



Simplicity. Flexibility. Choice.

We understand it's an ongoing balancing act to find a health care solution that satisfies your clients' need for simple, flexible and affordable health care. More than ever, your clients are looking to you for expertise and options.

Now building a benefits solution that works for your clients is easier than ever—introducing more options to help you retain and grow your business.

Simplicity and Flexibility

In response to your feedback, we have improved our plan pairings and simplified the rules. Gone are the restrictions, complicated rules, and the limited plan pairings.

Now small groups with one to four employees can choose one plan; groups with 5-19 employees can pair two plans together; and groups with more than 19 employees can choose up to three plans.

And we've added new pairing options for HMO Plus, POS, Deductible/Coinsurance HMO, and HSA-qualified plans. This allows you to offer your clients plans that are tailored to their needs.

We've also created a real-time online tool that will help you determine which plans can be paired together. Access to real-time information in an interactive format, conveniently located [just a click away](#)—right from your computer.

Affordability

To help ease the burden of health care costs and reach a greater number of small groups, we're offering a one-time average credit of \$287 for each enrolled non-Medicare subscriber* in 2009 and 2010.

Your clients will have the option to retain the [premium credit](#) themselves, pass it along to their employees, or enhance benefits. Your clients might also use this to fund their HSA.

We are also offering your clients the option to contribute a fixed dollar amount for each employee for health care coverage—or they can contribute 50 percent of the lowest cost plan. Either way, you can ideally offer health care coverage to more small groups, reducing the growing number of uninsured in Colorado.

**Applies to new and current subscribers.*

And don't forget about our new Small Group plans!

Choice

We expanded our portfolio with new Deductible Coinsurance HMO and HSA-qualified plans earlier this year. As a result, you may offer various levels of deductibles and coinsurance to your clients. We now have [even more plans](#) that fall within the lowest and second-lowest priced quadrants.

Our goal is to continue to support you – look for more exciting news from Kaiser Permanente over the next few months. For more details on how you can grow your business, contact your account representative today!