Mental Health Trainees

Northern California Region

For prospective employees
Kaiser Permanente is committed to providing its employees with a competitive total compensation package that includes more than just a paycheck.

This comprehensive package offers you and your family an array of valuable benefits, including medical and dental coverage. You also receive paid time off to use in the event of an illness, for vacation, or to spend time with your loved ones. Its aim is to support a healthy lifestyle — mind, body, and spirit.

In addition, you and your family are provided with financial assistance during hard times through disability and life insurance benefits. Kaiser Permanente also offers generous retirement benefits to support your future financial wellness.

Additional benefits include flexible spending accounts, professional development opportunities, employee discounts, and much more.

This brochure gives you a summary of the benefits portion of the total compensation package you receive as a Kaiser Permanente employee. More details about the total compensation package are available to employees on My HR, Kaiser Permanente’s employee portal.

**Eligibility**

You will find eligibility requirements for you and your eligible dependents at the beginning of each section. These requirements vary for each benefit and are generally based on your regularly scheduled hours (i.e., the regular predetermined schedule for your assigned position).

You will find eligibility requirements for Kaiser Permanente-sponsored benefits at the beginning of each section. These requirements vary based on the benefit.

**Eligible Dependents**

You may enroll your eligible dependents in several of the benefits offered to you. An eligible dependent includes your spouse or domestic partner (see page 2) as well as your children and/or the children of your spouse or domestic partner. In order to cover a dependent child, he or she must meet the following requirements:

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Children Must Be …</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical and Dental</td>
<td>Under the age of 26, regardless of student, marital, or financial dependent status (coverage will continue through the end of the month your child turns 26)</td>
</tr>
</tbody>
</table>

Unmarried grandchildren may also be eligible for medical and dental benefits if they meet additional eligibility requirements.

**Note:** You may cover a dependent child past the regular age limits if he or she is incapable of self-support due to a mental or physical disability that begins before the child reaches the age limit,
as long as the child was also covered under your benefit plan prior to reaching the age limit, and you submit the necessary documentation.

Domestic Partner Benefits
You may extend certain benefits, such as medical and dental coverage, to your domestic partner and his or her dependents provided you submit the necessary documentation.

Benefits extended to your domestic partner and his or her dependents may be taxable, in accordance with federal law.

Health Care
Your comprehensive health care benefit helps keep you healthy and provides you with valuable protection in the event you become ill or injured. You are provided with coverage under the Kaiser Foundation Health Plan (KFHP) medical plan. You may also choose to waive your coverage.

Kaiser Foundation Health Plan
- You are eligible if you are regularly scheduled to work 20 or more hours per week.
- You can cover yourself and your eligible dependents (see page 1).
- Coverage begins on the first day of the month following your date of hire.*
- This coverage is offered at no cost to you.

KFHP coverage includes basic and major medical care, such as routine and pediatric checkups, immunizations, mammograms, hospitalization, lab tests, medications, and emergency care. You are responsible for any copayments or other applicable charges.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visits</td>
<td>$5 copay</td>
</tr>
<tr>
<td>Inpatient Hospital Services</td>
<td>No charge</td>
</tr>
<tr>
<td>Emergency Department</td>
<td>$5 copay (waived if admitted)</td>
</tr>
<tr>
<td>Prescriptions Filled at a Kaiser Permanente Pharmacy (up to a 100-day supply)</td>
<td>$5 copay</td>
</tr>
<tr>
<td>Vision Care</td>
<td></td>
</tr>
<tr>
<td>Eye exam</td>
<td>$5 copay</td>
</tr>
<tr>
<td>Allowance for lenses, frames, and/or contact lenses</td>
<td>$175 every 24 months</td>
</tr>
<tr>
<td>Mental Health Services</td>
<td>$5/$2 copay</td>
</tr>
<tr>
<td>Outpatient (individual/group)</td>
<td>No charge</td>
</tr>
<tr>
<td>Inpatient</td>
<td></td>
</tr>
</tbody>
</table>

* If you are hired on the first of the month, your coverage begins on your date of hire.
Dental Care
Kaiser Permanente’s comprehensive benefit program includes dental coverage to help provide for your and your family’s dental care needs.

Delta Dental
- You are eligible if you are regularly scheduled to work 20 hours or more per week.
- You may cover yourself and your eligible dependents.
- Coverage begins on the first day of the month following your date of hire.
- This coverage is provided at no cost to you.
- You are provided with dental coverage through Delta Dental. This plan covers preventive, basic, and major dental services, including orthodontics, at varying levels. The value of services provided at 100 percent count toward the annual maximum benefit.

<table>
<thead>
<tr>
<th>Services</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic and Preventive Services</td>
<td>Covered at 100% of reasonable and customary charges (R&amp;C)</td>
</tr>
<tr>
<td>Semiannual cleanings and X-rays</td>
<td></td>
</tr>
<tr>
<td>Basic Services</td>
<td>Covered at 80% of R&amp;C</td>
</tr>
<tr>
<td>Fillings and crowns, root canals, extractions, periodontics, oral surgery</td>
<td></td>
</tr>
<tr>
<td>Prosthodontics</td>
<td>Covered at 50% of R&amp;C</td>
</tr>
<tr>
<td>Bridges and dentures</td>
<td></td>
</tr>
<tr>
<td>Orthodontics</td>
<td>Covered at 50% $1,500 lifetime maximum benefit</td>
</tr>
<tr>
<td>For children up to age 26</td>
<td></td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$50 individual / $150 per family</td>
</tr>
<tr>
<td>Annual Maximum (per person)</td>
<td>$1,500 per person</td>
</tr>
</tbody>
</table>

Life Insurance
Your life insurance benefits at Kaiser Permanente provide financial assistance for you and your dependents in the event of a serious injury or death.

Basic Life Insurance
- You are automatically enrolled if you are regularly scheduled to work 20 or more hours per week.
- Coverage begins on the first of the month following your date of hire, or on your date of hire if hired on the first of the month, provided you are actively at work.
- This coverage is provided at no cost to you.

You will receive $5,000 in Basic Life insurance coverage.
Flexible Spending Accounts
Kaiser Permanente offers you several flexible spending accounts that allow you to set aside pre-tax dollars to pay for certain expenses through automatic payroll deductions. Only expenses incurred after you are actively enrolled are eligible for reimbursement. Certain IRS restrictions govern these accounts, so you should carefully estimate your needs each year.

**Dependent Care Spending Account**
- You may enroll if you are regularly scheduled to work 20 or more hours per week.
- If you enroll, your participation will begin on the first day of the month following your date of hire.
- You must re-enroll in this account each year during open enrollment to continue participation.

The Dependent Care Spending Account allows you to contribute up to $5,000 annually to pay for eligible dependent care expenses (e.g., licensed day care center or practical nursing care for an adult).

**Commuter Spending Account**
- You are eligible regardless of your employment status and work schedule.
- You may enroll on your date of hire or any time thereafter.

With this account, you can set aside pre-tax dollars to pay for qualified public transportation, vanpooling, and parking expenses to and from work.

Time Off Benefits
Kaiser Permanente offers you Paid Time Off (PTO) to help you keep your home and work life in balance. Generally, you are eligible for time off benefits on your date of hire if you are regularly scheduled to work 20 or more hours per week.

**Paid Time Off**
You may use PTO for any reason such as illness, vacation, or observed holidays. You receive 10 PTO days each employment year. All unused earned PTO will be paid out to you when you leave Kaiser Permanente.
Retirement
Preparing for a financially secure retirement is just as important as funding your lifestyle today. Kaiser Permanente offers retirement programs designed to help provide you with financial assistance down the road.

Kaiser Permanente Employees Pension Plan
- You automatically become a participant after you complete one year of service during which you are compensated for at least 1,000 hours.

The Kaiser Permanente Employees Pension Plan is a defined benefit pension plan that provides you with retirement income based on your compensation and years of service. You are vested in this plan after five years of service, or after one year of service if you are age 65 or older and still actively employed by Kaiser Permanente. In general, you may receive a benefit when you retire at age 65, or earlier if you meet the eligibility requirements for early retirement.

Kaiser Permanente Employees Pension Plan — Supplemental Retirement Income Plan
- You may participate after you complete one year of service during which you are compensated for at least 1,000 hours.

You may contribute up to 10 percent of your pay on an after-tax basis in the Kaiser Permanente Employees Pension Plan — Supplemental Income Retirement Plan. You are immediately fully vested in your account.

Kaiser Permanente 401(k) Retirement Plan
- You are eligible regardless of your employment status and work schedule.
- You are automatically enrolled in the plan on your date of hire with an employee contribution of 2 percent of your eligible pre-tax earnings. You have 45 days to opt out if you do not wish to participate, and you may increase or decrease your contribution rate at any time.

The Kaiser Permanente 401(k) Retirement Plan (KP401K) is designed to help you save money for retirement and reduce your current taxable income. You may contribute 75 percent of your pre-tax earnings of your pre-tax earnings (up to the current IRS limit) into the plan and invest your contributions in a broad range of investment funds.

Each year after your first year of participation, your employee contribution rate will be increased by 1 percent, until you reach a 6 percent contribution rate. You may opt out of the automatic increase feature at any time.

Other Benefits

Employee Assistance Program
- You are eligible regardless of your employment status and work schedule.
- You and your eligible dependents (see page 1) are automatically covered on your date of hire.

This program provides referrals to professional resources for child and elder care referrals, as well as confidential counseling for issues with alcohol or drugs, marital difficulties, family crises, financial or legal questions, and emotional concerns. All services are entirely confidential and are not reported to your employer.
Benefits in Brief

Additional Resources
As a Kaiser Permanente employee, you can access your personalized benefits information on the My HR website at kp.org/myhr. You can also find more information about the following resources on My HR or the insideKP website at vine.kp.org.

Career and Development Opportunities
You have access to many resources available to help you grow your skills and career, such as professional development courses through KP Learn at learn.kp.org.

Volunteerism
Kaiser Permanente provides employees and physicians with opportunities to volunteer in communities that we serve. Learn more at kpcares.org.

Employee Discounts
As a Kaiser Permanente employee, you may purchase discounted tickets for movie theaters and theme parks, and you may receive discounts on child care services, health and fitness programs, travel, mobile phone service, computers, and more.

You may also purchase over-the-counter medications and other products, such as vitamins and sunblock, at a discounted price from any Kaiser Permanente pharmacy when you show your employee identification.

Health and Wellness
Kaiser Permanente’s Healthy Workforce program offers resources and tools to help you — the people who power KP — be as healthy as you can be by teaching and encouraging you to be active, eat well, and thrive. Learn more at kp.org/healthyworkforce.

If you meet the eligibility requirements, you have the chance to earn up to $500 per year with the Total Health Incentive Plan if your region collectively meets the plan’s goals. As part of Kaiser Permanente’s vision to create the healthiest workforce in the health care industry, the incentive plan encourages employees to make healthy improvements and adopt healthier lifestyles. To learn more about the incentive plan requirements, sign on to kp.org/totalhealthincentive.

In addition, Kaiser Permanente-sponsored farmers’ markets make it a little easier to eat your five servings of fruits and vegetables for good nutrition.

This is a brief summary of the benefits in effect when this booklet went to press. In case of any omission or conflict between this booklet and the official plan documents or policies, those documents always govern. Kaiser Permanente reserves the right to modify, amend, change, replace, or terminate any or all of the benefits described in this booklet at any time at its discretion.