

2020 guide to choosing a Kaiser Permanente Medicare Health Plan

Enhance your FEHB coverage without increasing your monthly FEHB premium.

Providing high-quality care and coverage to Federal employees since 1945.



Get more with your FEHB coverage when you enroll with Kaiser Permanente.

Why choose Kaiser Permanente?

World-class care, choice of doctors, prescription drug coverage, predictable costs – with Kaiser Permanente, you get the high-quality care and coverage you need in one health plan to support your health goals and help you thrive.

Enhance your current coverage

For better benefits than your Federal Employees Health Benefits (FEHB) coverage alone, consider enrolling in a Kaiser Permanente Medicare health plan for Federal members. You can enhance your FEHB coverage without increasing your monthly FEHB premium, and have lower copays for many covered services. You'll also receive a reimbursement for the Medicare Part B premium with some of our Medicare Advantage health plans.

What's inside this guide

This guide will help you understand your Kaiser Permanente Medicare Advantage health plan options, so you can choose the coverage that's right for you.

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Choose the right Medicare Advantage health plan for you

You'll make your current FEHB coverage richer with the additional benefits from our Medicare Advantage health plans.

Our Medicare Advantage health plans offer:

- Lower copays for primary and specialty care office visits, urgent care, and emergency care
- Lower copay for outpatient surgery (High Option Medicare Advantage 1, Standard Option Medicare Advantage 1, and Medicare Advantage 2)
- Lower copays or coinsurance for inpatient hospital care
- Lower copays for generic and brandname prescription drugs (Standard Option Medicare Advantage 1)

- Hearing aid and eyewear allowance (Medicare Advantage 1)
- Lower out-of-pocket maximums
- Membership in the Silver&Fit® Healthy Aging and Exercise Program and the Enhance Fitness program at no extra charge
- Transportation benefit to help you get to your medical and dental appointments

And with our High Option Medicare Advantage 2 and Standard Option Medicare Advantage 2 options, you'll receive a \$100 reimbursement for your Medicare Part B premium.

Kaiser Permanente Medicare Advantage HMO service area



Please note that we only offer partial coverage in

Mason County:

98524, 98528, 98546, 98548, 98555, 98584, 98588, 98592

Grays Harbor County:

98541, 98557, 98559, 98568

Healthy extras with Medicare Advantage

With a Kaiser Permanente Medicare Advantage health plan for Federal members, you'll enjoy these extra benefits – at no extra cost to you:

The Silver&Fit® Healthy Aging and Exercise Program¹ offers a variety of options to help you stay active and healthy, including access to:

- A large network of fitness centers
- An additional network of premium fitness clubs, such as the YMCAs of Greater Seattle, Pierce and Kitsap Counties²
- Group fitness classes at select locations
- Home fitness kits to exercise at home³

To find fitness centers near you, go to silverandfit.com.

The Enhance® **Fitness Program** offers one-hour fitness classes led by nationally-certified instructors. The National Council on Aging has identified this program as one of the top 10 physical activity programs for older adults in the United States. To find classes near you, go to **projectenhance.org/locations**.

The transportation benefit gives you access to rides to and from doctor and dentist appointments as well as pharmacies at Kaiser Permanente and in-network locations. Get a ride from anywhere in our service area, 24 hours a day, 7 days a week. Just call 48 hours before you need a ride. Service is provided by Access2Care, and wheelchair-lift-equipped vehicles are available.

¹ The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. The people in this piece are not Silver&Fit members.

² New member initiation fees may apply for some premium fitness locations. Not all YMCAs participate in the network. Check the searchable directory at silverandfit.com to see locations participating in the program.

 $^{^{3}}$ Get up to 2 fitness kits per year, with 34 kits to choose from.

Compare your 2020 Medicare Advantage health plans

2020 benefits	High Option		Standard Option				
and services	Medicare Advantage 1	Medicare Advantage 2	Medicare Advantage 1	Medicare Advantage 2			
Deductible	\$0	\$0	\$0	\$0			
Out-of-pocket limit	\$1,000 per person	\$2,000 per person	\$1,000 per person	\$3,000 per person			
Part B reimbursement	\$0	\$100 monthly	\$0	\$100 monthly			
Copays							
Primary care	\$0	\$15	\$10 or \$0 for children through age 17	\$20 or \$0 for children through age 17			
Specialty care	\$0	\$15	\$10	\$25			
Lab tests	\$0	\$0	\$0	\$0			
Most X-rays	\$0	\$0	\$0	\$0			
Outpatient surgery	\$0	\$75	\$50	\$100			
Inpatient hospital care	\$0	\$100/admit	\$100/admit	\$250/admit			
Emergency care	\$50	\$65	\$50	\$65			
Urgent care	\$0	\$10	\$10	\$20			
Prescription drug cover	rage ¹						
Generic drugs	\$20	\$20	\$3	\$5 ² / \$20			
Brand-name drugs	\$40	\$40	\$30	\$40			
Non-formulary drugs	\$60	\$60	\$40	\$60			
Formulary specialty drugs	25% up to \$200	25% up to \$200	25% up to \$200	25% up to \$200			
Non-formulary specialty drugs	50% up to \$500	50% up to \$500	50% up to \$500	50% up to \$500			
Vision and hearing coverage							
Eyewear (every 24 months)	\$100 allowance	Not covered	\$100 allowance	Not covered			
Hearing aid (every 24 months)	\$250 allowance	Not covered	\$250 allowance	Not covered			

¹ Plan providers determine the drug that is medically necessary. If you request another drug, you'll pay prices charged to members for non-covered drugs.

This is a summary of the features of the Kaiser Foundation Health Plan of Washington benefits. Before making a final decision, please read the Plan's Federal Brochure (73-012). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal Brochure and the Kaiser Permanente Medicare Advantage for Federal Members Evidence of Coverage.

² Value tier drug copay.

Not eligible to enroll in a Medicare Advantage health plan?

That's OK! Our High Option has a program called Medicare Choice for FEHB members who either aren't eligible to enroll in Medicare Advantage (for example, you live outside the Medicare Advantage service area) or choose not to enroll in Medicare Advantage.

With Medicare Choice, you will get the following better benefits:

- Lower copays for primary and specialty care visit, inpatient hospital, emergency care, and urgent care
- Lower coinsurance for ambulance
- Lower out-of-pocket maximum
- \$50 per month reimbursement for the Part B premium you pay (up to \$600 per year)

And you'll still get the same great features you're used to:

- Coverage when traveling, including:
 - -Visiting member care at Kaiser Permanente facilities around the country
 - -Urgent and emergency care worldwide
 - Care for minor illnesses, injuries, and conditions at CVS MinuteClinics across the United States
- Care options at no extra cost, including:
 - -24/7 Consulting Nurse phone service
 - -24/7 Care Chat for real-time messaging online with a Kaiser Permanente clinician

If you're on High Option and enrolled in Medicare Parts A and B...

You'll be automatically enrolled into a health reimbursement arrangement account (HRA), then receive a Medicare Part B premium reimbursement of \$600 per year into your HRA.

To activate your HRA account and start receiving your reimbursement, call Health Equity at **1-866-346-5800**, 24 hours a day, 7 days a week. Healthy Equity is an IRS authorized, non-bank trustee that operates as the FEHB HRA custodian.

Compare the 2020 FEHB High Option Medicare Choice

2020 benefits	High Option					
and services	FEHB only	Medicare Choice				
Deductible	\$0	\$0				
Out-of-pocket limit	\$3,000 per person Up to \$6,000 per family	\$2,000 per person				
Part B reimbursement	\$0	\$50 monthly				
Copays						
Primary care	\$25	\$15				
Specialty care	\$25	\$15				
Lab tests	\$0	\$0				
Most X-rays	\$0	\$0				
Outpatient surgery	\$75	\$75				
Inpatient hospital care	\$350 per admit	\$100 per admit				
Emergency care	\$100	\$65				
Urgent care	\$25	\$10				
Prescription drug coverage ¹						
Generic drugs	\$20	\$20				
Brand-name drugs	\$40	\$40				
Non-formulary drugs	\$60	\$60				
Formulary specialty drugs	25% up to \$200	25% up to \$200				
Non-formulary specialty drugs	50% up to \$500	50% up to \$500				
Vision and hearing coverage						
Eyewear (every 24 months)	Not covered	Not covered				
Hearing aid (every 24 months)	Not covered	Not covered				

¹ Plan providers determine the drug that is medically necessary. If you request another drug, you'll pay prices charged to members for non-covered drugs.

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Changing FEHB options

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

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

Current FEHB premium shares are listed below. Your premium won't change if you enroll in a Kaiser Permanente Medicare Advantage health plan or stay on your FEHB Only plan. If you are retired from the federal government, you pay monthly non-Postal premium contributions.

Your premium share*		High Option	(Code)	Standard Option	(Code)
Self Only	Monthly Non-Postal	\$334.90	(541)	\$151.03	(544)
	Biweekly Non-Postal	\$154.57	(541)	\$69.71	(544)
	Biweekly Postal Category 2	\$141.47	(541)	\$57.86	(544)
	Biweekly Postal Category 1	\$151.29	(541)	\$66.92	(544)
Self Plus One	Monthly Non-Postal	\$768.39	(543)	\$347.38	(546)
	Biweekly Non-Postal	\$354.64	(543)	\$160.33	(546)
	Biweekly Postal Category 2	\$326.63	(543)	\$133.07	(546)
	Biweekly Postal Category 1	\$347.64	(543)	\$153.92	(546)
Self and Family	Monthly Non-Postal	\$676.63	(542)	\$347.38	(545)
	Biweekly Non-Postal	\$312.29	(542)	\$160.33	(545)
	Biweekly Postal Category 2	\$281.94	(542)	\$133.07	(545)
	Biweekly Postal Category 1	\$304.70	(542)	\$153.92	(545)

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. If you enroll in the High Option, you will pay a lower premium if you choose "Self and Family."

These rates do not apply to all enrollees. If you are in a special enrollment category, please refer to the FEHB Program website or contact the agency or Tribal Employer that maintains your health benefits enrollment.

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

^{*}You must pay the Medicare Part B premium to join a Kaiser Permanente Medicare health plan.

Your care, your way

As a Kaiser Permanente member, you have many convenient options for getting care the way you want it.

Come in

One-stop shop

When you visit most Kaiser Permanente facilities, you can see your doctor, get lab work or X-rays done, and pick up your prescriptions – often in one trip. Or for quick, high-quality care for minor illnesses or injuries, you can walk into a CareClinic by Kaiser Permanente in 15 Bartell Drugs locations across the Puget Sound area.

Find the care you need
Visit kp.org/wa/getcare to learn
about all your care options.

Call

Care by phone

If you have a condition that doesn't require an inperson exam, you can save yourself a trip to the doctor's office by scheduling a phone appointment* with your Kaiser Permanente doctor. Plus, you can also get care guidance and advice with our 24/7 Consulting Nurse Service, at no extra cost to you.

Click

Online care

To get medical advice in real time from a Kaiser Permanente care provider, use our online messaging feature, 24/7 Care Chat. It's available 24/7 – at no additional charge.

Or try an online visit to get a diagnosis, a treatment plan, and a prescription if needed, usually within 2 hours.

When you get care at a Kaiser Permanente facility for nonurgent issues, you can email your doctor's office, view most test results, refill most prescriptions, and schedule or cancel appointments by signing in to your account at **kp.org/wa** or by using the Kaiser Permanente Washington mobile app.



^{*}When appropriate and available.

Personalized care that fits your life

You can feel confident about the care and coverage you get with Kaiser Permanente.

Better care with a connected team

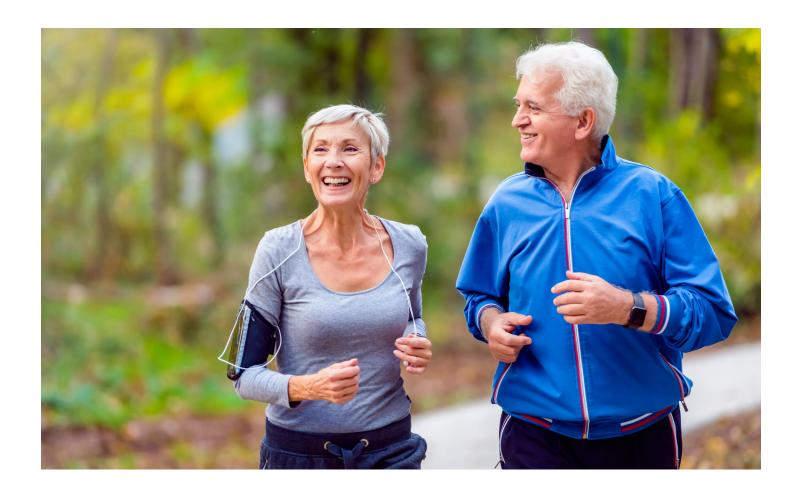
Your Kaiser Permanente doctor, specialists, and nurses work together to keep you healthy. They're connected to each other, and to you, through your electronic health record. So, they know important things about your health – like when you're due for a screening and what medications you're taking. A connected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

Choose your doctor - and change anytime

Use the Find a Doctor tool at kp.org/feds/wa-options to read our doctors' profiles, so you can select your personal doctor based on what's important to you – education, languages spoken, specialties, and more. Plus, you can switch to another Kaiser Permanente doctor any time you want.

Quality care with you at the center

If you ever need specialty care, you'll get access to a full range of Kaiser Permanente specialists, including cardiologists, orthopedists, audiologists, and more. Our doctors are some of the brightest minds in medicine and come from top medical schools. More importantly, they're passionate about delivering excellent care. Equipped with the latest technology and proven treatments, they'll help you recover quickly.



Care outside of Washington

If you ever need care outside of the state of Washington, you can get care at any Kaiser Permanente facility in California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, and Washington, D.C.

If you are not near a Kaiser Permanente facility, you have other options for getting care:

- For non-emergency care, you can use your \$2,000 per year travel benefit to get non-emergency care anywhere in the United States. Or you can visit a CVS MinuteClinic at select CVS pharmacies to get care for minor illnesses, injuries, and conditions.
- For emergency and urgent care, you're covered for care anywhere in the world.
- If you need a prescription filled from an emergency room or urgent care visit, your prescription will be covered up to a 30-day supply. You may need to pay for the full cost of the drug and submit a claim to Kaiser Permanente for a reimbursement.

 For more information about your health coverage when traveling outside of Washington, call Member Services at 1-888-901-4600 (TTY 711), 8 a.m. to 8 p.m. 7 days a week.

Enrolling in Medicare

Here's what you need to know:



Initial Enrollment Period You're eligible to sign up for Medicare Parts A, B, C, and D during this 7-month period:

- -3 months before you turn 65
- -The month you turn 65
- -3 months after you turn 65



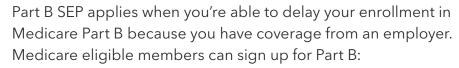
General Enrollment Period



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 start date of your Medicare coverage.



Part B Special Enrollment Period (SEP)



- -Anytime you're still covered by your employer's health plan.
- -During the 8-month period that begins the month after your employment or coverage ends, whichever happens first.

To learn more about Medicare enrollment 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.

How to enroll in a Kaiser Permanente Medicare Advantage health plan

To be able to sign up for one of our Medicare Advantage health plans, you must be enrolled in Medicare Parts A and B.

You don't need to suspend your current FEHB coverage to enroll in our Medicare Advantage coverage.

To enroll in a High Option or Standard Medicare Advantage 1 option

Complete and submit a Kaiser Permanente Medicare Advantage group enrollment form for each person signing up for Medicare Advantage coverage.

To enroll in a High Option or Standard Medicare Advantage 2 option

Complete and submit the following:

- Medicare Advantage group enrollment form
- Medicare Advantage 2 enrollment application (only one application per household is needed and it must be signed by the policy subscriber)

To change from a Medicare Advantage 1 health plan to Medicare Advantage 2 plan Complete and submit a Medicare Advantage 2 enrollment application (only one application per household is needed and it must be signed by the policy subscriber).

If you're on the High Option Choice health plan and enroll in Medicare Parts A and B You don't need to submit any forms. Just call Health Equity to activate your HRA account so you can receive your Medicare Part B reimbursement: 1-866-346-5800, 24 hours a day, 7 days a week.

Ready to enroll or have any questions?

Call us at **1-800-581-8252** (TTY **711**), 8 a.m. to 5 p.m., Monday through Friday. We'll be happy to walk you through the enrollment process and answer your questions.

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 it.
- If you're not 65 but have certain disabilities.

What does Part A cost?

If you or your spouse paid Medicare taxes while working for 10 years or 40 quarter years, 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.) If you haven't worked for 10 years or 40 quarter years, 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 not 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.

PART C

Also known as Medicare Advantage

- It's offered by private insurance companies that are approved by Medicare.
- It includes both Part A and Part B.

You need to be enrolled in Part A and B in order to enroll in a Part C Medicare Advantage plan.

PART D

Covers prescription drugs

- If you sign up for the Kaiser Permanente Medicare Advantage health plan, you automatically get Part D at no extra premium.
- The prescription drug coverage in our Medicare Advantage health plans for Federal employees meets or exceeds Part D standards.

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

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

For more information about Medicare penalties, call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**), 7 a.m. to 7 p.m., Monday through Friday. Or visit **socialsecurity.gov**.

Medicare Enrollment

Kaiser Foundation Health Plan of Washington P.O. Box 34255 Seattle, WA 98124

For more information about Kaiser Permanente Washington Medicare Advantage coverage, visit **kp.org/feds/wa-core/medicare**.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. Enrolling in Medicare 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 73-012. To join a Kaiser Permanente Medicare Health Plan, you must reside in the Kaiser Permanente Medicare Advantage service area in which you enroll.

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