



<Member name>
<Address>
<City, State><ZIP>

Your current plan: <Copayment 25 w/
Dental>
Your 2014 plan: <KP CA Gold 0/30 w/
Dental>
Your plan member(s):
<Subscriber + Spouse>
Member age(s): <54, 53>
Your rate area: <1>
Your closest medical facility: <Kaiser
Permanente South San Francisco
Medical Facility>
Your 2014 monthly rate: <\$XXX.XX>

<date>

Dear <Member name>,

In a changing health care environment, we're here to keep things simple. You can rely on Kaiser Permanente to continue providing the quality services and support you and your family need to thrive. You get top doctors and a care team focused on you – all working together with advanced technology to offer well-coordinated, personalized care.

Everything is taken care of. There's nothing you need to do.

Starting January 1, 2014, almost everyone will be required to have health insurance as part of the Affordable Care Act (ACA), also known as health care reform. We're with you every step of the way to help you understand how health care reform affects you and your family.

At midnight on December 31, 2013, we will discontinue your current Kaiser Permanente plan because it will not meet the requirements of the ACA. At that time, we will continue your coverage onto a new plan that includes all the additional benefits under health care reform. As a result, your new plan will have different benefits, different out-of-pocket expenses, and a different premium. This booklet contains specific information about your new plan's benefits and rate.

You also have the option of selecting a different Kaiser Permanente plan that meets ACA requirements. All of these plans offer the same basic health benefits, but they feature different premiums and out-of-pocket expenses. Under health care reform, none of them require medical review, which means you can't be denied coverage because of your medical history.

Review the "We've made it easy to have the right plan" section of this booklet for more information about your 2014 plan options.

Financial assistance available

With health care reform, based on your income you may be eligible for financial assistance from the federal government to help pay for premiums and out-of-pocket expenses. Federal assistance is available only when you purchase your new ACA-compliant plan through the Health Insurance Marketplace – Covered California – which includes several Kaiser Permanente options.

To see whether you may be eligible for financial assistance, read the "Do you qualify for financial assistance?" section in this booklet or use the online calculator at kp.org/plan-choices. If you think you may qualify, we can help

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you choose a Kaiser Permanente plan before you visit CoveredCA.com. If you qualify, the federal government will pay any financial assistance to Kaiser Permanente on your behalf.

Your 2014 rate

Here are the details about your monthly rate for your new 2014 plan:

- Your 2014 monthly health coverage rate is **<\$XXX.XX>**. This reflects **<\$XXX.XX>** for medical coverage and **<\$XX.XX>** for the optional Dental Insurance Plan.
- The difference between your 2014 monthly medical coverage rate and your current medical coverage rate is **<\$XX.XX>**, a change of **<X.X>** percent. The difference between your 2014 monthly dental rate and your current dental rate is **<\$XX.XX>**, which is a change of **<X.X>** percent.
- You will notice the change in your premium in your electronic funds transfer beginning in December 2013. We will automatically adjust the amount deducted from your account to reflect your new rate.
- This difference is due to:
 - **General costs associated with the administration and delivery of health and dental care.**
 - **New benefit and enrollment rules under health care reform.** For details about your new plan benefits, please see your enclosed *Membership Agreement*.

Remember, you don't have to do anything to keep your Kaiser Permanente coverage – just continue paying the premium on your monthly bill as you always have. You'll still have the same due date.

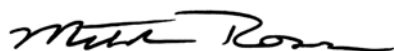
Looking for more options?

If you're considering changing to a different one of our new 2014 plans, visit **kp.org/plan-choices** during open enrollment, October 1, 2013, through March 31, 2014, and follow the easy steps. You'll need your medical record number, which is listed on your Kaiser Permanente ID card. Or, you can call our Member Service Contact Center toll free at **1-800-759-0584**, 8 a.m. to 5 p.m., Monday through Friday (except holidays). One of our representatives will be happy to help. For TTY for the deaf, hard of hearing, or speech impaired, call **711**. If you work with an agent or broker, please call him or her for assistance.

To learn more about the ACA changes, visit **kp.org/reform**. If you have questions, please call our Member Service Contact Center. Rest assured that we are here to help you through this change. Please note that you always retain the right to seek assistance from the Department of Managed Health Care at 1-888-466-2219 or www.healthhelp.ca.gov.

Stay with Kaiser Permanente, and stay with a partner you know and trust to give you the right information and support – so you can focus on getting the most out of life.

Sincerely,



Mitch Ross
Vice President
Individual and Family Plans
Kaiser Foundation Health Plan, Inc.