

Imagine Our Future

2012 CONTRACT CAMPAIGN

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Health Benefits

Kaiser implemented “Flex” benefits on all non-union employees back in 2010, and has since proposed the same sweeping change for other unions and employees. We expect Kaiser will seek “Flex” benefits in our bargaining sessions.

Through our surveys, our membership has made it clear that our first priority is to protect and maintain our active health plan benefits, our retiree health insurance programs and our guaranteed pension plan.

How Flex Works:

- Each benefit is “priced” by the employer
- Employees are given “credits” to “purchase” benefits
- Multiple benefit options to choose from

Flex Plan—Major Changes to Our Existing Health Plan Benefits:

- **Higher** co-pays, **new** co-pays, and **higher** out of pocket maximums
- **Different benefit levels** based on full time or part-time (see back for more detail)
 - If you work 32-40 hours each week you get “100%” of the “credits” to purchase the “mid option” health plan benefit
 - If you work 26-31 hours each week you get “80%” of the “credits,” which means to “purchase” baseline full-time benefits you must add 20% of your own money to the “credits”
 - If you work 20-25 hours each week you get “60%” of the “credits,” which means to “purchase” baseline full-time benefits you must add 40% of your own money to the “credits”



“We are not going backwards. We are not going to open the door to increases in our health care costs. Once that door gets opened, we risk yearly increases in health care costs. We all know people at Kaiser either in management or other unions who have this “flex” plan, and the common statement they all make is how much more health care is now costing their families. We need to take a stand. We are not agreeing to any takeaways.”

—Cindy Klein, RN
Kaiser Riverside, 14 years

See chart on other side

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Cost Increases Under Flex Plan

Plan Feature	Current UNAC/ UHCP Benefits	Flex Plan (Mid-Level Option)
Office visit	\$5 co-pay	\$20 co-pay
ER visit (co-pay waived if admitted)	\$5 co-pay	\$50 co-pay
Outpatient surgery	\$5 co-pay	\$50 co-pay
Inpatient admission	\$0 co-pay	\$100 co-pay per day
Generic prescription (120 day supply)	\$5 prescription	\$20 prescription
Brand prescription (120 day supply)	\$5 prescription	\$30 prescription
Part-Time Annual co-pay limit:		
• Individual	\$1,500	\$3,000
• Family	\$3,000	\$6,000

“I work part time. Not only would the co-pays increase for me, but in addition, I would have to pay 40% to get the “100% credit” to “purchase” this option. I’m saying no to takeaways in our benefits.”

—Linda Chun, OD
Kaiser Baldwin Park, 13 years

