5 percent on any additional salary.

Kaiser Permanente Supplemental Savings and Retirement Plan

If you are eligible, Kaiser Permanente will contribute 5 percent of your base salary to this plan on the second anniversary of your hire date. You can also make after-tax contributions into the plan. You are immediately 100 percent vested in contributions to the plan.

Kaiser Permanente Salaried Retirement Plan

This plan is a defined benefit pension plan that provides you with retirement income based on your compensation and years of service. You automatically become a participant after you complete one year of service during which you are compensated for at least 1,000 hours. You are vested in the plan after five years of service.

Retiree Benefits

You may be eligible for retiree health and welfare benefits when you retire if you meet certain age and years of service requirements.

Other Benefits

Employee Assistance Program

This program provides free and confidential counseling for personal issues, as well as referrals for child and elder care.

Parent Medical Coverage

Your Medicare-eligible parents, stepparents, parents-in-law, or parents of your domestic partner may have an opportunity to enroll in Kaiser Permanente medical coverage at their own expense.

Voluntary Programs

You may enroll in Benefits by Design Voluntary Programs at your own expense if you are regularly scheduled to work 20 or more hours per week. Programs offered include long-term care, term life, pet, auto, and home insurance, as well as legal services and identity theft protection.

Tuition Reimbursement

Tuition Reimbursement helps you continue your education in subjects that will improve your job performance, potential for advancement, and employability. You can be reimbursed up to \$3,000 per calendar year for expenses such as tuition and textbooks, including up to \$500 for travel expenses.

- You must be regularly scheduled to work 20 or more hours per week
- You are eligible after 90 days of employment

Additional Resources

As a Kaiser Permanente employee, you also have access to:

- **Career and development** opportunities to help you grow your skills and career, including professional development courses through KP Learn.
- **Opportunities to volunteer** in communities that we serve.
- **Employee discounts** on entertainment, travel, child care, health and fitness programs, electronics, and more. You also receive discounts on over-the-counter medications and other products purchased from a KP pharmacy.
- **Healthy Workforce** resources and tools to help you be active, eat well, and thrive. If your region meets the Total Health Incentive Plan's goals for employees to adopt a healthier lifestyle, you may also have a chance to earn up to \$500 per year.

This is a brief summary of the benefits in effect as of the publication date. In case of any omission or conflict between this document and the official plan documents or policies, the official documents always govern. Kaiser Permanente reserves the right to modify, amend, change, replace, or terminate any or all of the benefits described in this booklet at any time at its discretion.