

Retiree Health Insurance Benefits

Kaiser Permanente by its recent actions has sent a clear message that it wants to shift the burden of healthcare costs on to employees.

Though Kaiser has yet to implement any change, they have proposed enormous changes in bargaining with other unions (see other side).

As healthcare professionals, we spend our entire working lives taking care of other people. At the point when we retire, we have demonstrated a profound commitment not just to our profession and our patients, but to Kaiser.

Currently when we retire, we have access to the same health insurance benefits and co-pays we enjoyed as active employees:

- The benefits don't change in retirement
- Our co-pays don't change in retirement
- We have access to a great health insurance benefit in all 50 U.S. states.

See other side for a summary of what Kaiser has proposed to other employees:



"I've been retired for five years. Our union stood up and fought for the benefits and working conditions that Kaiser healthcare professionals now have. I'm proud of what we stood for. An entire generation of registered nurses, NPs, PAs, and Optometrists are the beneficiaries of our hard work. Now it's your turn to protect and advance our professional standards for the next generation. Say no to any takeaways!"

-Sonia Moseley, NP former UNAC/UHCP Executive VP Retired from Kaiser Sunset



Retiree Health Insurance Cuts Kaiser Has Proposed to Other Employees

- Discontinue the current retiree medical benefit and replace it with the "best" available Senior Advantage Plan.
- **Smaller** monthly subsidy for retired employees; smaller or no subsidy for spouses.
- **Reduced** (50%) spousal monthly "subsidy" for current employees if age 62 or older and have 25 years or more of service.
- **No** spousal monthly "subsidy" for current employees if younger than 62 and have less than 25 years of service or for any employee hired after implementation of this changed benefit.
- **No coverage** outside of a KP service area.
- **Not eligible** for retiree medical unless you work 2,000 hours per year, for a minimum 20 years.
- **Benefit is not valid** outside of KP service areas: if you move to an area outside of KP service area your benefit will not be effective.
- Co-pays and benefit levels no longer guaranteed. They can change every year.
- Force change on employees already retired and enrolled in existing plan, going back as far as ten years