



## Plan Summaries for Large Group 2017

Dear Broker Partners,

I am frequently asked for Benefit Summaries for quoted plan options and details regarding each of our lines of business. At Kaiser Permanente, we have many plans that are considered as standard plans that can be quoted quickly and effectively. This [document](#) illustrates the 2017 Standard Plan options that are available for Mid-Large New Business quoting purposes.

What is unique about Kaiser Permanente, is that as a Representative of the company, I can request customized plans by changing the benefits (copay, coinsurance, deductibles, out of pocket limits, etc.) on any of the standard plans to give you a more tailored portfolio to present to your clients. The flexibility is GREAT, but does require a little more time to be added to the quoting process. However, I am happy to accommodate whatever you request of me to ensure we are meeting every expectation of both you and the businesses you represent.

Please review the [2017 Plan Summaries](#) for our standard options and contact me with questions. As a reminder, Kaiser Permanente's DHMO Plan options have many services that do not apply to the deductible such as, Office Visits, Urgent Care Encounters, Emergency Room Services, Prescription Medications, and some Diagnostic Lab Services. Clearly, as an IRS Guideline all Qualified HDHP options require that all medical services apply towards the deductible before any cost sharing between Kaiser Permanente and the insured.

I am happy to inform you that we are experiencing many positive changes at Kaiser Permanente and foresee our business partnerships to only be enhanced. We aim to provide better service to our Broker Partners and will continue to evolve our products and services in order to give you the tools necessary to sell Kaiser Permanente.