

# Your Total Rewards at Kaiser Permanente

Salaried and Non-Union Non-Exempt Employees  
Salaried Patient Care Providers (Genetic Counselors)

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 retirement savings plans
- 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. Through our flexible benefits program, you receive flex credits to help you buy the benefits you want. 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 of the month following 3 months of employment
Disability	First of the month following 3 months of employment
Earned Time Off	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
Pension Plan	1 year of service with 1,000 hours
Supplemental Savings and Retirement Plan	2 years of employment
Survivor Assistance	Hire date
Tax Sheltered Annuity Plan or Tax Savings Retirement 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	High Plan	Mid Plan	Basic Plan
Office visits	\$10	\$20	\$30
Preventive care*	\$10	\$20	\$30
Hospitalization	No charge	\$100 per admission	\$250 per admission
Emergency room	\$25	\$50	\$100
Prescriptions	\$5 generic/\$10 brand	\$10 generic/ \$15 brand	\$10 generic/ \$20 brand
Mental health	\$10 individual/ \$5 group	\$20 individual/ \$10 group	\$30 individual/ \$15 group
Supplemental Medical (includes chiropractic care and acupuncture)	Included	Included	Included

\* No charge for Health Plan/Hospital employees

This plan allows you to receive mental health services outside of your health plan benefit. If you enroll in the medical plan above, you and your eligible dependents will be enrolled automatically at no additional cost.

### Dental Coverage

You have a choice of 2 Delta Dental plans, which cover preventive, basic, and major services, including child orthodontia.

### Flexible Spending Accounts

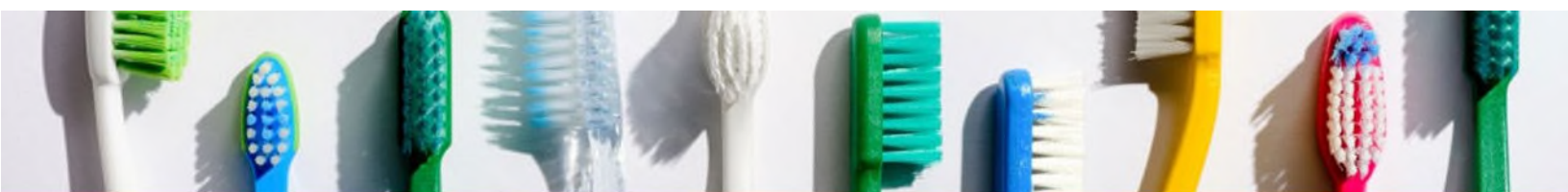
You can set aside pre-tax dollars to help pay for eligible medical and dependent care expenses.

### 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 401(k) Plan for Permanente Medical Groups**

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.
- Tax Sheltered Annuity Plan is for Kaiser Foundation Health Plan or Hospitals employees; 401(k) Plan for Permanente Medical Groups is for Southern California Permanente Medical Group employees

\* Regular after-tax contributions are also available for Southern California Permanente Medical Group 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 choose your investment options. You're immediately 100 percent vested in contributions to your account. Regular after-tax contributions are also available for Kaiser Foundation Health Plan or Hospitals employees.

### **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.

### **Retiree Benefits**

You may be eligible for retiree health benefits when you retire, depending on your age and years of service at retirement.

# Financial Wellness

## Life and Accident Insurance

Life and accident insurance protect your loved ones in the event of a serious injury or death. Some of these benefits are optional, and others are included at no cost to you:

- Employee Life Insurance — coverage of 2 times your annual salary or a maximum of \$50,000, at no cost to you
- Optional Life Insurance — coverage of up to \$1 million
- Dependent Life Insurance — coverage of up to \$100,000 for your spouse or domestic partner, and up to \$10,000 for eligible children
- Accidental Death and Dismemberment — coverage for yourself of up to \$350,000, and coverage for your spouse or domestic partner and children
- Cost depends on the options you choose
- Business Travel Accident — coverage provided at no cost to you
- Survivor Assistance — one times your monthly base salary, 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 accident, critical illness, life with long-term care, voluntary term life, pet, auto, home, and renters 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, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day. You are eligible to take holidays immediately after your date of hire.

### Earned Time Off

You may use Earned Time Off (ETO) for any reason, such as illness, vacation, or personal time. You earn ETO based on your years of service:

Years of Service	Days Per Year
0 to 1	21
2 to 4	26
5 to 9	31
10 or more	36

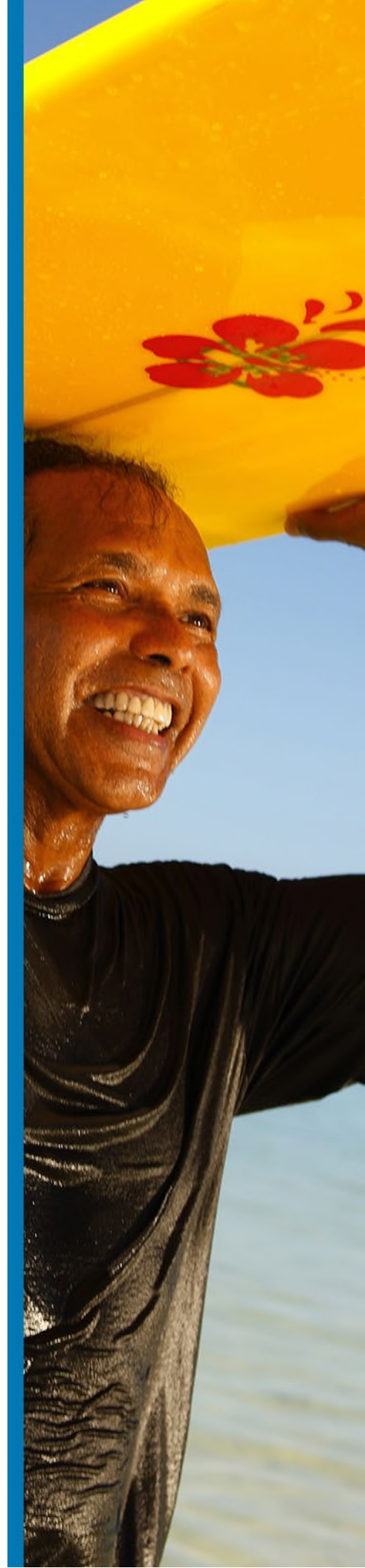
You start earning ETO benefits on your hire date, and they can be used as soon as they're earned. ETO days are prorated for part-time employees. You can cash out some of your time each year through the In-Service Cash-Out program.

### Extended Sick Leave

You earn up to 9 days of Extended Sick Leave per year to use after 3 days of illness or the first day of hospitalization. You may also use some of your sick leave to attend to an eligible family member who is sick. Extended sick leave time is prorated for part-time employees. You start earning these benefits on your hire date, and they can be used as soon as they're earned.

### Other Time Off

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





## Grow Your Career and Thrive

### Tuition Reimbursement

You can be reimbursed up to \$3,000 per calendar year for expenses such as tuition and textbooks.

### 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.

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