




Discover how care
from Kaiser Permanente
can help your employees
live healthier lives

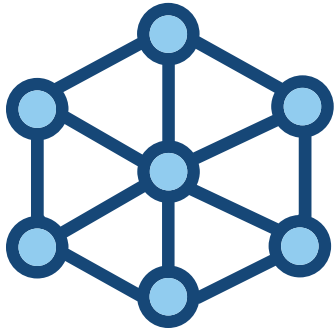






When it comes to your employees' health, you want a plan that delivers flexible, high-quality care and supports their diverse needs.

At Kaiser Permanente, the region's leading health system,¹ your employees have access to that and more. Our plan options provide both primary and specialty care, so your employees can conveniently get the care they need at affordable rates.



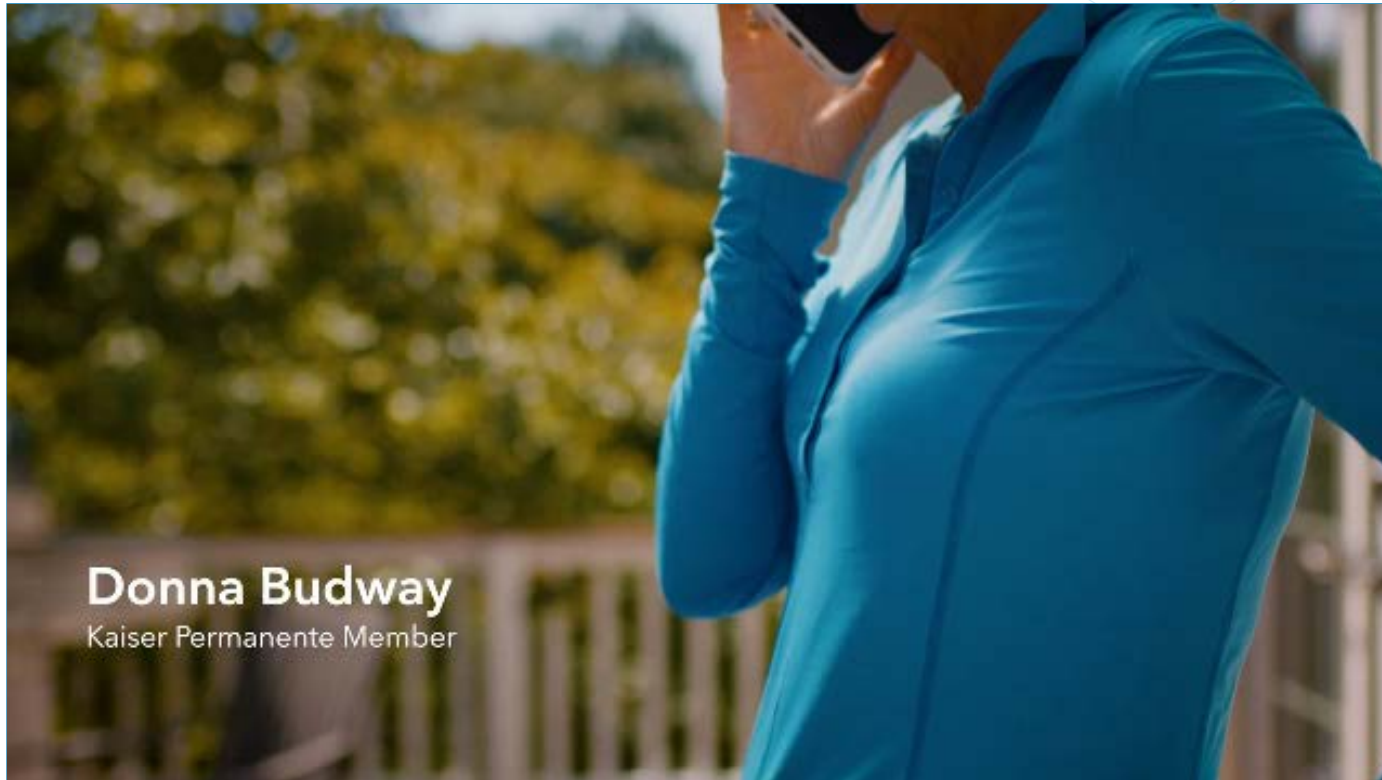
Coordinated. Innovative. Tailor-made for your employees.

In our integrated system, everything—health plan, doctors, pharmacists, diagnostics, even medical facilities— together, providing innovative, personalized care. This benefits your employees' overall health and wellness by eliminating redundancies and expensive tests. Their care teams also schedule appointments, make referrals, and consult specialists on their behalf, **which frees employees from having to manage their care on their own.**

Permanente doctors practice in one of the largest coordinated medical groups in the country—and they all work together. When it comes to care, our members and their doctors make the treatment decisions, not the insurance company.

These aren't the only reasons that Kaiser Permanente is the right choice for your employees' care.

Donna Budway & Dr. Hong - Ovarian Cancer Story



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Choice, affordability, and quality care for your employees



Flexibility that meets your employees' needs

Many patients develop strong relationships with their primary and specialty care providers, which can be the foundation of overall good health. If your employees want to continue seeing their current or preferred doctor, they can opt for a plan that includes coverage for out-of-network care.



Affordable coverage that provides goodwill for your employees' budgets

We keep costs and premiums down with affordable coverage options, including deductible payment plans and \$0 copays for services like preventive care and telehealth.²



A commitment to medical excellence supported by a focus on prevention

Kaiser Permanente is dedicated to providing top-notch care to our members. With our groundbreaking approach to care, specialists and multidisciplinary teams work together to both prevent and treat diseases. Bolstered by innovative research and early detection, this approach fulfills our promise to members to provide personalized care that keeps them healthy—rather than just treating them in illness.

We know from our research that frequent monitoring and early detection are key to better health outcomes. That's why we lead the nation in cancer screenings—in 2022, **85%** of our members were screened for breast cancer, **80%** were screened for colon cancer, and **90%** were screened for cervical cancer. We also rank highest in the region for controlling blood pressure for **80%** of our eligible members.³

Our members have higher breast cancer survival rates than the national average.⁴

91% survival rate

for our Black members, compared to the national average of **82%**.

97% survival rate

for our white members, compared to the national average of **91%**.

We're highest in the region for controlling blood pressure

80%

compared to the national average of **56%**.³

Shayla Nimmons on High-Quality, Affordable Care at Kaiser Permanente



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Want to feel confident about your employees' quality of care? The numbers say it all.



Top-rated health plans

Kaiser Permanente of the Mid-Atlantic States is the only health plan in the nation to be rated **5 out of 5 stars** for our commercial plan by the NCQA.⁵

Our Medicare plan is also rated **5 out of 5 stars** by the NCQA—the highest rating in Maryland, Virginia, and Washington, DC.⁶

Plus, 2023 marks the 11th year in a row that our Medicare plan is rated **5 out of 5 stars** by the CMS.⁷



Nationally accredited cancer care program

The 2022 Commission on Cancer, a program of the American College of Surgeons, granted **Three-Year Accreditation with Commendation** to the Kaiser Permanente cancer care program.

In the survey *Best Health Insurance Companies of 2023* by **Insure.com**, Kaiser Permanente as a national enterprise is **rated #1 overall** among 60+ insurance carriers.



Care that gives your employees 6 more birthdays

According to research by the *Permanente Journal*, our members' life expectancy at birth ranges from 84.6–85.2 years, which is **6 years longer** than the national average of 78.6–78.9 years.⁸

Customized care from highly skilled, diverse doctors



Top doctors and specialists—many of whom speak multiple languages

Our diverse group of 1,700+ physicians across the region are recruited from top medical schools. They practice in 50+ specialties and subspecialties such as cardiology, oncology, and more. Thanks to the relationship between Kaiser Foundation Health Plan and Permanente Medicine, our doctors are focused only on your employees' care instead of the administrative work that burdens other providers.

When your employees need specialty care or a referral, their doctor works with them to reduce barriers. As your employees' advocate, their doctors will discuss specialty care with them, including which specialist is best for them to see, and will personally arrange for them to see that specialist.

Hundreds of our physicians are recognized as Top Doctors each year in local publications,⁹ and many of them speak multiple languages—so your employees can feel confident that they're getting culturally sensitive care.



Personalized care that meets your employees' specific health needs

An integrated system means that each employee's care team shares access to their health information through their digital health record. Each doctor and specialist knows their health history, medications, test results, and more, so they can personalize the employee's care and treatment based on their specific health needs and lifestyle.



Innovative care that can result in better health outcomes

Kaiser Permanente uses tools and technology to deliver convenient, seamless care, including remote monitoring and video consultations. And your employees will benefit from our clinical trials and research studies that help us improve patient outcomes.

A network of highly skilled physicians working together to improve health outcomes

1,700+

physicians across the region recruited from top medical schools

50+

specialties and subspecialties

100s

of physicians recognized as Top Doctors each year⁹

Lloyd Bailey on total health



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Convenient locations for in-person care



State-of-the-art medical facilities

With almost [40 medical centers throughout the region](#)—each offering a number of services like primary and specialty care, pharmacy, lab, X-ray, and more—your employees can get the care they need in one trip.

We offer access to hospitals throughout the region, including our own [Urgent Care centers](#). Several of them are **24/7 Advanced Urgent Care Centers**, including the **Capitol Hill** and **Tysons Corner** facilities. Advanced Urgent Care centers address non-life-threatening health concerns around the clock and offer in-house services that are typically unavailable in urgent care facilities, like CT scan, cardiac monitoring, and observation units.



Next Generation medical centers

Kaiser Permanente recently opened several new medical centers in the Mid-Atlantic States, with more on the way. These ultramodern medical centers, known as Next Generation medical centers, offer innovative features and amenities that are designed to improve our members' visit, from checking in to appointments to seeing your primary care doctor or specialist in a timely way.

Next Generation centers include:

- Bowie-Fairwood Medical Center
- Caton Hill Medical Center
- Lutherville-Timonium Medical Center
- Springfield Medical Center
- West Hyattsville Medical Center



Well by Kaiser Permanente™ at Friendship Heights is a new and unique medical center in the region, with proximity to Embassy Row for the convenience of your employees. *Well* provides members with primary care in a smaller, personalized setting—and as always, their care is connected to their entire care team, making everything seamless and coordinated.

Seamless virtual care that supports your employees' health

Between work and busy personal lives, it can be hard for your employees to stay on top of their health. At Kaiser Permanente, we make it easier with convenient access to virtual care. Our multiple telehealth options mean your employees can take care of a health need without missing time from work—which helps them stay productive.



Explore the many ways in which your employees can get care virtually, when and where they need it:

Video visits. Your employees can schedule video visits for a \$0 copay with physicians and providers for non-urgent and urgent symptoms that don't require an in-person visit.²

Get Care Now. 24/7 same-day virtual care is available for employees to see the next available physician, without an appointment.

E-visits. Answering a quick self-service questionnaire will get employees a physician's response in 2 hours. They can also self-schedule a COVID-19 test, COVID-19 vaccine, or flu shot appointment.

Chat with KP. Our click-to-chat service allows your employees to speak with an advice nurse. Available to members at no extra cost.

Email. Your employees can message their doctor's office with nonurgent questions anytime.

Phone appointment. Telephone visits are available to speak with primary care or emergency physicians by calling **800-777-7904** (TTY **711**).

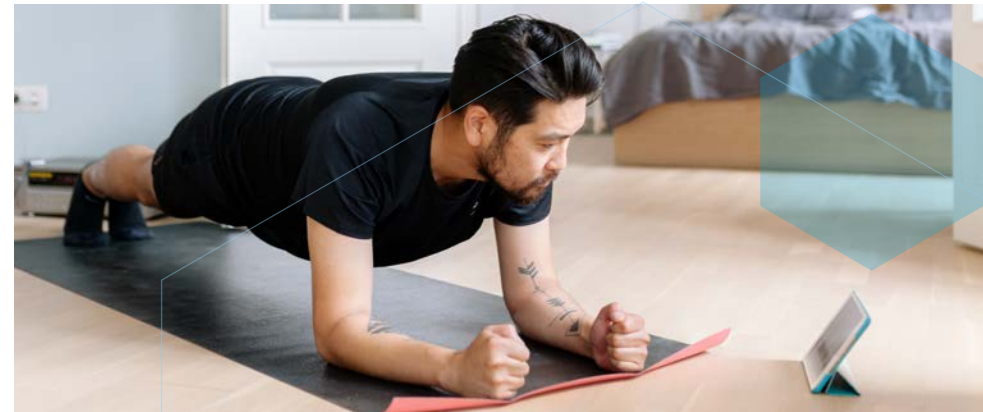
24/7 advice line. Your employees can always speak with a health professional by calling our 24/7 advice line: **800-777-7904** (TTY **711**).

Remote monitoring. Employees can have certain conditions monitored remotely by their physicians for real-time observation and quick response.

Mail Order Pharmacy. Medications can be delivered by mail, usually in 3 to 5 days, saving your employees a trip to the pharmacy.¹⁰

Care Away from Home. If your employees need care while traveling outside of the service area, they can call **951-268-3900** (not toll-free for international calls) with questions about how to get care.

Wellness resources. Our digital tools help your employees thrive, like the self-care apps myStrength, Calm, and Ginger.¹¹ Wellness coaching is also available for your employees to get one-on-one support by phone, at no additional cost. Learn more at kp.org/healthyliving.





Simple solutions for your employees— and for your business



Convenient enrollment

We make it easy to get started with Kaiser Permanente, including support for your management team and customized enrollment materials for onboarding new members.



Easy plan administration

Your group's coverage is simple to manage with our Manage Members portal, which allows you to enroll members, view your group's members, update member information, and terminate member coverage.

Learn more at kp.org/leadboldly



¹In the survey *Best Health Insurance Companies of 2023* by **Insure.com**, Kaiser Permanente as a national enterprise is rated #1 overall among 60+ insurance carriers. In the NCQA Commercial Health Plan Ratings 2022, our commercial plan is rated 5 out of 5, the highest rating in the nation. The 2022 Commission on Cancer, a program of the American College of Surgeons, granted Three-Year Accreditation with Commendation to the Kaiser Permanente cancer care program. The Mid Atlantic Permanente Medical Group is the largest multispecialty medical group in the Washington, DC, and Baltimore areas and exclusively treats Kaiser Permanente members. Permanente doctors are recognized as Top Doctors in *Arlington Magazine* (2023), *Bethesda* magazine (2023), *Northern Virginia Magazine* (2023), *Washingtonian* magazine (2022), and *Baltimore* magazine (2022). According to NCQA's Quality Compass[®] 2022, we're rated 5 out of 5 in 29 measures, including: controlling blood pressure (heart disease), blood pressure control (140/90) (diabetes), glucose control, colorectal cancer screening, breast cancer screening, cervical cancer screening, childhood immunizations, prenatal check-ups, and postpartum care. Quality Compass is a registered trademark of the NCQA.

²When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors and health care providers from providing care across state lines. Laws differ by state.

³The source for certain health plan measure rates and benchmark (averages and percentiles) data ("the Data") is Quality Compass[®] 2022 and is used with the permission of the National Committee for Quality Assurance ("NCQA"). Any analysis, interpretation or conclusion based on the Data is solely that of the authors, and NCQA specifically disclaims responsibility for any such analysis, interpretation or conclusion. Quality Compass is a registered trademark of NCQA. The Data comprises audited performance rates and associated benchmarks for Healthcare Effectiveness Data and Information Set measures ("HEDIS[®]") and HEDIS CAHPS[®] survey measure results. HEDIS measures and specifications were developed by and are owned by NCQA. HEDIS measures and specifications are not clinical guidelines and do not establish standards of medical care. NCQA makes no representations, warranties or endorsement about the quality of any organization or clinician who uses or reports performance measures, or any data or rates calculated using HEDIS measures and specifications, and NCQA has no liability to anyone who relies on such measures or specifications. NCQA holds a copyright in Quality Compass and the Data and may rescind or alter the Data at any time. The Data may not be modified by anyone other than NCQA. Anyone desiring to use or reproduce the Data without modification for an internal, noncommercial purpose may do so without obtaining approval from NCQA. All other uses, including a commercial use and/or external reproduction, distribution or publication, must be approved by NCQA and are subject to a license at the discretion of NCQA. 2022 National Committee for Quality Assurance, all rights reserved. CAHPS is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ). Official plan name per Quality Compass: Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

⁴KPMAS patients have a higher survival rate compared to the SEER 18 database for black and white races. Cause specific survival rate is based on breast cancer being listed as the underlying cause of death, as per data collected from the National Death Index (NDI).

⁵In the NCQA Commercial Health Plan Ratings 2022, our commercial plan is rated 5 out of 5, the highest rating in the nation.

⁶In the NCQA Medicare Health Plan Ratings 2022, our Medicare plan is rated 5 out of 5, the highest rating in Maryland, Virginia, and Washington, DC.

⁷Every year, Medicare evaluates plans based on a 5-star rating system.

⁸Anthony Finch, MS, M Cabell Jonas, PhD, Kevin Rubenstein, Eric Watson, BA, Sundeep Basra, MPH, Jose Martinez, BS, & Michael Horberg, MD, MAS, FACP (2021). Life Expectancy Trends Among Integrated Health Care System Enrollees, 2014-2017. *Permanente Journal*, 25(4), 10-17. thepermanentejournal.org/doi/10.7812/TPP/20.286

⁹The physicians who practice at Kaiser Permanente are recognized as Top Doctors in *Arlington Magazine* (2023), *Bethesda* magazine (2023), *Northern Virginia Magazine* (2023), *Washingtonian* magazine (2022), and *Baltimore* magazine (2022).

¹⁰Some medications are not eligible for Mail Order Pharmacy. Mail Order Pharmacy can deliver to addresses in MD, VA, DC, and certain locations outside the service area.

¹¹These services are not covered under your health plan benefits and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. myStrength[®] is a wholly owned subsidiary of Livongo Health, Inc.

