



Your 2019 guide to choosing a Kaiser Permanente **MEDICARE** health plan

INCREASE YOUR COVERAGE without increasing your FEHB monthly premium*

Kaiser Permanente Medicare Health Plan
Northern California

Get the most out of your FEHB coverage

Did you know you can enhance your benefits by adding a Kaiser Permanente Medicare health plan?

For better benefits than your Federal Employees Health Benefits (FEHB) coverage alone, consider the Kaiser Permanente Medicare health plan for federal members. With a Kaiser Permanente Medicare health plan for federal members (HMO), you'll have lower copays for covered services.

This guide will help you understand your options so you can choose the coverage that's right for you. You'll also find tools and tips to make your transition easier.

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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 **1-877-297-0569** (TTY **711**), Monday through Friday, 8 a.m. to 8 p.m.



Trust a plan with a high rating

**MEDICARE
STAR
RATINGS**

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 about Kaiser Permanente's high Medicare plan ratings, visit kp.org/feds.**

The 4 parts of Medicare – and what they cover

PART A

Covers services and supplies considered medically necessary, including:

- Inpatient hospital care
- Skilled nursing facility care
- Hospice care

When can you sign up for Part A?

- When you turn age 65. Depending on your situation, you'll either automatically get Part A or you'll need to sign up for Medicare, **or**
- If you have certain disabilities, even if you're not 65 yet

What does Part A cost?

If you or your spouse paid Medicare taxes while working, you usually won't pay a monthly premium for Medicare Part A. (You automatically qualify if you were a federal employee on January 1, 1983, and you've worked for at least 10 years.) Otherwise, if you're age 65 or older, you may be able to buy Part A.

If you can get Part A at no cost, you should take it, even if you're still working.

PART B

Covers many services that aren't covered by Part A, including:

- Doctor services
- Outpatient care

When can you sign up for Part B?

Your initial sign-up period begins 3 months before you turn 65 and ends 3 months after your 65th birthday.

What does Part B cost?

- You must pay a monthly premium for Part B.
- Your premium is usually paid out of your Social Security check or your retirement check.
- Members with higher incomes may have higher premiums. This is called Part B Income Related Monthly Adjustment Amount (IRMAA).

PART C

Includes both Part A and Part B.

- It's also known as Medicare Advantage.
- It's offered by private insurance companies that are approved by Medicare.

PART D

Covers prescription drugs.

- If you decide to join a Kaiser Permanente Medicare health plan, you automatically get Part D at no extra premium.
- 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 (Part D IRMAA).

Is there a penalty for not enrolling in Medicare Part A or B as soon as possible?

- **Part A:** Generally, if you choose not to sign up for Part A when you're first able to enroll in Medicare, you won't pay a penalty.
- **Part B:** If you choose not to enroll in Part B when you're first able to, your Part B payments could go up by 10% for each year that you delay signing up for Part B. This is due to the Part B penalty applied by CMS. This penalty is subject to change.
 - If you or your spouse keeps working, you may be able to delay your Part B enrollment without a penalty.

If you have a Kaiser Permanente Medicare health plan, your prescription drug coverage is already, on average, as good as or better than standard Medicare Part D. In Medicare terms, that means it's considered "creditable coverage." So, as long as you keep your FEHB coverage, you won't have to pay a penalty if you join a Medicare prescription drug plan later.

What's the advantage to enrolling in a Kaiser Permanente Medicare health plan?

The Kaiser Permanente Medicare health plan for Federal members is a Medicare Advantage plan. Consider joining to get more coverage, such as lower copays for office visits, inpatient hospital admissions, most prescription drugs, and many other benefits.

See chart on page 8 for details.

High Option members have 2 great choices

If you're enrolled in the Kaiser Permanente FEHB High Option plan, you now have 2 great Medicare health plan choices:

Senior Advantage 1:

- **Lowest copays** for many services
- **Up to a 100-day supply** of prescription drugs for 1 copay at Plan pharmacies or through mail order
- **\$200 allowance** for eyewear
- **Coverage** for dental through Delta Dental HMO

Senior Advantage 2:

- **Up to \$125 reimbursement** for your standard Part B premium†
- **Lower copays** for some services
- **\$500 allowance** per ear for hearing aids
- **Membership in Silver&Fit® fitness program** at no extra charge

Standard and Basic Option members can also get better benefits

- **Lower copayments** for office visits and for most other services, such as inpatient hospital admissions, most prescription drugs, and many other benefits
- **No deductibles**
- **\$150 allowance** toward the purchase of eyewear, including eyeglasses
- **Coverage** for dental through Delta Dental HMO with no added premium (Standard Option only)

Choosing the right FEHB option

We'll enroll you in the plan option that matches the Kaiser Permanente FEHB option you have now. For example, if you're a Kaiser Permanente Standard Option member, you'll be enrolled in a Kaiser Permanente Medicare health plan for federal members Standard Option.

When you become eligible for Medicare, you may be able to change your current plan option. To learn more about making enrollment changes outside of Open Season:

- Go to **opm.gov**, or
- Contact your employing agency or retirement office

Your FEHB premium doesn't change when you enroll in Senior Advantage. The FEHB premium share you currently pay is listed in the table below.

YOUR PREMIUM SHARE*		HIGH OPTION	STANDARD OPTION	BASIC OPTION
Self Only	Biweekly Non-Postal	\$227.89	\$137.93	\$73.94
	Biweekly Postal Category 2	\$215.10	\$125.14	\$61.37
	Biweekly Postal Category 1	\$224.69	\$134.73	\$70.98
	Monthly Non-Postal	\$493.77	\$298.85	\$160.20
Self Plus One	Biweekly Non-Postal	\$601.18	\$369.09	\$199.78
	Biweekly Postal Category 2	\$573.83	\$341.74	\$172.43
	Biweekly Postal Category 1	\$594.34	\$362.25	\$192.94
	Monthly Non-Postal	\$1,302.55	\$799.69	\$432.85
Self and Family	Biweekly Non-Postal	\$568.13	\$336.04	\$173.01
	Biweekly Postal Category 2	\$538.95	\$306.86	\$143.60
	Biweekly Postal Category 1	\$560.83	\$328.74	\$166.09
	Monthly Non-Postal	\$1,230.95	\$728.09	\$374.86

*The above FEHB rates do not apply to all enrollees. If you are in a special enrollment category, please contact the agency or Tribal Employer which maintains your health benefits enrollment. You must continue to pay the Medicare Part B premium to remain in the Kaiser Permanente Senior Advantage (HMO) plan.

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

Compare your options

This 2019 benefit summary allows you to make a side-by-side comparison of your Kaiser Permanente Medicare health plan choices.

2019 Benefits and Services	Without Medicare			With Medicare			
	High Option You pay	Standard Option You pay	Basic Option You pay	High Option		Senior Advantage Standard Option You pay	Senior Advantage Basic Option You pay
				Senior Advantage 1 You pay	Senior Advantage 2 You pay		
Deductible (2x per family maximum)	None	\$100 per person	\$500 per person	None	None	None	None
Outpatient services (per visit or procedure)							
Preventative care	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Primary care/specialty care	\$15/\$25	\$30/\$40	\$25/\$35	\$5	\$10	\$15	\$25
Most lab tests and X-rays	\$0	\$10 [†]	20% [†]	\$0	\$0	\$10	\$0
Hospital and facility							
Outpatient surgery	\$50	\$200 [†]	20% [†]	\$5	\$50	\$15	\$25
Inpatient hospital care (per admission)	\$250	\$500 [†]	20% [†]	\$100	\$250	\$250	\$250 per day up to \$1,000
Emergency & urgent care (per visit or trip)							
Emergency care	\$100	\$150 [†]	20% [†]	\$75	\$75	\$75	\$75
Urgent care	\$15	\$30	\$25	\$5	\$10	\$15	\$25
Ambulance	\$50	\$150 [†]	20% [†]	\$50	\$50	\$125	\$150
Prescription drugs (up to a 30-day supply at Plan pharmacies except as indicated, or up to a 100-day supply for 2 copays through mail order) [‡]				Up to a 100-day supply at Plan pharmacies			
Generic	\$10	\$15	\$15	\$10	\$10	\$10	\$10
Preferred brand/nonpreferred brand	\$40	\$50	\$60	\$30	\$40	\$40	\$47
Specialty	\$100	\$150	\$200	\$100	\$100	\$150	\$200
Additional Senior Advantage benefits							
Eyeglasses and contact lenses (every 24 months)	Not covered	Not covered	Not covered	\$200 allowance	Not covered	\$150 allowance	\$150 allowance
Dental (Delta Dental HMO)	Not covered	Not covered	Not covered	Included	Not covered	Included	Not covered
Hearing aids	Not covered	Not covered	Not covered	Not covered	\$500 allowance per ear	Not covered	Not covered
Silver&Fit [®] fitness program	Not covered	Not covered	Not covered	Not covered	Included	Not covered	Not covered
Part B reimbursement [*]				\$0	Up to \$125	\$0	\$0
Out-of-pocket maximum (2x per family maximum)	\$2,000 per person	\$3,000 per person	\$5,500 per person	\$2,000 per person	\$2,000 per person	\$2,000 per person	\$2,000 per person

[†]You pay the deductible, then cost sharing. [‡]Plan providers determine the drug that is medically necessary. If you request another drug, you pay prices charged to members for non-covered drugs.

^{*}We will not reimburse you for any extra charges added to your standard Part B premium, such as the Part B Late Enrollment Penalty or Income Related Monthly Adjustment Amount.

This is a summary of the features of the Kaiser Permanente health plan, including Kaiser Permanente Senior Advantage for Federal Members. Before making a final decision, please read the Federal Employees Health Benefits (FEHB) brochure, RI 73-003. 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.

Your Kaiser Permanente Medicare health plan sign-up checklist

If you're an FEHB member and have **already signed up for Medicare**, you're ready to enroll in a Kaiser Permanente Medicare health plan.

If you're a Kaiser Permanente FEHB member, use the checklist below to see your next steps.

4-6 months before turning 65	2-3 months before turning 65	Your birthday month
LEARN ABOUT MEDICARE	TIME TO ENROLL IN A MEDICARE HEALTH PLAN	TIME'S RUNNING OUT TO JOIN A MEDICARE HEALTH PLAN
<ul style="list-style-type: none"> • Learn about Medicare basics and the importance of Medicare Star Quality ratings online at kp.org/feds.^{**} • Call Social Security to confirm that you're eligible and ask for your Medicare card. 	<ul style="list-style-type: none"> • Look for your Kaiser Permanente Medicare health plan for federal members Enrollment Kit in the mail. • Fill out the enrollment form and mail it back to Kaiser Permanente. • Have questions? Talk to a licensed sales specialist at 1-877-297-0569 (TTY 711), Monday through Friday, 8 a.m. to 8 p.m. 	<p>You have only 3 months after your 65th birthday to enroll in a Kaiser Permanente Medicare health plan for federal members and get better benefits. Act now!</p>

What's next?

To learn more about Medicare benefits and eligibility:

- 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 a Kaiser Permanente Medicare health plan for federal members, or have questions:

- Call our licensed sales specialists at **1-877-297-0569** (TTY **711**), Monday through Friday, 8 a.m. to 8 p.m. We'll be happy to answer your questions and walk you through the enrollment process.
- After we have your enrollment form and confirm your status, you'll receive a letter of confirmation and a new Kaiser Permanente ID card.



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**Every year, Medicare evaluates plans based on a 5-star rating system.

In California, Hawaii, Oregon, Washington, Colorado, Georgia, and the District of Columbia, Kaiser Permanente is an HMO plan with a Medicare contract. In Maryland, Kaiser Permanente is an HMO plan and a Cost plan with a Medicare contract. In Virginia, Kaiser Permanente is a Cost plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll. This information is not a complete description of benefits. Call **1-877-297-0569 (TTY 711)** for more information. 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 73-003.

Please recycle.

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