

Kaiser Permanente Everyday Care Plans

Routine care with no hidden costs



With Kaiser Permanente's Everyday Care plans, members have access to routine medical services at no additional cost before they reach their deductible. The plans' simplified designs help eliminate any confusion about cost – Everyday Care makes it easy for members to budget for planned medical care.

How Everyday Care plans work

Members have access to no-cost services like preventive care, urgent care, and generic prescriptions, making it easier to stay on top of their health. The transparency of Everyday Care makes it simpler for your employees to get familiar with Kaiser Permanente's connected care ecosystem – including our convenient virtual care options – and develop long-term relationships with their care team.



How your employees benefit:

Immediate value

\$0 copay for most services with no need to meet a deductible first.

Simple and predictable

Straightforward plan designs make it easy for members to budget and anticipate any out-of-pocket costs.

Affordable, accessible care

Your employees have access to the care they need when they need it. No-cost services include primary and specialty care; urgent care; labs and X-rays; mental health and substance use services; physical, occupational, and speech therapy; and generic prescriptions.



How your business benefits:

Robust benefits at an affordable cost

Competitive plan pricing at a similar rate to our core deductible HMO health plans.

A more seamless member experience is easier to administer

Simpler plan designs translate into fewer questions and better health care literacy among members.

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Everyday Care at a glance

Below is a sample plan design. Employers can choose from deductible and out-of-pocket maximum options ranging from \$4,000 to \$9,000 in \$1,000 increments (amounts must match).

	Service/category	Cost share to member
Aligned annual expenses	Annual deductible	\$6,000
	Annual out-of-pocket maximum	\$6,000
No cost to member (not subject to deductible)	Primary care	\$0
	Specialty care	\$0
	Urgent care	\$0
	Generic prescriptions	\$0
	Labs	\$0
	X-rays	\$0
Copay only, no coinsurance (not subject to deductible)	Brand-name prescriptions	\$50
	Nonpreferred prescriptions	\$125
	Ambulance services	\$500
	Emergency room visits	\$500
	MRIs/CT scans/PET scans	\$500
Major medical events (subject to deductible)	Outpatient surgery	\$0 after deductible
	Inpatient hospital services	\$0 after deductible

Contact your Kaiser Permanente representative today to learn more about our Everyday Care plans.