



connecting your business
to a **healthy future**

08

health plans. hospitals. doctors.
pharmacies. online services.



INTEGRATED CARE. IT'S WHAT HELPS KEEP YOUR EMPLOYEES —AND YOUR BUSINESS—HEALTHY.

Through our integrated care delivery system, the health plan, hospitals, and physicians all work together to give your employees high-quality care. And online tools help provide seamless access to prevention, health education, and care management.

Integrated care—it's an approach that enables better coordination, communication, and wellness. And it helps you build a healthy business.

IF A SECOND OPINION IS HELPFUL, HOW ABOUT 14,000?

Imagine a health care organization where collaboration between physicians, specialists, and members is the norm. Where providers work together to develop and apply care recommendations, formulary guidelines, and the latest research. It's here. Enhanced by Kaiser Permanente HealthConnect™—our secure electronic health information system—good health is within reach.

Connect your employees with good health. Give them:

- **An expanded selection of health care plans**—from HMO to PPO, vision, dental, and chiropractic for the widest choice of cost and care options.
- **KP HealthConnect**—a seamless connection between members, doctors, pharmacies, and administration—bringing up-to-date information to caregivers and a secure, comprehensive personal health record to members.
- **Value-added services**—empowering your employees to adopt healthy habits with programs including smoking cessation, weight loss, and stress reduction.
- **Complete Care**—award-winning disease management to keep your employees with chronic diseases such as diabetes, asthma, and heart disease healthier and more productive.
- **Kaiser On-the-Job®**—occupational health and workers' compensation services to create a safer, healthier workplace.
- **Top-notch care**—award-winning and innovative care practices to help ensure that employees get the most from your health care dollars.

Connectivity doesn't just help your employees—it's good for your business. With one point of contact, and one monthly bill, your benefits program is easier to administer. And by keeping your employees healthy and productive, you'll improve your company's bottom line.

Contents

SECTION 1: LEAP FORWARD PAGE 1

Integrated care that's supported by advanced technology. Convenient, online member resources. And powerful employer tools. For healthy employees and a healthy business.

- **Member services**—services available at **kp.org**, including *My health manager*—our market-leading personal health record—for anytime, anywhere support **Page 2**
- **Employer online account services**—access your account at **employers.kp.org** to easily and conveniently manage your group's coverage **Page 8**

SECTION 2: PLANS AND SERVICES PAGE 9

A wide-ranging, flexible suite of plans to meet your employees' needs—and your budget. Plan options vary from HMO to PPO, and can include dental, vision, and chiropractic to cover members of any age and companies of any size.

- **Health plans**—HMO, deductible HMO, POS, PPO, and out-of-area (OOA) plans give your employees the options they want **Page 10**
- **Consumer-directed health care**—offer more control over health care choices with our Custom Care suite, including HSA and HRA financial arrangements and extensive tools to make healthier choices **Page 17**
- **Occupational health services**—keep your workforce productive and safe with Kaiser On-the-Job **Page 20**
- **Retiree plans**—Senior Advantage provides a powerful combination of Medicare and HMO coverage **Page 22**
- **Pharmacy**—more than a pharmacist at the local drugstore, our pharmacy coverage is integrated with doctors, hospitals, labs, and your employees' health **Page 26**
- **Kaiser Permanente HealthWorks™**—on-site and online health and wellness programs customized for your workforce **Page 28**
- **Vision, dental, chiropractic, and acupuncture**—build the best package with the add-ons you need **Page 30**

SECTION 3: HEALTH AND PRODUCTIVITY PAGE 33

Good health is good business. And the best health care is an investment, not a benefit.

- **Complete Care**—award-winning disease management **Page 36**
- **Consumer engagement tools**—online resources at **kp.org** such as “E-mail my doctor” and “My test results” **Page 37**

SECTION 4: TOP-NOTCH CARE PAGE 39

Give employees the peace of mind that comes with quality care—and give your business the best value for your health care dollars.

- **Centers of Excellence**—specialized, innovative care for better outcomes **Page 41**
- **Culturally Competent Care**—members may receive care from providers who speak their language and understand their culture **Page 42**
- **Recognition for quality care**—high rankings from industry and consumer groups **Page 44**

SECTION 5: CALIFORNIA LOCATIONS PAGE 47

Facilities conveniently located throughout the state.



leap forward

For healthy employees and a healthy business, connect with Kaiser Permanente
Imagine fewer sick days, less time away from work for doctor's appointments, and more productive employees. It's possible when physicians and members work as a team—connected to the latest health information.

1

**take advantage of integrated care—
supported by advanced technology**



Integrated care is made easier by KP HealthConnect—our secure electronic health information system. Caregivers have the tools they need to help your employees be healthy. You have robust online employer tools that give you better insight into health care costs and a strategy for improving your bottom line. And your employees get the information, tools, and resources to take an active role in their own health.

CONNECTING YOUR EMPLOYEES TO HEALTH IS EASY ON KP.ORG

A completely redesigned member site at **kp.org** makes managing care online easier than ever. With improved navigation and functionality, your employees will enjoy industry-leading online services.

From **kp.org**, members can access four easy-to-understand sections:

- **My health manager**—secure access to health information and features such as e-mailing your doctor’s office, viewing recent test results, requesting a routine appointment, and more.
- **Health & wellness**—support and tools to help members lose weight, fight stress, quit smoking, sign up for personalized health programs, or find a class.
- **Health plans & services**—information about our plans and details about accessing care.
- **Locate our services**—directories to help members locate facilities, select physicians, or find forms or member publications.



The best site for managing personal health

The eHealthcare Leadership Awards recognize the best Web sites in the health care industry. In 2007, **kp.org** received a **Platinum award** (the highest recognition) for best site design, a Gold award for best overall Internet site, and a Silver award for the best site for disease management.



MY HEALTH MANAGER— REDEFINING THE HOUSE CALL

According to Harris Interactive, most Americans would use e-mail (if given the opportunity) to request a refill for a prescription (73%), request an appointment for routine care (72%), or ask questions about preventive care (70%)! The vast majority of Americans don't have access to those online services because most providers and carriers don't offer them. But you can give your employees what they want with the online resources available to members at *My health manager* on **kp.org**.

With *My health manager*, your employees can manage their health anytime, from anywhere. Whether they log on at home or while on a lunch break, easy and convenient features help them focus on their job during the workday—keeping them more productive overall. Members get easy access to personalized tools such as “E-mail my doctor’s office,” “My test results,” and “Refill prescriptions” that empower them to act on their personal health information.

All our members can access portions of their personal health record via **kp.org**. In the second quarter of 2007 alone, there were more than 7.6 million visits to **kp.org**. Members accessed secure features such as:

- **My test results**—1.5 million test results viewed.
- **Online prescription refills**—nearly 1.2 million refill orders.
- **Request appointments**—900,000 appointments requested.
- **E-mail my doctor’s office**—more than 700,000 messages.



➤ According to a recent *New York Times* article, one-third of companies with 200 workers or more offer smoking cessation programs to their employees?

Secure e-mail messaging saves time away from work

Nearly half of Americans agree that communicating with a doctor online would help them avoid missing work for health care reasons. But only about 13–20 percent of physicians outside Kaiser Permanente e-mail with patients. Convenient, free services like “E-mail my doctor’s office” on **kp.org** help your employees avoid unnecessary office visits so they can save money in copays or coinsurance, and remain productive at work.

Compare what members get with *My health manager*

| | Kaiser Permanente members can... | Nonmembers may... |
|--------------------------------------|--------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| Easier refills | Order prescriptions online and have them delivered directly to their home. | Drive to the pharmacy with a handwritten prescription and wait in line while the pharmacy verifies the order or insurance. |
| Quicker results | View test results online as soon as they’re available, sometimes as early as the next day. | Have to wait for lab results to arrive and then compile results from different physicians. |
| Greater convenience | E-mail their doctor’s office with questions and schedule appointments online. | Leave messages with a receptionist or visit the doctor in person. |
| Better integration | Check office visit information, pharmacy records, test results, and billing history. | Have no access to centralized electronic health information. |
| Clear explanation of benefits | View eligibility and benefits information online. | Ask HR to photocopy benefits information, or call insurance company and sit on hold. |





CUSTOMIZED HEALTH PROGRAMS MAKE YOUR GROUP HEALTHIER

Health improvement programs are available at kp.org/healthylifestyles—and free to all members. And now the total health assessment results link directly to members' medical records so doctors can make care recommendations. Programs include:

- **HealthMedia® Succeed™**—total health assessment.
- **HealthMedia® Care™ for Your Health**—chronic conditions management.
- **HealthMedia® Balance™**—weight loss.
- **HealthMedia® Relax™**—stress reduction and management.
- **HealthMedia® Nourish™**—nutrition.
- **HealthMedia® Breathe™**—smoking cessation.
- **HealthMedia® Care™ for Pain**—self-management for chronic pain.

REGISTERING AT KP.ORG IS THE FIRST STEP

The personalized tools of *My health manager* are available through a simple, two-step activation process. First, members register online at kp.org/register. To ensure their safety and privacy, a unique, temporary password is mailed to them within seven days. Then, once they activate their account, they'll be able to e-mail their doctor, view lab test results, and more.³

Online support makes doctors more effective

The *Washington Post* reports that only 25 percent of American doctors currently use some form of electronic health records, and less than 10 percent use them effectively.⁴ With KP HealthConnect, our doctors are online and fully connected to other Kaiser Permanente doctors, pharmacists, lab technicians, and your most valuable resource—your employees. This integration means that all our adult members can now access portions of their personal health information on **kp.org**. Just compare what's available to our doctors:

Comparison of online personal health records

| | Kaiser Permanente | Most other health plans |
|-------------------------------------------------------|-------------------|-------------------------|
| Replaces paper medical record | YES | NO |
| Integrated across the delivery system | YES | NO |
| Detects and prevents medical errors | YES | NO |
| Includes past office visit information | YES | NO |
| Integrated appointment features (view/request/cancel) | YES | NO |
| Direct access at the point of care | YES | NO |

Support your employees with high-quality care

With better integration comes better care. A California HealthCare Foundation study⁵ shows that:

- Our doctors receive **alerts about potential drug interactions** twice as often as other large providers, and more than seven times as often as solo practitioners.
- Patients of **other large practices often need tests repeated** more than three times as frequently as Kaiser Permanente members.
- When they need to see a specialist, **our members see a specialist three times faster** than patients of other large providers.



➤ Personalized care, far from home

“One of our members was 70 miles from home—pregnant and with a pre-existing condition that required monitoring. She began having early contractions. Thanks to KP HealthConnect, doctors were able to pull up her health record and treat her. Even though she wasn’t at her local facility, they had the same information her primary doctor would see in her chart. The quick availability of information made this member’s care experience seamless.”

—Howard J. Fullman, MD, FACP, FACP
Kaiser Permanente West Los Angeles Area Medical Director, Chief of Staff



Online account services

Secure online account services make it faster for you to administer your Kaiser Permanente health plan benefits—just in time to reconnect with your life outside work.

HIGH-SPEED ACCESS WITH ONLINE ACCOUNT SERVICES

Take care of important tasks when it's convenient for you. Log on 24 hours a day, seven days a week to:

- Access your account status quickly.
- View and pay your bill online.
- Add or remove employees and dependents.
- Update member information.
- View and download your current member list.

GET STARTED TODAY

Start at kp.org/accountservicestour with an online tour, and click "Register" to download an Online Account Services ID form. Once you send it in, you'll receive a letter with your logon ID and password about seven business days later.

➤ For questions about online account services or other employer tools, contact your account manager. Or contact the Client Services Unit (CSU) at **1-866-752-4737** (toll free) or csu.ca@kp.org.



plans and services

A suite of flexible plans to meet your employees' needs—and your budget. Plans range from HMO to PPO, and can include dental, vision, and chiropractic to cover members of any age and companies of any size.

2

**everything you need to keep your business
on track—available in one place**



When you're designing a benefits package for your organization, there's a lot to balance. Quality health care for your employees. Affordable rates. Plan choices. And easy administration. A flexible suite of plans gives you and your employees quality care, more choices, and a wealth of resources.

A WIDE RANGE OF PLANS—LINKED BY QUALITY CARE

- **HMO copayment plans**—broad coverage, predictable payments, and a range of copayment levels.
- **Deductible HMO plans**—variety of plans with lower premiums and broad coverage that can be supplemented by HSA or HRA accounts.
- **POS plans**—exceptional flexibility that combines an HMO, a large provider network, and any other licensed provider.
- **PPO Insurance plans**—access to a large provider network or any other licensed provider.
- **Out-of-Area (OOA) plans**—full coverage for your employees living outside our service areas.
- **Consumer-directed health care**—engage your employees in their health.

SERVICES INCLUDED IN EVERY PLAN

- **Pharmacy**—more than a refill counter, pharmacy services are integrated in our approach to total health.
- **Behavioral health services**—a broad range of services built into your coverage, including addiction and psychiatric care, and self-referral preventive programs.

COST-EFFECTIVE SOLUTIONS SUPPLEMENT YOUR COVERAGE

- **Kaiser On-the-Job**—occupational health services can be added to your coverage to keep your workforce strong.
- **Senior Advantage**—keep your retirees healthy and active with Medicare coverage linked to our integrated care delivery system.
- **Kaiser Permanente HealthWorks**—invest in customized on-site and online health and wellness programs for your workforce.
- **Vision, dental, chiropractic, acupuncture**—coverage for popular services completes your benefits package.

Read on to learn how these plans can enhance your company's health care offerings. For more information, please contact your Kaiser Permanente broker or sales representative.

HMO copayment plans

Provide a benefits package with wide access to care and reasonable, predictable payments. And give your employees health care that's integrated. With Kaiser Permanente health coverage, physicians, hospitals, laboratories, and pharmacies are all part of the same organization with the same goal: keeping your employees healthy.

HMO PLAN HIGHLIGHTS

- Members choose their own primary care physician. They can change their physician as often as they like.
- Members pay copayments for most services. With no deductibles, they'll have financial peace of mind.
- Prescription coverage is available at various copayment levels. Members fill prescriptions at Kaiser Permanente pharmacies, often located right in our medical facilities.
- Members have access to a wide range of preventive care services, disease screenings, and health education classes.

PREVENTIVE CARE NIPS PROBLEMS IN THE BUD

There's more to caring for your employees than just treating them when they're sick. For more than 60 years, our members have received preventive care that emphasizes early detection and timely treatment of disease, and provides health screenings and extensive opportunities to learn healthy behaviors.

With our HMO, your employees can take advantage of a number of preventive, educational, and support services that encourage a healthy, active lifestyle. All members are encouraged to get regular health screenings such as blood pressure, cholesterol, and body composition checks. Health classes such as "Understanding Your Asthma," "Eat Well with Diabetes," and "Managing your Weight" are held at our facilities to help members stop bad habits, pick up good ones, control symptoms of chronic conditions, and learn how to adjust to life changes. Some classes may require a fee.

Members also receive publications such as the *Kaiser Permanente Healthwise Handbook*, which gives them the tools to understand and cope with more than 200 common health problems. An American Institute for Preventive Medicine study showed that providing a self-care educational handbook saved employers as much as \$200 per employee in a year.¹



Deductible HMO plans

Reduce costs by choosing from plan designs with lower premiums and a range of copayment amounts, coinsurance levels, deductibles, and out-of-pocket maximums. And pairing plans with the Kaiser Permanente Custom Care HealthBuilder (HRA) or HealthInvestor (HSA) gives your employees the ability to manage their health care spending wisely.

Deductible HMO plans also include a variety of copayment and coinsurance options. For help selecting the best plan for your workforce, please contact your Kaiser Permanente broker or sales representative.

DEDUCTIBLE HMO HIGHLIGHTS

- Your employees still receive the same high-quality care delivered by all our plans.
- Deductible HMO options connect Kaiser Permanente's broad range of primary care, specialty care, and hospital services with pharmacy and vision coverage.
- Most preventive services are subject only to a flat copayment without the need to satisfy a deductible.
- Because all the plans have out-of-pocket maximums, employees are comfortable, knowing their health and financial security are protected.
- HSA and HRA financial accounts give your employees a convenient way to plan and track their health care spending.

COST-SHARING OPTIONS

Three levels of cost-sharing possibilities give you more options when designing your benefits package.

- **Low premiums/high cost sharing**—members pay a **copayment for certain preventive services**, which doesn't apply toward the deductible. For all other services, members pay the full cost until the deductible is met (including doctor office visits, lab, X-ray, hospital services, outpatient surgery, and Emergency Department visits). After the deductible is met, members pay coinsurance or a copayment, depending on the benefit plan.
- **Midrange premiums and cost sharing**—members pay a **copayment for certain preventive services and doctor office visits**, which doesn't apply toward the deductible. For all other services, including specialty and hospital care, members pay the full cost until the deductible is met (including lab, X-ray, hospital services, outpatient surgery, and Emergency Department visits). After the deductible is met, members pay coinsurance or a copayment, depending on the benefit plan.
- **High premiums/low cost sharing**—members pay a **copayment for most services**, including preventive services, doctor office visits, and specialty care, which doesn't apply to the deductible. For all other services, members pay the full cost for hospital, outpatient surgery, and Emergency Department services until the deductible is met. After the deductible is met, members pay either coinsurance or a copayment, depending on the benefit plan.

POS plan²

Our point-of-service (POS) plan provides a flexible yet cost-effective solution for your group. Your employees benefit from Kaiser Permanente's integrated care and a broader selection of physicians, specialists, and hospitals. And you'll enjoy having just one point of contact for managing all your health care programs—with one monthly bill.

POS HIGHLIGHTS

- A single point of contact and one monthly bill make managing your benefits program simple.
- With a variety of copayments, coinsurance, and out-of-pocket maximums, employees can choose how much to spend.
- Employees choose their primary care doctor and can change their personal physician for any reason.
- Prescriptions issued by non-Plan providers can be filled at Kaiser Permanente pharmacies.
- A wide selection of health resources, classes, publications, and preventive services are available.

SELECTING A PROVIDER IS EASY

It's easy for your employees to find the right doctor. Employees can access the quality, ease, and convenience of Kaiser Permanente's HMO option. Or they can seek coverage beyond our popular care delivery system. With our POS plan, members have their choice of care from:

- **A Kaiser Permanente provider**—employees who choose a Kaiser Permanente provider will appreciate the convenience of receiving many health services, such as laboratory, X-ray, and pharmacy in one location. They'll enjoy low copayments for most covered services and benefit from the lowest member cost sharing for services among the three levels of access.
- **A PHCS Network provider**—POS members can access an extensive array of health care providers through Private Healthcare Systems (PHCS) Network.³ The PHCS Network gives members access to more than 40,000 physician locations and 260 acute care hospitals in California at lower negotiated rates to help reduce out-of-pocket costs.
- **Any other licensed provider**—employees can also seek care from any other licensed provider or hospital that is not part of Kaiser Permanente or the PHCS Network. For many, this means the security of continuing to see a physician they already know and trust.

To see a complete listing of PHCS Network physicians and facilities in California, visit phcs.com. You can also call **1-888-298-7427** (PHCS Network customer service, toll free) or 1-800-257-8595 (TTY for the deaf, hard of hearing, or speech impaired).

For more information about our POS plans, please contact your Kaiser Permanente broker or sales representative.

PPO Insurance plans²

Some employees prefer the convenience and cost predictability of an HMO. Others may live beyond our regular service area or prefer the flexibility of a PPO. You can help satisfy your employees' diverse health care needs with our PPO plans, which allow you to choose from a range of premium, coinsurance, copayment, and deductible levels. And a single point of contact keeps administration easy. To offer PPO plans to your employees, you must also offer the HMO or deductible HMO at the time of enrollment.

Your employees can enroll in either an HMO or a PPO plan—whichever fits their needs. Employees who choose the HMO or deductible HMO will use Kaiser Permanente physicians and facilities, with copayments and lower out-of-pocket expenses. Employees who choose the PPO can choose from more than 450,000 PHCS Network providers nationwide plus any other licensed providers.

PPO HIGHLIGHTS

- Employees who choose the PPO can receive care in two ways. They can visit:
 - A PHCS Network provider to maximize their benefits and minimize their out-of-pocket expenses.
 - Any other licensed provider.
- Members pay copayments for doctor office visits and most preventive care.
- PPO members can access health and wellness programs, health discounts, and a personal health coach through Kaiser Permanente Healthy Solutions⁴
- Two-tier prescription drug benefits are administered through MedImpact, a pharmacy benefits management company with nearly 60,000 participating pharmacies nationwide.
- Supplement your employees' PPO plan with vision, dental, chiropractic, and acupuncture coverage.
- You enjoy one monthly bill.

To see a complete listing of PHCS Network physicians and facilities in California, visit phcs.com. You can also call **1-888-298-7427** (PHCS Network customer service, toll free) or 1-800-257-8595 (TTY for the deaf, hard of hearing, or speech impaired).

For more information about our PPO plans, please contact your Kaiser Permanente broker or sales representative.





Out-of-Area (OOA) Indemnity plan²

Do you have employees who live and work outside Kaiser Permanente and PHCS Network service areas? When offered with a Kaiser Permanente HMO, deductible HMO, POS, or PPO plan, the Kaiser Permanente Insurance Company (KPIC) Out-of-Area (OOA) Indemnity plan can keep your employees connected to your overall health care strategy. And you can streamline your benefits management—with one point of contact and one bill.

OUT-OF-AREA (OOA) HIGHLIGHTS

- Members who live and work outside the Kaiser Permanente and PHCS Network service areas may receive care for covered services from any licensed health care provider.
- Members pay copayments for doctor office visits and most preventive care.
- Two-tier prescription drug benefits are administered through MedImpact, a pharmacy benefits management company with nearly 60,000 participating pharmacies nationwide.
- Supplement your employees' out-of-area benefits with vision, chiropractic, acupuncture, and dental coverage.
- Members receive access to online health and wellness programs, health discounts, and a personal health coach through Kaiser Permanente Healthy Solutions.
- You receive one monthly bill.

Consumer-directed health care

HELPING YOUR EMPLOYEES MAKE GOOD HEALTH CARE DECISIONS

Kaiser Permanente Custom Care, our suite of consumer-directed health care (CDHC) plans, empowers your employees to become well-informed, savvy health care consumers who share responsibility for their health care choices. A strong CDHC strategy maintains your employees' access to a broad range of benefits, and also gives them the information they need to select the right care and services. The basics of a good CDHC plan are:

- Cost-sharing plans with lower premiums.
- Savings accounts to encourage employees to control health care spending.
- Extensive tools and services for better decision-making and better health management.

HIGH-QUALITY HEALTH CARE, LOWER PREMIUMS

Your CDHC strategy starts with several deductible HMO plans that feature lower premiums with various copayment amounts, coinsurance levels, deductibles, and out-of-pocket maximums. The deductible plans available through Kaiser Permanente Custom Care give your employees complete access to integrated medical care, including primary, specialty, and hospital care, and pharmacy and vision coverage.

KAISER PERMANENTE CUSTOM CARE SUITE

The Kaiser Permanente Custom Care HealthBuilder (HRA) and HealthInvestor (HSA) offer employees a convenient, easy way to save and pay for medical expenses—and the right tools to make smart health care decisions.

Both the HealthBuilder (HRA) and HealthInvestor (HRA) offer you and your employees money-saving tax advantages,⁵ and they're easy to administer. They build on our lower-priced plans and include an easy-to-access CarePay^{®6} financial account for your employees to manage their health care dollars. These plans include decision-support tools such as a Sample Fee List and Treatment Cost Estimator, and a wealth of health improvement programs.

HealthInvestor (HSA) combines a tax-exempt health savings account (HSA) with our HSA-qualified high deductible health plans. It allows employees to pay for current health care expenses and save for future qualified medical expenses on a tax-free basis.

HealthBuilder (HRA) is an employer-funded health reimbursement arrangement (HRA) paired with a Kaiser Permanente deductible health plan. It includes employee rewards for participation in the health assessment program and fitness club workouts.

CAREPAY FINANCIAL ACCOUNTS AT A GLANCE

| Features | CarePay HRA | CarePay HSA | Comparison |
|------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Plan pairing | HRA paired with a deductible HMO plan. | HSA paired with an HSA-qualified deductible HMO plan. | Health plan deductible for HRA can be lower than the federal minimum for HSA. |
| Eligibility | Must be concurrently enrolled in deductible HMO plan that employer has selected. | Must be enrolled in an HSA-qualified deductible HMO. Cannot be covered by other health coverage or enrolled in Medicare. | HSA has more restrictions on eligibility. |
| Opening the account | Upon enrollment in the deductible HMO, a CarePay HRA will be automatically opened for each participant. | Employees have the option to open their own accounts. If employers opt to make partial or full contributions to employee accounts, they may open accounts for all consenting employees. | Opening HRA accounts is automatic and mandatory upon sale of the plan, while opening an HSA is optional. |
| Group size | Groups with 51 or more employees. | All employer groups. | HRA is not available to individuals or to certain business types, such as LLCs, S-corps, and sole proprietorships. |
| Eligible expenses | Expenses for services covered under the health plan offering are eligible for payment through the HRA. | Eligible expenses are defined by IRS 213(d). IRS Publication 502 details many covered expenses and can be found online at www.irs.gov/pub/irs-pdf/p502.pdf . | HRA expenses must be adjudicated by a third party to ensure that the expenses are eligible. Responsibility for HSA expense validation resides with the individual. |
| Portability | Funds remain with employer. | Portable—employees own the funds, which go with them when they change jobs or become unemployed. | HRA funds remain with the employer, while HSA funds belong to the employee and are portable. |
| Funds rollover | Employer selects 50 percent or 100 percent of funds to carry over to the next year up to 2x the out-of-pocket maximum. | 100 percent—employees own the account. | Unused HSA funds may continue to accumulate and grow from tax-deferred interest and/or investment earnings, whereas HRA balances can roll over year to year until the total in the HRA account equals 2x the plan out-of-pocket maximum. |
| Account contributions | Made by employer. | Made by employee, employer, or both. | Employers who choose to make contributions to their employees' HSAs may achieve higher enrollment rates. |

► CarePay HRA and HSA—financial accounts with tax advantages

The CarePay HRA and CarePay HSA are the financial accounts your employees use to manage their health care dollars. Each type of account has different features, including the way in which they are funded, who owns the account, and what happens when the employee leaves the company. The chart above shows how either account could fit your company's needs.

➤ Our suite of online healthy lifestyle tools won the 2006 Innovations in Health Care Award for Consumer Empowerment from the Adaptive Business Leaders, a nationally renowned roundtable of health care and technology company CEOs.

BETTER TOOLS LEAD TO BETTER DECISIONS

At Kaiser Permanente, we've always encouraged members to take an active role in improving their own health by emphasizing prevention and wellness. Members have a better chance of achieving optimal health with the support of effective care management programs, a system of integrated care delivery, and easy access to health improvement programs. Add to this mix a strong foundation of resources for education, member rewards, and a wide array of decision-support tools, and you've got a comprehensive plan to keep employees healthy.

- **An online Total Health Assessment** evaluates health-related behaviors, including physical activity, stress, weight, nutrition, and smoking. Members receive a customized action plan with recommended lifestyle changes. This assessment links directly to a member's medical record for physician review.
- **My health manager at kp.org** gives your employees free access to convenient services⁷ such as:
 - E-mail my doctor's office
 - My test results
 - Refill prescriptions
 - Request appointments
 - View/cancel appointments
 - Past visit information
 - My immunizations
 - My allergies
- **Estimating medical costs** is easy with our online Sample Fee List, which shows actual charges for a variety of services, and the Treatment Cost Estimator, which estimates charges for non-Kaiser Permanente medical services based on an average of treatment charges collected from a variety of local providers.

- **Health classes and programs** are available online and at many Kaiser Permanente facilities to help your employees lose weight, reduce stress, eat better, and stop smoking (some classes at facilities may require a fee).
- **Members enjoy a 25 percent discount** on massage therapy, acupuncture, chiropractic, and other services; and preferred membership rates at select fitness clubs.⁸
- **Online health and drug encyclopedias** help employees learn more about treatment options, get in-depth information about conditions, and more.

ADVANTAGES OF CDHC

To employers

- Lower premium costs through increased employee cost sharing.
- Reduced tax expenses when integrating HSAs as part of a cafeteria plan.
- Increased flexibility, with a wider portfolio of affordable plans.
- Informed employees who better understand their coverage, out-of-pocket expenses, and the impact of their health care choices.
- More attractive, long-term strategies to recruit and retain employees.

To your employees

- Savings on personal federal income taxes.
- Access to health and wellness programs.
- Improved quality of life through care management of chronic conditions.
- Empowerment to make more informed health care decisions.
- Support for budgeting present and future health care expenses.

Kaiser On-the-Job

OCCUPATIONAL HEALTH SERVICES THAT WORK

Employees are your most valuable asset. Protect them—and your company's bottom line—with Kaiser On-the-Job occupational health services. When your company relies on Kaiser On-the-Job, your injured workers return to health in less time and at lower cost, reducing absenteeism among your workforce—and increasing productivity. By building better health, you'll be able to concentrate on building your business.

CARE THAT KEEPS YOU IN THE LOOP

Count on helpful administration and follow-up services to receive the information you need. We work closely with you to coordinate an appropriate return to work, whether it's a return to full or modified duty. You can also benefit from a full range of occupational health services:

- Injured or ill employees examined by qualified Kaiser On-the-Job providers with treatment determined according to standard clinical guidelines.
- Assistance with workers' compensation paperwork.
- Helpful, timely, and accurate delivery of Doctor's First Report (DFR), Physician Report (PR2), and permanent and stationary, work status, and other reports.
- Post-offer physical and periodic medical examinations.
- Drug and alcohol testing and medical surveillance.

- Worksite evaluations and wellness programs.
- Regulated examinations—such as Department of Motor Vehicles, respirator clearance, and hearing conservation.
- Employee access to care 24 hours a day, seven days a week, 365 days a year.

SUPPORTED BY A TEAM THAT'S UNITED FOR HEALTH

Most of the nearly 50 Kaiser On-the-Job occupational health centers in California offer one-stop convenience with specialty care, lab, X-ray, physical and occupational therapy, and pharmacy services all in one location. Sites are staffed with skilled multidisciplinary teams of occupational health professionals who respond quickly and efficiently to the distinct needs that arise from work-related injuries. In our integrated delivery system, care is coordinated by teams of clinicians and professionals, including:

- **Supervising physicians**—on-site physicians are board certified or board eligible in occupational medicine or related specialties.
- **Occupational health physicians and nurses**—experienced caregivers understand return-to-work strategies and the complexities of work-related injuries and illnesses.
- **Case coordinators**—caring professionals facilitate communication among employees, employers, and care teams, and coordinate an employee's return to work.
- **Occupational health specialists**—teams made up of physicians, physical therapists, psychologists, and case managers work together to provide services.

➤ Kaiser On-the-Job is available to all your employees. They don't need to be enrolled in a Kaiser Permanente health plan.

LOWER COSTS, HIGHER PRODUCTIVITY

Take a look at the results achieved by the State Compensation Insurance Fund and Kaiser Permanente Alliance. According to a 2006 California Workers' Compensation Institute Study,⁹ the Alliance, using Kaiser On-the-Job facilities and Kaiser Permanente physicians, had these impressive results:

- \$395 million savings in total workers' compensation costs.
- 32% lower medical treatment costs.
- 25% lower disability costs.
- 30% lower attorney involvement.
- 24% lower average total costs.

A MEDICAL PROVIDER NETWORK HELPS YOU CONTROL COSTS

Establishing a medical provider network (MPN) allows self-insured employers, insurers, and other entities to deliver care to injured workers for the life of a workers' compensation claim. Without an MPN, employers and insurers choose where an injured worker receives care for only the first 30 days of a workers' comp claim. Kaiser On-the-Job provides a strong foundation for your MPN and ensures the continuity that's essential for high-quality care.

FOR HEALTHY EMPLOYEES, PUT US ON THE JOB

You can choose Kaiser On-the-Job as a stand-alone occupational health solution or as the final piece in your health care coverage. To find out more about Kaiser On-the-Job, or to set up an MPN, call your insurance broker or a Kaiser Permanente occupational health sales representative toll free at **1-888-KOJ-WORK (1-888-565-9675)**.



Kaiser Permanente Senior Advantage

Senior Advantage links Medicare Parts A, B, and D coverage with Kaiser Permanente HMO coverage to create a single, powerful plan. Offering Senior Advantage as part of your benefits package gives your retirees exceptional coverage. If you choose not to offer group Medicare coverage, your eligible employees and retirees can purchase individual coverage. Members enjoy these advantages:

- Low copayments.
- A wide choice of physicians.
- Convenient online services such as prescription refills and appointment scheduling.
- Health classes and wellness coaching.
- Worldwide and emergency coverage 365 days a year.
- Virtually no paperwork.



➤ Peace of mind for you and your retirees

Senior Advantage members have the same access to all our physicians, services, and facilities as other Kaiser Permanente members. When retirees use medical services, sign up for online wellness coaching, or join fitness classes, they'll have the peace of mind that comes from knowing they're with Kaiser Permanente. They can rest assured that 60 years of care management experience is at work every day, helping them manage chronic diseases such as diabetes, asthma, and heart disease. And they'll have access to culturally competent care that's appropriate to their ethnic group.

MEDICARE BACKGROUND

Medicare Part A and Part B

Since 1965, the federally funded Medicare program has provided inpatient hospital insurance and outpatient supplemental medical insurance to individuals who are 65 or older or disabled.

- Medicare Part A pays for inpatient hospital care, care in a skilled nursing facility (SNF), home health visits following a hospital or SNF stay, and hospice care.
- Medicare Part B helps pay for medically necessary doctor services, outpatient hospital services, and a number of other medical services and supplies not covered by Part A.

Medicare Part C (Medicare Advantage)

Medicare Advantage is open to all Medicare beneficiaries who agree to receive all their care through a privately managed health care plan. In return, the federal government partially reimburses the private health care companies.

Medicare Part D

On January 1, 2006, Medicare Part D went into effect. This provision offered Medicare beneficiaries prescription drug coverage, giving them the following choices:

- **Medicare Advantage plans**—Medicare beneficiaries can join a privately managed health care plan (such as Kaiser Permanente Senior Advantage) that provides Medicare Parts A and B benefits, along with drug coverage under Part D.
- **Prescription drug plan (PDP)**—Medicare beneficiaries may enroll in a private, freestanding PDP that provides Medicare Part D coverage only.
- **Nonenrollment**—Medicare beneficiaries may elect not to enroll in Part D.

PRESCRIPTION DRUG COVERAGE WITH SENIOR ADVANTAGE

You have two options for prescription drug coverage:

- **Option 1:** Senior Advantage with Medicare Part D.
- **Option 2:** Retiree Drug Subsidy (RDS), also called the 28% subsidy.

When you enroll your Medicare-eligible retirees in Senior Advantage with a Part D plan, you're getting the benefit of Kaiser Permanente's proven track record in effectively managing prescription drugs.

Senior Advantage with Medicare Part D

These are the advantages of the Part D plan:

- **Flexibility**—if you wish to supplement the standard employee benefit for a comprehensive package, you can set a contribution level that's appropriate.
- **Reduction in premiums**—you'll see an immediate reduction in group rates for drug benefits.
- **Easier administration**—Kaiser Permanente administers data collection and government reporting on your behalf, reducing your paperwork.
- **It's easier on retirees**—Senior Advantage members will see lower costs and less paperwork. And there's no waiting for reimbursement from the government.

REAL-WORLD ADVANTAGES OF INTEGRATED CARE

Convenience, better health, faster access to information

Kaiser Permanente Senior Advantage members can take advantage of an integrated model that addresses changing health issues and looks at the whole person. And since most facilities offer primary care, lab, X-ray, and pharmacy services under one roof, your employees and retirees can make just one stop to take care of their health.

Health classes and online tools

Good health care involves more than traditional medicine. Senior Advantage members are encouraged to participate in health classes to learn how to lower cholesterol, manage arthritis or diabetes, relieve asthma, and more. Plus, they'll find weight management and fitness classes such as aerobics, yoga, and tai chi. (Some classes may require a fee.)

Senior Advantage members can use *My health manager* at kp.org anytime to make managing their health easier. Online tools allow them to e-mail their doctor's office for free; view test results; and make, change, or cancel appointments for routine care. Members can review after-visit summaries of diagnoses and care recommendations made by their doctors. And they can refill prescriptions, choosing to pick them up at their Kaiser Permanente pharmacy or have them mailed to their home at no additional cost.¹⁰

Healthy results for senior members—give retirees the care they deserve

- The National Committee for Quality Assurance rates Kaiser Permanente's Medicare plans "Excellent"—the highest possible rating. And our care management programs for diabetes and mental health rate in the top 10 percent of all Medicare plans nationally.¹¹
- According to HEDIS® 2007 ratings, Kaiser Permanente Northern California and Southern California regions scored at or above the 90th percentile of all Medicare providers for effectively managing antidepressant medications.¹²
- Up to one-third of elderly Americans have undiagnosed diabetes. Among members with Medicare, Kaiser Permanente ranks well above the national average for diabetes screening, scoring at or above the 90th percentile in five of six diabetes measures reported by the California Cooperative Healthcare Reporting Initiative (CCHRI).¹³

➤ Medicare Advantage plans:

- Are required to cover at least the same benefits as the original Medicare plan.
- Can offer expanded benefits.
- Can be purchased from companies such as Kaiser Permanente through products such as Kaiser Permanente Senior Advantage.

KAISER PERMANENTE CONTACT INFORMATION

Current Senior Advantage members who have benefits questions

1-800-443-0815

1-800-777-1370 (TTY for the deaf, hard of hearing, or speech impaired)

Seven days a week, 8 a.m. to 8 p.m.

Current Kaiser Permanente members who have questions about coverage after they retire or reach age 65

1-800-747-2189 (English)

1-800-777-1370 (TTY for the deaf, hard of hearing, or speech impaired)

Monday through Friday, 8 a.m. to 5:30 p.m.

1-800-579-2204 (Spanish)

Monday through Friday, 8 a.m. to 4:30 p.m.

Individual Medicare beneficiaries who want to join Senior Advantage

1-800-777-1238 (English)

1-800-777-1370 (TTY for the deaf, hard of hearing, or speech impaired)

1-800-395-5655 (Spanish)

Seven days a week, 8 a.m. to 8 p.m.

For more information on Senior Advantage, Medicare, or related topics, contact your Kaiser Permanente broker or sales representative. You can also call our Client Services Unit (CSU) toll free at **1-866-752-4737**.



Pharmacy services

THE BEST SOLUTION TO RISING DRUG COSTS—HEALTHIER EMPLOYEES

The pharmacy coverage solution from Kaiser Permanente isn't just about writing prescriptions. It's about providing high-quality care to members regardless of their health and supporting their care with the right prescriptions when needed.

Pharmacy services are integrated with the rest of our care delivery system. Unlike most health care providers, we offer integrated services that allow us to focus on the total health of your employees—young or old, healthy or ill. Here's how this enhanced pharmacy coverage protects your employees:

- **When your employees are healthy**, preventive care helps them stay that way. They can visit the pharmacy for low prices on many of the supplemental health items they buy, such as vitamins, cold medicines, and more.
- **When your employees are sick**, they'll receive excellent care. If they need prescription drugs, they can depend on our pharmacists to dispense exactly the right medication in the right dosage. And they'll be reassured that KP HealthConnect alerts our doctors and pharmacists to drug interactions before they happen.

PRESCRIBING PRACTICES THAT KEEP YOUR EMPLOYEES SAFE

Our physicians prescribe medications using a safe, standard formulary of more than 850 preferred pharmaceuticals. Physicians select drugs for the formulary based on clinical evidence and recommendations from our pharmacists, and regularly add or remove drugs based on evaluations of safety, efficacy, and cost-effectiveness. Physicians are also free to prescribe nonformulary drugs when medically warranted.

GENERIC DRUGS SAVE MONEY WITHOUT SACRIFICING QUALITY

The FDA requires generic drugs to be the same as brand-name formulas in safety, strength, quality, performance, and intended use. However, generic drugs are significantly less expensive than their brand-name counterparts, saving consumers an estimated \$8–10 billion a year at the pharmacy counter, and saving you from high prescription benefit costs.¹⁴ Our physicians prescribe generic drugs rather than their brand-name equivalents whenever possible.

➤ **Protecting your employees with hard science—Cox-2**

As early as 2000, our pharmacists and physicians studied the research on cardiovascular risks associated with Cox-2 pain-relieving drugs, which have never been a part of our formulary. Our findings led us to limit the use of Cox-2 drugs greatly and to prescribe them only in low doses when no alternative was available, carefully determined by evidence-based guidelines. In 2004, Merck & Co. removed its Cox-2 inhibitor drug Vioxx from the worldwide market.

➤ When a generic drug is available, we prescribe it more than 98 percent of the time.

YOUR PHARMACY— ACCESSIBLE ANYTIME, ANYWHERE

Members can benefit from pharmacy services that are often located in the same building as their doctor, and enjoy the convenience of filling a prescription on the way to their car. And our mail-order prescription program is included with all plans at no additional cost.

Members can also access pharmacy information at home. On **kp.org**, members can:

- Order refills and check the status of prescriptions.
- Set up automated refill reminders.
- Contact a pharmacist with routine questions.
- Find drug descriptions.
- Get information on brand names and generic equivalents.
- Read precautions, side effects, and instructions for proper use.



➤ **Advanced technology, advanced safety**

KP HealthConnect links a member's recent medical history, test results, and prescription medications. It enhances pharmacy safety by:

- **Generating onscreen alerts**—pharmacists, physicians and other caregivers receive onscreen notices of dangerous drug interactions and allergic reactions before a prescription is filled.
- **Avoiding errors**—prescriptions are transmitted electronically, avoiding the illegible handwriting and incomplete information that make up more than 60 percent of prescription errors throughout the United States.

Kaiser Permanente HealthWorks

HEALTH IMPROVEMENT PROGRAMS TAILORED TO EMPLOYEE NEEDS

Unlock the health potential of your workforce and boost productivity with Kaiser Permanente HealthWorks¹⁵—which brings high-quality health and wellness programs right to your workplace. Working with you, we tailor a complete solution that’s designed to motivate your employees to adopt healthy lifestyles. Services can be delivered online and at your worksite, providing your employees with an easy and convenient path to wellness.

Create a more productive and healthy workforce with the following programs:

- **On-site screenings**—such as cholesterol, glucose, blood pressure, and body composition.
- **Worksite wellness activities**—health promotion classes and workshops that cover topics such as weight management, fitness, nutrition, smoking cessation, stress reduction, and back care.
- **Online services**—including total health assessments, interactive online wellness programs, and health education resources.
- **Rewards**—encourage your employees to get healthier with rewards like discounts, gift cards, and prizes.
- **Customized communication campaigns**—to keep your employees motivated.

ROBUST REPORTING—A ROAD MAP FOR PRODUCTIVITY

Workforce wellness reports

To show you the results of your customized HealthWorks program, you can receive regular reports that demonstrate how the health of your workforce is improving.¹⁶ The reports you receive will depend on the programs in your customized solution. Some of the most commonly requested reports include:

- **HealthMedia Succeed executive summary**—an overview of the health status of your workforce (based on a minimum of 100 health assessment results to protect sensitive health information) can help you plan cost-effective programs to support employee wellness.
- **HealthMedia Breathe program summary**—enhance your current wellness initiatives with an overview of the health and smoking history of your workforce.
- **Healthy lifestyle program activity**—in this report, you can view the aggregate number of employees who are participating in each healthy lifestyle program.
- **Rewards program report**—receive information on the number of employees and dependents who have earned a reward by reward type and date of reward.

➤ A recent study shows that worksite wellness programs help achieve a 25–30% reduction in medical and absenteeism costs for the average employer.¹⁷

Healthy results make the most of your health care dollars

Studies point to a direct correlation between a healthy mind and body and higher productivity at work—and the record shows that the services we offer build a stronger, healthier workforce. For example, Kaiser Permanente members who participated in HealthMedia programs for 180 days were surveyed and respondents said the following:

| Program | Employee success rates ¹⁸ |
|---------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| HealthMedia Balance to lose weight | 55 percent reported losing weight 44 percent reported an increase in physical activity |
| HealthMedia Breathe to stop smoking | 55 percent remained smoke-free |
| HealthMedia Relax to reduce stress | 57 percent reported improved stress management |
| HealthMedia Nourish to improve nutrition | 40 percent reported better eating habits |
| HealthMedia Care for Your Health to manage chronic conditions | 69 percent indicated that their health improved as a result of the program |

Contact your account manager or the Client Services Unit (CSU) at **1-866-752-4737** (toll free) or by e-mail at csu.ca@kp.org to learn more about Kaiser Permanente HealthWorks.



➤ In a recent survey, 81 percent of respondents believed a vision plan was an important part of their overall benefits.

Optical coverage—connecting vision to overall health

By combining traditional health care with allowances for eyeglasses and contact lenses, you can offer your employees a comprehensive benefits package that helps you recruit and retain top performers.

Other providers can't connect vision care to overall health the way we can. The eye exam and eyewear fittings are done in-house—and are connected to the same organization that provides the trusted primary care you expect from Kaiser Permanente. Because our optometrists and ophthalmologists work together as part of a team of caregivers, eye health adds to the complete picture of each member's health. During a routine visit to update a contact lens prescription, our eye care professionals may diagnose diabetes, glaucoma, cataracts, dry eye, or other conditions. With optometrists and ophthalmologists working side by side, it's easy to refer members to specialty care if medically necessary.

CONVENIENTLY LOCATED

Our vision centers are conveniently located with optometry and ophthalmology services in many of our medical facilities. We manufacture our lenses at our own state-of-the-art labs, helping to ensure top-notch quality.

MORE PLANS, MORE CHOICES

New optical plans give you the flexibility to create a benefits package that includes all the tools for wellness. You can now choose from 20 Kaiser Permanente optical plans—including 12 new ones featuring separate allowances for frames, lenses, and contact lenses. Our eight existing plans offer easy-to-apply flat dollar allowances for any frames, lens styles, lens coatings, and contact lenses a member chooses. Available plans include:

- **High plans**—12-month allowance for lenses, contacts, or frames.
- **Medium plans**—12-month allowance for lenses or contacts, 24-month allowance for frames.
- **Low plans**—24-month allowance for lenses, contacts, or frames.
- **Flat-allowance plans**—a flat 24-month general allowance that members can divide between eyeglasses, refractive or contact lenses, or elective contact lenses.

➤ More brands, more value—and more guarantees

Employees can choose from an extensive collection of contact lenses and designer frames, including Giorgio Armani, Guess, Anne Klein, Calvin Klein, and Versace—plus a full line of sunglasses.¹⁹ All frames are competitively priced. And our optical care plans come with a 30-day money-back eyewear guarantee, a 90-day prescription guarantee, and a frame price guarantee.²⁰ Adjustments and cleanings are always provided at no charge.

Dental care benefits

Kaiser Permanente Insurance Company (KPIC) fee-for-service dental plans can be paired with any of our medical plans to give your employees ultimate flexibility. We work with Delta Dental of California to offer these plans. Employees can go to any licensed dental provider to receive care, or choose a Delta Dental provider and pay less out of pocket. The plans are a valuable add-on to any of our health care coverage options.

DENTAL PPO PLANS CREATE NEW OPTIONS

A dental PPO plan allows you to provide dental coverage at a lower premium level than fee-for-service plans. Your employees have access to the same quality dental care provided by our fee-for-service dental insurance plan, but the PPO plans have a smaller network of providers.

We offer dental coverage through four Delta Dental PPO plans. All plans provide broad coverage and allow members to choose whether they want to use a network provider or a non-network provider at a higher out-of-pocket cost. KPIC PPO dental insurance plans may be sold alongside a Kaiser Permanente HMO copayment or deductible plan, or KPIC POS, PPO, or out-of-area (OOA) indemnity plans.

COPAYMENT-ONLY SIMPLICITY FOR SOUTHERN CALIFORNIA EMPLOYEES

You can choose from four quality plans with DeltaCare from Kaiser Permanente, a dental HMO program administered by an affiliate of Delta Dental of California. Under these plans:

- Members receive broad dental care benefits, and pay only the applicable copayment for covered benefits.
- There are no deductibles, lifetime maximums, or claim forms.
- Basic diagnostic and preventive services are provided at no cost under all four plans.
- A variety of benefit allowances and coverage levels are available. Kaiser Permanente offers four DeltaCare plans to groups of 51 or more eligible employees in Southern California only.
- DeltaCare can be sold only with a Kaiser Permanente HMO copayment or deductible plan, or our POS plan.

For additional benefit information, please call Delta Dental toll free at **1-888-335-8227**. For a directory of Delta dentists, call **1-800-427-3237**.



➤ More than 17 million Californians receive dental care at one of Delta Dental's nearly 25,000 dental offices.

➤ No claim forms and no deductibles make chiropractic coverage simple for your employees to use.

Chiropractic and acupuncture coverage

CHIROPRACTIC COVERAGE SUPPORTS YOUR EMPLOYEES

Chiropractic coverage is in great demand—more than 30 million people seek treatment from chiropractors each year in the United States.

We offer members broad, affordable chiropractic coverage through American Specialty Health Plans of California, Inc. (ASH Plans).²¹ ASH Plans is California's first and largest chiropractic network, with more than 3,200 chiropractors throughout the state. You can choose from several plan designs with a variety of copayment and annual-visit options.

Easy-to-access care

When your employees sign up for services, they receive a directory of participating chiropractors. They can also log on to the ASH Plans Web site at ashcompanies.com to find a provider and view benefit information so they understand which options and providers are available to them. With chiropractic coverage:

- Members can obtain services from any ASH Plans participating chiropractor.
- No referral is necessary, and members can change their participating provider at any time.
- A copayment is due at the time of the visit.

ACUPUNCTURE IS NO LONGER ALTERNATIVE

More and more, acupuncture is a recommended therapy for many conditions—supplementing the care provided by conventional medicine. Members can access acupuncture services under two levels of care.

Prescribed by a physician

When a Kaiser Permanente physician determines that acupuncture is the most appropriate treatment for a specific condition, it's covered under all plans as an alternative to standard treatment practices.

Through our discount program

At the Healthyroads Web site, kp.org/healthyroads, members can access information about complementary health services and locate providers. Services such as acupuncture and acupressure are available at a 25 percent discount, and members can also enjoy discounts on health and wellness programs, fitness memberships, and vitamins. Members can use any of the contracted providers, and referrals from primary care physicians are not required. Members are responsible for paying the provider's discounted fees. Fees vary by provider.



health and productivity

Good health is good business. With care that connects your employees to prevention and best-practice treatment, increased productivity is just a step away.

3

invest in better health

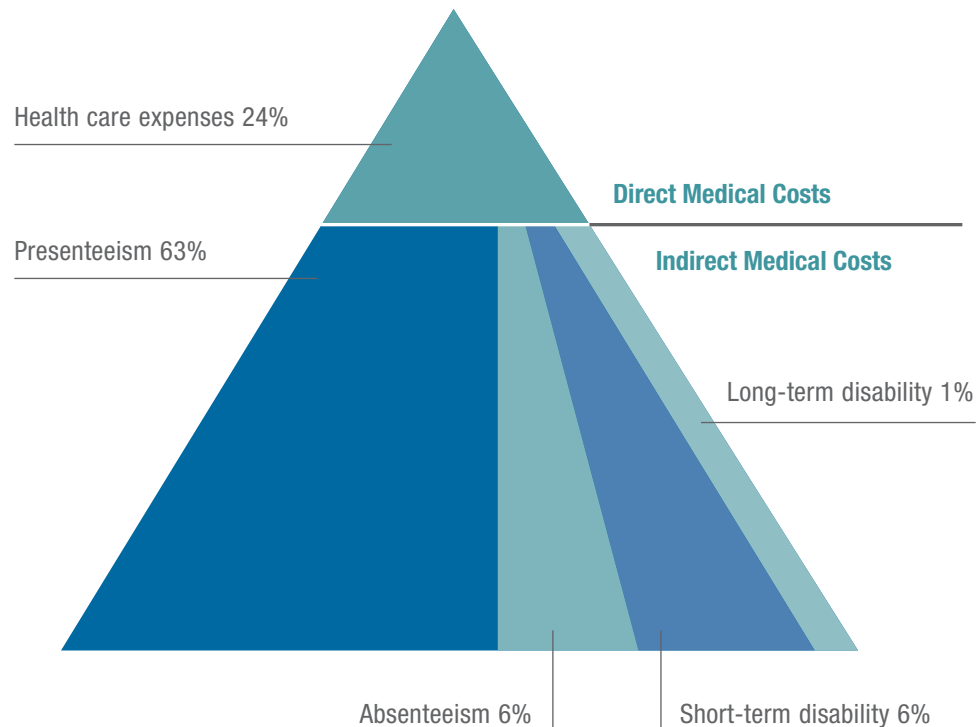


BETTER PRODUCTIVITY RELIES ON BETTER CARE

Health care isn't just a benefit. It's an investment because a healthy business relies on healthy employees. Integrated care helps keep your employees healthy by combining preventive, routine, and disease management care—without additional costs or opt-in programs.

Your worst productivity losses aren't caused by employees calling in sick. They're caused by presenteeism—when employees are at work but not performing their best. Researchers say presenteeism can cut individual productivity by as much as one-third, costing employers \$2 to \$3 for every \$1 of direct medical costs such as health care premiums or pharmacy expenditures. With the national average of direct medical costs hovering around \$7,000 or \$8,000 a year per employee, productivity losses from presenteeism could cost you more than \$14,000 a year per worker.

A BROAD VIEW OF HEALTH CARE COSTS



- After a rigorous review by NCQA, our Care Management Institute was recognized for our evidence-based approach and leadership in developing guidelines that improve outcomes for members with asthma, cardiovascular disease, congestive heart failure, depression, and diabetes.

Kaiser Permanente Complete Care

AN INTEGRATED APPROACH TO DISEASE MANAGEMENT

Many chronic conditions can be effectively managed through preventive care and positive lifestyle changes. Complete Care—our award-winning disease management program—ensures that your employees are at their best so high performance is just another day at the office.

| Top three chronic conditions in California and percent of population ¹ | Healthy results with Complete Care |
|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Pulmonary conditions—14.9% | Kaiser Permanente’s Care Management Institute found that using a combination of aspirin, lisinopril, and lovastatin (ALL) medications as part of cardiovascular disease management efforts could reduce the risk of heart attack and death by at least 71 percent and lead to average cost savings of \$600 per patient per year. ² |
| Hypertension—10.3% | 57 percent of participants in the HealthMedia Relax program reported a decrease in symptoms of excess stress—a leading cause of hypertension—six months after taking the program. |
| Mental disorders—7.1% | In California, Kaiser Permanente scored at or above the 90th percentile in HEDIS rankings of all commercial HMO plans for effectively prescribing and managing antidepressant medications for members with depression. ³ |

DISEASE MANAGEMENT—INCLUDED WITH YOUR COVERAGE

Disease management is part of every Kaiser Permanente plan. Employees don’t need to opt in and there are no additional premiums or administrative hurdles for you. And because it’s integrated into our care delivery, your employees have a head start on remaining healthy. The following chart shows you how our approach is different than many other health plans.

| Coordinated care from Kaiser Permanente | | Traditional care with most other providers | |
|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| Early intervention | Risk factors and symptoms identified through primary care visits | Diseases caught in later stages | Patient identification through claims data |
| Coordinated care | All caregivers—primary, specialists, lab technicians, pharmacists—share access to a member’s personal health record, which avoids drug interactions, allergic reactions, and redundant tests | Fragmented care | Multiple disease management vendors for multiple diseases mean recommendations can be confusing or conflicting |
| Shared expertise | Doctor supports preventive care and member receives resources and tools to manage long-term health | Restricted care | Care is reactive to recent health symptoms, and preventive care is not a priority |
| Easy online care management | Sharing of best-practices updates online between caregivers and members makes information accessible | Distant care management | Protocols communicated by phone—patient must track care recommendations |
| One-stop shopping | In just one visit, members can visit their doctor, get lab tests, fill prescriptions, and avoid extra trips and repeating procedures | Multiple trips | Patient must take multiple trips to visit primary doctor and specialists, get lab tests, and fill prescriptions |

Consumer engagement tools

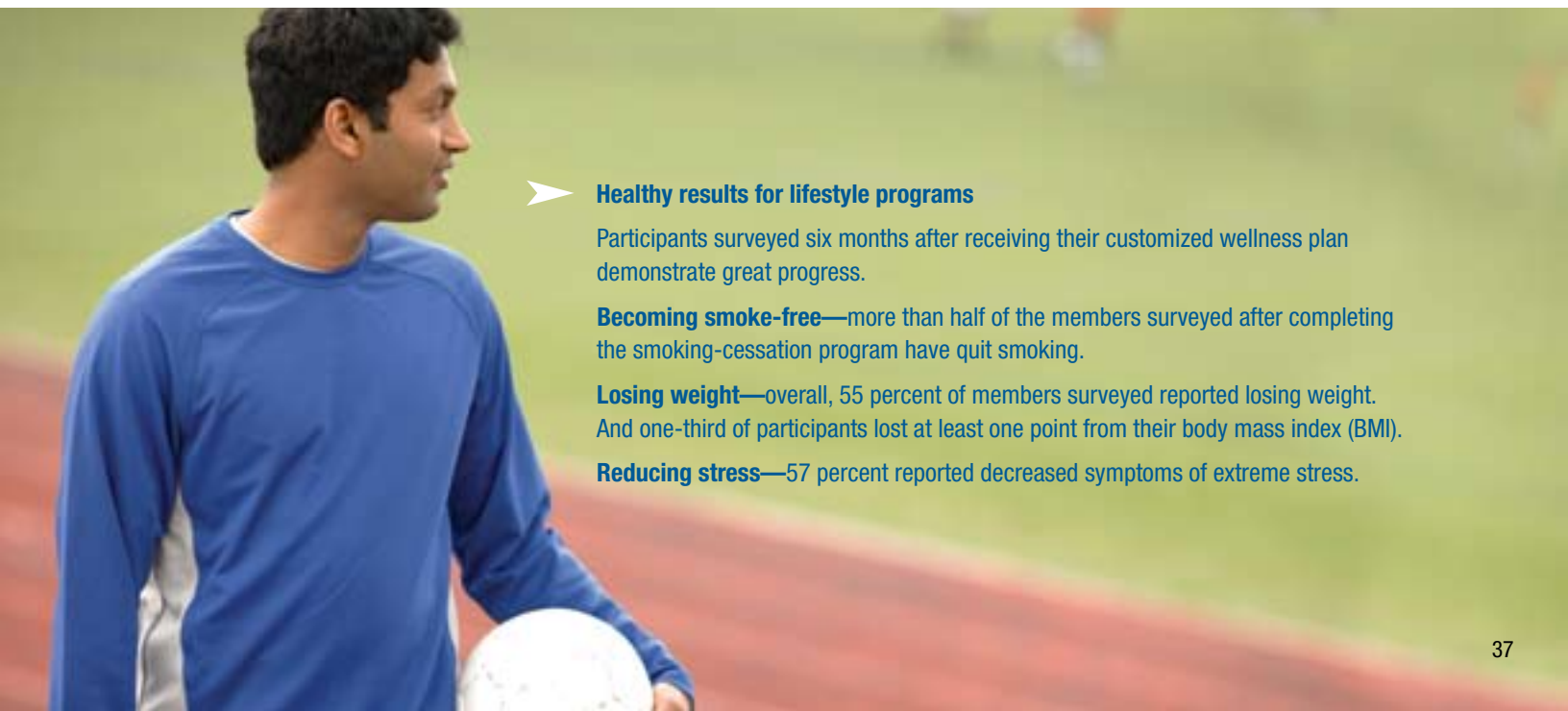
HEALTH SOLUTIONS SPECIFIC TO YOUR WORKFORCE

The fastest way to increase your business's productivity is to implement a carefully designed wellness program that targets your workforce's specific health conditions. Kaiser Permanente HealthWorks helps you decrease absenteeism and improve performance and productivity. To learn more about HealthWorks, visit page 28 in the Plans and Services section.

HEALTHY LIFESTYLE PROGRAMS ENCOURAGE POSITIVE CHANGE

Free online programs at kp.org/healthylifestyles give members the support and confidence to make healthy changes in their lives. Members complete an online assessment and receive a plan that's tailored to their goals. Programs include:

- **HealthMedia Succeed**—a total health assessment identifies next steps to improve well-being.
- **HealthMedia Balance**—personalized strategies for weight loss.
- **HealthMedia Relax**—tips to prevent and relieve stress.
- **HealthMedia Nourish**—education to make smart and healthful food choices.
- **HealthMedia Breathe**—step-by-step personalized guidance to quit smoking.
- **HealthMedia Care for Your Health**—help for members with one or more chronic conditions in managing their health and improving emotional well-being.
- **HealthMedia Care for Pain**—recommendations for living with chronic pain.



➤ Healthy results for lifestyle programs

Participants surveyed six months after receiving their customized wellness plan demonstrate great progress.

Becoming smoke-free—more than half of the members surveyed after completing the smoking-cessation program have quit smoking.

Losing weight—overall, 55 percent of members surveyed reported losing weight. And one-third of participants lost at least one point from their body mass index (BMI).

Reducing stress—57 percent reported decreased symptoms of extreme stress.

MORE VALUE-ADDED EXTRAS— WEIGHT WATCHERS,[®] DISCOUNTS, AND CLASSES

Sometimes your employees just need a push to start an exercise program, join a health class, get to a healthy weight, or learn to cook a nutritious meal. Healthy living programs are just a click away at kp.org/healthyliving.⁴

Looking and feeling great with Weight Watchers

Because a healthy weight provides a strong foundation for health, members can use Weight Watchers services at a discount. Their approach focuses on promoting healthy habits, and has worked for millions of people. Discounts range from 12 to 36 percent off regular membership rates. Members can participate in the program at weekly meetings, online, or with an at-home kit.⁵

10,000 Steps[®] to a healthier life

Daily exercise can help increase energy, make weight management easier, and decrease stress. With the 10,000 Steps[®] exercise program, members use a pedometer to track their daily steps, working their way up to a goal of walking 10,000 steps a day. The program is discounted for members, and comes with online tools for setting goals, tracking daily steps, and monitoring progress. Members who sign up for the program also receive weekly motivational e-mails.

Classes encourage healthy habits

Members can take advantage of more than 2,500 classes and programs at local Kaiser Permanente facilities. They can get information about health conditions, learn parenting skills, take yoga or tai chi, find a bereavement support group, and more. Some classes are open to nonmembers, and some classes require a fee.

Discounts on health-related services

Your employees can enjoy a 25 percent discount on chiropractic, acupuncture, and massage therapy services. They can also save on more than 2,400 dietary supplements and other wellness products. All this is provided by American Specialty Health, Inc. (ASH),⁷ and its affiliate, Healthyroads. See kp.org/healthyroads for more information.



top-notch care

Give your employees the peace of mind that comes with excellent care. And give your business the best value for your health care dollars.

4

what defines high-quality health care?



High-quality health care gets noticed by respected industry and consumer organizations. It improves health outcomes by emphasizing prevention, uses technology to enhance patient care, and supports members in their primary languages and cultural beliefs. It's health care that makes health the main priority.

CENTERS OF EXCELLENCE IN CALIFORNIA

Kaiser Permanente's Centers of Excellence perform higher volumes of specialized procedures, and are supported by our unique integrated care delivery. Quite simply, Centers of Excellence help ensure excellent outcomes. Here's a sample of the specialized care available to members.

| Specialty area | Center of Excellence |
|---------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| Adult cardiac care | Los Angeles, San Francisco, Santa Teresa |
| Bariatric surgery | South San Francisco |
| Biochemotherapy | Riverside |
| Cardiac surgery | Los Angeles, San Francisco, Santa Teresa |
| Chronic pain management (intensive) | All Kaiser Permanente facilities |
| Cosmetic skin care | Bellflower |
| Cytogenetic laboratories | Oakland, Santa Teresa |
| Disabilities | Vallejo |
| Electrophysiology | Los Angeles |
| Genetic counseling services | Oakland, Sacramento, San Francisco, Santa Teresa |
| High-risk obstetric care | Bellflower |
| High-risk prenatal programs and neonatal intensive care units | Hayward, Oakland (Alta Bates), Sacramento, San Francisco, Santa Clara, Santa Teresa, Walnut Creek |
| Inpatient rehabilitation | Vallejo |
| Interventional cardiac | Los Angeles |
| Molecular biology laboratory | Santa Teresa |
| Neonatal intensive care units | All Kaiser Permanente facilities |
| Neurosurgery | Fontana, Los Angeles, Orange County, Redwood City, Sacramento, San Diego, Woodland Hills |
| Obesity surgery | South San Francisco |
| Pediatric cardiac surgery | Los Angeles |
| Pediatric surgery (noncardiac) | All Kaiser Permanente facilities |
| Plastic surgery | Bellflower, Fontana, San Diego, West Los Angeles, Woodland Hills |
| Radiation oncology | Los Angeles, Santa Clara |
| Skull base surgery | San Diego |
| Spinal surgery | Baldwin Park, Oakland, Sacramento, San Diego |
| Thoracic surgery | Bellflower |
| Women's health | Fremont, Hayward |

- Members can call our Member Service Call Centers at **1-800-464-4000** to access AT&T's over-the-phone Language Line translation service, which provides service in 140 languages. This service is free to members and translators are available on weekdays from 7 a.m. to 7 p.m. and on weekends from 7 a.m. to 3 p.m.

Understanding differences, improving outcomes

California is an exceptionally diverse state, with many different cultures and ethnic groups.

- Nearly 40 percent of Californians speak a language other than English at home.
- California's residents come from more than 140 countries and speak more than 200 languages.

EXCEPTIONAL CARE IN ANY LANGUAGE

Culturally competent care goes beyond providing interpreter services. It provides health care that's customized for different cultural beliefs and practices. And it addresses the medical conditions most common to those cultural communities.

As the only health care organization with our own institute dedicated to culturally competent care, we know that speaking to members in their preferred language makes for better health care. Our Institute for Culturally Competent Care creates and develops programs for delivering care to our multiethnic communities.

Culturally Responsive Program for primary care

Members can visit primary care modules established in Kaiser Permanente medical centers throughout California. These modules enable members to receive care from a provider who may speak their language and understand their culture.

- **Chinese Primary Care Modules**—Montebello, San Francisco.
- **Latino Family Practice Module**—Garden Grove.
- **Spanish Primary Care Module**—San Francisco.
- **Vietnamese Family Practice Module**—Garden Grove.

Centers of Excellence in Culturally Competent Care

Our Centers of Excellence identify best practices to improve the health of members affected by specific conditions or diseases. These centers then develop clinical programs to address the most common health conditions facing different cultural communities, including:

- **African-American Health, West Los Angeles**—congestive heart failure, prostate cancer, and sickle cell disease.
- **Armenian Health, Glendale**—cardiovascular disease, diabetes, high cholesterol, and obesity.
- **Linguistic and Cultural Care, San Francisco**—on-site and on-call interpretation and translation services.
- **Women's Health, Hayward and Fremont**—multilingual health, baby friendly care, Latina breast cancer.

EXTENSIVE BILINGUAL SUPPORT FOR ASIAN AND LATINO MEMBERS

Asian and Latino members can access expanded language services, including bilingual staff on-site in medical centers, and translated materials. Specific support includes:

Services in Spanish

- Medical facilities and local health classes have bilingual support, and there's a dedicated number for Spanish-speaking members: **1-800-788-0616**.
- Members receive translated publications, including hospital and medical forms, the comprehensive *Your Guidebook to Kaiser Permanente Services*, and open enrollment materials.
- Extensive support is available at **kp.org/espanol**, including an online guide from Healthwise (*Guía de salud práctica de Healthwise*) that features more than 220 health topics.

Services in Asian languages

- Approximately 42 percent of our health care professionals (doctors, nurses, nurse practitioners, and others) speak one or more Asian languages.
- Northern California members can call the Chinese Interpreter Call Center toll free at **1-877-393-2332** to get medical advice and help schedule appointments.



➤ Achieving excellence

The National Committee for Quality Assurance (NCQA) has recognized two Kaiser Permanente programs for innovation in multicultural care. These programs aim to improve outcomes for your multiethnic workforce and eliminate disparities in health care.

- **The Qualified Bilingual Staff Model**—coaches qualified Kaiser Permanente bilingual staff to interact sensitively and effectively with patients.
- **The Health Care Interpreter Certificate Program (HCICP)**—trains health care interpreters through a growing list of accredited colleges. The program boasts more than 1,000 graduates who provide services in more than 14 different languages.

High marks for high-quality care

High-quality care keeps your employees—and your business—operating at full speed. Nationally respected organizations have given Kaiser Permanente rave reviews for improving member outcomes, hiring and retaining doctors, and innovating health care. Take a look at the care that will connect your business to higher productivity.

CALIFORNIA'S BEST HEALTH CARE PLAN

Kaiser Permanente Northern California and Kaiser Permanente Southern California were named the two highest-ranked commercial health plans in the state in the *U.S. News/NCQA America's Best Health Plans 2007* report! The health plans were evaluated in three major categories: member satisfaction, effective delivery of preventive services, and effective delivery of treatment.

GREATER VALUE FROM CARE

In 2006, customers assessed more than 300 health plans through eValue8.™ The results showed that customers receive more value from Kaiser Permanente than they do from competitors' plans. We achieved the highest scores in the state for our services and programs for health promotion and chronic disease prevention and management. Overall, our Southern California and Northern California regions had the highest or second-highest scores for 8 of 10 evaluation areas.

HIGH-QUALITY PHYSICIANS

The NCQA relies on the Healthcare Effectiveness Data and Information Set (HEDIS²) to measure physician performance in a few clinical areas. Kaiser Permanente doctors dominated two categories:

- **Diabetes Physician Recognition Program (DPRP)**—as of August 2007, 98 percent of all physicians in California honored in the DPRP were Kaiser Permanente physicians (625 of 637)³
- **Physician Practice Connections (PPC)**—1,397 Permanente Medical Group doctors have achieved PPC recognition, given to doctors who use information systems to enhance their quality of care. Our doctors account for 77 percent of California doctors who've demonstrated these superior standards of care.

TOP PERFORMANCE, YEAR AFTER YEAR

The California Cooperative Healthcare Reporting Initiative (CCHRI) compares California health plans using standardized performance measures. For 11 straight years (1996–2007), no other health plan earned higher ratings from CCHRI on more measures than Kaiser Permanente. And in the 2007 *Health Plan Report Card*, Kaiser Permanente in Northern or Southern California received the highest ranking on 25 of 37 clinical measures.

HOSPITALS RECEIVE GOLD SEAL OF APPROVAL

All Kaiser Foundation Hospitals in California have earned the Joint Commission's Gold Seal of Approval, a clear sign of high performance. The Joint Commission accreditation indicates a hospital meets high standards in the areas of performance, patient care, and accountability in the rapidly changing health care marketplace. Its standards are regarded as the most rigorous in the industry.



RATED BEST HEALTH CARE BY MEMBERS

The Office of the Patient Advocate (OPA) surveys patients of more than 180 medical groups in California. For six straight years (2000–2006), Kaiser Permanente Northern and Southern California scored highest in clinical quality among state HMOs. In the OPA *2007 Health Care Quality Report Card*, we tied for the top spot—and were rated “excellent” for heart care. View the complete report at www.opa.ca.gov/report_card/hmorating.aspx.

RECOGNIZED FOR “EXCELLENT” PERFORMANCE

The Integrated Healthcare Association (IHA) tracks health plan performance within California, recognizing organizations that earn an “Excellent” rating. For the second year in a row, IHA recognized all the Permanente Medical Groups in Northern and Southern California as “Top Performers”—scoring in the top 20 percent statewide in overall performance.

ADVANCING CARE IN LOCAL COMMUNITIES

As part of our commitment to the communities we serve, two of our medical centers act as mentor facilities to other hospitals within the state.

- **Kaiser Foundation Hospital, West Los Angeles**—mentoring in deployment of rapid response teams (RRTs). More than 90 percent of nursing staff agree that RRTs have improved patient safety and outcomes.
- **Kaiser Foundation Hospital, Fremont/Hayward Medical Centers**—mentoring in improving care for acute myocardial infarction (AMI). Kaiser Permanente research shows that between February and July 2007, this medical center demonstrated perfect care for at least 95 percent of its patients with AMI.⁴



California locations

Health is well within reach. Whether your employees are all nearby or spread throughout the state, they can access care at one of our 30 hospitals or more than 293 medical offices in California.

5

location, location, location



With convenient locations throughout the state, your employees will find it easy to access our high-quality care. Many of our facilities offer a wide range of services—such as primary care, lab, X-ray, and pharmacy—often under one roof so members don't have to make extra trips.

MAKING HEALTH CARE EASIER TO ACCESS

At a time when many hospitals are cutting back services or closing down, your employees can take heart that they have facilities conveniently located to help them connect to their health. Take a look at new hospitals and expansions that will bring services closer to your workforce.

Northern California

| Facility | Project | Scheduled opening ¹ |
|-----------------------------------------|----------------------------------|--------------------------------|
| Antioch Medical Center | New hospital building | Late 2007 |
| Folsom Medical Offices | Expansion and construction | Fall 2008 |
| Modesto Medical Center | New hospital building | Fall 2008 |
| Pinole Medical Offices | New medical offices | Midyear 2008 |
| Richmond Medical Center | Hospital expansion | Early 2009 |
| Roseville Medical Offices | Expansion and construction | Late 2008 |
| Roseville Women's & Children's Hospital | New hospital building | Early 2009 |
| Vacaville Hospital | New hospital building | Early 2009 |
| Vallejo Medical Center | New hospital and medical offices | Late 2009 |

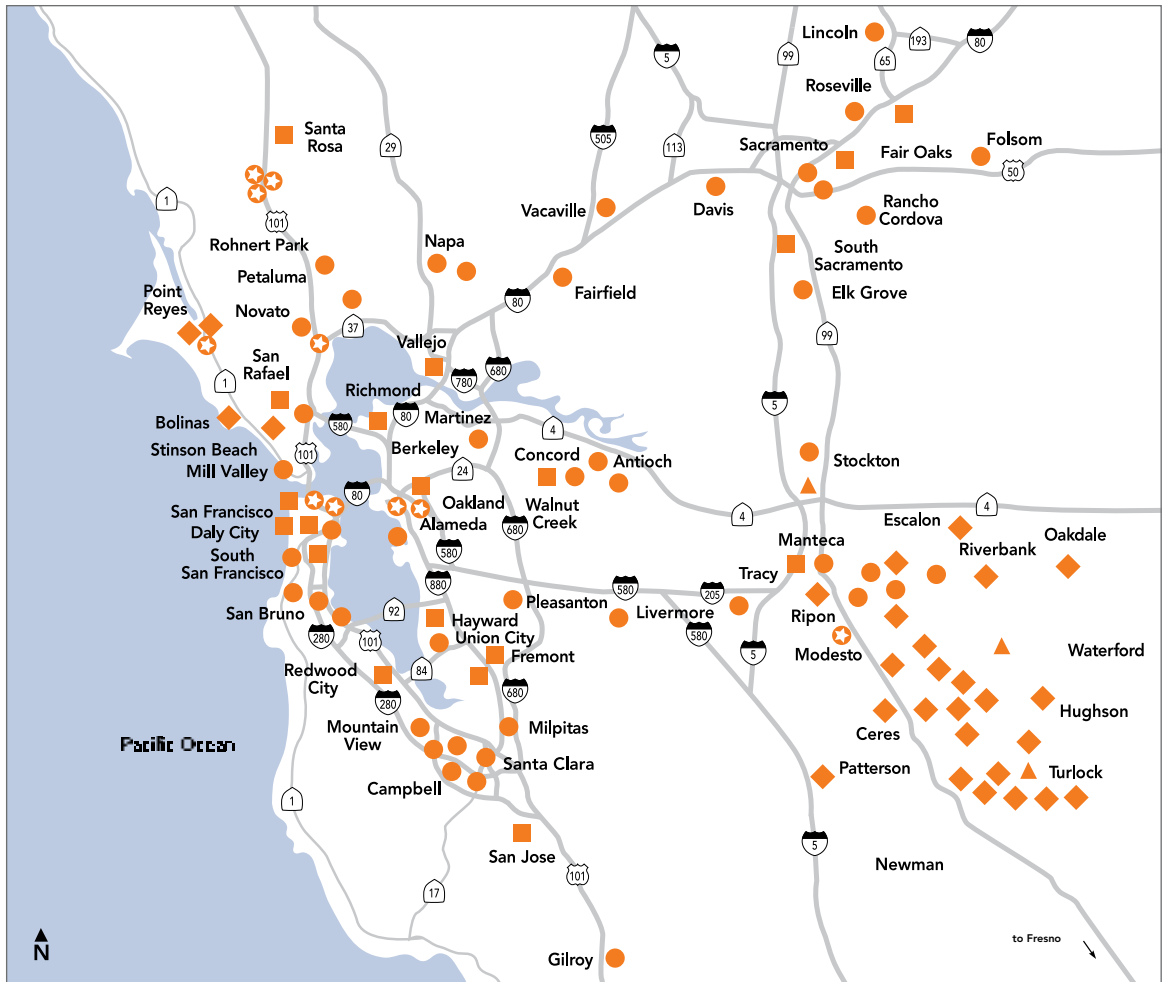
Southern California

| Facility | Project | Scheduled opening ¹ |
|---------------------------------|---------------------------|--------------------------------|
| Baldwin Park Medical Offices | Medical offices expansion | Late 2008 |
| Corona Medical Offices | Expansion and remodeling | Late 2008 |
| Diamond Bar Medical Offices | New medical offices | Early 2008 |
| Irvine Medical Center | New hospital building | Spring 2008 |
| Los Angeles Medical Center | New hospital building | Fall 2008 |
| Panorama City Medical Center | New hospital building | Late 2007 |
| Pasadena Medical Offices | Replacement facility | Midyear 2008 |
| Redlands Medical Offices | New medical offices | Midyear 2008 |
| Temecula Valley Medical Offices | New medical offices | Late 2008 |
| Upland Medical Offices | New medical offices | Early 2008 |
| Woodland Hills Medical Offices | Medical offices expansion | Late 2008 |

LOCATION MAPS

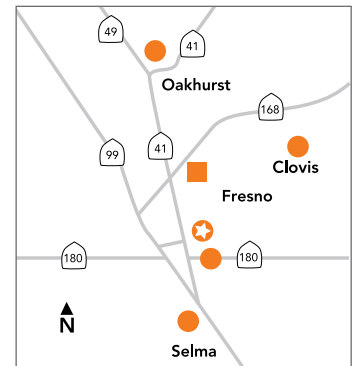
The following charts show you the facilities in your area. For detailed information regarding the services available at specific locations, visit kp.org/facilities.

Northern California



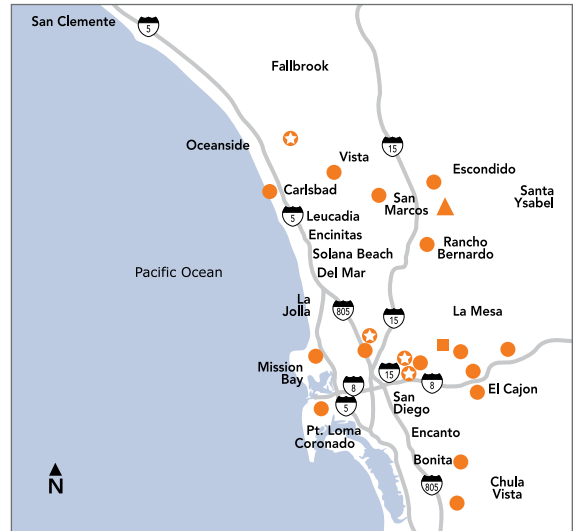
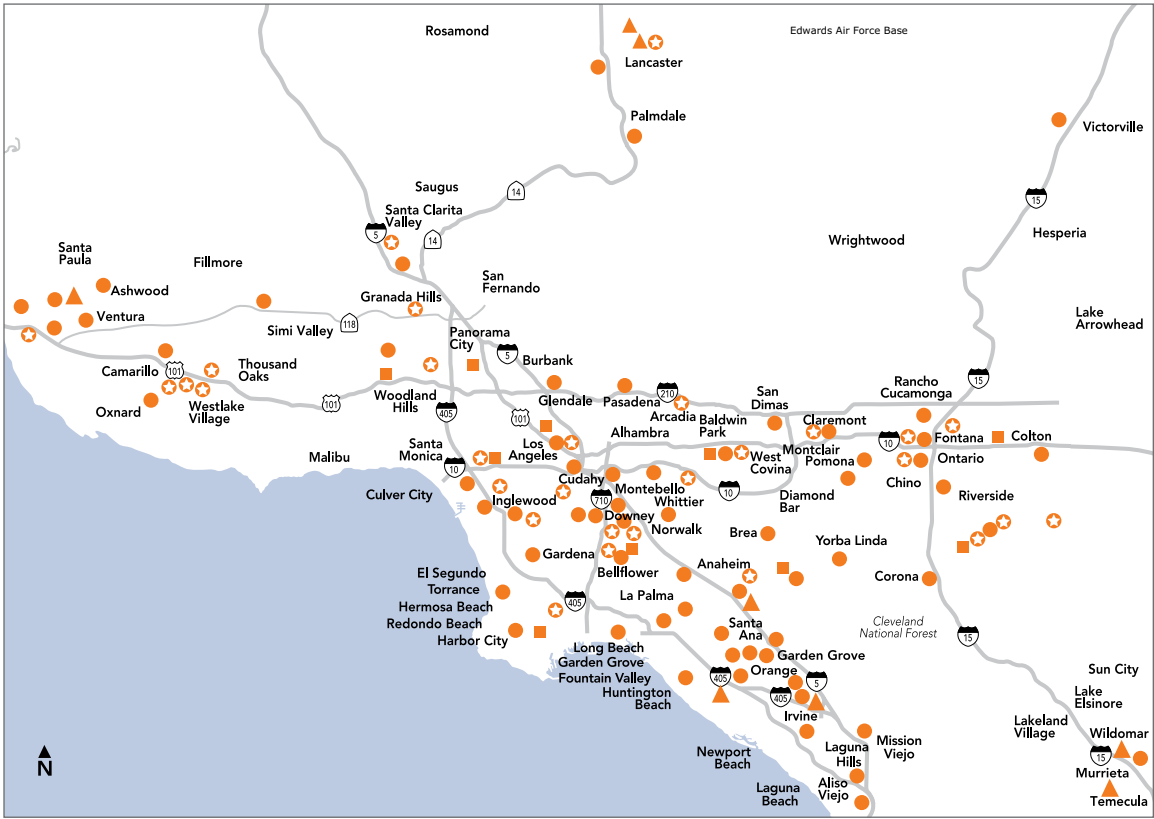
Key

- Kaiser Permanente medical centers (hospital and medical offices)
- Kaiser Permanente medical offices
- ▲ Affiliated plan hospitals*
- ◆ Affiliated medical offices
- ☆ Other facilities



Fresno County

Southern California



NORTHERN CALIFORNIA

Alameda

- Alameda Medical Offices, 2417 Central Ave.

Antioch

- Antioch Medical Center, 4501 Sand Creek Rd.
- Delta Fair Medical Offices, 3400 Delta Fair Blvd.

Bolinas

- ◆ Bolinas Family Practice, 88 Mesa Rd.

Campbell

- Campbell Medical Offices, 200/220 E. Hacienda Ave.

Ceres

- ◆ Ceres Medical Office, 3109 E. Whitmore Ave.

Clovis

- Clovis Medical Offices, 2071 E. Herndon Ave.

Cupertino

- Tantau Medical Offices, 19000 Homestead Rd.

Daly City

- Daly City Medical Offices, 395 Hickey Blvd.

Davis

- Davis Medical Offices, 1955 Cowell Blvd.

Elk Grove

- Elk Grove Medical Offices, 9201 Big Horn Blvd.

Escalon

- ◆ Bob Peterson, MD, 26617 E. Highway 120

Fairfield

- Fairfield Medical Offices, 1550 Gateway Blvd.

Folsom

- Folsom Medical Offices, 2155 Iron Point Rd.

Fremont

- Fremont Medical Center, 39400 Paseo Padre Pkwy.
- West Fremont Medical Office, 43971 Boscell Rd.

Fresno

- Fresno Medical Center, 7300 N. Fresno St.
- ✦ Fresno Hearing Center, 1630 E. Shaw Ave., Ste. 124
- First Street Medical Offices, 4785 N. First St.

Gilroy

- Gilroy Medical Offices, 7520 Arroyo Circle

Hayward

- Hayward Medical Center, 27400 Hesperian Blvd.

Hughson

- ◆ Hughson Medical Office, 2412 3rd St., Ste. B

Lincoln

- Lincoln Medical Offices, 1900 Dresden Dr.

Livermore

- Livermore Medical Offices, 3000 Las Positas Rd.

Manteca

- Manteca Medical Center, 1777 W. Yosemite Ave.
- Manteca Medical Offices, 1721 W. Yosemite Ave.

Martinez

- Martinez Medical Offices, 200 Muir Rd.

Mill Valley

- Mill Valley Medical Offices, 1206 Strawberry Village

Milpitas

- Milpitas Medical Offices, 770 E. Calaveras Blvd.

Modesto

- Bangs Medical Offices, 4125 Bangs Ave.
- Dale Road Medical Offices, 3800 Dale Rd.
- Modesto Medical Offices, 4601 Dale Rd.
- Standiford Medical Offices, 1320 Standiford Ave.
- ▲ Stanislaus Surgical Hospital*, 1421 Oakdale Rd.
- ◆ Edward Auen, MD, 1235 McHenry Ave., Ste. A
- ◆ Carlson Hansen Kwon-Hong Medical Group, 1213 Coffee Rd., Ste. A

- ◆ Cornerstone Family Practice Medical Group, 1444 Florida Ave., Ste. 202
- ◆ Gervacio Diaz, MD, 2013 Coffee Rd.
- ◆ Family Health Care Medical Group, 1320 Celeste Dr.
- ◆ Family Practice Center, 830 Scenic Dr., Ste. C
- ✦ Kaiser Permanente Pharmacy and Laboratory Center, 1625 I St.
- ◆ McHenry Medical Office[‡], 1209 Woodrow Ave., Ste. B-10
- ◆ Paradise Medical Office, 401 E. Paradise Rd.
- ◆ Providence Family Practice Medical Group, 1213 Coffee Rd., Ste. B
- ◆ Valley Oak Pediatrics, 4120 Prescott Rd.

Mountain View

- Mountain View Medical Offices, 555/565 Castro St.

Napa

- Napa Medical Offices, 3285 Claremont Way
- Napa Medical Offices, 1675 Permanente Way

Novato

- Novato Medical Offices, 97 San Marin Dr.
- ✦ Hearing Center, 100 Rowland Way, Ste. 125

Oakdale

- ◆ David Olson, MD; Elaine Madayag, MD, 232 W. F St.

Oakhurst

- Oakhurst Medical Offices, 40595 Westlake Dr.

Oakland

- Oakland Medical Center, 280 W. MacArthur Blvd.
- ✦ Chemical Dependency Recovery Program (CDRP), 969 Broadway
- ✦ Hearing Center, 2923 Webster St., Ste. 201

Patterson

- ◆ First Care Medical Center, 821 E St.

Petaluma

- Petaluma Medical Offices, 3900 Lakeville Hwy.

Pleasanton

- Pleasanton Medical Offices, 7601 Stoneridge Dr.

Point Reyes Station

- ◆ Point Reyes Medical Clinic, 3 Sixth St.
- ◆ West Marin Medical Center, 11150 State Route 1
- ✦ West Marin Pharmacy, 11 Fourth St.

Rancho Cordova

- Rancho Cordova Medical Offices, 10725 International Dr.

Redwood City

- Redwood City Medical Center, 1150 Veterans Blvd.

Richmond

- Richmond Medical Center, 901 Nevin Ave.

Ripon

- ◆ Daryl Dutter, MD; Kent Hufford, MD; J. Jeffrey Daley, MD, 150 Vera Ave.

Riverbank

- ◆ Robert Lynch, MD, 2603 Patterson Rd., Ste. 1

Rohnert Park

- Rohnert Park Medical Offices, 5900 State Farm Dr.

Roseville

- Roseville Medical Center, 1600 Eureka Rd.
- Roseville Medical Offices, 1001 Riverside Ave.

Sacramento

- Sacramento Medical Center, 2025 Morse Ave.
- South Sacramento Medical Center, 6600 Bruceville Rd.
- Fair Oaks Boulevard Medical Offices, 2345 Fair Oaks Blvd.
- Point West Medical Offices, 1650 Response Rd.

San Bruno

- Bayhill Medical Offices, 801/851 Traeger Ave.
- San Bruno Medical Offices, 901 El Camino Real

San Francisco

- San Francisco Medical Center, 2425 Geary Blvd.
- San Francisco Medical Center French Campus, 4131/4141 Geary Blvd. and 450 Sixth Ave.
- ✦ Chemical Dependency Recovery Program (CDRP), 1201 Fillmore St.
- ✦ Occupational Health Services, 601 Van Ness Ave., Opera Plaza Mezzanine Level, Ste. 2008

San Jose

- Santa Teresa–San Jose Medical Center, 250 Hospital Pkwy.

San Rafael

- San Rafael Medical Center, 99 Montecillo Rd.
- Downtown San Rafael Medical Offices, 1033 3rd St.

Santa Clara

- Santa Clara Medical Center, Homestead Campus, 700 Lawrence Expwy.
- Kaiser Drive Medical Offices, 2885 Kaiser Dr.
- Santa Clara Medical Offices, 710 Lawrence Expwy.

Santa Rosa

- Santa Rosa Medical Center, 401 Bicentennial Way
- Richard Stein Medical Offices, 3925/3975 Old Redwood Hwy.
- ✦ Chronic and Invasive Pain, Endocrinology, and Neurology Departments, 3559 Round Barn Blvd., Stes. A-B
- ✦ Hearing Center and Cosmetic Services Department, 3333 Mendocino Ave.
- ✦ Psychiatry Offices, 3554/3558 Round Barn Blvd.

Selma

- Selma Medical Offices, 2651 Highland Ave.

South San Francisco

- South San Francisco Medical Center, 1200 El Camino Real

Stinson Beach

- ◆ Stinson Beach Medical Center, 3419 State Route 1

Stockton

- Stockton Medical Offices, 7373 West Lane
- ▲ Dameron Hospital*, 525 W. Acacia St.

Tracy

- Tracy Medical Offices, 2185 W. Grant Line Rd.

Turlock

- ▲ Emanuel Medical Center*, 825 Delbon Ave.
- ◆ Rodney Avilla, DO, 2101 Geer Rd., Ste. 303
- ◆ Jagmohan Bhinder, MD, 1860 Colorado Ave.
- ◆ Maryam Esho, MD, 1729 N. Olive Ave., Ste. 7
- ◆ Nirbhai Hundal, MD, 711 E. Hawkeye Ave., Ste. 3
- ◆ Puliadi Kumar, MD, 1110 Delbon Ave.
- ◆ Turlock Medical Office, 800 Delbon Ave., Ste. A
- ◆ Turlock Pediatric Medical Group, 1100 Delbon Ave.

Union City

- Union City Medical Offices, Bldg. A, 3555 Whipple Rd.
- Union City Medical Offices, Bldg. B, 3553 Whipple Rd.

Vacaville

- Vacaville Medical Offices, 3700 Vaca Valley Pkwy.

Vallejo

- Vallejo Medical Center, 975 Sereno Dr.

Walnut Creek

- Walnut Creek Medical Center, 1425 S. Main St.
- Park Shadelands Medical Offices, 320 Lennon Lane

SOUTHERN CALIFORNIA

Aliso Viejo

- Aliso Viejo Medical Offices, 24502 Pacific Park Dr.

Anaheim

- Anaheim Medical Center, 441 N. Lakeview Ave.
- Anaheim Hills Medical Offices, 5475 E. La Palma Ave., Ste. 201
- Euclid Medical Offices, 1188 N. Euclid St.
- Lakeview Medical Offices, 411 N. Lakeview Ave.
- West Anaheim Medical Plaza, 3010 W. Orange Ave.
- ▲ Anaheim Memorial Medical Center, Emergency Services*, 1111 W. La Palma Ave.

Bakersfield

- Central Medical Offices, 3733 San Dimas St.
- Coffee Road Medical Offices, 4801 Coffee Rd.
- Discovery Plaza Medical Offices, 1200 Discovery Dr.
- East Hills Medical Offices, 3700 Mall View Rd.
- Ming Medical Offices, 8800 Ming Ave.
- Stockdale Medical Offices, 3501 Stockdale Hwy.
- ▲ Bakersfield Memorial Hospital, Emergency Services*, 420 34th St.
- ▲ Mercy Hospital, Emergency Services*, 2215 Truxtun Ave.
- ▲ Mercy Southwest Hospital, Emergency Services*, 300 Old River Rd.
- ✦ Behavioral Health Offices, 4900 California Ave., Tower A, Ste. 200
- ✦ Memorial Center, 5201 White Lane
- ✦ Physicians Plaza Medical Offices, 2000 Physicians Blvd.

Baldwin Park

- Baldwin Park Medical Center, 1011 Baldwin Park Blvd.

Bellflower

- Bellflower Medical Center, 9400 E. Rosecrans Ave.
- ✦ Bellflower Satellite Medical Offices, 14371 Clark Ave.
- ✦ Rosecrans Medical Offices, 9333 E. Rosecrans Ave.

Bonita

- Bonita Medical Offices, 3955 Bonita Rd.

Brea

- Brea Medical Offices, 1900 E. Lambert Rd.

Camarillo

- Buenaventura Camarillo Medical Offices, 2620 E. Las Posas Rd.
- ✦ Kaiser Permanente Pharmacy, 309 Ventura Blvd., Ste. B

Carlsbad

- Carlsbad Medical Offices, 6860 Avenida Encinas

Carson

- ✦ Carson Medical Offices and Health Education Pavilion, 23621 S. Main St.

Cathedral City

- ✦ Eisenhower Immediate Care Center, 67780 E. Palm Canyon Dr.

Chino

- Chino Medical Offices, 11911 Central Ave.

City of Industry

- ✦ Crossroads Medical Offices (Occupational Health, Allergy & Dermatology), 12801 Crossroads Parkway S

Claremont

- Indian Hill Medical Offices, 250 W. San Jose St.

Colton

- Colton Medical Offices, 789 E. Cooley Dr.

Corona

- Corona Medical Offices, 2055 Kellogg Ave.

Cudahy

- Cudahy Medical Offices, 7825 Atlantic Ave.

Culver City

- Playa Vista Medical Offices, 5620 Mesmer Ave.

Downey

- Garden Medical Offices, 9353 E. Imperial Hwy.
- Orchard Medical Offices, 9449 E. Imperial Hwy.
- Brookshire Medical Offices, 11525 Brookshire Ave.
- ✦ Imperial Satellite Offices, 12200 Bellflower Blvd.

El Cajon

- Bostonia Medical Offices, 1630 E. Main St.
- El Cajon Medical Offices, 250 Travelodge Dr.

Escondido

- Escondido Medical Offices, 732 N. Broadway St.
- ▲ Palomar Medical Center, Emergency Services*, 555 E. Valley Pkwy.

Fontana

- Fontana Medical Center, 9961 Sierra Ave.
- ✦ Fontana Mental Health Offices, 9310 Sierra Ave.

Fountain Valley

- ▲ Orange Coast Memorial Medical Center, Emergency Services*, 9920 Talbert Ave.

Garden Grove

- Garden Grove Medical Offices, 12100 Euclid St.

Gardena

- Gardena Medical Offices, 15446 S. Western Ave.

Glendale

- Glendale Medical Offices, 444 W. Glenoaks Blvd.

Harbor City

- South Bay Medical Center, 25825 S. Vermont Ave.

Huntington Beach

- Huntington Beach Medical Offices, 18081 Beach Blvd.

Indian Wells

- ✦ Eisenhower Immediate Care Center, 74785 Highway 111, Ste. 100

Indio

- Indio Medical Offices, 81-719 Dr. Carreon Blvd., Ste. B
- ▲ John F. Kennedy Memorial Hospital, Emergency Services*,† 47111 Monroe St.

Inglewood

- Inglewood Medical Offices, 110 N. La Brea Ave.
- ✦ Vision Essentials, 3451 W. Century Blvd., Ste. B-3

Irvine

- Alton/Sand Canyon Medical Offices 1, 6670 Alton Pkwy.
- Alton/Sand Canyon Medical Offices 2, 6650 Alton Pkwy.
- Irvine Medical Offices, 6 Willard
- ▲ Irvine Regional Hospital, Emergency Services*, 16200 Sand Canyon Ave.

La Mesa

- La Mesa Medical Offices, 8080 Parkway Dr.
- Rancho San Diego Medical Offices, 3875 Avocado Blvd.

La Palma

- La Palma Medical Offices, 5 Centerpointe Dr.

La Quinta

- ✦ Eisenhower Immediate Care Center, 78822 Highway 111
- ✦ La Quinta Pharmacy, 79-440 Corporate Center Dr., Ste. 106

Lancaster

- Lancaster/Antelope Valley Medical Offices, 43112 N. 15th St. W
- ▲ Antelope Valley Hospital, Emergency Services*, 1600 W. Avenue J
- ▲ Lancaster Community Hospital, Emergency Services*, 43830 N. 10th St. W
- ✦ 20th Street Medical Offices, 44444 20th St. W

Lomita

- ✦ Lomita Medical Offices, 2081 Palos Verdes Dr. N

Long Beach

- Long Beach Medical Offices, 3900 E. Pacific Coast Hwy.

Los Angeles

- Los Angeles Medical Center, 1526 N. Edgemont St.
- East Los Angeles Medical Offices, 5119 E. Pomona Blvd.
- West Los Angeles Medical Center, 6041 Cadillac Ave.
- Culver Marina Medical Offices, 12001 W. Washington Blvd.
- ✦ Health Education and Psychiatry Offices, Wateridge Office Park, 5105 W. Goldleaf Circle
- ✦ Vision Essentials, 1843 1/2 La Cienega Blvd.
- ✦ Mental Health Center, 765 W. College St.

Lynwood

- Lynwood Medical Offices, 3840 Martin Luther King Jr. Blvd.

Murrieta

- ▲ Rancho Springs Medical Center, 25500 Medical Center Dr.

Mission Viejo

- Mission Viejo Medical Offices, 23781 Maquina Ave.

Montclair

- ✦ Montclair Mental Health Offices, 5330 San Bernardino St.

Montebello

- Montebello Medical Offices, 1550 Town Center Dr.

Moreno Valley

- Moreno Valley Medical Offices, 12815 Heacock St.

Northridge

- ✦ Northridge Pharmacy, Porter Ranch Courtyard, 19300 Rinaldi St., Ste. I

Oceanside

- Oceanside Medical Offices, 3609 Ocean Ranch Blvd.

Ontario

- Ontario Vineyard Medical Offices, 2295 S. Vineyard Ave.
- ✦ Ontario Ambulatory SurgiCenter, 2295 S. Vineyard Ave.
- ✦ Ontario Mental Health Offices, 3330 Centre Lake Dr.

Orange

- Health Pavilion, 200 N. Lewis St.
- Rehabilitation Pavilion, 4201 W. Chapman Ave.

Oxnard

- Buenaventura Oxnard Medical Offices*, 2200 E. Gonzales Rd.
- Buenaventura Oxnard Medical Offices, Urgent Care Services, 2200 E. Gonzales Rd.
- ✦ Kaiser Permanente Pharmacy, 2200 E. Gonzales Rd.

Palm Desert

- Palm Desert Medical Offices, 75-036 Gerald Ford Dr.
- ✦ Palm Desert Urgent Care, 73345 Highway 111, Ste. 101

Palm Springs

- Palm Springs Medical Offices, 1100 N. Palm Canyon Dr., Ste. 208
- ▲ Desert Regional Medical Center, Emergency Services;† 1150 N. Indian Canyon Dr.
- ✦ Palm Springs Pharmacy, 1717 E. Vista Chino, Ste. B-2
- ✦ Kaiser Permanente Member Services, 700 E. Tahquitz Way, Ste. D

Palmdale

- Palmdale/Antelope Valley Medical Offices, 4502 E. Avenue S

Panorama City

- Panorama City Medical Center, 13652 Cantara St.

Pasadena

- Pasadena Medical Offices, 450 N. Lake Ave.
- ✦ Vision Essentials, 1055 E. Colorado Blvd.

Placentia

- ✦ Cobblestone Plaza, 2031 Orangethorpe Ave.

Rancho Cucamonga

- Laurel Medical Offices, 10787 Laurel St.
- Rancho Cucamonga Medical Offices, 10850 Arrow Route

Rancho Mirage

- ▲ Eisenhower Medical Center, Emergency Services,*† 39000 Bob Hope Dr.
- ✦ VIP Urgent Care Center, 72027 Highway 111

Redlands

- Loma Linda Medical Offices, 25828 Redlands Blvd.

Reseda

- ✦ Sherman Terrace Medical Offices, 18040 Sherman Way

Riverside

- Riverside Medical Center, 10800 Magnolia Ave.
- ✦ Canyon Crest Mental Health Offices, 5225 Canyon Crest Dr.
- ✦ Magnolia Village, 10917 Magnolia Ave.
- ✦ Polk Street Medical Offices, 10689 Magnolia Ave., Ste. 7
- ✦ Van Buren Offices, 3951 Van Buren Blvd.

San Bernardino

- San Bernardino Medical Offices, 1717 Date Place
- ✦ San Bernardino Mental Health Offices, 325 W. Hospitality Lane, Ste. 312

San Diego

- San Diego Medical Center/Kaiser Foundation Hospital, 4647 Zion Ave.
- Clairemont Mesa Medical Offices, 7060 Clairemont Mesa Blvd.
- Mission Bay Medical Offices, 3033 Bunker Hill St.
- Otay Mesa Outpatient Medical Center, 4660 Dennery Rd.
- Otay Mesa Outpatient Medical Center, 4650 Palm Ave.
- Point Loma Medical Offices, 3250 Fordham St.
- Rancho Bernardo Medical Offices, 11939 Rancho Bernardo Rd.

- Vandever Medical Offices, 4405 Vandever Ave.
- ✦ Blood Donor Center, 6511 Mission Gorge Rd.
- ✦ Positive Choice Wellness Center, 7035 Convoy Court
- ✦ Kaiser Permanente Continuing Care Services, 10990 San Diego Mission Rd.

San Dimas

- San Dimas Medical Offices, 1255 W. Arrow Hwy.

San Juan Capistrano

- San Juan Capistrano Medical Offices, 30400 Camino Capistrano

San Marcos

- San Marcos Outpatient Medical Center, 400 Craven Rd.

Santa Ana

- Harbor–MacArthur Medical Offices, 3401 S. Harbor Blvd.
- Tustin–Santa Ana Medical Offices, 1900 E. 4th St.

Santa Clarita

- Santa Clarita Medical Offices, 27107 Tourney Rd.
- ✦ Santa Clarita Executive Plaza, 27201 Tourney Rd.

Simi Valley

- Simi Valley Medical Offices, 3900 Alamo St.

Thousand Oaks

- ✦ Kaiser Permanente Pharmacy, 365 E. Hillcrest Dr.

Torrance

- Torrance Medical Offices, 20790 Madrona Ave.

Ventura

- Buenaventura Main Street Medical Offices, 2660 E. Main St.
- Buenaventura Hill Road Medical Offices, 888 S. Hill Rd.
- Buenaventura Vista Medical Offices, 2601 E. Main St.

- ▲ Community Memorial Hospital of San Buenaventura, Emergency Services* 147 N. Brent St.
- ✦ Kaiser Permanente Pharmacy, Bed Bath & Beyond Plaza, 4020 E. Main St., Ste. B-8
- ✦ Buenaventura Hill Road Medical Offices, Urgent Care Services, 888 S. Hill Rd.

Victorville

- High Desert Medical Offices, 14011 Park Ave.

Vista

- Vista Medical Offices, 780 Shadowridge Dr.

West Covina

- West Covina Medical Offices, 1249 Sunset Ave.
- ✦ West Covina Behavioral Health Offices, 1539 W. Garvey Ave. N

Whittier

- Whittier Medical Offices, 12470 Whittier Blvd.

Wildomar

- Temecula Valley Medical Offices, 36450 Inland Valley Dr.
- ▲ Inland Valley Medical Center, 36485 Inland Valley Dr.

Woodland Hills

- Woodland Hills Medical Center, 5601 De Soto Ave.
- Erwin Street Medical Offices, 21263 Erwin St.

Yorba Linda

- Yorba Linda Medical Offices, 22550 E. Savi Ranch Pkwy.

Yucca Valley

- ✦ Avalon Urgent Care, 58471 Twentynine Palms Hwy #303

* Affiliated plan facilities provide selected inpatient and/or outpatient hospital and emergency services.

† This affiliated facility is available to Senior Advantage members for out-of-area urgent care services.

‡ Primary care only, terminates January 1, 2008.



Notes

SECTION 1

- ¹ "Kaiser Permanente—Mid-Atlantic States: Electronic Medical Record Keeping," *Harris Interactive*, September 2006.
- ² "Seeking Savings, Employers Help Smokers Quit," *New York Times*, October 26, 2007, www.nytimes.com/2007/10/26/business/26smoking.html.
- ³ Some services are not currently available in all areas.
- ⁴ "Doctors Slow to Adopt E-Records for Patients," *Washington Post*, October 12, 2006, www.washingtonpost.com/wp-dyn/content/article/2006/10/11/AR2006101101720.html.
- ⁵ "Uncoordinated Care: A Survey of Physician and Patient Experience," California HealthCare Foundation, September 2007.

SECTION 2

- ¹ "Control Health Care Costs by Controlling Demand," American Institute for Preventive Medicine, www.healthylife.com/template.asp?pageID=37, accessed October 2007.
- ² The traditional HMO plan and the in-network portion of the Point-of-Service (POS) plans are underwritten by Kaiser Foundation Health Plan, Inc. (KFHP). Kaiser Permanente Insurance Company (KPIC) underwrites the out-of-network portion of the POS plan, the PPO/Out-of-Area benefits, and the Dental Plan. KPIC is a subsidiary of KFHP.
- ³ Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc., has contracted with the Private Healthcare Systems (PHCS) Network to provide access to hospitals and physicians, with a commitment to keeping out-of-pocket costs low through contracted rates.
- ⁴ Services under the Healthy Solutions program are value-added services available to members.
- ⁵ The tax references in this document relate to federal income tax only. Consult with your financial or tax advisor for more information about state income tax laws.
- ⁶ CarePay[®] is a registered trademark of Kaiser Permanente identifying financial products our members can access through our arrangements with preferred financial providers. Your CarePay HSA is provided and administered by Wells Fargo Bank, N.A., which acts as trustee of the Wells Fargo Health Savings Accounts. Kaiser Permanente does not provide or administer financial products, including HSAs, and does not offer financial, tax, or investment advice. Members are responsible for their own investment decisions. Members can use their CarePay HSA Visa[®] debit card anywhere Visa is accepted, not limited to Kaiser Permanente facilities. For information about a Wells Fargo HSA, please contact Wells Fargo at 1-866-890-8308. The CarePay HRA is administered by SHPS. Kaiser Permanente does not provide or administer financial products, including HRAs, and does not offer financial, tax, or investment advice. SHPS is not engaged in rendering tax advice. Federal and state tax laws and regulations are subject to change. If tax, investment, or legal advice is required, seek the services of a qualified professional.
- ⁷ Some services are not currently available in all areas.
- ⁸ Some Kaiser Permanente benefit plans include coverage for certain of these discounted services. Plan benefits must be used before these discounted services are available.
- ⁹ "State Fund—Kaiser Permanente Alliance Saves More Than \$395 Million in Workers' Compensation Costs for California Employers in its 10 Year History," State Compensation Insurance Fund press release, May 21, 2007.
- ¹⁰ Some services are not currently available in all areas.
- ¹¹ Medicare-contracted product lines, National Committee for Quality Assurance Health Plan Report Card. View the complete report online at hprc.ncqa.org.
- ¹² HEDIS[®] (Healthcare Effectiveness Data and Information Set) is a registered trademark of the National Committee for Quality Assurance (NCQA).
- ¹³ HEDIS Effectiveness of Care measures, California Cooperative Healthcare Reporting Initiative (CCHRI) Report on Quality, 2007, www.cchri.org/reports/clinical_measures.asp.
- ¹⁴ "What Are Generic Drugs?" U.S. Food and Drug Administration, Office of Generic Drugs, www.fda.gov/cder/ogd, accessed October 19, 2007.
- ¹⁵ Kaiser Permanente HealthWorks[™] is a suite of services provided through Kaiser Foundation Health Plan, Inc. The services provided through the HealthWorks program do not constitute covered services under any Kaiser Permanente health benefits plan. Available services may vary by group size.

- ¹⁶ Availability of reports may depend on group size and participation rates. No individual employees will be identified in the reports.
- ¹⁷ "What's Holding You Back: Why Should (or Shouldn't) Employers Invest in Health Promotion Programs for Their Workers?" *North Carolina Medical Journal*, November/December 2006, Volume 67, Number 6.
- ¹⁸ HealthMedia® Program Outcomes for Kaiser Permanente as of July 2007.
- ¹⁹ Kaiser Permanente doesn't endorse any of the facilities, organizations, products, or supplies mentioned in this publication. Any trade names listed are for easy identification only.
- Kaiser Permanente members typically have coverage for medically necessary eye examinations. Some members may be able to apply a supplemental benefit to their purchases. Clinical services are provided by contractors of The Permanente Medical Group, Inc., Kaiser Foundation Health Plan, Inc., and Kaiser Foundation Hospitals. Providers may receive compensation for facilities and/or other support in connection with these services. For specific information, members should refer to their *Evidence of Coverage*.
- ²⁰ Excludes Internet offers.
- ²¹ The chiropractic benefit is limited to medically necessary chiropractic services for the treatment or diagnosis of neuromusculoskeletal disorders.

SECTION 3

- ¹ "An Unhealthy America: The Economic Impact of Chronic Disease—Charting a New Course to Save Lives and Increase Productivity and Economic Growth," Milken Institute, October 2007, www.chronicdiseaseimpact.com.
- ² R. James Dudl, MD; Michelle Wong, MPH, MPP, "From Evidence to Outcomes: Implementing Clinically Effective and Cost-Efficient Population-Based Interventions," *The Permanente Journal*, Spring 2005, Vol. 9, No. 2.
- ³ HEDIS® is a registered trademark of the National Committee for Quality Assurance (NCQA).
- ⁴ The programs described are provided to members as value-added services only; they are not part of Kaiser Permanente's care delivery system. If you have questions about Kaiser Permanente value-added services, please contact your sales executive or account manager.
- ⁵ These products and services are provided by entities other than Kaiser Permanente. Kaiser Permanente disclaims any liability for these discounted products and services. Should a problem arise, members may take advantage of the Kaiser Permanente grievance process by calling the Member Service Call Center at 1-800-464-4000.
- ⁶ 10,000 Steps® is a registered trademark of HealthPartners, Inc.
- ⁷ Some Kaiser Permanente benefit plans include coverage for certain of these discounted services. Plan benefits must be used before those discounted services are available.

SECTION 4

- ¹ "Best Health Plans 2007—Rankings: Commercial Plans," *U.S. News & World Report*. View the complete report online at www.usnews.com/directories/health-plans/index_html/plan_cat+commercial.
- ² HEDIS® is a registered trademark of the National Committee for Quality Assurance (NCQA).
- ³ Diabetes Physician Recognition Program, National Committee for Quality Assurance, as of September 4, 2007, <http://recognition.ncqa.org>.
- ⁴ 5 Million Lives Campaign Mentor Hospitals, Institute for Healthcare Improvement, accessed July 6, 2007, www.ihl.org/IHI/Programs/Campaign.

SECTION 5

- ¹ Dates listed for future projects are estimated completion dates.

The information listed in this publication was accurate at the time of production. However, from time to time, new details become available after our release date. For the most current information, please check with your sales executive or account manager.



