

PLAN HIGHLIGHTS AND RATES

Effective January to June 2011

2011 SMALL BUSINESS RATE AREA 5

CONTENTS

- 2–3** **Copayment plans**
Predictable out-of-pocket costs and no annual deductible to meet for medical services
- 4–5** **Deductible HMO plans**
Lower monthly premiums and doctor visits are not subject to the deductible
- 6–7** **HSA-qualified deductible HMO plans**
Lower monthly premiums, plus optional employee-owned savings accounts provide an innovative way to pay for qualified medical expenses
- 8–9** **Deductible HMO plans with health reimbursement arrangement (HRA)**
An IRS-regulated, employer-sponsored program that allows your employees to receive tax-free dollars from you to pay for qualified medical expenses¹
- 10–11** **\$35 POS Plan**
A point-of-service plan that gives employees access to Kaiser Permanente medical care with the added flexibility of choosing physicians and services from an external provider network or any licensed provider
- 12–13** **\$40/\$2,500 PPO Insurance Plan with HSA Option**
Our HSA-option PPO offers the flexibility of a PPO along with lower monthly premiums and optional employee-owned savings accounts.
- 14–15** **\$40/\$1,000 PPO Insurance Plan**
Choose a physician from a contracted network or any licensed nonparticipating provider.
- 17** **Rate Area 5 ZIP codes**

The copayment plans, HSA-qualified deductible HMO plans, deductible HMO plans, deductible HMO plans with HRA, and the in-network portion of the point-of-service (POS) plan are underwritten by Kaiser Foundation Health Plan, Inc. (KFHP). Kaiser Permanente Insurance Company (KPIC), a subsidiary of KFHP, underwrites the PPO plan and the out-of-network portion of the POS plan.

¹Tax references relate to federal income tax only. Consult with your financial or tax adviser for more information.

KAISER PERMANENTE COPAYMENT PLANS

PLAN HIGHLIGHTS

EFFECTIVE 1/1/11–6/1/11

FEATURES	MOST POPULAR COPAYMENT PLAN				
	\$50 PLAN MEMBER PAYS	\$30 PLAN MEMBER PAYS	\$20 PLAN MEMBER PAYS	\$15 PLAN MEMBER PAYS	\$5 PLAN MEMBER PAYS
CALENDAR-YEAR DEDUCTIBLE	\$0	\$0	\$0	\$0	\$0
PHARMACY CALENDAR-YEAR DEDUCTIBLE	\$250 for brand prescription	\$250 for brand prescription	N/A	N/A	N/A
ANNUAL OUT-OF-POCKET MAXIMUM¹ Self-only enrollment/Family enrollment	\$3,500/\$7,000	\$3,000/\$6,000	\$2,500/\$5,000	\$2,500/\$5,000	\$1,500/\$3,000
IN THE MEDICAL OFFICE					
Office visits	\$50	\$30	\$20	\$15	\$5
Preventive exams	\$0	\$0	\$0	\$0	\$0
Maternity/Prenatal care ²	\$0	\$0	\$0	\$0	\$0
Well-child preventive care visits ³	\$0	\$0	\$0	\$0	\$0
Vaccines (immunizations)	\$0	\$0	\$0	\$0	\$0
Allergy injections	\$5	\$5	\$5	\$5	\$0
Infertility services	Not covered	Not covered	Not covered	50%	50%
Occupational, physical, and speech therapy	\$50	\$30	\$20	\$15	\$5
Most labs and imaging	\$10	\$10	\$10	\$10	\$10
MRI/CT/PET	\$50	\$50	\$50	\$50	\$50
Outpatient surgery	\$250 per procedure	\$200 per procedure	\$150 per procedure	\$100 per procedure	\$5 per procedure
EMERGENCY SERVICES					
Emergency Department visits (waived if admitted directly to hospital)	\$150	\$100	\$100	\$100	\$100
Ambulance	\$300	\$75	\$75	\$75	\$75
PRESCRIPTIONS⁴	(up to a 100-day supply)	(up to a 100-day supply)	(up to a 30-day supply)	(up to a 30-day supply)	(up to a 100-day supply)
Generic ⁵	\$10	\$10	\$10	\$10	\$5
Brand-name	\$35 (after pharmacy deductible)	\$35 (after pharmacy deductible)	\$30 ⁵	\$25 ⁵	\$15 ⁵
HOSPITAL CARE					
Physicians' services, room and board, tests, medications, supplies, therapies	\$500 per day	\$400 per day	\$300 per day	\$200 per day	\$0
Skilled nursing facility care (up to 100 days per benefit period)	\$0	\$0	\$0	\$0	\$0
MENTAL HEALTH SERVICES					
In the medical office	\$50 individual \$25 group	\$30 individual \$15 group	\$20 individual \$10 group	\$15 individual \$7 group	\$5 individual \$2 group
In the hospital	\$500 per day	\$400 per day	\$300 per day	\$200 per day	\$0
CHEMICAL DEPENDENCY SERVICES					
In the medical office	\$50 individual	\$30 individual	\$20 individual	\$15 individual	\$5 individual
In the hospital (detoxification only)	\$500 per day	\$400 per day	\$300 per day	\$200 per day	\$0
OTHER					
Certain durable medical equipment (DME)	Not covered ⁶	Not covered ⁶	20% (\$2,000 maximum)	20% (\$2,000 maximum)	20% (\$2,000 maximum)
Optical (eyewear)	Not covered ⁷	Not covered ⁷	Not covered ⁷	\$150 allowance ⁸	\$150 allowance ⁸
Vision exam	\$0	\$0	\$0	\$0	\$0
Home health care (up to 100 two-hour visits per calendar year)	\$0	\$0	\$0	\$0	\$0
Hospice care	\$0	\$0	\$0	\$0	\$0

Kaiser Permanente plans do not include a pre-existing condition clause.

Preventive services on this plan are available at no cost share. For a complete list of preventive services please refer to the *Evidence of Coverage (EOC)* or businessnet.kp.org.

¹The annual out-of-pocket maximum is the limit to the total amount that an individual or family must pay for certain services in a calendar year (as discussed in the *Evidence of Coverage*).

²Scheduled prenatal visits and the first postpartum visit

³Well-child visits through age 23 months

⁴Prescription drugs are covered in accord with our formulary when prescribed by a Plan physician and obtained at Plan pharmacies. A few drugs have different copayments; please refer to the *Evidence of Coverage* for detailed information about prescription drug copayments.

⁵This service is not subject to a deductible.

⁶Please refer to the *Evidence of Coverage* for more information; most DME is not covered.

⁷Kaiser Permanente members are entitled to a 20 percent discount on eyeglasses and contact lenses purchased at Kaiser Permanente optical centers. These discounts may not be coordinated with any other Health Plan vision benefit. The discounts will not apply to any sale, promotional, or packaged eyewear program, for any contact lens extended purchase agreement, or to low-vision aids or devices. Visit kp2020.org for Kaiser Permanente optical locations.

⁸Allowance toward the cost of eyeglass lenses, frames, and contact lenses fitting and dispensing every 24 months

KAISER PERMANENTE COPAYMENT PLANS RATE AREA 5

EFFECTIVE 1/1/11-6/1/11

Copayment plans feature predictable, lower out-of-pocket costs at the time of service and no deductible for medical expenses. Monthly premiums are higher than other plans.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$50 PLAN					\$50 PLAN					\$50 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$182	\$509	\$501	\$708	<30	\$203	\$566	\$557	\$788	<30	\$223	\$623	\$612	\$867
30-39	\$201	\$547	\$514	\$783	30-39	\$224	\$608	\$572	\$870	30-39	\$246	\$669	\$629	\$958
40-49	\$260	\$598	\$494	\$789	40-49	\$289	\$665	\$549	\$877	40-49	\$318	\$731	\$604	\$965
50-54	\$338	\$703	\$558	\$899	50-54	\$376	\$781	\$620	\$998	50-54	\$413	\$859	\$681	\$1,098
55-59	\$427	\$897	\$639	\$1,032	55-59	\$475	\$997	\$710	\$1,147	55-59	\$522	\$1,097	\$781	\$1,262
60-64	\$527	\$1,001	\$705	\$1,169	60-64	\$586	\$1,113	\$784	\$1,299	60-64	\$644	\$1,224	\$861	\$1,429
65+	\$598	\$1,292	\$899	\$1,420	65+	\$664	\$1,435	\$998	\$1,578	65+	\$731	\$1,579	\$1,099	\$1,736
\$30 PLAN					\$30 PLAN					\$30 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$199	\$557	\$547	\$775	<30	\$222	\$619	\$609	\$861	<30	\$244	\$681	\$670	\$948
30-39	\$220	\$598	\$563	\$856	30-39	\$245	\$665	\$626	\$952	30-39	\$269	\$731	\$688	\$1,047
40-49	\$284	\$654	\$540	\$863	40-49	\$316	\$727	\$600	\$959	40-49	\$347	\$799	\$660	\$1,055
50-54	\$370	\$769	\$610	\$983	50-54	\$411	\$854	\$678	\$1,092	50-54	\$452	\$940	\$745	\$1,201
55-59	\$467	\$981	\$698	\$1,128	55-59	\$519	\$1,090	\$776	\$1,254	55-59	\$571	\$1,199	\$854	\$1,379
60-64	\$577	\$1,096	\$772	\$1,279	60-64	\$641	\$1,217	\$857	\$1,421	60-64	\$705	\$1,339	\$943	\$1,563
65+	\$654	\$1,413	\$983	\$1,553	65+	\$726	\$1,569	\$1,092	\$1,725	65+	\$799	\$1,727	\$1,201	\$1,899
\$20 PLAN					\$20 PLAN					\$20 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$218	\$609	\$599	\$847	<30	\$242	\$676	\$665	\$941	<30	\$266	\$743	\$731	\$1,034
30-39	\$241	\$654	\$616	\$936	30-39	\$267	\$726	\$683	\$1,039	30-39	\$294	\$799	\$752	\$1,144
40-49	\$311	\$715	\$590	\$943	40-49	\$345	\$794	\$656	\$1,048	40-49	\$380	\$874	\$722	\$1,153
50-54	\$404	\$840	\$666	\$1,074	50-54	\$449	\$933	\$741	\$1,193	50-54	\$494	\$1,027	\$815	\$1,313
55-59	\$511	\$1,073	\$764	\$1,234	55-59	\$568	\$1,192	\$849	\$1,371	55-59	\$624	\$1,311	\$933	\$1,508
60-64	\$630	\$1,197	\$843	\$1,397	60-64	\$700	\$1,330	\$936	\$1,553	60-64	\$770	\$1,463	\$1,030	\$1,708
65+	\$714	\$1,543	\$1,074	\$1,696	65+	\$794	\$1,716	\$1,194	\$1,886	65+	\$873	\$1,887	\$1,313	\$2,074
\$15 PLAN					\$15 PLAN					\$15 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$239	\$668	\$657	\$930	<30	\$266	\$743	\$731	\$1,034	<30	\$293	\$818	\$804	\$1,138
30-39	\$265	\$719	\$677	\$1,029	30-39	\$294	\$799	\$751	\$1,144	30-39	\$323	\$878	\$826	\$1,257
40-49	\$341	\$785	\$648	\$1,036	40-49	\$379	\$872	\$720	\$1,151	40-49	\$417	\$960	\$792	\$1,267
50-54	\$444	\$923	\$732	\$1,180	50-54	\$494	\$1,026	\$814	\$1,311	50-54	\$543	\$1,129	\$896	\$1,443
55-59	\$562	\$1,180	\$840	\$1,357	55-59	\$624	\$1,310	\$933	\$1,507	55-59	\$686	\$1,441	\$1,026	\$1,657
60-64	\$692	\$1,315	\$926	\$1,535	60-64	\$769	\$1,461	\$1,029	\$1,706	60-64	\$846	\$1,607	\$1,132	\$1,876
65+	\$785	\$1,697	\$1,180	\$1,866	65+	\$873	\$1,886	\$1,312	\$2,073	65+	\$960	\$2,074	\$1,443	\$2,280
\$5 PLAN					\$5 PLAN					\$5 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$297	\$830	\$816	\$1,155	<30	\$330	\$923	\$907	\$1,284	<30	\$363	\$1,015	\$998	\$1,413
30-39	\$329	\$893	\$840	\$1,278	30-39	\$365	\$992	\$933	\$1,420	30-39	\$402	\$1,092	\$1,027	\$1,563
40-49	\$424	\$975	\$805	\$1,287	40-49	\$471	\$1,084	\$895	\$1,430	40-49	\$518	\$1,192	\$984	\$1,573
50-54	\$552	\$1,147	\$910	\$1,466	50-54	\$613	\$1,274	\$1,011	\$1,629	50-54	\$674	\$1,401	\$1,112	\$1,791
55-59	\$697	\$1,464	\$1,042	\$1,684	55-59	\$775	\$1,627	\$1,158	\$1,871	55-59	\$852	\$1,789	\$1,274	\$2,058
60-64	\$860	\$1,633	\$1,150	\$1,906	60-64	\$955	\$1,814	\$1,277	\$2,118	60-64	\$1,051	\$1,996	\$1,406	\$2,330
65+	\$975	\$2,107	\$1,466	\$2,316	65+	\$1,084	\$2,342	\$1,629	\$2,575	65+	\$1,192	\$2,576	\$1,792	\$2,832

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE DEDUCTIBLE HMO PLANS PLAN HIGHLIGHTS

EFFECTIVE 1/1/11–6/1/11

FEATURES	MOST POPULAR DEDUCTIBLE PLAN		
	\$40/\$2,000 PLAN MEMBER PAYS	\$30/\$1,500 PLAN MEMBER PAYS	\$30/\$1,000 PLAN MEMBER PAYS
CALENDAR-YEAR DEDUCTIBLE¹ Individual/Family	\$2,000/\$4,000	\$1,500/\$3,000	\$1,000/\$2,000
PHARMACY CALENDAR-YEAR DEDUCTIBLE	N/A	N/A	N/A
ANNUAL OUT-OF-POCKET MAXIMUM^{1,2} Individual/Family	\$4,500/\$9,000	\$3,500/\$7,000	\$3,500/\$7,000
IN THE MEDICAL OFFICE			
Office visits ³	\$40	\$30	\$30
Preventive exams ³	\$0	\$0	\$0
Maternity/Prenatal care ^{3,4}	\$0	\$0	\$0
Well-child preventive care visits ^{3,5}	\$0	\$0	\$0
Vaccines (immunizations) ³	\$0	\$0	\$0
Allergy injections	\$5 (after deductible)	\$5 (after deductible)	\$5 (after deductible)
Infertility services	Not covered	Not covered	Not covered
Occupational, physical, and speech therapy	\$40 (after deductible)	\$30 (after deductible)	\$30 (after deductible)
Most labs and imaging	\$10 (after deductible)	\$10 (after deductible)	\$10 (after deductible)
MRI/CT/PET	\$50 (after deductible)	\$50 (after deductible)	\$50 (after deductible)
Outpatient surgery	30% (after deductible)	\$250 (after deductible)	\$250 (after deductible)
EMERGENCY SERVICES			
Emergency Department visits (waived if admitted directly to hospital)	30% (after deductible)	\$100 (after deductible)	\$100 (after deductible)
Ambulance	\$100 (after deductible)	\$75 (after deductible)	\$75 (after deductible)
PRESCRIPTIONS^{3,6}	(up to a 30-day supply)	(up to a 30-day supply)	(up to a 30-day supply)
Generic	\$10	\$10	\$10
Brand-name	\$35	\$30	\$30
HOSPITAL CARE			
Physicians' services, room and board, tests, medications, supplies, therapies	30% per admission (after deductible)	\$500 per day (after deductible)	\$500 per day (after deductible)
Skilled nursing facility care (up to 60 days per benefit period)	30% per admission (after deductible)	\$50 per day (after deductible)	\$50 per day (after deductible)
MENTAL HEALTH SERVICES			
In the medical office ³	\$40 (for individual therapy) \$20 (for group therapy)	\$30 (for individual therapy) \$15 (for group therapy)	\$30 (for individual therapy) \$15 (for group therapy)
In the hospital	30% per admission (after deductible)	\$500 per day (after deductible)	\$500 per day (after deductible)
CHEMICAL DEPENDENCY SERVICES			
In the medical office ³	\$40 (for individual therapy)	\$30 (for individual therapy)	\$30 (for individual therapy)
In the hospital (detoxification only)	30% per admission (after deductible)	\$500 per day (after deductible)	\$500 per day (after deductible)
OTHER			
Certain durable medical equipment (DME) ⁷	Not covered	Not covered	Not covered
Optical (eyewear) ⁸	Not covered	Not covered	Not covered
Vision exam ³	\$0	\$0	\$0
Home health care ³ (up to 100 two-hour visits per calendar year)	\$0	\$0	\$0
Hospice care ³	\$0	\$0	\$0

Kaiser Permanente plans do not include a pre-existing condition clause.

Preventive services on this plan are available at no cost share. For a complete list of preventive services please refer to the *Evidence of Coverage (EOC)* or businessnet.kp.org.

¹This plan carries an embedded deductible. Each family member becomes eligible for copayments or coinsurance after meeting the individual deductible, or when the family deductible is satisfied. A family member can meet the individual annual out-of-pocket maximum before the family out-of-pocket maximum is satisfied.

²The annual out-of-pocket maximum is the limit to the total amount that an individual or family must pay for certain services in a calendar year (as discussed in the *Evidence of Coverage*).

³This service is not subject to a deductible.

⁴Scheduled prenatal visits and the first postpartum visit

⁵Well-child visits through age 23 months

⁶Prescription drugs are covered in accord with our formulary when prescribed by a Plan physician and obtained at Plan pharmacies. A few drugs have different copayments; please refer to the *Evidence of Coverage* for detailed information about prescription drug copayments.

⁷Please refer to the *Evidence of Coverage* for more information; most DME is not covered.

⁸Kaiser Permanente members are entitled to a 20 percent discount on eyeglasses and contact lenses purchased at Kaiser Permanente optical centers. These discounts may not be coordinated with any other Health Plan vision benefit. The discounts will not apply to any sale, promotional, or packaged eyewear program, for any contact lens extended purchase agreement, or to low-vision aids or devices. Visit kp2020.org for Kaiser Permanente optical locations.

KAISER PERMANENTE DEDUCTIBLE HMO PLANS RATE AREA 5

EFFECTIVE 1/1/11-6/1/11

Deductible plans feature affordable monthly rates and a fixed copayment for services such as office visits and preventive care. Deductibles must be met before members can receive certain services for a copayment or coinsurance.

Monthly rates for groups new to Kaiser Permanente														
16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$2,000 PLAN					\$40/\$2,000 PLAN					\$40/\$2,000 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$135	\$370	\$305	\$446	<30	\$150	\$411	\$339	\$495	<30	\$165	\$452	\$373	\$545
30-39	\$159	\$426	\$321	\$499	30-39	\$177	\$473	\$357	\$554	30-39	\$195	\$521	\$393	\$610
40-49	\$216	\$440	\$338	\$559	40-49	\$239	\$488	\$374	\$620	40-49	\$263	\$537	\$412	\$682
50-54	\$288	\$598	\$394	\$662	50-54	\$320	\$664	\$438	\$735	50-54	\$352	\$731	\$482	\$809
55-59	\$357	\$743	\$463	\$814	55-59	\$397	\$826	\$515	\$905	55-59	\$437	\$909	\$566	\$996
60-64	\$458	\$917	\$566	\$1,015	60-64	\$509	\$1,019	\$629	\$1,127	60-64	\$560	\$1,121	\$692	\$1,240
65+	\$556	\$1,267	\$660	\$1,329	65+	\$617	\$1,407	\$732	\$1,476	65+	\$679	\$1,548	\$806	\$1,624
\$30/\$1,500 PLAN					\$30/\$1,500 PLAN					\$30/\$1,500 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$150	\$410	\$339	\$494	<30	\$166	\$455	\$376	\$548	<30	\$183	\$501	\$414	\$604
30-39	\$177	\$472	\$357	\$553	30-39	\$196	\$524	\$396	\$614	30-39	\$216	\$578	\$436	\$677
40-49	\$239	\$488	\$374	\$620	40-49	\$265	\$541	\$415	\$688	40-49	\$292	\$596	\$457	\$757
50-54	\$319	\$662	\$437	\$733	50-54	\$354	\$735	\$485	\$814	50-54	\$390	\$810	\$534	\$897
55-59	\$396	\$824	\$513	\$903	55-59	\$440	\$915	\$570	\$1,003	55-59	\$484	\$1,007	\$627	\$1,104
60-64	\$508	\$1,016	\$628	\$1,124	60-64	\$564	\$1,129	\$697	\$1,249	60-64	\$620	\$1,241	\$766	\$1,373
65+	\$616	\$1,404	\$731	\$1,473	65+	\$684	\$1,560	\$812	\$1,636	65+	\$752	\$1,715	\$893	\$1,799
\$30/\$1,000 PLAN					\$30/\$1,000 PLAN					\$30/\$1,000 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$165	\$451	\$373	\$543	<30	\$183	\$501	\$414	\$604	<30	\$201	\$551	\$455	\$664
30-39	\$195	\$521	\$393	\$610	30-39	\$216	\$578	\$436	\$677	30-39	\$238	\$636	\$480	\$745
40-49	\$263	\$537	\$411	\$682	40-49	\$292	\$596	\$457	\$757	40-49	\$322	\$657	\$503	\$835
50-54	\$351	\$729	\$481	\$807	50-54	\$391	\$811	\$535	\$898	50-54	\$430	\$892	\$589	\$987
55-59	\$436	\$907	\$565	\$994	55-59	\$485	\$1,008	\$629	\$1,105	55-59	\$533	\$1,109	\$691	\$1,216
60-64	\$559	\$1,119	\$691	\$1,238	60-64	\$621	\$1,243	\$768	\$1,375	60-64	\$684	\$1,368	\$845	\$1,514
65+	\$678	\$1,546	\$805	\$1,622	65+	\$754	\$1,719	\$895	\$1,803	65+	\$829	\$1,890	\$984	\$1,983

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE HSA-QUALIFIED DEDUCTIBLE HMO PLANS

PLAN HIGHLIGHTS

EFFECTIVE 1/1/11–6/1/11

FEATURES	MOST POPULAR DEDUCTIBLE PLAN W/HSA		
	\$30/\$3,000 PLAN W/HSA MEMBER PAYS	\$0/\$2,700 PLAN W/HSA MEMBER PAYS	\$0/\$2,000 PLAN W/HSA MEMBER PAYS
CALENDAR-YEAR DEDUCTIBLE Individual/Family	\$3,000/\$6,000 ¹	\$2,700/\$5,450 ¹	\$2,000/\$4,000 ²
PHARMACY CALENDAR-YEAR DEDUCTIBLE	N/A	N/A	N/A
ANNUAL OUT-OF-POCKET MAXIMUM³ Individual/Family	\$5,950/\$11,900 ¹	\$4,500/\$9,000 ¹	\$3,500/\$7,000 ²
IN THE MEDICAL OFFICE Office visits Preventive exams ⁴ Maternity/Prenatal care ^{4,5} Well-child preventive care visits ^{4,6} Vaccines (immunizations) ⁴ Allergy injections Infertility services Occupational, physical, and speech therapy Most labs and imaging MRI/CT/PET Outpatient surgery	\$30 (after deductible) \$0 \$0 \$0 \$0 \$5 (after deductible) Not covered \$30 (after deductible) \$10 (after deductible) \$50 (after deductible) 30% (after deductible)	\$0 (after deductible) \$0 \$0 \$0 \$0 \$0 (after deductible) Not covered \$0 (after deductible) \$0 (after deductible) \$50 (after deductible) \$250 (after deductible)	\$0 (after deductible) \$0 \$0 \$0 \$0 \$0 (after deductible) Not covered \$0 (after deductible) \$0 (after deductible) \$50 (after deductible) \$150 (after deductible)
EMERGENCY SERVICES Emergency Department visits (waived if admitted directly to hospital) Ambulance	30% (after deductible) \$100 (after deductible)	\$100 (after deductible) \$100 (after deductible)	\$100 (after deductible) \$100 (after deductible)
PRESCRIPTIONS⁷ Generic Brand-name	(up to a 30-day supply) \$10 (after deductible) \$30 (after deductible)	(up to a 30-day supply) \$10 (after deductible) \$30 (after deductible)	(up to a 30-day supply) \$10 (after deductible) \$30 (after deductible)
HOSPITAL CARE Physicians' services, room and board, tests, medications, supplies, therapies Skilled nursing facility care (up to 100 days per benefit period)	30% per admission (after deductible) 30% per admission (after deductible)	\$450 per day (after deductible) \$0 per admission (after deductible)	\$300 per day (after deductible) \$0 per admission (after deductible)
MENTAL HEALTH SERVICES In the medical office In the hospital	\$30 (after deductible for individual therapy) \$15 (after deductible for group therapy) 30% per admission (after deductible)	\$0 (after deductible for individual therapy) \$0 (after deductible for group therapy) \$450 per day (after deductible)	\$0 (after deductible for individual therapy) \$0 (after deductible for group therapy) \$300 per day (after deductible)
CHEMICAL DEPENDENCY SERVICES In the medical office In the hospital (detoxification only)	\$30 (after deductible for individual therapy) 30% per admission (after deductible)	\$0 (after deductible for individual therapy) \$450 per day (after deductible)	\$0 (after deductible for individual therapy) \$300 per day (after deductible)
OTHER Certain durable medical equipment (DME) ⁸ Optical (eyewear) ⁹ Vision exam Home health care (up to 100 two-hour visits per calendar year) Hospice care	Not covered Not covered \$30 (after deductible) \$0 (after deductible) \$0 (after deductible)	Not covered Not covered \$0 (after deductible) \$0 (after deductible) \$0 (after deductible)	Not covered Not covered \$0 (after deductible) \$0 (after deductible) \$0 (after deductible)

Kaiser Permanente plans do not include a pre-existing condition clause.

Preventive services on this plan are available at no cost share. For a complete list of preventive services please refer to the *Evidence of Coverage (EOC)* or businessnet.kp.org.

¹This plan carries an embedded deductible. Each family member becomes eligible for copayments or coinsurance after meeting the individual deductible, or when the family deductible is satisfied. A family member can meet the individual annual out-of-pocket maximum before the family out-of-pocket maximum is satisfied.

²This plan has an aggregate deductible. For family enrollment, there is only one deductible for the whole family. Once it's met, either individually or collectively, the family pays only copayments and coinsurance for the remainder of the calendar year, or until the family out-of-pocket maximum is satisfied.

³The annual out-of-pocket maximum is the limit to the total amount that an individual or family must pay for certain services in a calendar year (as discussed in the *Evidence of Coverage*).

⁴This service is not subject to a deductible.

⁵Scheduled prenatal visits

⁶Well-child visits through age 23 months

⁷Prescription drugs are covered in accord with our formulary when prescribed by a Plan physician and obtained at Plan pharmacies. A few drugs have different copayments; please refer to the *Evidence of Coverage* for detailed information about prescription drug copayments.

⁸Please refer to the *Evidence of Coverage* for more information; most DME is not covered.

⁹Kaiser Permanente members are entitled to a 20 percent discount on eyeglasses and contact lenses purchased at Kaiser Permanente optical centers. These discounts may not be coordinated with any other Health Plan vision benefit. The discounts will not apply to any sale, promotional, or packaged eyewear program, for any contact lens extended purchase agreement, or to low-vision aids or devices. Visit kp2020.org for Kaiser Permanente optical locations.

KAISER PERMANENTE HSA-QUALIFIED DEDUCTIBLE HMO PLANS RATE AREA 5

EFFECTIVE 1/1/11-6/1/11

These deductible plans feature lower monthly premiums and optional employee-owned savings accounts.

Monthly rates for groups new to Kaiser Permanente														
16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$30/\$3,000 PLAN WITH HSA					\$30/\$3,000 PLAN WITH HSA					\$30/\$3,000 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$105	\$288	\$238	\$347	<30	\$117	\$320	\$265	\$386	<30	\$129	\$352	\$291	\$424
30-39	\$124	\$332	\$251	\$389	30-39	\$138	\$369	\$279	\$432	30-39	\$152	\$406	\$307	\$475
40-49	\$168	\$343	\$263	\$436	40-49	\$187	\$381	\$292	\$484	40-49	\$205	\$419	\$321	\$532
50-54	\$224	\$465	\$307	\$515	50-54	\$249	\$517	\$341	\$572	50-54	\$274	\$569	\$375	\$630
55-59	\$279	\$580	\$362	\$636	55-59	\$309	\$643	\$401	\$705	55-59	\$340	\$707	\$441	\$775
60-64	\$357	\$714	\$441	\$790	60-64	\$397	\$794	\$491	\$879	60-64	\$436	\$873	\$539	\$966
65+	\$433	\$987	\$514	\$1,035	65+	\$481	\$1,097	\$571	\$1,151	65+	\$529	\$1,206	\$628	\$1,265
\$0/\$2,700 PLAN WITH HSA					\$0/\$2,700 PLAN WITH HSA					\$0/\$2,700 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$119	\$326	\$269	\$393	<30	\$132	\$362	\$299	\$436	<30	\$145	\$398	\$329	\$480
30-39	\$140	\$375	\$283	\$439	30-39	\$156	\$417	\$315	\$488	30-39	\$172	\$459	\$347	\$537
40-49	\$190	\$388	\$297	\$493	40-49	\$211	\$431	\$330	\$547	40-49	\$232	\$474	\$363	\$602
50-54	\$254	\$527	\$348	\$583	50-54	\$282	\$585	\$386	\$648	50-54	\$310	\$643	\$424	\$712
55-59	\$315	\$655	\$408	\$718	55-59	\$350	\$728	\$454	\$798	55-59	\$385	\$800	\$499	\$877
60-64	\$403	\$807	\$498	\$893	60-64	\$448	\$897	\$554	\$993	60-64	\$493	\$987	\$609	\$1,092
65+	\$489	\$1,115	\$580	\$1,170	65+	\$544	\$1,240	\$646	\$1,301	65+	\$598	\$1,364	\$710	\$1,431
\$0/\$2,000 PLAN WITH HSA					\$0/\$2,000 PLAN WITH HSA					\$0/\$2,000 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$154	\$422	\$349	\$509	<30	\$171	\$469	\$387	\$565	<30	\$188	\$516	\$426	\$622
30-39	\$182	\$487	\$367	\$570	30-39	\$202	\$540	\$408	\$632	30-39	\$223	\$595	\$450	\$697
40-49	\$246	\$502	\$385	\$638	40-49	\$274	\$559	\$428	\$710	40-49	\$301	\$614	\$471	\$780
50-54	\$329	\$683	\$450	\$756	50-54	\$365	\$758	\$500	\$839	50-54	\$402	\$835	\$550	\$924
55-59	\$408	\$849	\$529	\$931	55-59	\$454	\$944	\$588	\$1,035	55-59	\$499	\$1,038	\$647	\$1,138
60-64	\$523	\$1,047	\$647	\$1,159	60-64	\$581	\$1,163	\$718	\$1,287	60-64	\$639	\$1,279	\$790	\$1,415
65+	\$635	\$1,447	\$754	\$1,518	65+	\$705	\$1,608	\$837	\$1,687	65+	\$776	\$1,769	\$921	\$1,856

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE DEDUCTIBLE HMO PLANS WITH HRA PLAN HIGHLIGHTS

EFFECTIVE 1/1/11-6/1/11

FEATURES	\$30/\$2,500 PLAN WITH HRA MEMBER PAYS	\$30/\$1,500 PLAN WITH HRA MEMBER PAYS
CALENDAR-YEAR DEDUCTIBLE¹ Individual/Family	\$2,500/\$5,000	\$1,500/\$3,000
PHARMACY CALENDAR-YEAR DEDUCTIBLE	N/A	N/A
ANNUAL OUT-OF-POCKET MAXIMUM^{1,2} Individual/Family	\$5,000/\$10,000	\$3,500/\$7,000
IN THE MEDICAL OFFICE Office visits Preventive exams ³ Maternity/Prenatal care ^{3,4} Well-child preventive care visits ^{3,5} Vaccines (immunizations) ³ Allergy injections Infertility services Occupational, physical, and speech therapy Most labs and imaging MRI/CT/PET Outpatient surgery	\$30 (after deductible) \$0 \$0 \$0 \$0 \$0 (after deductible) Not covered \$30 (after deductible) \$10 (after deductible) \$50 (after deductible) 20% (after deductible)	\$30 (after deductible) \$0 \$0 \$0 \$0 \$0 (after deductible) Not covered \$30 (after deductible) \$10 (after deductible) \$50 (after deductible) 20% (after deductible)
EMERGENCY SERVICES Emergency Department visits (waived if admitted directly to hospital) Ambulance	20% (after deductible) \$150 (after deductible)	20% (after deductible) \$150 (after deductible)
PRESCRIPTIONS^{3,6} Generic Brand-name	(up to a 30-day supply) \$10 \$30	(up to a 30-day supply) \$10 \$30
HOSPITAL CARE Physicians' services, room and board, tests, medications, supplies, therapies Skilled nursing facility care	20% per admission (after deductible) 20% per day (after deductible) (up to 100 days per benefit period)	20% per admission (after deductible) 20% per day (after deductible) (up to 100 days per benefit period)
MENTAL HEALTH SERVICES In the medical office In the hospital	\$30 (after deductible for individual therapy) \$15 (after deductible for group therapy) 20% per admission (after deductible)	\$30 (after deductible for individual therapy) \$15 (after deductible for group therapy) 20% per admission (after deductible)
CHEMICAL DEPENDENCY SERVICES In the medical office In the hospital (detoxification only)	\$30 (after deductible for individual therapy) 20% per admission (after deductible)	\$30 (after deductible for individual therapy) 20% per admission (after deductible)
OTHER Certain durable medical equipment (DME) ⁷ Optical (eyewear) ⁸ Vision exam ³ Home health care ³ (up to 100 two-hour visits per calendar year) Hospice care ³	Not covered Not covered \$0 \$0 \$0	Not covered Not covered \$0 \$0 \$0

Kaiser Permanente plans do not include a pre-existing condition clause.

Preventive services on this plan are available at no cost share. For a complete list of preventive services please refer to the *Evidence of Coverage (EOC)* or businessnet.kp.org.

Employer must fund at least 25 percent of the subscriber's deductible for the \$30/\$1,500 Deductible HMO Plan with HRA and at least 40 percent of the subscriber's deductible for the \$30/\$2,500 Deductible HMO Plan with HRA. With an HRA, you are required to work with your own chosen third-party administrator.

¹This plan carries an embedded deductible. Each family member becomes eligible for copayments or coinsurance after meeting the individual deductible, or when the family deductible is satisfied. A family member can meet the individual annual out-of-pocket maximum before the family out-of-pocket maximum is satisfied.

²The annual out-of-pocket maximum is the limit to the total amount that an individual or family must pay for certain services in a calendar year (as discussed in the *Evidence of Coverage*).

³This service is not subject to a deductible.

⁴Scheduled prenatal visits and the first postpartum visit

⁵Well-child visits through age 23 months

⁶Prescription drugs are covered in accord with our formulary when prescribed by a Plan physician and obtained at Plan pharmacies. A few drugs have different copayments; please refer to the *Evidence of Coverage* for detailed information about prescription drug copayments.

⁷Please refer to the *Evidence of Coverage* for more information; most DME is not covered.

⁸Kaiser Permanente members are entitled to a 20 percent discount on eyeglasses and contact lenses purchased at Kaiser Permanente optical centers. These discounts may not be coordinated with any other Health Plan vision benefit. The discounts will not apply to any sale, promotional, or packaged eyewear program, for any contact lens extended purchase agreement, or to low-vision aids or devices. Visit kp2020.org for Kaiser Permanente optical locations.

KAISER PERMANENTE DEDUCTIBLE HMO PLANS WITH HRA RATE AREA 5

EFFECTIVE 1/1/11-6/1/11

An IRS-regulated, employer-sponsored program that allows your employees to receive tax-free dollars from you to pay for covered medical expenses. Administrative fees apply.

Monthly rates for groups new to Kaiser Permanente														
16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$30/\$2,500 PLAN WITH HRA ²					\$30/\$2,500 PLAN WITH HRA ²					\$30/\$2,500 PLAN WITH HRA ²				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$134	\$366	\$303	\$441	<30	\$148	\$406	\$335	\$489	<30	\$163	\$447	\$369	\$539
30-39	\$158	\$422	\$319	\$494	30-39	\$175	\$468	\$354	\$548	30-39	\$193	\$515	\$389	\$603
40-49	\$213	\$435	\$333	\$553	40-49	\$237	\$484	\$371	\$615	40-49	\$261	\$532	\$408	\$676
50-54	\$285	\$592	\$390	\$655	50-54	\$317	\$658	\$434	\$728	50-54	\$348	\$723	\$477	\$800
55-59	\$354	\$736	\$459	\$807	55-59	\$393	\$817	\$510	\$896	55-59	\$432	\$899	\$560	\$985
60-64	\$453	\$907	\$560	\$1,004	60-64	\$504	\$1,008	\$623	\$1,115	60-64	\$554	\$1,109	\$685	\$1,227
65+	\$550	\$1,254	\$653	\$1,315	65+	\$611	\$1,393	\$725	\$1,461	65+	\$672	\$1,532	\$798	\$1,607
\$30/\$1,500 PLAN WITH HRA ²					\$30/\$1,500 PLAN WITH HRA ²					\$30/\$1,500 PLAN WITH HRA ²				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$151	\$413	\$341	\$497	<30	\$167	\$458	\$378	\$552	<30	\$184	\$504	\$417	\$607
30-39	\$178	\$475	\$359	\$556	30-39	\$198	\$529	\$399	\$619	30-39	\$217	\$581	\$438	\$680
40-49	\$240	\$490	\$376	\$623	40-49	\$267	\$545	\$418	\$693	40-49	\$294	\$600	\$460	\$762
50-54	\$321	\$667	\$440	\$738	50-54	\$357	\$741	\$489	\$820	50-54	\$393	\$815	\$538	\$902
55-59	\$399	\$829	\$517	\$909	55-59	\$443	\$921	\$574	\$1,010	55-59	\$487	\$1,013	\$631	\$1,110
60-64	\$511	\$1,023	\$632	\$1,132	60-64	\$568	\$1,137	\$702	\$1,258	60-64	\$625	\$1,250	\$772	\$1,383
65+	\$620	\$1,414	\$736	\$1,483	65+	\$689	\$1,571	\$818	\$1,648	65+	\$758	\$1,728	\$900	\$1,813

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor
²Rates do not include contributions to the HRA plan. Administrative fees apply.

KAISER PERMANENTE \$35 POS PLAN PLAN HIGHLIGHTS

EFFECTIVE 1/1/11–6/1/11

FEATURES	Kaiser Permanente Plan providers (HMO) (in-network)	PHCS providers (PPO)*	Nonparticipating providers (out-of-network)*
	MEMBER PAYS	MEMBER PAYS	MEMBER PAYS
CALENDAR-YEAR DEDUCTIBLE¹ Individual/Family	\$0		\$500/\$1,500
PHARMACY CALENDAR-YEAR DEDUCTIBLE	N/A	N/A	Not covered
ANNUAL OUT-OF-POCKET MAXIMUM^{2,3} Individual/Family	\$3,000/\$6,000	\$3,000/\$9,000 ⁴	\$6,000/\$18,000 ⁴
IN THE MEDICAL OFFICE			
Office visits	\$35	\$45	50%
Routine adult physical exams	\$0	\$45	Not covered
Adult preventive screening exam	\$0	\$45	50%
Maternity/Prenatal care ⁶	\$0	\$25	50%
Well-child preventive care visits	\$0 ⁷	\$25 ⁸	50% ⁸
Vaccines (immunizations)	\$0	Not covered	Not covered
Allergy injections	\$5	\$25	50%
Infertility services ⁹	Not covered	Not covered	Not covered
Occupational, physical, and speech therapy	\$35	\$45 ¹⁰	50% ¹⁰
Most labs and imaging	\$10	30%	50%
MRI/CT/PET	\$50	30%	50%
Outpatient surgery	\$100	30%	50% ¹¹
EMERGENCY SERVICES		Emergency Department visits and ambulance for emergency medical conditions are covered as an HMO benefit for services received at any provider.	
Emergency Department visits (waived if admitted directly to hospital)	\$100		
Ambulance	\$75		
PRESCRIPTIONS¹² (up to a 100-day supply)	Obtained at Kaiser Permanente Plan pharmacies (including affiliated pharmacies)	Obtained at participating MedImpact pharmacies ¹³	Obtained at non-Kaiser Permanente and non-MedImpact pharmacies
Generic	\$10	\$15	Not covered
Brand-name	\$35	\$40	Not covered
Nonformulary	\$50	\$60	Not covered
HOSPITAL CARE			
Physicians' services, room and board, tests, medications, supplies, therapies	\$200 per day	30%	50% ¹⁵
Skilled nursing facility care ¹⁴	\$0	30%	50%
MENTAL HEALTH SERVICES¹⁶			
In the medical office	\$35 individual therapy \$17 group therapy	\$45 per individual therapy visit \$45 group therapy	50% per individual therapy visit 50% group therapy
In the hospital	\$200 per day	30%	50%
CHEMICAL DEPENDENCY SERVICES			
In the medical office	\$35 individual therapy \$5 group therapy	\$45 per individual therapy visit \$45 group therapy	50% per individual therapy visit 50% group therapy
In the hospital	\$200 per day	30%	50%
OTHER			
Certain durable medical equipment (DME) ¹⁷	\$0	30% ¹⁸	50% ¹⁸
Prosthetics, orthotics, and special footwear	\$40	Not covered	Not covered
Optical (eyewear)	Not covered ¹⁹	Not covered	Not covered
Vision exam	\$0	Not covered	Not covered
Home health care	\$0 (up to 100 two-hour visits per calendar year)	20% ²⁰	20% ²⁰
Hospice care	\$0	30% ²¹	50% ²¹
MAXIMUM BENEFIT WHILE INSURED	Unlimited	\$2 million ⁵	

For your group to be eligible for the \$35 POS Plan, the \$40/\$1,000 PPO Plan, or the \$40/\$2,500 PPO Plan with HSA Option, you must have Kaiser Permanente as your sole carrier, and the plan must be offered with at least one copayment or deductible HMO plan as part of a multiple plan offering. If you include a PPO or POS plan in your multiple plan offering, at least 70 percent of all employees enrolled in the Health Plan must be enrolled in a copayment or deductible HMO plan, and combined enrollment in KPIC medical plans must not exceed 30 percent.

See footnotes and other important information on pages 11 and 16.

KAISER PERMANENTE \$35 POS PLAN RATE AREA 5

EFFECTIVE 1/1/11-6/1/11

Our point-of-service plan gives employees the flexibility to choose physicians and services inside or outside the Kaiser Permanente network.

Monthly rates for groups new to Kaiser Permanente														
16 to 50 enrolling employees RAF ²² .90					6 to 15 enrolling employees RAF ²² 1.00					5 or fewer enrolling employees RAF ²² 1.10				
\$35 POS PLAN					\$35 POS PLAN					\$35 POS PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$371	\$1,051	\$956	\$1,368	<30	\$412	\$1,167	\$1,062	\$1,519	<30	\$453	\$1,284	\$1,168	\$1,671
30-39	\$425	\$1,167	\$996	\$1,533	30-39	\$473	\$1,297	\$1,107	\$1,704	30-39	\$520	\$1,426	\$1,218	\$1,874
40-49	\$556	\$1,236	\$975	\$1,590	40-49	\$618	\$1,374	\$1,083	\$1,768	40-49	\$680	\$1,511	\$1,192	\$1,944
50-54	\$733	\$1,528	\$1,143	\$1,861	50-54	\$814	\$1,697	\$1,269	\$2,067	50-54	\$895	\$1,866	\$1,396	\$2,273
55-59	\$917	\$1,926	\$1,321	\$2,194	55-59	\$1,019	\$2,140	\$1,468	\$2,438	55-59	\$1,121	\$2,354	\$1,615	\$2,682
60-64	\$1,154	\$2,235	\$1,488	\$2,531	60-64	\$1,282	\$2,484	\$1,653	\$2,813	60-64	\$1,411	\$2,733	\$1,819	\$3,094
65+	\$1,396	\$3,078	\$1,854	\$3,213	65+	\$1,551	\$3,420	\$2,060	\$3,570	65+	\$1,706	\$3,761	\$2,266	\$3,926

Employee/Dependent codes	EE only = eligible employee only EE+S = eligible employee plus spouse	EE+C = eligible employee plus child or children EE+S+C = eligible employee plus spouse and child or children
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Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

Kaiser Permanente plans do not include a pre-existing condition clause.

***Based on maximum allowable charge for covered services**

Payments are based upon the maximum allowable charge for covered services. Maximum allowable charge means the lesser of: the usual, customary, and reasonable charges; or the negotiated rate; or the actual billed charges. The maximum allowable charge **may be** less than the amount actually billed by the provider. Covered persons may be responsible for payment of any amounts in excess of the maximum allowable charge for a covered service.

¹Deductible amounts are combined for services provided by PHCS network and nonparticipating providers. Deductibles do not count toward satisfying the out-of-pocket maximum. This plan carries an embedded deductible. Each family member becomes eligible for benefits after meeting the individual deductible, or when the family deductible is satisfied.

²The annual out-of-pocket maximum (OOPM) is the limit to the total amount that an individual (self-only) or family must pay for certain services in a calendar year (as discussed in the *Evidence of Coverage* and the *Certificate of Insurance*). A family member can meet the individual annual out-of-pocket maximum before the family out-of-pocket maximum is satisfied.

³Covered charges incurred to satisfy the out-of-pocket maximum at the PHCS network level will not be applicable toward satisfaction of the out-of-pocket maximum at the nonparticipating providers level. Likewise, covered charges applied to satisfy the out-of-pocket maximum at the nonparticipating providers level will not be applicable toward satisfaction of the out-of-pocket maximum at the PHCS network level. Covered charges incurred to satisfy the out-of-pocket maximum at the Kaiser Permanente in-network providers level will not be applicable toward satisfaction of the out-of-pocket maximum at the PHCS network or nonparticipating providers level. Covered charges at the PHCS network and nonparticipating providers level will not be applicable toward the satisfaction of the out-of-pocket maximum at the Kaiser Permanente in-network providers level.

⁴The family out-of-pocket maximum equals three times the individual out-of-pocket maximum for family contracts of three or more members. Family contracts with two members will require each member to satisfy the individual out-of-pocket maximum.

⁵Maximum benefit while insured is \$2 million combined for services provided by PHCS network and nonparticipating providers.

⁶Scheduled prenatal visits and the first postpartum visit.

⁷Well-child care is covered by Kaiser Permanente Plan providers (HMO) through age 23 months.

⁸Well-child care (ages 0 to 18) is exempt from deductibles from PHCS network providers and includes immunizations.

⁹In accordance with California law, health care plans and insurers are required to offer contract holders and policyholders the option to purchase coverage of infertility treatment (excluding in vitro fertilization). For details regarding this optional coverage, including how you may elect this coverage and the amount of additional rates, please contact your broker or the Account Management Team at 1-800-790-4661.

¹⁰All outpatient therapies are limited to 60 days per calendar year for services from PHCS network and nonparticipating providers combined.

¹¹Kaiser Permanente Insurance Company (KPIC) pays a maximum of \$400 per procedure for outpatient surgery services from nonparticipating providers.

¹²A few drugs have different copayments; please refer to the *Evidence of Coverage* for detailed information about prescription drug copayments. Nonformulary prescriptions that are not covered as an HMO benefit are underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc.

¹³Participating MedImpact pharmacy copayments and deductibles are not subject to, nor do they contribute toward satisfaction of, the calendar-year deductible or the OOPM. Select prescription medications are excluded from coverage. Please consult your participating pharmacy directory for a current list of participating pharmacies.

¹⁴Care in a skilled nursing facility is limited to 100 days per benefit period.

¹⁵Kaiser Permanente Insurance Company pays a maximum of \$600 per day combined for all hospital care received from nonparticipating providers, excluding physician, surgeon, and surgical services.

¹⁶Visit or day limits do not apply to covered services associated with mental health or alcohol/chemical dependency as described in the *Evidence of Coverage* and the KPIC *Certificate of Insurance*.

¹⁷Please refer to the *Evidence of Coverage* and the *Certificate of Insurance* for more information. DME is limited to a combined maximum of \$2,000 per calendar year for services provided by PHCS network and nonparticipating providers, excluding diabetic testing supplies and equipment.

¹⁸Durable medical equipment benefit is limited to \$2,000 maximum per calendar year for services from PHCS network and nonparticipating providers combined, excluding diabetic testing supplies and equipment.

¹⁹Kaiser Permanente members are entitled to a 20 percent discount on eyeglasses and contact lenses purchased at Kaiser Permanente optical centers. These discounts may not be coordinated with any other Health Plan vision benefit. The discounts will not apply to any sale, promotional, or packaged eyewear program, for any contact lens extended purchase agreement, or to low-vision aids or devices. Visit kp2020.org for Kaiser Permanente optical locations.

²⁰Home health care is limited to a maximum of 100 visits per calendar year combined for services provided by PHCS network and nonparticipating providers. Deductible amount is limited to a maximum of \$50 per calendar year.

²¹Hospice care is limited to a 180-day lifetime benefit maximum for services from PHCS network and nonparticipating providers combined.

²²Risk adjustment factor

HMO exclusions and limitations

Exclusions and limitations are listed in the *Evidence of Coverage* contained in the *Group Agreement*.

\$40/\$2,500 PPO INSURANCE PLAN WITH HSA OPTION RATE AREA 5

This plan offers the flexibility of a PPO along with lower monthly premiums and optional employee-owned savings accounts.

Monthly rates for groups new to Kaiser Permanente														
16 to 50 enrolling employees RAF ¹⁷ .90					6 to 15 enrolling employees RAF ¹⁷ 1.00					5 or fewer enrolling employees RAF ¹⁷ 1.10				
\$40/\$2,500 PPO INSURANCE PLAN WITH HSA					\$40/\$2,500 PPO INSURANCE PLAN WITH HSA					\$40/\$2,500 PPO INSURANCE PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$317	\$924	\$687	\$1,037	<30	\$353	\$1,028	\$764	\$1,154	<30	\$388	\$1,130	\$840	\$1,268
30-39	\$391	\$1,092	\$761	\$1,203	30-39	\$435	\$1,214	\$846	\$1,337	30-39	\$478	\$1,335	\$930	\$1,471
40-49	\$524	\$1,155	\$803	\$1,334	40-49	\$582	\$1,283	\$892	\$1,482	40-49	\$640	\$1,411	\$981	\$1,630
50-54	\$705	\$1,478	\$923	\$1,577	50-54	\$783	\$1,642	\$1,025	\$1,752	50-54	\$861	\$1,806	\$1,127	\$1,927
55-59	\$868	\$1,824	\$1,084	\$1,919	55-59	\$965	\$2,027	\$1,205	\$2,133	55-59	\$1,061	\$2,229	\$1,325	\$2,345
60-64	\$1,131	\$2,262	\$1,346	\$2,355	60-64	\$1,257	\$2,514	\$1,496	\$2,617	60-64	\$1,383	\$2,765	\$1,646	\$2,879
65+	\$1,408	\$3,283	\$1,622	\$3,370	65+	\$1,564	\$3,647	\$1,801	\$3,744	65+	\$1,720	\$4,011	\$1,981	\$4,117

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

Kaiser Permanente plans do not include a pre-existing condition clause.

***Based on maximum allowable charge for covered services**

Payments are based upon the maximum allowable charge for covered services. Maximum allowable charge means the lesser of: the usual, customary, and reasonable charges; or the negotiated rate; or the actual billed charges. The maximum allowable charge **may be** less than the amount actually billed by the provider. Covered persons may be responsible for payment of any amounts in excess of the maximum allowable charge for a covered service.

¹Calendar-year deductible amounts are separate for services provided by PHCS network and nonparticipating providers. Covered charges applied towards the satisfaction of the calendar-year deductible may also be applied towards the satisfaction of the out-of-pocket maximum.

²Out-of-pocket maximums are separate for services provided by PHCS network and nonparticipating providers.

³Maximum benefit amount while insured applies to charges from nonparticipating providers only.

⁴Kaiser Permanente Insurance Company (KPIC) pays a maximum of \$600 per day combined for all hospital care received from nonparticipating providers, excluding physician, surgeon, and surgical services.

⁵This service is not subject to a deductible.

⁶Routine adult physical exams are limited to one exam every 12 months. Preventive lab tests, X-ray, and immunizations are covered as part of the preventive exam.

⁷Well-child preventive care includes immunizations.

⁸Kaiser Permanente Insurance Company pays a maximum of \$400 per procedure for outpatient surgery services from nonparticipating providers.

⁹All outpatient therapies are limited to 60 visits per calendar year combined for both PHCS network and nonparticipating providers.

¹⁰The PHCS network does not contract for ambulance service. Therefore, medically necessary nonemergency ambulance service is payable at the nonparticipating providers level. Nonemergency ambulance coverage is limited to a maximum of \$2,000 per calendar year for all services.

¹¹Member is responsible for paying the brand-name copay plus the difference in cost between the generic drug and the brand-name drug when the patient requests a brand-name drug and a generic version is available.

¹²MedImpact pharmacy copayments are subject to the satisfaction of the calendar-year deductible and out-of-pocket maximum. Drugs prescribed for family planning are subject to the calendar-year deductible. Select prescription drugs are excluded from coverage.

¹³Self-administered injectable medications are limited to a 30-day maximum supply and are not available under the mail-order service. Prescriptions for insulin are covered at the brand-name or generic copayment level.

¹⁴Benefits payable for treatment of infertility are limited to \$1,000 per lifetime combined for services provided by PHCS network or nonparticipating providers. In vitro fertilization is not covered. Benefits payable for diagnosis of infertility will be covered on the same basis as any other illness.

¹⁵Certain durable medical equipment and supplies are limited to \$2,000 maximum benefit per calendar year for services from nonparticipating providers, excluding diabetic testing supplies and equipment.

¹⁶Diabetic equipment and supplies are limited to infusion set and syringe with needle for external insulin pumps, testing strips, lancets, skin barrier, adhesive remover wipes, and transparent film. Coinsurance amounts are based on actual billed charges and are not subject to the DME annual maximum limit of \$2,000 per calendar year.

¹⁷Risk adjustment factor

Important notice regarding the \$40/\$2,500 PPO Insurance Plan with HSA Option

This chart is a summary of the benefits for a federally qualified High Deductible Health Plan (HDHP) compatible with Health Savings Accounts (HSAs) in accordance with the Medicare Prescription Drug, Improvement and Modernization Act of 2003, as then constituted or later amended. Enrollment in an HDHP that is HSA-compatible is only one of the eligibility requirements for establishing and contributing to an HSA. Please consult with your employer about other eligibility requirements for establishing an HSA-qualified plan.

Please note: If you have other health coverage, including coverage under Medicare, in addition to the coverage under this Group Policy, you may not be eligible to establish or contribute to an HSA unless both coverages qualify as High Deductible Health Plans.

Kaiser Permanente Insurance Company (KPIC) does not provide tax advice. The California Department of Insurance does NOT in any way warrant that this plan meets the federal requirements.

Consult with your financial or tax adviser for tax advice or more information about your eligibility for an HSA.

\$40/\$1,000 PPO INSURANCE PLAN RATE AREA 5

This plan allows members to choose to receive medical services from a contracted provider network or from any licensed nonparticipating provider.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹⁹ .90					6 to 15 enrolling employees RAF ¹⁹ 1.00					5 or fewer enrolling employees RAF ¹⁹ 1.10				
\$40/\$1,000 PPO INSURANCE PLAN					\$40/\$1,000 PPO INSURANCE PLAN					\$40/\$1,000 PPO INSURANCE PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$343	\$1,000	\$743	\$1,122	<30	\$381	\$1,111	\$825	\$1,247	<30	\$419	\$1,221	\$908	\$1,370
30-39	\$423	\$1,181	\$823	\$1,301	30-39	\$470	\$1,312	\$914	\$1,445	30-39	\$517	\$1,443	\$1,006	\$1,590
40-49	\$566	\$1,248	\$867	\$1,442	40-49	\$629	\$1,387	\$964	\$1,602	40-49	\$692	\$1,525	\$1,060	\$1,762
50-54	\$762	\$1,598	\$998	\$1,705	50-54	\$847	\$1,775	\$1,109	\$1,894	50-54	\$931	\$1,952	\$1,219	\$2,083
55-59	\$939	\$1,973	\$1,173	\$2,076	55-59	\$1,043	\$2,191	\$1,302	\$2,305	55-59	\$1,147	\$2,410	\$1,432	\$2,536
60-64	\$1,223	\$2,446	\$1,456	\$2,547	60-64	\$1,359	\$2,717	\$1,617	\$2,829	60-64	\$1,495	\$2,989	\$1,779	\$3,112
65+	\$1,522	\$3,549	\$1,753	\$3,643	65+	\$1,691	\$3,943	\$1,948	\$4,047	65+	\$1,860	\$4,337	\$2,142	\$4,452

Employee/Dependent codes EE only = eligible employee only
 EE+S = eligible employee plus spouse EE+C = eligible employee plus child or children
 EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

Kaiser Permanente plans do not include a pre-existing condition clause.

*** Based on maximum allowable charge for covered services**

Payments are based upon the maximum allowable charge for covered services. Maximum allowable charge means the lesser of: the usual, customary, and reasonable charges; or the negotiated rate; or the actual billed charges. The maximum allowable charge **may be** less than the amount actually billed by the provider. Covered persons may be responsible for payment of any amounts in excess of the maximum allowable charge for a covered service.

- ¹ Calendar-year deductible amounts are combined for services provided by PHCS network and nonparticipating providers. Deductibles do not count toward satisfying the out-of-pocket maximum. This plan carries an embedded deductible. Each family member becomes eligible for benefits after meeting the individual deductible, or when the family deductible is satisfied. A family member can meet the individual annual out-of-pocket maximum before the family out-of-pocket maximum is satisfied.
- ² Covered charges incurred toward satisfaction of the out-of-pocket maximum at the nonparticipating providers tier will not accumulate toward satisfaction of the out-of-pocket maximum on the PHCS network tier. Likewise, covered charges incurred toward satisfaction of the out-of-pocket maximum at the PHCS network tier will not accumulate toward satisfaction of the out-of-pocket maximum on the nonparticipating providers tier.
- ³ Maximum benefit while insured applies to changes from nonparticipating providers only.
- ⁴ Kaiser Permanente Insurance Company (KPIC) pays a maximum of \$600 per day combined for all hospital care received from nonparticipating providers, excluding physician, surgeon, and surgical services.
- ⁵ Brand-name drug deductible, copayments, and coinsurance paid for physician office visit or paid for prescriptions filled at participating pharmacies are not subject to, nor do they contribute toward, satisfaction of either the calendar-year deductible or the out-of-pocket maximum.
- ⁶ This service is not subject to a deductible.
- ⁷ Routine adult physical exams are limited to one exam every 12 months. Preventive lab tests, X-ray, and immunizations are covered as part of the preventive exam.
- ⁸ Well-child preventive care includes immunizations.
- ⁹ Kaiser Permanente Insurance Company pays a maximum of \$400 per procedure for outpatient surgery services from nonparticipating providers.
- ¹⁰ All outpatient therapies are limited to 60 visits per calendar year combined for both PHCS network and nonparticipating providers.
- ¹¹ The PHCS network does not contract for ambulance service. Therefore, medically necessary nonemergency ambulance service is payable at the nonparticipating providers level. Nonemergency ambulance coverage is limited to a maximum of \$2,000 per calendar year for all services.
- ¹² Member is responsible for paying the brand-name copay plus the difference in cost between the generic drug and the brand-name drug when the patient requests a brand-name drug and a generic version is available.
- ¹³ MedImpact pharmacy copayments are not subject to, nor do they contribute toward satisfaction of, the calendar-year deductible or the out-of-pocket maximum. Select prescription drugs are excluded from coverage.
- ¹⁴ Self-administered injectable medications are limited to a 30-day maximum supply and are not available under the mail-order service. Prescriptions for insulin are covered at the brand-name or generic copayment level.
- ¹⁵ Combined maximum deductible of \$50 per calendar year
- ¹⁶ Benefits payable for treatment of infertility are limited to \$1,000 per calendar year combined for services provided by PHCS network or nonparticipating providers. In vitro fertilization is not covered. Benefits payable for diagnosis of infertility will be covered on the same basis as any other illness.
- ¹⁷ Certain durable medical equipment and supplies are limited to \$2,000 maximum benefit per calendar year for services from nonparticipating providers, excluding diabetic testing supplies and equipment.
- ¹⁸ Diabetic equipment and supplies are limited to infusion set and syringe with needle for external insulin pumps, testing strips, lancets, skin barrier, adhesive remover wipes, and transparent film. Coinsurance amounts are based on actual billed charges and are not subject to the DME annual maximum limit of \$2,000 per calendar year.
- ¹⁹ Risk adjustment factor

NOTES FOR KAISER PERMANENTE POS AND PPO PLANS

Precertification of services provided by PHCS network and nonparticipating providers

Precertification is required for all hospital confinements, including preadmission testing; inpatient care at a skilled nursing facility or other licensed, freestanding facilities, such as hospice care, home health care, or care at a rehabilitation facility; and select outpatient procedures. Failure to obtain precertification will result in an additional deductible of \$500 per occurrence for covered charges incurred in connection with these services. This additional deductible will not count toward the satisfaction of any calendar-year deductibles or out-of-pocket maximums.

PHCS network and nonparticipating providers

Unless specifically covered under the group policy, expenses incurred in connection with the following services are excluded: charges, services, or care that are provided or reimbursed by Kaiser Foundation Health Plan; not medically necessary; in excess of the maximum allowable charge; not available in the United States; for personal comfort. Emergency Department facility fees or charges for nonemergency weekend (Friday through Sunday) hospital admissions. Charges arising from work or that can be covered under workers' compensation or any similar law, or for which the group policyholder or member is required by law to maintain alternative insurance or coverage. Charges for military service-related conditions or where care is provided at government expense. Services or care provided in a member's home, by a family member, or by a resident of the household. Dental care, appliances, or orthodontia, unless due to injury to natural teeth. Cosmetic services; plastic surgery; sex transformation; sexual dysfunction; surrogacy arrangements; biotechnology drugs or diagnostics; nonprescription drugs or medicines; treatment, procedures, or drugs Kaiser Permanente Insurance Company determines to be experimental or investigational. Education, counseling, therapy, or care for learning deficiencies or behavioral problems. Services, care, or treatment of or in connection with obesity or weight management. Services, care, or treatment of or in connection with craniomandibular or temporomandibular joint disorders, unless for medically necessary surgical treatment of the disorder. Services, care, or treatment of or in connection with musculoskeletal therapy; health education; biofeedback; hypnotherapy; routine adult physical exams; immunizations; medical social services; hearing exams, aids, or therapy; radial keratotomy or similar procedures; reversal of sterilization; or routine foot care. Services or care required by a court of law or for insurance, travel, employment, school, camp, government licensing, or similar purposes. Transplants, including donor costs. Custodial care; care in an intermediate care facility; maintenance therapy for rehabilitation; or living or transportation expenses. Treatment of mental illness; substance abuse. Services or supplies necessary to treat an injury to which a contributing cause was a member's: commission of or attempt to commit a felony; engagement in an illegal occupation; intoxication; or under the influence of a narcotic, unless administered by a physician. Services of a private-duty nurse. Vision care, including routine exams, eye refractions, orthoptics, glasses, contact lenses, or fittings; drugs and medicine for smoking cessation; well-child care and immunizations. Extended well-child care. Services for which no charge is normally made in the absence of insurance.

Important information

Written information on topics related to coverage offered to employer groups in the small group market is available and can be obtained by contacting your broker or your sales representative.

Topics include:

1. Factors that affect rate setting and rate adjustments
2. Provisions related to renewing coverage
3. Geographic areas covered by the Health Plan

NOTES FOR ALL PLANS

Kaiser Permanente plans do not include a pre-existing condition clause.

The copayment plans, HSA-qualified deductible HMO plans, deductible HMO plans, deductible HMO plans with HRA, and the in-network portion of the point-of-service (POS) plan are underwritten by Kaiser Foundation Health Plan, Inc. (KFHP). Kaiser Permanente Insurance Company (KPIC), a subsidiary of KFHP, underwrites the PPO plan and the out-of-network portion of the POS plan.

This booklet is a summary only. The Kaiser Foundation Health Plan *Evidence of Coverage* and the KPIC *Certificate of Insurance* contain a complete explanation of benefits, exclusions, and limitations. The information provided in this brochure is not intended for use as a benefit summary, nor is it designed to serve as the *Evidence of Coverage* or *Certificate of Insurance*.

Below is a listing of all ZIP codes within Rate Area 5.

Portions of the following counties
are within Rate Area 5: Los Angeles
and San Diego.

90001-84	90744-49	91221-22	92018-27
90086-91	90755	91224-26	92029-30
90093-96	90801-10	91501-08	92033
90101	90813-15	91510	92037-40
90103	90822	91521-23	92046
90189	90831-35	91702	92049
90201-02	90840	91706	92051-52
90209-13	90842	91711	92054-58
90220-24	90844	91714-16	92064-65
90230-33	90846-48	91722-24	92067-69
90239-42	90853	91731-35	92071-72
90245	90895	91740-41	92074-75
90247-51	91001	91744-50	92078-79
90254-55	91003	91754-56	92081-85
90260-67	91006-12	91765-73	92090-93
90270	91016-17	91775-76	92096
90272	91020-21	91778	92101-24
90274-75	91023-25	91780	92126-32
90277-78	91030-31	91788-93	92134-40
90280	91040-43	91795	92142-43
90290-96	91046	91801-04	92145
90301-12	91066	91896	92147
90401-11	91077	91901-03	92149-50
90501-10	91101-10	91908-17	92152-55
90601-10	91114-18	91921	92158-79
90637-40	91121	91931-33	92182
90650-52	91123-26	91935	92184
90660-62	91129	91941-47	92186-87
90670-71	91182	91950-51	92190-99
90701-03	91184-85	91962-63	
90706-07	91188-89	91976-80	
90710-17	91199	91987	
90723	91201-10	92007-11	
90731-34	91214	92013-14	

businessnet.kp.org