

YOUR HEALTH IS OUR CAUSE

Make us your partner in health.
Join Kaiser Permanente today.

WELCOME TO KAISER PERMANENTE

Today, more than six million people in California count on us to help them live well and thrive. They've selected a health plan that gives them more—a personal primary care doctor they chose, access to high-quality care at many convenient locations, and online health and wellness services to make life easier.

You too can get more out of your health plan. Join Kaiser Permanente for:

- An innovative approach to personalized care
- Convenient locations and services
- Time-saving features on our Web site **kp.org**
- Valuable health and wellness resources
- Integrated vision care

Read on to see how you can get the most out of your health.



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WE BELIEVE HEALTH SHOULD BE A TEAM SPORT

At Kaiser Permanente, we're all about teamwork—and you are our most valuable team member. You and your personal physician, whom you get to choose from one of our primary care departments, work together to decide what it will take for you to get and stay healthy. And you don't just work with your doctor—you get the support of an entire health care team, including nurses, specialists, and health educators, all sharing information to create a seamless care experience for you and your family.

It's this distinct approach to care that sets us apart from other health providers.

There for you when you're healthy, not just when you're sick

In addition to bringing you the care you need, we also offer you the resources, tools, and expertise to help you get and stay healthy. It starts by focusing on preventive care. This means detecting health conditions before they become serious. Health screenings, such as cholesterol tests, mammograms, and regular well-child visits for your kids, help us do exactly that.

It's part of our commitment to helping you achieve total health—wellness in mind, body, and spirit—no matter what stage of life you're in.

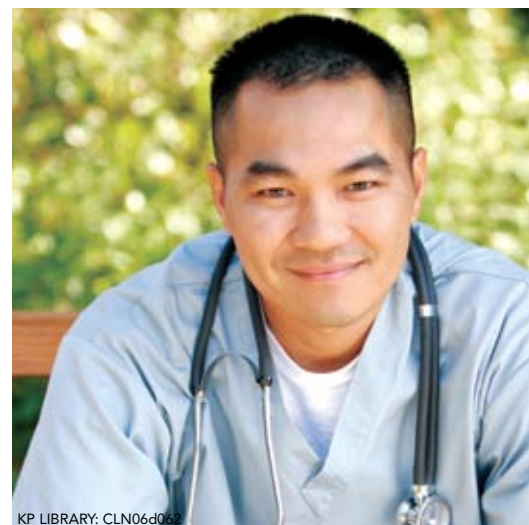
CARE WITH A PERSONAL TOUCH

When it comes to health, what works for someone else may not work for you. That's why your doctor works closely with you to personalize your care. Your doctor does that by getting to know you, your health history, and your health goals.

This personal attention extends to different cultures and languages. Many of our medical facilities offer translation services to help you get the care you need by connecting you to providers who may speak your language and understand your culture.

Recognized for our quality of care

Kaiser Permanente has been widely recognized for the quality of our care and service. Both of our plans in California earned "Excellent" ratings from the National Committee for Quality Assurance (NCQA), the nation's leading reviewer of health plan quality for consumers and businesses (hprc.ncqa.org).



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Healthy environments, healthy people

At Kaiser Permanente, we believe in the broad health benefits of “building green.” By designing and building new hospitals and medical offices with permeable paving that filters rainwater, recycled carpet free of PVC backing, and rubber flooring that doesn’t require vapor-releasing floor wax, we’re contributing to the health of the environment and the communities we serve.

Green construction represents just part of our overall environmental efforts. We also practice environmentally responsible purchasing, energy conservation, safe chemical policies, and more.



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And if you have an ongoing condition, such as asthma, high cholesterol, high blood pressure, osteoporosis, diabetes, or heart disease, we can help you manage it with specialized on-site and online health management programs.

We also offer specialized women’s health services including family planning and pregnancy services, pediatric care, preventive care screenings such as mammograms and Pap tests, and on-site wellness classes tailored for women. (Some classes may require a fee.) We encourage women to choose a doctor in Obstetrics/Gynecology in addition to a personal physician in Adult, Internal, or Family Medicine.

CARE WHERE AND WHEN YOU NEED IT

Locations where you live and work

With more than 160 facilities in our Northern and Southern California regions, finding at least one that’s convenient for you should be easy. Just visit kp.org and select “Facility directory” under the “Locate our services” tab and select your region. You can also call us at the phone number on the back of this brochure.

And because we usually offer multiple health services under one roof, you can often save time by taking care of several health needs in one trip. You could see your doctor, get an X-ray or lab test, and have a prescription filled, all in the same day and at the same location.

After-hours and emergency care

Sometimes it’s hard to come in for visits during a typical 9-to-5 workday. That’s why we offer same-day, after-hours, and weekend appointments at many of our locations. You can also call us to speak to an advice nurse who can help assess your symptoms, provide advice when medically appropriate, and answer questions about medical problems.

And you’ll have peace of mind knowing that when you have an emergency medical condition, your emergency care from Plan providers and non-Plan providers anywhere in the world is covered.

THE POWER OF CONNECTION: kp.org

My Health Manager—Your personal health record

My Health Manager is a one-stop online resource that makes managing your health easier and more convenient. Use it 24 hours a day, seven days a week to:

- E-mail your doctor’s office.
- View most test results as soon as they become available.
- Order prescription refills (most are mailed postage-paid).
- Request, cancel, or review routine appointments.
- See a list of your recent immunizations and allergies.
- Review recent office visits, including recommended follow-up steps.
- Act on behalf of a family member (e-mail your child’s doctor’s office and more).

These time-saving features, offered at no additional cost, can save you a trip to the medical office. Imagine e-mailing your doctor’s office with a question you forgot to ask during your last visit. Or going in for lab tests Monday morning and seeing the results as soon as they’re available. No phone calls to make, and no mailed results to wait for.

Compare for yourself

See how My Health Manager sets Kaiser Permanente apart:

| | As a Kaiser Permanente member, you can: | A nonmember may: |
|--|---|---|
| Refill prescriptions | Order prescription refills online and have most mailed postage-paid directly to your home. | Drive to the pharmacy and wait in line. |
| Get lab test results | View most lab test results online as soon as they’re available—many on the same day. | Wait until results are mailed to his or her home. |
| Contact your doctor | E-mail secure, nonurgent messages to your doctor’s office and get a response within 24 to 48 hours. | Call the doctor and leave a message with the receptionist, or wait for his or her next appointment. |
| Look up health and plan information | Check past office visit information, download forms, and look up plan details. | Dig through old paper records, receipts, and enrollment forms. |

Making technology work for you

All Kaiser Permanente hospitals and medical offices are connected by our sophisticated electronic medical record system, which reduces the use of paper records and gives your doctors instant access to accurate, up-to-date information about your health and your care.

RESHAPE YOUR LIFE

Online health programs

Use these personalized health improvement programs to assess your habits and learn ways to improve your health.

- **HealthMedia® Succeed™** for a total health assessment.
- **HealthMedia® Balance™** for weight management and physical fitness.
- **HealthMedia® Relax™** for stress reduction.
- **HealthMedia® Nourish™** for good nutrition.
- **HealthMedia® Breathe™** for smoking cessation.
- **HealthMedia® Care™ for Your Health** for managing ongoing health conditions.
- **HealthMedia® Care™ for Pain** for managing chronic pain.
- **HealthMedia® Care™ for Diabetes** for managing diabetes.
- **HealthMedia® Overcoming™ Depression** for managing depression.
- **HealthMedia® Overcoming™ Insomnia** for a better night's sleep.

Quit-smoking programs that work

56 percent of Kaiser Permanente members who participated in one of our smoking cessation programs successfully quit smoking.*

Visits kp.org/healthylifestyles to learn more. Most programs are available in Spanish at kp.org/vidasana.

Total health assessment

We encourage all of our members to take their online total health assessment with **HealthMedia® Succeed™**. This free questionnaire analyzes your lifestyle choices to create a customized health improvement plan specific to your needs. And as a CalPERS member, you are eligible to enter quarterly drawings for a chance to win a \$500 gift certificate to spafinder.com or sporting good stores, or an 80 gig iPod. Just go to kp.org/calpers for more information.†

Healthy Living classes

Education is a part of any healthy, well-balanced life. As a Kaiser Permanente member, you can choose from a variety of health education classes and programs on topics such as asthma, diabetes, stress management, weight loss, and more.

Classes such as tai chi and yoga are also offered to help you reach your personal fitness and wellness goals. Some classes may require a fee and vary by location. Visit kp.org/healthyliving for a list of classes available in your area.

10,000 Steps® program[†]

Get in better shape, one step at a time, with this online walking program. Using a pedometer, count your steps each day and track your progress at kp.org/10000steps.

Reduced rates for alternative care and fitness[§]

Feel good, healthy, and strong—for less. As a Kaiser Permanente member, you're eligible for:

- Reduced rates for complementary and alternative treatments, such as massage therapy, acupuncture, and chiropractic care.
- Reduced rates and free shipping for purchases of online health products.
- Preferred rates on select fitness club memberships.

To learn more, visit kp.org/choosehealthy.

OPTICAL CARE FROM VISION ESSENTIALS BY KAISER PERMANENTE

We connect your eye health to your overall health in a way other providers cannot. For example, a simple eye exam performed on-site at one of our vision centers could potentially diagnose diabetes or vision-related conditions such as glaucoma. And because our optometrists and ophthalmologists are part of your health care team, they can easily refer you to one of our specialists if needed.

You can also take advantage of our extensive collection, including designer brands, competitively priced to fit any budget.

Visit kp.org/2020 for more information.

^{*}Kaiser Permanente Program Outcomes, HealthMedia®, January 2008.

[†]You must be a CalPERS member with Kaiser Permanente BASIC coverage and 18 or older to participate. Chance at quarterly drawing available to non-Medicare members only.

[‡]10,000 Steps is a registered trademark of HealthPartners, Inc.

[§]These products and services are provided by entities other than Kaiser Permanente and are not covered under your health plan benefits through Kaiser Foundation Health Plan, Inc. Access to these products and services are available to anyone enrolling into any of Kaiser Permanente's health plans in California.

For more information

Visit us at kp.org or call our Member Service Call Center. Mon.–Fri., 7 a.m.–7 p.m.; Sat., Sun., 7 a.m.–3 p.m.

- **1-800-464-4000** English
- **1-800-788-0616** Spanish
- **1-800-757-7585** Chinese dialects
- **1-800-777-1370** TTY for the deaf, hard of hearing, or speech impaired



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CALPERS SUMMARY OF BENEFITS FOR 2009

Benefits reflect the 2009 contract year. Check your agency's contribution toward your monthly premiums. For more information about your benefits, please read the *2009 CalPERS Kaiser Permanente Disclosure Form and Evidence of Coverage* for a complete explanation of benefits, exclusions, and limitations. Formulary contents subject to change within a contract year without advance notice.

| | BASIC PLAN |
|--|---|
| Prescription Drugs | \$5 generic/\$15 brand per prescription, up to a 100-day supply according to Health Plan drug formulary guidelines; mail order at no extra charge |
| Chiropractic Care* | \$10 per visit, up to 20 visits per calendar year |
| Laboratory, Imaging (Radiology) | No charge |
| Hospital | No charge |
| Physician Services | \$15 per visit |
| Emergency Care | \$50 per Emergency Department visit (does not apply if you are held for observation in a hospital unit outside the Emergency Department or if admitted directly to the hospital as an inpatient) |
| Mental Health Care | Limits do not apply to certain mental health conditions Inpatient: No charge, up to 30 days per calendar year Outpatient: \$15 per individual and \$7 per group visit, up to 20 visits per calendar year |
| Preventative Care | Allergy injection visits: No charge; allergy treatment visits are \$15 per visit Routine preventive physical exams, including well-woman visits: No charge Scheduled prenatal care and first postpartum visit: No charge Well-child preventive care visits (through age 23 months): No charge Vaccines (immunizations): No charge |
| Vision Care | Eye refraction: No charge Eyeglasses or contact lenses: \$150 allowance following cataract surgery |
| Hearing Services | Hearing tests: No charge Hearing aids: \$1,000 allowance for both ears every 36 months |
| Infertility Services | 50% of charges |

*To get a current list of participating chiropractic providers, please visit the ASH Plans Web site at www.ashcompanies.com, or contact the ASH Plans Member Services Department toll free at **1-800-678-9133 (TTY 711)**, Monday through Friday, 5 a.m. to 6 p.m. (PST). The list of participating chiropractors is subject to change at any time without notice.