

# New health care plan. Built for restaurants.

We know the restaurant business is rewarding but tough. You need a health care plan that works as hard as you do. That's why RAMW worked with USI Insurance Services and Kaiser Permanente to develop a plan that is flexible, convenient, and affordable to help you, your employees, and your bottom line. For more than 20 years, RAMW and USI Insurance Services have worked together to develop health insurance options specifically for restaurants. As the region's leading health system<sup>1</sup>, Kaiser Permanente combines care with coverage in order to

- Deliver an excellent, care experience for our members
- Guide members to utilize their health care more effectively, and
- Produce better outcomes at a competitive cost.

***"We have been able to keep our costs down while achieving a high level of employee satisfaction"***

**Jeff Owens, CFO**  
Clyde's Restaurant Group

## As a member of RAMW

- If you switch to KP, premiums for RAMW members are 5% lower than regular rates (50+ full time employees only).<sup>2</sup>
- Access to educational resources, insurance advising, and premiere customer support.

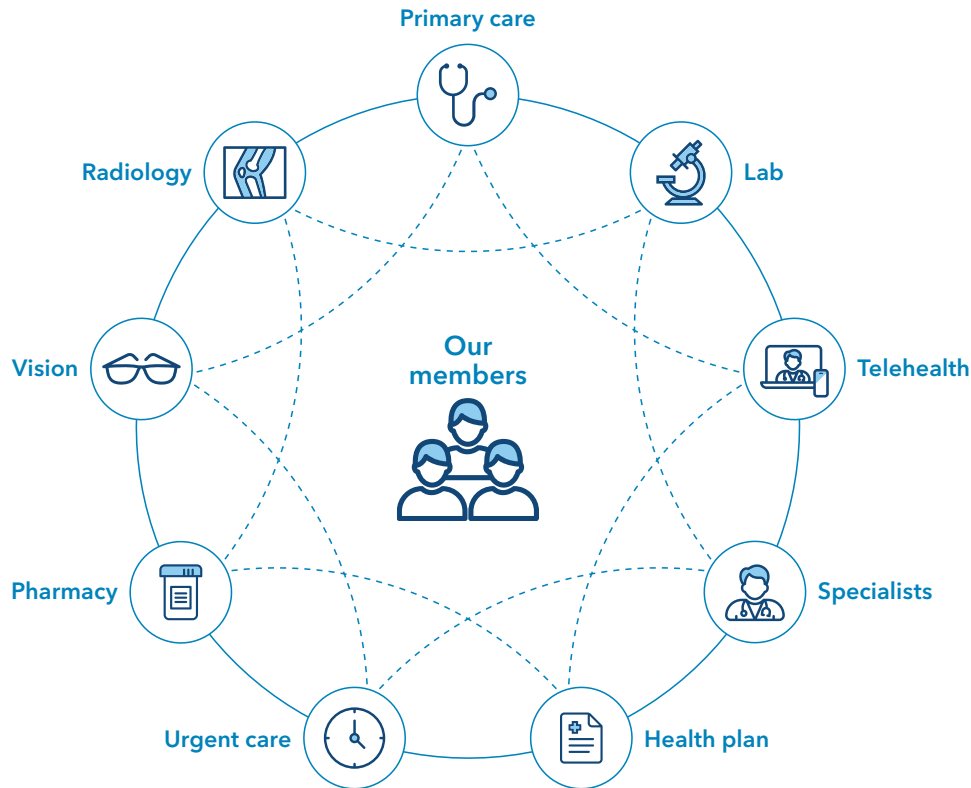
***"Kaiser Permanente was able to save us 25%"***

**David Wizenberg**  
Passion Food Hospitality



## Health care designed to help your employees thrive.

It's a connected system that surrounds the individual with a care team. A team of doctors, specialists, pharmacy, medical facilities, and a health plan all working together to get things done faster, easier, and better. When care and coverage are connected, it's easier to get high-quality care<sup>1</sup> that's built around you.



## A pioneer in telehealth

Kaiser Permanente members have been using telehealth for years, with thousands of patients served at home each day. Our telehealth means you can access by phone, video, or email while still receiving the same level of care and safety you get from in-person visits.<sup>3</sup> The service offers several benefits:

- Your choice of when, where, and how to connect or follow up with providers
- Reduced transportation time and costs
- Greater access to home care if you're immobile or distant
- Health problems caught earlier, and fewer gaps in care

## Video visits—the perfect place to start with telehealth

Video visits with your doctor enable you to get care wherever you need it. Kaiser Permanente saw its first member by video visit in 2013, and since then has seen hundreds of members daily by video. You can conveniently get care not only from your primary doctor, but also for Urgent Care and from any of our specialists, including behavioral health, dermatology, pediatrics, podiatry, and more.<sup>3</sup>

# Built to make life easier. Care anytime, anywhere.



## Video

Want a convenient, secure way to see a doctor wherever you are? Meet face-to-face online.

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## Email

Email your doctor's office anytime with nonurgent questions. You'll usually get a response within 2 business days—if not sooner.<sup>4</sup>

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## E-visit

Fill out a short questionnaire about your symptoms online and get personalized self-care advice from a Kaiser Permanente provider.

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## 24/7 care and advice by phone

Call us for advice when you need it most. We'll help you find out what care is right for you, schedule appointments, and more.

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## In person

Visit your doctor for routine care, preventative services, care when you're not feeling well, and more. You may be able to schedule same-day appointments.

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## Urgent care

Get around-the-clock access to more services and capabilities than you do with standard community urgent care clinics. Our Urgent Care locations are staffed with emergency medicine, family medicine, and internal medicine physicians supported by a team of nursing staff and technicians.

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## 24/7 Advanced Urgent care

Our 24/7 Advanced Urgent Care locations, six through the Mid-Atlantic region, are staffed with physicians who can treat more serious issues. These locations are more like those at ERs, with advanced technology like MRI machines and CT scans. Think of it as personalized urgent care, with shorter wait times than hospital emergency rooms and a care team who knows your employees' health history.

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## Emergency care

Members are covered worldwide—anytime, anywhere.

"Prior to joining Kaiser Permanente, we had a long-term partnership with another health insurance company. As our costs started to escalate we reviewed the plans but we were cautious because rather than being a traditional fee-for-service model, Kaiser Permanente is built on an integrated model encompassing their centers. We were concerned about the disruption to our employees who would have to switch their providers. After two consecutive years of rate increases, we decided to make the move. Kaiser Permanente was able to offer the same plan designs that we currently had saving Clyde's 32% and also offered a second-year rate guarantee.

"In addition, Kaiser Permanente was able to offer different plan options that would allow employees to receive care in their centers that provide access to their doctors, pharmacies and labs as well as a plan that employees could seek care from providers outside of the Kaiser Permanente model. For our employees, the convenience of having access to all of their care in one facility cut down on the time spent getting the care they needed. This alleviated additional time off from work seeking care from multiple doctors in different locations or even having to go to the pharmacy to pick up their prescriptions. All of these services are included within the centers.

"Because of the commitment to preventive care and the integrated model approach we have been able to keep our costs down while achieving a high level of employee satisfaction. Our increases over the last six years have been in single digits averaging 4.6%."<sup>5</sup>

**Jeff Owens, CFO**  
Clyde's Restaurant Group

"We have been a Kaiser Permanente customer for 2-years and had terminated our long-term partnership with another carrier. Kaiser Permanente was able to save us 25% by moving to them and also offered a second-year rate guarantee. In addition, they were able to offer the same plans designs that our employees were familiar with. Not only did we decide to move for the cost savings, the integrated care that Kaiser Permanente provides through their centers provided easy access to their care as well. The ease of having the physicians, labs, x-rays, pharmacies and in some cases urgent care, all in one location was an important and improved feature over our prior carrier. This is in addition to their robust 'specialty hubs' that provides comprehensive outpatient services for more complex conditions.

"Unfortunately, when COVID-19 hit, the restaurant industry was hit hard, and we were no exception. We had to terminate our plans in April due to the situation. Kaiser Permanente was very supportive in working with our employees to get individual coverage so they would have as little disruption as possible. Fortunately, in July, we were in a position to offer group health insurance coverage to our employees. We reached out to our broker, USI, to see how we could start our coverage again. We figured that we would have to start the process all over. Instead, we were told that Kaiser Permanente would 'reinstate' our group coverage with the employees that were covered prior to the termination with the same plans and make it effective with a current date. It was at the same time as our renewal so they applied the 2nd year rate cap but we did not have to complete any new paperwork and the process was seamless right from where we left off.

"We are grateful that Kaiser Permanente worked with us in this very stressful and challenging time to reinstate our coverage in a very expedient way. If we had been with any other carrier we would have had to start the process over from scratch."<sup>5</sup>

**David Wizenberg**  
Passion Food Hospitality

**Choose the Kaiser Permanente plan through RAMW.<sup>1</sup>  
Healthier employees help make healthier businesses.**

***Get started today. Contact RAMW at 202.331.5990***

## Endnotes:

- <sup>1</sup> In the National Committee for Quality Assurance (NCQA) 2019-2020 Health Insurance Plan Ratings, Kaiser Permanente of the Mid-Atlantic States' private health plan is rated 5 out of 5, among the top 1% in the nation, and our Medicare health plan is rated 4.5 out of 5, the highest rating in DC, MD, and VA. The 2019 Commission on Cancer, a program of the American College of Surgeons, granted Three-Year Accreditation with Commendation to the Kaiser Permanente cancer care program. The Mid-Atlantic Permanente Medical Group is the largest medical group in the Washington, DC, and Baltimore areas and exclusively treats Kaiser Permanente members. Permanente doctors are recognized as Top Doctors in *Washingtonian* magazine (2019), *Northern Virginia Magazine* (2020), *Baltimore* magazine (2019), and *Washington Consumers' CHECKBOOK* magazine (2018). According to NCQA's Quality Compass® 2019, we lead DC, MD, and VA in the following categories: colorectal screening, breast cancer screening, childhood immunizations combo 9, cervical cancer screening, and timeliness of prenatal and postpartum care for women. Quality Compass is a registered trademark of the NCQA.
- <sup>2</sup> RAMW members with 50+ full time employees (large employers) that do not currently contract for coverage with Kaiser Permanente will be offered premiums that average 5% less than the rates for the same plan(s) offered to the same employer outside RAMW. RAMW members with <50 full time employees (small employers) or with existing KP coverage are not eligible. Valid only for coverage with initial effective dates between 1/1/2021 - 6/1/2021.
- <sup>3</sup> If you have an HSA-qualified deductible plan, you will need to pay the full charges for scheduled phone and video visits until you reach your deductible. Once you reach your deductible, your copay is \$0 for scheduled phone and video visits. Video visits are available to Kaiser Permanente members who have a camera-equipped computer or mobile device and are registered at [kp.org](https://kp.org). You must be present in Maryland, Virginia, or Washington, DC, for visits with your primary care physician or behavioral health provider. For urgent video visits with an emergency doctor, you may also be present in West Virginia, Florida, North Carolina, or Pennsylvania. For certain medical or mental health conditions. For video visits with a behavioral health provider, appointments can be scheduled for follow-up care.
- <sup>4</sup> When appropriate and available.
- <sup>5</sup> Testimonials, statements, and opinions presented are applicable to the individuals making the statements. The testimonials are representative of each individual's experience but the exact results and experience will be unique to each individual.

