

Northern California - Kaiser Permanente Medicare Health Plan

Your 2020 Kaiser Permanente FEHB Guide to Medicare

Serving Federal employees since 1945



INCREASE YOUR COVERAGE without increasing your FEHB monthly premium



Get the most out of your FEHB coverage

Did you know you can enhance your FEHB benefits once you enroll in Medicare by adding a Kaiser Permanente Medicare health plan for Federal employees?

While you can still keep your Federal Employees Health Benefits (FEHB) coverage, it's worth considering the Kaiser Permanente Medicare health plan for Federal Members so you can get better benefits. And 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 Medicare specialists are here for you. Call one of our Kaiser Permanente Medicare specialists at **1-877-297-0569 (TTY 711)**, Monday through Friday, 8 a.m. to 8 p.m.

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.

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.

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.

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 D?

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. Medicare requires your prescription drug plan to be as good as or better than standard Medicare Part D to avoid the late enrollment penalty. Your FEHB coverage is considered to be "creditable coverage."

Helpful resources

We want you to understand your choices and options. If you have questions, here are some helpful resources:

Medicare

Call **1-800-633-4227** 24 hours a day, 7 days a week, TTY users, call **1-877-486-2048**. Visit **Medicare.gov**.

Social Security

Call **1-800-772-1213** 7 a.m. to 7 p.m., Monday through Friday, TTY users, call **1-800-325-0778**. Visit **SocialSecurity.gov**.



Get more with a Kaiser Permanente Medicare health plan

Our Medicare health plan is here to help you thrive

Why choose Kaiser Permanente?

The high-quality care you deserve. The predictable costs you need. The doctor choice you want. With a Kaiser Permanente Medicare health plan, you'll get benefits that support your goals and help you thrive. Enjoy the convenience of all-in-one coverage in a single plan.¹

Learn more about the better benefits we offer to help you get care that best fits your life.

For more information on our Kaiser Permanente Medicare health plans, visit kp.org/feds.

Your care, your way



Come in

Many services under one roof

When you visit a Kaiser Permanente facility, you can see your doctor, get lab work or X-rays done, and pick up your prescriptions – often in one trip. In many regions, specialists' offices and hospitals are also at the same location.

Worldwide care when it matters most

Traveling outside of our coverage area? Relax – as a Kaiser Permanente member, you're covered for emergency and urgent care anywhere in the United States or in the world.²



Call

Care by phone

If you have a condition that doesn't require an in-person exam, you can save yourself a trip to the doctor's office by scheduling a phone appointment. Plus, care guidance and advice are available by phone 24/7 at no extra cost.



Click

Manage your health online

You can email your doctor's office, view most test results, refill most prescriptions, and schedule or cancel appointments – all online.³ You can also download the Kaiser Permanente mobile app, at no cost, to manage your health on the go.

Find the care you need

Visit kp.org/getcare to learn about all the care options in your region. Get advice, make an appointment, find a nearby Kaiser Permanente urgent care center, and more.

You can feel confident about the care you get with a Kaiser Permanente Medicare health plan.

Personalized care that fits your life



Consistent costs for quality care

With a Kaiser Permanente Medicare health plan, you pay predictable copays and coinsurance, and no additional costs for preventive services like your yearly checkup, mammograms, prostate exams, flu shots, and cholesterol tests.



Better care with a connected team

Your doctor, nurses, and other specialists work together to keep you healthy. They're connected to each other, and to you, through your electronic health record.³ So they know important things about you and your health – like when you're due for a screening and what medications you're taking. A connected care team helps ensure nothing gets missed or forgotten, so you can stay on track.



Choose your Kaiser Permanente doctor – and change to another available Kaiser Permanente doctor anytime

All our available doctors welcome Kaiser Permanente Medicare health plan members. Read profiles online so you can select your personal doctor based on what's important to you – education, languages spoken, specialties, and more. Plus, you have the freedom to switch to another Kaiser Permanente doctor at any time.

If you're already a member and are joining our Medicare health plan, you can stay with the health care team you know and trust.



Quality care with you at the center

Preventive care can help keep you healthy, but we're also here if you get sick or need specialty care. You have access to a full range of specialists, including cardiologists, orthopedists, audiologists, and more. Our doctors are highly trained and experienced in medicine and come from renowned medical schools. More importantly, they're passionate about delivering high-quality care.

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

If you enroll in Senior Advantage for Federal Members (HMO) you will get richer benefits than with your FEHB coverage alone, including lower copayments and extra benefits. If you are a High or Standard Option member, you can choose Senior Advantage 2 and get reimbursed up to \$1,500† a year for your standard Medicare Part B premium.

The richer benefits you get depend on the FEHB plan option in which you are enrolled. For example, if you're a Kaiser Permanente Standard Option member, you'll be enrolled in the Standard Option Senior Advantage for Federal Members plan that you choose.

See chart on page 10 for details.

High and Standard Option members have 2 great choices

Senior Advantage 1	Senior Advantage 2
<ul style="list-style-type: none"> • Lower copayments for primary and specialty care office visits, outpatient surgery, inpatient hospital care, emergency care, urgent care, and some prescription drugs • Up to a 100-day supply of prescription drugs for 1 copay at Plan pharmacies or through mail order (High Option) • Eyewear allowance of \$200 (High Option) or \$150 (Standard Option) every 24 months • No deductible and lower out-of-pocket maximum (Standard Option) • Dental coverage included (DeltaCare USA Dental HMO) 	<ul style="list-style-type: none"> • Up to \$1,500 reimbursement per year (\$125 per month) for the standard Medicare Part B premium you pay • Lower copayments for primary and specialty care office visits and urgent care, as well as emergency care (High Option) and outpatient surgery and prescription drugs (Standard Option) • Membership in Silver&Fit® fitness program at no extra charge • \$500 allowance per ear for hearing aids every 36 months (High Option) • No deductible and lower out-of-pocket maximum (Standard Option)

Basic Option members who enroll in Senior Advantage get better benefits too:

- **No deductible** and lower out-of-pocket maximum
- **Lower cost-sharing** for specialty care office visits, outpatient surgery, inpatient hospital care, emergency care, ambulance and most prescription drugs
- **No cost-sharing** for lab and X-rays
- **\$150 allowance** for eyewear every 24 months

Choosing the right FEHB 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 a Kaiser Permanente Medicare health plan. 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	\$225.98	\$138.02	\$75.24
	Biweekly Postal Category 1	\$222.70	\$134.74	\$72.23
	Biweekly Postal Category 2	\$212.88	\$124.92	\$62.45
	Monthly Non-Postal	\$489.62	\$299.04	\$163.02
Self Plus One	Biweekly Non-Postal	\$598.13	\$370.53	\$200.12
	Biweekly Postal Category 1	\$591.13	\$363.53	\$193.12
	Biweekly Postal Category 2	\$570.12	\$342.52	\$172.11
	Monthly Non-Postal	\$1,295.95	\$802.82	\$433.59
Self and Family	Biweekly Non-Postal	\$555.78	\$328.18	\$176.06
	Biweekly Postal Category 1	\$548.19	\$320.59	\$169.02
	Biweekly Postal Category 2	\$525.43	\$297.83	\$146.13
	Monthly Non-Postal	\$1,204.19	\$711.06	\$381.46
Enrollment Code†		High Option	Standard Option	Basic Option
Self Only		591	594	KC1
Self Plus One		593	596	KC3
Self and Family		592	595	KC2

*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 Medicare health plan. Self Plus One enrollees covering themselves and one other eligible family member may choose either the Self Plus One or Self and Family enrollment type, whichever has a lower premium. You should decide which enrollment type is best for you.

†To sign up or change options, find your enrollment code in the chart above. Then, visit opm.gov to enroll online or contact your employing agency or retirement office for next steps and other information. These are highlights of the FEHB enrollment process. Please refer directly to opm.gov and your employing agency or retirement office for FEHB coverage effective dates, enrollment procedures and deadlines, and other information.

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

2020 Benefits and Services	High Option			Standard Option			Basic Option	
	Without Medicare	Senior Advantage 1	Senior Advantage 2	Without Medicare	Senior Advantage 1	Senior Advantage 2	Without Medicare	Senior Advantage
Deductible* (2x per family maximum)	None	None	None	\$100	None	None	\$500	None
Outpatient services								
Primary care	\$15	\$5	\$10	\$30	\$15	\$25	\$25	\$25
Specialty care	\$25	\$5	\$10	\$40	\$15	\$25	\$35	\$25
Most lab tests and X-rays	\$0	\$0	\$0	\$10*	\$10	\$10	20%*	\$0
Hospital and facility								
Outpatient surgery	\$50	\$5	\$50	\$200*	\$15	\$25	20%*	\$25
Inpatient hospital care (per admission)	\$250	\$100	\$250	\$500*	\$250	\$500	20%*	\$250 per day up to \$1,000
Emergency and urgent care (per visit or trip)								
Emergency care	\$100	\$75	\$75	\$150*	\$75	\$75	20%*	\$75
Urgent care	\$15	\$5	\$10	\$30	\$15	\$25	\$25	\$25
Ambulance	\$50	\$50	\$50	\$150*	\$125	\$150	20%*	\$150
Prescription drugs (days supply)†								
Generic	Up to 30 days	Up to 100 days	Up to 30 days	Up to 30 days	Up to 30 days	Up to 30 days	Up to 30 days	Up to 30 days
Generic	\$10	\$10	\$10	\$15	\$10	\$10	\$15	\$10
Brand (preferred/nonpreferred)	\$40	\$30	\$40	\$50	\$40	\$47	\$60	\$47
Specialty	\$100	\$100	\$100	\$150	\$150	\$150	\$200	\$200
Additional Senior Advantage benefits								
Eyewear allowance	Not covered	\$200 every 24 months	Not covered	Not covered	\$150 every 24 months	Not covered	Not covered	\$150 every 24 months
Dental (Delta Dental HMO)	Not covered	Included	Not covered	Not covered	Included	Not covered	Not covered	Not covered
Fitness membership	Not covered	Not covered	Silver&Fit®	Not covered	Not covered	Silver&Fit®	Not covered	Not covered
Hearing aids for adults	Not covered	Not covered	\$500 allowance every 36 months	Not covered	Not covered	Not covered	Not covered	Not covered
Part B reimbursement‡			Up to \$125			Up to \$125		
Out-of-pocket maximum (2x per family maximum)	\$2,000	\$2,000	\$2,000	\$3,000	\$2,000	\$2,000	\$5,500	\$2,000

Your Monthly Non-Postal Premium Contribution**				
Self Only		\$489.62	\$299.04	\$163.02
Self Plus One		\$1,295.95	\$802.82	\$433.59
Self and Family		\$1,204.19	\$711.06	\$381.46

Enrolling in Medicare

Here's what you need to know about enrollment periods and when you can sign up for Medicare.



Initial Enrollment Period

You can now sign up for Medicare Parts A, B, C, and D if it's 3 months before you turn 65, the month you turn 65, or 3 months after you turn 65 to avoid a late enrollment penalty.



General Enrollment Period

If you don't sign up for Parts A and B when you're first eligible, you can sign up between January 1 and March 31 each year, for a July 1 effective date. You may have to pay a higher premium for late enrollment in Part B.



Special Enrollment Period (SEP)

If you continue to work past age 65 and you delayed your enrollment in Medicare Parts A and B, you can sign up during SEP. You have up to 8 months from the date you retired to enroll in Medicare Parts A and B to avoid a late enrollment penalty.

Questions? Talk to a Kaiser Permanente Medicare specialist at **1-877-297-0569 (TTY 711)**, Monday through Friday, 8 a.m. to 8 p.m.

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 Kaiser Permanente Medicare 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.



Kaiser Foundation Health Plan, Inc.

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Pasadena, CA 91188-8514

If you have questions or are ready to enroll, call one of our Kaiser Permanente Medicare specialists at **1-877-297-0569** (TTY **711**), Monday through Friday, 8 a.m. to 8 p.m.

*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 Medicare Part B premium, such as the Part B Late Enrollment Penalty or Income Related Monthly Adjustment Amount.

**These rates do not apply to all enrollees. The rates shown are the maximum Non-Postal monthly premium share that Federal retirees pay. If you are in another enrollment category, please consult your FEHB brochure (73-003) or contact the agency or Tribal Employer which maintains your health benefits enrollment.

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, 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.

¹Includes Medicare Parts A, B & D in a single plan.

²If you need emergency or out-of-area urgent care, you can get care from any provider. Check your **Evidence of Coverage (EOC)** for details.

³When receiving care at a Kaiser Permanente facility. All online features may not be available in some areas.

In California, Hawaii, Oregon, Washington, Colorado, Georgia, and the District of Columbia, Kaiser Permanente is an HMO plan with a Medicare contract. In Maryland and Virginia, Kaiser Permanente is an HMO plan and a Cost 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 Medicare health plan service area in which you enroll. Enrolling in a Kaiser Permanente Medicare health plan 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 73-003.

kp.org/feds