Source: https://thestreet.ouryahoo.com/thestreet/kaiser

Kaiser Permanente

The Kaiser Permanente medical plan is only available to employees in California, Georgia, the Mid-Atlantic region (DC, Maryland, Virginia), and Northwest and is based on zip codes in each region. If you are eligible for one of these Kaiser plans it will be offered to you in ADP upon enrollment.

The Kaiser plans provide coverage for a wide variety of health care services including basic medical and mental health & substance abuse. Enrollment in the Kaiser plan also includes prescription drug coverage with Kaiser. Members can choose and change their doctor anytime, for any reason. Most locations include pharmacy, lab, X-ray services and other services under one roof. You can see your doctor, get a lab test or an X-ray and pick up your medications - all without leaving the building.

Eligibility: Full-time employees or part-time employees scheduled to work at least 20 hours a week. Eligible Dependents that can be added for coverage include spouses, dependent children up to age 26 and domestic partners and their dependent children up to age 26.

Kaiser Behavioral Health

If you need help with depression (read more here: https://healthy.kaiserpermanente.org/northern-california/health-wellness/health-encyclopedia/he.depression.hw30709) , anxiety, addiction and recovery, or other mental or emotional issues that interfere with your daily life, Kaiser is here to help.

You don’t need a referral for mental health and addiction care services.

Your personal doctor is your biggest total health advocate. If you’re struggling, they can connect you with support and help you access care. Find care near you.

Explore apps that can benefit anyone — as self-guided self-care or complements to clinical support.

They’re not intended to replace treatment or advice, but they can help you build resilience, set goals, and take meaningful steps toward becoming a healthier, happier you.

Ginger App - 1-on-1 emotional support by text — available 24/7Get immediate help for stress, low mood, sleep troubles, and more. Text with an emotional support coach on the Ginger app now, or schedule a time to connect later. Kaiser Permanente members can use the Ginger app for 90 days at no cost to you.

Calm App - The number one app for sleep and meditation — designed to help lower stress, anxiety, and more.

More than 100 guided meditations

Sleep Stories for deeper, more restful sleep

Exclusive music tracks for focus, relaxation, and sleep

myStrength App - Build a personalized plan to strengthen your emotional health whenever, wherever you need to.

A personalized support plan

Tools to manage stress, depression, sleep, and more

Hundreds of activities, articles, and videos

Kaiser HMO Medical Plan

With the Kaiser Permanente HMO plan, expect predictable costs for care and no deductibles. You’ll know from the start how much your copays or coinsurance are for services and prescriptions. The Kaiser plan is an in-network only plan. You must seek your medical services including prescriptions at Kaiser facilities.

Kaiser HMO California In-network Costs - California

Deductible and coinsurance: None

Out-of-pocket maximum (Individual): $1,500

Out-of-pocket maximum (Family): $3,000

Office Visits copay (PCP / Specialist): $20 / $35

Inpatient hospital: $100 copay

Prescription retail (Generic): $10

Prescription retail (Preferred brand): 30%

Prescription retail (Non-preferred brand): 30%

Prescription mail order (Generic): $20

Prescription mail order (Preferred brand): 30%

Prescription mail order (Non-preferred brand): 30%

Kaiser HMO California In-network Costs - Northwest

Deductible and coinsurance: None

Out-of-pocket maximum (Individual): $1,500

Out-of-pocket maximum (Family): $3,000

Office Visits copay (PCP / Specialist): $20 / $35

Inpatient hospital: $100 copay

Prescription retail (Generic): $10

Prescription retail (Preferred brand): 30%

Prescription retail (Non-preferred brand): 40%

Prescription mail order (Generic): $20

Prescription mail order (Preferred brand): 30%

Prescription mail order (Non-preferred brand): 40%

Kaiser HMO California In-network Costs - Mid-Atlantic

Deductible and coinsurance: None

Out-of-pocket maximum (Individual): $3,500

Out-of-pocket maximum (Family): $9,400

Office Visits copay (PCP / Specialist): $20 / $35

Inpatient hospital: $100 copay

Prescription retail (Generic): $10

Prescription retail (Preferred brand): 30%

Prescription retail (Non-preferred brand): 40%

Prescription mail order (Generic): $20

Prescription mail order (Preferred brand): 30%

Prescription mail order (Non-preferred brand): 40%

Kaiser HMO California In-network Costs - Georgia

Deductible and coinsurance: None

Out-of-pocket maximum (Individual): $6,850

Out-of-pocket maximum (Family): $13,700

Office Visits copay (PCP / Specialist): $20 / $35

Inpatient hospital: $100 copay

Prescription retail (Generic): $10

Prescription retail (Preferred brand): 30%

Prescription retail (Non-preferred brand): 40%

Prescription mail order (Generic): $20

Prescription mail order (Preferred brand): 30%

Prescription mail order (Non-preferred brand): 40%

2023 Contribution Rates:

Kaiser - California

You: $60.69

You +1: $115.92

Family: $169.50

Kaiser - Georgia

You: $62.08

You +1: $118.58

Family: $173.54

Kaiser - Mid-Atlantic

You: $58.96

You +1: $109.88

Family: $159.63

Kaiser - Northwest

You: $60.96

You +1: $115.92

Family: $169.50

Medical contributions can be reduced by $25 per paycheck if you declare you and your dependents are non-tobacco users. Contributions for VP1 and above are approximately 150% of the rates shown above. Contributions to occur in 24 paychecks. If there is a 3rd paycheck in a month, it will not have contributions processed.

Evidence of Coverage

To learn more about your plan, please see the Evidence of Coverage associated with your region.

Kaiser 2023 Northern California Evidence of Coverage

Kaiser 2023 Southern California Evidence of Coverage

Kaiser 2023 Georgia Evidence of Coverage

Kaiser 2023 Mid-Atlantic Evidence of Coverage

Kaiser 2023 Northwest Evidence of Coverage

Kaiser Resources

Kaiser Telehealth

Kaiser Away From Home Flyer

Kaiser - Travel Line

Kaiser Employee Perks

Kaiser Health and Wellness

Kaiser Caring for the Whole You

Kaiser Digital Healthcare Apps

Kaiser Overview Video

Kaiser Getting Started as a New Member Video