

# Federal Employees Health Benefits (FEHB) Plan

## Medicare Advantage 2 Program Description

This booklet gives you details about the Medicare Advantage 2 and High Option Medicare Choice programs offered by Kaiser Foundation Health Plan of Washington. This is an important legal document. Please keep it in a safe place. When this program description says “we,” “us,” “our,” or “Kaiser Permanente,” it means Kaiser Foundation Health Plan of Washington. When it says “programs” or “our programs,” it means Medicare Advantage 2 and High Option Medicare Choice. When this program description says “you,” it means the enrollee (sometimes called a subscriber, federal employee, or annuitant).

We offer the Medicare Advantage 2 and High Option Medicare Choice programs as part of our Federal Employees Health Benefits (FEHB) plan. The program rules are outlined in the FEHB brochure (73-012), Section 9, Medicare Part B reimbursement program.

The Medicare Advantage 2 and High Option Medicare Choice programs are designed to reimburse you for your Medicare Part B premium. This document explains how you may enroll and disenroll from Medicare Advantage 2 and High Option Medicare Choice programs, as well as how we will reimburse you for the Medicare Part B premium you pay.

## Eligibility and enrollment

### To enroll in Medicare Advantage 2:

- You must be enrolled in Kaiser Permanente’s FEHB High Option (enrollment codes: 541, 542, and 543) or Standard Option (enrollment codes: 544, 545, and 546).
  - When you become eligible for Medicare, you may be able to change your current option or plan.
  - To enroll or change your enrollment, visit [opm.gov](https://www.opm.gov) or call your employing agency or retirement office.
  - Annuitants can contact the Retirement Information Center at 1-888-767-6738 or 1-855-887-4957 (TTY), Monday through Friday, 7:40 a.m. to 5 p.m. Eastern time, or [retire@opm.gov](mailto:retire@opm.gov).
- You (and/or your covered dependents) must be enrolled in Kaiser Permanente Medicare Advantage for Federal Members (HMO).
  - If you are not enrolled in Medicare Advantage, you may call our Kaiser Permanente Medicare specialists at 1-800-581-8252 (TTY 711), Monday through Friday, 8 a.m. to 5 p.m.
  - If you are already a Medicare Advantage member, you do not need to submit another Medicare Advantage Group Election Request Form.

You also must complete and submit a Medicare Advantage 2 Enrollment Application.

### To enroll in High Option Medicare Choice:

- You must be enrolled in Kaiser Permanente FEHB High Option (enrollment codes 541, 542, and 543).

- When you become eligible for Medicare you may be able to change your current option or plan.
- To enroll or change your enrollment, visit [opm.gov](https://www.opm.gov) or call your employing agency or retirement office.
- Annuitants can contact the Retirement Information Center at 1-888-767-6738 or 1-855-887-4957 (TTY), or [retire@opm.gov](mailto:retire@opm.gov).
- You must be enrolled in Medicare Part A and Medicare Part B.
- We will automatically enroll you in Medicare Choice. You do not need to submit an additional enrollment form.

### Provide proof of payment to get your reimbursement

When you submit your reimbursement claim, make sure to provide proof of payment for your Medicare Part B premium.

Examples of proofs of payment include:

- Social Security Cost of Living Adjustment (COLA) statement
- Annuity statement
- Benefit verification letter from Social Security.

Proof of payment for your Medicare Part B premium must be received no later than 90 days after the plan year ends.

## Coverage

When you enroll in Medicare Advantage for Federal Members, you get all the benefits described in the FEHB brochure (73-012) and the Kaiser Permanente Medicare Advantage for Federal Members (HMO) Evidence of Coverage.

By enrolling in the Medicare Advantage 2 program, you and your covered eligible dependents also enrolled in Kaiser Permanente Medicare Advantage for Federal Members. This means you'll be eligible to receive a reimbursement of \$100 per month for your Medicare Part B premium if you're enrolled in High Option or Standard Option.

If you enroll in High Option and not in Medicare Advantage, you and your covered eligible dependents who also have Medicare Parts A and B will be eligible to receive a reimbursement for your Medicare Part B premium of \$50 each month.

The reimbursement is solely available to reimburse you and/or your covered eligible dependent, but does not include any amount for either the Part B late-enrollment penalty or the Income Related Monthly Adjustment Amount (IRMAA) you or your covered dependent pays.

Your Medicare Part B premium is deducted automatically from your Social Security or retirement check or paid directly to Social Security. You will be reimbursed solely for paying your Medicare Part B premium. Your reimbursement will cease if you disenroll from Kaiser Permanente Medicare Advantage 2 or from our FEHB High Option or Standard Option plans.

The reimbursement is administered by Health Equity Inc. It will not be held in trust for you or your dependents, it will not be held in a bank account that belongs to you or your dependents, and it will not earn interest. You will be not charged a fee for the administration of your reimbursement unless you are reimbursed in form of a check, at which time a fee of \$2.00 per month will be applied.

If you receive a reimbursement for your Medicare Part B premium and you're later denied eligibility for the reimbursement, then you must refund the reimbursement to Kaiser Permanente in order to comply with IRS requirements and avoid tax penalties.

Reimbursement of your Medicare Part B premium is available beginning on the effective date of your enrollment in Medicare Advantage 2. We will send your reimbursement each month by mail or direct deposit. Your first reimbursement may take approximately 30 to 60 days to process.

## Disenrollment

We will cancel Medicare Advantage 2 or High Option Medicare Choice enrollment if:

- You submit a written request to cancel Medicare Advantage 2.
- You or the Centers for Medicare & Medicaid Services (CMS) cancels your Medicare Advantage for Federal Members enrollment for any reason, including if you do not pay Medicare Part B premiums.
- You are disenrolled from Kaiser Permanente's FEHB High Option or Standard Option.

If we disenroll you from Medicare Advantage 2, you will not be eligible to enroll in Medicare Advantage 2 again during the same calendar year. You may continue to be enrolled in Kaiser Permanente's FEHB Program coverage, Medicare Advantage 1 plan, or High Option Medicare Choice plan.

Medicare Advantage 2 and Medicare Choice are offered as part of the FEHB Program. We will evaluate the program each year to determine its continuation. If we decide to discontinue the program at the end of any contract year, we will notify you in advance.

All plans offered and underwritten by  
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