

Your 2021 Kaiser Permanente FEHB Guide to Medicare

Serving Federal employees since 1945

Get lower copays and extra benefits without increasing your FEHB monthly premium





Get the most out of your FEHB coverage

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

It's worth considering a Kaiser Permanente Medicare health plan for Federal Members. You keep your FEHB coverage, but you will pay lower copayments and get additional benefits.

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.

What's inside this guide

The 4 parts of Medicare – and what they cover	2
Why choose a Kaiser Permanente Medicare health plan?	5
Choosing the right Kaiser Permanente FEHB option.....	9
Compare your options for 2021.....	10
Enrolling in Medicare	12



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	PART B
<p>Hospital Insurance</p> <ul style="list-style-type: none"> • Inpatient care • Skilled nursing facility care • Home health care <p>You pay no premium if you or your spouse paid Medicare taxes for at least 10 years while working.</p>	<p>Medical Insurance</p> <ul style="list-style-type: none"> • Services from doctors and other health care providers • Outpatient care • Durable medical equipment. <p>You pay a monthly premium.</p>
PART C	PART D
<p>Medicare Advantage</p> <p>Bundles Part A, Part B, and usually Part D</p>	<p>Prescription Drug Coverage</p> <p>Prescriptions not included in Part A and B coverage</p>

- Senior Advantage for Federal Members (HMO) is a Medicare Advantage plan with Part D prescription drug coverage.
- You do not pay a premium to enroll in Senior Advantage for Federal Members.
- You must be a Kaiser Permanente FEHB member to enroll in Senior Advantage, so you don't suspend your FEHB coverage.

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."

Medicare Part B premium reimbursement

You won't pay any additional FEHB premium by enrolling in Senior Advantage for Federal Members. What will you pay for Medicare Part B after Kaiser Permanente's Part B premium reimbursement?

We will reimburse you up to \$125 a month of the Medicare Part B premium you pay.

Everyone is charged a premium for Medicare Part B coverage. Most people pay the standard Medicare Part B premium, which was \$144.60 per month in 2020. You may have an extra charge added to your Part B premium if:

- You have a higher income. If your income is above a certain amount, you'll pay the standard premium amount and an Income Related Monthly Adjustment Amount, also known as Part B IRMAA. Note that you'll also pay Part D IRMAA.
- You enroll in Part B late. If you don't sign up for Part B when you're first eligible, you may have to pay a late enrollment penalty (Part B LEP) for as long as you have Part B. Your monthly premium for Part B may go up 10% for each full 12 months in the period that you could have had Part B but didn't sign up for it.

You can contact Social Security to determine your Part B premium, then do the math. Subtract the amount you get reimbursed from the Part B premium you pay. Even if you pay a premium, it may be a good long-term retirement decision to enroll in Part B to get better benefits. To find out, go to ssa.gov or call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**) Monday through Friday, 8 a.m. to 7 p.m.

Helpful resources

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

Medicare

To learn more about Medicare coverage, enrollment periods or ask a general question about Medicare, go to medicare.gov or call **1-800-633-4227** 24 hours a day, 7 days a week. TTY users call **1-877-486-2048**.

Social Security

To get more information about your Medicare eligibility, sign up for Part A and/or B or to determine your Part B premium, visit socialsecurity.gov or call Social Security at **1-800-772-1213**, Monday through Friday, 8 a.m. to 7 p.m. TTY users, call **1-800-325-0778**.



Get more with a Kaiser Permanente Medicare health plan

Why choose a Kaiser Permanente Medicare health plan for FEHB members?

As a Kaiser Permanente member, you can enhance your FEHB benefits by enrolling in a Kaiser Permanente Senior Advantage for Federal Members (HMO) plan. You keep your FEHB coverage, but you will pay lower copayments and get additional benefits.

You must have Part B to enroll in Senior Advantage. We reimburse High and Standard Option members who enroll in Senior Advantage 2 up to \$1,500 per year (\$125 per month) for the Medicare Part B premium. This covers most of the standard Medicare Part B premium that most people pay.

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

Your care, your way

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



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.¹



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.² 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 your care options. Get advice, make an appointment, find a nearby Kaiser Permanente urgent care center, and more.

Personalized care that fits your life



Consistent costs for quality care

With a Kaiser Permanente 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.² 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.



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

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.

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 available Kaiser Permanente doctor at any time.



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 Senior Advantage plans are available to FEHB members?

If you are a High or Standard Option member, you have 2 choices:

- **Senior Advantage 1** has the lowest cost-sharing and is a great choice for people who anticipate receiving care often or want to know they will pay the lowest cost-sharing should they need care.
- **Senior Advantage 2** will reimburse you for the Part B premium you pay, plus you get extra benefit like the Silver&Fit® fitness program. People who want to pay less premium and don't anticipate receiving care often choose Senior Advantage 2.

Basic Option members can get additional benefits too.

What additional benefits do I get by enrolling in a Kaiser Permanente Medicare health plan for Federal members?

By enrolling in Senior Advantage, you get the additional benefits summarized below. See chart on page 10-11 for details.

High and Standard Option members

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; outpatient surgery and most 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

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

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

Enrolling in Senior Advantage for Federal Members does not change your FEHB premium. 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	\$226.67	\$138.12	\$75.24
	Biweekly Postal Category 1	\$223.31	\$134.76	\$72.23
	Biweekly Postal Category 2	\$213.25	\$124.70	\$62.45
	Monthly Non-Postal	\$491.12	\$299.26	\$163.02
Self Plus One	Biweekly Non-Postal	\$600.32	\$371.05	\$186.78
	Biweekly Postal Category 1	\$593.13	\$363.86	\$179.59
	Biweekly Postal Category 2	\$571.57	\$342.30	\$158.03
	Monthly Non-Postal	\$1,300.70	\$803.95	\$404.69
Self and Family	Biweekly Non-Postal	\$555.53	\$326.26	\$176.06
	Biweekly Postal Category 1	\$547.72	\$318.45	\$169.02
	Biweekly Postal Category 2	\$524.30	\$295.03	\$146.13
	Monthly Non-Postal	\$1,203.65	\$706.90	\$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

*These rates do not apply to all enrollees. If you are in a special enrollment category, please refer to the FEHBP Program website or 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.

Senior Advantage (HMO) for Federal Members

2021 Benefits and Services	High Option		
	Without Medicare	With Medicare	
		Senior Advantage 1	Senior Advantage 2
Deductible	None	None	None
Outpatient services			
Preventive care	\$0	\$0	\$0
Telehealth†	\$0	\$0	\$0
Primary care office visit	\$15	\$5	\$10
Specialty care office visit	\$25	\$5	\$10
Most lab tests and X-rays	\$0	\$0	\$0
Chiropractic services – 20 visits per year ¹	\$15	\$15	\$15
Hospital and facility			
Outpatient surgery	\$50	\$5	\$50
Inpatient hospital (per admission)	\$250	\$100	\$250
Emergency and urgent care (per visit or trip)			
Urgent care	\$15	\$5	\$10
Emergency care	\$100	\$75	\$75
Ambulance	\$50	\$50	\$50
Prescription drugs*			
Generic	\$10	\$10	\$10
Brand	\$40	\$30	\$40
Specialty	\$100	\$100	\$100
Additional Senior Advantage benefits			
Eyewear allowance (every 24 months)	Not covered	\$200	Not covered
Dental	Not covered	Included	Not covered
Fitness membership	Not covered	Not covered	Silver&Fit®
Hearing aid allowance for adults (per ear, every 36 months)	Not covered	Not covered	\$500
Part B reimbursement†	\$0	\$0	Up to \$125 every month
Out-of-pocket maximum	\$2,000	\$2,000	\$2,000

Notes:

- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- Copayments are for a 30-day supply, or 100-day supply for High Option Senior Advantage 1, at Kaiser Permanente pharmacies. You pay only 2 copays (1 copay High Option Senior Advantage 1) for up to a 100-day supply for most drugs through Kaiser Permanente's mail-order program.

Enrolling in Senior Advantage for Federal Members does not change your FEHB premium. See page 9 for your premium share.

2021 Benefits and Services	Standard Option			Basic Option	
	Without Medicare	With Medicare		Without Medicare	With Medicare
		Senior Advantage 1	Senior Advantage 2		Senior Advantage
Deductible	\$100	None	None	\$500	None
Outpatient services					
Preventive care	\$0	\$0	\$0	\$0	\$0
Telehealth†	\$0	\$0	\$0	\$0	\$0
Primary care office visit	\$30	\$15	\$25	\$25	\$25
Specialty care office visit	\$40	\$15	\$25	\$35	\$25
Most lab tests and X-rays	\$10**	\$10	\$10	20%**	\$0
Chiropractic services – 20 visits per year ¹	\$15	\$15	\$15	\$15	\$15
Hospital and facility					
Outpatient surgery	\$200**	\$15	\$25	20%**	\$25
Inpatient hospital (per admission)	\$500**	\$250	\$500	20%**	\$250 per day up to \$1,000
Emergency and urgent care (per visit or trip)					
Urgent care	\$30	\$15	\$25	\$25	\$25
Emergency care	\$150**	\$75	\$75	20%**	\$75
Ambulance	\$150**	\$125	\$150	20%**	\$150
Prescription drugs*					
Generic	\$15	\$10	\$10	\$15	\$10
Brand	\$50	\$40	\$47	\$60	\$47
Specialty	\$150	\$150	\$150	\$200	\$200
Additional Senior Advantage benefits					
Eyewear allowance (every 24 months)	Not covered	\$150	Not covered	Not covered	\$150
Dental	Not covered	Included	Not covered	Not covered	Not covered
Fitness membership	Not covered	Not covered	Silver&Fit®	Not covered	Not covered
Hearing aid allowance for adults (per ear, every 36 months)	Not covered	Not covered	Not covered	Not covered	Not covered
Part B reimbursement†	None	None	Up to \$125 every month	None	None
Out-of-pocket maximum	\$3,000	\$2,000	\$2,000	\$5,500	\$2,000

†When appropriate and available. Telehealth options include video, phone, email and more.

¹You can get up to 20 chiropractic visits per year, without a referral, with any American Specialty Health (ASH) Plans of California, Inc., participating provider. To find a participating provider, visit ashlink.com/ash/kp or call **1-800-678-9133**, Monday through Friday, 5 a.m. to 6 p.m. For TTY, call **711**.

* Plan providers determine the drug that is medically necessary. If you request another drug, you pay prices charged to members for non-covered drugs. Some drugs may not be eligible for mail-order delivery or mail-order discounts. For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente mail-order pharmacy. You should receive them within 3-5 days. If not, please call **1-888-218-6245 (TTY 711)**. † 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. If you are in a special enrollment category, please contact the agency or Tribal Employer which maintains your health benefits enrollment. Silver&Fit® is a federally registered trademark of American Specialty Health, Inc.

**After deductible.

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 first sign up for Part A and/or Part B during the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.



General Enrollment Period

If you don't sign up for Part B when you're first eligible, you can sign up between January 1 and March 31 each year, for a July 1 effective date. Your coverage won't start until July 1 of that year, and you may have to pay a higher Part B premium for late enrollment.



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.



What's next?

To learn more about Medicare benefits and eligibility, call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**), Monday through Friday, 8 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.

When should I enroll in a Medicare health plan for Federal members?

In general, the sooner you get Part B and enroll in one of our Medicare health plans for Federal members, the sooner you start getting better benefits than with your FEHB coverage alone.

Remember that 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. But why would you when you can start getting increased coverage at age 65 by enrolling in a Medicare health plan for Federal members?

What's next?

To learn more about Medicare benefits and eligibility, call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**), Monday through Friday, 8 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.



Kaiser Foundation Health Plan, Inc.

393 E. Walnut St.
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.

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.

¹If you need emergency or out-of-area urgent care, you can get care from any provider. Check your **Evidence of Coverage (EOC)** for details.

²When receiving care at a Kaiser Permanente facility. All online features may not be available in some areas.

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 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 RI 73-003.