Your Guide to Choosing a Kaiser Permanente Medicare Health Plan

INCREASE YOUR COVERAGE without increasing your FEHB monthly premium.

Kaiser Permanente Senior Advantage for Federal Members (HMO)
Your guide to making a confident choice

Wondering how to get the most out of a Kaiser Permanente Medicare health plan? This guide will help you understand your options so you can choose the coverage that’s right for you. We can also give you tools and tips to make your transition easier. We’re here to help you every step of the way.

It’s also good to know that you have an option that gives you better benefits than with your Federal Employees Health Benefits (FEHB) coverage alone. It’s called Kaiser Permanente Senior Advantage for Federal Members. With Senior Advantage, you can pay lower cost sharing for covered services.

This guide will help you understand the different parts of Medicare and how they work together.

You’ll also find out how you can get the richest benefits available to you as an FEHB member so you can make an informed choice. To learn more, visit us online at kp.org/feds.

If you have questions or are ready to enroll, our Kaiser Permanente representatives are here for you. Call one of our licensed sales specialists at 1-877-547-4909 (TTY 711 for the deaf, hard of hearing, and speech impaired), Monday through Friday, 8 a.m. to 7 p.m.

For Member Services, call 1-800-476-2167 (TTY 711), 7 days a week, 8 a.m. to 8 p.m.
Highly rated quality and service

The Centers for Medicare & Medicaid Services (CMS) rates the excellence of Medicare health and prescription drug plans based on major categories that include:

- Preventive Care
- Chronic Care
- Prescription Drug Services
- Customer Service
- Member Satisfaction

To learn more and to see how highly we’re rated, visit kp.org/medicarestars.*
What are the different parts of Medicare?

Medicare has four parts:

**PART A**
Medicare Part A covers inpatient hospital care, skilled nursing facility care, and hospice care. As a rule, you’re allowed to sign up for Medicare Part A when you turn 65 and have worked for at least 10 years. Some disabilities may also qualify you for Part A even if you haven’t turned 65 yet. You automatically qualify if you were a federal employee on January 1, 1983, and you have worked at least 10 years. If you can get Part A at no cost, you should take it, even if you’re still working.

**PART B**
Medicare Part B covers many services that aren’t covered by Part A. That includes doctor services, outpatient care, and some self-administered drugs. You must pay a monthly premium (or fee) for Part B. Your premium is usually deducted from your Social Security check or your retirement check. Members with higher incomes may have higher premiums.

You can enroll in Kaiser Permanente Senior Advantage for Federal Members if you have Medicare Part B and are an FEHB Kaiser Permanente member.

For more information about enrolling in Part B, please call Social Security at 1-800-772-1213 (TTY 1-800-325-0778), Monday through Friday, 7 a.m. to 7 p.m. You can also visit the FEHB website at kp.org/feds.
**PART C**

Medicare Part C, also known as Medicare Advantage, is offered by private insurance companies that are approved by Medicare. It includes both Part A and Part B. Kaiser Permanente Senior Advantage for Federal Members is a Medicare Advantage plan. If you decide to join our Medicare health plan, you’ll get more coverage, such as lower cost sharing and better benefits.

**Note:** For Federal members, you don’t need to enroll in Parts B or C if you want to keep the coverage you already have under the FEHB program. However, you do get better benefits by enrolling in Senior Advantage. You do not need to suspend your FEHB coverage to enroll in Senior Advantage for Federal Members.

**PART D**

Medicare Part D covers prescription drugs. Some Medicare Advantage plans charge a monthly premium for Part D drug coverage. If you decide to join Kaiser Permanente Senior Advantage for Federal Members, you will automatically get Part D as a part of your plan with no additional monthly premium. Your FEHB or Kaiser Permanente premium won’t go up when you enroll in Kaiser Permanente Senior Advantage for Federal Members. If your income is above a certain limit, you may pay a higher amount. This is called a Part D income-related monthly adjustment amount (IRMAA).

**What is Creditable Coverage?** If you have Kaiser Permanente High Option or Standard Option as your health plan, your prescription drug coverage is already, on average, as good as or better than standard Medicare Part D. Because it’s as good as or better than standard Medicare coverage, it is considered “Creditable Coverage.” That means that if you, as a Kaiser Permanente member, choose not to join a Medicare prescription drug plan when you’re first able to, you won’t have to pay a penalty if you join later, as long as you’ve kept your FEHB coverage.

However, you don’t lose any prescription drug benefits when you enroll in Senior Advantage for Federal Members.
What’s the ADVANTAGE to enrolling in a Kaiser Permanente Medicare health plan?

If you decide to enroll in Senior Advantage for Federal Members, you’ll get better benefits than with your FEHB coverage alone. You’ll get all of your FEHB benefits plus:

- **Lower copayments** for office visits and for most other services, such as inpatient hospital admissions and most prescription drugs.

- **Up to a 60-day supply** of prescription drugs at Plan pharmacies for one copayment.

- **$200 credit** toward lenses, frames, and contact lenses every 2 years (High Option only).

- **$500 credit** per ear toward hearing aids every 3 years (High Option only).

- **Membership in SilverSneakers® Fitness Program** at no extra cost.

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**A healthy extra**

With Kaiser Permanente Senior Advantage for Federal Members, you’ll be able to exercise at any SilverSneakers® fitness center at no extra cost to your monthly health plan premium. For more information, call SilverSneakers toll free at **1-800-476-2167** (TTY/TDD **711**), or visit [silversneakers.com](http://silversneakers.com).
Is there a penalty for not enrolling in Medicare Parts A or B as soon as I am able to?

Generally, there is no penalty if you choose not to sign up for Part A when you are first allowed to enroll in Medicare.

If you choose not to enroll in Part B when you are first able to and you and your spouse are both retired, you may have permanently higher costs if you decide to sign up later on. Your Part B payments could go up by 10 percent for each year that you delay signing up for Part B.

However, if you or your spouse keeps working, you may be able to delay your Part B enrollment without a penalty. This penalty is subject to change.

For current FEHB Kaiser Permanente members:

If you would like to switch to Senior Advantage for Federal Members, you must choose the plan option that matches the Kaiser Permanente FEHB option you have now. For example, if you’re a Kaiser Permanente High Option member, you must enroll in Senior Advantage for Federal Members High Option.

You may be able to change your enrollment when you become eligible for Medicare. Please refer directly to opm.gov and your employing agency or retirement office to learn more about when you can make plan changes outside of Open Season.
### Your Benefits Summary for 2015

<table>
<thead>
<tr>
<th>Benefits and services</th>
<th>Kaiser Permanente</th>
<th>Kaiser Permanente Senior Advantage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Out-of-pocket maximum</strong></td>
<td>Out-of-pocket maximum is the maximum amount you will pay for certain covered services in a calendar year.</td>
<td><strong>High Option</strong></td>
</tr>
<tr>
<td></td>
<td>$4,000 per person</td>
<td>$4,350 per person</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>Deductible payments will apply toward out-of-pocket maximum</td>
<td>$350 per person</td>
</tr>
<tr>
<td></td>
<td>No deductible</td>
<td>$200</td>
</tr>
<tr>
<td><strong>Office visits</strong></td>
<td>Preventive and prenatal care</td>
<td>$20</td>
</tr>
<tr>
<td></td>
<td>Lab services</td>
<td>$10</td>
</tr>
<tr>
<td></td>
<td>Primary care</td>
<td>$20</td>
</tr>
<tr>
<td></td>
<td>Specialty care</td>
<td>$40</td>
</tr>
<tr>
<td><strong>Urgent care</strong></td>
<td>At network facilities or outside the service area, for qualifying care</td>
<td>$75 per visit</td>
</tr>
<tr>
<td></td>
<td>Formulary generic drugs, up to a 30-day supply (mail-order up to 90-day supply for two copays) or up to a 60-day supply for Senior Advantage members</td>
<td>$15</td>
</tr>
<tr>
<td></td>
<td>Formulary brand drugs, up to a 90-day supply for two copays or up to a 60-day supply for Senior Advantage members</td>
<td>$40</td>
</tr>
<tr>
<td></td>
<td>Non-formulary generic and brand drugs, up to a 30-day supply (mail-order up to 90-day supply for two copays) or up to a 60-day supply for Senior Advantage members</td>
<td>$80</td>
</tr>
<tr>
<td><strong>Ambulance</strong></td>
<td>Medically necessary transport in a licensed ambulance</td>
<td>10% of our allowance up to $500 per trip</td>
</tr>
<tr>
<td><strong>Self-referred chiropractic care</strong></td>
<td>Up to 20 visits per calendar year from network providers</td>
<td>$25</td>
</tr>
<tr>
<td><strong>Dental services</strong></td>
<td>Preventive dental plan services received from Delta Dental Colorado (oral exams, routine semiannual cleanings, and certain X-rays)</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Vision services</strong></td>
<td>Eye exam/refractions by an Optometrist</td>
<td>$20 per visit</td>
</tr>
<tr>
<td></td>
<td>Eyeglass frames, lenses, and total contact lens package at Plan optical shops</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Hearing services</strong></td>
<td>Hearing screening to determine the need for hearing correction</td>
<td>$0 children $20 per adult visit</td>
</tr>
<tr>
<td></td>
<td>Hearing aids for adults (children covered per CO statute)</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

**These benefits and services are NOT subject to applicable plan deductibles.**

### Emergency Room

Covered services provided in and out of the service area

- **High Option**: $200 per visit (no deductible)
- **Standard Option**: $200 per visit
- **Basic Option**: 20% of our allowance
- **Senior Advantage**: $50 per visit
- **High Option**: $50 per visit
- **Standard Option**: $50 per visit
- **Basic Option**: 10% of our allowance
- **Senior Advantage**: $65 per visit

### Office visit procedures

Biopsy, X-ray, stitches removal, etc.

- **High Option**: $0
- **Standard Option**: 10% of our allowance
- **Basic Option**: 20% of our allowance
- **Senior Advantage**: $0
- **High Option**: 10% of our allowance
- **Standard Option**: $250 per day
- **Basic Option**: $275 per day
- **Senior Advantage**: $825 max per admit

### Inpatient hospital services

No limit on number of days for covered, medically necessary services

- **High Option**: $500 per day up to $1,000 per admit
- **Standard Option**: 10% of our allowance
- **Basic Option**: 20% of our allowance
- **Senior Advantage**: $100 per admit
- **High Option**: $250 per day
- **Standard Option**: $750 max per admit
- **Basic Option**: $275 per day
- **Senior Advantage**: $825 max per admit

### Outpatient surgery

Provider and facility services

- **High Option**: $200 per surgery
- **Standard Option**: 10% of our allowance
- **Basic Option**: 20% of our allowance
- **Senior Advantage**: $100 per surgery
- **High Option**: 10% of our allowance
- **Standard Option**: $200 per surgery
- **Basic Option**: 10% of our allowance
- **Senior Advantage**: $200 per surgery

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1. This 2015 benefit summary lets you make a side-by-side comparison of your choices.
Use this checklist to make sure you’re on track.

If you are an FEHB member and have already signed up for Medicare, you’re ready to enroll in Senior Advantage. If you are a Kaiser Permanente FEHB member turning 65, use the checklist below to see what your next steps are.

<table>
<thead>
<tr>
<th>4-6 months before turning 65</th>
<th>2-3 months before turning 65</th>
<th>Your birthday month</th>
</tr>
</thead>
<tbody>
<tr>
<td>LEARN ABOUT MEDICARE</td>
<td>TIME TO ENROLL</td>
<td>TIME’S RUNNING OUT</td>
</tr>
<tr>
<td>• Learn about Medicare basics and the importance of Medicare Star Quality ratings online at kp.org/medicarestars.</td>
<td>• Look for your Kaiser Permanente Senior Advantage for Federal Members Enrollment Kit in the mail. Fill out the enrollment form and mail it back to Kaiser Permanente.</td>
<td>• You only have 3 months after your 65th birthday to enroll in Kaiser Permanente Senior Advantage for Federal Members and get better benefits. Act now!</td>
</tr>
<tr>
<td>• Call Social Security to confirm that you are eligible and ask for your Medicare card.</td>
<td>• Have questions? Talk to a licensed sales specialist at 1-877-547-4909 (TTY 711), Monday through Friday, 8 a.m. to 7 p.m.</td>
<td></td>
</tr>
</tbody>
</table>
I’ve made my decision. What’s next?

To learn more about Medicare benefits and eligibility, please call the Social Security Administration at 1-800-772-1213 (TTY 1-800-325-0778), Monday through Friday, 7 a.m. to 7 p.m.

If you’re ready to enroll in Kaiser Permanente Senior Advantage for Federal Members, give us a call so we can walk you through the enrollment process. After we have your enrollment form and confirm your status, we will send you a letter of confirmation and a new Kaiser Permanente ID card.

If you have questions or would like help with the enrollment process, call one of our licensed sales specialists at 1-877-547-4909 (TTY 711), Monday through Friday, 8 a.m. to 7 p.m. For Member Services, call 1-800-476-2167 (TTY 711), 7 days a week, 8 a.m. to 8 p.m.
Medicare evaluates plans based on a 5-star rating system. Star Ratings are calculated each year and may change from one year to the next. Centers for Medicare & Medicaid Services Health Plan Management System, Plan Ratings 2015. Kaiser Permanente contract #H0630.

This is a summary of the features of the Kaiser Permanente health plan, including Kaiser Permanente Senior Advantage (HMO) for Federal Members. Before making a final decision, please read the Federal Employees Health Benefits (FEHB) brochure, RI 73-019, and the Kaiser Permanente Senior Advantage for Federal Members Evidence of Coverage (EOC). All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB brochure and the Kaiser Permanente Senior Advantage for Federal Members EOC.

For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente mail-order pharmacy. You should receive them within 10 business days. If not, please call 1-866-523-6059 (TTY/TDD 1-800-659-2656), Monday through Friday, 8 a.m. to 6 p.m.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. To join a Kaiser Permanente Medicare Health Plan, you must reside in the Kaiser Permanente Senior Advantage service area in which you enroll. Benefits, formulary, pharmacy network, provider network, premium and/or copayments/coinsurance may change on January 1 of each year and at other times in accord with your group’s contract with us. The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copayments, and restrictions may apply. You must pay the Medicare Part B premium to join a Kaiser Permanente Medicare health plan. Enrolling in Senior Advantage for Federal Members will not affect the benefits you receive through the Federal Employees Health Benefits (FEHB) Program, although the network and other rules of Medicare may apply. FEHB Program coverage is described in FEHB brochure RI 73-019.

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