Kaiser Permanente Plus

Help employees get more choices for their health care needs



Kaiser Permanente Plus™ (KP Plus) is an affordable health plan that gives employees the choice of high-quality care from Kaiser Permanente and affiliated doctors. They also get the flexibility of covered care from out-of-network doctors a limited number of times per year.

With KP Plus, your employees get:

- **Comprehensive coverage of care** from Kaiser Permanente doctors and affiliated providers.
- **Up to 10 out-of-network physician visits or outpatient medical services** per year, and 5 prescription fills or refills per year. (Specialty pharmacy drugs are not covered out of network in California and Washington.)
- **Preventive care services**, such as routine physicals, well-child visits, and certain screening tests, with $0 copay.
- **Generally lower out-of-pocket expenses** and monthly rates when compared to a typical PPO plan.

Top-rated care and coverage for employees on their terms

Kaiser Permanente is among the highest-rated health plans in every state we serve.[1]

And we're ranked number one by Insure.com for quality and customer experience.[2]

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KP Plus sample plan benefits and costs

Benefit	In-network care	Out-of-network care
Deductible (individual/family)	$2,000/$4,000	n/a
Out-of-pocket maximum (individual/family)	$4,000/$8,000	n/a
Preventive care	$0	$0
Virtual care	$0	$20
Primary care office visit	$20	$40
Specialty care office visit	$30	$50
Mental health office visit	$20	$40
Physical therapy	$30	$50
Lab	$15	$35
X-ray	$20	$40
Emergency care	20% coinsurance	
Inpatient hospital services	20% coinsurance (after deductible is met)	Not covered
Prescription drugs (generic/brand-name/ nonpreferred/specialty)*	$5/$15/$35/20% up to $200	$25/$35/$55/30%

*Specialty pharmacy drugs are not covered out of network in California and Washington.

Care from Kaiser Permanente

Care from Kaiser Permanente includes fixed out-of-pocket costs with set copay amounts for most covered services, 24/7 virtual care, and prescription fills and refills at Kaiser Permanente pharmacies.

Care out of network

Includes 10 physician office visits or outpatient medical services and 5 prescription fills or refills a year. KP Plus members don't need a referral or prior authorization to receive care.

Contact your Kaiser Permanente representative to learn more about KP Plus.

1. NCQA's Private Health Insurance Plan Ratings 2023–2024, National Committee for Quality Assurance, 2023: Kaiser Foundation Health Plan of Colorado – HMO (rated 4 out of 5); Kaiser Foundation Health Plan of Georgia, Inc. – HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Hawaii – HMO (rated 4 out of 5); Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. – HMO (rated 5 out of 5); Kaiser Foundation Health Plan, Inc., of Northern California – HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of the Northwest – HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Southern California – HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of Washington – HMO (rated 4 out of 5). **2.** "Best Health Insurance Companies For 2024," Insure.com, March 11, 2024.