

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.



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.