

Kaiser Permanente Virtual Complete™ plans

Virtual-focused options for
affordable, convenient care



Virtual Complete is designed for employees who don't have frequent needs for in-person care and prefer virtual care. These plans offer a lower monthly rate compared to traditional plans and have low to no out-of-pocket costs for common services.

How Virtual Complete works

With a Virtual Complete plan, your employees can get virtual care when and where they choose, at no cost. When they want in-person care, they have access to a wide range of services at a predictable copay – and up to 3 primary care visits not subject to their deductible.

	Virtual care Primary care, specialty care, mental health, pediatrics, dermatology, and more ^{1,2}	\$0 , not subject to deductible
	Digital health support Mental health and emotional wellness apps, personalized healthy lifestyle programs, wellness coaching, and more ³	\$0 , not subject to deductible
	In-person preventive care Routine physicals, screenings, and immunizations	\$0 , not subject to deductible
	In-person office visits Including primary care, mental health, and more	First 3 visits: \$30, not subject to deductible Additional visits: \$30 after deductible
	Lab tests	\$15 , not subject to deductible
	Generic prescriptions	\$15 , not subject to deductible ⁴

This is a sample of our Virtual Complete plan design. Other services not noted, such as X-rays and hospital care, are subject to the deductible. Copays for in-person office visits, lab tests, and generic prescriptions will vary by plan design.

¹When appropriate and available

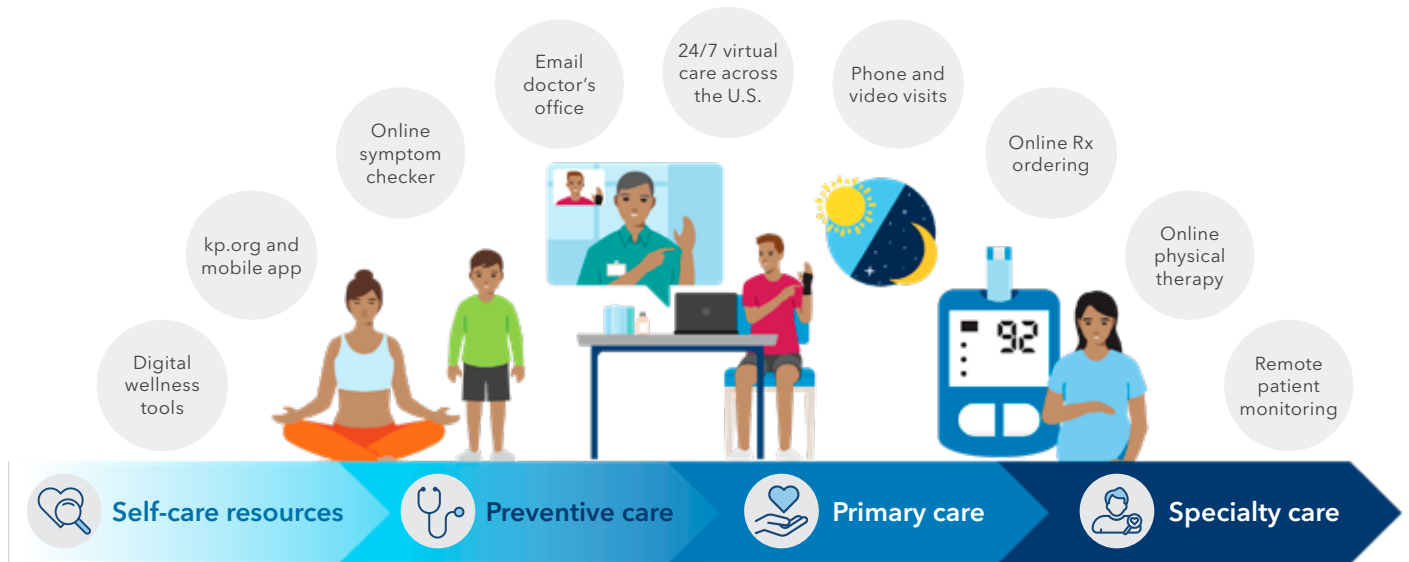
²To have a video visit, members must be registered on kp.org and have a camera-equipped computer or mobile device. If you travel out of state, phone and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state.

³These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage (EOC)* or other plan documents. These services may be discontinued at any time without notice.

⁴Generic prescriptions on Dual Choice PPO-paired plans will be subject to deductible.

High-quality virtual care options for a wide range of health needs

With a comprehensive suite of virtual care choices, your employees can get the care they want, how they want it, helping them stay healthier and more engaged on the job.



Kaiser Permanente virtual care is different – because it's fully integrated

Our virtual care capabilities are designed to work together, giving members a seamless experience no matter how they choose to engage. And unlike many third-party vendors, every Kaiser Permanente doctor can see and update your employees' electronic health records – allowing them to promote preventive services, coordinate follow-up care, and make informed decisions about your employees' care.

Surging satisfaction

Members rate our video visits 4.4 out of 5 stars, and 89% were interested in future video visits.⁵

As effective as in-person care

Members who had virtual primary care didn't seek more follow-up care than those who had in-person visits.⁶

Significant outcomes

15% better outcomes

62% fewer home health visits

for total joint replacement patients who participated in Kaiser Permanente's virtual patient education and home exercise pilot program prior to surgery.⁷

Virtual support for healthy living offers even more value

On top of the care they receive through their Virtual Complete plan, your employees also have access to digital wellness tools designed to help them thrive.⁸



Healthy lifestyle programs

[Online programs](#) offering tools for healthy living and personalized tips to help employees reach their health goals.



ClassPass offers no-cost access to thousands of on-demand workout videos plus reduced rates on in-person classes.

Wellness apps^{9,10,11}

Calm



An app for meditation, mindfulness, mental resilience, and sleep – designed to help lower stress, anxiety, and more.

Ginger



Text one-on-one with an emotional support coach anytime, anywhere. Support is just a text message away.^{12,13}

MyStrength™



Build a personalized plan to strengthen your emotional health whenever, wherever you need to.¹⁴

Contact your Kaiser Permanente representative to learn more about our Virtual Complete plans.

⁸Kaiser Permanente internal data, August 2021.

⁹Mary Reed, DrPH, et al., "Treatment and Follow-up Care Associated With Patient-Scheduled Primary Care Telemedicine and In-Person Visits in a Large Integrated Health System," JAMA Network Open, November 16, 2021.

¹⁰See note 5

¹¹See note 3

¹²The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your Evidence of Coverage (EOC) or other plan documents. The apps and services may be discontinued at any time.

¹³The apps and services are neither offered nor guaranteed under contract with the FEHB Program, but are available to enrollees and family members who become members of Kaiser Permanente.

¹⁴Calm and myStrength can be used by members 13 and over. The Ginger app and services are not available to any members under 18 years old.

¹⁵Some individuals who receive health care services from Kaiser Permanente through state Medicaid programs are not eligible for the Ginger app and services.

¹⁶Eligible Kaiser Permanente members can text with a coach using the Ginger app for 90 days per year. After the 90 days, members can continue to access the other services available on the Ginger app for the remainder of the year at no cost. Calm, Ginger, and myStrength are not available to Kaiser Permanente Dental-only members.

¹⁷myStrength® is a trademark of Livongo Health, Inc., a wholly owned subsidiary of Teladoc Health, Inc.