

Overview of Voluntary Benefits

- All nonrepresented employees working 20 or more hours/week are eligible
- Pet Insurance, Auto/Home, Identity Theft and Voluntary Term Life - live Monday, June 1 (employees can enroll any time during the year, no specific enrollment period)
- Voluntary Term Life offers a 30 day guarantee issue period when first eligible (\$300k or 3x salary, whichever is less), if an employee enrolls after that, they are subject to full underwriting
- Legal Services live April 1 (annual enrollment period allows employees to enroll or disenroll annually)
- Long Term Care live April 1 with a 60 day enrollment period for simplified underwriting for employees who have more than 6 months of service
 - Employees who enroll after this annual enrollment period, outside their initial eligibility for simplified underwriting, are subject to full underwriting
 - Employees with under 6 months of service are eligible for simplified underwriting during the next annual voluntary programs enrollment period in 2016
 - Simplified underwriting means answering fewer health questions and not needing to provide medical records, but not a guarantee of coverage
 - Simplified underwriting is only available for employees, spouses/Domestic Partners will require full underwriting

Pet Insurance (quoted for each animal, age, etc.)

As a part of *Benefits by Design* Voluntary Programs, Veterinary Pet Insurance® (VPI®) provides health insurance coverage for your pets. Pet insurance helps pay for your pet's treatments, surgeries, lab fees, routine care, and much more. You'll have peace of mind knowing you can care for your pet and manage the costs.

- **Guarantee:** Initial 10-day, 100% money-back guarantee.
- **Assurance:** VPI® plans cover dogs, cats, birds and exotic pets
- **Freedom:** You can use *your choice* of veterinarian— worldwide, including specialists and emergency providers. No pre-approval necessary.
- **Approval:** VPI's plans are licensed in all 50 states.
- **Savings:** Receive discounts when enrolling multiple pets - up to 10%.
- **Extras:** Enjoy discounts on pet products and services, a policyholder newsletter, online support, and more.

Don't let another vet bill come your way without getting assistance. **Make your pet care decisions with your heart, not your wallet.**

Q&A:

Who is eligible for this plan?

You can take advantage of this program if you are a nonrepresented employee working 20 hours or more per week.

Is there a list of veterinarians I need to use?

You have the freedom to choose any veterinarian worldwide—including specialists or emergency providers.

What does the policy cover?

Visit [VPI's What's Covered](#) page to see an interactive list of the top 50 most common conditions for dogs and cats, or download their comprehensive Benefit Schedule. The policy also covers:

- Diagnostic testing, when the condition is covered by the policy
- Anterior cruciate ligament (ACL)
- FDA-approved prescriptions

How does the deductible work?

You can choose an annual deductible to fit your budget needs. Once you have reached your annual deductible, you are reimbursed up to 100% of the benefit schedule.

How do I pay for coverage?

You may use payroll deduction, a credit card, debit card or pay by check. You also can opt for monthly and annual payment options.

How does my veterinarian receive payment?

You pay your veterinarian directly. VPI® adjusts your claim and provides reimbursement to you. Click [here](#) to download a blank claim form.

Once I enroll, how soon can I use my policy?

Policies are typically approved after a 14-day waiting period. This period may be longer if you choose payroll deduction as your payment method.

What if I don't know the exact age of my pets?

That can happen, especially with pet adoptions. Get a physical exam from your veterinarian that includes an age estimate.

How do I file a claim?

It's easy!

1. Take a copy of your personalized claim form to your next veterinarian visit.
2. Have your veterinarian provide your pet's diagnosis.
3. Complete the claim form and submit it along with all supporting receipts and invoices.
4. Make copies of the completed claim form and itemized veterinary bill for your records.

Identity Theft (Individual cost \$7.95/month or family cost \$13.95/month)

Overview:

Identity theft is America's fastest growing crime, where an identity is stolen every two seconds.¹ Criminals use stolen personal information to gain access to tax refunds, medical care, even passport and driver license numbers.

Identity theft protection through InfoArmor detects fraud at the source — when thieves first use your information to apply for accounts, minimizing the damages.

Your InfoArmor membership includes a monthly credit score, annual credit report, continuous credit and identity monitoring, social media reputation protection, and a \$25,000 identity theft insurance policy. You can protect yourself for \$7.95 a month, or your entire family for \$13.95.

How do I pay for coverage?

You may use payroll deduction.

You can enroll for identity theft protection at any time by clicking the "Enroll Now" button on the left side of this page.

Who is eligible for this plan?

You can take advantage of this program if you are a nonrepresented employee working 20 hours or more per week.

Home Insurance (Quoted for each situation.)

Whether you own or rent, your home is the center of your life. But what do you do when things happen beyond your control—a fire, storm, or break-in? Wouldn't it feel comforting to know that if something does occur, you are covered?

Home insurance* through *Benefits by Design* Voluntary Programs provides insurance coverage, with special savings and discounts**, for your home and possessions through these types of policies:

- Homeowners
- Renters
- Vacation or Second Homes
- Landlord's Rental Dwelling
- Mobile Home
- Condo
- Scheduled Personal Property (such as jewelry and artwork)
- Personal Excess Liability

The program makes it easy to shop for home insurance. You can compare home insurance coverages and costs through four of the nation's top-rated insurance providers – MetLife Auto & Home, Travelers, Safeco Insurance®, and Kemper Select – all, on one phone call.

Call *Benefits by Design* Voluntary Programs at **1-866-486-1949**, Monday through Friday from 5 a.m. to 6 p.m. Pacific time to speak with a licensed Mercer representative who will quote coverage from up to four insurance providers.

You pay nothing to use this service, and you are not obligated to purchase anything when you call. If you find that home insurance coverage as part of *Benefits by Design* Voluntary Programs is a better rate than your current coverage, you can switch insurance providers on the phone.

1. **Apply at any time**—There is no waiting period—you can apply for home insurance at any time during the year, regardless of how long you've been at Kaiser Permanente or when you started work.
2. **Switch providers at any time**—If you get a better home insurance quote through *Benefits by Design* Voluntary Programs, you can start saving with this new policy.
3. **You can take it with you**—Although *Benefits by Design* Voluntary Programs is an advantage to you as a Kaiser Permanente employee, you can continue the policy without interruption, subject to policy terms and conditions, if you ever leave the company.
4. **Talk with a professional**—By phone, the quoting process will let you know within minutes what discounts** and other savings you may qualify for. If you have any questions or would like a quote, speak with a Mercer Voluntary Benefits insurance representative at **1-866-486-1949**, Monday through Friday from 5 a.m. to 6 p.m. Pacific time.

Who is eligible to use this program?

You can take advantage of this program if you are a nonrepresented employee working 20 hours or more per week. The property to be insured must be in the United States.

How do I compare my home insurance policy?

Simply call **1-866-486-1949**, Monday through Friday from 5 a.m. to 6 p.m. Pacific time. You'll speak with a Mercer Voluntary Benefits specially-trained insurance representative. Although not necessary, it would be helpful to have your current policy information in hand for comparison of coverages.

How would I pay for my coverage?

You may pay through payroll deduction, by check, or add it to your mortgage or escrow payment.

When would coverage begin?

If you are accepted for coverage, your home insurance can start the day after you apply for coverage over the phone. It can also begin at a later date you specify. You will receive your insurance policy in the mail.

Auto Insurance (Quoted)

With auto insurance through *Benefits by Design* Voluntary Programs, you can receive multiple quotes from up to four insurance providers – MetLife Auto & Home®, Travelers, Safeco Insurance®, and Kemper Select – all on one phone call. The licensed Mercer insurance representative can compare your current policy with the policies available through *Benefits by Design* Voluntary Programs.

You can do this for these insurance policies:

- Auto
- Motorcycle/ATV
- Recreational Vehicle
- Boat
- Personal excess liability

If the quotes you get are a better value than your current policy, you can switch providers on the phone. You can do this even before your current coverage is due to expire.

You pay nothing to use this service, and you are not obligated to purchase anything when you call *Benefits by Design* Voluntary Programs at **1-866-486-1949**, Monday through Friday from 5 a.m. to 6 p.m. Pacific time.

You may also click on the **Get Quotes** button to the left to receive quotes at any time. At the end of the online quoting process, you will be asked to call *Benefits by Design* Voluntary Programs if you want to purchase coverage.

This program also offers you two additional features you likely cannot get on your own:

1. Enjoy employee discounts¹ that **may be lower** than you can find on your own
2. Pay your insurance premiums through payroll deduction. It makes budgeting easy because small, manageable payments automatically come out of each paycheck.

To quickly compare auto insurance quotes anytime, click on the **Get Quotes** button to the left. Or if you prefer, you may call *Benefits by Design* Voluntary Programs at **1-866-486-1949**, Monday through Friday from 5 a.m. to 6 p.m. Pacific time, to speak with a licensed insurance representative who can provide quotes, compare coverages, and help you switch providers.

There are several advantages to obtaining auto insurance through *Benefits by Design* Voluntary Programs:

- Quick comparison of your current policy with offers from top-rated auto insurance providers: MetLife Auto & Home®, Travelers, Safeco Insurance®, and Kemper Select
- Special employee discounts²
- Payroll deduction — no checks to write

How do I get quotes?

Getting free, no-obligation quotes is easy. You can:

- Click on the "Get Quotes" button on the left of this page. The secure site guides you through the process of pinpointing your coverage needs. Based on the information you provide, you can receive an immediate quote. (In some more complicated cases, you may be instructed to call *Benefits by Design* Voluntary Programs to speak with an insurance representative.)
- Call *Benefits by Design* Voluntary Programs at **1-866-486-1949**, Monday through Friday from 5 a.m. to 6 p.m. Pacific time to work with a licensed insurance representative from the program administrator, Mercer Health & Benefits Administration LLC (Mercer Voluntary Benefits). If you wish to switch your coverage, you can only do it by phone.

When would my new policy begin?

If you are accepted for coverage, your auto insurance can start the day after you apply for the coverage over the phone. If you want to receive proof of your new coverage sooner rather than later, you can get temporary insurance cards by fax or email, subject to state availability. Your permanent cards will be mailed to you.

Voluntary Term Life (Quoted)

As part of the *Benefits by Design* Voluntary Program, you have a NEW opportunity to protect the financial future of your family and loved ones with voluntary term life insurance coverage. This voluntary term life plan provides affordable group rates. It may be difficult or costly to purchase life insurance individually. Voluntary term life insurance is in addition to and separate from any life insurance you may be eligible for during annual open enrollment. You may enroll in either or both.

Here are three unique features of the voluntary term life insurance plan available to Kaiser Permanente employees:

1. Group rates to help keep your premiums low
2. Enrollment with no health questions or medical exam, for elected amounts that qualify during the initial Voluntary Programs enrollment period: June 1 – 30, 2015
3. Option to pay for coverage through payroll deductions

Life insurance helps ensure that if something unforeseen should happen to you, your loved ones could meet their short- and long-term financial obligations. It's important to take steps to make sure your family would be financially prepared if you were no longer there to help.

Salary-Based Coverage Options

- You may request voluntary term life insurance coverage of one to eight times your base annual earnings, up to a maximum of \$1,000,000.
- You can enroll your spouse/civil union/domestic partner for coverage up to \$150,000, in increments of \$10,000. Spouse/civil union/domestic partner coverage not to exceed elected employee coverage amount.
- You can enroll each eligible child for \$10,000.

You must elect employee voluntary term life coverage in order to elect spouse/civil union/domestic partner coverage.

New Initial Enrollment Opportunity

During the initial Voluntary Programs enrollment period of June 1 – 30, 2015, you can sign up for the following coverage amounts with no health questions, Statement of Health, or medical exams required:

- Up to the lesser of three times your base annual earnings or \$300,000 for yourself
- Up to \$50,000 for your spouse/civil union/domestic partner

You may also enroll each child at any time for \$10,000 in coverage.

Higher coverage amounts during the initial enrollment period or any coverage levels elected after the initial enrollment period for you and your spouse/civil union/domestic partner will require completion of the Statement of Health and possible medical exam.

Premiums paid through payroll deduction

You don't have to worry about writing a check or missing a payment.

Access to a variety of additional features

- Accelerated Benefit Option¹—Provides early access to funds in the event of a terminal illness. You can receive up to 80% of your voluntary term life insurance proceeds, up to a maximum of \$500,000. Your spouse/civil union/domestic partner can receive up to 80% up to a maximum of \$120,000.
- Will Preparation Services²—A face-to-face service offering Will preparation for you and your spouse/civil union/domestic partner at no additional cost.
- Estate Resolution Services²—In-person legal services for executors or administrators to assist with probating your and your spouse/civil union/domestic partner's estates. Beneficiaries can also consult an attorney for general questions about the probate process.
- Portability³—Provides an opportunity to continue your coverage with MetLife if you leave Kaiser Permanente or if your employment with Kaiser Permanente ends.

Who can enroll?

You can enroll for voluntary term life insurance if you:

- A nonrepresented employee working an average of 20 or more hours per week
- Are actively at work at Kaiser Permanente on the date you enroll and when coverage becomes effective
- Are not confined to a hospital on the enrollment date, at home for any medical reason, or are entitled to receive disability income for any medical reason on the date your coverage is scheduled to become effective

You can also enroll your spouse/civil union/domestic partner and dependent children for coverage if they:

- Are not confined to a hospital on the enrollment date, at home for any medical reason, or are entitled to receive disability income for any medical reason on the date your coverage is scheduled to become effective

Requests for coverage will become effective on the date the requirements outlined above are met.

When can I enroll?

You can enroll at any time.

However, at certain designated enrollment periods, you and your spouse/civil union/domestic partner can apply for certain levels of coverage with no health questions or medical exams required. These times include:

- The initial Voluntary Programs enrollment period: June 1-30, 2015
- Within 31 days of your date of hire

Your children can enroll at any time and receive \$10,000 of coverage with no health questions required.

How much life insurance can I get?

- Employee: One to eight times your base annual earnings rounded up to the next higher \$1,000, up to a maximum of \$1,000,000
- Spouse/Civil Union/Domestic Partner: \$10,000 up to \$150,000, in increments of \$10,000. Spouse/civil union/domestic partner coverage not to exceed elected employee coverage amount.
- Child(ren): \$10,000 per child

To help you determine how much total life insurance coverage you need, click on the Life Insurance Calculator link on the left of this page. You may also speak with a licensed life insurance representative at 1-866-486-1949, Monday through Friday from 5 a.m. to 6 p.m. Pacific time.

How much does coverage cost?

Cost is based on the amount of coverage you elect and your age as of January 1, 2015. Spouse/civil union/domestic partner coverage is based on his/her age as of January 1, 2015. The employee and spouse/civil union/domestic partner rates shown are monthly rates per \$1,000 of coverage. The flat monthly rate for child(ren) is displayed.

Employee		Spouse/Civil Union/Domestic Partner		Child(ren)*	
Rates per \$1,000 of coverage		Rates per \$1,000 of coverage		Flat monthly rate	
Age	Rate	Age	Rate	\$10,000	\$1.00
29 and under	\$0.040	29 and under	\$0.060		
30-34	\$0.070	30-34	\$0.100		
35-39	\$0.080	35-39	\$0.120		
40-44	\$0.090	40-44	\$0.150		
45-49	\$0.130	45-49	\$0.220		
50-54	\$0.200	50-54	\$0.340		
55-59	\$0.330	55-59	\$0.560		
60-64	\$0.550	60-64	\$0.950		
65-69	\$0.860	65-69	\$1.480		
70-74	\$1.120	70-74	\$2.060		
75+	\$1.830	75+	\$3.350		

*Monthly rate covers all eligible children. Child(ren)'s eligibility is from birth up to 21 years old, or 23 years old if a full-time student.

When would my coverage start?

- If you enroll during the initial Voluntary Programs enrollment period for certain levels of coverage with no health questions or medical exams required, your coverage will become effective July 1, 2015 or August 1, 2015 depending on the date you enroll.
- If you apply for coverage levels that require additional medical information, or you enroll after the initial Voluntary Programs enrollment period ends, the coverage effective date will be the first of the month following date of approval by MetLife for coverage.

If you are on paid leave of absence, any coverage levels will not become effective until you return to work at Kaiser Permanente. Spouse/civil union/domestic partner and eligible child(ren) coverage will be effective on the date they are no longer confined to a hospital, confined at home for any medical reason, or receiving or entitled to disability income for any medical reason.

Do I have to prove I am in good health?

If you enroll when you are first eligible, you can secure up to three times your base annual earnings or \$300,000 of coverage (whichever is less) with no health questions required. Your spouse/civil union/ domestic partner can also enroll for up to \$50,000 of coverage with no health questions required. Spouse/civil union/domestic partner coverage cannot exceed the elected employee coverage amount.

If you enroll during any other time, you will need to answer health questions and be approved by MetLife before coverage can begin.

Child(ren) are never required to provide proof of good health.

Can I keep this insurance if I leave Kaiser Permanente?

If you leave Kaiser Permanente permanently or take a leave of absence, you can continue your voluntary term life insurance coverage as an individual policy. MetLife will bill you directly. Competitive rates apply but will likely be higher than your current rates.

How does this plan differ from the life insurance available to me during annual open enrollment?

The voluntary term life insurance offering does not impact the sponsored life insurance you are currently receiving through Kaiser Permanente. This is a completely separate policy. Voluntary term life insurance does not affect the maximum coverage offered through the Kaiser Permanente provided plan.

Long Term Care (Quoted)

What Is Covered?

Long-term care insurance covers injuries from:

- auto and motorcycle accidents
- activities like skiing, horse-back riding and diving
- extreme sports resulting in fractures and falls

Also covered are health conditions and illness such as:

- stroke and heart attack
- cancer
- diabetes
- arthritis and osteoporosis
- Alzheimer's, Parkinson's and MS
- the aging process

How Much Coverage Is Available

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

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

(Note: The pool amount descriptions are not related to the descriptions of health insurance under the Affordable Care Act.)

What Does Long-Term Care Insurance Cost

As with all insurance, you are considered individually for long-term care insurance. Your rate is based on several factors, including, but not limited to, the state you live in, your occupation, your marital status and your age. Contact the long-term care insurance specialist at 1-866-486-1949 to obtain a quote.

Who May Enroll and When

- You may request to enroll in coverage if you are an eligible employee, as defined below. If you are eligible, you can request coverage for your spouse or domestic/civil union partner and children.
- You are eligible if you are a nonrepresented employee and your hire date is November 30, 2014, or earlier, and you must regularly work 20 hours or more a week. If your hire date is December 1, 2014, or later, you may enroll during the next Voluntary Programs enrollment period in 2016.
- If you are age 65 or younger, you may enroll in long-term care insurance by answering fewer health-related questions than usual, and without needing a medical exam to provide proof of good health. You only have this opportunity during the 2015 Voluntary Programs enrollment period, April 1–May 31.
- After May 31, you may enroll, but you will need to apply with full medical underwriting, which means you must provide extensive proof of good health.
- If you are over 65, you may enroll with full medical underwriting, which is extensive proof of good health.
- Your spouse or domestic/civil union partner may enroll with full medical underwriting, which is extensive proof of good health.
- You and your spouse or domestic/civil union partner may cancel coverage at any time.

Legal Services (\$20.50/month)

With the legal services plan, you have access to a nationwide network of attorneys for legal advice. The plan, underwritten by Hyatt Legal Plans, is available to you and your entire family for one monthly premium of \$20.50.

Through the plan, you and your family members can contact an in-network attorney for an extensive range of common personal legal matters such as estate planning and traffic ticket defense. To find a plan attorney, [click here](#). You will be given suggestions for participating attorneys in your area from the nationwide network of more than 13,500 attorneys.

As an eligible employee working 20 hours or more a week, you can enroll in the legal services plan April 1–May 31, 2015. Coverage is effective June 1, 2015 – May 31, 2016. This is your only opportunity to enroll until 2016.

If you leave Kaiser Permanente, you can continue your coverage by calling Hyatt Legal Plans at 1-800-821-6400 within 30 days of your last day of employment.

Questions and Answers

How does a Legal Services plan work?

A group legal plan gives you and your family access to legal advice and professional legal representation at an affordable price, through a voluntary, after-tax payroll deduction. You can obtain services from attorneys in much the same way as you do from the doctors who participate in your medical plan. Most legal plans rely on a network of participating attorneys in private practice or participating law firms to provide covered services.

What's the cost for coverage?

The cost for coverage is \$20.50 per month. This covers all services received by you, your spouse/civil union domestic partner, and children.

What's covered?

This legal plan gives you and your family access to legal advice and professional legal representation at an affordable price, through a voluntary, after-tax payroll deduction. You can obtain services from attorneys in much the same way as you do from the doctors who participate in your medical plan. The Legal Services plan offers unlimited telephone advice and in-office consultations regarding a wide range of personal legal services and full representation for the following:

- Preparation of wills, living wills and trusts
- Purchase, sale and refinancing of primary, secondary and vacation homes
- Debt collection defense
- Identity theft defense
- Personal bankruptcy and IRS tax audits
- Divorce (first 10 hours)
- Civil litigation defense, including administrative hearings and incompetency defense
- Tenant negotiations and eviction defense (tenant only)
- Name change
- Premarital agreement
- Adoption, guardianship or conservatorship
- Preparation of powers of attorney, affidavits, deeds, demand letters, promissory notes, home equity loans and mortgages
- Security deposit assistance, zoning applications and boundary/title disputes
- Immigration assistance
- Protection from domestic violence
- Consumer protection and personal property matters
- Small-claims assistance
- Elder-law matters and review of personal legal documents
- Restoration of driving privileges, juvenile court proceedings and traffic ticket defense (no DUI)

Are there any exclusions?

The plan covers most personal legal services. The following matters are excluded from coverage:

- ✓ Employment-related matters, including company or statutory benefits
- ✓ Matters involving your employer, Hyatt, and plan attorneys
- ✓ Matters in which there is a conflict of interest between you and your spouse/civil union domestic partner and dependents
- ✓ Appeals and class actions
- ✓ Farm and business matters, including rental issues when you are the landlord
- ✓ Patent, trademark and copyright matters
- ✓ Cost and fines
- ✓ Frivolous or unethical matters
- ✓ Matters for which an attorney-client relationship exists prior to you becoming eligible for plan benefits

Does the plan cover pre-existing matters?

You are encouraged to use the legal plan to resolve as many legal issues as possible even if they are pre-existing matters. The only pre-existing matters which cannot be covered under this plan are those for which you have retained an attorney before becoming eligible for plan benefits. This policy is necessary to protect the existing attorney-client relationship.