# **Your Total Rewards** at Kaiser Permanente

Resident Physicians

Southern California Region



# It all starts with our mission.

At Kaiser Permanente, our mission is to provide high-quality, affordable health care services and to improve the health of our members and the communities we serve.

Our desire to deliver the best possible care inspires us to promote total health among our members, communities, and each other. Driven by our mission, we are committed to eliminating health care disparities and making lives better through innovation, technology, and research.

Making this happen requires the best people. We hire and retain excellent employees filled with passion for our mission, and reward them well with a Total Rewards program that includes competitive pay and benefits, with:

- Competitive base pay and an annual incentive plan tied to performance
- Comprehensive health, dental, and income protection coverage
- A defined benefit pension plan and a retirement savings plan
- Generous paid time off

And that's just the beginning. As a Kaiser Permanente employee, you will also have access to education benefits, ongoing professional development, voluntary benefits programs at discounted rates, and opportunities to participate in our richly diverse community.

Once you join Kaiser Permanente, you can sign in to HRconnect to learn more about these programs and review your Total Rewards Statement to see the full value of your comprehensive benefits and compensation package.



# **Your Pay**

#### Base Pay

Your pay is determined by the competitive market pay rate for your job, your skills, experience, and job performance.

#### Variable Pay

You may be eligible for incentive and bonus rewards for achieving organizational, team, and individual performance goals that advance our mission.

#### **Spot Awards**

You may receive cash payments that recognize above-and-beyond performance.

# **Your Benefits** — The Basics

#### Who's Eligible?

You're eligible for most benefits if you are regularly scheduled to work at least 20 hours per week.

#### Who Pays?

Kaiser Permanente pays most of the cost of your benefits. You may contribute to the cost of some benefits through payroll deduction.

#### Who's Covered?

You may cover yourself and your eligible dependents, including your spouse or same-sex/opposite-sex domestic partner, and children up to age 26.



#### When Do Benefits Start?

Your benefits begin at different times:

Benefit	When it begins
Dental Coverage	First day following 3 months of employment
Disability	Hire date
Life and Accident Insurance	Hire date
Medical Coverage	First of the month after your hire date, or on your hire date if you start work on the first of the month
Pension Plan	1 year of employment with 1,000 hours
Sick Leave	Hire date
Supplemental Savings and Retirement Plan	2 years of employment
Survivor Assistance	Hire date
Tax Sheltered Annuity Plan or Tax Savings Retirement Plan	Hire date
Vacation	Hire date

#### How Do I Enroll?

You have 31 days from your start date to enroll yourself and eligible dependents in health, insurance, and disability benefits. You will receive new-hire information and will enroll online. You may enroll in the retirement savings plan at any time.



# **Health and Well-Being**

#### **Medical Coverage**

You have comprehensive coverage, which includes basic and major medical care provided through Kaiser Permanente. This plan has no deductibles. Your coverage includes vision care and an allowance for frames or lenses. Your cost per visit or prescription is shown below.

Service	You pay
Office visits	\$20
Preventive care	No charge
Hospitalization	\$100 per admission
Emergency room	\$50
Prescriptions	\$10 generic/\$15 brand
Mental health	\$20 individual/\$10 group
Supplemental Medical (includes chiropractic care and acupuncture)	Included
Alternate Mental Health (mental health services outside of your health plan benefit)	Included

#### **Dental Coverage**

You have a choice of 3 dental plans, which cover preventive, basic, and major services, including child orthodontia.

## **Flexible Spending Accounts**

You can set aside pre-tax dollars to help pay for eligible medical and dependent care expenses.

## **Employee Assistance Program**

This program provides free and confidential counseling for personal and work issues, as well as financial, legal, and dependent care referrals.

# **Healthy Workforce**

We offer award-winning resources and tools to help you be active, eat well, and thrive.



# **Securing Your Future**

Kaiser Permanente Tax Sheltered Annuity (TSA) Plan or Southern California Permanente Medical Group Tax Savings Retirement (TSR) Plan

Save for retirement through pre-tax or Roth after-tax contributions, or both. You choose investment options for your savings.

- You're enrolled automatically at a 2 percent contribution unless you opt out.
- Your contribution increases by 1 percent per year up to 6 percent unless you opt out.
- You're immediately 100 percent vested in your contributions to your account.
- TSR is for Southern California Permanente Medical Group employees; TSA is for Kaiser Foundation Hospitals employees.

#### Kaiser Permanente Supplemental Savings and Retirement Plan

After 2 years of service, Kaiser Permanente contributes 5 percent of your base salary to this plan. You can also make after-tax contributions and choose your investment options. You're immediately 100 percent vested in contributions to your account.

#### Kaiser Permanente Retirement Plan

This defined benefit pension plan provides retirement income based on your compensation and years of service when you retire. Kaiser Permanente makes all contributions to this plan. You are vested in the plan after 5 years of service.

#### **Financial Wellness**

#### Life and Accident Insurance

Life and accident insurance protect your loved ones in the event of a serious injury or death:

- Basic Life Insurance coverage of \$5,000, with additional Accidental Death, at no cost to you
- Survivor Assistance one times your monthly base salary (prorated for part-time employees), at no cost to you

## **Disability Income**

Disability benefits provide income in the event you're unable to work for an extended period because of a serious illness or injury.

#### **Voluntary Programs**

You may purchase more benefits and services at group rates. Programs offered include long-term care, term life, pet, auto, and home insurance, as well as legal services and identity theft protection.

## **Employee Discounts**

Save money 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 Kaiser Permanente pharmacy

# **Time Away From Work**

# **Holidays**

Kaiser Permanente observes the following holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day. You are eligible to take holidays immediately after your date of hire.

#### Vacation

You earn 15 days of vacation at the beginning of the academic year. At the end of the year, any hours in your vacation account are paid out.

You start earning vacation benefits on your hire date. You may transfer up to 10 days of vacation if you become a physician with the Southern California Permanente Medical Group.

#### Sick Leave

You earn up to 12 days of sick leave per year. You may use your sick leave for your own illness after a waiting period. You may also use some of your sick leave to attend to an eligible family member who is sick.

#### Other Time Off

You also have paid time off for bereavement, educational leave, and jury duty.



#### **Grow Your Career and Thrive**

#### **KP Learn**

Our online learning portal gives you access to a large catalog of in-person, online, and mobile classes.

#### **Volunteer Opportunities**

We encourage our employees to share their time and talents in the communities we serve. As an organization, we also support these efforts with volunteers and financial support. Our KP Cares site helps you connect to organizations and projects that address interests you are passionate about.

## **Equity, Inclusion, and Diversity**

As an inaugural member of the DiversityInc Top 50 Hall of Fame, we are recognized for providing an inclusive environment and equitable opportunity for all of our employees. Our diverse backgrounds, experiences, and ideas make us all better at caring for our members.

## **Business Resource Groups**

These internal career, culture, and community groups connect coworkers in meaningful ways, including networking, mentoring, skill building, and support.

This document summarizes the total rewards package for the employee group listed on the cover. 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 of the benefits described at any time, at its discretion.

2104

