

2023 Small Business Plans



	KP HI Gold I - \$20 (Low)	KP HI Platinum 0/20 (Medium)	KP HI Platinum 0/15 (High)
Medical Deductible	\$0 Single / \$0 Family	\$0 Single / \$0 Family	\$0 Single / \$0 Family
Out-of-Pocket Maximum	\$2,500 Single / \$5,000 Family	\$2,500 Single / \$5,000 Family	\$2,500 Single / \$5,000 Family
Out-of-Pocket Maximum – Rx	\$6,600 Single / \$13,200 Family	\$5,000 Single / \$10,000 Family	\$2,500 Single / \$5,000 Family
Primary Care Physician Office Visit	\$20 No charge for children through 17	\$20 No charge for children through 17	\$15 No charge for children through 17
Specialist Office Visit	\$20	\$20	\$20
Physical Therapy/Occupational Therapy/Speech Therapy – Outpatient	\$20	\$20	\$15
Inpatient Hospital	20% / Routine delivery no charge	20% / Routine delivery no charge	10% / Routine delivery no charge
Lab/X-ray – Basic/Complex	\$20 / 20%	\$20 / 20%	\$10 / 20%
Testing	20%	20%	20%
Outpatient Surgery	20%	20%	10%
Emergency Services	20%	20%	\$100
Skilled Nursing Facility	20%	20%	10%
Radiation Therapy	20%	20%	20%
Skilled Admin Rx	20%	20%	20%
Outpatient Dialysis	20%	20%	20%
Rx Deductible (Brand/Specialty)	\$3,000 Single / \$6,000 Family	\$0 Single / \$0 Family	\$0 Single / \$0 Family
Tier 1 Generic Rx	\$5	\$3	\$3
Tier 2 Generic Rx	\$30 after deductible	\$12	\$10
Brand Rx	50% after deductible	\$50	\$45
Specialty Rx	50% after deductible	\$200	\$200
Fit Rewards¹	\$200	\$200	\$200
Optical²	Pediatric Optical covered. Various Optical Riders available at an additional cost		
Dental²	HDS Dental Rider options available at additional cost		
Chiropractic/Acupuncture/Massage/Naturopathy²	20 visits per year at \$20 per visit available at additional cost		

¹All Kaiser Permanente plans offer the Fit Rewards program at no additional cost which allows members to earn a free gym membership at select fitness facilities statewide. Kaiser Permanente Fit Rewards is administered by American Specialty Health Fitness, Inc. through its Active&Fit Enterprise™ program. For detailed program requirements and limitations, visit kp.org/fitrewards.

²Optional benefit riders include: chiropractic, acupuncture, massage and naturopathy therapy package rider, optical riders, and dental riders. Please refer to your Evidence of Coverage for details.

2023 Small Business Plans

Healthy Extras¹

Empower your employees to help them be healthier, happier, and more engaged in their health care. Offer them a package including one or more of the following supplemental plan riders to round out their package.



Chiropractic, Acupuncture, Massage Therapy, and Naturopathy

You can offer your employees plans that cover visits to a chiropractor, massage therapist, acupuncturist or naturopathic doctor and \$50 toward chiropractic appliances each year – all at low, predictable copays. Services are provided by more than 3,200 of these specialized providers through American Specialty Health, Inc.



Optical

Our Optical riders offer your employees a flat dollar allowance that refreshes every calendar year and can be used toward the purchase of prescription eyeglasses – including frames, prescription lenses, and lens treatments – or prescription contact lenses, contact lens exams, and fittings.



Dental

A dazzling smile is a great way to show off good health. Services are provided by Hawaii Dental Service (HDS) and include two examinations, bitewing X-rays, and two cleanings per calendar year. The plan picks up 70% of the costs for specialty services such as periodontics, endodontics, and oral surgery – and an additional 50% to 70% is covered for prosthodontics, and crowns and fillings. Members pay discounted rates by visiting a participating dentist. Benefits also include orthodontia coverage for children up to the age of 18 (see benefit summary for details). Hawaii Dental Service (HDS) is the first and leading nonprofit dental service corporation in Hawaii providing dental benefit plans to nearly one million members. More than 95% of all licensed, practicing dentists in Hawaii participate with HDS, creating the largest network of dentists in the state.

¹These supplemental plan riders are available at an additional cost.

Contact your account manager or broker to get a complete list of all the services included with each rider, along with any applicable fees. For plan details, see your Evidence of Coverage.



New convenient care options and other benefits

- **Family benefits** included with \$0 copays for routine maternity services and primary care office visits for children.
- **Gold and Platinum Plan Options:**
 - KP HI Gold I - \$20 (low plan)
 - KP HI Platinum 0/20 (medium plan without a prescription drug deductible)
 - KP HI Platinum 0/15 (high plan)
- **Optical and Dental Options** available for an additional cost.
- **Convenient Care**¹. You have many ways to get care when it works for you – online, by phone, or in person. You can get 24/7 virtual care (by video or phone), no appointment necessary. There are also other virtual care options available, including video visits and e-visits, phone appointments and refills for most prescriptions online. Plus, **care while traveling** is easier than ever. Learn more at kp.org/getcare.
- **24/7 phone advice** from licensed clinicians, at no additional charge¹.
- **24/7 virtual care by phone or video, no appointment necessary.** Available at no additional cost for most plans¹.
- **Urgent Care** locations on Oahu and Maui.
- **Self-care at your fingertips.** Kaiser Permanente offers digital self-care apps, **Ginger**, **Calm** and **myStrength**, at no additional cost to members to help support their emotional well-being. Learn more at kp.org/mentalhealth.
- **Chiropractic, Acupuncture, Massage Therapy, and Naturopathy Services** bundled into one convenient benefits package (optional benefit rider available for an additional cost).
- **Fit Rewards Program options.** For details and eligibility requirements, go to kp.org/fitrewards².

¹Where 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 from providing care across state lines. Laws differ by state. ²Kaiser Permanente Fit Rewards is administered by American Specialty Health Fitness, Inc. through its Active&Fit Enterprise™ program. For detailed program requirements and limitations, visit kp.org/fitrewards.