

benefits *in* brief

an overview of your Kaiser Permanente benefits package



Resident Physicians

Southern California Region

Kaiser Permanente is committed to providing its employees with a competitive total compensation package that includes more than just a paycheck.

This comprehensive package offers you and your family an array of valuable benefits, including medical and dental coverage. You also receive paid time off to use in the event of an illness, for vacation, or to spend time with your loved ones. Its aim is to support a healthy lifestyle — mind, body, and spirit.

In addition, you and your family are provided with financial assistance during hard times through disability and life insurance benefits. Kaiser Permanente also offers generous retirement benefits, including a pension plan and tax-deferred retirement savings plans.

Additional benefits include flexible spending accounts, professional development opportunities, employee discounts, and much more.

This brochure gives you a summary of the benefits portion of the total compensation package you receive as a Kaiser Permanente employee.

Eligibility

You will find eligibility requirements for you and your eligible dependents at the beginning of each section. These requirements vary based on the benefit.

Eligible Dependents

You may enroll your eligible dependents in several of the benefits offered to you. An eligible dependent includes your spouse or domestic partner (see below), as well as your children and/or the children of your spouse or domestic partner. In order to cover a dependent child, he or she must meet the following requirements:

Benefit	Children Must Be ...
Medical and Dental	Under the age of 26, regardless of student, marital, or financial dependent status (coverage will continue through the end of the month your child turns 26)

Your or your spouse or domestic partner's unmarried grandchildren may also be eligible for medical and dental benefits if they meet additional eligibility requirements.

Note: You may cover a dependent child past the regular age limits if he or she is incapable of self-support due to a mental or physical disability that begins before the child reaches the age limit, and you submit the necessary documentation.

Domestic Partner Benefits

You may extend certain benefits, such as medical and dental coverage, to your domestic partner and his or her dependents, provided you submit the necessary documentation.

Benefits extended to your domestic partner and his or her dependents may be taxable, in accordance with federal law.

Health Care Options

Your comprehensive health care benefit helps keep you healthy, and provides you with valuable protection in the event you become ill or injured. You are provided with coverage under the Kaiser Foundation Health Plan (KFHP). You may also choose to waive your coverage if you provide proof of coverage in another plan.

Kaiser Foundation Health Plan

- You are eligible if you are regularly scheduled to work 20 or more hours per week.
- You can cover yourself and your eligible dependents (see page 1).
- Coverage begins on your date of hire, if elected upon hire.
- This coverage is provided at no cost to you.

KFHP coverage includes basic and major medical care, such as routine and pediatric checkups, immunizations, mammograms, hospitalization, lab tests, medications, and emergency care. You are responsible for any copayments or other applicable charges.

Benefits	You Pay
Office Visits	\$20 copay
Inpatient Hospital Services	\$100 per admission
Emergency Department	\$50 copay (waived if admitted)
Prescriptions Filled at a Kaiser Permanente Pharmacy	Generic: \$10 copay / Brand: \$15 copay
Vision Care	
Eye exam	\$20 copay
Allowance for frames, lenses, and/or contact lenses	\$175 allowance every 24 months
Mental Health Services	
Outpatient (individual/group)	\$20/\$10 copay
Inpatient	\$100 per admission

Supplemental Medical

- You are eligible to purchase coverage if you are regularly scheduled to work 32 or more hours per week and are enrolled in KFHP coverage.
- You can cover yourself and the same eligible dependents (see page 1) you cover under KFHP.
- Coverage begins at the same time as your KFHP coverage.
- You pay the premiums for this coverage.

Supplemental Medical provides coverage for certain medical services not covered, or that exceed the limits, under your Kaiser Permanente-sponsored medical plan. In most cases, the plan pays 80 percent of reasonable and customary charges and covers such medical services as acupuncture and chiropractic care. You must meet an annual deductible, and some services are subject to annual or lifetime maximum limits.

If you enroll in this option, you are responsible for filing your own claims.

Alternate Mental Health

- You are automatically enrolled if you are regularly scheduled to work 32 or more hours per week and are enrolled in KFHP coverage.
- You can cover yourself and the same eligible dependents you cover under KFHP (see page 1).
- Coverage begins at the same time as your KFHP coverage.
- This coverage is provided at no cost to you.

This plan provides an alternative if you wish to receive mental health services outside of your health plan benefit. Services must be rendered by a licensed practitioner. You are responsible for any coinsurance or other applicable charges.

Dental Care Options

Kaiser Permanente's comprehensive benefit program includes dental coverage to help provide for your and your family's dental care needs.

Dental Care Options at a Glance

- You are eligible if you are regularly scheduled to work 20 or more hours per week.
- You can cover yourself and your eligible dependents (see page 1).
- Coverage begins on the first day of the month following three months of employment.
- This coverage is provided at no cost to you.

You have a choice of pre-paid dental plans as follows:

- DeltaCare USA
- United Concordia

Under these pre-paid dental plans, most dental services are covered at 100 percent. However, to be covered, you must receive dental care through a plan provider. There is no annual maximum benefit under the pre-paid dental plan options.

In addition to the plans above, you have an option to enroll in the Delta Dental plan. The Delta Dental plan allows you to visit any dentist, and covers 100 percent of preventive services, 80 percent of basic services, and 50 percent of major services. The annual maximum benefit is \$1,200 per person per calendar year.

Default Coverage

If you do not enroll in benefits coverage, generally within a 31-day time frame, you will receive default coverage — for yourself only — for the remainder of the year. Your next opportunity to make changes to your coverage will be during the annual open enrollment period, unless you lose your other medical coverage or have a qualifying family or employment status change event.

This coverage includes KFHP medical coverage and DeltaCare USA dental coverage.

Life Insurance

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

Basic Life Insurance

- You are automatically enrolled if you are regularly scheduled to work 32 or more hours per week.
- Coverage is for you only.
- Coverage begins on your date of hire, provided you are actively at work.
- This coverage is provided at no cost to you.

You will receive \$5,000 in Basic Life insurance coverage, which includes \$5,000 in Accidental Death and Dismemberment (AD&D) coverage. AD&D provides additional income protection if you are injured or die due to an accident.

Survivor Assistance

- You are automatically enrolled if you are a regularly scheduled employee.
- Coverage begins on your date of hire.
- This coverage is provided at no cost to you.

Survivor Assistance provides financial assistance to your beneficiary in the event of your death while you are employed at Kaiser Permanente. The benefit is equal to one month of your base wage (prorated for part-time employees).

Disability Income

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

Short-Term Disability

- You are eligible to purchase coverage if you are regularly scheduled to work 32 or more hours per week.
- Coverage is effective on your date of hire, provided you are actively at work. You must file a claim with the plan's insurance carrier and be approved in order to receive benefits.
- If you elect to purchase this coverage, you pay the monthly premium through payroll deductions.

Short-Term Disability (STD) benefits provide at least 50 percent of your base pay, or up to 60 percent when combined with other disability income such as State Disability Insurance, Workers' Compensation, and/or Social Security. STD benefits may be paid for up to a maximum of three years from the date of disability with continued health care provider certification.

Flexible Spending Accounts

Kaiser Permanente offers you several flexible spending accounts that allow you to set aside pre-tax dollars to pay for certain expenses through automatic payroll deductions. Only expenses incurred after you are actively enrolled are eligible for reimbursement. Certain Internal Revenue Service (IRS) restrictions govern these accounts, so you should carefully estimate your needs each year.

Health Care and Dependent Care Spending Accounts

- You may enroll in the Health Care Spending Account if you are regularly scheduled to work 20 or more hours per week. You may enroll in the Dependent Care Spending Account regardless of your scheduled hours.
- If you enroll, your participation will begin on your date of hire.
- You must re-enroll in these accounts each year during open enrollment to continue participation.

Health Care Spending Account	Dependent Care Spending Account
You can contribute up to \$2,500 annually on a pre-tax basis to pay for eligible health care expenses (e.g., copayments for medical and dental services, or expenses over your plan limits).	You can contribute up to \$5,000 annually on a pre-tax basis to pay for eligible dependent care expenses (e.g., licensed day care center or practical nursing care for an adult).

Commuter Spending Account

- You are eligible regardless of your employment status and work schedule.
- You may enroll on your date of hire or any time thereafter.

With this account, you can set aside pre-tax dollars to pay for qualified public transportation, vanpooling, and parking expenses to and from work.

Time Off Benefits

Kaiser Permanente offers you the Time Off program to help you keep your home and work life in balance. You are eligible for time off benefits on your date of hire if you are a regularly scheduled employee. Your time off benefits include:

- Paid Holidays
- Vacation
- Sick Leave

Paid Holidays

You are eligible for the following paid holidays:

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

Vacation

You may use your vacation hours for leisure, hobbies, family matters, or other activities of your choice. You are provided with three weeks of vacation hours at the beginning of the academic year. If you become a physician with the Southern California Permanente Medical Group (SCPMG), you may transfer up to 10 days of vacation hours to the SCPMG.

Sick Leave

You may use your sick leave for your own illness or injury or for medical appointments. You accrue 12 days of sick leave each year, and may use 6 days of your sick leave hours to care for an eligible family member who is ill. There is no limit to the number of sick leave hours you may accumulate.

Other Time Off

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

- **Bereavement Leave**, in the event of the death of an immediate family member
- **Educational Leave**, to help you maintain your professional licenses or upgrade and maintain professional skills
- **Jury Duty**, for when you need to fulfill your civic duty

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



Retirement

Preparing for a financially secure retirement is just as important as funding your lifestyle today. Kaiser Permanente offers retirement programs designed to help provide you with financial assistance down the road.

Kaiser Permanente 401(k) Retirement Plan

- You are eligible regardless of your employment status and work schedule.
- You are automatically enrolled in the plan on your date of hire with an employee contribution of 2 percent of your eligible pre-tax earnings. You have 45 days to opt out if you do not wish to participate, and you may increase or decrease your contribution rate at any time.

The Kaiser Permanente 401(k) Retirement Plan (KP401K) is designed to help you save money for retirement and reduce your current taxable income. You may contribute up to 75 percent (or to the IRS limit) of your pre-tax earnings into the plan and invest your contributions in a broad range of investment funds.

Each year after your first year of participation, your employee contribution rate will be increased by 1 percent, until you reach a 6 percent contribution rate. You may opt out of the automatic increase feature at any time.

Kaiser Permanente Southern California Employees Pension Plan

- You automatically become a participant on your date of hire, regardless of your employment status and work schedule.

The Kaiser Permanente Southern California Employees Pension Plan is a defined benefit pension plan that provides you with retirement income based on your compensation and years of service. You are vested in this plan after five years of service, or if you are age 65 or older and still actively employed by Kaiser Permanente. In general, you may receive a benefit when you retire at age 65, or earlier if you meet the eligibility requirements for early retirement.

Other Benefits

Employee Assistance Program

- You are eligible regardless of your employment status and work schedule.
- You and your eligible dependents (see page 1) are automatically covered on your date of hire.

This program provides referrals to professional resources for child and elder care, as well as confidential counseling for issues with alcohol or drugs, marital difficulties, family crises, financial or legal questions, and emotional concerns. All services are entirely confidential, and are not reported to your employer.

Parent Medical Coverage

- Your parents may be eligible if you are an active employee and eligible for, but not necessarily enrolled in, KFHP coverage.
- Your parents are responsible for paying the monthly premium, administration fees, and copayments.

You may have the opportunity to enroll your parents, stepparents, parents-in-law, or parents of your domestic partner in Kaiser Permanente medical coverage. To qualify, your parents must reside in the same Kaiser Permanente region by which you are employed, be enrolled in Medicare Parts A and B, assign their benefits to Kaiser Permanente, and meet eligibility requirements for Kaiser Permanente Senior Advantage.

Additional Resources

As a Kaiser Permanente employee, you can access your personalized benefits information on the My HR website at <http://insidekp.kp.org/myhr>. You can also find more information about most of the following resources on My HR or the insideKP website at <http://insidekp.kp.org>.

Career and Development Opportunities

You have access to many resources available to help you grow your skills and career, such as professional development courses through KP Learn.

Community Giving

The KP Cares program provides employees with an opportunity to give back to their communities by offering a database of Kaiser Permanente-sponsored volunteer projects.

With the KP Community Giving Campaign, Kaiser Permanente will match your qualified charitable contributions to eligible organizations, up to the maximum limit.

Employee Discounts

As a Kaiser Permanente employee, you may purchase discounted tickets for movie theatres and theme parks, and receive discounts on child care services, health and fitness programs, travel, mobile phone service, computers, and more.

You may also purchase over-the-counter medications and other products, such as vitamins and sunblock, at a discounted price from any Kaiser Permanente pharmacy when you show your employee identification.

Health and Wellness

Kaiser Permanente's Healthy Workforce program offers resources and tools to help you — the people who power KP — be as healthy as you can be by teaching and encouraging you to be active, eat well, and thrive.

In addition, Kaiser Permanente-sponsored farmers' markets make it a little easier to eat your five servings of fruits and vegetables for good nutrition.

Benefits Value Statement

The *Benefits Value Statement* reflects the monetary value of the Kaiser Permanente-paid benefits. Add these benefit dollars to your annual income to estimate your Kaiser Permanente total compensation (pay and benefits).

You may be eligible for benefits not included in the *Benefits Value Statement* (e.g., Jury Duty pay and Educational Leave). In addition, the administrative costs for the Dependent Care, Health Care, and Commuter spending accounts and the pension plan are also employer-paid.

The figures provided in this *Benefits Value Statement* represent the benefits package you receive if you are regularly scheduled to work 40 hours per week.

EMPLOYER'S FUNDING OF YOUR BENEFITS and Percentage of Salary (Based on Years of Service) <i>Resident Physicians with an annual base income of \$50,878</i>	
Health and Welfare Health Plan, Dental Plan, Basic Life Insurance, Accidental Death and Dismemberment, Survivor Assistance, and Disability Plan	\$10,549 20.73%
Retirement Program Pension Plan (company-paid)	\$3,725 7.32%
Federal/State Tax Social Security and Medicare (employer contributions)	\$3,892 7.65%
Time Off Program Paid Holidays, Vacation, and Sick Leave (based on usage)	\$4,374 8.60%
GRAND TOTAL	\$22,540 44.30%

Note: The amounts provided above are representative only and not a promise of benefits in the future. The figures are based on available costs and rates (rounded up to the nearest dollar) at the time this brochure was published. The actual value of your individual package will vary based on your benefit elections, age, salary, work schedule, and years of employment.

This is a brief summary of your benefits in effect when this booklet went to press. In case of any omission or conflict between this booklet and the official plan documents, the plan 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.

A publication of
Human Resources Communications
National Employee Benefits
April 2014