For prospective employees

# Your Total Rewards at Kaiser Permanente

Residents and Fellows Northern California Region

KAISER PERMANENTE.

## 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 we reward them well. Benefits include comprehensive health, dental, and income protection coverage, as well as a retirement savings plan.

And that's just the beginning. As a Kaiser Permanente employee, you will also have access to 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 My HR 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**

Kaiser Permanente is committed to providing its residents and fellows with a competitive Total Compensation Program. We approach salary and benefits as a "total compensation" package which includes wage programs, pay practices, paid time off and benefits.

### 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 samesex/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 of the month following 3 months of employment
Disability	Hire date
Extended Sick Leave	Hire date
Life and Accident Insurance	First of the month after your hire date, or on your hire date if you start work on the first of the month
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
Paid Time Off	Hire date
Survivor Assistance	Hire date
Tax Sheltered Annuity Plan	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 a choice of medical plans, with services provided through Kaiser Permanente. These plans have no deductibles. All plans come with vision care and an allowance for frames or lenses. Your cost per visit or prescription is shown below.

Service	You pay
Office visits	No charge
Preventive care	No charge
Hospitalization	No charge
Emergency room	No charge
Prescriptions	\$5 generic and brand
Mental health	No charge

### **Dental Coverage**

Delta Dental provides 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 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.

## 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 may-count toward credited service in that pension plan.

## **Financial Wellness**

### Life Insurance

Life insurance protects you in the event of a serious injury or death.

- Basic Life Insurance you receive \$5,000 in coverage
- Optional Life Insurance You may purchase this coverage valued at \$14,000 to supplement the coverage that Kaiser Permanente provides you
- Accidental Death and Dismemberment coverage for yourself of up to \$5,000
- Survivor Assistance coverage is provided at no cost

### **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 longterm 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, Presidents Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day. Vacation and holidays are subject to program scheduling.

### Vacation

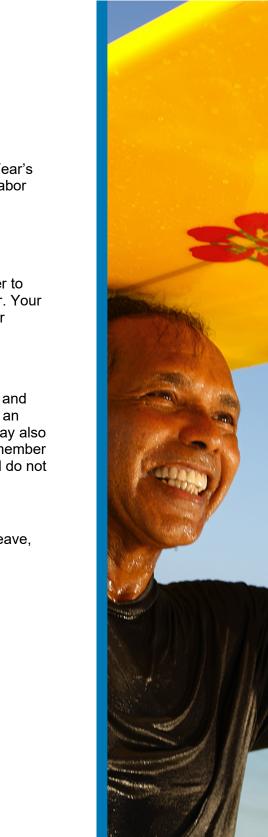
Vacation days begin on your hire date and do not carry over to the next year. You are provided 15 days per academic year. Your vacation time may be used for vacation, leisure, wellness or personal reasons.

### **Sick Leave**

You are provided 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, 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. Sick leave benefits begin on your hire date and do not carry over to the next year.

### 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.

