

benefits *in* brief

an overview of your Kaiser Permanente benefits package



Residents

Northern California Region

For prospective employees

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

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

Who Is Eligible

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

Eligible Dependents

For medical and dental benefits, you may also cover:

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

Health Care

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

Kaiser Foundation Health Plan (KFHP)

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

No charge for office visits

\$5 for generic and brand name prescriptions

No charge for mental health individual/group visits

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

- You must be regularly scheduled to work 20 or more hours per week
- Coverage begins on the first of the month following your hire date or on your date of hire if you are hired on the first of the month
- Coverage for you and your eligible dependents is provided at no cost

Dental Care

Dental health is an important part of your overall health.

Delta Dental

Kaiser Permanente provides dental coverage through Delta Dental. This plan covers dental services at varying levels.

90% diagnostic/preventive
90% basic services
50% orthodontia for children up to age 26 (lifetime maximum \$1,500/person)
No annual deductible

- You must be regularly scheduled to work 20 or more hours per week
- Coverage begins on the first day following three months of continuous employment
- Coverage for you and your eligible dependents is provided at no cost
- \$1,500 annual maximum coverage per person

Life Insurance

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

Basic Life Insurance

You receive \$5,000 in Basic Life Insurance coverage.

You also receive additional Accidental Death and Dismemberment and Total and Permanent Disability coverage with your Basic Life Insurance coverage.

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

Optional Life Insurance

You may purchase Optional Life Insurance coverage valued at \$14,000 to supplement the coverage that Kaiser Permanente provides you. You also receive additional Accidental Death and Dismemberment coverage with your Optional Life Insurance coverage.

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

- You must be regularly scheduled to work 20 or more hours per week
- Coverage begins at the same time as your Basic Life Insurance
- You pay the premiums for this coverage

Survivor Assistance

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

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

Disability Income

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

Long-Term Disability

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

This coverage provides 50 percent of your base pay.

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

Flexible Spending Accounts

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

Dependent Care FSA

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

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

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

Commuter Spending Account

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

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

Time Off Benefits

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

Holidays

You are eligible for the following paid holidays:

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

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

Vacation

You may use vacation for leisure, hobbies, family matters, or other activities of your choice.

You receive 15 days of vacation per year.

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

Sick Leave

You receive 13 days of sick leave when you are hired and each year on your anniversary date. You may use them for an illness or injury after a waiting period, or on the first day of hospitalization. You may also use some of your sick leave to attend to an eligible family member who is sick.

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

Other Time Off

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

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

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

Retirement

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

Kaiser Permanente Tax Sheltered Annuity Plan

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

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

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

Retirement Plan for Physicians and Salaried Employees of The Permanente Medical Group, Inc.

You will not accrue a pension benefit during your time in the Residency Program. However, if you are later hired as a TPMG physician, your time spent in the program will count toward credited service in that pension plan.

Other Benefits

Employee Assistance Program

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

Parent Medical Coverage

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

Voluntary Programs

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

Tuition Reimbursement

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

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

Additional Resources

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

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

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