

your **Benefits** in **Brief**



Psychology Interns/Fellows
Northern California
September 2008

Kaiser Permanente is committed to providing its employees with a benefits package that is competitive with what is offered in the external market. This package includes a health plan, life insurance, and retirement plans, as well as other benefits.

Health Care

Kaiser Permanente provides you and your eligible dependents with comprehensive medical care through the Kaiser Foundation Health Plan (KFHP). KFHP coverage becomes effective the first day of the month following your date of hire, if you are regularly scheduled to work 20 or more hours per week. The plan covers you, your spouse or domestic partner, and unmarried dependent children up to age 25. Kaiser Permanente pays the full premium cost for this coverage.

Coverage includes basic and major medical care, such as hospitalization, surgery, maternity care, X-ray and laboratory expenses, durable medical equipment, as well as emergency care. There is a \$5 copayment for each medical office visit.

KFHP covers prescriptions written by a Medical Group physician. There is a \$5 copayment for each prescription that is filled at a Kaiser Permanente pharmacy. Prescriptions filled at non-Kaiser Permanente pharmacies are not covered.

The plan also provides vision care, which includes eye examinations and a \$175 benefit for standard lenses, frames, and/or contact lenses every 24 months. If a Medical Group ophthalmologist or optometrist determines that a change in prescriptions is required, additional lenses may be provided after 12 months.

Your coverage also includes inpatient and outpatient mental health services. There is no charge for inpatient care for up to 45 days, and you have unlimited outpatient care at no charge.

Special Enrollment Rights

If you waive medical coverage and you subsequently lose your other coverage for any reason, you and your eligible dependents may enroll in a Kaiser Permanente-sponsored medical plan within 31 days of loss of coverage. In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may enroll yourself and your newly eligible dependents within 31 days of the qualifying event.

Dental Care

(Effective January, 2009)

Dental coverage is an important part of your comprehensive benefits program. If you are regularly scheduled to work at least 20 hours per week in a benefits-eligible status, you, your spouse or domestic partner, and eligible dependents up to age 25 are eligible for dental coverage. Your dental coverage becomes effective the first day of the month following your date of hire. Dental coverage is provided through Delta Dental. The premiums for dental coverage are employer-paid.

The Dental plan covers 100% of the reasonable and customary charges for diagnostic and preventive services such as X-rays and semiannual cleanings, 80% for basic services such as fillings, 50% of services such as crowns, and 50% of services such as prosthodontics. Orthodontia is limited to dependent children under age 19 and is covered at 50%, with a lifetime maximum benefit of \$1,000. The plan requires a \$50 individual or \$150 family deductible each calendar year. The maximum dental benefit is \$1,000 per person each calendar year.

Basic Life Insurance

If you are regularly scheduled to work at least 20 hours per week, you will receive \$5,000 in Basic Life insurance coverage to provide financial security in the event of death. Kaiser Permanente provides this benefit at no cost to you. Your life insurance coverage is effective on the first day of the month following your date of hire in a regular status position.

Time Off Benefits

You are eligible for time off benefits if you are regularly scheduled to work 20 or more hours per week. Paid time off benefits at Kaiser Permanente consist of:

- Paid Time Off (PTO)

Paid Time Off

You may use Paid Time Off (PTO) for any reason such as illness, vacation, or observed holidays. You will be entitled to 10 days each employment year. All unused earned PTO will be paid out to you when you leave Kaiser Permanente.

Dependent Care Spending Account

The Dependent Care Spending Account (DCSA) allows you to contribute up to \$5,000 annually on a pre-tax basis to pay for eligible dependent care expenses for dependents under age 13 or who are mentally or physically disabled and unable to care for themselves. Examples of such expenses include care at a licensed day care center, or practical nursing care for an adult.

Certain IRS restrictions govern the account, so you should carefully estimate your dependent care needs each year. You must re-enroll in the DCSA each year during open enrollment to continue participation.

Retirement

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

Kaiser Permanente Employees Pension Plan

You automatically become a participant in the employer-paid Kaiser Permanente Employees Pension Plan (KPEPP) after you complete one year of service during which you are compensated for at least 1,000 hours. This defined-benefit pension plan provides you with retirement income based on your length of service and compensation. If you terminate employment after at least five years of service, you are entitled to a benefit from this plan.

Kaiser Permanente Employees Pension Plan – Supplemental Retirement Income Plan

You may elect to participate in the Kaiser Permanente Employees Pension Plan – Supplemental Retirement Income Plan (SRIP) after one year of employment. You can elect to make after-tax contributions into the plan. You may invest your contributions in a broad range of investment funds.

Kaiser Permanente 401(k) Retirement Plan

You may elect to participate in the Kaiser Permanente 401(k) Retirement Plan (KP401K) on your date of hire or anytime thereafter regardless of your employment status and work schedule. The KP401K plan is designed to help you save additional money for retirement and reduce your current taxable income. You may contribute a percentage of your pre-tax earnings into the plan. You may invest your contributions in a broad range of investment funds.

Other Benefits

Domestic Partner Benefits

You may extend certain benefits, such as medical coverage, to your domestic partner and his or her dependents. In order to extend these benefits, you and your domestic partner must either sign a *Kaiser Permanente Affidavit of Domestic Partnership* or submit a copy of your certified domestic partner registration filed with a local or state government. Some of the provided benefits may be taxable.

Employee Assistance Program

You are eligible for the Employee Assistance Program on your date of hire regardless of your work schedule. The program offers confidential counseling and referral to professional resources for issues with alcohol or drugs, marital difficulties, family crises, financial or legal questions, or emotional or other concerns.

Commuter Spending Account

You are eligible to participate in the Commuter Spending Account (unless you are a temporary employee). This program allows you to set aside pre-tax dollars to pay for your qualified public transportation, vanpooling, and parking expenses to and from work. You can elect to participate on your date of hire or at anytime thereafter.

The True Value of Benefits

Kaiser Permanente believes that benefits are an integral and extremely important part of your employment package. Kaiser Permanente provides benefits to you and your family, including medical, life insurance, retirement benefits, and much more. Take the time to know and appreciate your benefits.

The information presented here is a brief summary of the benefits in effect when this booklet went to press. In case of any omission or conflict between what is written in this booklet and in the official plan documents, the plan documents always govern. Benefits may be modified or eliminated at the employer's discretion. You will be advised of any significant changes in your benefit program.

A publication of
Benefits Communications
Benefits Practice, HR SSO
September 2008

BIB-NCINT-2008