

Benefits for You



Engineers and Scientists of California,
Local 20, IFPTE AFL-CIO & CLC
Home Health Therapists
Northern California
January 2021

This document, called a *Summary Plan Description* or SPD, describes the benefits in effect as of the date on the front cover. The information in this SPD is a summary of important provisions and most common situations associated with your benefits when this SPD went to press. In case of any omission or conflict between what is written in this SPD and in the official plan documents, insurance contracts, or service agreements, the official plan documents, contracts, or agreements always govern.

The benefits and employee benefit plans described in this SPD may be modified or eliminated at your employer's discretion or through the negotiation process, if applicable. You will be advised of any significant changes in your benefits programs.

If you are rehired by Kaiser Permanente or if you transfer between Kaiser Permanente employers, you must review the relevant plan document to determine whether your previous employment will be used to determine your eligibility for any specific benefit included in this SPD.

We are pleased to present you with this Summary Plan Description (SPD), which provides a general summary of the health and welfare and retirement benefits provided by Kaiser Permanente to eligible employees under various Kaiser Permanente plans. The SPD provides an explanation of the major features of the benefit programs in the following categories, which are governed by the Employee Retirement Income Security Act of 1974 (ERISA):

- medical coverage
- dental coverage
- life and disability insurance plans
- flexible spending accounts
- retirement plans and retiree benefits
- Employee Assistance Program

This SPD also provides information on eligibility and enrollment rules, claims and appeals processes, and administrative information, including contact information, for each type of benefit plan listed above.

You may also be eligible for benefits that are not governed by ERISA, such as time off programs, and leave of absences, which are not addressed in this SPD. The **Contact Information** section of this SPD provides details on whom to contact for more information on all your benefits. You may also sign on to My HR at kp.org/myhr.

Please take the time to review the information in this SPD with your spouse or domestic partner/civil union partner, dependents, beneficiaries, and others who need to know about your benefits. Because benefits change from time to time, you will receive an updated SPD every few years. In the meantime, be sure to keep your SPD for future reference when you have a question about your benefits.

This SPD is based on official plan documents. The SPD is not a contract between Kaiser Permanente and any employee or contractor, or a guarantee of employment. The SPD is intended to be an accurate summary of the official plan documents, but in the event that there is a discrepancy between this SPD and the official plan documents, the official plan documents will control.

Table of Contents

CONTACT INFORMATION.....	3
ENROLLING IN BENEFITS.....	5
HEALTH CARE.....	16
INCOME PROTECTION.....	49
RETIREMENT PROGRAMS.....	67
DISPUTES, CLAIMS, AND APPEALS.....	116
LEGAL AND ADMINISTRATIVE INFORMATION.....	141
INDEX.....	152

CONTACT INFORMATION

Department, Organization, or Service	Contact Information																												
National Human Resources Service Center (NHRSC)	Phone: 877-4KP-HRSC (877-457-4772) Fax: 877-HRSC-FAX (877-477-2329) Kaiser Permanente National Human Resources Service Center P.O. Box 2074 Oakland, CA 94604-2074 kp.org/myhr																												
Health Care																													
Member Services Questions about KFHP medical plans	Northern/Southern California region Hours: 7 days a week, 24 hours a day (closed holidays) 800-464-4000 800-777-1370 (TTY)																												
Employee Assistance Program (EAP)	<table> <tr> <td>Northern California</td><td>kp.org/eap</td></tr> <tr> <td>Southern California</td><td>kp.org/eap</td></tr> <tr> <td>Georgia</td><td>888-678-0937</td></tr> <tr> <td></td><td>espyr.com</td></tr> <tr> <td>Colorado</td><td>888-678-0937</td></tr> <tr> <td></td><td>espyr.com</td></tr> <tr> <td>Hawaii</td><td>808-432-4922</td></tr> <tr> <td></td><td>kp.org/eap</td></tr> <tr> <td>Mid-Atlantic States</td><td>888-678-0937</td></tr> <tr> <td></td><td>espyr.com</td></tr> <tr> <td>Northwest</td><td>503-813-4703</td></tr> <tr> <td></td><td>kp.org/eap</td></tr> <tr> <td>Washington</td><td>888-678-0937</td></tr> <tr> <td></td><td>espyr.com</td></tr> </table>	Northern California	kp.org/eap	Southern California	kp.org/eap	Georgia	888-678-0937		espyr.com	Colorado	888-678-0937		espyr.com	Hawaii	808-432-4922		kp.org/eap	Mid-Atlantic States	888-678-0937		espyr.com	Northwest	503-813-4703		kp.org/eap	Washington	888-678-0937		espyr.com
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Washington	888-678-0937																												
	espyr.com																												
Health Care (Dental)																													
Delta Dental	Delta Dental of California 800-765-6003 www.deltadentalins.com																												

CONTACT INFORMATION

Department, Organization, or Service	Contact Information
Income Protection	
MetLife Questions and claims about the following plans, if applicable for your group: <ul style="list-style-type: none"> • Life Insurance • Short-Term Disability • Long-Term Disability • Accidental Death & Dismemberment 	800-638-6420 or 888-420-1661 www.metlife.com/mybenefits
Benefits by Design Voluntary Programs Questions and claims about the following programs, as applicable: <ul style="list-style-type: none"> • Legal Services • Long-Term Care Insurance • Voluntary Term Life Insurance 	Hours: M-F, 5 a.m. – 6 p.m. Pacific Time 866-486-1949 For questions regarding Voluntary Term Life Insurance, call: 800-638-6420 or 888-420-1661 www.metlife.com/mybenefits
Retirement Programs	
Kaiser Permanente Retirement Center (KPRC) Questions about pension plans and retirement benefits	Hours: M-F, 6 a.m. – 6 p.m. Pacific Time Phone: 866-627-2826 Fax: 888-547-2304 www.myplansconnect.com/kp
Vanguard Questions about defined contribution retirement savings plans	Hours: M-F, 5:30 a.m. – 6 p.m. Pacific Time 800-523-1188 www.vanguard.com
Other Benefits	
HealthEquity Questions and claims about the following plans, as applicable: <ul style="list-style-type: none"> • Health Care Flexible Spending Account • Dependent Care Flexible Spending Account Questions about the <i>Consolidated Omnibus Budget Reconciliation Act of 1974 (COBRA)</i>	Hours: M-F, 5 a.m. – 5 p.m. Pacific Time 877-924-3967 www.healthequity.com 877-864-9546

Enrolling in Benefits



Kaiser Permanente is proud to offer you a comprehensive benefits package designed to support you and your family both at work and at home. Take the time to read this section carefully and ensure that you make the most of the benefits you are offered.

Highlights of This Section

ENROLLING IN BENEFITS.....	5
Eligibility for Benefits.....	6
How to Enroll.....	12
Domestic Partner Benefits.....	13

Eligibility for Benefits

Who Is Eligible

Generally, you are eligible for health and welfare benefits if you are regularly scheduled to work 20 or more hours per week, in a benefits-eligible status. If you are a transferred employee, contact the National Human Resources Service Center for more information about your eligibility.

When the term "regularly scheduled to work" is used in this *Summary Plan Description*, it refers to the posted hours for the position filled by the employee, not the actual hours worked.

Eligibility for benefits can vary depending upon the benefit. See the beginning of each benefit section for more detailed information on specific eligibility requirements.

Eligible Dependents

Your eligible dependents include the following:

- Your legal spouse or domestic partner (for more information on domestic partner benefits, see "Domestic Partner Benefits"). If you are legally separated, your separated spouse is not an eligible dependent.
- Your, your spouse's, or your domestic partner's children under the age limits. (For age and status requirements, see the chart in "Eligible Children.")

Please note: You are required to provide proof of your dependents' eligibility when you first enroll them and thereafter upon request in order to continue their coverage.

Disabled Dependent Children Over the Age Limit

You may be able to extend coverage past the regular age limits for a dependent child who is incapable of self-support due to a mental or physical disability, provided the following conditions are met:

For an enrolled dependent child:

- The disability must have begun before the dependent child reached age 26
- The dependent child must be currently enrolled in the coverage you are requesting to continue beyond age 26
- You are able to provide proof of your dependent child's disability when you request to extend coverage and agree to provide continued certification of disability upon request from the plan administrators

For a disabled dependent child of a newly hired employee:

- The disability must have begun before the dependent child reached age 26
- Your disabled dependent child must have been covered under your previous medical plan
- You are able to provide proof of your dependent child's disability when you first enroll him or her and agree to provide continued certification of disability upon request from the plan administrators
- A disabled dependent child past the regular age limit is not eligible for Dependent Life insurance and Accidental Death & Dismemberment coverage

Please note: If you do not provide proof of your dependent child's disability by the deadline stated in the plan administrator's certification request, your dependent child may be dropped from coverage.

ENROLLING IN BENEFITS

Eligible Children

Eligible children include:

- Your children
- Your spouse's or domestic partner's children
- Legally adopted children
- Children placed with you for adoption. You will be required to provide proof of your legal right to control the adoptive child's health care. Until the adoption is final, children placed with you pending adoption are eligible for medical and dental coverage only.
- Children who reside in your household for whom you provide chief support and for whom you have been granted authority by a court to make legal decisions for the child's health and/or education.
- Children for whom you are required to provide coverage as a result of a Qualified Medical Child Support Order (QMCSO)

Children must also meet the following age and status requirements:

Benefit	Children Must ...
Medical and Dental	Be under the age of 26 (Coverage will continue through the end of the month in which your child turns 26, unless they are disabled; see "Disabled Dependents")

Eligible Grandchildren

Your or your spouse's or domestic partner's grandchild is eligible for medical and dental coverage only, if the grandchild's parent (your child or the child of your spouse or domestic partner) is under the age of 25, unmarried, and currently covered under your medical coverage — and **both the grandchild and grandchild's parent**:

- Live with you, and
- Are eligible to be claimed as dependents on your federal income tax return

Domestic Partners and Civil Union Partners

Although Kaiser Permanente recognizes domestic partnerships and civil unions, the federal government, which regulates many of our benefit plans, does not. Thus, wherever the terms "married" and "spouse" are used in this SPD, they mean a couple that has entered into a legal marriage. Civil union partners are eligible for the same benefits as domestic partners and are subject to the same restrictions that apply to domestic partners. Therefore, all references in this SPD to domestic partners and domestic partnerships also apply to civil union partners.

Enrolling a Dependent

It is a good idea to enroll your dependents as soon as they become eligible. However, you may add dependents at any time by contacting the NHRSC.

When you enroll new dependents, you will be required to provide Kaiser Permanente with the names of all of the dependents you want covered under your plans, as well as proof of their relationship to you and their eligibility. Copies of the required documents listed in the "Required Documentation for Benefits" chart must be received by the NHRSC within 31 days of enrolling your dependents in benefits. Make sure you write your name and employee number on each page before sending. If you cannot provide required documentation by the 31-day

ENROLLING IN BENEFITS

deadline, the NHRSC may grant you an extension, up to 90 days from the original enrollment date. If you receive an extension from the NHRSC and do not provide the required documentation within 90 days of the original enrollment date, your dependents will not be covered.

You must notify the NHRSC within 31 days of the date an enrolled dependent becomes ineligible based on the previously stated criteria (see “Who Is Eligible”).

If there is a report or other suspicion of any falsification of any information regarding dependent eligibility, this will be investigated and may result in termination of benefits coverage, including recovery of the cost of any benefits provided, and corrective action.

Enrolling a Newborn

Your newborn baby is covered under your coverage through the end of the month of birth, but you must inform the NHRSC and enroll the new born in coverage within 31 days of the date of birth. Otherwise, you will have to wait until the following open enrollment period to enroll your baby in coverage, unless you have a qualifying employment or family status change. If you are enrolling a newborn or a child who is adopted, or placed with you for adoptions, the effective date of coverage will be retroactive to the event date, provided you enroll them in benefits within 31 days of the date of birth, adoption, or placement for adoption.

Required Documentation for Benefits

The following information details the required documentation you will need to provide to enroll eligible family members:

Eligible Family Members	Required Documentation
Spouse	Copy of a certified marriage certificate
Domestic Partner	Copy of one of the following: <ul style="list-style-type: none">• Notarized <i>Kaiser Permanente Affidavit of Domestic Partnership</i>, or• Certified local or state government domestic partner registration and <i>Kaiser Permanente Affidavit of Domestic Partnership (notarization not required)</i>
Your natural child, stepchild, or child of your domestic partner	<ul style="list-style-type: none">• Copy of a certified birth certificate• Qualified Medical Child Support Order (QMCSO), if applicable
Adopted child or child placed with you for adoption	Copy of one of the following certifying the adopted child’s date of birth: <ul style="list-style-type: none">• Certificate of adoption, or• Court-issued <i>Notice of Intent to Adopt</i> and <i>Medical Authorization Form</i> or <i>Relinquishment Form</i> granting you (the employee) the right to control the health care for the adoptive child

ENROLLING IN BENEFITS

Eligible Family Members	Required Documentation
Child who resides in your household for whom you provide chief support and you have been granted authority by a court to make legal decisions for the child's health and/or education	Copy of one of the following: <ul style="list-style-type: none">• Court-issued custody/guardianship papers• <i>Health Care Facility Minority Release Report</i>
Disabled natural, step, or adopted child of any age if child was enrolled in coverage and said disability occurred prior to the age limits	Copy of a certified birth certificate or certificate of adoption and enrollment application, as applicable. You may be required to show proof of your dependent's continuing disability upon request
Grandchild who lives with you and meets the eligibility requirements	Copy of a certified birth certificate (proof of dependency may be required at any time)

Additional Information about Required Documentation for Benefits

If you enroll a domestic partner, along with your certified domestic partner registration, you must also complete and submit the tax portion of the *Kaiser Permanente Affidavit of Domestic Partnership*. Notarization is not required when submitting the tax portion of the affidavit.

- In order to enroll your domestic partner's dependents, you must also submit the required documentation for your domestic partner.
- If you are enrolling a newborn, and you do not yet have a birth certificate, a verification of birth letter from a Kaiser Foundation Health Plan (KFHP) hospital, KFHP-contracted hospital, or any other hospital is accepted.
- Foster children are not eligible for coverage without the *Notice of Intent to Adopt* certification.
- Contact Member Services to request an enrollment application for your disabled dependent, if one is required.

Please note: Documents written in a language other than English must be accompanied by a certified and notarized English translation.

When Your Benefits and Coverage Begin

Please refer to each benefit section for information on when your benefits and coverage begin.

When You Can Enroll

You may enroll in your benefits at the following times:

- Within 31 days of your date of hire or transfer into a benefits-eligible position at Kaiser Permanente
- When you move from a health and welfare non-benefited status to a health and welfare benefited status
- During the annual open enrollment period
- If you lose other medical coverage for certain reasons, you may enroll in medical coverage (see "Special Enrollment Rights" for more information)

You are automatically enrolled or participate in certain benefits offered by Kaiser Permanente when you become eligible, such as the Employee Assistance Program, while others allow enrollment at any time, such as your tax-deferred retirement savings plan. Please refer to each benefit section for more information about enrollment in each plan.

ENROLLING IN BENEFITS

Open Enrollment

Each year during open enrollment, you will have the opportunity to review your current benefit choices, if any, and make changes for the upcoming plan year, including adding or removing dependents. Any changes you make during open enrollment become effective January 1 of the next calendar year.

If you do not enroll in benefits by the open enrollment deadline, your benefit elections for the following year will remain the same except for the flexible spending accounts, which must be re-elected each year.

Some benefits are not subject to the annual open enrollment restriction, or are available for enrollment at any time (e.g., your tax-deferred retirement savings plan).

Changes During the Plan Year

Once you have made your benefit election choices as a new hire, as a newly eligible employee, or during open enrollment, they are fixed for the entire plan year. You may make changes to some or all of your benefits during the year only if you experience a qualified change in family or employment status as defined by the Internal Revenue Code (IRC). Any changes in coverage must be consistent with the qualified family or employment status event.

Qualifying Family Status Events

Qualifying changes in family status are based on Section 125 of the IRC and include the following:

- Marriage, legal separation, annulment, or divorce
- Entering or terminating a domestic partner relationship
- Birth or adoption of a child
- Death of a dependent or spouse or domestic partner
- Change in your covered dependent's eligibility status

Note: For the Dependent Care Flexible Spending Account only, you may make a mid-year enrollment change if you experience a significant change in your dependent care expenses provided the increased is imposed by a dependent care provider who is not your relative.

Qualifying Employment Status Events

Changes in employment status include the following:

- Change from full-time to part-time schedule
- Change from part-time to full-time schedule
- Loss of benefit eligibility due to a decrease in work hours, an unpaid leave of absence, or termination of employment for you, your spouse or domestic partner or child
- Gain in benefit eligibility due to a substantial increase in your, your spouse's or domestic partner's work hours, or commencement of your spouse's or domestic partner's or child's employment

In addition, you may be able to enroll in or make changes to certain benefits if you transfer intra- or inter-regionally, or move to another employee group, provided your benefits eligibility requirements change.

Family or Employment Status Changes

Following are the kinds of changes you may be allowed to make if you have a qualifying change in family or employment status (according to the applicable change, once you are eligible for the benefit), and when the change becomes effective:

ENROLLING IN BENEFITS

Type of Change	Effective Date
Add new dependents or change enrollment in medical plans	First of the month following date of event
Add a newborn or adopted child to medical plans	Date of event
Add new dependents or change enrollment in dental plans	First of the month following date of event
Remove dependents from existing medical and/or dental plans	End of the month of date of event
Start, stop, increase or decrease your contributions to a Flexible Spending Account (as allowed by IRS regulations)	First of the month following date the change was processed by NHRSC.

You must inform the NHRSC of any changes in family or employment status within 31 days of the status change, and provide the required documentation as soon as possible, if documentation is not available at the time of your request (see “Required Documentation for Benefits” for more information). If you cannot provide required documentation by the 31-day deadline, the NHRSC may grant you an extension, up to 90 days from the original enrollment date. If you receive an extension from the NHRSC and do not provide the required documentation within 90 days of the original enrollment date, your dependents will not be covered. If you do not inform the NHRSC of the changes within 31 days of the qualifying event, you must wait until open enrollment to make changes to your benefits, unless a dependent no longer meets the eligibility requirements.

If you are enrolling a newborn or a child who is adopted, or placed with you for adoption, the effective date of coverage will be retroactive to the event date, provided you enroll them in benefits within 31 days of the date of birth, adoption, or placement for adoption.

Any benefit change you make must be consistent with the qualifying event. For example, if you get a divorce, you must remove your former spouse from your benefits coverage, but you may not start contributing to a Health Care Flexible Spending Account. For more information on the benefit changes permitted for each type of employment and family status changes, please review the list available in the Benefits section of My HR.

If a dependent becomes ineligible based on the previously stated criteria (see “Who Is Eligible”), you must notify the NHRSC within 31 days of the event. For more information, please contact the NHRSC.

Special Enrollment Rights

If you or your eligible dependent(s) have medical coverage outside of Kaiser Permanente and you or your dependent(s) subsequently lose your other coverage involuntarily, you or your eligible dependent(s) may enroll in a Kaiser Permanente-sponsored medical plan, **provided your enrollment request is received no later than 31 days after the date the other coverage terminated.**

If you or your eligible dependent(s) are enrolled in Medicaid or your state’s Children’s Health Insurance Program (CHIP) and lose medical coverage under Medicaid or CHIP, then you and/or your eligible dependent(s) may enroll in a Kaiser Permanente-sponsored medical plan, **provided your enrollment request is received no later than 60 days after the date your Medicaid or CHIP coverage terminated.**

Finally, if you or your eligible dependent(s) become eligible for premium assistance under Medicaid or CHIP, and you or your eligible dependent(s) are not already enrolled in a Kaiser Permanente-sponsored medical plan, you and your eligible dependent(s) may enroll in a Kaiser Permanente-sponsored medical plan, **provided your enrollment request is received no later than 60 days after being determined eligible for premium assistance.**

Tax Considerations

Internal Revenue Service (IRS) regulations only allow certain benefits to be paid on a pre-tax basis. That is why you pay for some benefits with pre-tax dollars and others with after-tax dollars.

Pre-Tax: Your costs are deducted from your paycheck before federal and state income taxes are determined.

After-Tax: Your costs are deducted from your paycheck after federal and state income taxes are determined.

Your **pre-tax** benefits are as follows:

- Contributions to a Health Care Flexible Spending Account
- Contributions to a Dependent Care Flexible Spending Account

Your **after-tax** benefits are as follows:

- Optional Life insurance

When Coverage Ends

Your benefit coverage ends at the end of the month in which you leave Kaiser Permanente, reclassify to an ineligible status, or go on certain unpaid leaves of absence. Please see each benefit section for specific information on when each coverage ends.

For more information on leaves of absence, sign on to My HR.

Your dependents' coverage ends when yours does or when they no longer meet the eligibility requirements.

You may elect to continue some benefits under COBRA. For more information about COBRA, see the **Health Care** section.

How to Enroll

You are able to enroll in or change benefits on My HR when you begin working at Kaiser Permanente, change to a benefit-eligible status, have a qualifying event, or during the annual open enrollment period.

My HR offers a quick, easy, and accurate way to view your current benefit choices and descriptions, as well as to elect or make changes to benefits when you have a qualifying employment event (such as moving from part- to full-time or a non-benefited to benefited status) or a family life event (such as marriage, birth or adoption of a child), or if you transfer within Kaiser Permanente. You can access My HR at any time, from work or home, at kp.org/myhr.

Quick Steps for Enrolling in Benefits Online

Enrolling in your benefits online is easy with My HR. Just follow these simple steps:

- Sign on at kp.org/myhr.
- Activate your account, if you have not already done so.
- Click **Benefits Enrollment** under **New Hire Actions** (for new hires) or **Employee Actions** (for existing employees) on the home page to begin the enrollment process.
- Review your benefits options.
- Enroll yourself and your dependents.
 - Click **Edit** next to each benefit. When you elect your medical coverage option, scroll down to the bottom of the page to add and enroll your dependents.

ENROLLING IN BENEFITS

- **Please note:** After you add dependents, you must click on the **Enroll** box next to their names to enroll them in your benefits.
- Click **Edit** next to each benefit.
- Verify your elections and eligible dependent information.
- Click the **Continue** button at the bottom of the page to go to the **Authorizations** page.
- At the bottom of the **Authorizations** page, click the **Submit Final Choices** button to complete your enrollment. If you do not click **Submit Final Choices**, your elections will not be registered.
- When you see "**Elections Submitted!**" on the **Confirmation** page, you have successfully completed the enrollment process.
- Confirm your elections: You can come back to My HR 48 hours after you submit your elections to review a summary of your elections and ensure they have been captured correctly.

To complete your dependent's enrollment, you must also provide required documentation (e.g., copy of certified birth certificate, copy of certified marriage certificate, *Kaiser Permanente Affidavit of Domestic Partnership*, etc.) to the NHRSC (see the "Required Documentation for Benefits" section). You may upload these documents directly to your case on **My Cases** on My HR (preferred), fax or mail to :

**Kaiser Permanente
National Human Resources Service Center
P.O. Box 2074
Oakland, CA 94604-2074
Fax: 877-HRSC-FAX (877-477-2329)**

Please note: Make sure you clearly write your name and employee number on every document you send to the NHRSC and keep copies (including fax transmission confirmations) for your records. In addition, make sure to submit all required forms and/or documents within the required times.

Domestic Partner Benefits

You may extend certain benefits, such as medical and dental benefits, to your same-sex or opposite-sex domestic partner, or civil union partner, and his or her eligible dependents. All references in this section to domestic partners and domestic partnerships also apply to civil union partners.

Who Is Eligible

To be eligible for domestic partner benefits, you must provide documentation of your relationship to the NHRSC. For a list of acceptable documentation, see the "Required Documentation for Benefits" chart. If you file a *Kaiser Permanente Affidavit of Domestic Partnership*, you and your domestic partner must certify that you meet all of the following qualifications:

- You and your domestic partner share a committed personal relationship
- You are each other's sole domestic partner
- You have not been covered by Kaiser Permanente-sponsored benefits with another domestic partner within the last six months
- You are both unmarried

ENROLLING IN BENEFITS

- You and your domestic partner share basic living expenses
- You and your domestic partner are unrelated
- You are both 18 years of age or older
- You and your domestic partner are jointly responsible for each other's common welfare

When you enroll a domestic partner, you will be asked for the tax status of your domestic partner and any of his or her dependents to determine the taxability of the cost of medical and dental benefits provided. If your domestic partner is not a qualified dependent, you will be taxed for the fair-market value (FMV) of his or her medical and dental benefits. For more information, see "Tax Effect of Domestic Partner Coverage."

If you were in a previous domestic partnership, you need to submit the *Termination of Domestic Partnership form #3170* (available on My HR), to the NHRSC before you can add a new domestic partner to your benefits; removing a domestic partner from your benefits coverage during open enrollment does not complete the termination process. You may add a new domestic partner six months after the NHRSC receives your termination form. This requirement is waived if your previous domestic partner died. This requirement applies only if your previous domestic partner was covered as a dependent under your benefits plan.

Covered Benefits

Eligible domestic partners receive the same coverage as spouses, including the following:

- Medical coverage
- Dental coverage
- Employee Assistance Program (EAP)
- Continuation of medical, dental, and EAP coverage through COBRA
- Flexible Spending Accounts, only if your domestic partner and/or your domestic partner's child is your tax dependent
- Retiree Medical benefits
- Survivor pension benefits from your pension plan (in accordance with federal regulations)
- Parent Medical Coverage

Your domestic partner and/or his or her dependents may also be named as beneficiaries for life insurance, Survivor Assistance, and Kaiser Permanente-sponsored retirement savings plans.

Your domestic partner may also be eligible for benefits not covered under this *Summary Plan Description*. Please sign on to My HR for more information on domestic partner benefits.

As with spouses and other dependents, domestic partner coverage is contingent on your eligibility for these benefits.

When Domestic Partner Coverage Begins

Your domestic partner's medical and dental benefits become effective on the first of the month following the date that the NHRSC receives your completed enrollment forms and acceptable documentation, or when you become eligible for medical and/or dental benefits, whichever is later.

Adding and Removing a Domestic Partner

You must notify the NHRSC to add your domestic partner to your medical and dental benefits within 31 days of the date you become eligible or within 31 days of the date you register your relationship, whichever is later.

You must notify the NHRSC within 31 days of the date your domestic partner becomes ineligible based on the criteria listed above. Falsification of any information regarding domestic partner and dependent eligibility will be investigated and may result in termination of benefits coverage, including recovery of the cost of any benefits provided, and corrective action.

Your domestic partner coverage ends when you are no longer eligible for benefits or if your domestic partner relationship changes. If your domestic partnership changes, you must provide the NHRSC with a notarized *Termination of Domestic Partnership form #3170* (available on My HR) or a copy of a certified *Termination Certificate* filed with a state or local government within 31 days of the change. This qualifies as a family status change, which may allow you to change some of your benefits (see "Changes During the Plan Year").

If you were in a previous domestic partnership and your previous domestic partner was covered as a dependent under your benefits plan, you need to submit the *Termination of Domestic Partnership form #3170* to the NHRSC before you can add a new domestic partner to your benefits. Removing a domestic partner from your benefits coverage during open enrollment does not complete the termination process. You may add a new domestic partner six months after the NHRSC receives your termination form. This requirement is waived if your previous domestic partner died.

If the change is due to marriage, you must notify the NHRSC within 31 days by completing the change form and providing a copy of your certified marriage certificate. As a result, your registered domestic partner will be re-enrolled as your spouse. This does not qualify as a family status change and you will not be allowed to change your benefits.

If change is due to circumstances where you and/or your domestic partner no longer meet the eligibility criteria, your domestic partner may be eligible to continue health care and dental benefits under the provisions of COBRA or to purchase an individual plan as described in the **Health Care** section.

Tax Effect of Domestic Partner Coverage

The Internal Revenue Service (IRS) requires Kaiser Permanente to withhold federal and Social Security taxes on the Fair Market Value (FMV) of employer-paid medical and dental benefits for your domestic partner and his or her dependents, unless they satisfy the definition of a dependent as described under Internal Revenue Code (IRC) sections for health and welfare benefits. If your domestic partnership is not registered, state income tax laws require Kaiser Permanente to treat the FMV of employer-paid medical and dental benefits for your partner as taxable income.

Please note: In most cases, children of domestic partners do not qualify as tax dependents and the FMV of this coverage may be considered taxable income.

Health Care



Your health care benefits provide you with valuable protection when you become ill or injured. But even more, they work to keep you healthy. This section provides highlights of the health care related benefits available to you.

Highlights of This Section

HEALTH CARE.....	16
OVERVIEW OF MEDICAL CARE.....	17
Kaiser Foundation Health Plan.....	18
Dental Plan Coverage.....	23
Coordination of Benefits.....	25
Health Care Continuation.....	28
Continuation of Benefits under COBRA.....	29
Overview of Flexible Spending Accounts.....	35
Health Care Flexible Spending Account.....	38
Dependent Care Flexible Spending Account.....	42
Employee Assistance Program.....	45
Parent Medical Coverage.....	46

Overview of Medical Care

Your comprehensive health care program offers the following options for medical coverage:

- You may elect health care coverage through the Kaiser Foundation Health Plan (KFHP).
- You may also choose to waive medical coverage provided you show proof of coverage in another medical plan.

Please note: If your eligible dependents engage in violent gross misconduct against any Kaiser Permanente employee at the workplace and/or any Kaiser Permanente physician at a Kaiser Permanente facility, your dependents will be excluded from medical and dental coverage.

Who Is Eligible

You are eligible for medical coverage if you are regularly scheduled to work 20 or more hours per week in an eligible status. You may also enroll your eligible dependents.

Eligible Dependents

If you choose to enroll your eligible dependents in medical coverage, they will be enrolled in the same plan that you elect for yourself.

For details on dependent eligibility and enrollment, and tax considerations, see the **Enrolling in Benefits** section. For information on Qualified Medical Child Support Orders (QMCSO), please see the **Legal and Administrative Information** section.

When Coverage Begins

You are eligible for medical coverage on the first day of the month following your date of hire.

Please note: If you are hired on the first of the month, your coverage begins on your date of hire.

Coverage for your enrolled dependents begins when yours does, provided that the NHRSC receives your completed enrollment materials and the required documentation (see “Required Documentation for Benefits” chart).

When Coverage Ends

Your medical coverage ends on the last day of the month in which your employment with Kaiser Permanente ends, you no longer meet the eligibility requirements, or you go on certain unpaid leaves of absence. Coverage for your dependents will end when yours ends or at the end of the month in which they become ineligible for coverage.

You may be eligible for longer employer-paid continuation of medical benefits under certain circumstances. For more information, contact the NHRSC. When coverage ends, you and your dependents may be eligible to continue medical coverage through the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). For more information on COBRA, refer to “Continuation of Benefits under COBRA.”

Patient Protection Disclosure

Kaiser Foundation Health Plan (KFHP) generally allows the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. Until you make this designation, KFHP designates one for you. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact Member Services.

HEALTH CARE

For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from KFHP or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact Member Services.

Kaiser Foundation Health Plan

Your Kaiser Foundation Health Plan (KFHP) provides health care managed by Kaiser Permanente physicians and other health care providers. Your KFHP coverage includes a wide range of services such as routine checkups, pediatric checkups, immunizations, mammograms, hospital coverage, laboratory tests, medications, and supplies.

You will receive KFHP membership cards for yourself and your enrolled dependents. You must use Kaiser Permanente providers and plan facilities, except in an emergency or if you obtain special authorization to receive care or services outside the Kaiser Permanente system. You are encouraged to choose a primary care physician who will help you manage your health care needs.

The information in this section is a summary only. It does not fully describe your benefit coverage. For details on your benefit coverage, including a complete list of benefits, services, exclusions, and limitations, refer to your *Evidence of Coverage*, the binding document between KFHP and its members. If you have any questions or problems using your KFHP coverage, or to obtain a copy of the *Evidence of Coverage* brochure, please call Member Services.

Your Costs

Kaiser Permanente offers you medical coverage options that include most of the same services, but the amount you pay for services, limits on your coverage, and costs of coverage differ.

When you receive services through Kaiser Foundation Health Plan, you do not need to pay a deductible or submit a claim form. Just pay any applicable charge or copayment at the time you obtain services.

Your KFHP Medical Plan at a Glance

The following chart summarizes the most frequently asked questions about benefits and their respective coverage and costs. For a complete description of benefits and costs, please refer to the *Evidence of Coverage* brochure.

Benefits	You Pay
Annual Out-of-Pocket Maximum	
Individual	\$1,500
Two or more people	\$3,000
Outpatient Care	
Office visits for illness/injury, including specialty care and OB/GYN	\$5 per visit
Outpatient surgery	\$5 per visit

HEALTH CARE

Benefits	You Pay
Affordable Care Act Preventive Care Services, as defined by the region	No charge
Lab tests and X-rays	No charge
Immunizations (preventive)	No charge
Allergy testing	\$5 per visit
Allergy injections	No charge
Inpatient Care	
Including room and board, surgical services, nursing care, anesthesia, X-rays, and lab tests	No charge
Maternity Care	
Prenatal care	No charge
Labor, delivery, and recovery	No charge
Routine postpartum visit	No charge
Well-child care	No charge (up to age 2)
Family Planning	
Outpatient	No charge for ACA Preventive Services, otherwise \$5 per visit
Inpatient	No charge
Fertility Services	
Outpatient	\$5 per visit
Inpatient	No charge
Emergency Department	
Emergency room visits	\$50 per visit (waived if admitted)
Urgent care visits	\$5 per visit
Ambulance	
Medically necessary or Kaiser Permanente-approved	No charge
Prescription Drugs	
Note: Prescriptions must fall within KFHP Formulary guidelines, unless specifically prescribed by a Kaiser Permanente physician.	
KP Pharmacy (up to 100-day supply)	\$10 generic/brand name (when mail order is available) \$5 generic/brand name (when mail order not available or when filling a prescription for the first time)
Mail order (up to 100-day supply)	\$5 generic/brand name

HEALTH CARE

Benefits	You Pay
ACA-mandated medications	No charge
Mental Health Care	
Outpatient Individual	\$5 per visit
Outpatient Group	\$2 per visit
Inpatient	No charge
Substance Use Disorder	
Outpatient Individual	\$5 per visit
Outpatient Group	\$2 per visit
Inpatient	No charge (detox only)
Transitional Residential Recovery	No charge
Skilled Nursing Facility	
Up to 100 days per calendar year	No charge
Physical, Speech, and Occupational Therapy	
Outpatient (must be prescribed by a Kaiser Permanente provider)	\$5 per visit
Inpatient	No charge
Durable Medical Equipment (DME), Prosthetic, and Orthotic Devices	
Must be prescribed by a Kaiser Permanente physician in accordance with Health Plan and DME Formulary guidelines	No charge
Vision Care	
Routine eye exams	No charge
Eyeglasses and contact lenses. Note: Charges in excess of the allowance do not apply to the out-of-pocket limits.	\$175 allowance toward one pair of eyeglass lenses and frames or contact lenses (every 24 months)
Home Health Care	
Must be prescribed by a Kaiser Permanente physician and authorized by the Home Health committee. Custodial care not covered.	No charge
Hearing Care	
Hearing exams	No charge
Hearing aids	Not covered
Hospice Care	
In accordance with regional requirements	No charge

Telemedicine Services

Interactive visits between you and your physician using phone, interactive video, internet messaging applications, and email, when available, are intended to make it more convenient for you to receive medically appropriate Covered Services. You may request telemedicine services when scheduling an appointment.

There is no cost for telemedicine services. Prescription costs will apply.

Other Covered Services

In addition to the benefits listed above, your medical plans also provide coverage for other medical benefits, including dialysis, health education, and organ transplants.

Additional Information About Certain Medical Services and Coverage

When You Are Expecting a Baby

In accordance with the Newborn and Mother's Health Protection Act of 1996, under federal law mothers and newborns have the right to stay in the hospital for up to 48 hours following a normal delivery or up to 96 hours following a Cesarean section. However, in consultation with the mother, the attending physician may increase or decrease the length of stay according to the medical needs of the mother.

Mastectomy Benefit

In accordance with the Women's Health and Cancer Rights Act of 1998, KFHP will cover reconstructive surgery, including reconstructive surgery on the non-diseased breast to restore and achieve symmetry, and prosthetic devices after a medically necessary mastectomy. You can request an external prosthetic device from the list of providers available from Member Services. A replacement for a prosthesis that is no longer functional and/or a custom made prosthesis will be provided if necessary. KFHP covers treatment of physical complications of the mastectomy, including lymphedemas. These benefits will be provided subject to the same copayments applicable to other medical and surgical benefits provided under this plan.

When You Need Emergency Care

KFHP covers emergency care and urgent care provided at a Kaiser Permanente facility — 24 hours a day, seven days a week. Emergency care is defined as services that are provided by affiliated or non-affiliated providers after the sudden onset of a medical condition that manifests itself by symptoms of sufficient severity, including severe pain, that the absence of immediate medical attention could reasonably be expected by a prudent layperson, who possesses an average knowledge of health and medicine, to result in the following conditions:

- Serious jeopardy to the mental or physical health of the individual
- Serious impairment of the individual's bodily functions
- Serious dysfunction of any of the individual's bodily organs
- In the case of a pregnant woman, serious jeopardy to the health of the fetus

Emergency Care at Facilities Not Affiliated With Kaiser Permanente

Although you should try to receive care at Kaiser Permanente facilities, in certain situations described below, benefits are provided for care received at other facilities, with some limitations (see "What Is Not Covered"). If you are admitted for emergency care to a facility not affiliated with Kaiser Permanente, you must notify Member Services within 24 hours of the time you are admitted, or as soon thereafter as practical.

If you do not notify KFHP within 24 hours, you may be responsible for payment of services rendered during your emergency care. KFHP reserves the right to determine what amount it will pay for out of plan emergency care.

HEALTH CARE

Reimbursements may be requested by contacting the KFHP Claims Department.

You may be transferred to a Kaiser Permanente facility as soon as it is medically appropriate. KFHP provides full coverage for special transportation to transfer you to another facility if it is approved in advance by a Kaiser Permanente physician.

Within the Service Area: If you are within a Kaiser Permanente service area, you are normally expected to receive emergency care at a Kaiser Permanente facility. However, you are covered at facilities not affiliated with Kaiser Permanente if the treatment would normally be covered by KFHP and extra travel time to reach one of our facilities could result in death, serious disability, or jeopardy to your health.

Outside the Service Area: If you have an unforeseen illness or injury outside the service area, KFHP covers emergency care you receive at facilities not affiliated with Kaiser Permanente. You have the option of using Kaiser Permanente facilities in other regions for emergency care or urgent care, although you are not required to do so.

What Is Not Covered

Your emergency care benefit does not cover the following services at facilities not affiliated with Kaiser Permanente:

- Care you could have received at a Kaiser Permanente facility before leaving the service area
- Follow up visits, even if medically necessary
- Routine or continuing care

Exclusions and Limitations

KFHP excludes and limits certain services. For a complete list and description of exclusions and limitations to your KFHP coverage, please refer to the *Evidence of Coverage*, which is available free of charge by contacting Member Services.

Medical Plan Claims and Appeals

For information about KFHP medical plan claims and appeals procedures, please refer to the **Disputes, Claims, and Appeals** section. You may also obtain detailed information about Medical Claims and Appeals in the *Evidence of Coverage* for your plan.

Arbitration Agreement

As a Kaiser Foundation Health Plan member, *(except for Small Claims Court cases, claims subject to a Medicare appeals procedure or the ERISA claims procedure regulation, and any other claims that cannot be subject to binding arbitration under governing law)* any dispute between you, your heirs, relatives, or other associated parties on the one hand and Kaiser Foundation Health Plan, Inc. (KFHP), any contracted health care providers, administrators, or other associated parties on the other hand, for alleged violation of any duty arising out of or related to membership in KFHP, including any claim for medical or hospital malpractice (a claim that medical services were unnecessary or unauthorized or were improperly, negligently, or incompetently rendered), for premises liability, or relating to the coverage for, or delivery of, services or items, irrespective of legal theory, must be decided by binding arbitration under California law and not by lawsuit or resort to court process, except as applicable law provides for judicial review of arbitration proceedings.

You agree to give up our right to a jury trial and accept the use of binding arbitration. The full arbitration provision is contained in the *Evidence of Coverage*. You can obtain a copy of the *Evidence of Coverage* brochure by calling Member Services or by visiting **kp.org** (go to the **My health manager** tab, click **My coverage and costs**, then click **My documents** in the left-hand navigation).

Please note: This Arbitration requirement does not apply to medical plan claims or appeals insofar as they are governed by the rules and procedures listed in the **Disputes, Claims, and Appeals** section of this SPD.

Dental Plan Coverage

Kaiser Permanente offers you employer-paid dental coverage through Delta Dental.

You may also elect to waive dental coverage.

Who Is Eligible

You are eligible for dental coverage if you are regularly scheduled to work 20 or more hours per week in an eligible status. You may also enroll your eligible dependents.

When Coverage Begins

Dental coverage for you and your eligible dependents begins on the first day of the month following your date of hire. If you are hired on the first day of the month, your coverage begins immediately.

How Delta Dental Coverage Works

Delta Dental has a national network of more than 300,000 dentists who have agreed to charge fees approved by Delta Dental. When you enroll in a Delta Dental plan and use a Delta Dental dentist, you will not have to submit a claim form, and you pay only your portion of the bill.

While you are not required to use a dentist in the Delta Dental network, if you choose not to, you will be responsible for filing your own claim forms for reimbursement. You will also have to pay the difference between your dentist's fees and the standard Delta Dental negotiated rate in addition to your plan's coinsurance amount.

There are several ways you can find a Delta Dental dentist:

- Ask your current dentist if he or she participates in the Delta Premier or PPO network
- Call **800-765-6003** for a directory of participating dentists in your area
- View the Delta Dental provider directory online at **www.deltadentalins.com**

Covered Services

The following chart provides details on the types of services and coverage levels provided by the Delta Dental plan.

Usual, Customary, and Reasonable Charges

In general, the plan pays the listed percentage of Usual, Customary, and Reasonable Charges (UCR) for these services. A Usual fee is the amount which an individual dentist regularly charges and receives for a given service or the fee actually charged, whichever is less. A Customary fee is within the range of usual fees charged and received for a particular service by dentists of similar training in the same geographic area. A Reasonable fee schedule is reasonable if it is Usual and Customary. Additionally, a specific fee to a specific patient is reasonable if it is justifiable considering special circumstances, or extraordinary difficulty, of the case in question.

Services	Plan Pays
Diagnostic and Preventive Services	
(includes oral exams, X-rays, and two teeth cleanings per year)	90%
Basic Services	
(includes fillings, simple extractions, crowns, jackets, and other surgical procedures and restorations)	90%

HEALTH CARE

Services	Plan Pays
Oral Surgery	
(includes surgical tooth extractions)	90%
Periodontic Services	
(treatment of diseases of the gums)	90%
Endodontic Services	
(root canals and related therapy)	90%
Prosthodontic Services	
(includes bridges and dentures)	50%
Orthodontic Services	
(for children under age 26)	50% (\$1,500 lifetime maximum benefit)
Annual Deductible	None
Annual Maximum	\$1,500 per person

Predetermination of Benefits

When you have a dental problem, a variety of corrective treatments may be available. Like most dental plans, your plan may limit payment for certain corrective procedures. Your plan has a prior authorization procedure called predetermination of benefits for services and treatments estimated to cost more than \$300. This process permits review of the proposed treatment and allows your carrier to resolve any questions before, rather than after, the work is done. As a result, both you and your dentist know in advance which treatments are covered and the estimated costs of those covered treatments. A predetermination of benefits does not guarantee payment. Call your dental plan carrier for a predetermination of benefits.

Services Not Covered for Delta Dental

Your dental plan does not cover the following services:

- Services for injuries covered by Workers' Compensation or services that are paid by any federal, state, or local government agency, except Medicaid
- Services for cosmetic purposes or for conditions that are a result of hereditary or developmental defects
- Treatment that restores tooth structure that is worn, that rebuilds or maintains chewing surfaces that are damaged because the teeth are out of alignment or occlusion, or that stabilizes teeth
- Any procedure, bridge, denture, or other prosthodontic service started before you were covered for dental benefits
- Experimental procedures
- Charges by any hospital or other surgical or treatment facility and any additional fees charged by a dentist for treatment in any such facility
- Prescribed drugs or applied therapeutic drugs, premedication, or analgesia

- Anesthesia, except for general anesthesia given by a dentist for covered oral surgery
- Grafting tissues from outside the mouth to tissue inside the mouth, implants, or the removal of implants
- Implants (materials implanted into or on bone or soft tissue inside the mouth)
- Services for any disturbances of the jaw joints, temporomandibular joints (TMJ), or associated muscles, nerves, or tissues
- Replacement of any existing restoration for any purpose other than restoring active tooth decay
- Charges for replacement or repair of an orthodontic appliance paid, in part or in full, by the plan
- Occlusal guards and complete occlusal adjustment
- Charges for lost or stolen prosthodontic appliances

In addition, there may be limitations on some of the covered services.

For a complete list of exclusions and limitations or for more information about your plan, please refer to your *Evidence of Coverage* brochure, which is available by contacting Delta Dental at **800-765-6003**. You may also view, download, and print details of your benefits and coverage from the Delta Dental website, at www.deltadentalins.com.

When Coverage Ends

Your dental coverage ends on the last day of the month in which your employment with Kaiser Permanente ends or you no longer meet the eligibility requirements. Coverage for your dependents will end when your coverage ends or at the end of the month in which they become ineligible for coverage. However, you and/or your dependents may continue dental coverage through COBRA or purchase an individual plan. If you do not elect dental coverage, you will not be eligible for COBRA dental coverage when you leave.

For more information on enrolling in individual coverage, contact your dental carrier. For more information on COBRA, see "Continuation of Benefits Under COBRA."

Filing a Claim

For information about how to file a claim for dental benefits, or to appeal a denied claim, please refer to the **Disputes, Claims, and Appeals** section.

Coordination of Benefits

Coordination of Benefits (COB) applies to you if you are covered by more than one health benefits plan, including any one of the following:

- another employer-sponsored health benefits plan (called "dual coverage");
- a medical component of a group long-term care plan, such as skilled nursing care;
- no-fault or traditional "fault" type medical payment benefits or personal injury protection benefits under an auto insurance policy;
- medical payment benefits under any premises liability or other types of liability coverage; or
- Medicare or other governmental health benefit.

If coverage is provided under two or more plans, COB determines which plan is primary and which plan is secondary. The plan considered primary pays its benefits first, without regard to the possibility that another plan

may cover some expenses. Any remaining expenses may be paid under the other plan, which is considered secondary. The secondary plan may determine its benefits based on the benefits paid by the primary plan.

Determining Which Plan Is Primary

If you are covered by two or more plans, the benefit payment follows the rules below in this order:

1. This plan will always be secondary to medical payment coverage or personal injury protection coverage under any auto liability or no-fault insurance policy;
2. When you have coverage under two or more medical plans and only one has COB provisions, the plan without COB provisions will pay benefits first;
3. A plan that covers a person as an employee pays benefits before a plan that covers the person as a dependent;
4. If you are receiving COBRA continuation coverage under another employer plan, this plan will pay benefits first;
5. Your dependent children will receive primary coverage from the parent whose birth date occurs first in a calendar year. If both parents have the same birth date, the plan that pays benefits first is the one that has covered the parent for a longer period of time. This birthday rule applies only if:
 - the parents are married or living together whether or not they have ever been married and not legally separated; or
 - a court decree awards joint custody without specifying that one party has the responsibility to provide health care coverage;
6. If two or more plans cover a dependent child of parents who are divorced, separated, or living apart due to termination of a domestic partnership, and if there is no court decree stating that one parent is responsible for health care, the child will be covered under the plan of:
 - the parent with custody of the child; then
 - the spouse of the parent with custody of the child; then
 - the parent not having custody of the child; then
 - the spouse of the parent not having custody of the child;
7. Plans for active employees pay before plans covering laid-off or retired employees;
8. If the above do not apply, the plan that has covered the individual claimant the longest will pay first; only expenses normally paid by the plan will be paid under COB; and
9. Finally, if none of the above rules determines which plan is primary or secondary, the allowable expenses shall be shared equally between the plans meeting the definition of plan. In addition, this plan will not pay more than it would have paid had it been the primary plan.

The following examples illustrate how the plan determines which plan pays first and which plan pays second:

Determining Primary and Secondary Plan

Example 1: Let us say you and your spouse both have family medical coverage through your respective employers. You are unwell and go to see a physician. Since you are covered as an employee under this plan, and as a dependent under your spouse's plan, this plan will pay benefits for the physician's office visit first.

Example 2: Again, let us say you and your spouse both have family medical coverage through your respective employers. You take your dependent child to see a physician. This plan will look at your birthday and your spouse's birthday to determine which plan pays first. If you were born on June 11 and your spouse was born on May 30, your spouse's plan will pay first.

When This Plan Is Secondary

If this plan is secondary, it determines the amount it will pay for a covered health service by following the steps below.

- The plan determines the amount it would have paid based on the primary plan's allowable expense.
- If this plan would have paid less than the primary plan paid, the plan pays no benefits.
- If this plan would have paid more than the primary plan paid, the plan will pay the difference.

The maximum combined payment you can receive from all plans will never exceed 100 percent of the total allowable expense. If you have funds available, you can use your Health Care Flexible Spending Account to pay for eligible expenses not paid by the primary plan or this plan.

Determining the Allowable Expense When This Plan Is Secondary

When this plan is secondary, the allowable expense is the primary plan's in-network rate. If the primary plan bases its reimbursement on reasonable and customary charges, the allowable expense is the primary plan's reasonable and customary charge. If both the primary plan and this plan do not have a contracted rate, the allowable expense will be the greater of the two plans' reasonable and customary charges.

Allowable Expenses

For purposes of COB, an allowable expense is a health care expense that is covered at least in part by one of the health benefit plans covering you.

When a Covered Person Qualifies for Medicare

Determining Which Plan Is Primary

To the extent permitted by law, this plan will pay benefits second to Medicare when you become eligible for Medicare. There are, however, Medicare-eligible individuals for whom the plan pays benefits first and Medicare pays benefits second based on current Medicare guidelines:

- employees with active current employment status age 65 or older and their spouses age 65 or older
- certain individuals under age 65 who are eligible solely due to a disability, other than end-stage renal disease, and who have coverage under the plan because of their current employment status
- individuals under age 65 with end-stage renal disease, for a limited period of time

If this plan is secondary to Medicare, the Medicare approved amount is the allowable expense, as long as the provider accepts Medicare. If the provider does not accept Medicare, the Medicare limiting charge (the most a provider can charge you if they do not accept Medicare) will be the allowable expense. Medicare payments, combined with plan benefits, will not exceed 100 percent of the total allowable expense.

If you are eligible for, but not enrolled in, Medicare, and this plan is secondary to Medicare, benefits payable under this Plan will be reduced by the amount that would have been paid if you had been enrolled in Medicare.

Please note: You must enroll in Medicare when you are first eligible for Social Security disability.

Right to Receive and Release Needed Information

Certain facts about health care coverage and services are needed to apply these COB rules and to determine benefits payable under this plan and other plans. The Plan Administrator may get the facts needed from, or give

them to, other organizations or persons for the purpose of applying these rules and determining benefits payable under this plan and other plans covering the person claiming benefits.

The Plan Administrator does not need to tell, or get the consent of, any person to do this. Each person claiming benefits under this plan must give the Plan Administrator any facts needed to apply those rules and determine benefits payable. If you do not provide the Plan Administrator the information needed to apply these rules and determine the benefits payable, your claim for benefits will be denied.

Overpayment and Underpayment of Benefits

If you are covered under more than one medical plan, there is a possibility that the other plan will pay a benefit that this plan should have paid. If this occurs, the plan may pay the other plan the amount owed.

If the plan pays you more than it owes under this COB provision, you should pay the excess back promptly. Otherwise, Kaiser Permanente may (if allowed under applicable state law) recover the excess amount in the form of salary, wages, or benefits payable under any company-sponsored benefit plans, including this plan. Kaiser Permanente also reserves the right to recover any overpayment by legal action or offset payments on future eligible expenses.

If the plan overpays a health care provider, it retains the right to recover the excess amount, by legal action if necessary.

Refund of Overpayments

If Kaiser Permanente pays for benefits for expenses incurred on account of a covered person, that covered person, or any other person or organization that was paid, must make a refund to Kaiser Permanente if:

- all or some of the expenses were not paid by the covered person or did not legally have to be paid by the covered person;
- all or some of the payment Kaiser Permanente made exceeded the benefits under the plan; or
- all or some of the payment was made in error.

The refund equals the amount Kaiser Permanente paid in excess of the amount that should have been paid under the plan. If the refund is due from another person or organization, the covered person agrees to help Kaiser Permanente get the refund when requested.

If the covered person, or any other person or organization that was paid, does not promptly refund the full amount, Kaiser Permanente may reduce the amount of any future benefits for the covered person that are payable under the plan. The reductions will equal the amount of the required refund. Kaiser Permanente may have other rights in addition to the right to reduce future benefits.

The COB provisions apply to both your medical and dental plans.

For more information and the complete coordination of benefits provision for your KFHP medical plan, please refer to your *Evidence of Coverage* brochure, or call Member Services. If you have any questions about coordination of your dental benefits, please call your dental carrier.

Health Care Continuation

When you leave Kaiser Permanente, go on certain unpaid leaves of absence, or otherwise no longer meet the eligibility requirements, your employer-provided medical and/or dental coverage continues through the end of the month in which you are terminated or your benefit eligibility ends. Coverage for any enrolled dependents also ends when your coverage ends. You may be eligible for longer employer-provided continuation of medical and/or

dental benefits under certain circumstances. For more information, contact the National Human Resources Service Center.

If you are not eligible for employer-provided continuation, you may still extend your medical and dental benefits — at your own expense — through COBRA.

In addition, you may be able to continue your Health Care Flexible Spending Account (Health Care FSA) under COBRA on an after-tax basis, which may include reimbursement for health care expenses for you and your eligible dependents.

Continuation of Benefits under COBRA

Under the federal law known as the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), you, your spouse or domestic partner, and your eligible children are entitled to continue group health coverage under certain circumstances when coverage would otherwise end — when you elect COBRA, provided you pay the full group rate plus a small administrative fee each month.

The following is intended to inform you, in a summary fashion, of your rights and obligations under the continuation coverage provisions of COBRA. You, your spouse or domestic partner, and your eligible dependents should take the time to read this notice carefully. For more information about your rights and obligations under the plan and under federal law, contact HealthEquity, our third-party administrator (see the **Contact** section), or Kaiser Permanente, the plan administrator (see the **Legal and Administrative Information** section).

You can continue coverage under COBRA for your:

- Medical plans
- Dental plan
- Health Care FSA
- Employee Assistance Program

California law extends the self-payment coverage period to you and your dependents for the full period permitted under federal COBRA law. The state-extended coverage, known as CalCOBRA, becomes available only after you have exhausted federal COBRA and extends self-paid medical coverage only, for up to an additional 18 months for a combined maximum coverage period of 36 months from the date of your initial qualifying event. The state-extended coverage applies if you or your dependents lose group health plan coverage as a result of a termination of employment or reduction of hours.

Please note: You may refer to the “COBRA Continuation for Retiree Health Benefits” section below for the different rules that apply to COBRA coverage for retirees. If you have any questions relating to retiree coverage, including COBRA for retiree health benefits, you may contact the KPRC.

When You Are Eligible

If You Have a Change in Employment Status

You, your spouse or domestic partner, and your eligible children covered under the Kaiser Permanente-sponsored plans, are eligible to continue medical and dental coverage if your employment status changes for one of the reasons described below:

- Your employment ends for any reason (except for termination due to gross misconduct)
- You are no longer scheduled to work the necessary hours in order to meet eligibility

You may also be eligible to continue participating in a Health Care FSA.

HEALTH CARE

You may elect to continue coverage for up to 18 months for yourself, your covered spouse or your domestic partner, and your eligible children if your coverage ends. Your coverage under the Kaiser Permanente-sponsored plans will continue through the end of the month in which any of the above events occur. Your COBRA coverage will become effective on the first day of the following month, provided you make a timely COBRA election and payment.

Please note: Individuals who do not elect COBRA within the 60-day election period cannot later enroll based on the same loss of coverage event.

During the period you continue coverage, an open enrollment period may be available, during which time you may add medical and dental options. You may also drop coverage for a family member or add the following dependents during any open enrollment:

- Any new eligible dependents you acquire
- Any eligible dependents you declined to cover before you elected continued coverage

Special Enrollment Rights

If you do not elect COBRA coverage for your spouse or your domestic partner, and your eligible children and they subsequently lose their other coverage for any reason, you may request to enroll them in COBRA no later than 31 days from the date their other coverage terminates.

If You Have a Change in Family Status

Your spouse or domestic partner, and your eligible children can continue coverage for up to a total of 36 months if coverage ends due to one of the following events:

- You divorce, annul your marriage, or legally separate from your spouse, or terminate your domestic partnership
- Your children no longer qualify for dependent coverage under the terms of the plan

If one of these qualifying events occurs after the start of the initial 18-month COBRA coverage period, your spouse or domestic partner and eligible children can apply for an additional 18 months of coverage under COBRA. It is your or your dependents' responsibility to notify HealthEquity within 60 days of the occurrence of any of these events in order to be eligible for this extended COBRA coverage.

If You Are Called to Military Service

If you are absent from employment for more than 30 days by reason of service in the Uniformed Services, you may elect to continue medical and dental coverage for yourself, your spouse or your domestic partner and your eligible children in accordance with the Uniformed Services Employment and Reemployment Rights Act of 1994, as amended (USERRA).

The terms "Uniformed Services" or "Military Service" mean the United States Armed Forces, the Army National Guard and the Air National Guard when engaged in active duty for training, inactive duty training, or full-time National Guard duty, the commissioned corps of the Public Health Service, and any other category of persons designated by the President of the United States in time of war or national emergency.

If qualified to continue medical and dental coverage under USERRA, you may elect to continue coverage by notifying the Plan Administrator in advance and providing payment of any required contribution for your medical and dental coverage. This may include the amount the Plan Administrator normally pays on an employee's behalf. If your Military Service is for a period of time less than 31 days, you may not be required to pay more than the regular contribution amount, if any, for continuation of medical and dental coverage.

You may continue medical and dental plan coverage under USERRA for up to the lesser of:

- the 24-month period beginning on the date of your absence from work; or
- the day after the date on which you fail to apply for, or return to, a position of employment

Regardless of whether you continue medical and dental coverage under this policy, if you return to a position of employment, you and your eligible dependents who were enrolled in medical and/or dental coverage before your Military Service will be reinstated under the plan. No exclusions or waiting period may be imposed on you or your eligible dependents in connection with this reinstatement, unless a sickness or injury is determined by the Secretary of Veterans Affairs to have been incurred in, or aggravated during, the performance of military service.

For more information on policies regarding Military Leaves, refer to the national HR Policies library, available on My HR, or contact the NHRSC.

If You Die

Coverage may be continued by your covered spouse or domestic partner and eligible children for up to a total of 36 months.

If You or Your Dependents Are Disabled

If you, your spouse or domestic partner, and eligible children are determined to be disabled as defined by the Social Security Act prior to the qualifying event or during the first 60 days of COBRA coverage, COBRA may be extended from 18 months up to a total of 29 months. You must notify HealthEquity within 60 days of the receipt of your Social Security award letter, and no later than the expiration of your initial 18-month coverage period. You must also notify HealthEquity within 60 days of the date Social Security determines that you, your spouse or domestic partner and your eligible children are no longer disabled.

COBRA Election Procedures

You, your spouse or domestic partner, and your eligible children who lose medical and/or dental coverage due to employment termination or reduction in hours or due to certain unpaid leaves of absence will be provided with a COBRA election notice by HealthEquity. If coverage is lost due to your death, HealthEquity will provide COBRA election notification to your eligible dependents in order to initiate COBRA coverage. If an eligible dependent will lose coverage due to divorce, legal separation, annulment, termination of a domestic partnership, or attainment of the dependent age limits, you or your dependent must notify the NHRSC within 60 days of the qualifying event. The NHRSC will notify HealthEquity of your eligible dependent's loss of coverage to exercise his or her right to elect COBRA.

When adding a new eligible dependent as a result of a family status change that does not involve loss of coverage, you must notify HealthEquity within 31 days of the qualifying event.

You, your spouse or domestic partner, and your eligible children will be provided with a COBRA election form, which **you must fill out and return within 60 days of the notification date shown on the form, or loss of coverage date, if later**. If you do not return the form within 60 days of the notification date or the loss of coverage date, if later, HealthEquity will assume that you have declined coverage.

Consider Your COBRA Decision Carefully

Please examine your options carefully before declining this coverage. If you do not elect COBRA group coverage during the 60-day election period, you cannot elect it in the future. You may have other options available to you when you lose group health coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace.

You have 60 days to make a decision regarding continuation of group coverage through COBRA. After 60 days you may not change your initial election to continue or not continue coverage through COBRA, although you may stop your COBRA coverage at any time.

Benefits under COBRA

If the COBRA qualifying event occurred while you were an active employee, your benefits while you are enrolled in COBRA coverage will be the same as the coverage for active employees. Therefore, if there are any changes to the plan for active employees, including changes to the cost, your benefits will also change. COBRA premium rates are subject to change on an annual basis.

Under COBRA, you or your spouse or domestic partner and your eligible children, have the same enrollment rights that apply to similarly situated active employees. You may enroll eligible dependents during the year if there is a qualified change in family status or at open enrollment, and you can change coverage at open enrollment, subject to the same rules that apply to active employees. You may drop COBRA coverage at any time. Once you discontinue COBRA coverage, you may not elect it at a later date or re-enroll.

You will be billed within 31 days of electing COBRA. Your first payment due will include any outstanding premiums retroactive to your initial COBRA eligibility date. Payment for this coverage must be paid in full within 45 days of your election. Partial payments will not be accepted. Subsequent payments will be due the first of the month with a 30-day grace period. If payment is not postmarked within 30 days of the due date, coverage will be terminated retroactive to the first of that month. If for any reason you do not receive a monthly invoice, you are still responsible for a timely payment of the full monthly COBRA premium.

Marketplace Individual Coverage

You may decide to enroll in Marketplace Individual coverage instead of COBRA. You have 60 days from the time you lose your job-based coverage to enroll in the Marketplace. After 60 days you will not be able to enroll. However, you will have an opportunity to enroll in Marketplace coverage during the annual Marketplace open enrollment period.

To find out more about enrolling in the Marketplace, such as when the next open enrollment period will be and what you need to know about qualifying events and special enrollment periods, visit www.HealthCare.gov.

If you sign up for COBRA continuation coverage, you can switch to a Marketplace plan during a Marketplace open enrollment period. You can also end your COBRA continuation coverage early and switch to a Marketplace plan if you have another qualifying event, such as marriage or birth of a child. However, if you terminate your COBRA continuation coverage early without another qualifying event, you will have to wait until the next open enrollment period to enroll in Marketplace coverage. For full details about your COBRA coverage rights, contact HealthEquity.

Employee Assistance Program COBRA Continuation

You and your eligible dependents may also continue your Employee Assistance Program through COBRA at no charge, if your qualifying event is termination of employment or loss of benefit eligibility.

Health Care Flexible Spending Account COBRA Continuation

COBRA coverage under the Health Care FSA is offered to qualified beneficiaries who were enrolled in the Health Care FSA on the day before the qualifying event and have voluntary contributions remaining in their accounts. You may elect to continue to participate on an after-tax basis when you receive the COBRA election notice. However, you will be responsible for sending your current contribution each month directly to HealthEquity, our third-party administrator. This payment — made payable to HealthEquity — should be mailed as a separate check each month. Please mail your check to the following address:

HealthEquity
P.O. Box 660212
Dallas, TX 75266-0212

If you fail to send your contributions by the due date, you will no longer be considered a participant in the plan. Expenses can be claimed up to the maximum amount elected for the calendar year, provided the eligible expenses are incurred while you are an active participant in the plan. Claims must be submitted prior to March 31 of the following year. The **use-or-lose** rule will apply, so any funds unclaimed after this date will be forfeited.

When Coverage Ends

COBRA coverage stops before the end of the applicable time period if any of the following situations occur:

- You, your spouse or domestic partner, and/or your eligible children become covered under any other group medical or dental plan
- You, your spouse or domestic partner, and/or your eligible children become entitled to Medicare benefits after the qualifying event
- You fail to pay the required premium on time
- Kaiser Permanente terminates all of its group health plans
- You, your spouse or domestic partner, and/or your eligible children are on a COBRA disability extension and Social Security determines that you, your spouse or domestic partner, and/or your eligible children are no longer disabled

When your COBRA coverage ends, you may be eligible to purchase an individual medical and/or dental plan. In addition, your spouse or domestic partner, and your eligible children may be eligible to extend coverage under COBRA for an additional 18 months or purchase an individual medical and/or dental plan. For full details about your COBRA coverage rights, contact the National Human Resources Service Center.

COBRA coverage will be provided as required by law. If the law changes, your rights will change accordingly.

COBRA Continuation for Retiree Health Benefits

Your covered spouse and eligible dependents may continue retiree health benefits under COBRA for the following plan:

- Retiree medical plans

Your covered spouse and eligible dependents may continue retiree health benefits under COBRA for the following plans:

- Sick Leave Health Reimbursement Account (Sick Leave HRA)
- Retiree Medical Health Reimbursement Account (Retiree Medical HRA) benefits

When You Are Eligible

Your covered spouse or domestic partner and eligible children may elect to continue coverage for up to 36 months, if the retiree health benefits end for one of the following qualifying events:

- You divorce, annul your marriage, or legally separate from your spouse, or terminate your domestic partnership, or
- Your children no longer qualify for dependent coverage under the terms of the plan, or
- Your death, unless there are survivor benefits (and coverage would not end) under the terms of the plan, or
- Commencement of bankruptcy proceedings by Kaiser Permanente.

If the Sick Leave HRA or Retiree Medical HRA has a zero balance at the time of the qualifying event, COBRA coverage for the account will not be available. In addition, your COBRA coverage will end before the 36-month maximum period if the account has a zero balance.

Benefits for your covered spouse or domestic partner and eligible children while enrolled in COBRA coverage will be the same retiree health benefits you had immediately prior to the qualifying event, except the Sick Leave HRA balance and the Retiree Medical HRA balance is prorated for divorce, annulment and legal separation. COBRA coverage for your covered dependents will end before the 36-month maximum period if the account has a zero balance.

If any changes are made to the retiree health benefits for non-COBRA participants, including changes to copayments or benefits, those changes will apply to you and your dependents.

COBRA Election Procedure

To elect to continue retiree health benefits through COBRA, you, your covered spouse or domestic partner, and eligible children must contact the KPRC to provide notice of a qualifying event. Notice of a qualifying event must be provided to the KPRC within 60 days for divorce, legal separation, or loss of dependent status under the plan. They will, in turn, notify HealthEquity.

Your covered spouse or domestic partner, and your eligible children will be provided with a COBRA election form, which they must fill out and return within 60 days of the notification date shown on the form, or loss of coverage date, if later. If they do not return the form within 60 days of the notification date or the loss of coverage date, if later, HealthEquity will assume that coverage has been declined.

When Coverage Ends

COBRA coverage for the retiree health benefits will stop before the end of the 36-month maximum period if any of the following situations occur:

- Your spouse or domestic partner, or your eligible children become covered under any other group health plan,
- You fail to pay the required premium on time
- Kaiser Permanente terminates all of its retiree health benefits
- For the Sick Leave HRA or Retiree Medical HRA, when the account has a zero balance

COBRA Continuation for the Sick Leave Health Reimbursement Account

Your covered spouse and eligible children may continue Sick Leave Health Reimbursement Account (HRA) benefits under COBRA.

When You Are Eligible

Your covered spouse or domestic partner and eligible children may elect to continue Sick Leave HRA benefits under COBRA for up to 36 months for one of the following qualifying events:

- You divorce, annul your marriage, or legally separate from your spouse, or terminate your domestic partnership, or
- Your death, unless there are survivor benefits (and coverage would not end) under the terms of the plan, or
- Commencement of bankruptcy proceedings by Kaiser Permanente.

The Sick Leave HRA balance for your covered spouse or domestic partner is prorated for divorce, annulment and legal separation while enrolled in COBRA coverage.

COBRA Election Procedure

To elect to continue Sick Leave HRA benefits through COBRA, you, your covered spouse or domestic partner, and eligible children must contact the KPRC to provide notice of a qualifying event. Notice of a qualifying event must be provided to the KPRC within 31 days of the qualifying event date. They will, in return, notify HealthEquity.

Your covered spouse or domestic partner, and your eligible children will be provided with a COBRA election form, which they must fill out and return within 60 days of the notification date shown on the form, or loss of coverage date, if later. If they do not return the form within 60 days of the notification date or the loss of coverage date, if later, HealthEquity will assume that coverage has been declined.

When Coverage Ends

COBRA coverage for the Sick Leave HRA will stop if any of the following situations occur:

- The completion of 36 months of coverage.
- The account has a zero balance.
- Kaiser Permanente terminates all of its retiree health benefits

Overview of Flexible Spending Accounts

Kaiser Permanente offers you two flexible spending accounts:

- Health Care Flexible Spending Account (Health Care FSA)
- Dependent Care Flexible Spending Account (Dependent Care FSA)

The flexible spending accounts allow you to set aside a portion of your pay through payroll deductions on a pre-tax basis to reimburse eligible health care and dependent care expenses that your benefits do not cover. The money you would have paid in taxes can instead be used to pay for qualified health care and dependent care expenses.

Since there is a tax advantage to participating in the spending accounts, the Internal Revenue Service (IRS) has strict rules and requirements for using the accounts. This section describes the general rules and requirements that are common to the spending accounts.

Who Is Eligible

You are eligible to participate in the flexible spending accounts if you are regularly scheduled to work 20 or more hours per week in an eligible status. You cannot be reimbursed for Dependent Care FSA expenses incurred while you are on a leave of absence.

There are additional eligibility requirements for the Dependent Care FSA (see "Additional Eligibility Requirements" for the Dependent Care FSA for more information).

When You Can Enroll

You may enroll in the Health Care and/or Dependent Care Flexible Spending Accounts at the following times:

- During your initial enrollment in Benefits by Design
- During the annual open enrollment period for the following plan year
- Within 31 days of a qualifying family or employment status change

Payroll deductions for flexible spending accounts will appear on your pay notice after participation begins.

See the **Enrolling in Benefits** section for information about how to enroll.

Continuing Your Flexible Spending Account

You must re-enroll in your Health Care and/or Dependent Care Flexible Spending Accounts each year during open enrollment to continue participation. Otherwise, your contributions will revert to \$0.

How the Spending Accounts Work

Based on your expected eligible health care and dependent care expenses, you decide how much you want to contribute to the Health Care and/or Dependent Care Flexible Spending Accounts, up to the plan contribution limits.

The amount you choose to put in an account is contributed over the plan year in equal installments. Deductions are made from the first two paychecks of each month. Since contributions are made before taxes are withheld, you do not pay Social Security tax, federal income tax, and in most areas, state income taxes on the money you put into a spending account.

When you have an eligible expense, you submit a claim for reimbursement to HealthEquity, the third-party administrator. For Health Care FSA claims, you can also use the HealthEquity Debit Card, the debit card issued by HealthEquity. For information or to access your account, contact HealthEquity at **877-924-3967** or online at **www.healthequity.com**. Service representatives are available from 5 a.m. to 5 p.m. Pacific time, and automated information on your account is available 24 hours a day.

For more details on how to file a Health Care FSA claim refer to the **Disputes, Claims and Appeals** section. For information on how to file a Dependent Care FSA claim refer to "Filing a Claim" under the "Dependent Care Flexible Spending Account" section.

Rules You Should Know

The following restrictions apply to spending accounts:

- You must enroll each year during open enrollment if you wish to contribute to a flexible spending account for the following year. Your election does not automatically carry over from year to year. If you do not submit an election, your contribution will revert to \$0 and you will not be enrolled for the following plan year.
- Flexible spending accounts have different use-or-lose rules.

Health Care FSA: You cannot receive a refund of your remaining Health Care FSA balance. However, you may carry over to the following plan year up to 20 percent of the annual maximum allowed contribution. Any remaining balance in excess of the allowed carry over amount for which you have not filed eligible claims by March 31 of the following plan year will be forfeited.

Dependent Care FSA: You cannot receive a refund or carry over your balance from one year to the next.

Any remaining balance for which you have not filed eligible claims by March 31 of the following plan year will be forfeited. This means that you need to calculate your expenses carefully to avoid overestimating.

HEALTH CARE

- Expenses incurred prior to the effective date of your participation are not eligible under the flexible spending account plan rules and will not be reimbursed.
- The contributions that you make during a plan year must be used for expenses incurred while you are participating in the plan during that calendar year, except for the 20 percent annual maximum allowed contribution you can carry over from one year to the next with the Health Care FSA. However, you have until March 31 of the following year to file your claims.
- If you are on an unpaid leave of absence, including Family Medical Leave, your Health Care FSA contributions will stop unless you contact the NHRSC within 31 days of your status change to arrange after-tax contributions to your Health Care FSA. Please note that any qualifying expenses you incur during an unpaid leave of absence will not be reimbursed unless you are making after-tax contributions to your account.
- If you return to work from a leave of absence:
 - **During the same plan year**, you continue to be responsible for your original annual election amount. Therefore, your Dependent Care FSA/Health Care FSA will restart when you return to active employment and your contributions will be increased so that at the end of the year you will have contributed the full amount of your annual election. However, you must notify the NHRSC within 31 days of returning from a leave of absence in order to change your contribution amount.
 - **During the following plan year**, your contributions will not automatically restart. This includes any Dependent Care FSA/Health Care FSA elections you may have made during Open Enrollment. You must notify the NHRSC within 31 days of returning from leave if you want to enroll for the current plan year and elect your contribution amount.
- If you participate in both the Health Care FSA and the Dependent Care FSA, the two spending accounts are completely separate. You cannot transfer funds from one account to the other or use the funds in one account to pay for expenses covered under the other account.
- You will not be able to change your contribution amount or enroll in the plan outside of open enrollment unless you have a qualifying family or employment status change. For more information see "Family and Employment Status Changes."
- IRS rules require flexible spending accounts to be nondiscriminatory with regard to participation rates and average salary reduction amounts. If you are highly compensated (as defined by statute), the amount of your contributions may be reduced below the annual maximums to comply with the rules. You will be notified during the year if this reduction applies to you.
- If you terminate your employment with Kaiser Permanente or become ineligible to participate in the flexible spending accounts, you may only continue to file claims for expenses incurred prior to your termination or change in status. Claims must be filed by March 31 of the year following your termination or change in status. You may also elect to continue participation in the Health Care FSA through COBRA and submit claims for eligible expenses incurred after your termination or change in status date. However, your contributions will be made on an after-tax basis, so you will not realize any tax savings.

Tax Considerations

When you contribute to a flexible spending account, you lower your current Social Security, federal income tax, and in most cases, state income taxes. Another way to lower your income tax is to take a tax deduction for your eligible medical expenses or tax credit for dependent day care expenses when you file your income tax return. If you use the flexible spending accounts, you cannot also claim a federal or state tax credit for the same health care

and/or dependent care expenses on your tax return. You may want to consult your tax advisor for more information about the best choices for your situation.

When You Leave

If you have a balance in your Health Care FSA or Dependent Care FSA when your employment ends, you may continue to submit claims until March 31 of the following year for eligible expenses incurred prior to your termination date. Any funds that cannot be reimbursed for qualified expenses will be forfeited to the plan. You may be able to continue your Health Care FSA participation through the end of the plan year if you continue to make contributions to the plan on an after-tax basis under COBRA (see "Continuation of Coverage Under COBRA").

Health Care Flexible Spending Account

You can enroll in a Health Care Flexible Spending Account (Health Care FSA) to set aside pre-tax dollars for anticipated health care expenses not covered by your medical and dental plans, such as deductibles and copayments.

Your Contributions

The maximum Health Care FSA annual contribution in 2021 is \$2,750. Your contributions are deducted from your pay in 24 equal amounts, which are reflected on the first two pay statements of each month throughout the year. The minimum pay period contribution is \$10. If you become eligible for the Health Care FSA mid-year, the annual maximum is still available to you. In other words, you may elect a higher per-pay-period contribution in order to contribute the maximum amount over the remaining pay periods for that calendar year.

Carryover Contributions

If at the end of the plan year you have an unused Health Care FSA balance, you may carry over to the following plan year up to 20 percent of the annual maximum allowed contribution. Any remaining balance in excess of the allowed carry over amount for which you have not filed eligible claims by March 31 of the following plan year will be forfeited.

The carryover amount is separate from the Health Care FSA annual plan maximum allowed. This means your carryover balance is added to your Health Care FSA contributions for the new plan year.

If you do not make new Health Care FSA contributions for the following plan year during the annual open enrollment period, you may use your carryover balance.

Changing Your Contributions

You may change the amount you contribute to a Health Care FSA during the annual open enrollment period, for participation during the following year.

You cannot change your spending account contributions during the year unless you have a qualifying change in family or employment status. For a list of qualifying events, see "Family or Employment Status Changes."

You have 31 days from the date of the qualifying event to contact the NHRSC to start, stop, increase, or decrease contributions to a Health Care FSA. The contribution change must be consistent with the applicable event. For example, if your dependent child loses eligibility for benefits because he or she reaches the age limit, you may not increase your contributions to your Health Care FSA.

Eligible Dependents

You can use the Health Care FSA to pay for eligible health care expenses for yourself, your spouse, and your children — even if they are not eligible for, or enrolled in, one of the Kaiser Permanente-sponsored health care plans. You may also use the Health Care FSA for other members of your family and household if they qualify as your tax dependent for health coverage purposes. Family and household members whose expenses are eligible for reimbursement from the Health Care FSA include the following:

- Your spouse (unless you are divorced, legally separated, or your marriage was annulled)
- Your or your spouse's child, legally adopted child, or a child placed with you for legal adoption under the age of 26, regardless of tax-dependent status
- Any relative, including a child age 26 or older, grandchild, brother, sister, parent, aunt, uncle, niece, or nephew, if you provide over one-half of his or her support in the calendar year
- Any non-relative who is a member of your household, including a qualified domestic partner who resides with you for the entire calendar year and receives more than one-half of his or her support from you and qualifies as a dependent on your federal income tax return

To be eligible, a dependent cannot be the qualifying child of another person. For example, if your domestic partner's child lives with you, that child cannot be your eligible dependent for the Health Care FSA if he or she is the tax dependent of your domestic partner or the child's other parent, even if you provide more than half the support for that child.

If an eligible child is not your tax dependent, a reimbursement claim for that child might need to be reported as taxable income for state tax purposes only.

Remember, the definition of eligible family members for the Health Care FSA may differ from the one used for dependent medical and dental coverage and from the one used in determining your personal income taxes. Contact your tax advisor if you have questions about an individual's qualification as your tax dependent.

Eligible Expenses

You may use your Health Care FSA to pay for expenses not covered or reimbursed through any health care plan. Below are some of the most common eligible Health Care FSA expenses:

- Acupuncture
- Alcoholism or drug dependency treatment
- Ambulance services
- Automobile modifications for disabled (*Letter of Medical Necessity* required)
- Birth control that has been prescribed
- Body scans for preventive purposes
- Chiropractic care
- Contact lenses, contact lens solution, and eyeglasses
- Deductibles and copayments
- Dental treatment (excludes teeth whitening)
- Expenses over your health care plan limits
- Eye surgery, radial keratotomy, LASIK, and vision correction

HEALTH CARE

- Guide dog, service animal, or other such animal (*Letter of Medical Necessity* required)
- Hearing aids and hearing-impaired equipment
- Home health care
- Immunizations
- Infertility treatments
- Insulin, glucose monitoring kits, and diabetic supplies
- Lab and X-ray fees that are part of medical care
- Learning disability tuition (*Letter of Medical Necessity* required)
- Massage therapy (*Letter of Medical Necessity* required)
- Medical records charges
- Medical supplies and equipment, including wheelchairs
- Menstrual care products
- Mental health counseling and/or psychiatric care
- Nursing services
- Orthodontia
- Orthopedic shoes and orthotic inserts
- Osteopathy services
- Over-the-counter (OTC) drugs or medications, including but not limited to the following: cold and flu medicine; cough suppressants, allergy and sinus medicine; eye drops; pain relievers; toothache remedies; and topical products (e.g., Bengay, Neosporin).
- Oxygen and oxygen equipment
- Physical therapy
- Podiatric services
- Prescription medicine and drugs that are legal in the United States
- Prosthesis (artificial limb)
- Smoking cessation programs (Nicotine patches, lozenges, and gum require a *Letter of Medical Necessity* or prescription.)
- Speech therapy
- Surgery (includes cosmetic surgery with a *Letter of Medical Necessity*)
- Sterilization procedures
- Transportation expenses for person receiving medical care
- Weight-loss programs (with a *Letter of Medical Necessity* referring to the underlying condition of obesity and stating that the program will treat the condition). Expenses for dietetic food are not eligible.
- Other medical expenses that qualify under the IRS rules governing a Health Care FSA and are not reimbursable under any other health plan.

HEALTH CARE

Please note: To access the *Letter of Medical Necessity* form, sign on to My HR and go to the Health Care FSA topic. To ensure your claims will be reimbursed without delay, please review the claims submission requirements posted on My HR at kp.org/myhr.

Prequalification

Your Health Care FSA annual election is irrevocable under IRS rules, except in the event of a qualifying family or employment status change. Please check with your provider before you enroll in the Health Care FSA to make sure that you qualify for reimbursement from the Health Care FSA for any procedure or medical service you may be planning. Once you have enrolled, you cannot stop or change your Health Care FSA contributions during the year if your physician or provider determines you are not a qualified candidate for a procedure you plan to pay for using Health Care FSA funds.

Expenses Not Covered

The following are examples of expenses not eligible for reimbursement from your Health Care FSA:

- Babysitting, to enable you to make doctor visits
- Contact lens insurance
- Dietary, nutritional, and herbal supplements used to maintain general health
- Exercise equipment and programs to promote general health
- Funeral, cremation, or burial services
- Long-term care
- Premiums for medical or dental care, life insurance, or disability plans
- Prepayments for services not yet incurred

For a full list of covered services and exclusions, contact HealthEquity.

Using Your Healthcare Debit Card

You will receive a HealthEquity Visa Health Account Card that you can use to pay for eligible Health Care FSA expenses such as medical copays and prescriptions. The card works like a debit card that will be preloaded with your Health Care FSA balance. The Healthcare Debit Card is regulated by IRS rules, and, in some cases, you may be asked to provide HealthEquity with documentation to verify that the item or service purchased was an eligible expense. You can mail copies of your documentation to HealthEquity or submit them online at healthequity.com using the “Submit Receipt” link. For additional information on the Card Verification process, please contact HealthEquity.

Filing a Claim

When you have an eligible expense, you submit a claim for reimbursement to HealthEquity, the third-party Administrator. You may obtain a Health Care Flexible Spending Account reimbursement claim form on My HR or from HealthEquity at healthequity.com. Submit the completed claim form, including your provider’s signature, to HealthEquity. You may also file your claim with the HealthEquity mobile application (available at healthequity.com).

For the fastest reimbursement, submit your claim online at healthequity.com. You may also fax it to **877-353-9236**, or mail it to the following address:

HealthEquity
Claims Administrator
P.O. Box 14053
Lexington, KY 40512

For more information about how to file a Health Care FSA reimbursement claim, and how to file an appeal if your claim is denied, see the **Disputes, Claims, and Appeals** section.

Health Care Flexible Spending Account COBRA Continuation

You are eligible to continue your coverage on an after-tax basis. For more information, refer to the “COBRA” section.

Dependent Care Flexible Spending Account

You can enroll in a Dependent Care Flexible Spending Account (Dependent Care FSA) to set aside pre-tax dollars for eligible dependent care expenses throughout the plan year. This benefit provides tax savings if you need dependent care services — for your children, a disabled spouse, or a disabled dependent living with you and incapable of self-care — in order to work.

Additional Eligibility Requirements for the Dependent Care FSA

In addition to the general eligibility rules for spending accounts, there are several eligibility requirements specific to a Dependent Care FSA. Federal tax laws require that you meet one or more of the following conditions:

- You are a single working parent
- You and your spouse both work
- You are a divorced working parent and have custody of the child(ren)
- Your spouse is a full-time student for at least five months of the plan year
- Your spouse is unemployed and actively seeking work
- Your spouse is mentally or physically impaired and incapable of self-care

Eligible Dependents

Expenses reimbursed through a Dependent Care FSA must be for eligible dependents (as defined by IRS rules). For the purposes of this plan, eligible dependents include the following:

- Your IRS tax-dependent child under age 13 who resides with you for more than half of the calendar year
- Your child under age 13 for whom you are the custodial parent for more than half of the calendar year but due to a divorce you have filed an agreement to give the non-custodial parent the tax exemption
- Your spouse who is mentally or physically incapable of self-care and who resides with you for more than half of the calendar year
- Other qualified dependents who are mentally or physically disabled and unable to care for themselves, and who reside with you for more than half of the calendar year

Expenses for care provided outside your home can be reimbursed only if the care is for your dependent under age 13 or any other qualifying person who regularly spends at least eight hours a day in your home.

The qualifying child of another taxpayer cannot be claimed as your eligible dependent. For example, you are not able to be reimbursed for expenses for the child of a domestic partner if the domestic partner claims the child as a dependent on his or her tax return or the child's other parent claims the child as a dependent. Domestic partners

and their children are considered eligible dependents for this plan only if they qualify as a dependent for federal income tax purposes.

Your child cannot be an eligible dependent if you are divorced and do not have custody of the child, unless the custodial parent provides you with a signed, written declaration that he or she will not claim the child as a dependent on his or her tax return.

Remember, the definition of dependents for the Dependent Care FSA may differ from the one used for your medical and dental coverage and from the one used in determining your personal income taxes. You may want to contact your tax advisor if you have questions about an individual's qualification as your dependent for purposes of eligibility to participate in the Dependent Care FSA.

Eligible Providers

Expenses reimbursed through a Dependent Care FSA must be for care provided by an eligible provider. Eligible providers include the following:

- Family members who cannot be claimed as dependents on your income tax return
- Your children who are age 19 or older
- Dependent care centers or licensed day care providers that comply with applicable state and local laws

Eligible Expenses

The IRS determines which qualifying expenses are eligible for reimbursement. Only dependent caretaking expenses that are employment related and necessary for you to be gainfully employed qualify for reimbursement. Some of the most common eligible Dependent Care FSA expenses for services in or out of your home include the following:

- Care at a licensed day or evening care center or after school care
- In home baby-sitting services, such as an au pair or nanny
- The cost of day camps (fees for supplies do not qualify)
- Practical nursing care for an adult
- Care inside or outside your home for your dependent under age 13 or any other qualifying dependent who regularly spends at least eight hours a day in your home

Expenses Not Covered

The following are some of the expenses that are not eligible for reimbursement from your Dependent Care FSA:

- Overnight camps
- Cost of a babysitter for personal purposes that are not employment related
- Care provided by your child under age 19 or by someone you claim as a dependent on your tax return
- Kindergarten or educational tuition expenses
- Summer school

IRS regulations require that if you are absent from work for more than two consecutive calendar weeks for any reason, your participation in the Dependent Care FSA will be suspended until you return to work (any expenses incurred during the period you were not actively participating in the Dependent Care FSA, are not eligible for reimbursement).

For a full list of covered services and exclusions, contact HealthEquity.

Your Contributions

For the entire plan year, the minimum per-pay-period contribution is \$10. The maximum you can contribute to a Dependent Care FSA account depends on your family situation. Your contributions may not exceed the lesser of the following:

- \$5,000 each year if you are single, head of household, or married. If your spouse also has a Dependent Care FSA account with Kaiser Permanente or with another employer, the limit applies to your combined contributions
- \$2,500 a year if you are married and file separate tax returns
- The amount of your salary or the amount of your spouse's salary if he or she earns less than \$5,000 a year

Note: If your spouse is a full-time student or is disabled, the maximum allowable contribution may vary, depending on how many qualifying dependents you have and your spouse's earned income. For more information, speak to your tax preparer.

If you become eligible for Dependent Care FSA in mid-year, the annual maximum is still available to you. In other words, you may elect a higher per-pay-period contribution in order to contribute the maximum amount for that calendar year.

Your Dependent Care FSA annual election is irrevocable under IRS rules, except in the event of a qualifying family or employment status change. Your Dependent Care FSA contribution amount should be based upon a careful estimate of expected dependent care expenses for your qualified dependents for the calendar year or the portion of the year in which you are a participant. Your annual election is deducted from your pay in 24 equal amounts, which are reflected on the first two pay statements of each month throughout the year.

Per IRS regulations, the Dependent Care FSA is intended to help you pay for eligible dependent care expenses to allow you to work. Therefore, if you take any type of leave of absence for more than two consecutive calendar weeks, your Dependent Care FSA contributions will stop; you cannot be reimbursed for expenses incurred while you are on leave. As soon as you return from your leave, you will resume participating in the plan.

Additional federal limits may apply. For more information, contact HealthEquity.

Changing Your Contributions

You may change your contributions each year during open enrollment for the following plan year. You may not change your election during the plan year unless you have a qualifying family or employment status change. For a list of qualifying events, see "Family or Employment Status Changes" in the **Enrolling in Benefits** section.

You have 31 days from the date of the qualifying event to contact the NHRSC to start, stop, increase, or decrease contributions to a Dependent Care FSA. The contribution change must be consistent with the change in family or employment status.

Filing a Claim

Dependent Care FSA claim forms are available from My HR or from HealthEquity at **healthequity.com**. Submit the completed claim form, including your provider's signature, to HealthEquity. You may also file your claim with the HealthEquity mobile application (available at **healthequity.com**).

For the fastest reimbursement, submit your claim online at **healthequity.com**. You may also fax it to **877-353-9236**, or mail it to the following address:

HealthEquity
Claims Administrator
P.O. Box 14053
Lexington, KY 40512

You will be reimbursed only up to the amount you have already contributed to your account; outstanding amounts will be automatically paid as you contribute more to your account. You may submit claims until March 31 of the following year for expenses incurred through December 31 of the previous year (the end of the plan year).

HealthEquity processes claim forms for reimbursement once a week, but you will need to allow for mailing time in both directions. Reimbursement is available by check or direct deposit.

If your Dependent Care FSA claim is denied, you do not have rights to an appeal under ERISA, but you may request a review of the denial by contacting HealthEquity. If you have questions about your spending account or claims or if you need a claim form, contact HealthEquity.

Employee Assistance Program

The Employee Assistance Program (EAP) provides a free and confidential service for all Kaiser Permanente employees and their dependent family members. EAP professionals are available for short-term problem solving and referral on a wide range of issues at no charge usually three to five sessions. EAP is a standalone employee benefit and not recorded in your medical record. Your decision to use the program is entirely voluntary and strictly confidential.

EAP professionals are licensed, trained clinicians who have years of experience working with a variety of work-related and personal issues, including the following:

- Work, personal, or financial stress
- Alcohol or drug use
- Loneliness, depression or anxiety
- Marital, family, or relationship difficulties
- Childcare referral assistance
- Care giving for family members
- Financial or legal referrals
- Domestic violence or other abuse
- Loss and grief
- Health and wellness issues
- Job performance problems
- Eating problems
- Work relationship issues

For scheduling convenience, consultations can be scheduled face-to-face or by phone and can be held during regular business hours: Monday through Friday, 8:30 a.m. to 5 p.m. For more information, family member eligibility, or to contact a local EAP professional, sign on to kp.org/eap and click on your region.

When you terminate employment from Kaiser Permanente, you and your dependents may continue your EAP through COBRA at no charge, if your qualifying event is termination of employment or loss of benefit eligibility, but not retirement. For more information, refer to the “COBRA” section.

Parent Medical Coverage

You may have the opportunity to enroll parents, parents-in-law, or parents of a domestic partner who also qualify for Medicare in Kaiser Permanente medical plan coverage at group rates. Because this is a group plan offered through Kaiser Permanente, no medical review is necessary.

Who Is Eligible

Eligible Employees

In order for your parents to qualify for Parent Medical Coverage (PMC), you must be an active employee in a benefits-eligible status, whether or not you are enrolled in medical coverage.

Eligible Parents

To be eligible, your parents must be enrolled in Medicare Parts A and B, meet eligibility requirements for Kaiser Permanente Senior Advantage, and assign their Medicare benefits to Kaiser Permanente. Additionally, you and your eligible parents must reside within the same Kaiser Permanente region, and your parents must live in a Kaiser Permanente Medicare service area. Dependents of parents are not eligible for this coverage. The following are considered eligible parents for this plan:

- Your natural parents
- Your stepparents, if still married to or widowed from your natural parents (a widowed stepparent who remarries is not eligible for coverage)
- A domestic partner of your parents
- Your spouse's or domestic partner's natural parents
- Your spouse's or domestic partner's stepparents, if still married to or widowed from your spouse's natural parents (a widowed stepparent who remarries is not eligible for coverage)
- A domestic partner of your spouse's or domestic partner's parents

Medicare Eligibility and Coverage

Parents must be enrolled in Medicare Parts A and B and enroll in Kaiser Permanente Senior Advantage to be eligible for Parent Medical Coverage. Kaiser Permanente Senior Advantage is subject to additional eligibility requirements, as described on the *Kaiser Permanente Senior Advantage Election Form* enclosed with the enrollment kit.

When Your Eligible Parents May Enroll

Your eligible parents may enroll in this benefit only during the following designated enrollment periods:

- Within 31 days of your date of hire
- During the annual open enrollment period (you will be notified in advance of the dates)
- Outside of the open enrollment period within 31 days of the following qualifying events:
 - When an eligible parent first moves into a Kaiser Permanente Medicare service area in your region
 - When an eligible parent first becomes eligible for and enrolls in Parts A and B of Medicare

HEALTH CARE

If you have a change in eligibility status (for example, if you move from a non-benefited to a benefited status, if you or your parent marries or enters into a domestic partnership, or if you or your parent divorces) you will have 31 days to enroll or disenroll your parents from coverage.

How to Enroll

If you wish to enroll a parent when you are **newly hired** or during **open enrollment**:

1. Sign on to My HR and access the Benefits Enrollment page. The PMC enrollment information is at the end of the enrollment page.
2. Complete the online request to have PMC enrollment forms emailed to you.
3. Once you receive the email, complete pages 1 and 2 of the *Parent Medical Coverage Enrollment Application* (4130) for each parent; **both you and your parent must complete and sign this form**.
4. Submit a notarized *Kaiser Permanente Affidavit of Domestic Partnership* or submit a copy of a certified domestic partnership registration filed with a local or state government if your or your spouse's parent's domestic partner is applying for coverage.
5. Each eligible parent you wish to enroll must complete the *Kaiser Permanente Senior Advantage Election Form*.
6. Please include your 8-digit employee number on the top of each form.
7. Mail or fax all completed forms to the NHRSC within 31 days of the date you and/or your parent(s) become eligible, or before the end of the annual open enrollment period.

Each eligible parent must enroll separately.

If you wish to enroll a parent when you have a **qualifying event**, or when your parent becomes **newly eligible**, contact the NHRSC and request a PMC kit, then follow steps 3 to 7 above.

Coverage Premiums

Parents who enroll in this coverage will be responsible for the entire amount of the premium for their coverage, as well as for any applicable copayments and administrative fees. Premium payments for coverage must be made directly to HealthEquity, the third-party administrator of this plan. HealthEquity will bill your enrolled parents directly. This is a pre-paid health plan, so payments must be received in advance of the effective date of coverage.

Premiums are subject to change from year to year. Your enrolled parents will be notified in advance of any change in premiums. For more information on premiums, visit My HR.

Medical Coverage Under This Plan

Parent Medical Coverage includes comprehensive medical care coordinated with Medicare, and features a \$5 office visit copayment.

A complete list of benefits, services, and copayments will be included in the enrollment kit.

When Coverage Is Effective

If your parents enroll during the annual open enrollment period, coverage is effective on January 1 of the following year.

If you are a newly hired employee, or if your parents enrolled during the benefit year as a result of a qualifying event, coverage is effective on the first of the month following the date that the NHRSC receives the completed and signed *Kaiser Permanente Parent Medical Coverage Enrollment Application* and the *Kaiser Permanente Senior Advantage Election Form*, or the Medicare-eligible date, whichever is later.

For example: If completed paperwork is received on May 15, coverage is effective June 1, as long as your parent is enrolled in Medicare on June 1.

Enrollment is contingent upon eligibility for Medicare Parts A and B. If there is a delay in confirming your parents' eligibility for enrollment in Medicare, the effective date of coverage may be delayed accordingly.

Your parent may continue PMC coverage as long as you remain actively employed in a benefits-eligible status, or are on an approved, long-term disability leave.

When Parents Lose Coverage

Your eligible parents will lose coverage when one of the following occurs:

- You terminate employment prior to retirement or are no longer eligible per the eligibility requirements above. If you lose eligibility, your parents' coverage will end on the last day of the calendar quarter in which your status change occurred.
- Your parents no longer meet the eligibility requirements stated in the "Eligible Parents" section above.
- You and/or your covered parents no longer reside in the same Kaiser Permanente region and/or your parents no longer reside in a Kaiser Permanente Medicare service area.
- Premiums for medical coverage are not paid. Parents who lose coverage due to nonpayment will be converted to an individual plan. Disenrollment for nonpayment will be processed in accordance with Medicare guidelines.

Parents who disenroll for any reason must wait until the next open enrollment period to re-enroll. If your parents are disenrolled from the Parent Medical Coverage plan, they will be offered conversion to an individual plan. Continuation of coverage is not available through COBRA.

When You Retire

If you have parents enrolled in the plan when you retire, they may continue the coverage in your retirement. However, if your parents disenroll, their coverage will cease and they will not be eligible to re-enroll. Likewise, parents will not be eligible to enroll in the Parent Medical Coverage plan after you retire.

For more information about this plan, visit My HR or contact the NHRSC.

Income Protection



Kaiser Permanente offers you a variety of insurance plans to provide financial assistance for you and those who rely on you. In the event of an illness or injury, the disability insurance plans can provide continuing income. The life insurance programs give your beneficiaries added financial assistance in the event of your death.

Highlights of This Section

INCOME PROTECTION.....	49
Employee Life Insurance.....	50
Accidental Death and Dismemberment Insurance.....	52
Short-Term Disability Insurance.....	54
Long-Term Disability Insurance.....	57
Survivor Assistance.....	61
Benefits by Design Voluntary Programs.....	61

Employee Life Insurance

Your Employee Life insurance benefits include Basic Life and Optional Life insurance options, and are paid to your beneficiary in the event of your death.

Who Is Eligible

You are eligible for Employee Life insurance if you are regularly scheduled to work 20 or more hours per week in an eligible status.

Your Cost

Basic Life insurance is employer-paid.

You have the option to purchase Optional Life insurance at your own expense.

When Coverage Begins

Your Employee Life insurance coverage is effective on the first of the month following your date of hire or transfer to an eligible status (your benefit-effective date). You must be actively at work on your benefit-effective date for coverage to begin.

Basic Life Insurance

You are provided with \$50,000 in employer-paid Basic Life insurance coverage. You may not waive this coverage, including any Accidental Death and Dismemberment coverage (if applicable).

Basic Life insurance also includes \$5,000 in Accidental Death and Dismemberment (AD&D) coverage.

Optional Life Insurance

In addition to your Basic Life insurance, you are eligible to purchase Optional Life insurance in the amount of \$14,000.

If you elect Optional Life insurance coverage, you also receive Accidental Death and Dismemberment insurance coverage of \$6,500. You must enroll within 31 days of your date of hire, when you become newly eligible for health and welfare benefits, or during the open enrollment period.

Your Costs

The premiums for your Basic Life insurance are employer-paid. If you elect to purchase Optional Life insurance, you pay the premiums through payroll deductions. Premiums are subject to change annually. You may obtain current premium rates by calling the National Human Resources Service Center. Premium rates will also appear on the Enrollment Tool when you enroll online.

Evidence of Insurability

If you choose to purchase Optional Life insurance when first eligible, you do not need to provide Evidence of Insurability (EOI), which is proof of your good health. However, if you initially decline Optional Life insurance coverage, you may be required to provide EOI if you wish to purchase it in the future.

A physical examination or other tests may be required by MetLife, our insurer, which may not be covered by your medical plan. If you are required to provide EOI, you will be prompted to complete the required information after you submit your life insurance election. You may complete the EOI online by clicking the “Complete EOI”

INCOME PROTECTION

button. You will then be directed to MetLife's Statement of Health website. You will be asked to provide contact information, details about your health, including any past or current illness and any prescription medications as well as your doctor's contact information. Please follow the instructions to complete the EOI online to ensure timely processing of your insurance coverage by MetLife. You may also request a paper EOI form from the NHRSC if you are not able to complete the form online.

The coverage amount subject to EOI will not take effect until approval is received from MetLife and payroll deductions for the new amount have begun, provided you are actively at work.

Imputed Income

Internal Revenue Service (IRS) regulations require that Kaiser Permanente report the premium value for the amount of employer-provided coverage above \$50,000 as taxable income on your W-2 form.

Under Section 79(a) of the Internal Revenue Code (IRC), the cost of employer-provided group term life insurance is included in an employee's gross income. The IRS calls this imputed income. There is an exclusion from imputed income for the cost of providing \$50,000 in coverage. This means that employees can receive up to \$50,000 in employer-provided life insurance coverage without having to pay income tax on the premiums for that coverage. For employer-provided coverage above \$50,000, the employee is taxed on the balance of the cost of coverage.

The cost of coverage is determined by a table in the IRC. Like most life insurance, the cost increases by specific age brackets. The cost in the IRC table may differ from the actual premium cost of the insurance as paid by the employer or employee. If an employee contributes toward the cost of the insurance on an after-tax basis, the employee's contribution is credited toward the cost of coverage in excess of \$50,000.

The premium value of employer-provided coverage over \$50,000 will be reported as taxable income for federal, state, and FICA purposes. If this provision applies to you, your imputed income will be taxed, and the deduction will appear on the first two pay statements of each month throughout the year.

The NHRSC can answer your questions about actions that the IRS regulations require of Kaiser Permanente. However, you should contact your tax advisor for specific advice about your tax return.

Choosing Your Beneficiary

You must choose a beneficiary or beneficiaries when you enroll in life insurance coverage, naming the person(s) to receive benefits in the event of your death. Your benefits will be paid to your designated beneficiary. You may name primary and secondary beneficiaries. If no beneficiary is living or can be found or none was named, MetLife will place proceeds of the life insurance payment into a liability account where they will remain until either a beneficiary comes forward or the State escheats the funds.

To name a beneficiary, access MetLife online through My HR. Sign on to kp.org/myhr and select the **Benefits & Wellness** tab. Under the "Family Benefits" column, choose "Manage beneficiaries." From there, select "Life Insurance" and click on the blue button labeled "Update Beneficiary." You will be taken to MetLife's online **My Accounts** portal.

If you do not have access to a computer, you can designate your KP Life Insurance beneficiary by calling MetLife at **888-420-1661, prompt 5**.

Assignment of Ownership

If you wish to assign ownership of your Employee Life insurance policy to another individual, contact the NHRSC for instructions and information.

When Coverage Ends

Your Employee Life insurance coverage ends on the date your employment ends or on the date you no longer qualify because of changes to your employment status. You have the option to convert this coverage to an individual policy within 31 days of the date on which your coverage ends.

Accidental Death and Dismemberment Insurance

Accidental Death and Dismemberment (AD&D) insurance provides additional income protection for you in case of injury or death resulting from an accident.

Who Is Eligible

You are eligible for AD&D insurance provided you are regularly scheduled to work 20 or more .

When Coverage Begins

Your AD&D coverage begins when your life insurance coverage begins, on the first of the month following your date of hire or transfer to an eligible status (your benefit-effective date).

You must be actively at work on your benefit-effective date for AD&D coverage to begin.

If you are not actively at work, coverage will begin when you return to work in an eligible status. If your AD&D coverage changes in the future, you must also be actively at work for the change to take effect.

Coverage Amount

Basic Life insurance also includes \$5,000 in Accidental Death and Dismemberment (AD&D) coverage.

If you purchase Optional Life insurance, it also includes AD&D coverage in the amount of \$6,500.

What Is Covered

If you suffer injuries as a result of an accident, a portion or all of your elected benefit is paid to you according to the following schedule:

When This Occurs	Plan Pays This Percentage of Benefit
Loss of life	100%
Loss of any combination of a hand, foot, or sight of one eye	100%
Loss of speech and hearing	100%
Brain damage	100%
Quadriplegia (paralysis of both arms and both legs)	100%
Loss of either one arm or one leg	75%
Paralysis of one arm and one leg on either side of the body	50%
Paraplegia (paralysis of both legs)	50%

INCOME PROTECTION

When This Occurs	Plan Pays This Percentage of Benefit
Loss of one hand or one foot or sight of one eye	50%
Loss of speech or hearing	50%
Paralysis of one arm or leg	25%
Loss of thumb and index finger of same hand	25%
Coma	1% per month, beginning on the 7th day of the coma, to a maximum of 60 months

Certain types of losses are not covered. Dismemberment benefits are paid at a percentage of the death benefit.

Unless listed as an exclusion, the plan covers approved losses directly related to the injuries from an accident at any time, in any location, within 12 months of the accident.

Exclusions

No benefits will be paid for any loss caused or contributed to by the following:

- Physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity
- Infection, other than infection occurring in an external accidental wound
- Suicide or attempted suicide
- Intentionally self-inflicted injury
- Service in the armed forces of any country or international authority, except the United States National Guard
- Any incident related to the following:
 - Travel in an aircraft as a pilot, crew member, flight student, or while acting in any capacity other than as a passenger
 - Travel in an aircraft or device used for testing or experimental purposes; by or for any military authority; or for travel or designed for travel beyond the Earth's atmosphere
- Committing or attempting to commit a felony
- The voluntary intake or use by any means of the following:
 - Any drug, medication, or sedative (unless it is taken or used as prescribed by a physician), or an over-the-counter drug, medication, or sedative taken as directed
 - Alcohol in combination with any drug, medication, or sedative
 - Poison, gas, or fumes
- War (whether declared or undeclared) or act of war, insurrection, rebellion, or riot

Exclusion for Intoxication

No benefits will be paid for any loss if the injured party is intoxicated at the time of the incident and is the operator of a vehicle or other device involved in the incident.

Intoxicated means that the injured person's blood alcohol level met or exceeded the level that creates a legal presumption of intoxication under the laws of the jurisdiction in which the incident occurred.

Reduction of Payment

If you are covered by AD&D insurance and are age 70 or older on the date of an accident, your payment will be reduced according to the following schedule:

Age on Date of Accident	Percent of Payment Payable
70 but less than 75	65%
75 but less than 80	45%
80 but less than 85	30%
85 and older	20%

Choosing Your Beneficiary

In the event of a dismemberment that does not result in death, you are the beneficiary. In case of your death, the beneficiary is the same person currently on file as the designated beneficiary for your Life insurance.

When Coverage Ends

Your AD&D coverage ends on the date your employment ends or on the date you no longer qualify because of changes to your employment status. You cannot convert this coverage to an individual plan.

Short-Term Disability Insurance

Short-Term Disability (STD) insurance provides income protection for a period of time if you are disabled due to a serious illness or injury. Your STD coverage provides benefits after your Extended Sick Leave benefits, including any other eligible time-off hours you choose to convert to sick leave, are exhausted. The benefits are administered through MetLife. You do not have to pay anything for STD benefits; your premiums are employer-paid.

Who Is Eligible

You are eligible for STD insurance if you are regularly scheduled to work 20 or more hours per week and you have less than two years of service.

When Coverage Begins

Your STD coverage begins on your date of hire, transfer, or move to an eligible status (your benefit effective date).

You must be actively at work on your benefit-effective date for your STD benefit to take effect. If you are not, coverage will begin when you return to work.

How Short-Term Disability Works

STD benefits provide you with a benefit equal to 50 percent of your base compensation on the day before your disability began, prorated by the number of hours you are regularly scheduled to work. If you qualify for disability benefits from other sources, such as State Disability Insurance, Social Security, and/or Workers' Compensation, your STD benefits will be reduced by these other sources and you may receive up to 60 percent of your base salary.

If MetLife determines that you are eligible for — and you participate in — an approved rehabilitation program, you may receive up to an additional 10 percent of your predisability earnings when integrated with other income sources.

When Benefits Begin

STD benefits begin on the later of the following:

- When you exhaust all Extended Sick Leave
- On the first day of hospitalization
- On the eighth day of continuous illness or injury

The elimination period is the period of time during which no STD benefits are payable, beginning on the day you become disabled, as defined above.

Once your STD benefits begin, if you return to work, and then become disabled again from the same condition within 90 days, you will not have to satisfy a new elimination period.

Duration of Benefits

STD benefits are paid for a maximum of with continued certification from your health care provider. Your STD benefits will end on the earliest of the following:

- The date MetLife determines that you are no longer disabled
- The date you decline to have a medical exam requested by MetLife
- The date you fail to provide required proof of continuing disability
- The date of your death
- After of benefit payments

Evidence of Insurability

If you waive your disability benefits when first eligible and later wish to become covered, you will have to provide Evidence of Insurability (EOI), which is proof of good health.

Disability Defined

You are considered disabled if as a result of sickness or injury you meet MetLife's definition of total disability or partial disability below:

- **Total disability** means that, as a result of your disability you are unable to perform with reasonable continuity the **substantial and material acts** necessary to pursue your **usual occupation** in the usual and customary way.
- **Partial disability** means that while actually working in your usual occupation, as a result of your disability you are unable to earn 80 percent or more of your pre-disability earnings.

Your disability can be the result of either sickness or injury. To be considered the result of an injury, a disability must have occurred within 90 days of the injury.

Usual occupation refers to any employment you were regularly performing for the employer when the disability began, but is not necessarily limited to the specific job you were doing. If your occupation requires a license, the fact that you lose your license for any reason does not by itself define your condition as disability, for the purposes of an STD claim.

Substantial and material acts means the important tasks, functions and operations generally required in your usual occupation that cannot be reasonably omitted or modified. In determining what substantial and material acts are necessary for your usual occupation, MetLife will look not just at the duties required by your job, but also at whether those duties are customarily required of other employees who do that same job. If some of those duties

fall outside of what is generally customary for your job, those duties — and specifically your inability to perform them as a result of a condition — will not be considered as part of the definition of disability.

Please note: MetLife uses its own definition of disability, which is different from that used by Social Security Administration and Workers' Compensation.

What Is Not Covered

Benefits are not payable for injuries incurred by the following causes:

- Active participation in a riot
- Commission or attempt to commit a felony
- Intentionally self-inflicted injuries or attempted suicide
- War-related disabilities

How to Apply for Short-Term Disability Benefits

Contact MetLife as soon as you believe you have a claim. You may either complete a claim form with MetLife online at www.metlife.com/mybenefits or call MetLife's toll-free number, **888-420-1661**. If you need to confirm coverage and eligibility you can review your profile on My HR or call the NHRSC.

You and your health care provider will need to submit information concerning your disability claim. Your STD claim must be filed with MetLife within three months from the day you are disabled in order for MetLife to consider your claim. For more information on filing claims, see the **Disputes, Claims, and Appeals** section.

Benefits During Short-Term Disability

Most benefits do not continue while you are receiving STD benefits. However, your eligibility for Medical Leave, Workers' Compensation, or Family Leave will determine whether benefits such as medical and dental coverage continue. For questions about your benefits continuation, contact the NHRSC.

Rehabilitation Benefits and Work Incentive

If MetLife determines that you are eligible for — **and you participate in** — an approved rehabilitation employment program, which may involve returning to work part-time or participating in vocational training or job modifications/accommodations, you may be eligible for the following:

- Receive 10 percent increase to your monthly benefit. This increase is applied prior to integration with other income sources such as State Disability Insurance, Social Security and/or Workers' Compensation.
- The monthly benefit will not be reduced by the amount you earn from working. However, the benefit may be reduced if your total income from work, other income and your monthly benefit exceeds 100 percent of your pre-disability earnings.

Family Care Incentive

If you work or participate in the Rehabilitation Program while disabled, MetLife will reimburse you for up to \$60 per week for expenses you incur for family members to provide:

- Child care for dependents living with you, are dependent on you for support, and are under age 13
- Care for a family member living with you, is dependent on you for support and is incapable for independent living regardless of age due to mental or physical handicap.

This payment will commence with the fourth weekly payment and continue up to the maximum benefit duration period or 24 months, whichever is earlier. Proof of the expense must be provided and cannot be charged by a family member.

When You Return to Work

You must provide your supervisor with a *Release to Return to Work Statement* signed by your health care provider before you return to work. The release should include any limitations or restrictions on your ability to do your job and the estimated duration of those restrictions.

When Coverage Ends

STD coverage ends on the day you terminate employment with Kaiser Permanente, when you complete two years of service, or on the date you no longer meet eligibility requirements. If you become disabled prior to that termination date, you are eligible to make a claim and may still be able to receive benefits. If you are on an approved Medical leave, your eligibility for STD coverage may continue, and you can file a claim for disability benefits for the illness or injury for which you were originally disabled. If you are on an approved non-Medical Leave, your eligibility for STD coverage ends on the last day of the month in which your leave began. You are not eligible to convert your STD to an individual plan when you leave.

Long-Term Disability Insurance

Long-Term Disability (LTD) insurance provides income protection if you become disabled for an extended period and cannot work. LTD allows you to receive a benefit equal to a percentage of your pay each month while you are disabled.

The benefits are administered through MetLife. You do not have to pay anything for LTD benefits; your premiums are employer-paid.

Who Is Eligible

You are eligible for LTD insurance if you are regularly scheduled to work 20 or more hours per week in an eligible status and you have two or more years of service.

When Coverage Begins

Your LTD coverage begins the first of the month following you complete two years of continuous employment.

You must be actively at work on your benefit effective date for your LTD coverage to take effect. If you are not, coverage will begin when you return to work in a benefits-eligible status.

How Long-Term Disability Works

If you become disabled (per MetLife criteria and approval) you may be eligible to receive a benefit after 90 days of continuous disability. This is called your elimination period and begins on the day you become disabled. You must be under the continuous care of a health care provider during your elimination period, and no LTD benefits are payable during this time.

INCOME PROTECTION

The actual amount of your LTD benefit will be 50 percent of your pre-disability earnings, which are your base earnings as of your last day of active work before your disability began.

If you qualify for disability benefits from other sources, such as sick leave or Extended Sick Leave (ESL), State Disability Insurance (SDI), Workers' Compensation, or Social Security Disability or retirement, your LTD benefit will be integrated with those benefits and you can receive up to a total of 60 percent of your base earnings from all sources. If the total of your other disability benefits exceeds 60 percent of your base earnings, no LTD benefit may be payable.

When integrated with other disability benefits, your LTD benefit from MetLife will never exceed 50 percent.

If you return to work for 30 days or less during your elimination period, those days will count toward your elimination period. However, if you return to work for more than 30 days before satisfying your elimination period, you will have to begin a new elimination period.

Once your LTD benefits begin, if you return to work, and then become disabled again from the same condition within 6 months, you will not have to satisfy a new elimination period.

If you die while receiving LTD benefits, a survivor benefit is available if you have an eligible survivor (spouse or domestic partner, or unmarried child under age 25). It is equal to three times your monthly LTD benefit and is paid as a lump sum. If you do not have an eligible survivor, the benefit will be paid to your estate.

Disability Defined

You are considered disabled if as a result of sickness or injury you meet MetLife's definition of totally disabled or partially disabled below:

- **Total disability** means that during your elimination period and the next 24 months, you are unable to perform with reasonable continuity the substantial and material acts necessary to pursue your usual occupation in the usual and customary way. After this time, total disability means that you are not able to engage with reasonable continuity in any occupation in which you could reasonably be expected to perform satisfactorily in light of your age, education, training, experience, station in life, physical capacity, and mental capacity; and that exists within a reasonable distance or travel time from your residence; or a distance or travel time equivalent to the distance or travel time you traveled to work before becoming disabled; or the regional labor market, if you reside (or resided prior to becoming disabled) in a metropolitan area.
- **Partial disability** means while actually working in your usual occupation, you are unable to earn 80 percent or more of your predisability earnings.

Your disability can be the result of either sickness or injury. To be considered the result of an injury, a disability must have occurred within 90 days of the injury.

Usual occupation refers to any employment you were regularly performing for the employer when the disability began, but is not necessarily limited to the specific job you were doing. If your occupation requires a license, the fact that you lose your license for any reason does not by itself define your condition as disability, for the purposes of an LTD claim.

Substantial and material acts means the important tasks, functions and operations generally required in your usual occupation that cannot be reasonably omitted or modified. In determining what substantial and material acts are necessary for your usual occupation, MetLife will look not just at the duties required by your job, but also at whether those duties are customarily required of other employees who do that same job. If some of those duties fall outside of what is generally customary for your job, those duties — and specifically your inability to perform them as a result of a condition — will not be considered as part of the definition of disability.

Please note: MetLife uses its own definition of disability, which is different from that used by Social Security Administration and Workers' Compensation.

INCOME PROTECTION

Your loss of earnings must be a direct result of your sickness, pregnancy, or accidental injury. Economic factors such as, but not limited to, recession, job obsolescence, pay cuts, and job-sharing will not be considered in determining whether you meet the loss of earnings test.

Restrictions and Limitations

If you are disabled due to a mental illness (other than schizophrenia, bipolar disorder, dementia, or organic brain disease), your LTD benefits will be limited to a per occurrence maximum of 36 months or the maximum benefit period, whichever is less.

If you are disabled due to alcohol or substance abuse or dependency, MetLife will require you to participate in an approved rehabilitation or recovery program in order to receive LTD benefits. Benefits will end either after your successful completion of an approved rehabilitation program or when you cease or refuse to participate in an approved rehabilitation program — whichever is earlier. Benefits will be limited to one period of disability in your lifetime for up to a maximum of 36 months or the maximum benefit period, whichever is less.

How to Apply for Long-Term Disability Benefits

Contact MetLife as soon as you believe you have a claim. You may either complete a claim form with MetLife online at www.metlife.com/mybenefits or call MetLife's toll-free number, **888-420-1661**. If you need to confirm coverage and eligibility you can review your profile on My HR or call the NHRSC.

You and your health care provider will need to submit information concerning your disability claim. Your LTD claim must be filed with MetLife within twelve months from the day you are disabled in order for MetLife to consider your claim. For more information on filing claims, and how to appeal a denied claim, see the **Disputes, Claims, and Appeals** section.

When Benefits Begin

Once approved by MetLife, our insurer, your benefit payments begin after you have been continuously disabled for 90 days.

Please note: If coordination with other disability income brings your LTD benefit to \$0, you will not receive a payment unless or until the coordination calculation results in a benefit greater than \$0.

Duration of Benefits

LTD benefits are paid according to the following table, with continued physician certification, based on your age when you become disabled — if you do not recover from your disability sooner.

Please note: If your disability qualifies as a psychiatric or substance abuse disability, your LTD benefits will continue for the lesser of 36 months, or the maximum duration shown below:

Rehabilitation Benefits and Work Incentive

If MetLife determines that you are eligible for an approved rehabilitation program, you may receive up to an additional 10 percent of your predisability earnings when integrated with other income sources, such as earnings from part-time work, State Disability Insurance (SDI), Social Security, and/or Workers' Compensation benefits.

While participating in an approved rehabilitation program, you may qualify for family care expenses of up to \$250 per month.

If you are able to work part time while disabled, there is no offset for employment earnings during the first 24 months after you have satisfied your elimination period. However your monthly LTD benefit will be reduced if your total income from all sources exceeds 100 percent of your predisability earnings. After the first 24 months

following your return to work, MetLife will reduce your monthly LTD benefit by 50 percent of the amount you earn from working while disabled.

When You Return to Work

You must provide your supervisor with a *Release to Return to Work Statement* signed by your health care provider before you return to work. The release should include any limitations or restrictions on your ability to do your job and the estimated duration of those restrictions.

What Is Not Covered

Benefits are not payable for injuries incurred by the following causes:

- Any disability caused by intentionally self-inflicted injuries or attempted suicide
- Injuries as a result of participation in, commission, or attempt to commit a felony
- War or any act of war, declared or undeclared, insurrection, rebellion, or terrorist act
- Active participation in a riot

Benefits During Long-Term Disability

Most benefits do not continue as a result of being eligible for LTD benefits. However, your eligibility for a Medical Leave, Workers' Compensation, or Family Leave will determine whether benefits such as medical and dental coverage continue. For questions about your benefits continuation, contact the NHRSC.

Retirement Benefits

You may be eligible to receive a distribution from your Kaiser Permanente-sponsored retirement savings plans before termination of employment if you qualify under the terms of these plans. Please see the **Retirement Programs** section for more information.

While you are on LTD, you will continue to accrue both pension and credited service under your Kaiser Permanente-sponsored defined benefit pension plan, if you are a participant in the plan, based on your work schedule as of your date of disability. Because of this additional accrual, you cannot claim pension plan retirement benefits while you are on LTD, unless you end your LTD status by signing a waiver of future LTD benefits.

In certain circumstances, a decision to waive future LTD benefits may be beneficial to you and your family. For example, if you are terminally ill, you may wish to waive LTD benefits and take a lump sum distribution from the pension plan, or another form of payment that provides for payments to a beneficiary after your death. The value of your pension benefits today may be greater than the combined value of your future LTD benefits and any pre-retirement death benefits that may be payable from the pension plan after your death. Your decision to waive LTD benefits should not be taken lightly because it is irrevocable. Every case is different, so we strongly suggest that you consult with your financial advisor before making a decision to waive future LTD benefits.

When Coverage Ends

Your LTD coverage ends on the date your employment ends or on the date you no longer qualify because of changes to your employment status, unless you are receiving disability benefits at that time. If you become disabled prior to that termination date, you are eligible to make a claim and may still be able to receive benefits. You cannot convert this coverage to an individual plan.

Survivor Assistance

In addition to life insurance, you may be entitled to the Survivor Assistance benefit. This benefit provides your beneficiary with a more immediate means of financial assistance in the event of your death. The Survivor Assistance benefit is not part of your life insurance coverage — it's a separate employee benefit fully funded by Kaiser Permanente.

Who Is Eligible

You are eligible for the Survivor Assistance benefit if you are regularly scheduled to work 20 or more hours per week in a benefits-eligible status.

When Coverage Begins

If eligible, you are automatically covered on your date of hire.

How Survivor Assistance Works

The Survivor Assistance benefit amount is equal to one times your monthly base salary (prorated for part-time employees). In the event of your death, your beneficiaries will receive the proceeds of your Survivor Assistance benefit, generally within four to six weeks from the date a death certificate is received by the NHRSC. This benefit amount may be subject to taxes.

If your death occurs while you are on a leave of absence of less than one year, your beneficiary is still eligible to receive the Survivor Assistance benefit.

To designate a beneficiary, complete the *Beneficiary Designation Survivor Assistance form #3130* (available on My HR).

When Coverage Ends

Survivor Assistance coverage ends on the day you terminate employment with Kaiser Permanente or on the date you no longer qualify because of changes to your employment status. You cannot convert this coverage to an individual plan.

Benefits by Design Voluntary Programs

Overview of Benefits by Design Voluntary Programs

Benefits by Design Voluntary Programs provide eligible employees with the opportunity to participate, at group rates, in programs such as legal services, long-term care, and voluntary term life insurance, which are governed by the Employee Retirement Income Security Act (ERISA) of 1974. Participation in these programs is voluntary and does not affect any of the existing benefits you receive through Kaiser Permanente.

Legal Services

The legal services plan provides you access to a nationwide network of attorneys. The plan, underwritten by MetLife Legal Plans, is available to you and your entire family for a monthly premium paid through payroll deductions.

Who Is Eligible

You are eligible to purchase the legal services plan if you are regularly scheduled to work 20 or more hours per week.

When Coverage Begins

You are able to purchase legal services during the Voluntary Programs legal services enrollment period each year. Once you make an election during this enrollment period, your coverage will begin the first of the second month following the end of the election period. For example, if the enrollment period ends on April 30, your coverage will begin on June 1.

Your enrollment will continue unless you disenroll during the enrollment period. If you do not enroll in legal services during this enrollment period, you will have to wait until the following year to enroll. You will be notified when the enrollment period will occur each year.

Your Cost

The legal services cost as of January 2021 is \$20.50 per month. This amount is deducted in increments of \$10.25 on an after-tax basis from your first two paychecks of each month. This amount is subject to change annually.

How Legal Services Work

To use your legal services, visit MetLife Legal Plans website at **www.legalplans.com** or call their Client Service Center at **800-821-6400**, Monday through Friday, 8 a.m. to 7 p.m. Eastern time.

If you use MetLife's website at **www.legalplans.com**, click "enter here" under **Employees/Members**. If you call the Client Service Center, the Client Service Representative who answers your call will:

- verify your eligibility for services
- make an initial determination of whether and to what extent your case is covered (the Plan Attorney will make the final determination of coverage)
- give you a case number that is similar to a claim number (you will need a new case number for each new case you have)
- give you the telephone number of the Plan Attorney most convenient to you; and
- answer any questions you have about your Legal Plan.

When calling the Plan Attorney, identify yourself as a legal plan member referred by MetLife Legal Plans. You should request an appointment for a consultation. Evening and Saturday appointments may be available. Be prepared to give your case number, the name of the legal plan you belong to, and the type of legal matter you would like to address. If you wish, you may choose an out-of-network attorney. In a few areas, where there are no participating law firms, you will be asked to select your own attorney. In both circumstances, MetLife Legal Plans will reimburse you for these non-plan attorneys' fees based on a set fee schedule.

Covered Services

You and your eligible dependents are entitled to receive certain personal legal services such as:

- Adoption, guardianship or conservatorship
- Civil litigation defense, including administrative hearings and incompetency defense
- Consumer protection and personal property matters
- Debt collection defense
- Divorce (first 10 hours)
- Elder-law matters and review of personal legal documents

INCOME PROTECTION

- Identity theft defense
- Immigration assistance
- Name change
- Purchase, sale and refinancing of primary, secondary and vacation homes
- Personal bankruptcy and IRS tax audits
- Premarital agreement
- Preparation of powers of attorney, affidavits, deeds, demand letters, promissory notes, home equity loans and mortgages
- Preparation of wills, living wills and trusts
- Protection from domestic violence
- Restoration of driving privileges, juvenile court proceedings and traffic ticket defense (no DUI)
- Security deposit assistance, zoning applications, property tax assessments and boundary/title disputes
- Small-claims assistance
- Tenant negotiations and eviction defense (tenant only)

Kaiser Permanente cannot guarantee the legal outcomes of the services provided. Contact MetLife Legal Plans directly with any concerns you have about the legal services you receive.

Exclusions

Excluded services are those legal services that are not provided under the plan. No services, not even a consultation, can be provided for the following matters:

- Appeals and class actions
- Costs or fines
- Employment-related matters, including company or statutory benefits
- Farm matters, business or investment matters, matters involving property held for investment or rental, or issues when the Participant is the landlord
- Frivolous or unethical matters
- Matters for which an attorney-client relationship exists prior to the Participant becoming eligible for plan benefits
- Matters in which there is a conflict of interest between the employee and spouse/domestic partner or dependents in which case services are excluded for the spouse/domestic partner and dependents
- Matters involving Kaiser Permanente, MetLife and affiliates, and Plan Attorneys
- Patent, trademark and copyright matters

For details about covered services and exclusions, please visit MetLife Legal Plans' website at www.legalplans.com or call 800-821-6400.

Voluntary Term Life Insurance

As part of the Benefits by Design Voluntary Program, you have the opportunity to purchase voluntary term life insurance coverage at group rates through MetLife. Voluntary term life insurance is in addition to and separate

INCOME PROTECTION

from any life insurance for which you may be eligible. The coverage amount you choose under the voluntary term life insurance does not count toward the maximum coverage amount allowed under your benefits program.

Who Is Eligible

You are eligible to purchase voluntary term life insurance for yourself, your spouse, or civil union/domestic partner and children under age 26 if you are regularly scheduled to work 20 or more hours per week.

When Coverage Begins

You may elect to purchase voluntary term life insurance coverage as long as you meet the eligibility requirements. You can enroll at any time throughout the year. Your coverage becomes effective on the first of the month following the date MetLife approves your application.

In order for your coverage to become effective, you must be actively at work. In addition, you and your dependents (if applicable) should not be confined to a hospital on the enrollment date, at home for any medical reason, or entitled to receive disability income for any medical reason on the date your coverage is scheduled to become effective.

Your Cost

The cost for voluntary term life insurance is based on the amount of coverage you elect and your age.

Coverage for your spouse or civil union/domestic partner is based on his or her age. Your cost may increase with age effective January 1 of each year. Your payments are made through payroll deductions on an after-tax basis on the first two paychecks of each month.

Please sign on to kp.org/voluntaryprograms or you may call Benefits by Design Voluntary Programs for information on the current rates.

How Voluntary Term Life Insurance Works

You may elect up to eight times your base annual earnings rounded up to the next higher \$1,000, for a maximum of \$1 million of coverage. You may also request to enroll your spouse/civil union/domestic partner in voluntary term life insurance of up to \$150,000 in increments of \$10,000, not to exceed the elected coverage amount for yourself. Each eligible child may also be enrolled in \$10,000 of coverage.

You must first elect employee voluntary term life insurance coverage in order to elect coverage for your spouse/civil union/domestic partner or children.

Voluntary term life insurance also provides access to a variety of additional features such as Accelerated Benefit Option, Will Preparation Services, Estate Resolution Services, and Portability. For details about these additional features, please call Benefits by Design Voluntary Programs for costs and complete details of exclusions and limitations.

Evidence of Insurability

If you request to enroll in voluntary term life insurance when you are first eligible, or within 31 days of marriage for spouse or civil union/domestic partner coverage, you may enroll in up to three times your base annual earnings or \$300,000 of coverage (whichever is less) without Evidence of Insurability (EOI) which is proof of good health. Your spouse/civil union/ domestic partner may also enroll in up to \$50,000 of coverage without EOI. Spouse/civil union/domestic partner coverage cannot exceed the coverage amount you elect for yourself.

If you enroll during any other time, you will need to go through EOI and be approved by MetLife before coverage can begin. Your eligible children are not required to provide proof of good health.

Choosing Your Beneficiary

You must choose a beneficiary or beneficiaries when you enroll in life insurance coverage, naming the person(s) to receive benefits in the event of your death. Your benefits will be paid to your designated beneficiary. You may name primary and secondary beneficiaries. If no beneficiary is living or can be found or none was named, MetLife will place proceeds of the life insurance payment into a liability account where they will remain until either a beneficiary comes forward or the State escheats the funds.

To name a beneficiary, access MetLife online through My HR. Sign on to kp.org/myhr and select the **Benefits & Wellness** tab. Under the “Family Benefits” column, choose “Manage beneficiaries.” From there, select “Life Insurance” and click on the blue button labeled “Update Beneficiary.” You will be taken to MetLife’s online **My Accounts** portal.

If you do not have access to a computer, you can designate your KP Life Insurance beneficiary by calling MetLife at **888-420-1661**, **prompt 5**.

When Coverage Ends

In the event you terminate employment with Kaiser Permanente or if you are on a leave of absence, your voluntary term life insurance coverage ends unless you choose to continue your coverage as an individual policy. You will be billed directly by MetLife based on their individual policy rates at the time of your termination.

For details about continuing your coverage and applicable rates at the time of termination, or to cancel your existing coverage, please call the Benefits by Design Voluntary Programs.

Long-Term Care Insurance

Long-Term Care (LTC) insurance is designed to assist you and your eligible dependents with the activities of daily living at home, at an assisted-living care facility, or at a nursing home. The LTC insurance program is called Home Care Plussm, distributed by ACSIA Partners and underwritten by Transamerica Life Insurance Company (Transamerica). Coverage is available at your own expense.

Who Is Eligible

You are eligible to apply for LTC insurance coverage for yourself and your eligible dependents if you are regularly scheduled to work 20 or more hours per week and have at least six months of continuous employment. Your application must be reviewed and approved by Transamerica in order to start participation in the coverage.

Eligible Dependents

The following dependents may qualify to apply for LTC Insurance coverage with full medical underwriting. Applicants must be age 18-79 to apply. Each dependent needs to submit a separate application.

- Your legal spouse or domestic partner (if you are legally separated, your separated spouse is not considered an eligible dependent)
- Your adult children
- Your parents and parents-in-law
- Your grandparents and grandparents-in-law
- Siblings (including step)
- Aunts, uncles, and cousins

When Coverage Begins

Your coverage begins after you complete the *Application for Long-Term Care Insurance (ABC)* form, submit to Transamerica, and are approved for coverage. Your coverage will begin the first of the month following the approval of your application.

Your Cost

You pay 100 percent of the premiums. Your cost, deducted from your pay on an after-tax basis, is based on several factors, including, but not limited to, the state you live in, your occupation, your marital status, and your age. You may contact a long-term care insurance specialist at **866-486-1949** to obtain a personalized quote.

How Long-Term Care Insurance Works

LTC insurance provides coverage for out-of-pocket expenses for qualified long-term care services. As a newly hired or newly eligible employee, you may apply for LTC insurance coverage during the annual enrollment period with simplified underwriting. To be eligible for simplified underwriting during the annual enrollment period, you must be age 18-65, and work at least 20 hours per week for at least six months. If you do not enroll when you first become eligible or you are over age 65, you and any dependents who may want to purchase this coverage must undergo a full underwriting process to qualify for LTC.

You may elect a pool amount and monthly benefit. You also can elect an optional offer that increases the pool amount by three percent a year to keep up with inflation. The pool amounts and monthly benefits are:

- Bronze — \$36,000/\$1,500
- Silver — \$73,000/\$3,000
- Gold — \$109,500/\$4,500
- Platinum — customized with an agent

Consult your financial adviser to discuss whether long-term care insurance makes sense for you and your family. For details about your costs and coverage levels under the LTC insurance, please contact a long-term care insurance specialist at **866-486-1949**.

When Coverage Ends

Your LTC insurance coverage will end on the earliest of the following:

- the date your policy lapses
- the date of your death
- the date the policy maximum amount has been exhausted; or
- your written request to Transamerica to cancel the policy. If you do not specify a date to cancel the policy, it will end on the next policy monthly anniversary following Transamerica's receipt of the request. If you name a date, it will end on your requested future cancellation date. To submit a cancellation request to Transamerica, please contact your long-term care specialist, who will provide you with a form cancellation letter that will require your wet signature, and your long-term care specialist will submit to Transamerica on your behalf.

Retirement Programs



Preparing for a financially secure future during your working years is just as important as funding your lifestyle today. Kaiser Permanente offers retirement programs especially designed to help provide you with financial assistance down the road. If you work a full career at Kaiser Permanente and take advantage of the retirement savings plans, your Kaiser Permanente retirement programs can be an important source of your retirement income.

Highlights of This Section

RETIREMENT PROGRAMS.....	67
Kaiser Permanente Salaried Retirement Plan.....	68
Kaiser Permanente Supplemental Savings and Retirement Plan.....	78
Kaiser Permanente Tax-Sheltered Annuity Plan.....	86
Sick Leave Health Reimbursement Account.....	97
Traditional Retiree Medical Benefits.....	101
The Modified Retiree Medical Benefit.....	105
Service for Leased Employees.....	114

Kaiser Permanente Salaried Retirement Plan Supplement to the Kaiser Permanente Retirement Plan

Kaiser Foundation Hospitals (KFH) provides eligible employees with the Kaiser Permanente Salaried Retirement Plan (Plan A). Plan A is a qualified defined benefit plan that is a supplement to the Kaiser Permanente Retirement Plan (KPRP). You earn retirement income under this plan based on a pension formula described in more detail below.

Who Is Eligible

You are eligible to participate in the plan if you are an employee of Kaiser Foundation Hospitals (KFH) represented by Home Health Therapists represented by IFPTE AFL-CIO & CLC Local 20 in the Northern California Region.

When Your Participation Begins

If you meet the eligibility requirements above, you will automatically become a participant in the plan on the first anniversary of your hire date if you are compensated for at least 1,000 Hours of Service (see "Hours of Service") in the previous 12-month period. If you are compensated for fewer than 1,000 Hours of Service in your first 12 months of employment, you will become a participant on January 1 of the first calendar year in which you are compensated for at least 1,000 Hours of Service.

Participation Upon Your Rehire

If you terminate employment and are subsequently rehired at Kaiser Permanente as an eligible employee, and you were a participant in the plan before you left Kaiser Permanente you will become a participant in the plan on your date of rehire.

If you were not a participant in the plan when you left Kaiser Permanente, you will become a participant on the first anniversary of your rehire date if you are compensated for at least 1,000 Hours of Service (see "Hour of Service") during the previous 12-month period. If you are compensated for fewer than 1,000 Hours of Service in your first 12 months of employment, you will become a participant on January 1 of the first calendar year in which you are compensated for at least 1,000 Hours of Service. If you are not employed as an eligible employee on your rehire date, you will again become a participant only after you are employed as an eligible employee at Kaiser Permanente.

Hour of Service

An Hour of Service is any hour, including sick leave, vacation, holidays, and certain paid leaves of absence, for which you are compensated as an employee of Kaiser Permanente.

Vesting in Your Benefit

Vesting refers to your entitlement to a benefit. You are 100 percent vested in your benefit under the plan if you are a participant and meet either of the following conditions: (1) you have at least five Years of Service (see "Year of Service"), or (2) you are age 65 or older and are still actively employed by Kaiser Permanente. If you are vested, you are entitled to a benefit that will be payable when you turn age 65, or earlier if you meet the age and Years of Service requirements for early retirement before you terminate employment with Kaiser Permanente. If you terminate employment with Kaiser Permanente without meeting either condition (1) or (2) above, you are not vested and not eligible for a benefit from the plan.

RETIREMENT PROGRAMS

Please Note: If you transitioned from Maui Regional Health System (MRHS) to Maui Health System (MHS) on July 1, 2017, your prior service with MRHS will count toward the Years of Service vesting requirements for this plan. You will need to provide sufficient evidence if you believe that your previous MRHS service is greater than what Kaiser Permanente shows.

Year of Service

A Year of Service is any calendar year, whole or part, in which you are compensated for 1,000 or more Hours of Service. Generally, your compensated hours and certain periods of unpaid leaves count toward this requirement, as described in more detail below.

Your Years of Service are used for purposes of determining participation, vesting and eligibility to receive pension benefits. You are eligible to receive pension benefits after completing different age and Years of Service requirements.

Credited Service

You earn a year of Credited Service for each calendar year during which you are compensated for 2,000 or more hours. Generally, you are credited with hours of employment for each compensated hour and for certain periods of unpaid leaves. Proportional Credited Service is granted in years in which you have fewer than 2,000 hours of employment.

Credited Service for Unused Sick Leave

If you have satisfied the requirements for retirement eligibility under Plan A, all of your unused Sick Leave hours accrued prior to N will be counted as Credited Service for pension plan benefit calculation purposes.

If you have a minimum of 250 hours of unused Sick Leave upon termination, your unused Sick Leave hours accrued prior to N will be counted as additional Credited Service, provided you are vested on the day before your termination.

All eligible unused sick leave hours accrued starting N and going forward will be converted at 80 percent of value and deposited into your Sick Leave Health Reimbursement Account (Sick Leave HRA).

Years of Service and Credited Service for Leaves

In certain circumstances, the plan recognizes hours for periods of unpaid leave toward Years of Service and/or Credited Service. For more information, call the KPRC.

How Your Benefit Is Calculated

The amount of your benefit will be based on a formula that includes:

- Your Final Average Monthly Compensation
- Your Years of Credited Service
- The plan multiplication factor of 1.5 percent

Important note for transition employees of the Washington Region: If, on February 1, 2017, you were a transition employee as part of the acquisition of Group Health Cooperative and its affiliates, and subsequently transferred to or were rehired by Kaiser Foundation Hospitals, or Kaiser Foundation Health Plan Inc., in another Kaiser Permanente region, your eligible employment with Group Health Cooperative and its affiliates will count when calculating your Service and Credited Service for your Kaiser Permanente Retirement Plan benefits in your new region. Any benefit offset rules will continue to apply.

RETIREMENT PROGRAMS

The Benefit Formula

The formula that is used to calculate your lifetime Single Life Annuity monthly pension benefit, assuming your benefit is payable when you are age 65, is:

1.5 percent of your Final Average Monthly Compensation

X

Your years of Credited Service

All other forms of payment are based on this calculation. To help you understand how the formula works, here is an explanation of its terms.

Final Average Monthly Compensation

Your Final Average Monthly Compensation (FAMC) is determined by looking at your monthly full-time compensation rate for your last 120 months, or 10 years, of employment. Your monthly compensation rate is the rate of base pay for the first compensated hour of each month multiplied by 173.33 (number of work hours in a month). Your highest monthly compensation rates over a consecutive 60-month, or five-year, period — typically the most recent 60-month period — are averaged to determine your FAMC. If you have fewer than 60 months of consecutive employment, your FAMC is the average of the monthly compensation rates for all months of employment.

The maximum annual eligible pay set by the Internal Revenue Code (IRC) that may be considered for benefit purposes for 2020 is \$285,000. This amount may be indexed periodically for cost-of-living increases. In addition, the IRC limits the annual benefit that may be paid to you from the plan.

For the current maximums, contact the KPRC.

How the Pension Calculation Works

Here is an example of how the Plan A formula works:

Carolyn retires at age 65 with 20 years of Credited Service. Her Final Average Monthly Compensation (FAMC) is \$5000. Her monthly Single Life Annuity pension benefit is:

1.5 percent X \$5000 = \$75

X

20 years = \$1500

Carolyn's monthly pension will be approximately \$1500, payable to her for her lifetime as a Single Life Annuity beginning at age 65.

Other forms of payment are available and are based on the Single Life Annuity amount. See the "Available Forms of Payment" section.

Pension Offset Rules

If you are vested in a benefit from another qualified defined benefit plan maintained by a Kaiser Permanente entity, or from a Joint Labor Management Trust, and there are hours that are considered Credited Service under both plans, your age 65 benefit under Plan A will be offset. Under the pension calculation formula, your Plan A benefit will be offset by the age 65 benefit attributable to the period of overlapping Credited Service. You will have to request your benefit from your earlier defined benefit plan separately.

For Washington Region transition employees who transfer to or are rehired in another Kaiser

Permanente region: If you were a transition employee as part of the acquisition of Group Health Cooperative

RETIREMENT PROGRAMS

(GHC) and its affiliates, and then you transferred to or were rehired by Kaiser Foundation Hospitals or Kaiser Foundation Health Plan, Inc., (KFHP/H) in another region, any pension benefit you may be eligible for under your new position, will be offset by the sum of:

- a) Any vested accrued benefit you are eligible for under a Kaiser Permanente Washington defined benefit plan as of the date of your transfer or rehire, and
- b) The actuarial equivalent of your balance as of January 31, 2017, in any defined contribution plans sponsored by GHC and its affiliates.

Maximum Benefits

Federal tax law limits the annual benefit that the plan can pay to you. The Plan Administrator will notify you if this limit affects the amount of your benefits.

When You Can Begin Your Benefit

If you are vested, you may qualify to begin receiving your benefit at Normal Retirement, Early Retirement, In-Service Retirement, or Postponed Retirement. If you are vested and terminate your employment with all Kaiser Permanente entities before you qualify to begin receiving your benefit, you will later qualify to begin receiving a Deferred Vested pension. Only one of these types of benefits is payable from the plan, even if you satisfy the requirements for more than one type of benefit.

Normal Retirement

You will qualify for a Normal Retirement benefit if you terminate employment when you turn age 65. Your Normal Retirement benefit is the monthly benefit calculated under the benefit formula. If you qualify, you may elect to begin receiving your benefit on the first day of the month following your termination of employment.

Early Retirement

You will qualify for an Early Retirement benefit if you are at least age 55 with 10 Years of Service, or if your age and Years of Service equal 75 or more.

If you meet these requirements, you may elect to begin receiving an Early Retirement benefit on the first day of any month after your termination of employment. Your Early Retirement benefit is calculated in the same manner as your Normal Retirement Benefit if you wait until age 65 to begin receiving your benefit.

Your Early Retirement benefit is the same as your Normal Retirement Benefit. However, if you elect to begin your Early Retirement benefit before you reach age 65, the amount of your monthly benefit will be reduced based on your age on your Benefit Commencement Date (the date your benefit payment begins). The following chart shows the percentage of your benefit payable at earlier ages:

RETIREMENT PROGRAMS

Your Age When Payments Begin	Percentage of Normal Retirement Payable to You
65	100%
64	97%
63	94%
62	91%
61	88%
60	85%
59	80%
58	75%
57	70%
56	65%
55	60%

Your benefit will be adjusted to reflect your actual age. For example, if you retire at age 62½, your percentage will be approximately 92.5 percent (halfway between the percentages for age 62 and age 63) of the normal pension.

If you are eligible and elect to begin receiving your benefit before age 55, your benefit will be reduced an additional 5 percent per year for the period between your age on your Benefit Commencement Date and age 55. In no event will your benefit be less than the actuarially reduced benefit reflecting your age on your Benefit Commencement Date.

If you wait until you reach age 65 (the plan's Normal Retirement Age) to receive your benefit, it will not be reduced.

Deferred Vested Pension

You will qualify for a Deferred Vested benefit if you terminate employment from all Kaiser Permanente entities after you become vested, but before you qualify for Normal Retirement or Early Retirement. If you qualify, you may elect to begin your Deferred Vested benefit on the first day of the month following the month in which you reach age 65. Your Deferred Vested benefit is calculated in the same manner as your Normal Retirement benefit if you wait until age 65 to begin receiving your benefit.

You may elect to begin receiving a reduced benefit before age 65 if you meet the Years of Service requirement for Early Retirement when you terminate employment and later meet the age requirement. In this situation the amount of your monthly benefit will be reduced based on your Benefit Commencement Date.

See "Early Retirement" for the reductions that are applied to your benefit if payment begins before 65.

In-Service Retirement

You will qualify for In-Service Retirement if you are still employed by KFH in an employee group eligible for this benefit after you reach age 65. If you qualify, you may elect to start receiving your In-Service Retirement benefit on the first day of any month following the month in which you reach age 65. Your In-Service Retirement benefit is the same as your Normal Retirement benefit (or benefit earned to the date your benefit starts if later than 65).

RETIREMENT PROGRAMS

You may continue to earn additional benefits under the plan after you commence your In-Service Retirement benefit if you continue your employment. However, any additional benefit that you may earn will not be payable until you terminate your employment with KFH. When you retire, your benefit will be recalculated under the benefit formula based on your FAMC and total years of Credited Service at that time, and reduced by the In-Service Retirement benefit you already received on an actuarially adjusted basis. While your final retirement benefit will not be reduced below the In-Service retirement benefit you initially received, it is also unlikely to increase. The form of payment you elected for In-Service Retirement will automatically apply to additional benefits, if any, earned after your In-Service Retirement distribution.

Postponed Retirement

If you continue your employment with Kaiser Permanente after you reach age 65, you can defer payment of your benefit until you terminate your employment. At that time, you may elect to receive a Postponed Retirement benefit beginning on the first day of any month after you terminate. Your Postponed Retirement benefit is a monthly benefit for your lifetime generally equal to the greater of: (1) the actuarially adjusted Normal Retirement benefit (age 65); or (2) your benefit calculated using your Final Average Monthly Compensation (FAMC) and Credited Service at retirement. The amount you receive under certain forms of payment may decrease as a result of your increased age when payment of the benefit begins.

If you are working after age 65 for Kaiser Permanente and you have retirement plan benefits from both (1) a Permanente Medical Group and (2) KFHP/H, you may elect to begin your retirement plan benefit provided by the Kaiser Permanente legal entity where you are not working. KFHP and KFH are legally related but they are not legally related to the Permanente Medical Groups.

Please note that federal tax law requires that you begin your Postponed Retirement benefit by April 1 after the year in which you reach age 72, or, if later, the year in which you terminate your employment from the Kaiser Permanente legal entity where you are working as of April 1 of the year after you attained 72.

If you have questions regarding the effect of your continued employment beyond age 65, contact the KPRC.

Deferred Payment

You may elect to defer payment of your benefit beyond the earliest date you are entitled to begin receiving it. If you defer your benefit beyond age 65, your benefit will be actuarially increased to reflect the delayed payment. However, federal tax law requires that you begin your benefit by April 1 after the year in which you reach age 72, or, if later, the year in which you terminate your employment with the applicable Kaiser Permanente entity.

Employees Who Transfer Among Kaiser Permanente Entities

The terms of the pension plans offered by Kaiser Permanente are not uniform. If your employee group has participated in multiple supplements or plans, or if you transfer jobs with your employer, or if you transfer among Kaiser Permanente entities during your career, you might participate in different pension plans and the terms of those plans may differ significantly. Keep this in mind and if you transfer, review the *Summary Plan Description* for the terms of each pension plan.

How Benefits Are Paid

You must complete and return a retirement commencement package and any other required forms or documentation to receive your earned plan benefit. To begin the commencement process, visit the Kaiser Permanente Retirement Center (KPRC) website at www.myplansconnect.com/kp, or from the home page on My HR at kp.org/myhr, click on the **Benefits & Wellness** tab, then click the **Pension Plans** link under **Retirement Benefits**, then click on **My Pension Plan** in the **More** column. You may also call the KPRC.

RETIREMENT PROGRAMS

When you apply for your benefit, you can select the standard form of payment or one of the alternate forms of payment. It is important to consider the available forms of payment carefully before making your selection. Once you begin to receive benefits, you cannot change your form of payment. The form of payment you select may have a number of tax implications. You should carefully consider your personal financial situation when selecting a form of payment. The plan, its fiduciaries and its sponsoring employers cannot offer financial or tax advice on this subject. For assistance, please consult a tax advisor or financial planner.

Standard Forms of Payment

If you are single: the standard form of payment is the Single Life Annuity.

If you are married: your spouse is entitled by federal law to receive benefits, so your standard form of payment is the 50 percent Joint and Survivor Annuity. Therefore, you are legally required to obtain your spouse's consent to elect other forms of payment. The consent must be in writing and notarized no more than 90 days before the benefits begin.

Please see below for descriptions of these and the other available forms of payment under the plan.

Available Forms of Payment

- **Lump Sum:** Under this option, you receive a one-time lump sum amount. After you receive the Lump Sum payment, there are no more payments due under the plan. The Lump Sum can be rolled over into a traditional IRA, Roth IRA or another employer's qualified plan, if that plan accepts rollovers.
- **Single Life Annuity:** Under this option, you receive a monthly pension benefit until your death. However, all pension payments stop when you die regardless of marital status. This is the standard form of payment if you are not married (as defined by federal law) on your Benefit Commencement Date.
- **50 percent, 66^{2/3} percent, and 75 percent Joint and Survivor Annuities:** Under this option, you receive a reduced monthly benefit until your death. If you die before your beneficiary, 50 percent, 66^{2/3} percent, or 75 percent (as elected by you) of the amount you receive will then be paid to your beneficiary as long as he or she lives. However, if your beneficiary dies before you, your monthly benefit will be reduced to the 50 percent, 66^{2/3} percent, or 75 percent survivor benefit for the rest of your lifetime after your beneficiary's death. This option requires the designation of one person as your beneficiary, and after your payments begin, you cannot change your beneficiary.

The 50 percent Joint and Survivor Annuity is the standard form of payment if you are married (as defined by federal law). If you are married, you must select this form of payment with your spouse as your beneficiary unless your spouse consents to a different election. Your spouse's consent must be on the appropriate form and notarized.

Once you begin receiving payments, you may not change your beneficiary. The monthly pension benefit you or your beneficiary receives under this option will be less than the monthly pension benefit under a Single Life Annuity because payments may continue after death. The actual difference depends on the percentage you elect (50 percent, 66^{2/3} percent, or 75 percent) as well as the age difference between you and your beneficiary.

- **100 percent Joint and Survivor Annuity with 15-Year Guarantee Period and Pop-Up:** Under this option, you receive a reduced monthly benefit until your death. If you die before your Joint and Survivor Annuity beneficiary, 100 percent of the monthly payment you received will then be paid to that beneficiary as long as he or she lives. However, if your Joint and Survivor Annuity beneficiary dies first, the monthly amount payable to you will "pop up" to the Single Life Annuity monthly amount for the duration of your life. If you and your Joint and Survivor Annuity beneficiary both die before the 180 months (15 years) of guaranteed payments are

RETIREMENT PROGRAMS

made, payments equal to the 100 percent Joint and Survivor Annuity monthly benefit will be made to a designated beneficiary until the expiration of the guaranteed payment period.

If your designated beneficiary does not survive to the end of the guaranteed payment period, the present value of the remaining payments will be paid to that beneficiary's estate. This option requires the designation of both a Joint and Survivor Annuity beneficiary and a beneficiary for the guarantee period benefit. If you and your Joint and Survivor Annuity beneficiary die before 180 payments and there is no surviving designated beneficiary, the remaining payments will be made to your surviving spouse or domestic partner if any. If there is no surviving spouse or domestic partner, the present value of the remaining payments will be paid to your estate.

- **5-, 10-, 15- and 20-Year Certain and Life Annuity:** Under this option, you receive a monthly pension benefit for your lifetime with payments that will be made for a period of at least 5, 10, 15, or 20 years, whichever you select. If you die before the end of the specified period, your designated beneficiary will receive the monthly payments for the remainder of the specified period.

If your designated beneficiary dies before the end of the specified period, the present value of the remaining monthly benefits will be paid in accordance with the plan.

For example, if you elect the 10-year option and die after receiving payments for only six years, your beneficiary would receive monthly payments for the remaining four years. If you live longer than 10 years, payments will continue to you for as long as you live, but there are no payments to your beneficiary after your death.

The monthly amount paid to you under this option will be less than you would receive under a Single Life Annuity because of the possibility that payments will continue after your death. The actual difference depends on your age at retirement and the length of the specified period. Unlike a Joint and Survivor Annuity, you can change your beneficiary for this form of payment after your payments begin.

- **Fixed Monthly Installments:** Under this option, you receive a fixed number of monthly payments, and then all payments stop. You may elect to receive installments for 60, 120, 180, 240, or 360 months, or any months up to 360. If you die after your payments stop because you have received the fixed number of monthly payments, there will be no benefit paid to any beneficiary. If you die before you receive the fixed number of monthly payments, your surviving designated beneficiary will receive monthly installments for the remainder of the fixed period.
- **Level Income Annuity Option at Age 62, 65 or your Social Security Normal Retirement Age:** Under this option, you receive an increased monthly payment during your lifetime until age 62, age 65 or your Social Security Normal Retirement Age (SSNRA), as you elect. Thereafter, it provides a reduced monthly payment for your life in order to provide an approximate level retirement benefit when the reduced monthly payment is combined with your estimated benefit from Social Security. This option is only available if your requested Benefit Commencement Date is before the leveling age. The leveling age is the age at which the payment decreases. The first decreased payment will be the first month following the leveling age. The plan offers the following leveling ages: 62, 65, or SSNRA.
- **5-, 10-, 15- and 20-Year Certain and Life Annuity with Level Income Option at Age 62, 65 or your Social Security Normal Retirement Age:** Under this option, you receive an increased monthly payment during your lifetime until age 62, age 65 or your Social Security Normal Retirement Age (SSNRA), as you elect. Thereafter, it provides a reduced monthly payment payable for your life in order to provide an approximate level retirement benefit when the reduced monthly payment is combined with your estimated benefit received from Social Security. If you die during the period you elect (5, 10, 15 or 20 years), your beneficiary will receive the remaining payments until all of the specified payments have been made. This option is only available if your Benefit Commencement Date is before the leveling age. The leveling age is the age at which the payment

RETIREMENT PROGRAMS

decreases. The first decreased payment will be the first month following the leveling age. The plan offers the following leveling ages: 62, 65, or SSNRA.

The amount payable under each method is determined using actuarial assumptions and the interest rate specified by the plan. You will be provided with estimates of the amounts payable under each of the different methods as part of your commencement package.

Domestic Partners and Civil Union Partners

Although Kaiser Permanente recognizes domestic partnerships and civil unions, the federal government, which regulates many of our benefit plans, does not. Thus, wherever the terms “married” and “spouse” are used in this *Summary Plan Description* (SPD), they mean a couple that has entered into a legal marriage. Civil union partners are eligible for the same benefits as domestic partners and are subject to the same restrictions that apply to domestic partners. Therefore, all references in this SPD to domestic partners and domestic partnerships also apply to civil union partners.

If You Die

If You Die While Still Employed

If you die while still employed at Kaiser Permanente and after you are vested, your spouse or designated domestic partner will be eligible for a lifetime monthly survivor benefit from the plan. This benefit is payable when you would have turned 65; however, your spouse may elect to begin payments when you would have been eligible for Early Retirement, but cannot defer payment later than April 1 following the year you would have reached age 72. The amount of your spouse's or designated domestic partner's benefit will be the same as if you had selected the 50 percent Joint and Survivor Annuity form of payment and died on the day of your spouse's Benefit Commencement Date. Domestic partners must begin receiving a distribution before the first anniversary of your death.

In order to designate your domestic partner for pre-retirement survivor benefits, you must complete a *Designation of Domestic Partner for Pre-Retirement Survivor Benefits* form. This form is different than the form that is required to add your domestic partner to your medical and/or dental benefits. If you would like to designate your domestic partner for this benefit, please contact the KPRC for the appropriate form. If you do not designate your domestic partner, a pre-retirement survivor benefit is payable to your domestic partner if you qualified for this benefit and if proof of domestic partnership is provided, such as: 1) a copy of a certified domestic partner registration from a state or local government or 2) a copy of a civil union certificate.

No pension benefit is payable if, on the date of your death, you are not married or if you do not have a domestic partner.

If You Die After You Terminate Employment But Before Benefits Commence

If you die after you terminate employment, but before you make a written election to begin your benefits, and after you are vested, your spouse or designated domestic partner will be eligible for a lifetime monthly survivor benefit from the plan. This benefit is payable when you would have turned 65; however, your spouse may elect to begin payments when you would have been eligible for Early Retirement, but cannot defer payment later than April 1 following the year you would have reached age 72. The amount of your spouse's or designated domestic partner's benefit will be the same as if you had selected the 50 percent Joint and Survivor Annuity form of payment and died on the day of your spouse's Benefit Commencement Date. Domestic partners must begin receiving a distribution before the first anniversary of your death.

No pension benefit is payable if, on the date of your death, you are not married or if you do not have a domestic partner.

If You Die After Benefits Commence

If you die after the KPRC receives your written election to have your benefits begin, and you elected a form of payment that provides for payments after death, benefits will continue to your beneficiary pursuant to that form of payment. If you made a written election of a form of payment that does not provide for payments after death, no additional payments will be made after your death. Special rules apply in the event you are married and your spouse is not your beneficiary.

Minimum Distribution Requirement

You are required by law to take a minimum distribution of your benefit by April 1 of the calendar year following the year in which you reach age 72 or retire, whichever is later. All of the plan's forms of payment are designed to meet the minimum distribution requirements. Minimum distributions are not eligible to be rolled into an IRA or another tax-qualified retirement plan.

If You Are Rehired

If you are rehired by Kaiser Permanente and are scheduled to work 20 or more hours per week, or actually work at least 1,000 Hours of Service in a calendar year, any retirement benefits you are currently receiving from the plan will be suspended. If you are scheduled to work less than 20 hours per week and you work fewer than 1,000 Hours of Service in a year, your benefits will continue. Your Years of Service and Credited Service earned during the time you are re-employed are used to determine any additional benefits when you terminate employment again. Your future benefits will be reduced based on any benefits already distributed to you.

Unclaimed Benefit Process

You are required to keep your most current address on file with the KPRC. If you cannot be located within 90 days (or 180 days for any Voluntary Employee Contributions) of the date your benefit is required to be paid, your benefit will be forfeited and used by the plan. If you later return to claim your benefit, it will be deemed payable as of the required payment date.

Assignment of Benefits

Generally, your benefits under the plan cannot be assigned, given away, transferred, or pledged in any way. There are some exceptions, such as a Qualified Domestic Relations Order (QDRO) and qualified federal tax liens. For details of this provision, see the **Legal and Administrative Information** section.

Tax Considerations

Kaiser Permanente intends that the plan be tax qualified. With tax-qualification, your accruals under the plan are not currently taxable to you and you are taxed when you actually receive pension payments from the plan. Such payments will generally be taxable as ordinary income in the year received. However, the tax rules which apply to this plan are complex and apply differently to each individual. Kaiser Permanente does not guarantee the tax treatment of the plan or any distributions from the plan.

The Plan Administrator will provide you with a written notice at the time you become eligible to receive a distribution of benefits, which describes in general the tax consequences of the available distribution options. The Plan Administrator cannot advise you on your taxes. You should seek qualified tax advice regarding your own specific situation before making a decision as to the desired method of distribution. You also may wish to review IRS Publication 575 "Pension and Annuity Income," available free of charge online or at your local IRS office.

Potential Loss of Benefits

The plan is intended to provide you with a retirement benefit. However, some individuals may not qualify for a benefit and others may lose a benefit even if they once qualified. You should be aware that the following are some, but not all, of the possible reasons you may not receive part or all of a benefit:

- If you do not meet the requirements for eligibility to participate, you will not be entitled to any benefit.
- If you terminate employment before becoming vested, you may lose any benefit you have earned.
- If all or a portion of your benefits are awarded to an alternate payee pursuant to a QDRO, you will not receive your entire benefit.
- If the plan is terminated with insufficient assets to provide your benefit, and if the PBGC does not guarantee all of your benefit, then your benefit may be reduced or may be lost altogether.
- If the plan should be disqualified by the IRS, contributions made to the plan and earnings on plan assets may result in current taxable income to you.
- If the plan should overpay any benefits to you, the Plan Administrator has the right to offset the overpayment against future benefit payments to you, to recover the overpayment directly from you, or to use any other methods to recover the overpayment.
- As described above, in some circumstances no death benefits will be paid on your behalf.
- If the plan is less than 80 percent funded, then you will be provided with a notice of the plan's funding level and certain restrictions on amendments, benefits and accruals may apply.

For More Information

For more information about your plan benefit or to obtain a pension estimate, visit the KPRC website at www.myplansconnect.com/kp, or from the My HR home page at kp.org/myhr, click on the **Benefits & Wellness** tab, click on the **Pension Plans** link under **Retirement Benefits**, then click on **My Pension Plan** in the **More** column. You may also call the KPRC.

Kaiser Permanente Supplemental Savings and Retirement Plan

The Kaiser Permanente Supplemental Savings and Retirement Plan (Plan B), a qualified defined contribution retirement savings plan, is a money purchase pension plan.

Who Is Eligible

You are eligible to participate in the plan if you are an employee represented by Home Health Therapists represented by IFPTE AFL-CIO & CLC Local 20 in the Northern California Region.

When You Are Eligible

You are eligible to participate in the plan on the first pay period following the second anniversary of your date of hire.

If you transitioned from Maui Regional Health System (MRHS) to Maui Health System (MHS) on July 1, 2017, your prior service with MRHS will count toward the Years of Service eligibility requirements for this plan, as applicable. You will need to provide sufficient evidence if you believe that your previous MRHS service is greater than what Kaiser Permanente shows.

How to Enroll

When you are eligible for the plan, Kaiser Permanente automatically sets up an account for you and Vanguard sends you an enrollment packet. For information on your plan's features, please contact Vanguard. You will receive a Personal Identification Number (PIN) from Vanguard for the automated VOICE network. You can access your account through the Vanguard website at www.vanguard.com, the VOICE network, or a Participant Services Associate at **800-523-1188**. Your plan number for Plan B is **92528**. You can make your payroll deferral election and investment elections online. You will be prompted to name beneficiaries during the online enrollment process. To name beneficiaries at a later time, or to update your beneficiary information, follow these simple steps:

- Sign on to www.vanguard.com
- Click **Go to the Personal Investor Site**
- Click **My Profile** (if you have multiple accounts at Vanguard, you may need to select **Employer Plans** first)
- Click **Beneficiaries** under "Do It Yourself"

Employer Contributions

When you become a participant, Kaiser Permanente automatically begins to make contributions to your account. These contributions will equal 5 percent of your eligible earnings.

You will not owe income tax on employer contributions and any investment earnings until you receive a distribution from the plan.

Making After-Tax and Rollover Contributions to Your Account

After-Tax Employee Contributions

You can make after-tax contributions once you become eligible. You can contribute from 1 percent to 10 percent of your eligible earnings to your account. Your contributions are deducted from your pay after the applicable income taxes are withheld. When you take a distribution from your account, you will not owe any income tax on your after-tax employee contributions. However, you will owe income tax on any investment earnings associated with your contributions.

Rollover Contributions

If you are eligible to participate and have assets in a former employer's eligible plan, you may roll over those retirement assets into your Kaiser Permanente plan without being subject to the annual addition limit. Please note that assets rolled over into your plan may not be withdrawn during your employment, except in the form of a loan, if eligible.

Maximum Compensation Limit

The maximum compensation limit is the annual eligible pay under the Internal Revenue Code (IRC) that may be considered for benefit purposes. The maximum compensation limit for 2020 is \$285,000. This amount may be indexed periodically for cost-of-living increases. Employer contributions to your account will only be calculated on pay up to the maximum compensation limit. In addition, your annual maximum contribution may be limited by the IRC. For the most up-to-date IRS limits, visit irs.gov and search for "contribution limits."

Annual Addition Limit

The maximum amount you and your employer can contribute cannot exceed the annual addition limit which is the least of the following:

- The maximum limit allowed by the Internal Revenue Code (IRC) — which is \$57,000 in 2020
- 100 percent of your annual compensation

Annual addition limits are calculated and monitored throughout the year. Your employee and employer contributions automatically stop when you reach your contribution limit. If you reach the limit, Vanguard will automatically restart your contribution the first pay period of the following year. For the most up-to-date IRS limits, visit [irs.gov](https://www.irs.gov) and search for "contribution limits."

Non-Discrimination Test

The benefits you may receive from the defined contribution plan may be subject to a federally required discrimination test. This complex test compares the benefits of the "highly compensated" to the benefits of the "non-highly compensated" participants under all applicable plans provided by Kaiser Permanente and may require a reduction in benefits for the "highly compensated" participants.

Because of this test, if you are highly compensated (as defined by statute), the amount of your contributions may be reduced below the annual maximums to comply with the rules. You will be notified during the year if this reduction applies to you.

Vesting

Vesting refers to your entitlement to a benefit. You are immediately 100 percent vested in contributions to your account. This means that you are entitled to the total value of your contributions, employer contributions, and any investment earnings in your account when you leave Kaiser Permanente.

Choosing Your Beneficiary

When you become a participant, you should name a beneficiary to receive payment of your account if you die. Under the plan your spouse is legally entitled to 50 percent of your account upon your death, unless certain requirements are satisfied. If you are married, age 35 or older, and you want someone other than your spouse to receive more than 50 percent of your account, your beneficiary designation must be accompanied by a written, notarized statement of your spouse's consent to be valid. If you are married and younger than age 35, you may not designate anyone other than your spouse to receive more than 50 percent of the value of your account, regardless of whether or not your spouse agrees to the designation. You may change your designated beneficiary at any time, except as described for your spouse.

Please see the "If You Die" section for more information.

Domestic Partners and Civil Union Partners

Although Kaiser Permanente recognizes domestic partnerships and civil unions, the federal government, which regulates many of our benefit plans, does not. Thus, wherever the terms "married" and "spouse" are used in this SPD, they mean a couple that has entered into a legal marriage. Civil union partners are eligible for the same benefits as domestic partners and are subject to the same restrictions that apply to domestic partners. Therefore, all references in this SPD to domestic partners and domestic partnerships also apply to civil union partners.

Choosing Your Investments

You can invest your account among a diversified lineup of investment options. In addition, you are eligible to invest your account through the Vanguard Brokerage Option. You can invest up to 50 percent of your fully vested account in the Vanguard Brokerage Option. Investment funds are reviewed by the Investment Committee on an ongoing basis, and the actual funds offered through the plan are subject to change. A complete list of funds and more information about the Vanguard Brokerage Option is available online at www.vanguard.com or by calling Vanguard's VOICE network at **800-523-1188**. You may also obtain information and make changes to your account on your mobile device. Go to vanguard.com/bemobile to download the Vanguard app so you can access your account on the go.

Upon becoming a participant, any contributions to your account will be invested in the Qualified Default Investment Alternative (QDIA) until you select an investment option. The QDIA is the KP Retirement Path Fund with the target date closest to the year in which you will reach age 65. The KP Retirement Path Funds are invested in several broadly diversified funds and are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would attain age 65. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. Contact Vanguard to learn about your QDIA fund.

The plan is intended to satisfy the requirements of Section 404(c) of the Employee Retirement Income Security Act (ERISA) and Department of Labor Regulation Section 2550.404c-1. In general, this means that you are solely responsible for any investment losses caused by your investment decisions. Kaiser Permanente, its directors, officers, employees, subsidiaries, plan fiduciaries, and the trustee do not guarantee or insure the performance of any of the investment funds offered by the plan, and will not be liable for those losses.

Since you alone will be responsible for the losses or gains that result from your investment decisions, it is very important that you carefully consider the investment options available to you.

You should note that in the event that a proxy voting decision is required regarding shares of the investment funds, the investment fund shares will be voted on by the fiduciary for the plan in accordance with the investment guidelines for the plan.

The plan administrator is the plan fiduciary responsible for providing participants and beneficiaries with the information necessary for making informed decisions under the plan. To request additional information from the plan administrator, please see the contact information provided in this *Summary Plan Description*. In addition, the Plan provides a variety of tools and services available to help you make your investment decisions, like the Vanguard Managed Account Program (VMAP) and Personal Online Advisor.

Changing Your Investments

You can change the investment of your account on Vanguard's website, by calling Vanguard's VOICE network, or on your mobile device using the Vanguard app. You can redirect all future contributions to new investment options (a contribution allocation change) as well as reinvest your balance — including your past contributions — among options (an exchange).

Receiving Information About Your Investments

You may obtain information and make changes to your account by signing on to Vanguard's website, by calling Vanguard's VOICE network, or on your mobile device using the Vanguard app. You may monitor the activity in your plan accounts as well as initiate transactions. You may also obtain your account balance, confirm your investment allocations for future contributions, or request a transaction. Updated information about account transactions is available at approximately 8 a.m. Eastern time on the day after the transaction is processed.

Borrowing From Your Account

If you have at least \$2,000 in your plan account as of your loan application date, you can borrow up to 50 percent of your vested account balance or \$50,000, whichever is less, in any 12-month period. At no time can you borrow more than \$50,000 from your combined defined contribution plans, if you participate in more than one plan. The minimum loan amount is \$1,000. Only one loan per plan is permitted at a time.

You pay the principal and interest back to your own account through regular payroll deductions. The interest rate applied to loans is the prime rate quoted by Reuters on the first business day of the month, plus 1 percent.

As described below, you can borrow on a short-term or long-term basis:

- If you borrow on a short-term basis, you must repay the loan within 12 to 60 months from the loan issue date.
- If you borrow on a long-term basis, you must repay the loan within 61 to 180 months. Long-term loans are available only when you are purchasing your primary residence.

There is a \$50 loan application fee applied to each loan.

Your loan repayments are made on an after-tax basis. You must repay the entire loan before you can borrow from your account again or if your employment ends.

Your loan is not subject to taxes or penalties unless the loan defaults. A loan defaults if it is not repaid on a timely basis or if it is not repaid in full when your employment ends.

You can find out how much you can borrow from your plan account or calculate different loan repayment amounts and schedules by logging on to www.vanguard.com or by calling VOICE to speak to a Vanguard Participant Services associate.

If you are married, federal law requires that your spouse consent to all loans. As a result, your application for a loan must be accompanied by a written, notarized statement of your spouse's consent.

If You Go on an Unpaid Leave of Absence

If you go on an unpaid leave of absence, payroll deductions for your plan loan automatically stop. You have the option to make manual payments directly to Vanguard, or to suspend your loan payments for up to 12 months or when you return from your leave, whichever is earlier. However, the loan period does not increase, so you must make up any missed payments by the original due date for the loan.

When you return from an unpaid leave of absence your loan payments will automatically restart. Once you return to work, you will have the option to either pay all missed payments in a lump sum, or you may reamortize the loan. If you decide to reamortize the loan, your loan payments are recalculated at a higher payroll deduction amount so that the loan is paid by the end of the original agreed term of the loan.

If you are on an unpaid leave of absence for more than 12 months, and you do not arrange to make up missed payments on a manual basis, the balance owing on your loan is deemed to be distributed to you. The distribution is considered taxable income in the year you receive it, and you may also be subject to tax penalties, depending on your age and employment status. Special rules apply if you are on a military leave of absence.

If You Transfer to Another Employee Group or Terminate Employment

If you transfer to another employee group or terminate employment before your loan is repaid, please contact Vanguard in advance (if possible) to determine how this will affect your loan.

When You Can Receive a Distribution

Normally, you are entitled to receive your plan account balance when your employment with Kaiser Permanente ends.

RETIREMENT PROGRAMS

You can defer receiving payment until April 1 of the year following your termination or the year you reach 72, whichever is later, if you have more than \$5,000 in your account, as of your termination date.

When Vanguard receives notice of your termination date, you will receive account distribution information and forms. Your distribution may be in the form of cash and/or as an “in-kind” distribution (if possible), which is a payment made in the form of securities, based on your existing account investments. You should receive payment within 30 days following the return of your forms to Vanguard.

If you plan to re-invest your distribution or roll over your distribution into another employer’s qualified plan or an Individual Retirement Account (IRA), you should compare the investment options and plan administrative and investment fees for both your current plan as well as the new plan or IRA to determine your best financial option.

You may not take a distribution from any employer contributions while employed by Kaiser Permanente, except as noted below. Thus, if you terminate from one Kaiser Permanente entity and transfer or are re-employed by another Kaiser Permanente entity, you may not take a distribution from the employer contributions to this plan during your employment with your new entity.

In-Service Withdrawal

While you are still employed by Kaiser Permanente, you may withdraw your after-tax employee contributions plus investment earnings on your contributions by requesting a withdrawal.

The Internal Revenue Service (IRS) requires that investment earnings on your after-tax employee contributions be distributed on a prorated basis. Any investment earnings withdrawn are taxable as ordinary income and subject to an automatic 20 percent federal income tax withholding. If you are under 59½, the taxable portion may be subject to a 10 percent federal tax penalty and any applicable state tax penalties, in addition to ordinary income tax.

You can find out the amount available to you for withdrawal online at www.vanguard.com, or you can access this information by calling VOICE. If you have an outstanding loan, you may be limited on the amount you can withdraw.

If you are married, federal law requires that your spouse consent to all withdrawals. As a result, your application for a withdrawal must be accompanied by written, notarized consent from your spouse.

How Benefits Are Paid

When you terminate or retire from Kaiser Permanente with a defined contribution account balance of \$5,000 or less, your account will be closed at the end of the quarter following the quarter in which you terminate and the balance rolled into an individual retirement account in your name. However, before your account is closed, you have the option to request a full distribution of the remaining balance.

You can elect to receive a distribution of your full account balance, or, if the value of your account is more than \$5,000, you can elect to receive a portion of your account and designate the specific type of contributions within your account to be distributed. If you elect a partial distribution and your account is invested in multiple investments, your distribution will be withdrawn proportionally from all of your investments.

Please note: If you request a partial distribution, you must continue to maintain an account balance greater than \$5,000 when you retire or terminate your employment with Kaiser Permanente for your account to remain open.

RETIREMENT PROGRAMS

If the value of your account is more than \$5,000, you can select any of the following available forms of payment:

- **Lump Sum:** The total value of your account is paid to you in a single payment.
- **Single Life Annuity:** The total value of your account is used to purchase a non-transferable single life annuity that provides monthly income to you for your lifetime only. This is the normal form of payment of your benefits if you are not married.
- **50 percent, 66^{2/3} percent, 75 percent, and 100 percent Joint and Survivor Annuity:** You may elect to have an adjusted benefit paid to you for the joint lives of you and another person (your Joint Annuitant). You may choose to receive an adjusted monthly income while you are both alive, and then 100 percent, 75 percent, 66^{2/3} percent, or 50 percent of that amount will be paid to the survivor after either of you dies. The amount of adjustment for a Joint and Survivor Annuity is based upon your age and the age of your Joint Annuitant when benefits begin. If your Joint Annuitant is not your spouse, an additional adjustment may be needed to meet the minimum distribution requirement. The 50 percent Joint and Survivor Annuity is the normal form of payment if you are married.
- **Installments:** The value of your account is paid to you in monthly, quarterly, or annual installments over a period of two to 25 years. In no event shall the payment extend beyond your life expectancy, nor shall any payment, except the last, be less than \$100. You continue to direct the investment of your account until the installment payments are completed. You may request a total or partial distribution of your remaining account at any time.

Your installment options include declining balance, fixed dollar, or fixed percentage payments. Declining balance payments allow you to take regular installments over a specific number of years, based on the remaining number of payments and your balance at the time of each payment. Fixed dollar payments allow you to specify the dollar amounts you would like to withdraw at intervals you choose (monthly, quarterly, annually). Fixed percentage payments allow you to specify the percentage of your balance you would like to withdraw at intervals you choose (monthly, quarterly, annually).

If you select an annuity option, you are responsible for arranging the purchase. Except for installment payments, once a distribution is made you cannot change your form of payment. Your distribution cannot be reversed back to the plan.

If no election is made and you are single, the normal form of payment is the Single Life Annuity. Your spouse is entitled by federal law to receive benefits in the form of a 50 percent Joint and Survivor Annuity, which is the normal form of payment if you are married. Therefore, you are legally required to obtain your spouse's consent to any other type of distribution before it can be paid to you. This consent must be in writing and notarized no more than 90 days before the benefits begin.

Required Distribution of Small Accounts

If, following the termination of your employment with Kaiser Permanente, the value of your account is \$5,000 or less and you do not request distribution of your benefits, your benefit will be rolled over into an Individual Retirement Account (IRA) in your name. This automatic distribution may take place as early as the end of the first quarter following your termination of employment with Kaiser Permanente. Vanguard will contact you if this applies to you. Once the IRA is established, you will receive additional information. If you participate in more than one defined contribution plan, your plan balances will not be aggregated for purposes of the \$5,000 threshold.

If You Die

Here is what happens if you die before you commence your vested benefits from the plan or if you have a vested benefit remaining in your account:

- If you have a valid beneficiary designation on file, payment will be made to your beneficiary (or beneficiaries).
- If you do not have a valid designated beneficiary on file at the time of your death or if your designated beneficiary dies and you have not named another beneficiary before your death, payment of your account will be made in the following order:
 - To your surviving legal spouse
 - If none, to your surviving children (natural or adopted) on an equal share basis
 - If none, to your surviving parents on an equal share basis
 - If none, then to your estate
- If the remaining balance is more than \$5,000, your beneficiary may elect any form of payment and may defer receiving payment until April 1 of the year following the year in which you would have reached age 72. Your beneficiary may elect a tax-free rollover to an IRA.

Your remaining balance to a non-spouse beneficiary will be paid in a lump sum. Payment to a non-spouse beneficiary must be made no later than December 31 of the year following your death. Non-spouse beneficiaries may elect tax-free rollovers to an “inherited” IRA set up to specifically receive survivor benefits from the plan.

Tax Considerations

Since your contributions to the plan are made after taxes are withheld, they are not taxable when distributed to you. However, any investment earnings or employer contributions you receive are taxable as ordinary income, including any loans that are outstanding.

The federal government also requires 20 percent of the taxable portion of most distributions to be automatically withheld unless you directly transfer your benefit to a tax-deferred IRA, another Kaiser Permanente-sponsored defined contribution plan — such as the TSA — if you are a participant in that plan, or another employer’s qualified retirement plan.

If you are under age 55 when you terminate and you receive a distribution before you are 59½, the taxable portion may be subject to significant tax penalties, unless you roll your distribution over to an IRA or another qualified plan.

If you turn age 55 or older in the year you terminate, any subsequent distribution you take in that year or later is exempt from the penalty tax.

Benefit payments that are part of a series of payments over a lifetime are not eligible to be rolled over. Because the tax laws regarding plan distributions are complicated, you may want to consult a tax advisor before you elect any distribution from the plan.

Rollovers to Another Plan or Tax-Deferred IRA

Taxable distributions from your plan may be rolled over into another employer’s qualified plan or a tax-deferred IRA. If an eligible distribution is rolled over, income taxes will be deferred until you later withdraw the funds. Remember that you may leave your account in your current plan until you are required to take a minimum distribution (see “Minimum Distribution Requirement”). Before choosing to roll over your distributions into another employer’s qualified plan or an IRA, you should compare the investment options and plan administrative and investment fees for both your current plan as well as the new plan or IRA to determine your best financial option.

Please note: Hardship withdrawals may not be rolled over to another employer’s qualified plan or to an IRA.

Non-Spouse Beneficiary Rollovers

Non-spouse beneficiaries, such as domestic partners, children, parents and siblings may elect to roll over eligible survivor benefit distributions from the plan to an “inherited” IRA that is set up specifically to receive such contributions.

Rollovers to a Roth IRA

You, your spouse, and non-spouse beneficiaries may roll over qualified amounts of plan distributions directly into a Roth IRA. Income taxes on the taxable portion of your distribution will not be deferred if you elect to roll over to a Roth IRA. Because tax laws regarding rollovers to a Roth IRA are complex, you may want to consult a tax advisor before you elect any distribution from the plan.

Minimum Distribution Requirement

You will be required by law to take a minimum distribution of your account by April 1 of the calendar year following the year in which you reach age 72 or retire, whichever is later. All of the plan’s forms of payment meet the minimum distribution requirement. Minimum distributions are not eligible to be rolled over into an IRA or another tax-qualified retirement plan. If you do not make a timely election, you will be paid in the normal form of payment.

Assignment of Benefits

Generally, your benefits under the plan cannot be assigned, given away, transferred, or pledged in any way. However, there are some exceptions, such as a Qualified Domestic Relations Order (QDRO). For details of this provision, see the **Legal and Administrative Information** section.

Kaiser Permanente Tax-Sheltered Annuity Plan

The Kaiser Permanente Tax-Sheltered Annuity Plan (TSA) is a defined contribution retirement savings plan.

Who Is Eligible

You are eligible to participate in the plan regardless of your work schedule. You are eligible to enroll in the plan as soon as you are hired.

Automatic Enrollment in Pre-Tax Employee Contributions

If you are a newly hired or newly eligible employee, you are automatically enrolled in the plan at a payroll deferral rate of 2 percent of eligible pay. Your contributions will automatically be deducted from each paycheck on a pre-tax basis, and you will be 100 percent vested in your contributions and any associated earnings. Your contributions will be invested in the Qualified Default Investment Alternative (QDIA), the plan’s default investment option. You may move money between funds at any time.

Actions You Can Take

You have a 45-day window starting on your date of hire in which to opt out of participation in the plan. You have the right not to contribute to the plan. You also always have the right to contribute a pre-tax employee contribution amount different than the automatic contribution amount, or to invest in funds other than your plan’s default fund.

You may contact Vanguard, our recordkeeper, to take any of the following actions during the 45-day window:

- Enroll in the plan before the end of the 45-day period
- Enroll in the plan at a different contribution level

RETIREMENT PROGRAMS

- Opt out of enrolling in the plan
- Make a Roth after-tax contribution election

If you do not opt out of automatic enrollment within the 45-day window, you will be enrolled and pre-tax employee contributions will be deducted from your paycheck starting on the first pay period following the close of the window. If you change your mind about participating in the plan after contributions have started, you will have 90 days from the date of your first payroll deduction to cancel participation and have your contributions attributable to automatic enrollment returned to you.

If you want to make any of the changes described above, contact Vanguard at **www.vanguard.com** or **800-523-1188** Monday through Friday from 5:30 a.m. to 6 p.m. Pacific time.

Confirming Your Enrollment

You will receive a confirmation notice once your automatic enrollment is complete or you have chosen one of the alternatives listed above.

How to Enroll

If you are newly hired or transferred, Vanguard will automatically enroll you in pre-tax contributions to the plan (see “Automatic Enrollment in Pre-Tax Employee Contributions”) and send you a confirmation notice. You have the option to make after-tax contributions through the plan’s Roth feature. You will receive a Personal Identification Number (PIN) from Vanguard for the automated VOICE network. Access your account through the Vanguard website at **www.vanguard.com**, the VOICE network, or a Participant Services Associate at **800-523-1188**. Your **Kaiser Permanente Tax-Sheltered Annuity Plan** plan number is **094998**. You can make your payroll deferral election and investment elections online at any time. You will be prompted to name beneficiaries when you activate your online account access.

To name beneficiaries at a later time, or to update your beneficiary information, follow these simple steps:

- Sign in to **www.vanguard.com**
- Click **Go to the Personal Investor Site**
- Click **My Profile** (if you have multiple accounts at Vanguard, you may need to select **Employer Plans** first)
- Click **Beneficiaries** under “Do It Yourself”

Making Contributions to Your Account

You have the option to make pre-tax and/or Roth after-tax contributions to your plan. Pre-tax contributions and earnings are taxed when you take a distribution. Roth after-tax contributions are taxed when your contributions are made. Your pre-tax and Roth after-tax contributions are invested proportionately in the same mutual funds you elect in your plan.

Pre-Tax Employee Contributions

Based on your election, contributions are deducted from your paycheck each pay period, and your gross pay will be reduced by the amount of your contributions. Your contributions are deducted from your pay before federal and state taxes are withheld. As a result, your taxable income — the amount on which you pay taxes — is reduced, saving you tax dollars. Your actual tax savings will depend on your income level, exemptions, marital status, deductions, and the current tax rates.

You can contribute between 1 percent and 75 percent of your eligible compensation each period, in whole percentage increments. However, the maximum amount you can contribute to your plan account each year

RETIREMENT PROGRAMS

cannot exceed the maximum contribution dollar limit allowed by the Internal Revenue Code (IRC) — which is \$19,500 in 2020.

Unless you elect otherwise, your contribution rate will continue from year to year or until you reach a legal limit.

Your total contributions will be monitored on an ongoing basis and reviewed at the end of the year. If you exceed your total contribution limit, you will be notified and refunded any excess contributions. For the most up-to-date IRS limits, visit [irs.gov](https://www.irs.gov) and search for “contribution limits.”

Roth After-Tax Employee Contributions

The Roth after-tax feature allows you to make after-tax employee contributions to your plan. Any after-tax Roth contributions you make — along with any earnings on those contributions — may be withdrawn tax-free if:

- it has been at least five years since your first after-tax contribution or in-plan conversion, whichever is earlier; and
- you are at least age 59½ at the time you make a withdrawal, or
- you are totally and permanently disabled, or you die

Please note: Roth after-tax contributions apply toward the annual contribution limits.

The five-year period begins on January 1 of the year you first make a Roth after-tax contribution to the plan. It ends when five consecutive years have passed. In the event of your death, the five-year period carries over to your beneficiary. To learn more about Roth after-tax contributions, sign on to vanguard.com/rothfeature or call Vanguard at **800-523-1188**, Monday through Friday from 5:30 a.m. to 6 p.m. Pacific time.

Roth In-Plan Conversions

Roth in-plan conversions allow you to convert your current pre-tax retirement savings plan account (or a portion of your account) to a Roth after-tax account within the plan. If you elect a Roth in-plan conversion, the pre-tax amount that is converted to Roth becomes taxable income in the year of conversion. In some instances, this could move you to a higher tax rate and/or may cause other adverse tax consequences.

You should consider the following before electing an in-plan conversion:

- There is no tax withholding from your plan for the conversion, so you must pay those taxes from another source
- You will pay taxes on the amount of a Roth in-plan conversion for the year of conversion
- You should consider that state and local income taxes may apply in addition to federal taxes
- You cannot reverse a Roth in-plan conversion once it is made

Any Roth in-plan conversion amount — along with any earnings on the converted amount — can be withdrawn tax-free if you are at least age 59½ and it has been at least five years since the conversion. Each Roth in-plan conversion is subject to a separate five-year period. If you withdraw Roth in-plan conversion assets within five years of the conversion, you will owe a 10 percent federal penalty tax on the portion of the withdrawal that represents converted assets, unless an exception applies. Early distribution exceptions include:

- Direct rollover to a Roth Individual Retirement Account (IRA) or another qualified plan that accepts Roth rollovers
- Severance from employment at age 55 or later
- You are age 59½ or older

For more information about Roth in-plan conversions, sign on to vanguard.com/inplanconversion or call Vanguard at **800-523-1188**, Monday through Friday from 5:30 a.m. to 6 p.m. Pacific time.

RETIREMENT PROGRAMS

If You Are Age 50 or Older

If you are age 50 or older, or if you will reach age 50 by December 31 of a given year, you are eligible to make an additional pre-tax catch-up contribution to your plan for that year and in subsequent years. The maximum allowable catch-up contribution in 2020 is \$6,500. Your annual contribution limit and catch-up contribution limit may change from year to year.

You are eligible to make catch-up contributions only after you have reached your applicable annual contribution limit. The following chart outlines the annual contribution limit in 2020:

Pre-Tax Contribution Limit	Catch-Up Contribution Limit	Combined Contribution Limit
\$19,500	\$6,500	\$26,000

If you wish to make catch-up contributions, you should review your current deferral rate to determine if you need to increase it to take advantage of the combined contribution limit.

If you have any questions about the catch-up contributions, contact Vanguard, our third-party administrator, at **800-523-1188**. For the most up-to-date IRS limits, visit [irs.gov](https://www.irs.gov) and search for “contribution limits.”

Rollover Contributions

You may consolidate your retirement savings by rolling over pre-tax or after-tax contributions from qualifying IRAs and vested balances from 403(b) or 401(k) plans that you have with previous employers into your plan account. You must complete a rollover contribution form and submit it to Vanguard. More information is available online at www.vanguard.com or by calling Vanguard’s VOICE network at **800-523-1188**.

Employer Contributions

After two years of service, your employer will begin to make contributions to your account. These contributions will equal 2 percent of your annual salary, up to the Social Security wage base, and 5 percent thereafter.

Maximum Compensation Limit

The maximum compensation limit is the annual eligible pay under the Internal Revenue Code (IRC) that may be considered for benefit purposes. The maximum compensation limit for 2020 is \$285,000. This amount may be indexed periodically for cost-of-living increases. Employer contributions to your account will only be calculated on pay up to the maximum compensation limit. In addition, your annual maximum contribution may be limited by the IRC. For the most up-to-date IRS limits, visit [irs.gov](https://www.irs.gov) and search for “contribution limits.”

Annual Addition Limit

The maximum amount you and your employer can contribute cannot exceed the annual addition limit which is the least of the following:

- The maximum limit allowed by the Internal Revenue Code (IRC) — which is \$57,000 in 2020
- 100 percent of your annual compensation

Annual addition limits are calculated and monitored throughout the year. Your employee and employer contributions automatically stop when you reach your contribution limit. If you reach the limit, Vanguard will automatically restart your contribution the first pay period of the following year. For the most up-to-date IRS limits, visit [irs.gov](https://www.irs.gov) and search for “contribution limits.”

Non-Discrimination Test

The benefits you may receive from the defined contribution plan may be subject to a federally required discrimination test. This complex test compares the benefits of the “highly compensated” to the benefits of the “non-highly compensated” participants under all applicable plans provided by Kaiser Permanente and may require a reduction in benefits for the “highly compensated” participants.

Because of this test, if you are highly compensated (as defined by statute), the amount of your contributions may be reduced below the annual maximums to comply with the rules. You will be notified during the year if this reduction applies to you.

Vesting

Vesting refers to your entitlement to a benefit. Once you are vested, you are entitled to a distribution of your account when you leave Kaiser Permanente.

Employee Contributions

You are immediately 100 percent vested in your pre-tax and Roth after-tax employee contributions to your plan account. This means that you are entitled to the total value of your contributions and any investment earnings in your account when you leave Kaiser Permanente.

Employer Contributions

You are fully vested in the employer contribution account portion of the plan.

Choosing Your Beneficiary

When you become a participant, you should name a beneficiary to receive payment of your account if you die. Under the plan your spouse is legally entitled to 50 percent of your account upon your death, unless certain requirements are satisfied. If you are married, age 35 or older, and you want someone other than your spouse to receive more than 50 percent of your account, your beneficiary designation must be accompanied by a written, notarized statement of your spouse’s consent to be valid. If you are married and younger than age 35, you may not designate anyone other than your spouse to receive more than 50 percent of the value of your account, regardless of whether or not your spouse agrees to the designation. You may change your designated beneficiary at any time, except as described for your spouse.

Please see the “If You Die” section for more information.

Domestic Partners and Civil Union Partners

Although Kaiser Permanente recognizes domestic partnerships and civil unions, the federal government, which regulates many of our benefit plans, does not. Thus, wherever the terms “married” and “spouse” are used in this SPD, they mean a couple that has entered into a legal marriage. Civil union partners are eligible for the same benefits as domestic partners and are subject to the same restrictions that apply to domestic partners. Therefore, all references in this SPD to domestic partners and domestic partnerships also apply to civil union partners.

Choosing Your Investments

You can invest your account among a diversified lineup of investment options. In addition, you are eligible to invest your account through the Vanguard Brokerage Option. You can invest up to 50 percent of your fully vested account in the Vanguard Brokerage Option. Investment funds are reviewed by the Investment Committee on an ongoing basis, and the actual funds offered through the plan are subject to change. A complete list of funds and more information about the Vanguard Brokerage Option is available online at www.vanguard.com or by calling

RETIREMENT PROGRAMS

Vanguard's VOICE network at **800-523-1188**. You may also obtain information and make changes to your account on your mobile device. Go to vanguard.com/bemobile to download the Vanguard app so you can access your account on the go.

Upon becoming a participant, any contributions to your account will be invested in the Qualified Default Investment Alternative (QDIA) until you select an investment option. The QDIA is the KP Retirement Path Fund with the target date closest to the year in which you will reach age 65. The KP Retirement Path Funds are invested in several broadly diversified funds and are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would attain age 65. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. Contact Vanguard to learn about your QDIA fund.

The plan is intended to satisfy the requirements of Section 404(c) of the Employee Retirement Income Security Act (ERISA) and Department of Labor Regulation Section 2550.404c-1. In general, this means that you are solely responsible for any investment losses caused by your investment decisions. Kaiser Permanente, its directors, officers, employees, subsidiaries, plan fiduciaries, and the trustee do not guarantee or insure the performance of any of the investment funds offered by the plan, and will not be liable for those losses.

Since you alone will be responsible for the losses or gains that result from your investment decisions, it is very important that you carefully consider the investment options available to you.

You should note that in the event that a proxy voting decision is required regarding shares of the investment funds, the investment fund shares will be voted on by the fiduciary for the plan in accordance with the investment guidelines for the plan.

The plan administrator is the plan fiduciary responsible for providing participants and beneficiaries with the information necessary for making informed decisions under the plan. To request additional information from the plan administrator, please see the contact information provided in this *Summary Plan Description*. In addition, the Plan provides a variety of tools and services available to help you make your investment decisions, like the Vanguard Managed Account Program (VMAP) and Personal Online Advisor.

Changing Your Investments

You can change the investment of your account on Vanguard's website, by calling Vanguard's VOICE network, or on your mobile device using the Vanguard app. You can redirect all future contributions to new investment options (a contribution allocation change) as well as reinvest your balance — including your past contributions — among options (an exchange).

Receiving Information About Your Investments

You may obtain information and make changes to your account by signing on to Vanguard's website, by calling Vanguard's VOICE network, or on your mobile device using the Vanguard app. You may monitor the activity in your plan accounts as well as initiate transactions. You may also obtain your account balance, confirm your investment allocations for future contributions, or request a transaction. Updated information about account transactions is available at approximately 8 a.m. Eastern time on the day after the transaction is processed.

Borrowing From Your Account

If you have at least \$2,000 in your plan account as of your loan application date, you can borrow up to 50 percent of your vested account balance or \$50,000, whichever is less, in any 12-month period. At no time can you borrow more than \$50,000 from your combined defined contribution plans, if you participate in more than one plan. The minimum loan amount is \$1,000. Only one loan per plan is permitted at a time.

You pay the principal and interest back to your own account through regular payroll deductions. The interest rate applied to loans is the prime rate quoted by Reuters on the first business day of the month, plus 1 percent.

RETIREMENT PROGRAMS

As described below, you can borrow on a short-term or long-term basis:

- If you borrow on a short-term basis, you must repay the loan within 12 to 60 months from the loan issue date.
- If you borrow on a long-term basis, you must repay the loan within 61 to 180 months. Long-term loans are available only when you are purchasing your primary residence.

There is a \$50 loan application fee applied to each loan.

Your loan repayments are made on an after-tax basis. You must repay the entire loan before you can borrow from your account again or if your employment ends.

Your loan is not subject to taxes or penalties unless the loan defaults. A loan defaults if it is not repaid on a timely basis or if it is not repaid in full when your employment ends.

You can find out how much you can borrow from your plan account or calculate different loan repayment amounts and schedules by logging on to www.vanguard.com or by calling VOICE to speak to a Vanguard Participant Services associate.

If you are married, federal law requires that your spouse consent to all loans. As a result, your application for a loan must be accompanied by a written, notarized statement of your spouse's consent.

If You Go on an Unpaid Leave of Absence

If you go on an unpaid leave of absence, payroll deductions for your plan loan automatically stop. You have the option to make manual payments directly to Vanguard, or to suspend your loan payments for up to 12 months or when you return from your leave, whichever is earlier. However, the loan period does not increase, so you must make up any missed payments by the original due date for the loan.

When you return from an unpaid leave of absence your loan payments will automatically restart. Once you return to work, you will have the option to either pay all missed payments in a lump sum, or you may reamortize the loan. If you decide to reamortize the loan, your loan payments are recalculated at a higher payroll deduction amount so that the loan is paid by the end of the original agreed term of the loan.

If you are on an unpaid leave of absence for more than 12 months, and you do not arrange to make up missed payments on a manual basis, the balance owing on your loan is deemed to be distributed to you. The distribution is considered taxable income in the year you receive it, and you may also be subject to tax penalties, depending on your age and employment status. Special rules apply if you are on a military leave of absence.

If You Transfer to Another Employee Group or Terminate Employment

If you transfer to another employee group or terminate employment before your loan is repaid, please contact Vanguard in advance (if possible) to determine how this will affect your loan.

When You Can Receive a Distribution

Normally, you are entitled to receive your plan account balance when your employment with Kaiser Permanente ends. You can defer receiving payment until April 1 of the year following your termination or the year you reach 72, whichever is later, if you have more than \$5,000 in your account.

Please note: If you have a Roth account, you can avoid IRS-required age 72 minimum distributions on your Roth after-tax contributions by rolling them over to a Roth IRA account after you terminate employment and before you reach age 72. You may need to wait five years after the rollover to take a tax-free distribution of earnings from your Roth IRA. However, your beneficiaries will be required to take minimum distributions after your death. For more information on Roth IRAs, sign on to vanguard.com/ira.

When Vanguard receives notice of your termination date, you will receive account distribution information and forms. You will receive payment as soon as administratively possible, once Vanguard receives your forms.

RETIREMENT PROGRAMS

If you plan to re-invest your distribution or roll over your distribution into another employer's qualified plan or an IRA, you should compare the investment options and plan administrative and investment fees for both your current plan as well as the new plan or IRA to determine your best financial option.

You may not take a distribution while employed by Kaiser Permanente, except as noted below. Thus, if you terminate from one Kaiser Permanente Entity and transfer to or are re-employed by another Kaiser Permanente Entity, you may not take a distribution from this plan during your employment with your new Entity.

In-Service Withdrawal

Age 59½ Withdrawal

If you are at least 59½ and still employed at Kaiser Permanente, you can withdraw your pre-tax and/or Roth after-tax employee contributions, rollover contributions, and applicable investment earnings from your plan account.

Hardship Withdrawal

Based on federal requirements, while you are employed at Kaiser Permanente, you can withdraw pre-tax employee contributions from the plan before you reach age 59½ only in case of financial hardship. Investment earnings, employer contributions, and rollover contributions from another retirement plan are not eligible to be withdrawn for financial hardship.

Financial hardship includes money needed for the following:

- College tuition for yourself, your spouse or domestic partner, or your dependents
- Medical expenses for yourself, your spouse or domestic partner, or your dependents
- Purchasing your primary residence or avoiding eviction from or foreclosure on your home
- Certain expenses relating to the repair of damage to your principal residence that qualifies as a casualty deduction
- Payments for burial or funeral expenses for your deceased parent, spouse, domestic partner, or dependent
- Money needed for specified expenses and losses you incur on account of a disaster declared by the Federal Emergency Management Agency (FEMA)

For a complete list of hardship circumstances, contact Vanguard at **800-523-1188**.

Please note: Domestic partners and dependents must satisfy the requirements of the plan before a distribution can be taken on their behalf.

To qualify for a financial hardship withdrawal, it must be clear that you cannot obtain the money you need from any other source, such as an eligible loan from your retirement account.

You must complete a hardship withdrawal application. If your application is approved, you will receive your withdrawal as soon as administratively possible. It is taxable as ordinary income, and you may also owe federal and state tax penalties for early withdrawal.

If you are married, federal law requires that your spouse consent to all withdrawals. As a result, your application for a withdrawal must be accompanied by a written, notarized consent from your spouse.

Disability Withdrawal

In addition, you may receive a distribution from your vested account due to a disability, as defined under the plan, while you are employed. Generally, this requires that you are totally disabled.

How Benefits Are Paid

When you terminate or retire from Kaiser Permanente with a defined contribution account balance of \$5,000 or less, your account will be closed at the end of the quarter following the quarter in which you terminate, and the balance rolled into an individual retirement account in your name. However, before your account is closed, you have the option to request a full distribution of the remaining balance.

If the value of your account is more than \$5,000, you can elect a distribution of all or a portion of your account and you can elect the specific type of contributions within your account to be distributed. For example, you can elect to have your pre-tax contributions distributed, but not your Roth after-tax contributions. If you elect a partial distribution and your account is invested in multiple investments, your distribution will be withdrawn proportionally from all of your investments.

Please note: If you request a partial distribution, you must continue to maintain an account balance greater than \$5,000 when you retire or terminate your employment with Kaiser Permanente for your account to remain open.

You may elect to have your full or partial distribution paid in one of the following payment options:

- **Lump Sum:** The total value of your account is paid to you in a single payment.
- **Single Life Annuity:** The total value of your account is used to purchase a non-transferable single life annuity that provides monthly income to you for your lifetime only. This is the normal form of payment of your benefits if you are not married.
- **50 percent, 66^{2/3} percent, 75 percent, and 100 percent Joint and Survivor Annuity:** You may elect to have an adjusted benefit paid to you for the joint lives of you and another person (your Joint Annuitant). You may choose to receive an adjusted monthly income while you are both alive, and then 100 percent, 75 percent, 66^{2/3} percent, or 50 percent of that amount will be paid to the survivor after either of you dies. The amount of adjustment for a Joint and Survivor Annuity is based upon your age and the age of your Joint Annuitant when benefits begin. If your Joint Annuitant is not your spouse, an additional adjustment may be needed to meet the minimum distribution requirement. The 50 percent Joint and Survivor Annuity is the normal form of payment if you are married.
- **Installments:** The value of your account is paid to you in monthly, quarterly, or annual installments over a period of two to 25 years. In no event shall the payment extend beyond your life expectancy, nor shall any payment, except the last, be less than \$100. You continue to direct the investment of your account until the installment payments are completed. You may request a total or partial distribution of your remaining account at any time.

Your installment options include declining balance, fixed dollar, or fixed percentage payments. Declining balance payments allow you to take regular installments over a specific number of years, based on the remaining number of payments and your balance at the time of each payment. Fixed dollar payments allow you to specify the dollar amounts you would like to withdraw at intervals you choose (monthly, quarterly, annually). Fixed percentage payments allow you to specify the percentage of your balance you would like to withdraw at intervals you choose (monthly, quarterly, annually).

If you select an annuity option, you are responsible for arranging the purchase. Except for installment payments, once a distribution is made you cannot change your form of payment. Your distribution cannot be reversed back to the plan.

If no election is made and you are single, the normal form of payment is the Single Life Annuity. Your spouse is entitled by federal law to receive benefits in the form of a 50 percent Joint and Survivor Annuity, which is the normal form of payment if you are married. Therefore, you are legally required to obtain your spouse's consent to any other type of distribution before it can be paid to you. This consent must be in writing and notarized no more than 90 days before the benefits begin.

Required Distribution of Small Accounts

If, following the termination of your employment with Kaiser Permanente, the value of your account is \$5,000 or less and you do not request distribution of your benefits, your benefit will be rolled over into an Individual Retirement Account (IRA) in your name. This automatic distribution may take place as early as the end of the first quarter following your termination of employment with Kaiser Permanente. Vanguard will contact you if this applies to you. Once the IRA is established, you will receive additional information. If you participate in more than one defined contribution plan, your plan balances will not be aggregated for purposes of the \$5,000 threshold.

If You Die

Here is what happens if you die before you commence your vested benefits from the plan or if you have a vested benefit remaining in your account:

- If you have a valid beneficiary designation on file, payment will be made to your beneficiary (or beneficiaries).
- If you die and have Roth after-tax contributions in your plan, the five-year period carries over to your beneficiary. Once the five-year period is satisfied, distributions of your account, including any earnings, to your beneficiary are tax-free.
- If you do not have a valid designated beneficiary on file at the time of your death or if your designated beneficiary dies and you have not named another beneficiary before your death, payment of your account will be made in the following order:
 - To your surviving legal spouse
 - If none, to your surviving children (natural or adopted) on an equal share basis
 - If none, to your surviving parents on an equal share basis
 - If none, then to your estate

If the remaining balance is more than \$5,000, your beneficiary may elect any form of payment and may defer receiving payment until April 1 of the year following the year in which you would have reached age 72. Your beneficiary may elect a tax-free rollover to an IRA.

Tax Considerations

Your plan has been designed to provide you with significant tax advantages.

Pre-tax contributions

In general, as long as your pre-tax contributions remain in your plan, you are not required to pay taxes on your contributions or earnings. When you receive a distribution from your account balance, however, any amount you receive will be considered taxable income for the year in which you receive it. In some cases, favorable tax treatment may be available.

The federal government also requires that 20 percent of the taxable portion of most distributions be automatically withheld unless you directly transfer your distribution to a tax-deferred Individual Retirement Account (IRA), to another Kaiser Permanente-sponsored defined contribution plan, or another employer's qualified plan.

If you are under age 55 when you terminate and you receive a distribution before age 59½, the taxable portion may be subject to significant tax penalties, unless you roll your distribution over to an IRA or another qualified plan.

RETIREMENT PROGRAMS

If you turn age 55 or older in the year you terminate, any subsequent distribution you take in that year or later is exempt from the penalty tax.

Benefit payments that are part of a series of payments over a lifetime are not eligible to be rolled over. Because the tax laws regarding plan distributions are complicated, you may want to consult a tax advisor before you choose a distribution from the plan.

Roth after-tax contributions

When you take a distribution from your Roth after-tax account, your contributions and earnings will be tax-free if you are at least age 59½ and made your first Roth after-tax contribution to the plan at least five years earlier.

If you receive a distribution of your Roth after-tax account before age 59½ or less than five years after your first Roth after-tax contribution, then the special Roth rules will not apply and the earnings you receive will be subject to ordinary income tax. In addition, you will be subject to the 10 percent federal penalty tax unless an early distribution exception applies. Early distribution exceptions include:

- Direct rollover to a Roth Individual Retirement Account (IRA) or another qualified plan that accepts Roth rollovers
- Severance from employment at age 55 or later
- You are age 59½ or older

Special rules apply for Roth in-plan conversions. For more information, refer to the “Roth In-Plan Conversions” section.

Rollovers to Another Plan or Tax-Deferred IRA

Taxable distributions from your plan may be rolled over into another employer’s qualified plan or a tax-deferred IRA. If an eligible distribution is rolled over, income taxes will be deferred until you later withdraw the funds. Remember that you may leave your account in your current plan until you are required to take a minimum distribution (see “Minimum Distribution Requirement”). Before choosing to roll over your distributions into another employer’s qualified plan or an IRA, you should compare the investment options and plan administrative and investment fees for both your current plan as well as the new plan or IRA to determine your best financial option.

Please note: Hardship withdrawals may not be rolled over to another employer’s qualified plan or to an IRA.

Non-Spouse Beneficiary Rollovers

Non-spouse beneficiaries, such as domestic partners, children, parents and siblings may elect to roll over eligible survivor benefit distributions from the plan to an “inherited” IRA that is set up specifically to receive such contributions.

Rollovers to a Roth IRA

You, your spouse, and non-spouse beneficiaries may roll over qualified amounts of plan distributions directly into a Roth IRA. Income taxes on the taxable portion of your distribution will not be deferred if you elect to roll over to a Roth IRA. Because tax laws regarding rollovers to a Roth IRA are complex, you may want to consult a tax advisor before you elect any distribution from the plan.

Minimum Distribution Requirement

You will be required by law to take a minimum distribution of your account by April 1 of the calendar year following the year in which you reach age 72 or retire, whichever is later. All of the plan’s forms of payment meet the minimum distribution requirement. Minimum distributions are not eligible to be rolled over into an IRA or

another tax-qualified retirement plan. If you do not make a timely election, you will be paid in the normal form of payment.

Assignment of Benefits

Generally, your benefits under the plan cannot be assigned, given away, transferred, or pledged in any way. However, there are some exceptions, such as a Qualified Domestic Relations Order (QDRO). For details of this provision, see the **Legal and Administrative Information** section.

Sick Leave Health Reimbursement Account

When you terminate employment or retire from Kaiser Permanente, you may be eligible for the Sick Leave Health Reimbursement Account (HRA). The Sick Leave HRA allows you and your eligible dependents to pay for out-of-pocket qualified medical, dental, vision, and hearing care expenses on a tax-free basis.

Who Is Eligible

You are eligible for the Sick Leave HRA if you terminate employment with Kaiser Permanente on or after January 1, 2020, and you meet all of the following requirements:

- You are at least age 55 when you terminate employment with Kaiser Permanente.
- You have 15 or more years of service as defined by the Kaiser Permanente-sponsored pension plan — even if you do not participate in the plan — when you terminate employment with Kaiser Permanente.
- You are eligible for Kaiser Permanente medical coverage on your last day of employment (you do not need to be enrolled in the plan). If you are on an approved unpaid leave of absence at the time of your termination of employment, you must be eligible for Kaiser Permanente medical coverage on the last day prior to the start of your unpaid leave of absence.

Eligible Dependents

For purposes of the Sick Leave HRA your eligible dependent is any individual who is your dependent as defined in the Internal Revenue Code (IRC), and is eligible to be covered under a Kaiser Permanente medical plan at the time your employment ends. You may add eligible dependents or drop ineligible dependents after your employment ends through the Kaiser Permanente Retirement Center (KPRC), the third-party administrator of the Sick Leave HRA plan. Please note that the definition of dependent for the Sick Leave HRA may differ from what is used for your medical and dental coverage, or when determining your personal income taxes.

The definition of eligible dependents is described below:

- Your legal spouse, unless you are divorced, legally separated, or your marriage was annulled. Your spouse must be someone to whom you are legally married under federal law.
- Your domestic partner and his or her children under age 26 are considered eligible dependents for this plan only if they qualify as dependents on your federal income tax return. You may not use your Sick Leave HRA to pay expenses for the child of your domestic partner if your domestic partner or the child's other parent claims the child as a dependent on his or her tax return.
- Your children under age 26, including natural, step-children, legally adopted children, children placed with you for legal adoption, a child for whom you have been appointed legal guardian, and children who are covered by a Qualified Medical Child Support Order (QMCSO). Coverage may be extended for children who are incapable of self-support due to a mental or physical disability that begins before they reach age 26.

You may want to contact your tax advisor if you have questions about an individual's qualification as your dependent.

Amount Available Through Your Sick Leave HRA

Kaiser Permanente Contributions

Upon termination, all of your unused Banked Sick Leave hours accrued in 2006 and thereafter are converted at 80 percent of value and are available through your Sick Leave HRA. Your straight-time hourly wage rate is used for the calculations.

A minimum of \$100 is required to establish an account for you. There is no maximum balance. If your sick leave conversion value to the Sick Leave HRA at termination of employment is less than \$100, Kaiser Permanente will not establish an account for you. In addition, sick leave hours will be forfeited, and there will be no cash-out.

Only Kaiser Permanente can make contributions to your Sick Leave HRA. You may not make contributions to your Sick Leave HRA.

When You Become a Participant

When you become eligible for the Sick Leave HRA, a notional account — which is an account where funds are made available only when you present a reimbursement claim — will be established for you automatically. You will receive a welcome letter from the Kaiser Permanente Retirement Center (KPRC) with detailed information about the plan.

You do not need to take any action to enroll in the Sick Leave HRA. You will automatically become a participant in the Sick Leave HRA on the first of the month following the date of your employment termination.

How to File a Claim

The Sick Leave HRA is a special account from which you will be reimbursed for certain eligible expenses until the amount made available to you upon termination of employment is gone. When you have eligible expenses, you submit a claim for reimbursement to the Kaiser Permanente Retirement Center (KPRC). The claim must be submitted within 12 months of the date you incur the expense. In order for expenses to be eligible for reimbursement, you must incur them while you are actively participating in the Sick Leave HRA.

You can obtain a claim form for reimbursement by visiting the KPRC website at www.myplansconnect.com/kp and clicking on the **Reimbursement Center** link. You can also call the KPRC.

For more information about how to file a claim for reimbursement from the Sick Leave HRA, and how to appeal a denied claim, refer to the **Disputes, Claims, and Appeals** section.

Using Your HRA Debit Card

You will receive an HRA Debit Card that you can use to pay for eligible Sick Leave HRA expenses such as medical copays and prescriptions. The card works like a debit card. It is preloaded with your Sick Leave HRA balance. The HRA Debit card is regulated by IRS rules, and, in some cases, you may be asked to provide the KPRC with documentation to verify that the item or service purchased was an eligible expense. You can mail copies of your documentation to:

KPRC
PO Box 9923
Providence, RI 02940-4023

If you have an eligible non-tax-dependent domestic partner, you will not receive the HRA Debit Card due to certain tax rules, but you may still submit your eligible expenses for reimbursement by filing a claim. For information on how to file a claim, please refer to the **Disputes, Claims, and Appeals** section. For additional information on the HRA Debit Card, please contact the KPRC.

Eligible Expenses

You may use your Sick Leave HRA to be reimbursed for the following eligible expenses. This is a sample list only. If a particular service is covered by your Kaiser Permanente medical plan, you may still submit your copayments to the Sick Leave HRA for reimbursement. If you use your Sick Leave HRA to pay for eligible expenses, you cannot take a tax deduction on your income tax return for the same expense.

Please note: You may be reimbursed for medical premiums when they are paid to Kaiser Permanente for a Kaiser Permanente-sponsored medical plan only, such as Kaiser Foundation Health Plan or Kaiser Permanente Senior Advantage. Premiums you pay for a non-Kaiser Permanente medical plan are not reimbursable through the Sick Leave HRA, unless you live in an area where a Kaiser Permanente medical plan is not available.

Eligible expenses include:

- Acupuncture
- Alcoholism treatment
- Ambulance service
- Automobile modifications for disabled
- Body scans
- Chiropractic care
- Contact lenses, contact lens solutions, and eyeglasses
- Dental insurance premiums and/or copayments
- Dental treatment, implants, dentures and adhesives (excludes bleaching or whitening)
- Eye surgery, radial keratotomy, LASIK, and vision correction
- Hearing exams, hearing aids and hearing-impaired equipment
- Home health care
- Hospital services, inpatient care (includes meals but excludes phone and TV)
- Insulin and glucose monitoring kits and supplies
- Lab and X-ray fees that are part of medical care
- Long-term care insurance premiums for medical care
- Medical and nursing services, treatment in nursing home
- Medical insurance copayments
- Medical insurance premiums paid for a Kaiser Permanente medical plan only
- Medical records charges
- Medical supplies and equipment, including walkers, wheelchairs, and upkeep costs
- Medicare premiums
- Menstrual care products
- Optometric and ophthalmologist fees
- Orthotics

RETIREMENT PROGRAMS

- Over-the-counter drugs or medications, including but not limited to the following: cold and flu medicine; cough suppressants, allergy, and sinus medicine; eye drops; pain relievers; toothache remedies; and topical products (e.g., Bengay, Neosporin)
- Oxygen and oxygen equipment
- Physical therapy
- Premiums paid under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA)
- Prescription eyeglasses, sunglasses, and reading glasses (excluding sunglass clips)
- Prescription medicine and drugs that are legal in the United States
- Surgery (medically necessary and legal)
- Transportation expenses for person receiving medical care
- Weight-loss programs (must be prescribed by a physician to treat a specific medical condition)

Expenses Not Covered

The following are some of the expenses not eligible for reimbursement through the Sick Leave HRA.

- Babysitting expenses due to doctor visits
- Baldness treatments or hair transplants
- Cosmetic surgery, procedures, services, and products (non-medically necessary)
- Dental veneers or bonding (non-medically necessary)
- Dietary, nutritional, and herbal supplements used to maintain general health
- Diet foods
- Electrolysis
- Exercise equipment or programs to promote general health
- Family and marriage counseling
- Funeral services
- Marijuana or other controlled substances (even for medical purposes)
- Medical insurance premiums paid for a non-Kaiser Permanente medical plan. However, if a Kaiser Permanente medical plan is not available in your area, your medical plan premiums may be reimbursable.
- Recreational lessons, such as swimming or dancing
- Vacation expenses (even if recommended by a doctor)
- Varicose vein cosmetic procedure

Please note: If you are reimbursed for eligible expenses under the Sick Leave HRA, you cannot be reimbursed for the same expenses under the Retiree Medical HRA.

Additional restrictions may apply because an HRA may only reimburse federally approved HRA eligible expenses. For a full list of Sick Leave HRA exclusions, contact the Kaiser Permanente Retirement Center (KPRC) at **866-627-2826** or click the **Reimbursement Center** link at www.myplansconnect.com/kp.

When Your Account Closes

Your Sick Leave HRA will be closed and benefits terminated when any of the following conditions are met:

- Your account balance reaches zero (\$0), as indicated on your quarterly statement from the Kaiser Permanente Retirement Center (KPRC).
- Your account is abandoned, meaning the plan administrator has not been able to make contact with you during a five-year plan year period at your last known address, and no distributions were made during the immediate five plan years. (A plan year is January 1–December 31.) A participant's account is not considered abandoned during periods of Kaiser Permanente re-employment.
- Upon your death, if you have no surviving eligible dependents.
- Upon the death of your surviving eligible dependents.
- During the termination or retirement process, it is determined that you are not eligible for Sick Leave HRA.

When you exhaust the funds in your Sick Leave HRA and you do not have any additional hours that can be converted to the Sick Leave HRA, your account will reach a zero balance and be closed.

If You Return to Work

If you return to work at Kaiser Permanente in any capacity and for any entity (Kaiser Foundation Health Plan, Inc., Kaiser Foundation Hospitals, or the Permanente Medical Groups), your Sick Leave HRA will be suspended and unavailable to you and your eligible dependents.

Suspension begins on the first of the month following your rehire date. Your account will remain suspended until you terminate or retire again. Remember, eligible claims must be incurred while your account is active. Claims incurred while your Sick Leave HRA is suspended will not be reimbursed.

If You Die

Upon your death, your surviving eligible dependents may continue to be reimbursed for eligible expenses from your Sick Leave HRA if there is any amount still available.

Affordable Care Act Rules

Special rules under the Affordable Care Act (ACA) provide that coverage under a standalone HRA is considered minimum essential coverage. If you have minimum essential coverage you may not be eligible to receive a subsidy through the ACA Marketplace until the amount available through your HRA is gone.

Traditional Retiree Medical Benefits

Kaiser Permanente offers retiree medical benefits to employees who meet certain age and years of service requirements as active employees and who meet other eligibility requirements as described below.

Benefits Determined by Grandfathered Status

If you are a Grandfathered employee (as defined below) and you meet the eligibility requirements for retiree medical benefits at the time you terminate employment, you will be offered the traditional retiree medical benefit described below.

RETIREMENT PROGRAMS

If you are not a Grandfathered employee, but you meet the eligibility requirements for retiree medical benefits at the time you terminate employment, you will be offered the Modified Retiree Medical Benefit as described in the "Modified Retiree Medical Benefit" section which follows.

Grandfathered Employees

If you were hired before February 1, 1986, you are considered a Grandfathered employee, and your eligibility and benefits may differ. Please refer to the "Grandfathered Employees" paragraphs in the sections below, where applicable, for information on how your benefits may differ.

Who Is Eligible

If you were hired before February 1, 1986: You must be age 55 or older and have 15 Years of Service (or, if you retire under the Disability Retirement option, you must have 15 or more Years of Service). Your Kaiser Permanente retiree medical coverage includes vision benefits.

If you were hired on or after February 1, 1986: You must be age 55 or older and have 15 or more Years of Service (or, if you retire under the Disability Retirement option, you must have 15 or more Years of Service).

Please note: To be considered a Disability Retiree, you must be eligible for disability benefits under Title II of the Social Security Act, and the date of disability, as determined by the Social Security Administration, is on or before the date of your termination from Kaiser Permanente. Regardless of your hire date, if you are a Disability Retiree, you must have at least 15 years of service, as defined below.

Definition of a Year of Service for Traditional Retiree medical benefits

A Year of Service for retiree medical eligibility is any calendar year in which you are compensated for at least 1,000 hours of employment.

When Benefits Begin

Your retiree medical benefits begin at age 65, or when you become eligible for and enroll in Medicare, whichever is earlier.

If You Retire After Age 65

If you meet the eligibility requirements (see above), and you retire after age 65, you will be offered retiree medical benefits effective the first day of the month following your retirement date.

Grandfathered Employees

If you are a Grandfathered employee, you will be offered retiree medical benefits effective the first day of the month following your retirement date. Until you reach Medicare eligibility, you will be offered coverage equivalent to the KFHP Mid plan offered to active employees in effect when you receive services. When you become eligible for and enroll in Medicare, you will be offered coverage coordinated with Medicare.

Your Retiree Medical Coverage

You will receive Medicare-coordinated coverage equivalent to the KFHP Mid plan offered to active employees in effect at the time you commence your retiree medical benefits.

You may also enroll your eligible dependents.

Your Costs

Kaiser Permanente pays the cost of your retiree medical benefit premiums. You share the costs for medical coverage through copayments for certain services.

If you choose to extend retiree medical benefits to your domestic partner and his or her eligible dependents, the benefits provided may result in taxable income to you. Refer to the **Enrolling in Benefits** section for a description of domestic partner benefits.

How to Enroll

You and your eligible spouse or domestic partner must enroll according to plan rules in order to receive retiree medical benefits.

To begin your retiree medical benefits enrollment process, contact the KPRC at least 90 days prior to your eligibility. They will also attempt to contact you at your last known address. It is important to keep your address current with the KPRC so that they can contact you when you are eligible to commence benefits and for you to receive any applicable benefit updates.

Ninety days before you and any eligible dependents become eligible for Medicare (typically at age 65), please follow these steps. You and your Medicare-eligible dependents must complete all four steps to enroll in retiree medical benefits:

1. Enroll in Medicare Parts A and B by contacting the Social Security Administration. Visit **www.medicare.gov**.
2. Enroll in a retiree medical plan through the KPRC at **www.myplansconnect.com/kp**.
3. After you complete Step 2, the KPRC will send you a *National Group Election Form* with your Confirmation Statement to complete and return. Be sure to follow the instructions on the form. The *National Group Election Form* is also available on the "FORMS & DOCUMENTS" tab at **www.myplansconnect.com/kp**.
4. Submit the *National Group Election Form* to the address listed on the form at least a week after you have enrolled in the medical plan (see Step 2). Early submission of your form may result in your enrollment into an individual plan and not the Kaiser Permanente retiree medical plan for which you are eligible.

Once you've done so, the KPRC will provide you with additional instructions on how to commence your benefits.

Medicare Assignment and Reimbursements

Once you become eligible for Medicare, your retiree coverage will be integrated with Medicare. You and your spouse or domestic partner, when eligible, must enroll in all applicable parts of Medicare (including Parts A and B), and enroll in Kaiser Permanente Senior Advantage. If you do not enroll in Medicare and sign over your Medicare by enrolling in the Kaiser Permanente Senior Advantage group plan, your retiree medical benefits will be terminated. If you move to an area where there is no Kaiser Permanente Senior Advantage plan available, please contact the KPRC.

When you enroll in the Kaiser Permanente Senior Advantage plan, you are agreeing to assign your Medicare Part D coverage to Kaiser Permanente Senior Advantage group plan; a specific assignment will not be required by you. If you assign Part D coverage to another provider, Medicare will notify Kaiser Permanente and your retiree medical coverage may be terminated.

Important: If you live in a Kaiser Permanente Senior Advantage Service Area, you must enroll in a Kaiser Permanente Senior Advantage group plan in order to receive employer-provided coverage.

Medicare Part D Surcharge Reimbursements

If you are required to pay the Medicare Part D Income-Related Monthly Adjustment Amount (IRMAA) surcharge, you may be reimbursed for some or all of the IRMAA for a maximum of two years. You must maintain Medicare Part D coverage in order to continue retiree coverage. The KPRC will send you a letter informing you of the Medicare Part D reimbursement process and you will need to return documentation to the KPRC within 90 days of the date stated on the letter.

To be eligible for reimbursement, you must have had eligible annual earnings above \$85,000 from Kaiser Permanente (as indicated in Box 1 on your Form W-2) in one of the last two years before your retirement. The reimbursement amount is only for any Part D IRMAA you pay as a retiree. It does not include any Part D IRMAA payable on coverage for any of your dependents. In addition, if you had any other earnings outside of Kaiser Permanente, that amount will not be taken into consideration when determining the monthly IRMAA reimbursement for which you are eligible. Consequently, the Medicare Part D IRMAA reimbursement you receive from Kaiser Permanente may be less than what you are required to pay. For additional details about the Medicare Part D IRMAA reimbursement benefit, please contact the KPRC.

If You Move Outside Your Home Region

If you move outside of your home region as a retiree, the medical benefits available to you may differ depending on where you move. Your home region is defined as the Kaiser Permanente region from which you retired and became eligible for retiree medical benefits. It is important for you to contact the KPRC at least two months before your move to alert them of your new address, for information on the retiree medical coverage available to you in your new location, and to ensure that your new retiree medical benefits start on time.

If You Move to Another Kaiser Permanente Region

As a retiree from either the Northern California or Southern California region, your home region is defined as both Northern and Southern California Kaiser Permanente Service Areas. If you move from the Northern California Service Area to the Southern California Service Area, or vice versa, you will maintain the same retiree medical coverage and receive services as a part of the Intra-California Reciprocity Agreement. The service areas are determined by zip codes. Although the benefits you receive under Kaiser Permanente Senior Advantage will be similar, if you were enrolled in either Northern or Southern California and move to the other Service Area, you will need to submit an enrollment application for your coverage to continue. Please contact the KPRC for details.

If you move to another Kaiser Permanente region after retirement, you may enroll in the Out-of-Region (OOR) plan. For additional information and to enroll in coverage, please contact the KPRC.

Please note: The benefits you receive if you move to another region may be different than the benefits offered in your home region; however, you are still required to assign your Medicare benefits to Kaiser Permanente once you become eligible for Medicare.

If You Live Outside any Kaiser Permanente Medicare Service Area

If you move to a zip code outside of the Kaiser Permanente Medicare service area for longer than 90 days, you will not be eligible for the Kaiser Permanente Senior Advantage Plan.

Kaiser Permanente provides the Out-of-Area Plan (OOA) if you move to a location that is not part of any Kaiser Permanente Service Area. This may include geographical locations within the State of California that are not included in the Northern and Southern California Service Areas. Coverage is limited. For additional information, please contact the KPRC.

Retiree Medical Coverage for Survivors

After You Retire

In the event of your death during retirement, your spouse or domestic partner and eligible children may continue or begin benefits, based on the Years of Service requirements note below, based on when you would have been eligible. Survivor benefits will end if your spouse or domestic partner remarries or enters a new domestic partner relationship. Eligibility for your children will end at age 26. Please note that your disabled dependents age 26 or older will lose eligibility for benefits in the event of your death.

Before You Retire

If you die while actively employed, and after becoming eligible for retiree medical benefits, your spouse or domestic partner and eligible children may continue benefits (or begin benefits, based on when you would have been eligible). Survivor benefits will end if your spouse or domestic partner remarries or enters a new domestic partner relationship. Eligibility for your children will end at age 26. Please note that your disabled dependents age 26 or older will lose eligibility for benefits in the event of your death.

Dependents who lose eligibility either before or after you retire may continue coverage at their own expense under COBRA or purchase coverage through the Health Insurance Marketplace. Contact the KPRC or refer to the **Health Care** section for an explanation of COBRA.

When Benefits End

Your retiree medical benefits will end upon your death or if you fail to assign your Medicare benefits to Kaiser Permanente as required. For more information, refer to “Medicare Assignment.”

If your benefits end due to death, benefits may continue for your eligible dependents. Refer to “Retiree Medical Coverage for Survivors.”

If you change your status after retirement (e.g., legal separation, divorce, adoption, or domestic partnership) you must report your change in status to the KPRC within 31 days in order to have your level of benefits adjusted.

Rehired Retirees

If you are receiving retiree medical benefits from Kaiser Permanente and are rehired into a position that offers health and welfare benefits, you will be offered active medical benefits applicable to the employee group by which you are re-employed, and your retiree medical benefits will stop. Upon re-retirement, your retiree medical benefits will be the benefits applicable to the group you re-retire from on the date of your most recent separation from service.

If you are rehired into a position that does not offer health and welfare benefits, your retiree medical benefits may continue during your re-employment period, provided you continue to be in a position that does not offer any health and welfare benefits.

The Modified Retiree Medical Benefit

Kaiser Permanente offers retiree medical benefits to employees who meet certain age and years of service requirements as active employees and who meet other eligibility requirements as described below.

Benefits for Employees Who Retire on or After January 1, 2020

If you terminate or retire on or after January 1, 2020, and meet the eligibility requirements for retiree medical benefits, you will be offered the retiree medical benefits described in this section.

RETIREMENT PROGRAMS

Important Note: The new plan design will take effect in 2028 or when the net cost in either region exceeds the fixed dollar amount of \$279 in Southern California or \$573 in Northern California, whichever is later. You will be notified of the exact effective date in advance. **Until the new plan design takes effect, you will be offered the Traditional Retiree Medical benefit described in the above section.**

Grandfathered Employees

This section does not apply to Grandfathered employees, regardless of retirement date. Please refer to the **Retiree Medical Benefits** section above for the definition of a Grandfathered employee and information about your retiree medical benefits.

Who Is Eligible

You will be offered retiree medical benefits if you retire from Kaiser Permanente at age 55 (or later) with at least 15 Years of Service. You must also be eligible for medical benefits on your last day of employment. Please see below for the definition of a Year of Service. If you are a Disability Retiree, you must have at least 15 years of service, as defined below.

Please note: To be considered a Disability Retiree, you must be eligible for disability benefits under Title II of the Social Security Act, and the date of disability, as determined by the Social Security Administration, is on or before the date of your termination from Kaiser Permanente.

Definition of a Year of Service for Retiree Medical Benefits

A Year of Service for retiree medical eligibility and to determine the initial Retiree Medical Health Reimbursement Account (HRA) balance is any calendar year in which you are compensated for at least 1,000 Hours of Service from a Kaiser Permanente payroll. In general, any calendar year in which you are compensated for fewer than 1,000 Hours of Service will not count toward retiree medical eligibility or toward the Retiree Medical HRA formula. An Hour of Service is any hour for which you are compensated from a Kaiser Permanente payroll, including hours worked, paid vacation and sick time, and other paid leaves.

Please Note: If you transitioned from Maui Regional Health System (MRHS) to Maui Health System (MHS) on July 1, 2017, your prior service with MRHS will count toward the Years of Service requirements for Retiree Medical eligibility, but not toward the Retiree Medical HRA. You will need to provide sufficient evidence if you believe that your previous MRHS service is greater than what Kaiser Permanente shows.

When Benefits Begin

You will be offered retiree medical benefits when you turn age 65 or when you become eligible for and enroll in Medicare, whichever is earlier. Your benefits will begin after you enroll according to plan rules.

If You Retire After Age 65

If you meet the eligibility requirements (see above), and you retire after age 65, you will be offered retiree medical benefits effective the first day of the month following your retirement date.

How to Enroll

To begin retiree medical benefits, contact the KPRC at least 90 days prior to your eligibility date. The KPRC will also attempt to contact you at your last known address. It is important to keep your address current with the KPRC so that they can contact you when you are eligible to commence benefits.

RETIREMENT PROGRAMS

You must enroll according to plan rules in order to receive retiree medical benefits. The KPRC will provide you with instructions on how to commence your benefits. You will also receive information on the Retiree Medical HRA and the Retiree Medical Premium Subsidy. You must first:

- Sign up for Medicare Parts A and B by contacting the Social Security Administration at www.medicare.gov.
- Once you receive your Medicare claim number, please call the Kaiser Permanente Medicare Sales Service Center at **877-603-0086** to enroll in your retiree medical benefits. You must call this toll-free number to enroll; otherwise, your subsidy will not be applied.

Your Medicare-eligible spouse or domestic partner must follow the same steps to enroll in retiree medical benefits.

Please refer to "Medicare Assignment" for more information.

Dependent Coverage

Your dependents are subject to the same eligibility requirements as required for dependents of active employees.

Retiree medical benefits for your spouse or domestic partner and eligible children begin when your retiree medical benefits begin.

Eligible dependents **who do not qualify for Medicare** will be offered coverage under a plan similar to the KFHP Mid plan that is in effect for active employees at the time they receive services.

Coverage for your spouse or domestic partner stops when he or she becomes eligible for Medicare. Your spouse or domestic partner must enroll in the Kaiser Permanente Senior Advantage Plan, in accordance with plan rules, refer to the "How to Enroll" section. Once he or she becomes eligible for Medicare, and Kaiser Permanente will then provide a Retiree Medical Premium Subsidy to help pay for your spouse's or domestic partner's Kaiser Permanente Senior Advantage premiums. Your eligible children's coverage stops when they reach the age limits or otherwise become ineligible.

How Retiree Medical Benefits Work

The retiree medical benefits are integrated with the Kaiser Permanente Senior Advantage Plan to help pay for your health care expenses in retirement. Here's how the benefits work:

You enroll in the Kaiser Permanente Senior Advantage Plan through the plan's enrollment process after enrolling in Medicare. Kaiser Permanente provides you a:

- Retiree Medical Premium Subsidy to help pay for the Basic or Core Kaiser Permanente Senior Advantage premiums.
- Retiree Medical Health Reimbursement Account to help pay for eligible medical expenses associated with Kaiser Permanente Senior Advantage or other Medicare plans enrolled in through the Modified Retiree Medical benefit.

Medicare Assignment and Reimbursements

Once you become eligible for Medicare, your retiree coverage will be integrated with Medicare. You and your spouse or domestic partner, when eligible, must enroll in all applicable parts of Medicare (including Parts A and B), and enroll in Kaiser Permanente Senior Advantage. If you do not enroll in Medicare and sign over your Medicare by enrolling in the Kaiser Permanente Senior Advantage plan, your retiree medical benefits will be terminated. If you move to an area where there is no Kaiser Permanente Senior Advantage plan available, please contact the KPRC.

When you enroll in the Kaiser Permanente Senior Advantage, you are agreeing to assign your Medicare Part D coverage to Kaiser Permanente Senior Advantage plan; a specific assignment will not be required by you. If you assign Part D coverage to another provider, Medicare will notify Kaiser Permanente and your retiree medical coverage may be terminated.

You will be responsible for paying the Medicare Part B premiums and the Medicare Part D premiums. You will also be responsible for paying any Medicare Part B surcharges.

Medicare Part D Surcharge Reimbursements

If you are required to pay the Medicare Part D Income-Related Monthly Adjustment Amount (IRMAA) surcharge, you may be reimbursed for some or all of the IRMAA for a maximum of two years. You must maintain Medicare Part D coverage in order to continue retiree coverage. The KPRC will send you a letter informing you of the Medicare Part D reimbursement process and you will need to return documentation to the KPRC within 90 days of the date stated on the letter.

To be eligible for reimbursement, you must have had eligible annual earnings above \$85,000 from Kaiser Permanente (as indicated in Box 1 on your Form W-2) in one of the last two years before your retirement. The reimbursement amount is only for any Part D IRMAA you pay as a retiree. It does not include any Part D IRMAA payable on coverage for any of your dependents. In addition, if you had any other earnings outside of Kaiser Permanente, that amount will not be taken into consideration when determining the monthly IRMAA reimbursement for which you are eligible. Consequently, the Medicare Part D IRMAA reimbursement you receive from Kaiser Permanente may be less than what you are required to pay. For additional details about the Medicare Part D IRMAA reimbursement benefit, please contact the KPRC.

Retiree Medical Premium Subsidy

Kaiser Permanente will provide both you and your spouse or domestic partner with a Retiree Medical Premium Subsidy to help pay for the Basic or Core Kaiser Permanente Senior Advantage Plan monthly premium. In 2021, the subsidy is up to \$209.34 per month, or the cost of the highest county premium for the Basic or Core Kaiser Permanente Senior Advantage Plan in the Northern California Region KPSA service area, to cover the premium costs for the Kaiser Permanente Senior Advantage Basic or Core Plan only.

Each year, the subsidy increases 3 percent. If your spouse or domestic partner is Medicare eligible and enrolls in Kaiser Permanente Senior Advantage through the plan's enrollment process, he or she will also receive the same amount of medical subsidy. As long as the subsidy amount is greater than or equal to your premium, you and your spouse or domestic partner will have no premium cost for Kaiser Permanente Senior Advantage coverage. In years that your Kaiser Permanente Senior Advantage monthly premium exceeds the subsidy, you will be responsible for paying the difference in order to maintain Kaiser Permanente Senior Advantage coverage. You can use the Retiree Medical Health Reimbursement Account (Retiree Medical HRA) to be reimbursed for the difference, or pay out-of-pocket (see the "Retiree Medical Health Reimbursement Account" section for more information).

If you wish to purchase a Kaiser Permanente Senior Advantage plan that costs more than the Kaiser Permanente Senior Advantage Basic or Core plan (if one is available), you may use the Retiree Medical Premium Subsidy to

RETIREMENT PROGRAMS

pay up to the cost of the Kaiser Permanente Senior Advantage Basic or Core plan, and use the Retiree Medical HRA to be reimbursed for the difference, or pay out-of-pocket.

If you live in the Kaiser Permanente Senior Advantage service area in any Kaiser Permanente Region, the Retiree Medical Premium Subsidy may only be used for Kaiser Permanente Senior Advantage premiums. If a Kaiser Permanente Senior Advantage plan is not available where you live, you can use your Retiree Medical Premium Subsidy to pay for any medical premiums permitted by the Internal Revenue Code, including non-Kaiser Permanente Senior Advantage Medicare supplement plans or Medicare Advantage plans.

Please note: If the Kaiser Permanente Senior Advantage plan premium (or other allowable plan premium, if you live outside a Kaiser Permanente Senior Advantage service area) is less than the Retiree Medical Premium Subsidy amount, you will not receive the difference.

Tax Considerations

If you have a domestic partner or civil union partner who does not qualify as your dependent for tax purposes as defined by the Internal Revenue Code, the value of the Retiree Medical Premium Subsidy provided to your non-tax-dependent domestic partner or civil union partner will be taxable income to you.

Retiree Medical Health Reimbursement Account

Once you retire from Kaiser Permanente and you become eligible for and enroll in Medicare, you can access a Retiree Medical Health Reimbursement Account (HRA). The Retiree Medical HRA is a notional account, which is an account where funds are made available only when you present a reimbursement claim. This is separate from the Sick Leave Health Reimbursement Account.

Retiree Medical HRA Balance

The initial balance of the Retiree Medical HRA will be based on Years of Service, as defined in the “Definition of a Year of Service for Retiree Medical Benefits” section, with Kaiser Permanente at retirement or termination.

The initial Retiree Medical HRA balance will be based on \$2,000 for every Year of Service. For example, if you retire from Kaiser Permanente with 30 Years of Service, the initial Retiree Medical HRA balance will be \$60,000.

Please note: Regardless of whether you deplete your HRA balance by or before age 85, a \$10,000 HRA Supplement will be added to the Retiree Medical HRA balance at age 85.

How the Retiree Medical HRA Works

When you have eligible medical expenses, you submit a claim for reimbursement. When you become eligible to access the Retiree Medical HRA, you will receive a letter that will explain how the HRA works in detail.

For more information about the Retiree Medical HRA, or to access your account, you may visit the Kaiser Permanente Retirement Center (KPRC) website. You can also call the KPRC.

Using Your Retiree Medical HRA Debit Card

You will receive a Retiree Medical HRA Debit Card that you can use to pay for eligible Retiree Medical HRA expenses such as medical copays and prescriptions. The card works like a debit card. It is preloaded with your Retiree Medical HRA balance. The HRA Debit Card is regulated by IRS rules, and, in some cases, you may be asked to provide the KPRC with documentation to verify that the item or service purchased was an eligible expense. You can mail copies of your documentation to:

KPRC
PO Box 9923
Providence, RI 02940-4023

RETIREMENT PROGRAMS

If you have an eligible non-tax-dependent domestic partner, you will not receive the HRA Debit Card due to certain tax rules, but you may still submit your eligible expenses for reimbursement by filing a claim. For information on how to file a claim, please refer to the **Disputes, Claims, and Appeals** section. For additional information on the HRA Debit Card, please contact the KPRC.

Eligible Medical Expenses

In order for expenses to be eligible for reimbursement, you must incur them while you are actively participating in the Retiree Medical HRA.

If you live in a Kaiser Permanente Senior Advantage service area, you may use the Retiree Medical HRA to be reimbursed for expenses that are approved under Internal Revenue Code Section 213(d) for Medicare-eligible services connected with a Kaiser Permanente medical plan offered through the retiree medical benefit. This includes expenses such as Kaiser Permanente Senior Advantage copayments and deductibles (including copayments and deductibles related to prescription drugs for Medicare-eligible services), over-the-counter medications, menstrual care products, Kaiser Permanente Senior Advantage premiums not covered by the subsidy, and copayments and deductibles for your Medicare-eligible spouse or tax-dependent domestic partner. To confirm whether an expense is for a Medicare-eligible service, visit <https://www.medicare.gov/coverage> and search for the test, item, or service.

If your Kaiser Permanente health care provider refers you to a non-Kaiser Permanente provider or refers you to obtain services outside of Kaiser Permanente, you may still be able to be reimbursed for expenses related to the referral, but must also include proof of the referral and an Explanation of Benefits (EOB) showing the services were covered by your Kaiser Permanente Senior Advantage plan with your request for reimbursement.

If you live outside of a Kaiser Permanente Senior Advantage service area, you may use the Retiree Medical HRA to be reimbursed for expenses that are approved under Internal Revenue Code Section 213(d) for Medicare-eligible services under any Medicare supplement or Medicare Advantage plan. This includes expenses such as copayments and deductibles (including copayments and deductibles related to prescription drugs for Medicare-eligible services), over-the-counter medications, menstrual care products, Medicare supplement or Medicare Advantage plan premiums not covered by the subsidy, and copayments and deductibles for your Medicare-eligible spouse or tax-dependent domestic partner. To confirm whether an expense is for a Medicare-eligible service, visit <https://www.medicare.gov/coverage> and search for the test, item, or service.

To obtain reimbursement for expenses associated with a non-Kaiser Permanente Medicare supplement or Medicare Advantage plan, you must submit an Explanation of Benefits (EOB) showing proof of coverage of the underlying services by the Medicare supplement or Medicare Advantage plan with your request for reimbursement.

Please note: If you are reimbursed for eligible expenses under the Retiree Medical HRA, you cannot be reimbursed for the same expenses under the Sick Leave HRA.

Expenses Not Covered

You cannot be reimbursed from the Retiree Medical HRA for expenses associated with any non-Kaiser Permanente health plan, unless there is no Kaiser Permanente Senior Advantage plan available where you live as described above.

In addition, you cannot be reimbursed from the Retiree Medical HRA for:

- Expenses in excess of the Retiree Medical HRA account balance
- Expenses incurred before you were eligible to access the Retiree Medical HRA or while you are employed at Kaiser Permanente
- Expenses for someone that does not qualify as your dependent under the Internal Revenue Code

RETIREMENT PROGRAMS

- Reimbursement for your children's health care expenses
- Babysitting expenses due to doctor visits
- Baldness treatments or hair transplants
- Cosmetic surgery, procedures, services, and products (non-medically necessary)
- Dental veneers or bonding (non-medically necessary)
- Dietary, nutritional and herbal supplements used to maintain general health
- Diet foods
- Electrolysis
- Exercise equipment or programs to promote general health
- Family and marriage counseling
- Funeral services
- Marijuana or other Schedule 1 controlled substances (even for medical purposes)
- Medical insurance premiums paid for a non-Kaiser Permanente medical plan, except as noted above, or for another employer's plan
- Medicare Part B or Part D premiums
- Medicare Part B or Part D surcharges, such as late enrollment surcharges and the income-related monthly adjustment amount
- Recreational lessons, such as swimming or dancing
- Vacation expenses (even if recommended by a doctor)
- Varicose vein cosmetic procedure

Additional federal limits may apply.

How to File a Retiree Medical HRA Reimbursement Claim

For information about how to file a claim for reimbursement from the Retiree Medical HRA, and how to appeal a denied claim, please see the **Disputes, Claims, and Appeals** section.

When the Retiree Medical HRA Closes

The Retiree Medical HRA will be closed and benefits terminated when any of the following conditions are met:

- The Retiree Medical HRA balance reaches zero (\$0). If the balance reaches zero before you reach age 85, the HRA will be re-established with the HRA Supplement of \$10,000, and benefits will be reinstated, when you reach age 85
- Upon your death, if you have no surviving spouse or domestic partner who was an eligible dependent as defined in the Internal Revenue Code
- Upon the remarriage, recommitment, or death of your surviving spouse or eligible domestic partner

Retiree Medical Benefits for Survivors

Retiree Medical HRA for Surviving Spouse or Tax-Dependent Domestic Partner

If you die before the Retiree Medical HRA balance reaches zero, any balance in the Retiree Medical HRA will be available for your surviving spouse, or for a surviving domestic partner who was a dependent as defined by the Internal Revenue Code, (but not for children) for eligible medical expenses.

If you die before becoming eligible to use the Retiree Medical HRA, but after you satisfied the Modified Retiree Medical benefit age and years of service eligibility requirements, your surviving spouse or eligible domestic partner may access the Retiree Medical HRA when you would have reached age 65.

If you die before reaching age 85, your surviving spouse will be able to access the additional HRA Supplement amount when you would have reached age 85.

Your spouse or tax-dependent domestic partner's eligibility to access the HRA as a survivor will end if he or she remarries or enters a new domestic partner relationship.

Retiree Medical Premium Subsidy for Surviving Spouse or Domestic Partner

If you die after you become eligible for, and begin to receive, the Retiree Medical Premium Subsidy, your surviving spouse's or domestic partner's Retiree Medical Premium Subsidy will continue until remarriage or recommitment.

If you die after you meet the age and years of service eligibility requirements for retiree medical benefits, but before benefits begin, your surviving spouse's or domestic partner's Retiree Medical Premium Subsidy will commence, subject to applicable rules, when you would have turned age 65, and will continue until remarriage, recommitment or death.

Please note: Your surviving domestic partner does not have to be your tax dependent in order to be eligible for the subsidy.

Survivor Benefits for Pre-Medicare Eligible Dependents

If you die after you meet the age and years of service eligibility requirements for retiree medical benefits, but before benefits begin, medical coverage for your surviving eligible dependents will start when you would have turned age 65.

Coverage for Surviving Pre-Medicare Eligible Spouse or Domestic Partner

If at the time medical benefits are to start, your surviving spouse or domestic partner is not yet Medicare eligible, he or she will receive coverage as described in **Dependent Coverage** earlier in this section. After reaching Medicare eligibility, he or she may become eligible for a Retiree Medical Premium Subsidy and the Retiree Medical HRA, per the eligibility rules for each of those benefits. Survivor benefits will end if your spouse or domestic partner remarries or enters a new domestic partner relationship.

Coverage for Eligible Surviving Children

Your surviving children will be offered medical coverage at the time you would have turned age 65 as described in **Dependent Coverage** earlier in this section. Their coverage will end the last day of the month in which they turn age 26, or otherwise become ineligible, whichever is earlier. Please note that your disabled dependents age 26 or older will lose eligibility for benefits in the event of your death.

If You Move to a KPSA Service Area in Another Region

If you move to a Kaiser Permanente Senior Advantage Service Area in another Kaiser Permanente region:

- You will need to enroll in the Kaiser Permanente Senior Advantage Plan available in your new location. Please note that Kaiser Permanente Senior Advantage services and costs vary from region to region, and your coverage and costs will change accordingly.

RETIREMENT PROGRAMS

- You will need to disenroll from the Kaiser Permanente Senior Advantage Plan in your prior location (if enrolled). Please contact Member Services for additional information.
- Your Retiree Medical Premium Subsidy amount will be based on the region from which you terminate or retire, increasing 3 percent per year. If the Basic or Core Kaiser Permanente Senior Advantage Plan premium in your new region is higher than your Retiree Medical Premium Subsidy amount, you will need to pay the difference and can use the Retiree Medical HRA to help pay for this cost. If your new premium is less than your Retiree Medical Premium Subsidy amount, you will not receive the difference.
- You will continue to have access to the Retiree Medical HRA for Kaiser Permanente plan expenses in the new service area.
- Your eligible dependents who do not qualify for Medicare will be offered coverage under the out-of-region medical plan in effect at the time services are received.

If You Live Outside of a KPSA Service Area

If you live in a location where no Kaiser Permanente Senior Advantage plan is available:

- You may purchase a non-Kaiser Permanente Senior Advantage Medicare supplement plan or Medicare Advantage plan of your choice.
- You may use the Retiree Medical Premium Subsidy (if eligible) to pay for premiums associated with the plan or for any medical premiums allowed by the Internal Revenue Code, for you and your Medicare-eligible spouse or domestic partner.
- You can use the Retiree Medical HRA for Medicare supplement plan or Medicare Advantage plan premiums in excess of any subsidy, and any deductibles, coinsurance, and copayments associated with the Medicare plan you or your spouse or tax-dependent domestic partner enroll in, in accordance with Internal Revenue Code guidelines.

Please note: Kaiser Permanente Senior Advantage Individual Plan service areas are generally defined by ZIP code. Visit kp.org/medicare for more information on where these plans are offered.

When Retiree Medical Benefits End

Retiree Medical benefits continue as long as you continue to pay any required premiums and maintain enrollment in the Kaiser Permanente Senior Advantage Plan (or a Medicare supplemental plan or Medicare Advantage plan, if you live in an area with no Kaiser Permanente Senior Advantage plan). If you do not pay the required premiums for your coverage or maintain your enrollment as described above, your coverage will be terminated in accordance with the Kaiser Permanente Senior Advantage or other plan terms. Similarly, if you do not pay any required premiums for your eligible spouse, domestic partner and/or eligible children's plans, their coverage will be terminated.

Rehired Retirees

If you are receiving retiree medical benefits from Kaiser Permanente and are rehired into a position that offers health and welfare benefits, you will be offered active medical benefits applicable to the employee group by which you are re-employed, and your retiree medical benefits will stop. Upon retirement, your retiree medical benefits will be the benefits applicable to the group you re-retire from on the date of your most recent separation from service.

If you return in a position that does not offer health and welfare benefits, access to your retiree medical benefits will be temporarily suspended until you re-retire, in accordance with federal laws and regulations at the time of your rehire.

If You Transfer or Terminate Employment and Return to Work

Breaks In Service

If you terminate employment with Kaiser Permanente and are rehired in a benefit-eligible position, the period between your original termination date and your rehire date is called a break in service.

If you have a break in service of any time period, your adjusted hire date — the date you are rehired after the break in service — will be used to determine what benefits you are eligible for when you retire.

If you are rehired into an employee group **not** covered under this SPD, then you will be subject to the break in service rule applicable to the employee group into which you are rehired. If you are rehired into an employee group covered under this SPD and then you subsequently transfer into an employee group not covered under this SPD, you will retain your adjusted hire date, based on the break in service rule applicable to the employee group into which you were rehired before your transfer. However, the benefits you are offered at retirement will be the ones applicable to the Kaiser Permanente employee group from which you retire.

Important Note: You will not lose Years of Service accrued prior to a break in service. However, your eligibility for post-retirement benefits and the benefits you are offered will be based on a number of factors, including your hire date (or adjusted hire date), your Years of Service, your age, and the date you retire.

If you return to active employment in a benefits-eligible status at Kaiser Permanente, your retiree medical benefits when you separate from service following that rehire will be the benefits applicable to the group you re-retire from on the date of your most recent separation from service.

Transferred Employees

If you transfer from one employee group to another, your retiree medical benefits will be the ones offered by the employee group from which you last retire.

Service for Leased Employees

If you provided services to Kaiser Permanente as an employee of a leasing company (that is, a third party provider of employee services) for at least 12 months before or after working as a regular employee, Kaiser Permanente's retirement plans may recognize additional service (for the limited purposes described below) for time you worked at Kaiser Permanente through the leasing company. To qualify for this additional service, you must submit sufficient evidence that you performed work at Kaiser Permanente for at least 1,500 hours during a 12-month period, and that while employed by the leasing company during this period, your services were subject to Kaiser Permanente's direction and control.

Service granted on the basis of employment with a leasing company **can count** toward:

- Pension plan participation eligibility
- Pension plan vesting
- Pension plan Early Retirement eligibility
- Pension plan eligibility for Disability Retirement (if applicable)
- Defined contribution plan vesting (if applicable)
- Eligibility for employer contributions under defined contribution plans such as Plan B, TPMG's Plan 2 or the Kaiser Permanente Supplemental Savings and Retirement Plan for Union Groups (KPSSRPUG) (if applicable)
- Eligibility for participation in employer matching contributions (if applicable) to a tax-deferred retirement savings plan, such as KP401K or the Tax-Sheltered Annuity (TSA) plan

RETIREMENT PROGRAMS

- Eligibility for a Sick Leave Health Reimbursement Account (Sick Leave HRA) (if applicable)

Any service granted under this program will **NOT count** toward:

- Retiree Medical, Retiree Life Insurance and any other retiree health and welfare plan eligibility
- Eligibility for the Retiree Medical Health Reimbursement Account associated with the modified retiree medical benefit
- Credited Service for benefit accrual purposes under any Kaiser Permanente defined benefit plan
- Other Kaiser Permanente programs (such as vacation)

For information about how to make a request to recognize such service, please contact the Kaiser Permanente Retirement Center (KPRC).

Disputes, Claims, and Appeals



This section of the SPD describes the dispute process and how to file a claim for your health and welfare retirement benefits, retirement savings benefits, and/or retirement health benefits. In addition, you will find information on how to appeal a benefit claim determination.

Highlights of This Section

DISPUTES, CLAIMS, AND APPEALS.....	116
Health and Welfare Eligibility and Enrollment Disputes.....	117
General Information About ERISA Claims and Appeals.....	117
Medical Plans Claims and Appeals.....	123
Dental Plans Claims and Appeals.....	126
Health Care Flexible Spending Account Claims and Appeals.....	127
Disability Plans Claims and Appeals.....	128
Retiree Benefits Claims and Appeals.....	130
Retirement Plan Benefits Claims and Appeals.....	134
Leased Employee Service Claims.....	136
General Information About Other Types of Claims and Appeals.....	136

Health and Welfare Eligibility and Enrollment Disputes

If you have a question relating to you or your dependent's eligibility for health and welfare benefits, including enrollment disputes, you must contact the National Human Resources Service Center. If you disagree with the NHRSC's response, you may ask for a Request for an Administrative Review Form and submit a written dispute. Your request for an administrative review must be received by the NHRSC within six months of the event that gives rise to your initial question. A final determination will be made by the NHRSC regarding your inquiry within 90 days after the request for an administrative review is received.

General Information About ERISA Claims and Appeals

This section provides some general information that applies to claims for benefits under various types of plans (if applicable, as you may not participate in all of these types of benefit plans). It also provides additional information about filing claims and appeals for the following categories of plans and types of coverage:

- Health plans (i.e., medical plans, dental plans, and the Health Care FSA)
- Disability plans and other plans where benefits depend on whether you are disabled
- Retirement plans and retiree medical eligibility determinations
- Other plans subject to ERISA (e.g., life insurance plans, accidental death and dismemberment insurance plans, etc.)

Before you can file a civil action under ERISA section 502(a)(1)(B), you must meet any deadlines and exhaust the claims and appeals procedures set forth in this section. No legal action for benefits under the plan may be brought until the claimant has submitted a written claim for benefits in accordance with the procedures described below, has been notified by the plan administrator that the claim is denied, has filed a written appeal in accordance with the appeal procedures described below, and has been notified that all administrative remedies have been exhausted. If you miss a deadline for filing a claim or appeal, the claims administrator may decline to review it.

Use of an Authorized Representative

You may authorize a representative to help you pursue a claim or appeal on your behalf. Your representative need not be an attorney. Your representative may be asked to provide evidence that you have authorized him or her to represent you. The fact that you assign your right to receive benefits to a health care provider does not, by itself, mean that you have designated that health care provider as your representative. If your claim or appeal involves health benefits, then you (or the affected family member) may be asked to provide a written authorization that permits the health plan to provide personal health information to your representative. However, a licensed health care professional familiar with your medical condition may act as your representative with respect to a claim (or appeal) for urgent care without providing any further evidence that he or she is your representative. Please let the claims administrator know if you would like responses to your claim or appeal to be sent directly to you instead of your authorized representative.

What Is a Claim for Benefits

Federal law requires that a plan follow specific procedures when you make a claim for benefits or appeal a denial of your claim for benefits. A "claim" for benefits is a formal request by you (or your beneficiary) for the payment of benefits you believe are due under the terms of an employee benefit plan covered by the Employee Retirement Income Security Act of 1974 (ERISA), as amended. The procedures apply to the benefits described in this **Disputes, Claims, and Appeals** section of the *Summary Plan Description* (SPD). These procedures do not apply

DISPUTES, CLAIMS, AND APPEALS

to claims filed with respect to benefits not covered under ERISA, or to other company programs, unless otherwise stated.

Except in the case of claims or appeals under a health plan involving urgent care, you must submit in writing your claim for benefits or your appeal of a denial of a claim. You must submit your claim to the relevant person specified in the “Claims and Appeals” section for each particular plan in this SPD. For example, it would not be a formal claim for benefits if you submitted your request for a benefit to your supervisor. Similarly, see the “Claims and Appeals” section for each plan in this SPD (that follows this “General Information” section) to find out if a particular form is required to submit a claim with respect to a specific plan.

This section refers to “you” (i.e., the current or former employee) making a claim or appeal. For plans that provide benefits to family members or beneficiaries, generally claims may be made by those family members or beneficiaries and the same procedures will be followed as with a claim submitted by an employee.

The claims and appeals procedures described here do not apply to inquiries or requests that you might make about your plan benefits that are not formal claims for benefits. This means information provided in response to anything that fails to satisfy the requirements of a formal claim for benefits is not binding on the applicable plan and cannot be relied upon as the plan fiduciary’s response to your claim. Your employer (and not the plan fiduciary) may also have a separate administrative review process for resolving issues that are not formal claims for benefits.

For example, the following are not formal claims for benefits:

- Questions you ask the National Human Resources Service Center or any Human Resources staff member.
- Questions you ask the Kaiser Permanente Retirement Center or Vanguard.
- Questions you ask a claims administrator’s call center.
- Your application to enroll in an employee benefit plan and other enrollment disputes. If you are denied the opportunity to enroll in a plan because your employer believes that you are not eligible to participate in that plan at that time, then your employer need not follow these claims and appeal procedures when responding to your challenge to that denial of coverage. However, if you believe that you are entitled to a benefit under one of the plans and you submit a formal claim for benefits, the applicable procedures in this section will be followed, even if one of the issues is whether you are eligible to participate in the plan or whether you properly enrolled in the plan.
- Inquiries before a service is performed or a product is purchased as to whether a health plan will cover that service or product.
- Your objections to a pharmacy about a problem when you attempt to fill your prescription at Kaiser Permanente or an outside pharmacy. If the pharmacy fails to provide you the medicine that you believe you are entitled to under the plan or charges you more than you believe is due under the terms of the plan, then you may file a claim for benefits and you will receive a response. The claim is filed with the person who handles claims for the medical or dental plan that will pay for the prescription, and not with the pharmacist.

Information Provided by the Plan If Your Claim Is Denied

If the claims administrator denies your claim, then you will receive a written response from the claims administrator explaining the reasons for the denial. (The deadlines for the claims administrator to inform you of a claim denial are summarized later in this section.) If your health plan claim for benefits is denied, then your Explanation of Benefits may serve as the written claim response. However, when responding to a health plan claim for urgent care, sometimes the claims administrator will communicate its decision orally so that you receive a faster response. The oral response will be followed up by a written response within three days after the oral response.

DISPUTES, CLAIMS, AND APPEALS

A denial of a claim includes any of the following responses: a failure to provide advance approval for a service (applies only when the plan requires pre-approval for the service); a failure to provide, in whole or in part, a particular service; a failure to pay, in whole or in part, for services that were performed; a reduction or termination of previously-approved benefits; or a failure to provide, in whole or in part, a requested benefit pursuant to the terms of a specific plan (e.g., a long-term disability benefit or an early retirement benefit under the defined benefit plan).

The denial may be made for a variety of reasons such as the fact that the benefit is not covered by the plan, the amount claimed is excessive, or the fact that you are not covered by the plan.

Your Right to Appeal a Denied Claim

Please refer to the information for each particular plan in this section for the deadline to file your appeal. If your appeal is not received by this deadline, then you may lose your right to the appeal and the benefit that you are seeking.

In connection with your appeal, you may make a written request for additional information and you will be provided, at no cost, reasonable access to and copies of all documents, records, and other information (other than legally or medically privileged documents or information about other persons) relevant to your claim. In some cases, you may be requested to obtain relevant records from your health care provider that the plan does not have. As part of your appeal, you may submit written comments, documents, records, and other information relating to your claim for benefits, even if you did not submit this information in connection with your initial claim. Please address the concerns that were specified in the denial of your claim. Be sure to include any information and documents requested in the response to your claim. The plan will review the appeal, taking into account all comments, documents, records, and other information submitted relating to the appeal, without regard to whether that information was submitted or considered in the initial review of your claim.

If the claims administrator denies your appeal, then you will be provided with a written response explaining the reasons for the denial.

If your appeal is denied and the claims administrator informs you that you have exhausted your administrative remedies, you can bring a civil action in federal court under Section 502(a)(1)(B) of ERISA. Unless otherwise provided in the appropriate plan document, any legal action must be brought in the U.S. District Court of the Northern District of California and no legal action may be commenced or maintained against the plan or the plan administrator more than 12 months from the date all administrative remedies under the plan have been exhausted.

Health Plan Claims and Appeals

There are special rules that apply to claims and appeals for benefits under a health plan such as a medical plan, a dental plan, or the Health Care FSA.

Types of Claims

The deadline for the claims administrator to respond to your claim or appeal depends on the type of claim you are making. Government regulations distinguish four different types of health plan claims and establish different rules for responding to these types of claims:

Urgent Care Claim: This is a claim in which you are seeking advance approval for urgent care. Urgent care is medical care or treatment for which a faster than normal decision on your claim or appeal is required to avoid seriously jeopardizing your life, health, or ability to regain maximum function. Urgent care is also care that, in the opinion of your physician who is familiar with your medical condition, is needed to prevent you from suffering severe pain that otherwise cannot be adequately managed without the care you are seeking. If a physician with knowledge of your medical condition determines that the care you are seeking to have paid under the plan is urgent care, then the plan must treat the claim as an urgent care claim. Otherwise, the health plan's claims administrator will determine whether you are seeking urgent care. If you submit an urgent care claim and you

DISPUTES, CLAIMS, AND APPEALS

later decide to receive the urgent care before a decision is made on your claim or appeal, then your claim or appeal will no longer be treated as an urgent care claim and instead will be treated as a post-service claim.

Pre-Service Claim: This is a claim you are required to submit before you receive the care or treatment you are seeking because the plan will not provide or pay for at least some of the care unless the claims administrator approves the care before it has been provided. Pre-service claims are generally service specific. Review the Health Care section of this SPD or contact the claims administrator for your health plan to determine whether you need to file a pre-service claim for a specific service. If you are seeking pre-approval for urgent care, then the claim will be an urgent care claim, not a pre-service claim.

Post-Service Claim: This is a claim for care that does not need to be approved in advance of the treatment. You are asking the plan to pay for treatment that has already been provided. This is the most common type of claim.

Concurrent Care Claim: Concurrent care is an ongoing course of treatment for a specified period or a specified number of treatments (e.g., a specified number of physical therapy sessions). A concurrent care claim occurs when you wish to challenge the plan's decision to reduce or terminate concurrent care before the end of the previously approved period or before you have received the previously-approved number of treatments. A concurrent care claim also occurs when you wish to extend concurrent care beyond the previously-approved period or number of treatments.

Deadlines for Responding to Each of the Four Types of Health Care Claims

The claims administrator must make a decision on the four types of health care claims by the following deadlines:

Urgent Care Claims

If your claim includes all information required for the claims administrator to decide whether the plan provides the benefits that you are seeking, then the claims administrator will notify you of its decision on your claim as soon as possible, taking into account the medical exigencies, but **not later than 72 hours after the claims administrator receives the initial claim**. If you believe that a faster response is required, please describe in your claim the medical circumstances that require an expedited response. You will receive a response even if the claims administrator fully approves your claim for urgent care.

If you do not provide enough information with your initial claim for the claims administrator to determine whether the plan provides the benefits you are seeking, then the claims administrator will notify you, within 24 hours of receipt of your claim, of the additional information that is needed. You will be provided a reasonable period of at least 48 additional hours to provide the requested information. If you provide all of the requested information by the claims administrator's deadline, then the claims administrator will provide you with a decision on your claim within 48 hours after you provide all of the additional information. If you do not provide all of the requested information by the claim administrator's deadline, then the claims administrator will provide you with a decision within 48 hours after its deadline for you to provide the additional information.

If you file a claim with the wrong person or in an incorrect manner, then, in some cases, you will be notified of that error as soon as possible and not later than 24 hours after you incorrectly filed the claim. You will be informed of the correct way to submit your claim. In some cases, you will be notified orally, but you may request a written confirmation of the correct way to file the claim. The health plan is not required to notify you of your error in filing your claim unless your claim names the person making the claim, the specific medical condition or symptom, and the specific treatment, service, or product that is being sought. Also, the claim must be received by a person who normally handles health benefit matters. For example, if you submitted your urgent care claim to your supervisor or to a third-party administrator for a retirement plan, then you may not receive a response alerting you to the proper procedure for filing your urgent care claim.

Pre-Service Claims

If your claim includes all information required for the claims administrator to approve the benefits you are seeking, then the claims administrator will notify you of its decision as to whether the plan will provide or pay for the care you are seeking within a reasonable period, in light of the medical circumstances, but **not later than 15 days after the claims administrator receives the initial claim**. If you believe that a faster response is required, please describe in your claim the medical circumstances that require an expedited response. You will receive a response even if the claims administrator fully approves your pre-service claim so that you know that the claim has been approved.

In some cases, the claims administrator will notify you, before the end of the normal maximum 15-day deadline for responding to your claim, that additional time is required to process your claim for reasons beyond the control of the claims administrator. The notice of the extension will inform you of the reasons for the extension and the date by which the claims administrator expects to make a decision. The claims administrator may take up to an additional 15 days to respond to your claim. If the claims administrator requests the extension because you did not submit all information that the claims administrator needs to decide on your claim, then the notice of the extension will inform you of the additional information needed by the claims administrator. You will be provided at least 45 days to provide the additional information. If you respond, by the deadline established by the claims administrator, to the request for additional information, then the claims administrator will make a decision on your claim within 15 days after your response. If you do not respond to the request for additional information by the claim administrator's deadline, then the claims administrator will provide you with a decision within 15 days after its deadline for you to provide the additional information.

If you file a claim with the wrong person or in an incorrect manner, then, in some cases, the plan will notify you of that error as soon as possible and not later than 5 days after you incorrectly filed the claim. You will be informed of the correct way to submit your claim. In some cases, you will be notified orally, but you may request a written confirmation of the correct way to file the claim. The health plan is not required to notify you of your error in filing your claim unless your claim names the person making the claim, the specific medical condition or symptom, and the specific treatment, service, or product that is being sought. Also, the claim must be received by a person who normally handles health benefit matters. For example, if you submitted your health plan pre-service claim to your supervisor or to a third-party administrator for a retirement plan, then you may not receive a response alerting you to the proper procedure for filing your pre-service claim.

Post-Service Claims

If your claim includes all information required for the claims administrator to decide whether the plan covers the care that you received, then the claims administrator will notify you if the plan denies your claim. The notice will be provided within a reasonable period, but **not later than 30 days after the claims administrator receives the initial claim**.

In some cases, the claims administrator will notify you, before the end of the normal 30-day maximum deadline for responding to your claim, that additional time is required to process your claim for reasons beyond the control of the claims administrator. The notice of the extension will inform you of the reasons for the extension and the date by which the claims administrator expects to make a decision. The claims administrator may take up to an additional 15 days to respond to your claim. If the claims administrator requests the extension because you did not submit all information that the claims administrator needs to decide on your claim, then the notice of the extension will inform you of the additional information needed by the claims administrator. You will be provided at least 45 days to provide the additional information. If you respond, by the deadline established by the claims administrator, to the request for additional information, then the claims administrator will make a decision on your claim within 15 days after your response. If you do not respond to the request for additional information by the claim administrator's deadline, then the claims administrator will provide you with a decision within 15 days after its deadline for you to provide the additional information.

Concurrent Care Claims

Special rules apply for a concurrent care claim if the claims administrator decides to restrict the concurrent care benefits that it previously approved (e.g., terminate your physical therapy before the previously-approved sessions are completed) or if you seek to extend the period of concurrent care (e.g., you seek to continue physical therapy beyond the sessions previously approved).

Premature End to Previously-Approved Concurrent Care

If the claims administrator decides to reduce or stop the treatments that it previously approved, then this decision will be treated as a denial of the previous claim to approve these benefits. (If the treatments are reduced on account of a plan amendment or the termination of the plan, then these special rules do not apply.) You will be notified of this decision before the change goes into effect. Instead of the normal deadline for appealing a denial, you will be provided a reasonable period to appeal this decision so that you may receive a response to your appeal before the change goes into effect. Please follow the appeals procedure described in this section that applies to the denial of an urgent care claim (if the concurrent care is urgent care) or a pre-service claim (if the concurrent care is not urgent care).

Extension of Previously-Approved Concurrent Care

If you wish to extend the previously-approved period or increase the previously-approved number of treatments, then you should notify the claims administrator in writing. Your request will be treated as a claim for benefits.

If you are seeking to extend concurrent care that is urgent care, then your request will be handled as follows. If you request an increase in the period of treatment or the number of treatments at least 24 hours in advance of the expiration of the previously-approved course of treatment, then the claims administrator will notify you of its decision as to whether the plan will provide or pay for the care you are seeking as soon as possible, taking into account the medical exigencies, but not later than 24 hours after the claims administrator receives your request for an extension. If you request an increase less than 24 hours in advance of the expiration of the previously-approved course of treatment, then a decision on your request will be made in accordance with the rules that normally apply for urgent care claims. In either case, the decision will be communicated as described above for urgent care claims (e.g., the initial response may be oral).

If you are seeking to extend concurrent care that is not urgent care, then your request will be treated as a normal pre-service claim (if pre-approval is required) or post-service claim (if no pre-approval is required) and handled as described above.

If your claim for extended concurrent care is denied, then you may file an appeal of that denial and the appeal will be decided within the appropriate time frame, based on the nature of your request (i.e., an urgent care claim, a pre-service claim, or a post-service claim).

How to Appeal if Your Claim for Health Benefits Is Denied

If your claim for health benefits is denied, then you may appeal that denial. When you appeal, please follow the specific procedures outlined for your plan later in this section. Except in the case of an urgent care claim, you must submit your appeal in writing. If your appeal is seeking urgent care, then you may make your appeal orally and submit necessary information by telephone, fax, email, or some other expedited method. The claims administrator may provide an oral response to your appeal.

With one exception, you must submit your appeal to the claims administrator within 180 days after your claim has been denied. If you are appealing a denial of your claim objecting to a reduction in previously-approved concurrent care that is urgent care, then the claims administrator will provide you with a reasonable period to submit your appeal, but that period will likely be significantly shorter than 180 days.

Deadlines for Responding to Your Appeal for Each of the Four Types of Health Care Claims

The claims administrator must make a decision on your appeal of a denial of one of the four types of health care claims by the following deadlines.

Urgent Care Claims

If the health plan provides only one regular appeal, then the claims administrator will notify you of its decision as to whether the plan will provide or pay for the care you are seeking as soon as possible, taking into account the medical exigencies, but not later than 72 hours after the claims administrator receives the appeal. If you believe that a faster response is required, please describe in your claim the medical circumstances that require an expedited response.

Pre-Service Claims

If the health plan provides only one regular appeal, then the claims administrator will notify you of its decision as to whether the plan will provide or pay for the care you are seeking within a reasonable period, in light of the medical circumstances, but not later than 30 days after the claims administrator receives the appeal.

If you believe that a faster response is required for any appeal, please describe in your appeal the medical circumstances that require an expedited response.

Post-Service Claims

If the health plan provides only one regular appeal, then the claims administrator will notify you if the plan will not pay for some or all of the care you received. The notice will be provided within a reasonable period, but not later than 60 days after the claims administrator receives the appeal.

Concurrent-Care Claims

As noted above, if the claims administrator decides to reduce or stop previously-approved treatments, then its decision will be treated as a denial of your original claim and your objection will be treated as an appeal. As noted in the discussion of concurrent care claims, sometimes there may be faster deadlines for filing and responding to the claims administrator's decision to reduce or stop your previously-approved treatments.

If your claim seeking to extend previously-approved concurrent care is denied, then you may file an appeal of that denial and the appeal will be decided within the appropriate time frame, based on the nature of your request (i.e., an urgent care claim, a pre-service claim, or a post-service claim).

Medical Plans Claims and Appeals

Kaiser Foundation Health Plan

If you wish to submit a claim for benefits under your Kaiser Foundation Health Plan (KFHP) policy, contact Member Services.

Emergency Claims

Depending on where you receive emergency care, you may be responsible for paying for emergency services at a facility not affiliated with Kaiser Permanente and submitting your claim to Kaiser Permanente Claims and Referrals. Once you submit a claim, KFHP will reimburse you — if the emergency treatment would normally have been covered by KFHP and if delaying treatment would have resulted in death, serious disability, or jeopardy to your health. KFHP will pay reasonable charges, excluding your emergency copayment, any other copayments

DISPUTES, CLAIMS, AND APPEALS

that would have applied at Kaiser Permanente, or any amounts payable under insurance and government programs other than Medicaid. Claims must be submitted within 12 months of treatment.

Where to File Your KFHP (including Emergency) Claims

Submit your completed claim forms to:

**Kaiser Foundation Health Plan, Inc.
Claims Administration Department
P.O. Box 12923
Oakland, CA 94604**

Medicare members are subject to a slightly different provision. Please refer to the *Evidence of Coverage* booklet for your health plan.

Appeals

This appeal procedure applies to claims for out-of-plan emergency or urgent care services, and to in-plan pre-service, post-service, and urgent care situations in which KFHP has denied a claim to provide or pay for a service covered by KFHP to which you believe you are entitled. Please refer to the *Evidence of Coverage* for your plan for details on the applicable time frames and procedures to file your appeals.

KFHP appeals should be sent to:

**Kaiser Foundation Health Plan, Inc.
Claims Administration Department
P.O. Box 12923
Oakland, CA 94604**

Medicare members are subject to a slightly different provision. Please refer to the *Evidence of Coverage* booklet for your health plan.

Arbitration Agreement

As a Kaiser Foundation Health Plan member, *(except for Small Claims Court cases, claims subject to a Medicare appeals procedure or the ERISA claims procedure regulation, and any other claims that cannot be subject to binding arbitration under governing law)* any dispute between you, your heirs, relatives, or other associated parties on the one hand and Kaiser Foundation Health Plan, Inc. (KFHP), any contracted health care providers, administrators, or other associated parties on the other hand, for alleged violation of any duty arising out of or related to membership in KFHP, including any claim for medical or hospital malpractice (a claim that medical services were unnecessary or unauthorized or were improperly, negligently, or incompetently rendered), for premises liability, or relating to the coverage for, or delivery of, services or items, irrespective of legal theory, must be decided by binding arbitration under California law and not by lawsuit or resort to court process, except as applicable law provides for judicial review of arbitration proceedings.

You agree to give up your right to a jury trial and accept the use of binding arbitration. The full arbitration provision is contained in the *Evidence of Coverage*. You can obtain a copy of the *Evidence of Coverage* brochure by calling Member Services or by visiting **kp.org** (go to the **My health manager** tab, click **My coverage and costs**, then click **My documents** in the left-hand navigation).

If paying your half of the neutral arbitrator's fees and cost would cause you extreme hardship, you may petition for relief from paying one half of the neutral arbitrator's fees and expenses by requesting an application to proceed *in forma pauperis* from the following address:

DISPUTES, CLAIMS, AND APPEALS

Kaiser Foundation Health Plan
Legal Department
P.O. Box 12916
Oakland, CA 94604

Member Satisfaction Grievance Process

The California Department of Managed Health Care is responsible for regulating health care service plans. The Department has a toll-free telephone number, **800-400-0815**, to receive complaints regarding health plans. The hearing and speech impaired may use the California Relay Service's toll-free telephone numbers **800-735-2929** (TTY) or **888-877-5378** (TTY) to contact the department. You can access and download complaint forms and instructions online at **www.dmhca.ca.gov**. If you have a grievance against a health plan, you should contact the plan and use the plan's grievance process. If you need the Department's help with a complaint involving an emergency grievance or with a grievance that has not been satisfactorily resolved by the plan, please call **800-400-0815**.

Supplemental Medical Plan Claims and Appeals

Claims

Claim forms are available online from the My HR portal.

Contact HealthPlan Services or the NHRSC if you have difficulty locating the appropriate claim form. A separate claim form should be completed for each patient, and your HealthPlan Services Member ID number is required on all forms. The HealthPlan Services Member ID number begins with "Q9" and can be found on your plan identification card (if provided), or by calling HealthPlan Services at the number listed below. Complete the employee and patient information sections, sign and date the form. Ask your physician or health care provider to complete the physician or supplier information section. The physician or health care provider's signature and credentials must be included to process the claim. The authorization for release of the information section of the form should be completed and signed by the patient. If the patient is a minor or incapacitated, you (the employee) should sign the release.

When submitting your claim form, attach your itemized bills for services received. Properly itemized bills are required as evidence to support your claim for payment of covered services. Your itemized bill should contain the physician or health care provider's identification number, the patient's full name, dates of treatment or service, services provided, charges, and information about the illness or injury. If you have prescription drug charges, submit itemized receipts which include the patient's name, prescription number, type, dosage, quantity, and cost. The actual bills are required; copies and handwritten bills are not acceptable.

Some claims will need a valid *Kaiser Permanente Authorized Evidence of Exclusion* (also referred to as a denial of service letter) in order to be processed.

In addition, you will be required to provide coordination of benefits information in some cases. Review the "Coordination of Benefits" section in this SPD and the coordination of benefits notice attached to each claim form for additional information. Failure to provide coordination of benefits information may delay the processing of your claim or cause your claim to be denied.

If you would like HealthPlan Services to pay the physician or health care provider directly, you may authorize payment directly to the provider of service on the claim form.

You must submit your completed claim form and required documentation within 12 months from the day services were received. In most cases, your claim will be processed within one month from the date HealthPlan Services receives it, if no additional information is necessary. Missing, incomplete, or unclear information will cause your claim to be denied.

DISPUTES, CLAIMS, AND APPEALS

Mail or fax your claims directly to HealthPlan Services at the following address or fax number:

HealthPlan Services
P.O. Box 30537
Salt Lake City, UT 84130-0547
Phone: 800-216-2166
Fax: 877-779-9873

In the case of an urgent care claim, a request for an expedited review may be submitted orally by calling HealthPlan Services at **800-216-2166**. All necessary information, including the claim determination, may be transmitted between the plan and the covered person (or authorized representative) via telephone, facsimile, or other available similarly expeditious methods.

Continuing Claims

One original claim form per injury or illness is required each calendar year. Therefore, if you received services during a calendar year for an injury or illness where the diagnosis and health care provider remains the same, you or your provider do not need to submit a new claim form each time. You may submit the original itemized bill with your Social Security or HealthPlan Services member number written on it or include a copy of the original claim form.

Appeals

Your appeal rights are repeated at the bottom of every HealthPlan Services Explanation of Benefits. In the case of an urgent care claim appeal, a request for an expedited review may be submitted orally by calling HealthPlan Services at **800-216-2166**. All necessary information, including the appeal determination, may be transmitted between the plan and the covered person (or authorized representative) via telephone, facsimile, or other available similarly expeditious methods.

Appeals of non-urgent care claims should be sent to:

Appeals & Reconsideration Unit
HealthPlan Services
3701 Boardman-Canfield Road, Building B
Canfield, OH 44406

Dental Plans Claims and Appeals

Delta Dental

If you receive services from a dentist in the Delta Dental network, you do not need to file any claims — your Delta Dental dentist will file the claims for you. If you have questions about the services you receive from a Delta Dental dentist, you may discuss the matter with your dentist, or if you continue to have concerns, you may contact Delta Dental through the contact listed below:

Delta Dental of California
P.O. Box 997330
Sacramento, CA 95899-7330
Phone: 800-765-6003
www.deltadentalins.com

If Your Claim Is Denied

If your claim for benefits is fully or partially denied, you are entitled to a review of that decision by Delta Dental. Your written request should be sent to the above address and must be submitted within 180 days after you receive notice of claim denial. The request should include the reason you believe the claim was improperly denied and any appropriate data, including a copy of the treatment form, Notice of Payment and any other relevant information.

Upon request and free of charge, Delta Dental will provide you with copies of any pertinent documents that are relevant to the claim, a copy of any internal rule, guideline, protocol, and/or explanation of the scientific or clinical judgment if relied upon in denying or modifying the claim. For more information, call Delta Dental.

Health Care Flexible Spending Account Claims and Appeals

Health Care Flexible Spending Account

Filing a Claim

You may obtain a Health Care Flexible Spending Account reimbursement claim form from HealthEquity.

You may contact their Customer Service center at **877-924-3967** or obtain claim forms from their website at **healthequity.com**. Here is how the reimbursement process works:

- You pay for eligible health care expenses out-of-pocket as they are incurred. Then you complete, sign, and submit a claim form — along with your original or photocopied receipt(s) with a description of the expense; a receipt with a prescription number or the HealthEquity *Letter of Medical Necessity*; and/or *Explanation of Benefits* (EOB), as necessary — to HealthEquity. Also include the date of service, amount paid for the service, provider name, and type of service with your claim.
- You must file your claim for expenses incurred during the plan year by March 31 of the following year.
- You may file your claim with the HealthEquity mobile application (available at **healthequity.com**). For the fastest reimbursement, submit it online at **healthequity.com**. You may also fax it to **877-353-9236**, or mail it to the following address:

**HealthEquity
Claims Administrator
P.O. Box 14053
Lexington, KY 40512**

- You may receive your reimbursement either by check or direct deposit.
- You may check on the status of your claim or payment online at **healthequity.com**.

According to IRS rules, an expense is considered incurred when service is actually received, not when you are billed or when you pay for the service.

Appeals for Health Care Flexible Spending Account Claims

If your claim for benefits under the Health Care Flexible Spending Account is denied, you have the right to appeal the decision. You must make the appeal request within 180 days after the date of the claim denial notice. Send the written request to the claims administrator for the plan as follows:

**Health Care Flexible Spending Account:
HealthEquity Claims Appeal Board
P.O. Box 991
Mequon, WI 53092-0993**

You can also send the appeal by fax to **877-220-3248**.

The request must explain why you believe a review is in order, and it must include supporting facts and any other pertinent information. The claims administrator may require you to submit such additional facts, documents, or other material as it may deem necessary or appropriate in making its review.

Disability Plans Claims and Appeals

There are special rules that apply to claims and appeals under the long-term disability plan. Your claim might be made in different circumstances. For example, you might be applying for long-term disability benefits. If the claims administrator decides to discontinue payment of your long-term disability benefits before they were scheduled to end (e.g., because the claims administrator believes that you are no longer disabled), then that decision will be treated as a denial of your claim for long-term disability benefits and you may appeal that denial in accordance with the rules noted below. If you seek to extend payment of your disability benefits, then that request will be treated as a claim for benefits and the claims administrator will respond to your claim as noted below.

The disability claims and appeals rules also apply to claims and appeals for benefits under other types of plans where the claims administrator for that other type of plan must determine that you are disabled in order to approve your claim. For example, if different rules apply for the amount of or the payment commencement date of benefits under a retirement plan when you are disabled and the issue in your claim and appeal is whether or not you are disabled, then these rules apply with respect to that part of your retirement plan claim and appeal. Similarly, if an insurance plan includes a waiver of your payment of premiums while you are disabled, then these rules apply with respect to a claim or appeal relating to the premium waiver. However, if the claims administrator under the other plan does not need to determine whether you are disabled, but instead only needs to find out whether someone else has determined that you are disabled, then these special rules do not apply. For example, if the claims administrator of a retirement plan only needs to determine whether the Social Security administration or the claims administrator for the long-term disability plan has determined whether you are disabled, then these special rules do not apply if your claim or appeal is based on whether you are entitled to the benefit under the retirement plan.

Claims

MetLife is the insurer and third-party administrator for the following:

- Long-Term Disability (LTD) plans
- Short Term Disability (STD) plans

You may either complete a claim form with MetLife online at **www.metlife.com/mybenefits** or call MetLife's toll-free number, **888-420-1661**, to initiate your claim. After you initiate your claim, your MetLife claims representative will reach out and walk you through the steps and identify the documentation required to complete your claim.

Deadlines for Responding to Your Claims for Disability Benefits

The claims administrator will make a decision on your claim within a reasonable period but not later than 45 days after it receives your claim form. In some cases, the claims administrator will notify you, before the end of the normal 45-day maximum period for responding to your claim, that additional time is required to process your claim for reasons beyond the control of the claims administrator. Any notice of the extension will inform you of the reasons for the extension and the date by which the claims administrator expects to make a decision. The claims administrator may take up to an additional 30 days to respond to your claim. The claims administrator may again notify you, before the end of the initial 30-day extension, that additional time is required to process your claim for reasons beyond the control of the claims administrator. In that event, the claims administrator may take up to another 30 days to respond to your claim. When the claims administrator requests either the first or

DISPUTES, CLAIMS, AND APPEALS

second 30-day extension, it will tell you the standards that must be satisfied to approve your benefit claim, the unresolved issues that require a delay in the decision on your claim, and the additional information needed to resolve those issues. You will be provided at least 45 days to provide the requested information. If the claims administrator needs additional information from you, then the claims administrator may decide not to count the time between the date you are requested to send the additional information and the date the information is received towards the required deadlines.

Appeals

If your claim is denied, MetLife will provide you with a written response and you will have the right to file an appeal in writing. Your written appeal must be received by the claims administrator at the following address within 180 days after your claim was denied:

MetLife Disability Unit
P.O. Box 14590
Lexington, KY 40511-4590
Phone: 888-420-1661

New or Additional Evidence

If any new or additional evidence is considered, relied upon, or generated by the claims administrator in connection with the determination of your appeal, such evidence must be provided to you, free of charge, and as soon as possible and sufficiently in advance of the date on which your appeal will be decided so that you may be given a reasonable opportunity to respond.

Deadlines for Responding to Your Appeal for Disability Benefits

If the claims administrator denies your appeal, then the claims administrator will provide a written response within a reasonable period but not later than 45 days after it receives your appeal. In some cases, the claims administrator will notify you, before the end of the normal 45-day maximum deadline for responding to your appeal, that additional time is required to process your appeal for reasons beyond the control of the claims administrator. In that event, the claims administrator may take up to an additional 45 days to respond to your appeal. When the claims administrator requests a 45-day extension, it will inform you of the special circumstances requiring the extension and the date on which it expects to make a decision on your appeal. If the claims administrator needs additional information from you to resolve your appeal, then the claims administrator may decide not to count the time between when you are requested to send the additional information and the time when you furnish that information towards the additional 45 days that the claim administrator has to decide your appeal.

What to Do About a Denial After Final Review

If your appeal is denied and you disagree with the final decision, you may file a lawsuit under ERISA 502(a). If you wish, you may take the matter up with the Department of Insurance in your state. You may contact them at the address below:

California Department of Insurance
Claims Service Bureau
300 S. Spring St., 11th Floor
Los Angeles, CA 90013
Phone: 213-346-6570

Retiree Benefits Claims and Appeals

Unless otherwise noted, retiree medical claims must be filed within 12 months of the date of service or when the expense was incurred.

Retiree Health and Welfare Eligibility Claims

To dispute your eligibility for retiree health and welfare benefits, contact the KPRC to obtain an inquiry/claim form. You will need to complete the form and submit a written inquiry to the address listed below within six (6) months of the event that gives rise to the question:

**Kaiser Permanente Retirement Center
P.O. Box 9923
Providence, RI 02940-4023**

The KPRC will review your written inquiry and provide you with a response no later than 90 days after they receive your inquiry.

Retiree Health and Welfare Benefits Eligibility Appeals

If you do not agree with the KPRC determination, you may appeal the response by submitting a written request for review to the Kaiser Permanente Administrative Committee-Appeals Sub-committee (Committee) within 90 days of the date on the response to your written inquiry. Your request for review will need to be in writing and state all the facts in support of the appeal. You may submit written comments, documents, records or other information relating to your appeal. The written request for review will need to be sent to the following address:

**Kaiser Permanente Administrative Committee-Appeals Subcommittee
c/o Kaiser Foundation Health Plan, Inc.
1 Kaiser Plaza, Floor 20B
Oakland, CA 94612**

Upon request and free of charge, you will be provided with reasonable access to, and copies of all documents, records and other information relevant to your eligibility appeal.

If you choose to appeal the decision, the Committee will act on your request for review at the regularly scheduled meeting of the Committee that immediately follows receipt of such request, unless the request is filed within the 30 days preceding the date of the meeting. In that case, the Committee shall act on the request no later than the date of the second regularly scheduled meeting of the Committee following the request for review. In all circumstances, if there are special circumstances that require additional time, the Committee will provide written notice of the extension prior to the applicable Committee meeting and the date by which the decision will be made. In all cases, the Committee shall act no later than the third regularly scheduled meeting following the Plan's receipt of such request.

After its review, the Committee will either reverse the earlier decision or it will deny the appeal. If the appeal is denied, written notice of the denial will be provided to you within five days of the Committee's decision.

The written denial upon review will contain specific reasons for the Plan's decision and specific references to the relevant Plan provisions upon which the decision is based.

If the final decision (after the required levels of appeal) is adverse to you, you (or your representative) may then file an action for benefits in state or in federal court under Section 502(a) of ERISA. Any legal action regarding denied retiree health and welfare eligibility inquiries or claims must be filed within one year of the event that gave rise to the inquiry or claim.

Please note: You are required to first comply with this appeals procedure before pursuing your claim in any judicial or administrative proceeding. If you do not pursue and exhaust your rights under this procedure in a timely manner, the Committee's decision will become final and binding.

Retiree Medical Claims and Appeals

Claims

If you wish to submit a claim for benefits under the Kaiser Permanente Senior Advantage Plan, contact Member Services or refer to the *Evidence of Coverage* booklet for your plan.

Appeals

For appeals of denied medical benefit claims, you may write to the address shown in the denial notice. Please refer to the *Evidence of Coverage* booklet for your plan.

Sick Leave Health Reimbursement Account Claims and Appeals

Filing a Claim

When you have eligible expenses, you submit a claim for reimbursement. In order for expenses to be eligible for reimbursement, you must incur them while you are actively participating in the Sick Leave HRA. When you become eligible to access the Sick Leave HRA, you will receive a letter that will explain how the HRA works in detail.

For more information about the Sick Leave HRA, you may visit the Kaiser Permanente Retirement Center (KPRC) website at www.myplansconnect.com/kp. You can also call the KPRC at **866-627-2826**.

You can submit your claims for reimbursement in the following ways:

Fax: Fax your claim form and documentation to **844-853-8493**

Mail: Mail your claim form and documentation to:

KPRC
PO Box 9923
Providence, RI 02940-4023

Appeals for Denied Sick Leave HRA Claims

If your claim for benefits under the Sick Leave HRA is denied, you have the right to appeal the decision. You must make the appeal request within 180 days after the date of the claim denial notice. Send the written request to the Kaiser Permanente Retirement Center (KPRC) at the following address:

KPRC
PO Box 9923
Providence, RI 02940-4023

The request must explain why you believe a review is in order, and it must include supporting facts and any other pertinent information. The KPRC may require you to submit such additional facts, documents, or other material as it may deem necessary or appropriate in making its review.

Upon request and free of charge, you will be provided with reasonable access to, and copies of all documents, records and other information relevant to your claim.

If you choose to appeal the claim determination, the KPRC will issue a written decision upon review within 60 days after it receives your request for review. The review by the KPRC will not afford deference to the initial claim denial, but will assess the information you provide as if the KPRC was looking at the claim for the first time. The

DISPUTES, CLAIMS, AND APPEALS

written decision upon review will contain specific reasons for the plan's decision and specific references to the relevant plan provisions upon which the decision is based.

If the final decision (after the required levels of appeal) is adverse to you, you (or your representative) may then file an action for benefits in state or in federal court under Section 502(a) of ERISA. Any legal action regarding denied Sick Leave HRA claims must be filed within one year of the event that gave rise to the claim.

Please note: You are required to first comply with this appeals procedure before pursuing your claim in any judicial or administrative proceeding. If you do not pursue and exhaust your rights under this procedure in a timely manner, this decision will become final and binding.

Retiree Medical Health Reimbursement Account Claims and Appeals

Filing a Retiree Medical HRA Claim

When you have eligible expenses, you submit a claim for reimbursement. In order for expenses to be eligible for reimbursement, you must incur them while you are actively participating in the Retiree Medical Health Reimbursement Account (HRA). When you become eligible to access the Retiree Medical HRA, you will receive a letter that will explain how the Retiree Medical HRA works in detail.

For more information about the Retiree Medical HRA, you may visit the Kaiser Permanente Retirement Center (KPRC) website at www.myplansconnect.com/kp. You can also call the KPRC at **866-627-2826**.

You can submit your claims for reimbursement from the Retiree Medical HRA in the following ways:

Fax: Fax your claim form and documentation to **844-853-8493**

Mail: Mail your claim form and documentation to:

KPRC
PO Box 9923
Providence, RI 02940-4023

The KPRC will review your claim and provide you with a determination no later than 30 days after they receive your claim. The written claim decision, if a denial, will contain specific reasons for the plan's decision and specific references to the relevant plan provisions upon which the decision is based.

Appeals for Denied Retiree Medical HRA Claims

If your claim for benefits under the Retiree Medical HRA is denied, you have the right to appeal the decision. You must make the appeal request within 180 days after the date of the claim denial notice. Send the written request to the Kaiser Permanente Retirement Center (KPRC) at the following address:

KPRC
PO Box 9923
Providence, RI 02940-4023

The request must explain why you believe a review is in order, and it must include supporting facts and any other pertinent information. The KPRC may require you to submit such additional facts, documents, or other material as it may deem necessary or appropriate in making its review.

Upon request and free of charge, you will be provided with reasonable access to, and copies of all documents, records and other information relevant to your claim.

If you choose to appeal the claim determination, the KPRC will issue a written decision upon review within 60 days after it receives your request for review. The review by the KPRC will not afford deference to the initial claim denial, but will assess the information you provide as if the KPRC was looking at the claim for the first time. The

DISPUTES, CLAIMS, AND APPEALS

written decision upon review will contain specific reasons for the plan's decision and specific references to the relevant plan provisions upon which the decision is based.

If the final decision (after the required levels of appeal) is adverse to you, you (or your representative) may then file an action for benefits in state or in federal court under Section 502(a) of ERISA. Any legal action regarding denied Retiree Medical HRA claims must be filed within one year of the event that gave rise to the claim.

Please note: You are required to first comply with this appeals procedure before pursuing your claim in any judicial or administrative proceeding. If you do not pursue and exhaust your rights under this procedure in a timely manner, this decision will become final and binding.

Medicare Part D Reimbursement Claims and Appeals

Filing a Claim for Reimbursement of Medicare Part D IRMAA Surcharge

You can submit your claims for reimbursement Medicare Part D Income-Related Monthly Adjustment Amount (IRMAA) surcharge in the following ways:

Fax: Fax your claim form and documentation to **844-853-8493**.

Mail: Mail your claim form and documentation to:

Kaiser Permanente Retirement Center
P.O. Box 2844
Fargo, ND 58108

The KPRC will review your claim and provide you with a determination no later than 30 days after they receive your claim. The written claim decision, if a denial, will contain specific reasons for the plan's decision and specific references to the relevant plan provisions upon which the decision is based.

Appeals for Denied Retiree Medicare Part D IRMAA Claims

If your claim for Medicare Part D IRMAA reimbursement is denied, you have the right to appeal the decision. You must make the appeal request within 180 days after the date of the claim denial notice. Send the written request to the Kaiser Permanente Retirement Center (KPRC) at the following address:

Kaiser Permanente Retirement Center
P.O. Box 2844
Fargo, ND 58108

The request must explain why you believe a review is in order, and it must include supporting facts and any other pertinent information. The KPRC may require you to submit such additional facts, documents, or other material as it may deem necessary or appropriate in making its review.

Upon request and free of charge, you will be provided with reasonable access to, and copies of all documents, records and other information relevant to your claim.

If you choose to appeal the claim determination, the KPRC will issue a written decision upon review within 60 days after it receives your request for review. The review by the KPRC will not afford deference to the initial claim denial, but will assess the information you provide as if the KPRC was looking at the claim for the first time. The written decision upon review will contain specific reasons for the plan's decision and specific references to the relevant plan provisions upon which the decision is based.

If the final decision (after the required levels of appeal) is adverse to you, you (or your representative) may then file an action for benefits in state or in federal court under Section 502(a) of ERISA. Any legal action regarding denied claims must be filed within one year of the event that gave rise to the claim.

Please note: You are required to first comply with this appeals procedure before pursuing your claim in any judicial or administrative proceeding. If you do not pursue and exhaust your rights under this procedure in a timely manner, this decision will become final and binding.

Retirement Plan Benefits Claims and Appeals

Defined Benefit Plan Claims

If you are a participant in a defined benefit plan, you may be entitled to retirement benefits when you leave Kaiser Permanente. To receive any type of retirement benefits under the plan, you must apply to the KPRC. You can reach the KPRC online by visiting their website at www.myplansconnect.com/kp. From the My HR home page, click on the **Benefits & Wellness** tab, then click the **Pension Plans** link under **Retirement Benefits**. You can also call the KPRC at **866-627-2826** Monday through Friday 6 a.m. to 6 p.m. Pacific time.

They will process your request for a retirement benefit and mail you the appropriate distribution packet. The packet will include an estimate of the amount of retirement benefits to which you are entitled, along with the forms you will need to complete in order to receive your benefit. The distribution process is not complete until the KPRC receives your accurately completed authorization forms.

Please note: Each distribution packet includes an expiration date. The distribution process must be completed on or before the expiration date or you may be required to restart the distribution process from the beginning. Restarting the distribution process may affect your distribution amount.

If you need to contest the amount to be distributed to you after discussion with a representative from the KPRC, he or she will provide you with a *Claim Initiation Form* for the plan. You must follow the instructions on the *Claim Initiation Form* to engage the plan's formal claims process. Beneficiaries can follow this procedure as well.

Statute of Limitations

Any legal action must be brought in the U.S. District Court of the Northern District of California.

Any claim regarding the failure to timely pay your previously determined benefit as of the benefit commencement date, your form of payment, and/or any adjustment to your benefits either before or after the normal retirement date must be filed within one year of your benefit commencement date.

In addition, any claim under the plan must be filed within two years following the latest of (i) December 31, 2017, (ii) your termination of employment, and (iii) the date you were provided with written notice of your vested status and/or the components of your benefit payment.

Defined Contribution Plan Claims

If you are a participant in a defined contribution plan and wish to receive a distribution of any account balance you have in the plan, contact Vanguard online at www.vanguard.com or by calling the VOICE network at **800-523-1188**.

Vanguard will mail you the appropriate distribution application forms upon request and will process your request for a distribution from the plan.

If you wish to contest the amount to be distributed to you, you may discuss it with a Vanguard representative. If the problem is not resolved after discussing it with a Vanguard representative, Vanguard will provide you with a *Claim Initiation Form* for the appropriate plan. You must follow the instructions on the *Claim Initiation Form* to engage the plan's formal claims process. Beneficiaries can follow this procedure as well.

Statute of Limitations

Any legal action must be brought in the U.S. District Court of the Northern District of California.

Any claim regarding your form of payment or the failure to timely pay, in whole or in part, your account as of your benefit starting date must be filed within one year of your benefit starting date. In addition, any claim for benefits under the appropriate plan must be filed by the later of December 2016 or two years following the date you knew or should have known that a contribution should have been made to your account.

No legal action can be brought more than one year after the later of (i) the date of the initial denial of your claim, or (ii) if a timely request for appeal of the denial had been made, the date of the denial of your appeal.

Deadlines for Responding to Your Claims

The claims administrator will make a decision on your claim within a reasonable period but not later than 90 days after it receives your *Claim Initiation Form*. In some cases, the claims administrator will notify you, before the end of the normal 90-day maximum period for responding to your claim, that additional time is required to process your claim on account of special circumstances. In that event, the claims administrator may take up to an additional 90 days to respond to your claim. When the claims administrator requests the 90-day extension, it will indicate the special circumstances and the date by which it expects to make a decision on your claim.

Appeal

Within 90 days from the date of the claim denial letter, you or your authorized representative may file an appeal by writing to the Kaiser Permanente Administrative Committee's Appeals Sub-Committee ("Appeals Sub-Committee") at the address below and request a review of the denial:

Kaiser Permanente Administrative Committee
c/o Kaiser Foundation Health Plan, Inc.
One Kaiser Plaza, 20th Floor
Oakland, CA 94612

Deadlines for Responding to Your Appeal

The Appeals Sub-Committee will review your appeal at the next regularly scheduled meeting following receipt of an appeal. If the appeal is not received at least 30 days prior to the next scheduled meeting, it may be heard at the following regularly scheduled meeting. Meetings are held quarterly. If special circumstances require a further extension of time for processing, a determination shall be rendered not later than the third regularly scheduled meeting after the receipt of the appeal. The Appeals Sub-Committee will advise you in writing within 5 days of its decision, citing the specific reasons for its decision, and will identify those terms of the plan on which the decision is based.

Decision on Review

If the Appeals Sub-Committee denies your appeal, you will have exhausted your administrative remedies and you can bring a civil action in federal court under Section 502(a)(1)(B) of ERISA regarding the final denial of your claim for a benefit.

No legal action (whether in law, in equity, or otherwise) may be commenced or maintained against the plan, the plan administrator, the Kaiser Permanente Administrative Committee, or its Appeals Sub-Committee more than one year after the later of the date of the initial claim denial, or if a timely request for appeal of the denial has been made, the date of the Appeals Sub-Committee's appeal denial.

Leased Employee Service Claims

If you believe you may be entitled to service as a leased employee, please contact the Kaiser Permanente Retirement Center (KPRC).

The KPRC will provide you with a questionnaire to complete, along with an opportunity to submit evidence of your eligibility for such additional service. Examples of such evidence include:

- W-2s for the years you worked for the leasing company for work performed at Kaiser Permanente.
- An accounting report, your time card or an invoice from the leasing company reflecting the dates and total hours of work performed at Kaiser Permanente.

Please note, your completed questionnaire may be subject to verification by Kaiser Permanente personnel, including any supervisor you may have reported to while working for the leasing company.

Additional evidence or clarification of your responses to the questionnaire may be required. The determination of whether you are entitled to service for periods of leased employment will be determined on a facts and circumstances basis.

You will receive a response, generally within 120 days, from the KPRC with a determination of your eligibility for additional service for all applicable benefit purposes. You will be notified if additional time is needed. If you disagree with the determination, you may file a claim. To file a claim, contact the KPRC and request a *Claim Initiation Form*. You must follow the instructions on the *Claim Initiation Form* to engage the formal claims process.

Important Note: If you intend to pursue a claim for benefits by filing a *Claim Initiation Form*, you must file the *Claim Initiation Form* within two years following the earlier of either:

1. The date you received a *Summary of Material Modification* with this information, or
2. The date you received this SPD.

Remember, first you need to seek a determination of your eligibility for additional service by submitting your completed questionnaire and evidence of your eligibility.

If your claim for additional service as a leased employee is denied, you will have a chance to appeal the decision. In such cases, the KPRC will provide you with information and timelines on filing an appeal.

General Information About Other Types of Claims and Appeals

The following rules relate to claims and appeals that are not made under health plans, retirement plans, eligibility for retiree medical or Medicare Part B premium reimbursements, and that are not subject to the special rules for disability benefits.

MetLife is the insurer and third-party administrator for the Life Insurance, Retiree Life Insurance, and Accidental Death and Dismemberment, and Voluntary Term Life insurance plans, as applicable.

Life Insurance, Retiree Life Insurance, and Accidental Death and Dismemberment, and Voluntary Term Life Claims

You or your beneficiary must contact MetLife to initiate a claim. MetLife will provide the claimant with a customized claim packet with instructions on how to complete the claim process. A copy of the death certificate is

DISPUTES, CLAIMS, AND APPEALS

required to process a claim for death benefits. In addition, each beneficiary will need to provide a claimant statement. Send completed claims to the address below:

MetLife - Group Life Claims
P.O. Box 6100
Scranton, PA 18505
Fax: 570-558-8645
Phone: 800-638-6420

Deadlines for Responding to Your Claims

MetLife will make a decision on your claim within a reasonable period but not later than 90 days after it receives your claim form. In some cases, MetLife will notify you, before the end of the normal 90-day maximum period for responding to your claim, that additional time is required to process your claim on account of special circumstances. In that event, MetLife may take up to an additional 90 days to respond to your claim. When MetLife requests the 90-day extension, it will indicate the special circumstances and the date by which it expects to make a decision on your claim.

How to Appeal a Denial of Your Initial Claim

If your claim is denied, MetLife will provide you with a written explanation of the denial and you will have the right to request a review of your claim by writing to MetLife. Please include in your appeal letter the reason(s) you believe the claim was improperly denied, and submit any additional comments, documents, records or other information relating to your claim that you deem appropriate to enable MetLife to give your appeal proper consideration. Upon your written request, MetLife will provide you with a copy of the records and/or reports that are relevant to your claim. Your appeal can be sent to the following address within 60 days of the claim denial:

MetLife - Group Life Claims
P.O. Box 6100
Scranton, PA 18505
Fax: 570-558-8645
Phone: 800-638-6420

You may send mail requiring signature or overnight mail to:

MetLife - Group Life Claims
123 Wyoming Ave.
Scranton, PA 18503

Deadlines for Responding to Your Appeal

If MetLife denies your appeal, MetLife must notify you of its decision on your appeal within a reasonable period, but not later than 60 days after it receives your appeal. In some cases, MetLife will notify you, before the end of the normal 60-day maximum deadline for responding to your appeal, that additional time is required to process your appeal on account of special circumstances. In that event, MetLife may take up to an additional 60 days to respond to your appeal. When MetLife requests the 60-day extension, it will indicate the special circumstances and the date by which it expects to make a decision on your claim. If MetLife needs additional information from you to resolve your appeal, then MetLife may decide not to count the time between when you are requested to send the additional information and the time when you furnish that information towards the additional 60 days that MetLife has to decide your appeal.

What to Do About a Denial After Final Review

If your appeal is denied and you disagree with the final decision, you may file a lawsuit under ERISA 502(a) within one year of the date of your appeal determination. If you have Accidental Death and Dismemberment insurance, a legal action on an AD&D claim may only be brought during the period that begins 60 days after the date proof of the event is filed and ends three years after the date such proof is required by MetLife. If you wish, you may take the matter up with the California Department of Insurance. You may contact them at the address below:

**California Department of Insurance
Claims Service Bureau
300 S. Spring St., 11th Floor
Los Angeles, CA 90013
Phone: 213-346-6570**

Legal Services Claims and Appeals

Contact MetLife Legal Plans at **800-821-6400** to initiate a claim. MetLife Legal Plans will provide you with instructions on how to complete the claim process. Send completed claims to the address below:

**MetLife Legal Plans
Director of Administration
1111 Superior Ave. E, Suite 800
Cleveland, OH 44114-2507
Fax: 216-694-4309
Phone: 800-821-6400**

Deadlines for Responding to Your Claims

MetLife Legal Plans will make a decision on your claim within a reasonable period but not later than 90 days after it receives your claim form. In some cases, MetLife Legal Plans will notify you, before the end of the normal 90-day maximum period for responding to your claim, that additional time is required to process your claim on account of special circumstances. In that event, MetLife Legal Plans may take up to an additional 90 days to respond to your claim. When MetLife Legal Plans requests the 90-day extension, it will indicate the special circumstances and the date by which it expects to make a decision on your claim.

How to Appeal a Denial of Your Initial Claim

If your claim is denied, MetLife Legal Plans will provide you with a written explanation of the denial and you will have the right to request a review of your claim by writing to MetLife Legal Plans. Please include in your appeal letter the reason(s) you believe the claim was improperly denied, and submit any additional comments, documents, records or other information relating to your claim that you deem appropriate to enable MetLife Legal Plans to give your appeal proper consideration. Upon your written request, MetLife Legal Plans will provide you with a copy of the records and/or reports that are relevant to your claim. Your appeal can be sent to the following address within 60 days of the claim denial:

**MetLife Legal Plans
Director of Administration
1111 Superior Ave. E, Suite 800
Cleveland, OH 44114-2507
Fax: 216-694-4309
Phone: 800-821-6400**

Deadlines for Responding to Your Appeal

If MetLife Legal Plans denies your appeal, MetLife Legal Plans must notify you of its decision on your appeal within a reasonable period, but not later than 60 days after it receives your appeal. In some cases, MetLife Legal Plans will notify you, before the end of the normal 60-day maximum deadline for responding to your appeal, that additional time is required to process your appeal on account of special circumstances. In that event, MetLife Legal Plans may take up to an additional 60 days to respond to your appeal. When MetLife Legal Plans requests the 60-day extension, it will indicate the special circumstances in writing. If MetLife Legal Plans needs additional information from you to resolve your appeal, then MetLife Legal Plans may decide not to count the time between when you are requested to send the additional information and the time when you furnish that information towards the additional 60 days that MetLife Legal Plans has to decide your appeal.

What to Do About a Denial After Final Review

If your appeal is denied and you disagree with the final decision, you may file a lawsuit under ERISA 502(a). If you wish, you may take the matter up with the Department of Insurance in your state.

Long-Term Care Claims and Appeals

Contact Transamerica LTC at **800-821-6400** to initiate a claim. You must submit a written request for any claim determination. Send completed claims to:

Transamerica Life Insurance Company
P.O. Box 869093
Plano, TX 75086
Fax: 866-630-7502
Phone: 866-745-3545

Deadlines for Responding to Your Claims

Transamerica LTC will make a decision on your claim within a reasonable period, usually within 10 business days, but not later than 90 days after it receives your claim form. In some cases, Transamerica LTC will notify you, before the end of the normal 90-day maximum period for responding to your claim, that additional time is required to process your claim on account of special circumstances. In that event, Transamerica LTC may take up to an additional 90 days to respond to your claim. When Transamerica LTC requests the 90-day extension, it will indicate the special circumstances and the date by which it expects to make a decision on your claim.

How to Appeal a Denial of Your Initial Claim

If your claim is denied, Transamerica LTC will provide you with a written explanation of the denial and you will have the right to request a review of your claim by writing to Transamerica LTC. Please include in your appeal letter the reason(s) you believe the claim was improperly denied, and submit any additional comments, documents, records or other information relating to your claim that you deem appropriate to enable Transamerica LTC to give your appeal proper consideration. Upon your written request, Transamerica LTC will provide you with a copy of the records and/or reports that are relevant to your claim. Your appeal can be sent to the following address within 60 days of the claim denial:

Transamerica Life Insurance Company
P.O. Box 869093
Plano, TX 75086
Fax: 866-630-7502
Phone: 866-745-3545

Deadlines for Responding To Your Appeal

Once your appeal is submitted in writing, the information received will be reviewed by a team of Consumer Affairs analysts that are independent of the team that made the initial determination. The analysts will review the appeal submitted and any additional information that may have been received. A written response will be sent to you or your representative advising of the decision to overturn or uphold the original determination or advising if additional information is needed to complete the review.

If Transamerica LTC denies your appeal, Transamerica LTC must notify you of its decision on your appeal within a reasonable period, but not later than 60 days after it receives your appeal. In some cases, Transamerica LTC will notify you, before the end of the normal 60-day maximum deadline for responding to your appeal, that additional time is required to process your appeal on account of special circumstances. In that event, Transamerica LTC may take up to an additional 60 days to respond to your appeal. When Transamerica LTC requests the 60-day extension, it will indicate the special circumstances in writing. If Transamerica LTC needs additional information from you to resolve your appeal, then Transamerica LTC may decide not to count the time between when you are requested to send the additional information and the time when you furnish that information towards the additional 60 days that Transamerica LTC has to decide your appeal.

What to Do About a Denial After Final Review

If your appeal is denied and you disagree with the final decision, you may file a lawsuit under ERISA 502(a). If you wish, you may take the matter up with the Department of Insurance in your state.

Legal and Administrative Information



This section of the SPD contains required legal information that applies to your benefit plans, including your rights under the Employee Retirement Income Security Act (ERISA) of 1974. The information in this section may not apply to all plans.

Highlights of This Section

LEGAL AND ADMINISTRATIVE INFORMATION.....	141
Administration of the Plans.....	142
Service of Legal Process.....	142
Administrative Powers and Responsibilities.....	143
Welfare and Retirement Plans.....	143
Separation From Service.....	146
Retirement Plan Termination Insurance.....	146
Third Party Responsibility.....	147
Qualified Domestic Relations Order.....	148
Qualified Medical Child Support Order.....	149
Statement of ERISA Rights.....	149
THE RIGHT TO AMEND OR TERMINATE THE PLANS.....	151

Administration of the Plans

Entity	Plan Sponsor	Plan Administrator
Kaiser Foundation Health Plan, Inc./Kaiser Foundation Hospitals	Kaiser Foundation Health Plan, Inc. One Kaiser Plaza, 20th Floor Oakland, CA 94612 510-271-5940 EIN # 94-1340523	For Health and Welfare Plans Kaiser Permanente Administrative Committee (KPAC) One Kaiser Plaza Oakland, CA 94612 510-271-5940 For Defined Benefit Plans Kaiser Permanente Administrative Committee (KPAC) One Kaiser Plaza Oakland, CA 94612 For Defined Contribution Plans Kaiser Foundation Health Plan, Inc. One Kaiser Plaza Oakland, CA 94612

Service of Legal Process

Service of legal process may be made upon a plan trustee or plan administrator. For the plan administrator, please direct all legal documents for service of legal process to the following agent:

Corporation Service Company
ATTN: Officer of the Corporation
2710 Gateway Oaks Dr., Suite 150N
Sacramento, CA 95833

Administrative Powers and Responsibilities

The plan administrator and named fiduciary for purposes of the Employee Retirement Income Security Act of 1974 (ERISA) administers each employee benefit plan described in the *Summary Plan Description* (SPD), unless otherwise noted in this SPD.

The plan administrator has the authority to administer each of its employee benefit plans and may delegate this authority in writing to third parties such as insurers or Administrative Committees. The plan administrator also may delegate its authority to approve or deny claims for benefits to a claims administrator. The plan administrator or, to the extent delegated to a third party, has the exclusive and full discretionary authority to control and manage the administration and operation of each employee benefit plan described in your SPD, including but not limited to the following:

- The discretionary authority to make and enforce rules for the administration of each employee benefit plan, including the designation of forms to be used in such administration
- The discretionary authority to construe and interpret each and every document setting forth the applicable terms of a plan, including official plan documents, SPDs, and insurance contracts
- The discretionary authority to decide questions regarding the eligibility of any person to participate in any employee benefit plan
- The discretionary authority to approve or deny claims for benefits under each employee benefit plan unless discretionary authority has been delegated in writing to a third party, such as an insurer, claims administrator, or Administrative Committee
- The discretionary authority to appoint or employ agents, including but not limited to, counsel, accountants, consultants, and other persons to assist in the administration of each employee benefit plan

Welfare and Retirement Plans

The following are the plan names, identification numbers, and other relevant information on the welfare and retirement plans available to you. You may or may not be eligible to participate in all of these plans. For all plans, the plan year ends December 31.

Plan Name/Plan Options	Plan Sponsor EIN #	ID No.	Type of Plan	Claims Administrator	Type of Administration	Plan Trustee	Funding Medium	Contributing Source
HEALTH AND WELFARE PROGRAMS								
Kaiser Foundation Health Plan, Inc., Health and Welfare Plan	94-1340523	560	Health and Welfare Programs					
Kaiser Foundation Health Plan			Insured	Kaiser Foundation Health Plan, Inc. One Kaiser Plaza Oakland, CA 94612	Insured	N/A	Insured agreement premiums paid from general assets	Employer and employee
Group Dental Insurance			Insured	Delta Dental of California 100 First Street San Francisco, CA 94105	Insured	N/A	Insured agreement premiums paid from general assets	Employer and employee

LEGAL AND ADMINISTRATIVE INFORMATION

Plan Name/Plan Options	Plan Sponsor EIN #	ID No.	Type of Plan	Claims Administrator	Type of Administration	Plan Trustee	Funding Medium	Contributing Source
Group Life Insurance			Insured	MetLife Group Life Claims P.O. Box 6100 Scranton, PA 18505-6100	Insured	N/A	Insured agreement premiums paid from general assets	Employer and employee
Group Short-Term Disability Insurance			Insured	MetLife Disability Unit P.O. Box 14590 Lexington, KY 40511-4590	Insured	N/A	Insured agreement premiums paid from general assets	Employer
Group Long-Term Disability Insurance			Insured	MetLife Disability Unit P.O. Box 14590 Lexington, KY 40511-4590	Insured	N/A	Insured agreement premiums paid from general assets	Employer
Group Accidental Death and Dismemberment Insurance			Insured	MetLife Group Life Claims P.O. Box 6100 Scranton, PA 18505-6100	Insured	N/A	Insured agreement premiums paid from general assets	Employer and employee
Dependent Care Flexible Spending Account			Flexible Spending Account	HealthEquity P.O. Box 14053 Lexington, KY 40512	Third-Party	N/A	N/A	Employee
Legal Services			Legal Services	MetLife Legal Plans, Director of Administration 1111 Superior Avenue E, Suite 800 Cleveland, OH 44114-2507	Third-Party	N/A	N/A	Employee
Voluntary Term Life Insurance			Insured	MetLife Group Life Claims P.O. Box 6100 Scranton, PA 18505-6100	Insured	N/A	N/A	Employee
Long-Term Care Insurance			Insured	Transamerica Life Insurance Company P.O. Box 869093 Plano, TX 75086	Insured	N/A	N/A	Employee
Kaiser Foundation Health Plan Inc., Health Care Flexible Spending Account	94-1340523	590	Flexible Spending Account	HealthEquity P.O. Box 14053 Lexington, KY 40512	Third-Party	N/A	N/A	Employee

LEGAL AND ADMINISTRATIVE INFORMATION

Plan Name/Plan Options	Plan Sponsor EIN #	ID No.	Type of Plan	Claims Administrator	Type of Administration	Plan Trustee	Funding Medium	Contributing Source
Employee Assistance Program			Self-Funded	Kaiser Foundation Health Plan, Inc., One Kaiser Plaza Oakland, CA 94612	Self-Funded	N/A	Self-funded; paid from general assets	Employer
RETIREMENT PLANS								
Kaiser Permanente Salaried Retirement Plan	94-1340523	001	Pension-401(a) Defined Benefit Plan	Kaiser Permanente Retirement Center P.O. Box 9922 Providence, RI 02940-4022	Third-Party/Record Keeper	State Street Bank Retiree Services P.O. Box 550858 Jacksonville, FL 32255-0868	Trust	Employer contributions
Kaiser Permanente Supplemental Savings and Retirement Plan	94-1340523	003	Pension-401(a) Defined Contribution Plan	Vanguard Attn: DC Plan P.O. Box 982902 El Paso, TX 79998-2902	Third-Party/Record Keeper	Vanguard Attn: DC Plan P.O. Box 982902 El Paso, TX 79998-2902	Trust	Employer and Employee after-tax contributions
RETIREE HEALTH AND WELFARE PROGRAMS								
Kaiser Foundation Health Plan, Inc., Retiree Health and Welfare Plan	94-1340523	580	Health and Welfare Programs		Insured	State Street Bank and Trust Company 1200 Crown Colony Dr., 2nd Floor Quincy, MA 02169	Trust	Employer
Retiree Medical Health Reimbursement Account (KFHP/H)	94-1340523	585	Reimbursement Account	Kaiser Permanente Retirement Center P.O. Box 9923 Providence, RI 02940-4023	Third-Party	N/A	N/A	Employer
Retiree Medical Premium Subsidy (KFHP/H)				Kaiser Permanente Retirement Center P.O. Box 9923 Providence, RI 02940-4023	Third-Party	N/A	N/A	Employer
Sick Leave Health Reimbursement Account			Reimbursement Account	Kaiser Permanente Retirement Center P.O. Box 9923 Providence, RI 02940-4023	Third-Party	N/A	N/A	Employer

Separation From Service

Your Kaiser Permanente retirement plans and the Internal Revenue Code (IRC) require that there be a bona fide separation from service before there can be a distribution of retirement benefits. This means that there can be no intent at the time of your separation (when you leave and retire from Kaiser Permanente) on either your part or that of your supervisor or other Kaiser Permanente personnel to re-employ you after you have taken a distribution of benefits. This bona fide separation from service requirement means you may not leave with the intent to return as an employee or in such other capacities as consultant or contractor. This does not mean you may never return to Kaiser Permanente. You may return at some time in the future if you are applying for a bona fide open position. However, if you return, it must be because of changed circumstances after you terminate and retire, and not because of an agreement made prior to termination and retirement. If you are under age 65 when you terminate, a move to a different legal entity does not constitute a Separation From Service, and you cannot take a distribution.

Age 65 Exception

If you are working after age 65 for Kaiser Permanente and you have retirement plan benefits from both (1) a Permanente Medical Group and (2) KFHP/H, you may elect to begin your retirement plan benefit provided by the Kaiser Permanente legal entity where you are not working. KFHP and KFH are legally related, but they are separate legal entities from the Permanente Medical Groups.

Retirement Plan Termination Insurance

Your pension benefits under this plan are insured by the Pension Benefit Guaranty Corporation (PBGC), a federal insurance agency. If the plan terminates (ends) without enough money to pay all benefits, the PBGC will step in to pay pension benefits. Most people receive all of the pension benefits they would have received under their plan, but some people may lose certain benefits.

The PBGC guarantee generally covers: (1) normal and early retirement benefits; (2) disability benefits if you become disabled before the plan terminates; and (3) certain benefits for your survivors.

The PBGC guarantee generally does not cover: (1) benefits greater than the maximum guaranteed amount set by law for the year in which the plan terminates; (2) some or all of benefit increases and new benefits based on plan provisions that have been in place for fewer than five years at the time the plan terminates; (3) benefits that are not vested because you have not worked long enough for the company; (4) benefits for which you have not met all of the requirements at the time the plan terminates; (5) certain early retirement payments (such as supplemental benefits that stop when you become eligible for Social Security) that result in an early retirement monthly benefit greater than your monthly benefit at the plan's normal retirement age; and (6) non-pension benefits, such as health insurance, life insurance, certain death benefits, vacation pay, and severance pay.

Even if certain of your benefits are not guaranteed, you still may receive some of those benefits from the PBGC depending on how much money your plan has and on how much the PBGC collects from employers.

For more information about the PBGC and the benefits it guarantees, ask your plan administrator or contact the PBGC's Technical Assistance Division. Inquiries should be addressed to the location below:

Technical Assistance Division, PBGC
1200 K Street NW, Suite 930
Washington, D.C. 20005-4026
Phone: 202-326-4000

Note: TTY/TDD users may call the federal relay service toll-free at **800-877-8339** and ask to be connected to **202-326-4000**.

Additional information about the PBGC's pension insurance program is available through the PBGC's website at www.pbgc.gov.

Benefits under defined contribution plans are not insured by the PBGC. This is because the plan termination insurance provisions of the Employee Retirement Income Security Act of 1974 (ERISA) do not apply to defined contribution plans.

Third Party Responsibility

The Plan has first rights of subrogation and reimbursement. As a condition of receiving plan benefits, eligible employees and/or their covered dependents grant specific and first rights of subrogation, reimbursement, and restitution to the Plan with respect to benefits they receive from the Plan that either relate to an injury, illness or condition which results from the act or omission of a third party or are, otherwise, subject to any reimbursement provision of a no fault automobile insurance policy. Such rights shall come first and shall not be adversely impacted in any way by:

- The "make whole doctrine" (i.e., the eligible employee's or covered dependent's recovery of his full damages or attorney's fees), contributory or comparative negligence, the common fund doctrine, or any other defense or doctrine which may limit the Plan's rights (equitable or otherwise); or
- The manner in which any recovery by an eligible employee or covered dependent is characterized or structured (e.g., as lost wages, damages, attorney's fees rather than as for medical expenses).

The Plan's rights of subrogation, reimbursement, and restitution shall extend to any property (including money), without regard to the type of property or the source of the recovery, including any recovery from the payment or compromise of a claim (including an insurance claim), a judgment or settlement of a lawsuit, resolution through any alternative dispute resolution process (including arbitration), or any insurance (including insurance on the employee and/or covered dependent, no-fault coverage, uninsured and/or underinsured motorist coverage).

The Plan is entitled to an equitable lien by contract and creation of a constructive trust. At the time the Plan pays benefits which may be subject to the Plan's right of reimbursement, subrogation, or restitution, the eligible employee and/or covered dependent shall at that time grant to the Plan (as a condition of such payment) an equitable lien by contract in any property described above, without regard to the identity of the property's source or holder at any particular time; or whether property at the time the property exists, is segregated, or whether the eligible employee and/or covered dependent has any rights to it. Until the time such equitable lien by contract is completely satisfied, the eligible employee and/or covered dependent or other holder of the property that is subject to such equitable lien by contract (e.g., an account or trust established for the benefit of the eligible employee and/or covered dependent, an insurer, etc.) shall hold such property as the Plan's constructive trustee. Such constructive trustee shall immediately deliver such property to the Plan upon the direction of the Plan to satisfy the equitable lien by contract.

Obligations of the Eligible Employee and/or Covered Dependent

The eligible employee and/or covered dependent shall:

- Not assign any rights or causes of action he or she may have against others (including under insurance policies) which may implicate the Plan's right to reimbursement, subrogation or restitution without the express written consent of the Plan;
- Cooperate with the Plan and take any action that may be necessary to protect the Plan's interests as described in this SPD.
- Immediately take or regain possession of any property subject to the Plan's equitable lien by contract in his or her own name, place it in a segregated account within his or her control at least in the amount of the equitable

lien, and not alienate it or otherwise take any action so that such property is not in his or her possession prior to the satisfaction of such equitable lien by contract; and

- Promptly notify the Plan of the possibility that the circumstances regarding the payment of benefits by the Plan may be subject to the Plan's right of reimbursement, subrogation or restitution, or of the submission of any claim or demand letter, the filing of any legal action or request for any alternative dispute resolution process, or of the commencement of any trial or alternative dispute resolution process (at least 30 days prior notice), or of any agreement (relating to any claim, legal action or alternative dispute resolution), that relates to any property that may be subject to the Plan's rights of subrogation, reimbursement, restitution, to an equitable lien by contract, or as beneficiary of a constructive trust.

No Duty to Independently Sue or Intervene

While the Plan's right of subrogation includes the right to file an independent legal action or alternative dispute resolution proceeding against such third party (or to intervene in one brought by or on behalf of the eligible employee and/or covered dependent), it has no obligation to do so.

Recovery of Overpayments

To the extent that the Plan makes a payment to any eligible employee or dependent or beneficiary in excess of the amount payable under the Plan to such eligible employee or dependent or beneficiary, the Plan shall have a first right of reimbursement and restitution with an equitable lien by contract in the amount of such overpayment. The holder of any such overpayment shall hold such property as the Plan's constructive trustee. The Plan's rights of reimbursement and restitution shall in no way be affected, reduced, compromised, or eliminated by any doctrines limiting its rights (equitable or otherwise) such as the make-whole doctrine, contributory or comparative negligence, the common fund doctrine, or any other defense. The Plan's rights against the eligible employee's or dependent's or beneficiary's obligation to the Plan shall also not be affected if the overpayment was made to another person or entity on behalf of the eligible employee or covered dependent or beneficiary.

If any eligible employee or covered dependent or beneficiary has cause to reasonably believe that an overpayment may have been made, the eligible employee or covered dependent or beneficiary shall promptly notify the Plan Administrator of the relevant facts, shall not alienate any property that may be subject to the Plan's right of reimbursement or restitution, and shall cooperate with the Plan and take any action that may be necessary to protect the Plan's interests as described in this SPD. If the Plan Administrator determines (on the basis of any relevant facts) that an overpayment was made to any eligible employee or covered dependent or beneficiary (or any other person), any amounts subsequently payable as benefits under this Plan with respect to the eligible employee or covered dependent or beneficiary may be reduced by the amount of the outstanding overpayment or the Plan Administrator may recover such overpayment by any other appropriate method that the Plan Administrator shall determine.

Qualified Domestic Relations Order

In the event of a separation or dissolution of marriage, a court may issue an order directing one or more of your retirement plans to pay some or all of your benefits for alimony, child support, or divided community property. Within a reasonable period after the plan receives the order, it will determine whether the order is a Qualified Domestic Relations Order (QDRO) and will advise you in writing of its determination, or it will ask a court to decide the question.

Until validity of the Domestic Relations Order is resolved, your interest in the plan which is subject to the Domestic Relations Order will be segregated and may not be distributed. If a decision is made within 18 months, the account will be paid out in accordance with the QDRO. If the status of the Domestic Relations Order is unresolved, your benefit will no longer be segregated and distributions may be permitted. If the order is later determined to be qualified, the order will apply prospectively.

QDRO Fees

If the Plan receives a Domestic Relations Order regarding one or more of your Kaiser Permanente defined contribution retirement savings plans, you will be charged a review and processing fee that will be deducted from your account. The current fee for reviewing and processing a Qualified Domestic Relations Order (QDRO) applicable to your Kaiser Permanente defined contribution retirement savings plans is \$350 for each plan, even if multiple plans are included in one QDRO.

There is no review and processing fee for a Domestic Relations Order applicable to a Kaiser Permanente defined benefit pension plan.

For additional information about a QDRO for your defined benefit and defined contribution retirement plan(s), contact QDRO Consultants at **800-527-8481**.

Qualified Medical Child Support Order

A Qualified Medical Child Support Order (QMCSO) creates or recognizes the rights of a child or other dependent of a participant who, by virtue of a Domestic Relations Order, is entitled to receive medical benefits through the participant's coverage. You will be contacted by the National Human Resources Service Center in the event a QMCSO is received by the Plan Administrator.

Such an order cannot require Kaiser Permanente to provide any type or form of benefit or any option that is not otherwise provided to the participant under the provisions of the plan.

If the plan receives a medical child support order for your child that instructs the plan to cover the child, the Plan Administrator will review it to determine if it meets the requirements for a QMCSO. If the Administrator determines that it does, your child will be enrolled in the plan as your dependent, and the plan will be required to provide benefits as directed by the order. Coverage will continue for as long as specified in the order, or until coverage would otherwise end according to the terms of the plan.

You may obtain, without charge, a copy of the procedures governing QMCSOs from the Plan Administrator.

Note: A National Medical Support Notice will be recognized as a QMCSO if it meets the requirements of a QMCSO.

Statement of ERISA Rights

As a participant in any employee benefit plan sponsored by your employer, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all pension and welfare plan participants shall be entitled to:

- Examine, without charge, at the Plan Administrator's office, copies of all documents filed by the plan with the U.S. Department of Labor, such as detailed annual reports and plan descriptions.
- Obtain copies of all the plan documents and other plan information upon written request to the plan administrator through the NHRSC. The Plan Administrator may make a reasonable charge for the copies.
- Receive a summary of the plan's annual financial report. The Plan Administrator is required to furnish each participant with a copy of the Summary Annual Report/annual funding notice free of charge.
- Obtain a statement telling you whether you have a right to receive a pension at normal retirement age and if so, what your benefits would be at normal retirement age if you stop working under the plan now. If you do not have a right to a pension, the statement will tell you how many more years you have to work to be entitled to a pension. This statement must be requested in writing and is not required to be given more than once every 12 months. The plan must provide the statement free of charge.

LEGAL AND ADMINISTRATIVE INFORMATION

- Continue group health plan coverage for yourself, spouse or dependents through the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) if there is a loss of coverage under the plan as a result of a qualifying event. You or your dependents may have to pay for such coverage. Review this SPD and the documents governing the plan on the rules governing your COBRA continuation coverage rights.
- A reduction or elimination of exclusionary periods of coverage for preexisting conditions under your group health plan, if you have creditable coverage from another plan. You should be provided a certificate of creditable coverage, free of charge, from your group health plan or health insurance issuer when you lose coverage under the plan, when you become entitled to elect COBRA continuation coverage, when your COBRA continuation coverage ceases, if you request it before losing coverage, or if you request it up to 24 months after losing coverage. Without evidence of creditable coverage, you may be subject to a pre-existing condition exclusion for 12 months (18 months for late enrollees) after your enrollment date in your coverage.
- Prudent actions by plan fiduciaries. In addition to creating rights for plan participants ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called “fiduciaries” of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a (pension, welfare) benefit or exercising your rights under ERISA.
- If your claim for a (pension, welfare) benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the plan’s decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in federal court. If it should happen that plan fiduciaries misuse the plan’s money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

Not all of the plans described in this SPD are subject to ERISA provisions. If you have any questions about your plans, you should contact the National Human Resources Service Center. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, contact the U.S. Department of Labor, Employee Benefits Security Administration at **866-444-EBSA (866-444-3272)**, or the Division of Technical Assistance and Inquiries at the address below:

**Division of Technical Assistance and Inquiries
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Ave. NW
Washington, D.C. 20210**

You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

THE RIGHT TO AMEND OR TERMINATE THE PLANS

The plan sponsors reserve the right to amend or terminate any or all of the employee benefit plans described in this *Summary Plan Description* in any way and at any time. Such changes will be made in accordance with the procedures contained in the official plan documents for the plan. You will be notified if the plan sponsors change or terminate any of your employee benefits.

Index

A

Accidental Death and Dismemberment Insurance	52
Choosing Your Beneficiary	54
Coverage Amount	52
Exclusions and Limitations	53
Reduction of Payment	54
What Is Covered	52
When Coverage Begins	52
When Coverage Ends	54
Who Is Eligible	52
Administration of the Plans	142
Administrative Powers and Responsibilities	143
Arbitration Agreement	22

B

Beneficiary	54
Accidental Death and Dismemberment Insurance	54
Employee Life Insurance, Age-Rated	51, 65
Kaiser Permanente Salaried Retirement Plan	74
Kaiser Permanente Tax-Sheltered Annuity Plan	80, 90
Survivor Assistance	61
Breaks in Service	114

C

Changes During the Plan Year	10
Family or Employment Status Changes	10
Qualifying Employment Status Events	10
Qualifying Family Status Events	10
Special Enrollment Rights	11
Claims and Appeals	135
Deadlines for Responding to Your Claims and Appeals	135
Defined Contribution Plan Claims	134
Dental Plans Claims and Appeals	126
Disability Claims and Appeals	128
General Information About ERISA Claims and Appeals	117
Health and Welfare Eligibility and Enrollment Disputes	117
Health Care Flexible Spending Account Claims and Appeals	127
Health Plan Claims and Appeals	119
Information Provided by the Plan If Your Claim Is Denied	118
Kaiser Foundation Health Plan Claims and Appeals	123
Leased Employee Service Claims	136
Legal Services Claims and Appeals	138
Life Insurance, Retiree Life Insurance, and Accidental Death and Dismemberment	136
Long-Term Care Claims and Appeals	139
Medical Plans Claims and Appeals	123
Medicare Part D Surcharge Reimbursements Claims and Appeals	103, 108
Other Types of Claims and Appeals	136
Retiree Benefits Claims and Appeals	130

Retiree Medical Claims and Appeals	131
Retiree Medical Health Reimbursement Account Claims and Appeals	132
Retirement Plan Benefits Claims and Appeals	134
Sick Leave Health Reimbursement Account Claims and Appeals	131
Supplemental Medical Plan	125
Use of an Authorized Representative	117
Voluntary Term Life Claims	136
What Is a Claim for Benefits	117
Your Right to Appeal a Denied Claim	119
COBRA	29
Benefits under COBRA	32
COBRA Continuation for Retiree Health Benefits	33, 34
Consider Your COBRA Decision Carefully	31
Election Procedures	31
Health Care Flexible Spending Account COBRA Continuation	32, 42
When Coverage Ends	33
When You Are Eligible	29
Contact Information	3
Coordination of Benefits	25
Determining the Allowable Expense When This Plan Is Secondary	27
Determining Which Plan Is Primary	26
Overpayment and Underpayment of Benefits	28
Refund of Overpayments	28
Right to Receive and Release Needed Information	27
When a Covered Person Qualifies for Medicare	27
When This Plan Is Secondary	27
Covered Services	23
Dental Plan Coverage	23
Kaiser Foundation Health Plan Medical Plan Coverage	18
Legal Services	62
D	
Dental Plan Coverage	23
Covered Services	23
How Delta Dental Coverage Works	23
Predetermination of Benefits	24
Services Not Covered	24
When Coverage Begins	23
When Coverage Ends	25
Who Is Eligible	23
Dependent Care Flexible Spending Account	42
Additional Eligibility Requirements	42
Changing Your Contributions	44
Eligible Dependents	42
Eligible Expenses	43
Eligible Providers	43
Expenses Not Covered	43
Filing a Claim	44
Your Contributions	44
Dependents	42

Dependent Care Flexible Spending Account	42
Disabled Dependent Children	6
Eligible Children	7
Eligible Dependents	6
Eligible Grandchildren	7
Enrolling a Dependent	7
Enrolling a Newborn	8
Health Care Flexible Spending Account	39
Long-Term Care Insurance	65
Medical Plan Coverage	17
Sick Leave Health Reimbursement Account (Sick Leave HRA)	97
Domestic Partner/Civil Union Partner Benefits	13
Adding and Removing a Domestic Partner	15
Covered Benefits	14
Tax Considerations	15
When Coverage Begins	15
Who Is Eligible	13
E	
Eligible Expenses	43
Dependent Care Flexible Spending Account	43
Health Care Flexible Spending Account	39
Sick Leave Health Reimbursement Account (Sick Leave HRA)	99
Employee Assistance Program	45
Employee Life Insurance	50
Assignment of Ownership	51
Basic Life Insurance	50
Choosing Your Beneficiary	51, 65
Imputed Income	51
Optional Life Insurance	50
When Coverage Begins	50
When Coverage Ends	52
Who Is Eligible	50
Your Cost	50
Your Costs	50
Enrolling in Benefits	6
Changes During the Plan Year	10
Domestic Partner and Civil Union Partner Benefits	13
Enrolling a Dependent	7
Enrolling a Newborn	8
Enrolling Online	12
How to Enroll	12
Supporting Documentation	8
Tax Considerations	12
When Coverage Ends	12
When You Can Enroll	9
When Your Benefits and Coverage Begin	9
Who Is Eligible	6
ERISA Rights	149
Evidence of Insurability	50

Employee Life Insurance	50
Short-Term Disability Insurance	55
Voluntary Term Life Insurance	64
Exclusions and Limitations	53
Accidental Death and Dismemberment Insurance	53
Dental Plan Coverage	24
Dependent Care Flexible Spending Account	43
Health Care Flexible Spending Account	41
Kaiser Foundation Health Plan	22
Legal Services	63
Long-Term Disability Insurance	59
Retiree Medical Health Reimbursement Account	110
Short-Term Disability Insurance	56
Sick Leave Health Reimbursement Account (Sick Leave HRA)	100
F	
Flexible Spending Accounts	36
Continuing Your Flexible Spending Account	36
Dependent Care Flexible Spending Account	42
Health Care Flexible Spending Account	38
How the Flexible Spending Accounts Work	36
Rules You Should Know	36
Tax Considerations	37
When You Can Enroll	36
When You Leave	38
Who Is Eligible	35
H	
Health Care Continuation	28
Health Care Flexible Spending Account	38
Carryover Contributions	38
Changing Your Contributions	38
COBRA Continuation	32, 42
Eligible Dependents	39
Eligible Expenses	39
Expenses Not Covered	41
Filing a Claim	41
Prequalification	41
Using Your Healthcare Debit Card	41
Your Contributions	38
I	
Imputed Income	51
Employee Life Insurance	51
K	
Kaiser Foundation Health Plan	18
Exclusions and Limitations	22
KFHP Medical Plan at a Glance	18
Mastectomy Benefit	21
When You Are Expecting a Baby	21
When You Need Emergency Care	21

Your Costs	18
Kaiser Permanente Salaried Retirement Plan	68, 70
Assignment of Benefits	77
Deferred Payment	73
Deferred Vested Pension	72
Early Retirement	71
Employees Who Transfer Among Kaiser Permanente Entities	73
Hour of Service	68
How Your Benefit Is Calculated	69
If You Are Rehired	77
If You Die	76
In-Service Retirement	72
Minimum Distribution Requirement	77
Normal Retirement	71
Postponed Retirement	73
Potential Loss of Benefits	78
Tax Considerations	77
Unclaimed Benefit Process	77
Vesting in Your Benefit	68
When You Can Begin Your Benefit	71
Who Is Eligible	68
Year of Service	69
Kaiser Permanente Supplemental Savings and Retirement Plan	86, 97
Assignment of Benefits	86, 97
Borrowing From Your Account	82, 91
Choosing Your Investments	81, 90
Employer Defined Contributions	79
How Benefits Are Paid	83
How to Enroll	79
Making After-Tax and Rollover Contributions to Your Account	79
Minimum Distribution Requirement	86, 96
Non-Spouse Beneficiary Rollovers	86, 96
Rollovers to a Roth IRA	86, 96
Rollovers to Another Plan or Tax-Deferred IRA	85, 96
Tax Considerations	85
Vesting	80
When You Can Receive a Distribution	82
Who Is Eligible	78
Kaiser Permanente Tax-Sheltered Annuity Plan	86
Assignment of Benefits	86, 97
Choosing Your Beneficiary	80, 90
Choosing Your Investments	81, 90
Employer Contributions	89
How Benefits Are Paid	94
How to Enroll	87
If You Die	95
Making Contributions to Your Account	87
Minimum Distribution Requirement	86, 96
Non-Spouse Beneficiary Rollovers	86, 96
Rollover Contributions	89

Rollovers to a Roth IRA	86, 96
Rollovers to Another Plan or Tax-Deferred IRA	85, 96
Vesting	90
When You Can Receive a Distribution	92
Who Is Eligible	86

L

Language Assistance for Medical Benefits	162
Legal Services	61
Covered Services	62
Exclusions and Limitations	63
How Legal Services Work	62
When Coverage Begins	62
Who Is Eligible	61
Your Cost	62
Long-Term Care Insurance	65
How Long-Term Care Insurance Works	66
When Coverage Begins	66
When Coverage Ends	66
Who Is Eligible	65
Your Cost	66
Long-Term Disability Insurance	57
Benefits During Long-Term Disability	60
Disability Defined	58
Duration of Benefits	59
How Long-Term Disability Works	57
How to Apply for Long-Term Disability Benefits	59
Rehabilitation Benefits and Work Incentive	59
Restrictions and Limitations	59
Retirement Benefits	60
What Is Not Covered	60
When Benefits Begin	59
When Coverage Begins	57
When Coverage Ends	60
When You Return to Work	60
Who Is Eligible	57

M

Medical Plan Coverage	17
Kaiser Foundation Health Plan	18
Patient Protection Disclosure	17
When Coverage Begins	17
When Coverage Ends	17
Who Is Eligible	17
Medicare Assignment and Reimbursements	103, 108
Modified Retiree Medical Benefit	105
Definition of a Year of Service	106
Dependent Coverage	107
How Retiree Medical Benefits Work	107
How to Enroll	106

If You Live Outside of a KPSA Service Area	113
If You Move to a KPSA Service Area in Another Region	112
Rehired Retirees	113
Retiree Medical Benefits for Survivors	112
Retiree Medical Health Reimbursement Account	109
Retiree Medical Premium Subsidy	108
When Benefits Begin	106
When Retiree Medical Benefits End	113
Who Is Eligible	106
P	
Parent Medical Coverage	46
Coverage Premiums	47
How to Enroll	47
Medical Coverage Under This Plan	47
Medicare Eligibility and Coverage	46
When Coverage Is Effective	48
When Parents Lose Coverage	48
When You Retire	48
When Your Eligible Parents May Enroll	46
Who Is Eligible	46
Patient Protection Disclosure	17
Q	
Qualified Domestic Relations Order	148
Qualified Medical Child Support Order	149
R	
Rehired Retirees	113
Retiree Medical Benefits	102
Grandfathered Employees	102
How to Enroll	103
If You Live Outside the Kaiser Permanente Medicare Service Area	104
If You Move Outside Your Home Region	104
If You Move to Another Kaiser Permanente Region	104
Retiree Medical Coverage for Grandfathered Employees	102
Retiree Medical Coverage for Survivors	105
When Benefits Begin	102
When Benefits End	105
Who Is Eligible	102
Your Costs	103
Retiree Medical Health Reimbursement Account	109
Eligible Medical Expenses	110
Filing a Claim	111
How the Retiree Medical HRA Works	109
Retiree Medical Benefits for Survivors	112
Retiree Medical HRA Balance	109
When the Retiree Medical HRA Closes	111
Retirement Plan Termination Insurance	146
S	
Separation From Service	146

Service for Leased Employees	114
Service of Legal Process	142
Short-Term Disability Insurance	54
Benefits During Short-Term Disability	56
Disability Defined	55
Duration of Benefits	55
Evidence of Insurability	55
Family Care Incentive	56
How Short-Term Disability Works	54
How to Apply for Short-Term Disability Benefits	56
Rehabilitation Benefits and Work Incentive	56
What Is Not Covered	56
When Benefits Begin	55
When Coverage Begins	54
When Coverage Ends	57
When You Return to Work	57
Who Is Eligible	54
Sick Leave Health Reimbursement Account (Sick Leave HRA)	97
Affordable Care Act Rules	101
Amount Available Through Your Sick Leave HRA	98
Eligible Expenses	99
Expenses Not Covered	100
How to File a Claim	98
If You Die	101
If You Return to Work	101
When You Become a Participant	98
When Your Account Closes	101
Who Is Eligible	97
Special Enrollment Rights	11
Supporting Documentation	8
Survivor Assistance	61
How the Survivor Assistance Benefit Works	61
When Coverage Begins	61
When Coverage Ends	61
Who Is Eligible	61
T	
Kaiser Permanente Tax-Sheltered Annuity Plan	85, 95
Tax Considerations	85, 95
Tax Considerations	12
Enrolling in Benefits	12
Flexible Spending Accounts	37
Kaiser Permanente Salaried Retirement Plan	77
Kaiser Permanente Supplemental Savings and Retirement Plan	85
Telemedicine Services	21
Third Party Responsibility	147
V	
Voluntary Programs	61
Legal Services	61
Long-Term Care Insurance	65

Voluntary Term Life Insurance	63
Voluntary Term Life Insurance	63
Evidence of Insurability	64
How Voluntary Term Life Insurance Works	64
When Coverage Begins	64
When Coverage Ends	65
Who Is Eligible	64
Your Cost	64
W	
Welfare and Retirement Plans	143
Retiree Medical Benefits	101

Help in your Language for Medical Benefits

English: You have the right to get help in your language as no cost. If you have questions about your benefits, or you are required to take action by a specific date, call the number provided for your state or region to talk to an interpreter.

አማርኛ (Amharic): የለምንም ከፍተኛ በቅንቅም እርዳታ የማግኘት መብት አለዎቼ። ስለ ጥቅማጥቅሞችዎ ጥያቄዎች ካሉዎት፣ ወይም በተወሰነ ቀን እንዲያከናውኑ የሚጠበቅዎ ድርጊት ካለ፣ ስቴትዎ ወይም ክልልዎ ከተርጓሚ ጋር እንዲነጋገር በተሰጠዎ ስልክ ቁጥር ይደውሉ።

العربية (Arabic): لك الحق في الحصول على المساعدة بلغتك دون تحمل أي تكاليف. إذا كنت لديك استفسارات بشأن المزايا الخاصة بك، أو قد طلب منك اتخاذ إجراء خلال تاريخ محدد، يُرجى الاتصال بالرقم المخصص لولايتك أو منطقتك للتحدث إلى مترجم فوري.

Հայերեն (Armenian): Դուք ունեք Ձեր լեզվով անվճար օգնություն ստանալու իրավունք: Եթե Դուք հարցեր ունեք Ձեր նպաստների, կամ Դուք պարտավորված եք գործողություններ ձեռնարկել մինչև որոշակի ամսաթիվ, ապա զանգահարեք ք Ձեր նահանգի կամ շրջանի համար տրամադրված հեռախոսահամարով՝ թարգմանչի հետ խոսելու համար:

Bàsòò - wùdù (Bassa): O mò ni kpé bé m ké gbo-kpá-kpá dyé dé m mícùn niin bídí-wùdù mú pídí. O jù ké m dýi dýi-dié-dé bé bédé bá kpáná bé m kǝ m ké dyée jé dýi, mɔɔ ɔ jù ké wa dýi niin m me nyu de díé bé bó wé jéé dò kǝe ní, nii, m me dá nǝbá bé wa tòà bó ni bódóó mɔɔ bó ni gbééó biie, bé m ké nyo-wuɖuún-zà-nyò dò gbo wùdù.

বাংলা (Bengali): বিবা ধরচে আপনার নিজের ভাষায় সাহায্য পাওয়ার অধিকার আপনার আছে। আপনার সুবিধাগুলির সম্পর্কে আপনার যদি কোন প্রশ্ন থাকে, অথবা একটি নির্ধারিত দিনের মধ্যে যদি আপনার কোন পদক্ষেপ গ্রহণ করার প্রয়োজন হয়, তাহলে মোভাইল সসে কথা বলতে আপনার রাজ্য বা অঞ্চলের জন্য প্রদত্ত নম্বরটিতে ফোন করুন।

For Self-funded plans:

Northern California Region	800-663-1771
Southern California Region	800-533-1833
Colorado Region	877-883-6698
Mid-Atlantic States Region	877-740-4117
Northwest Region	866-800-3402
Georgia Region	866-800-1486
Washington Region	800-833-6388
TTY	711

For Fully-insured plans:

California	800-464-4000
Colorado	800-632-9700
District of Columbia	800-777-7902
Georgia	888-865-5813
Hawaii	800-966-5955
Maryland	800-777-7902
Oregon	800-813-2000
Virginia	800-777-7902
Washington	800-813-2000
TTY	711

For Plans administered by Health Plan Services:

All Regions	800-216-2166
TTY	711

Cebuano (Bisaya): Anaa moy katungod nga mangayo og tabang sa inyo pinulongan ug kini walay bayad. Kung naa mo pangutana bahin sa inyo benepisyo o may mga butang nga nanginahanglan sa inyo paglihok sa dili pa usa ka piho nga petsa, palihug lang pagtawag sa mga numero sa telepono nga gihatag sa imong estado ("state") o rehiyon ("region") para makigstorya sa usa ka interpreter.

中文 (Chinese): 您有權免費以您的語言獲得幫助。如果您對您的福利有任何疑問，或者您被要求在具體日期之前採取措施，請致電您所在的州或地區的電話，與口譯員進行溝通。

Chuuk (Chuukese): Mei wor omw pwuung omw kopwe neuneu aninis non kapasen fonuomw (Chuukese), ese kamo. Ika mei wor omw kapas eis usun omw pekin insurance, are ika a men auchea omw kopwe fori pwan ekoch foror mei namot ngeni omw plan, ke tongeni kori ewe nampa ren omw state ika neni (asan) pwe eman chon awewe epwe anisuk non kapasen fonuomw.

Français (French): Une assistance gratuite dans votre langue est à votre disposition. Si vous avez des questions à propos de vos avantages ou si vous devez prendre des mesure à une date précise, appelez le numéro indiqué pour votre Etat ou votre région pour parler à un interprète.

Deutsch (German): Sie haben das Recht, kostenlose Hilfe in Ihrer Sprache zu erhalten. Falls Sie Fragen bezüglich Ihres Leistungsanspruchs haben oder Sie bis zu bestimmten Stichtagen handeln müssen, rufen Sie die für Ihren Bundesstaat oder Ihre Region aufgeführte Nummer an, um mit einem Dolmetscher zu sprechen.

ગુજરાતી (Gujarati): તમને કોઈ પણ ખર્ચ વગર તમારી ભાષામાં મદદ મેળવવાનો અધિકાર છે. જો તમને તમારા લાભો વિશે પ્રશ્નો હોય, અથવા કોઈ ચોક્કસ તારીખથી તમને પગલાં લેવાની જરૂર હોય, તો દુરભાષિયા સાથે વાત કરવા તમારા સ્ટેટ અથવા રીજીયન માટે પુરો પાડવામાં આવેલ નંબર પર કોલ કરો.

Kreyòl Ayisyen (Haitian Creole): Ou gen dwa pou jwenn èd nan lang ou gratis. Si ou gen nenpòt kesyon sou aplikasyon ou an oswa asirans ou ak Kaiser Permanente, oswa si nan avi sa a gen bagay ou sipoze fè avan yon sèten dat, rele nimewo nou mete pou Eta ouwa rejyon ou a pou w ka pale ak yon entèprèt.

‘ōlelo Hawai‘i (Hawaiian): He pono a ua loa‘a no kekahi kōkua me kāu ‘ōlelo inā makemake a he manuahi no ho‘i. Inā he mau nīnau kāu e pili ana i kāu pono keu i ka polokalamu ola kino, a i ‘ole inā ke ha‘i nei iā‘oe e hana koke aku i kēia ma mua o kekahi lā i waiho ‘ia, e kelepona aku i ka helu i loa‘a nei no kāu moku‘āina a i ‘ole pana‘āina no ka wala‘au ‘ana me kekahi kanaka unuhi ‘ōlelo.

हिन्दी (Hindi): आपको बिना कोई कीमत चुकाए आपकी भाषा में मदद पाने का अधिकार है। यदि आप आपके लाभ के बारे में कोई सवाल पूछना चाहते हैं या आपको किसी निश्चित तारीख तक कोई कारवाई करने की आवश्यकता है, तो आप आपके राज्य या क्षेत्र के लिए दिये गए नंबर पर फोन करके किसी दुभाषिण से बात करें।

Hmoob (Hmong): Koj muaj cai tau txais kev pab txhais ua koj hom lus pub dawb. Yog koj muaj lus nug txog koj cov txiaj ntsig, lossis koj yuav tsum tau ua raws li hnuv hais tseg ntawd, hu rau tus nab npawb xovtooj ntawm lub xeev lossis hauv ib cheeb tsam uas tau muab rau koj mus tham nrog ib tug kws txhais lus.

Igbo (Igbo): I nwere ikike inweta enyemaka n'asusu gi na akwughị ugwo o bula. O buru na i nwere ajuju gbasara elele gi, ma o bu na achoro ka i mee ihe tupu otu ubochi, kpoọ nomba enyere maka steeti ma o bu mpaghara gi i ji kwukorita okwu n'etiti onye okowa okwu.

Iloko (Ilocano): Adda dda ti karbenganyo a dumawat iti tulong iti pagsasaoyo nga awan ti bayadanyo. No addaankayo kadagiti saludsod maipanggep kadagiti benepisiyo wenno, mangkalikagum kadakayo a rumbeng nga aramidenyo ti addang iti espesipiko a petsa, tawagan ti numero nga inpaay para ti estado wenno rehion tapno makipatang ti maysa mangipatarus iti pagsasao.

Italiano (Italian): Hai il diritto di ricevere assistenza nella tua lingua gratuitamente. In caso di domande riguardanti le tue agevolazioni o se devi intervenire entro una data specifica, chiama il numero fornito per il tuo stato o la tua regione per parlare con un interprete.

日本語 (Japanese): あなたは、費用負担なしでご利用の言語で支援を受ける権利を保持しています。給付に関してご質問があるか、または、あなたが特定の日付までに行動を起こすよう依頼されている場合、お住まいの州または地域に対して提供された電話番号に電話して、通訳とお話ください。

ខ្មែរ (Khmer): អ្នកមានសិទ្ធិទទួលបានជំនួយជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ បើសិនអ្នកមានសំណួរណាមួយអំពីអត្ថប្រយោជន៍របស់លោកអ្នក ឬត្រូវបានតម្រូវឲ្យអ្នក ចាត់វិធានការត្រឹមកាលបរិច្ឆេទជាក់លាក់ សូមទូរស័ព្ទទៅលេខដែលបានផ្តល់ជូនសម្រាប់រដ្ឋឬតំបន់របស់អ្នកដើម្បីនិយាយទៅកាន់អ្នកបកប្រែ ។

한국어 (Korean): 귀하에게는 한국어 통역 서비스를 무료로 받으실 수 있는 권리가 있습니다. 귀하의 보험 혜택이나 이 통지서의 요구대로 어느 날짜까지 조처를 취해야만 하는 경우, 제공된 귀하의 주 및 지역 전화번호로 연락해 통역사와 통화하십시오.

ລາວ (Laotian): ທ່ານມີສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອໃນພາສາຂອງທ່ານໂດຍບໍ່ເສັຽຄ່າ. ຖ້າວ່າ ທ່ານມີຄໍາຖາມກ່ຽວກັບຜົນປະໂຫຍດຂອງທ່ານ, ຫຼື ທ່ານຈຳເປັນຕ້ອງດໍາເນີນການພາຍໃນວັນທີທີ່ເຈາະຈົງໃດໜຶ່ງ, ໃຫ້ໂທຕາມພາຍເລກທີ່ໄດ້ລະບຸລົງໄວ້ ຫຼື ເຂດຂອງທ່ານ ເພື່ອຂໍລິມະຊານພາສາ.

Kajin Majōl (Marshallese): Ewōr jimwe eo am in bōk jipañ ilo kajin eo am ejjelōk wōṇāān. Ñe ewōr am kajitōk kōn jibañ ko am, ak ñe kwoj aikuuj in ṁakūtkūt ṁokta jān juon raan eo emōj an kallikkar, kaļok nōmba eo ej leļok ñan state eo am ak jikūṁ bwe kwōn maroñ kōnono ippān juon ri-ukōt.

Naabeehó (Navajo): Doo bik'é asiniláago ata' hane' bee níká i' doolwoł. Bee naa áháyánigíí dóó bee níká aná'álwo'ígíí bina'ídlíkídgo, éí doodago náás yoolkáálgí hait'éegoda i' díilííł ní'di' nígo, bik'ehgo béésh bee hane'í naaltsoos bikáá'íjį' hodiílnih nítśaa hahoodzojį' éí doodago aadi nahós'a'di áko ata' halne'í bich'í' hadiídził.

नेपाली (Nepali): तपाईंले कुनै खर्च बिना आफ्नो भाषामा सहायता पाउने अधिकार छ। यदि सुविधाहरूका बारेमा तपाईंको कुनै प्रश्नहरू भए, अथवा कुनै निर्धारित मिति भित्र तपाईंले कुनै कारवाही गर्न आवश्यक भए, कुनै दोभाषेसँग कुरा गर्न तपाईंको राज्य वा क्षेत्रका लागि उपलब्ध नम्बरमा फोन गर्नुहोस्।

Afaan Oromoo (Oromo): Baasii malee afaan keetiin gargaarsa argachuudhaaf mirga qabda. Waa'ee tajaajila keetii ilaalchisee gaaffii yoo qabaatte, yookaan yoo guyyaa murtaa'e irratti tarkaanfii akka fudhattu gaafatamte, lakkoofsa bilbilaa naannoo yookaan goodina keetiif kenname bilbiluudhaan turjumaana haasofsii.

فارسی (Persian): شما حق دارید که بدون هیچ هزینه ای به زبان خود کمک دریافت کنید. اگر درباره مزایای خود سوالی داشته یا لازم است تا تاریخ مشخصی اقدامی بعمل آورید، برای صحبت با یک مترجم تلفنی با شماره تلفن ارائه شده برای ایالت یا منطقه خود تماس بگیرید.

lokaiahn Pohnpei (Pohnpeian): Komw anehki pwung en rapahki sounkawehwe en omw palien lokaia ni sohte isaihs. Ma mie iren owmi kalelapak ohng kosoandi me pid kamwau pe kan, de anahne komwi en mwekid ohng rahn me kileledi, ah komw anahne koahl nempe me sansalehr (insert number here) ohng owmi palien wehi pwe komwi en lokaiaien owmi tungoal soun kawehwe.

Português (Portuguese): Você tem o direito de obter ajuda em seu idioma sem nenhum custo. Se você tiver dúvidas sobre seus benefícios, ou caso seja necessário que você tome alguma medida até uma data específica, ligue para o número fornecido para seu estado ou região para falar com um intérprete.

ਪੰਜਾਬੀ (Punjabi): ਤੁਹਾਨੂੰ ਬਿਨਾਂ ਕਿਸੇ ਸੁਲਕ ਤੇ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਮਦਦ ਪਾਉਣ ਦਾ ਹੱਕ ਹੈ। ਜੇਕਰ ਤੁਹਾਡੇ ਆਪਣੇ ਫਾਇਦਿਆਂ ਬਾਰੇ ਸਵਾਲ ਹਨ, ਜਾਂ ਤੁਹਾਨੂੰ ਕਿਸੇ ਨਿਸ਼ਚਿਤ ਮਿਤੀ ਤੱਕ ਕਾਰਵਾਈ ਕਰਨ ਦੀ ਲੋੜ ਪਵੇ, ਤਾਂ ਦੁਬਾਰੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ ਆਪਣੇ ਰਾਜ ਜਾਂ ਇਲਾਕੇ ਲਈ ਮੁਹੱਈਆ ਕਰਵਾਏ ਗਏ ਨੰਬਰ ਤੇ ਫ਼ੋਨ ਕਰੋ।

Română (Romanian): Aveți dreptul de a solicita ajutor care să vă fie oferit în mod gratuit în limba dumneavoastră. Dacă aveți întrebări legate de beneficiile dumneavoastră sau vi se solicită să luați măsuri până la o anumită dată, sunați la numărul de telefon furnizat pentru statul sau regiunea dumneavoastră pentru a sta de vorbă cu un interpret.

Русский (Russian): У вас есть право получить бесплатную помощь на своем языке. Если у вас имеются вопросы относительно ваших преимуществ либо необходимо выполнение каких-либо действий к определенной дате, позвоните по номеру телефона для своего штата или региона, чтобы поговорить с переводчиком.

Faa-Samoa (Samoan): E iai lou 'aia e maua fua se fesoasoani i lou lava gagana. Afai e iai ni fesili e uiga i ou penefiti, pe e manaomia onae gaoioi a o le'i oo i se aso filifilia, vili le numera ua saunia atu mo lou setete po o vaipanoa e talanoa i se faaliliu.

Español (Spanish): Usted tiene derecho a obtener ayuda en su idioma sin costo alguno. Si tiene preguntas acerca de sus beneficios o si se le solicita que tome alguna medida antes de una fecha determinada, llame al número de teléfono que se proporciona para su estado o región para hablar con un intérprete.

Tagalog (Tagalog): Mayroon kang karapatang humingi ng tulong sa iyong wika nang walang bayad. Kung mayroon kang mga katanungan tungkol sa iyong mga benepisyo o kinakailangan mong magsagawa ng aksyon sa tiyak na petsa, tumawag sa numerong ibinigay para sa iyong estado o rehiyon para makipag-usap sa isang interpreter.

ไทย (Thai): ท่านมีสิทธิที่จะได้รับความช่วยเหลือในภาษาของท่านโดยไม่เสียค่าใช้จ่าย หากท่านมีคำถามเกี่ยวกับสิทธิประโยชน์ของท่าน หรือท่านจำเป็นต้องดำเนินการภายในวันที่กำหนดไว้ โปรดติดต่อหมายเลขที่ให้ไว้สำหรับรัฐหรือเขตพื้นที่ของท่านเพื่อคุยกับล่าม

Lea Faka-Tonga (Tongan): 'Oku 'i ai ho totonu ke ma'u ha fakatonulea ta'etotongi. Kapau 'oku 'i ai ha'o fehu'i 'o fekau'aki mo ho ngaahi penefiti, pe ko ha me'a na'e fiema'u ke fai ki ha 'aho na'e tukupau atu ke fakahoko ia, taa ki he fika kuo 'oatu ki ho siteiti pe ko e vahefonua ke talanoa mo ha fakatonulea.

Українська (Ukrainian): У Вас є право на отримання допомоги на Вашій рідній мові безкоштовно. Якщо Ви маєте питання стосовно Ваших переваг, чи якщо Вам необхідно здійснити певну дію до конкретної дати, подзвоніть по номеру телефону, що відповідає Вашій країні чи регіону, щоб поговорити з перекладачем.

اردو (Urdu): آپ کو کوئی بھی قیمت ادا کرنے کی ضرورت نہیں ہے۔ اگر آپ کے ذہن میں اپنے فوائد کے متعلق کوئی سوالات ہیں، یا آپ کو ایک مخصوص تاریخ تک عمل انجام دینے کی ضرورت ہے تو، کسی مترجم سے بات چیت کرنے کے لئے آپ کی ریاست یا علاقہ کے لئے فراہم کئے گئے نمبر پر کال کریں۔

Tiếng Việt (Vietnamese): Quý vị có quyền được nhận trợ giúp miễn phí bằng ngôn ngữ của mình. Nếu quý vị có các câu hỏi về các lợi ích của mình, hoặc quý vị được yêu cầu thực hiện vào một ngày cụ thể, hãy gọi đến số điện thoại được cung cấp cho bang hoặc khu vực của quý vị để trò chuyện với phiên dịch viên.

Yorùbá (Yoruba): O ní ètò láti gba ìrànwọ́ ní èdè rẹ lófẹ́. Tí o bá ní ibéèrè nípa àwọn ànfàní rẹ tàbí o ní láti gbé ìgbésẹ̀ kan ní ojò kan pátó, pe nọmbà tí a pèsè fún ipínlẹ̀ rẹ tàbí agbègbè láti bá ògbùfọ̀ kan sọrọ̀.

Notice Informing Individuals About Nondiscrimination and Accessibility Requirements

Kaiser Permanente does not discriminate on the basis of age, race, ethnicity, color, national origin, cultural background, ancestry, religion, sex, gender identity, gender expression, sexual orientation, marital status, physical or mental disability, source of payment, genetic information, citizenship, primary language, or immigration status.

Language assistance services are available from our Member Services Contact Center 24 hours a day, seven days a week (except closed holidays). Interpreter services, including sign language, are available at no cost to you during all hours of operation. We can also provide you, your family, and friends with any special assistance needed to access our facilities and services. In addition, you may request health plan materials translated in your language, and may also request these materials in large text or in other formats to accommodate your needs. For more information, call **800-464-4000** (TTY users call **711**).

A grievance is any expression of dissatisfaction expressed by you or your authorized representative through the grievance process. A grievance includes a complaint or an appeal. For example, if you believe that we have discriminated against you, you can file a grievance. Please refer to your Evidence of Coverage or Certificate of Insurance or speak with a Member Services representative for the dispute-resolution options that apply to you. This is especially important if you are a Medicare, Medi-Cal, MRMIP, Medi-Cal Access, FEHBP, or CalPERS member because you have different dispute-resolution options available.

You may submit a grievance in the following ways:

- By completing a Complaint or Benefit Claim/Request form at a Member Services office located at a Plan Facility (please refer to Your Guidebook for addresses)
- By mailing your written grievance to a Member Services office at a Plan Facility (please refer to Your Guidebook for addresses)
- By calling our Member Service Contact Center toll free at **800-464-4000** (TTY users call **711**)
- By completing the grievance form on our website at kp.org

Please call our Member Service Contact Center if you need help submitting a grievance.

The Kaiser Permanente Civil Rights Coordinator will be notified of all grievances related to discrimination on the basis of race, color, national origin, sex, age, or disability. You may also contact the Kaiser Permanente Civil Rights Coordinator directly at:

Kaiser Permanente Civil Rights Coordinator
One Kaiser Plaza
12th Floor, Suite 1223
Oakland, CA 94612

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
800-368-1019
800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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