

## How plans have changed for 2014

If nongrandfathered plans are being offered to employees, those plans don't meet the requirements under the Affordable Care Act and will be discontinued at the 2014 renewal. To make things as easy as possible, we've continued coverage onto a new Kaiser Permanente 2014 metal tier plan. The new plan will have different benefits, out-of-pocket expenses, and premiums than the current plan, but it will include coverage for the essential health benefits required under the ACA.

Here's an overview of how the 2013 nongrandfathered plans were matched to the new 2014 metal tier plans. For detailed plan information, visit [kp.org/smallbusinessplans/ca](http://kp.org/smallbusinessplans/ca). If you have any questions, call **800-790-4661, option 3**, to speak to our Customer Connection Team.

### 2013 Nongrandfathered Plans → 2014 Metal Tier Plans

\$5 Copayment HMO Plan \$15 Copayment HMO Plan \$20 Copayment HMO Plan	<b>Platinum 0/20</b>
\$30 Copayment HMO Plan \$50 Copayment HMO Plan	<b>Gold 0/30</b>
\$30/\$1,000 Deductible HMO Plan \$30/\$1,500 Deductible HMO Plan	<b>Gold 500/30</b>
\$40/\$2,000 Deductible HMO Plan \$40/\$3,000 Deductible HMO Plan	<b>Silver 1000/40</b>
\$0/\$2,000 HSA-Qualified Deductible HMO Plan \$0/\$2,700 HSA-Qualified Deductible HMO Plan	<b>Silver HSA 1500/20%</b>
\$30/\$3,000 HSA-Qualified Deductible HMO Plan	<b>Bronze HSA 3500/30</b>
\$30/\$1,500 Deductible HMO Plan with HRA \$30/\$2,500 Deductible HMO Plan with HRA	<b>Gold HRA 2000/30</b>
\$35 POS Plan	<b>Gold PPO 0/30</b>
\$40/\$1,000 PPO Insurance Plan \$40/\$2,500 PPO Insurance Plan with HSA Option	<b>Silver PPO 1500/45</b>