

Kaiser Permanente Senior Advantage (HMO)

Enrollment form

Colorado Region Group Plan

Filling out and returning the enrollment form is your first step to becoming a Kaiser Permanente Senior Advantage member. If you and your spouse are both applying, you'll each need to fill out a separate form. For help completing the enrollment form, call our Member Services at 1-800-476-2167 (TTY 711), seven days a week, 8 a.m. to 8 p.m.

How to fill out this form

- 1. Answer all questions and print your answers using black or blue ink. Fill in check boxes with an X.
- 2. Sign the form on page 4 and date it. Make sure you've read all the pages before you sign.
- 3. Mail the original, signed form to:

Kaiser Permanente – Medicare Unit P.O. Box 232407 San Diego, CA 92193-9914

4. Make a copy for your records. If required, submit a copy to your employer group, union or trust fund.

Next steps

- We'll review your form to make sure it's complete. Then we'll let you know by mail that we've received it.
- We'll let Medicare know that you've applied for Senior Advantage.
- Within 10 calendar days after Medicare confirms your enrollment, we'll first let you know the start date for your coverage. Next, we will send you a Kaiser Permanente ID card and your new member package within 10 days of your start date.

To check on the status of your application, please visit kp.org/medicare/applicationstatus.

Employer Group Use Only Please provide receipt date of form in this section when submitting on behalf of emp	loyee/retiree.
Employer Group #: Employer Receipt Date:	1 1
Authorized Rep:	
Please contact Kaiser Permanente if you need information in another language or accessible format	t (Braille).
To Enroll in Kaiser Permanente Senior Advantage, Please Provide the Following	Information
Employer or Union Name:	Group #:
LAST Name:	
FIRST Name: Middle I	nitial: Gender:
	☐ Male ☐ Female
Are you a current or former member of any Kaiser Permanente Kaiser Permanente	Medical/Health Record Number:
health plan? Yes No If yes: Current Former	ivieuicai/Health Necolu Number.
Permanent Residence Street Address (P.O. Box is not allowed):	
City:	
County:	State: ZIP Code:
Home Phone Number: Mobile Phone Number:	Birth Date: (mm/dd/yyyy)
	1 1
Mailing Address (only if different from your Permanent Residence Address) Street Address:	
City:	State: ZIP Code:
E-mail Address:	



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Last Name	First Name
Please Provide Your Medicare Insuran	ce Information
Please take out your red, white and blue Medicare complete this section.	card to Name (as it appears on your Medicare card):
 Fill out this information as it appears on your Medicare card. 	Medicare Number:
- OR -	Is Entitled To: Effective Date:
• Attach a copy of your Modicare card or your lette	HOSPITAL (Part A)
 Attach a copy of your Medicare card or your letter from Social Security or the Railroad Retirement Board. 	
	You must have Medicare Part B, however most employer groups require both Parts A and B to join a Medicare Advantage plan.
Please Read and Answer These Import 1. Do you or your spouse work? Yes No	
2. Are you the retiree? Yes No If yes, retirement date (mm/dd/yyyy): // If no, name of retiree:	
3. Are you covering a spouse or dependents under	this employer or union plan?
If yes, name of spouse:	
Name(s) of dependent(s):	
4. Some individuals may have other drug coverage State pharmaceutical assistance programs.	e, including other private insurance, Worker's Compensation, VA benefits, or
Will you have other <u>prescription</u> drug coverage	
If yes, please list your other coverage and your i	
Name of other coverage:	ID # for other coverage:

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Last Name First Name	
5. Are you a resident in a long-term care facility, such as a nursing home? If yes, please provide the following information:	No
Name of institution:	
Address of institution (number and street):	Phone Number:
6. Requested effective date (subject to CMS approval): / / /	
Please check one of the boxes below if you would prefer that we send you information in an accessible format: Spanish Large Print Braille CD	nation in a language other than English
Please contact Kaiser Permanente at 1-800-476-2167 if you need information in an acc is listed above. Our office hours are seven days a week, 8 a.m. to 8 p.m. TTY users should	
Please complete the information below If you currently have Kaiser Permanente coverage through more than one employer or employer or union/trust fund from which to receive your Senior Advantage coverage. Or union/trust fund below.	•
Employer Group/Union/Trust Fund Name:	
Employer Group/Union/Trust Fund ID #: Subgroup: Requeste	d effective date (subject to CMS approval):

Please Read and Sign Below

By completing this enrollment application, I agree to the following:

Kaiser Permanente is a Medicare Advantage plan and has a contract with the Federal government. I will need to keep my Medicare Part B, however most employer groups require both Parts A and B. I can only be in one Medicare Advantage plan at a time and I understand that my enrollment in this plan will automatically end my enrollment in another Medicare health plan. It is my responsibility to inform you of any prescription drug coverage that I have or may get in the future. I understand that if I don't have Medicare prescription drug coverage, or creditable prescription drug coverage (as good as Medicare's), I may have to pay a late enrollment penalty if I enroll in Medicare prescription drug coverage in the future. I may leave this plan at any time by sending a request to Kaiser Permanente or by calling 1-800-MEDICARE (1-800-633-4227 or TTY 1-877-486-2048), 24 hours a day, 7 days a week. However, before I request disenrollment, I will check with my group or union/trust fund to determine if I am able to continue my group membership.

I understand that if I currently have Kaiser Permanente coverage through more than one employer or union/trust fund, I must choose one of these coverage options for my Senior Advantage plan because I can be enrolled in only one Senior Advantage plan at a time. My other employer or union/trust fund may allow me to enroll in one of their non-Medicare plans as well. I will contact the benefit administrators at each of my employers or union/trust funds to understand the coverage that I am entitled to before I make a decision about which employer's or union/trust fund's plan to select for my Senior Advantage plan.

Kaiser Permanente serves a specific service area. If I move out of the area that Kaiser Permanente serves, I need to notify the plan so I can disenroll and find a new plan in my new area. Once I am a member of Kaiser Permanente, I have the right to appeal

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Last Name	First Name		
plan decisions about payment or services if I disagree. I will read the Kaiser Permanente when I receive it in order to know which rules I plan. I understand that people with Medicare aren't usually covere coverage near the U.S. border.	must follow to ge	t coverage with this Medica	ire Advantage
I understand that beginning on the date Senior Advantage coverage Kaiser Permanente, except for emergency or urgently needed serv			m
Services authorized by Kaiser Permanente and other services contadocument (also known as a member contract or subscriber agreem MEDICARE NOR KAISER PERMANENTE WILL PAY FOR THE SERV	nent) will be cover		
I understand that if I am getting assistance from a sales agent, bro Kaiser Permanente, he/she may be paid based on my enrollment i			acted with
Release of Information By joining this Medicare health plan, I acknowledge that the Medi and other plans as necessary for treatment, payment and health cawill release my information including my prescription drug event opurposes which follow all applicable Federal statutes and regulation the best of my knowledge. I understand that if I intentionally provide plan.	re operations. I als data to Medicare, v ons. The information	so acknowledge that Kaiser who may release it for resea on on this enrollment form	Permanente arch and other is correct to
I understand that my signature (or the signature of the person aut I live) on this application means that I have read and understand the individual (as described above), this signature certifies that: 1) this enrollment and 2) documentation of this authority is available upon	he contents of this sperson is authori	application. If signed by a zed under State law to com	n authorized
Signature:			
Today's Date: / / / / / / / / / / / / / / / / / / /	ravida tha fallowin	a information:	
Name:	ovide the followin	g information.	
Address:			
	ionship to Enrol	lee:	
Office Use Only:			
Name of staff member/agent/broker (if assisted in enrollment):			
Plan ID #:	Effective Date of	f Coverage: /	1
ICEP/IEP: AEP: SEP (type):	Not Eligible:	
L			
483938620 10/2020			



Kaiser Permanente Senior Advantage for Federal Members (HMO) **Senior Advantage 2 Enrollment Application** Northern California Southern California Colorado Georgia Northwest The FEHB enrollee (or subscriber) must complete this form. By enrolling in Senior Advantage 2, you and your covered dependents enrolled in Kaiser Permanente Senior Advantage for Federal Members will be eligible to receive reimbursement of your Medicare Part B premium as described in the Senior Advantage 2 Program Description. You must provide the enrollee's (subscriber's) information below and the name(s) and Social Security number(s) for each dependent enrolled in Senior Advantage for Federal Members. Subscriber MI Last name First name Date of birth (mm/dd/yyyy) Kaiser Permanente medical/health record number Social Security number (SSN) Street address State ZIP code Telephone number City Dependent 1 Last name First name MI Kaiser Permanente medical/health record number Date of birth (mm/dd/yyyy) Social Security number (SSN) Dependent 2 First name MI Last name Kaiser Permanente medical/health record number Date of birth (mm/dd/yyyy) Social Security number (SSN) I am the enrollee (subscriber), and understand this application is to enroll myself and my dependent(s) in the Senior Advantage 2 Program. I understand that my signature on this application means that I have read, understand, and agree to the plan rules outlined in the Senior Advantage 2 Program Description and the FEHB Brochure. I agree to enroll myself and my eligible dependents, if any, in Senior Advantage 2. FEHB enrollee's (subscriber's) signature Today's date (mm/dd/yyyy)

Mail to: Kaiser Permanente California Service Center P.O. Box 232400 San Diego, CA 92193-9919

Or email to: CSC-SD-DMC-Enrollments@kp.org

Federal Employees Health Benefits (FEHB) Plan

Senior Advantage 2 Program Description

All plans offered and underwritten by Kaiser Foundation Health Plan of Colorado 2500 South Havana St. Aurora, Colorado 80014-1622



This booklet gives you details about the Senior Advantage 2 Program offered by Kaiser Foundation Health Plan of Colorado. 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 Colorado. When it says "program" or "our program," it means Senior Advantage 2. When this program description says "you," it means the enrollee (sometimes called a subscriber, or Federal employee or annuitant).

We offer the Senior Advantage 2 program as part of our Federal Employees Health Benefits (FEHB) plan. The program rules are outlined in the FEHB brochure (RI 73-019), Section 9, Medicare Part B reimbursement program.

Senior Advantage 2 is designed to reimburse you for your Medicare Part B premium. This document explains how you enroll in and disenroll from Senior Advantage 2, as well as how we will reimburse you for the Medicare Part B premium you pay.

Eligibility and enrollment

To enroll in Senior Advantage 2:

You must be enrolled in Kaiser Permanente's FEHB High Option (enrollment codes: 651, 653, or 652) or FEHB Standard Option (enrollment codes: 654, 656, or 655).

- 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 to enroll online or contact 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.

- You (and/or your covered dependents) must be enrolled in Kaiser Permanente Senior Advantage for Federal Members (HMO).
 - If you are not enrolled in Senior Advantage, you may call our Kaiser Permanente Medicare specialists at 1-877-547-4909 (TTY 711), Monday through Friday, 8 a.m. to 8 p.m. Pacific time.
 - If you are a Senior Advantage member, you do not need to submit another Senior Advantage Group Enrollment Form.
- You also must complete and submit a Senior Advantage 2 Enrollment Application.

Coverage

When you enroll in Senior Advantage for Federal Members, you get all the benefits described in the FEHB brochure (RI 73-019) and the Kaiser Permanente Senior Advantage for Federal Members (HMO) **Evidence of Coverage.**

By enrolling in Senior Advantage 2, you and your covered dependents who are enrolled in Kaiser Permanente Senior Advantage for Federal Members are eligible to receive reimbursement for your Medicare Part B premium. The reimbursement is solely available to reimburse you and/or your covered dependents up to \$175 of the Medicare Part B premium including the Part B late enrollment penalty and/or the Income Related Monthly Adjustment Amount (IRMAA) you or your covered dependent pays.

Once you have successfully enrolled in Senior Advantage 2, we will reimburse you monthly for your Medicare Part B premium. 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 Senior Advantage 2 or from our FEHB High Option or Standard Option.

The reimbursement is administered by Kaiser Permanente Health Payment Services. You will not be charged a fee for the administration of your reimbursement. The reimbursement will not be held in trust for you or your dependents and will not be held in a bank account that belongs to you or your dependents. The reimbursement does not earn interest.

Reimbursement of your Medicare Part B premium is available beginning on the effective date of your enrollment in Senior Advantage 2. We will send your reimbursement each month by mail or direct deposit. Your first reimbursement may take approximately 30 to 45 days to process. Subsequent reimbursements can be expected at about the same day each month.

If you receive a reimbursement for your Medicare Part B premium and you later become ineligible for reimbursement, you must refund the reimbursement to Kaiser Permanente in order to comply with IRS requirements and avoid tax penalties. You will receive notification of this post-payment denial with instructions on how to settle the overpayment of your Medicare Part B reimbursement.

Reimbursement of late enrollment penalty or IRMAA

We will automatically reimburse you for your standard Medicare Part B premium. You do not need to send us proof of your Medicare Part B if you pay only the standard Medicare Part B premium.

Some people have an extra charge added to their Medicare Part B premium. If your income is above a certain amount, you may pay the Income Related Monthly Adjusted Amount (IRMAA). If you enroll in Part B late, you may pay a late enrollment penalty. To receive additional reimbursement (up to \$175 per month), you must provide proof once each year of the amount you pay for Medicare Part B premium and the extra charges you pay for late enrollment penalty and/or IRMAA no later than 90 days after the plan year ends. You may submit one of the following documents as proof: Social Security Benefit

Verification letter, Notice of Annuity Adjustment or Medicare premium billing. If the amount you pay for late enrollment penalty or IRMAA changes, you must provide additional information.

Visit **kp.org/feds** to get the FEHB Senior Advantage 2 Proof of Part B Premium Instructions and Form.

For questions about reimbursement, call Kaiser Permanente Health Payment Services at 1-877-761-3399, Monday through Friday, 5 a.m. to 7 p.m. Pacific time.

Disenrollment

We will cancel Senior Advantage 2 enrollment:

- If you submit a written request to cancel Senior Advantage 2
- If you or the Centers for Medicare & Medicaid Services (CMS) cancels your Senior Advantage for Federal Members enrollment for any reason, including if you do not pay Medicare Part B premiums
- If at least one family member (subscriber and/ or his/her dependents) is not enrolled in Senior Advantage for Federal Members within 3 months of enrollment in Senior Advantage 2
- If you are disenrolled from Kaiser Permanente's FEHB High Option or Standard Option

If we disenroll you from Senior Advantage 2, you will not be eligible to enroll in Senior Advantage 2 again during the same calendar year. You may continue to be enrolled in Kaiser Permanente's FEHB plan coverage and/or Senior Advantage for Federal Members.

Senior Advantage 2 is offered as part of the FEHB program. This is a summary of the features of the Kaiser Permanente health plan. Before making a final decision, please read the Plan's Federal brochure (RI 73-019). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.



2021 Summary of Benefits

Kaiser Permanente Senior Advantage (HMO) for Federal Members High-1, High-2, Standard-1, Standard-2, and Basic Options With Medicare Part D prescription drug coverage



About this Summary of Benefits

Thank you for considering Kaiser Permanente Senior Advantage. You can use this **Summary of Benefits** to learn more about our plans. It includes information about:

- Benefits and costs
- Part D prescription drugs
- Who can enroll
- Coverage rules
- Getting care

For definitions of some of the terms used in this booklet, see the glossary at the end.

For more details

This document is a summary of five Kaiser Permanente Senior Advantage plans for Federal members, High-1, High-2, Standard-1, Standard-2, and Basic Plans. It doesn't include everything about what's covered and not covered or all the plan rules. For details, see both your FEHB brochure (RI-73-019) and Senior Advantage **Evidence of Coverage (EOC)**, which we'll send you after you enroll. If you'd like to see it before you enroll, you can request a copy from Member Services by calling **1-800-476-2167**, 7 days a week, 8 a.m. to 8 p.m. (TTY 711).

To receive the Senior Advantage benefits described in this Summary of Benefits, you must be enrolled in Kaiser Permanente through the FEHB Program and meet the eligibility requirements described in your FEHB brochure (RI-73-019). As a member of Kaiser Permanente Senior Advantage (HMO) for Federal members, you are still entitled to coverage under the FEHB Program. For a complete statement of your FEHB benefits, including any limitations and exclusions, please refer to your FEHB brochure (RI-73-019). All FEHB benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB brochure.

If you are already enrolled in one of our Senior Advantage plans and wish to switch to a different Senior Advantage plan, you may do so during the annual open season or you may also be able to change your enrollment when you have a life event (for example, you become eligible for Medicare). Please refer directly to **opm.gov** and your employing agency or retirement office for more information about when you can make plan changes outside of the open season.

Have questions?

- Please call Member Services at **1-800-476-2167** (TTY **711**).
- 7 days a week, 8 a.m. to 8 p.m.

What's covered and what it costs

*Your plan provider may need to provide a referral †Prior authorization may be required.

Benefits and premiums	Kaiser Permanente Senior Advantage-1 (HMO) for Federal Members High Option	Kaiser Permanente Senior Advantage-2 (HMO) for Federal Members High Option	Kaiser Permanente Senior Advantage-1 (HMO) for Federal Members Standard Option	Kaiser Permanente Senior Advantage-2 (HMO) for Federal Members Standard Option	Kaiser Permanente Senior Advantage (HMO) for Federal Members Basic Option
Monthly plan premium You must continue to pay your Medicare Part B premium and any other applicable Medicare premium(s), if not otherwise paid by Medicaid or another third party.	You must pay your FEHB monthly contribution. There is no increase in your FEHB premium for Senior Advantage membership.	You must pay your FEHB monthly contribution. There is no increase in your FEHB premium for Senior Advantage membership.	You must pay your FEHB monthly contribution. There is no increase in your FEHB premium for Senior Advantage membership.	You must pay your FEHB monthly contribution. There is no increase in your FEHB premium for Senior Advantage membership.	You must pay your FEHB monthly contribution. There is no increase in your FEHB premium for Senior Advantage membership.
Deductible	This plan does not have a deductible	This plan does not have a deductible	This plan does not have a deductible	This plan does not have a deductible	This plan does not have a deductible
Your maximum out- of-pocket responsibility Like all Medicare health plans, our plan protects you by having a yearly limit on your out-of- pocket costs for	Your yearly limit in this plan: • \$2,200 for services you receive from innetwork providers.	Your yearly limit in this plan: • \$2,950 for services you receive from innetwork providers.	Your yearly limit in this plan: • \$2,950 for services you receive from innetwork providers.	Your yearly limit in this plan: • \$3,300 for services you receive from innetwork providers.	Your yearly limit in this plan: • \$3,600 for services you receive from innetwork providers.

Benefits and premiums	Kaiser Permanente Senior Advantage-1 (HMO) for Federal Members High Option	Kaiser Permanente Senior Advantage-2 (HMO) for Federal Members High Option	Kaiser Permanente Senior Advantage-1 (HMO) for Federal Members Standard Option	Kaiser Permanente Senior Advantage-2 (HMO) for Federal Members Standard Option	Kaiser Permanente Senior Advantage (HMO) for Federal Members Basic Option
medical and hospital care.					
Inpatient hospital coverage*† There is no limit to the number of medically necessary hospital days or services that are generally and customarily provided by acute care general hospitals.	• \$100 copay per admission	• \$300 copay per admission	\$250 copay for days 1-3 - \$750 maximum copay per admission	\$250 copay for days 1-3 - \$750 maximum copay per admission	• \$275 each day for days 1–4 - \$1,100 maximum copay per admission
	Ambulatory surgical center: \$50 copay per visit	Ambulatory surgical center: \$150 copay per visit	 Ambulatory surgical center: \$250 copay per visit 	Ambulatory surgical center: \$250 copay per visit	Ambulatory surgical center: 20% coinsurance
Outpatient hospital coverage*†	Outpatient hospital: \$0-\$100 copay per visit, depending on the service The minimum copay listed for outpatient hospital applies to lab services. The maximum copay	Outpatient hospital: \$0-\$125 copay per visit, depending on the service The minimum copay listed for outpatient hospital applies to lab services. The maximum copay	Outpatient hospital: \$0-\$150 copay per visit, depending on the service The minimum copay listed for outpatient hospital applies to lab services. The maximum copay	Outpatient hospital: \$0-\$150 copay per visit, depending on the service The minimum copay listed for outpatient hospital applies to lab services. The maximum copay	Outpatient hospital: \$0-20% coinsurance depending on the service The minimum copay listed for outpatient hospital applies to lab services. The maximum copay

Benefits and premiums	Kaiser Permanente Senior Advantage-1 (HMO) for Federal Members High Option	Kaiser Permanente Senior Advantage-2 (HMO) for Federal Members High Option	Kaiser Permanente Senior Advantage-1 (HMO) for Federal Members Standard Option	Kaiser Permanente Senior Advantage-2 (HMO) for Federal Members Standard Option	Kaiser Permanente Senior Advantage (HMO) for Federal Members Basic Option
	listed is for diagnostic radiological services; for example, an MRI.	listed is for diagnostic radiological services; for example, an MRI.	listed is for diagnostic radiological services; for example, an MRI.	listed is for diagnostic radiological services; for example, an MRI.	listed is for diagnostic radiological services; for example, an MRI.
Doctor's visits • Primary care providers	\$10 copay per visit	\$15 copay per visit	\$20 copay per visit	\$30 copay per visit	\$10 copay per visit
Specialists	\$20 copay per visit	\$25 copay per visit	\$35 copay per visit	\$40 copay per visit	\$35 copay per visit
Visits to your primary care physician and some specialists do not require a referral. Please see the Evidence of Coverage for details.					
Preventive care*	\$0	\$0	\$0	\$0	\$0
See the EOC for details.					
]				

Benefits and premiums	Kaiser Permanente Senior Advantage-1 (HMO) for Federal Members High Option	Kaiser Permanente Senior Advantage-2 (HMO) for Federal Members High Option	Kaiser Permanente Senior Advantage-1 (HMO) for Federal Members Standard Option	Kaiser Permanente Senior Advantage-2 (HMO) for Federal Members Standard Option	Kaiser Permanente Senior Advantage (HMO) for Federal Members Basic Option
Emergency care Our plan covers emergency care anywhere in the world. If you receive covered emergency care out-of-network, you pay the same cost-sharing that you pay in-network for the services.	\$70 copay per Emergency Department visit	\$90 copay per Emergency Department visit	\$80 copay per Emergency Department visit	\$90 copay per Emergency Department visit	\$90 copay per Emergency Department visit
If you are immediately admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care. See the "Inpatient Hospital Care" section of this booklet for other costs.					
Urgently needed services	\$30 copay per visit, depending on the service	\$30 copay per visit, depending on the service	\$40 copay per visit, depending on the service	\$40 copay per visit, depending on the service	\$35 copay per visit, depending on the service
Our plan covers urgent care	The minimum copay listed applies to	The minimum copay listed applies to	The minimum copay listed applies to	The minimum copay listed applies to	The minimum copay listed applies to

Benefits and premiums	Kaiser Permanente Senior Advantage-1 (HMO) for Federal Members High Option	Kaiser Permanente Senior Advantage-2 (HMO) for Federal Members High Option	Kaiser Permanente Senior Advantage-1 (HMO) for Federal Members Standard Option	Kaiser Permanente Senior Advantage-2 (HMO) for Federal Members Standard Option	Kaiser Permanente Senior Advantage (HMO) for Federal Members Basic Option
anywhere in the world. If you receive covered urgent care out-of-network, you pay the same cost-sharing that you pay in-network for the services.	urgent care office visits.	urgent care office visits.	urgent care office visits.	urgent care office visits.	urgent care office visits.
Diagnostic services, lab, and imaging* • Diagnostic x- rays, lab tests and procedures	No Charge	No Charge	No Charge	No Charge	No Charge
Diagnostic radiology services (such as MRI, CT, and PET Scans)	\$100 copay per image	\$125 copay per image	\$150 copay per image	\$150 copay per image	20% coinsurance
Hearing services	Exam to diagnose and treat hearing and balance issues: \$10 copay per visit \$500 plan coverage limit for hearing aids every three years for adults	Exam to diagnose and treat hearing and balance issues: \$15 copay per visit Hearing aids for adults not covered.	Exam to diagnose and treat hearing and balance issues: \$20 copay per visit Hearing aids for adults not covered.	Exam to diagnose and treat hearing and balance issues: \$30 copay per visit Hearing aids for adults not covered.	Exam to diagnose and treat hearing and balance issues: \$10 copay per visit Hearing aids for adults not covered.

Benefits and premiums	Kaiser Permanente	Kaiser Permanente	Kaiser Permanente	Kaiser Permanente	Kaiser Permanente
	Senior Advantage-1	Senior Advantage-2	Senior Advantage-1	Senior Advantage-2	Senior Advantage
	(HMO) for Federal	(HMO) for Federal	(HMO) for Federal	(HMO) for Federal	(HMO) for Federal
	Members High	Members High	Members Standard	Members Standard	Members Basic
	Option	Option	Option	Option	Option
Nonroutine Dental Care Limited dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth)	\$20 copay per visit	\$25 copay per visit	\$35 copay per visit	\$40 copay per visit	\$35 copay per visit
Vision services	 Routine eye exams with an optometrist: \$10 copay per visit 	 Routine eye exams with an optometrist: \$15 copay per visit 	 Routine eye exams with an optometrist: \$20 copay per visit 	 Routine eye exams with an optometrist: \$30 copay per visit 	 Routine eye exams with an optometrist: \$10 copay per visit
	Exam to diagnose and treat diseases and conditions of the eye: \$20 copay per visit	 Exam to diagnose and treat diseases and conditions of the eye: \$25 copay per visit 	 Exam to diagnose and treat diseases and conditions of the eye: \$35 copay per visit 	 Exam to diagnose and treat diseases and conditions of the eye: \$40 copay per visit Yearly 	 Exam to diagnose and treat diseases and conditions of the eye: \$35 copay per visit
	Yearly glaucoma	Yearly glaucoma	 Yearly glaucoma	glaucoma	 Yearly glaucoma
	screening: You	screening: You	screening: You	screening: You	screening: You
	pay nothing	pay nothing	pay nothing	pay nothing	pay nothing
	Eyeglasses or	Eyeglasses or	 Eyeglasses or	 Eyeglasses or	Eyeglasses or
	contact lenses	contact lenses	contact lenses	contact lenses	contact lenses
	after cataract	after cataract	after cataract	after cataract	after cataract
	surgery: You pay	surgery: You pay	surgery: You pay	surgery: You	surgery: You pay
	any amounts	any amounts	any amounts	pay any	any amounts

Benefits and premiums	Kaiser Permanente Senior Advantage-1 (HMO) for Federal Members High Option	Kaiser Permanente Senior Advantage-2 (HMO) for Federal Members High Option	Kaiser Permanente Senior Advantage-1 (HMO) for Federal Members Standard Option	Kaiser Permanente Senior Advantage-2 (HMO) for Federal Members Standard Option	Kaiser Permanente Senior Advantage (HMO) for Federal Members Basic Option
	that exceed what Medicare covers Our plan pays up to \$200 every two years for contact lenses, eyeglasses (frames and lenses), and eyeglass lenses	that exceed what Medicare covers	that exceed what Medicare covers	amounts that exceed what Medicare covers	that exceed what Medicare covers
Mental health services • Outpatient group therapy	\$7 copay per visit	\$7 copay per visit	\$10 copay per visit	\$10 copay per visit	\$10 copay per visit
 Outpatient individual therapy 	\$10 copay per visit	\$15 copay per visit	\$20 copay per visit	\$30 copay per visit	\$10 copay per visit
Skilled nursing facility*† Our plan covers up to 100 days per year or 100 days per benefit period,	You pay nothing per day for days 1 through 100	You pay nothing per day for days 1 through 100	You pay nothing per day for days 1 through 100	You pay nothing per day for days 1 through 100	You pay nothing per day for days 1 through 20; \$100 copay per day for days 21-100 Not to exceed \$850 per admission.

Benefits and premiums	Kaiser Permanente Senior Advantage-1 (HMO) for Federal Members High Option	Kaiser Permanente Senior Advantage-2 (HMO) for Federal Members High Option	Kaiser Permanente Senior Advantage-1 (HMO) for Federal Members Standard Option	Kaiser Permanente Senior Advantage-2 (HMO) for Federal Members Standard Option	Kaiser Permanente Senior Advantage (HMO) for Federal Members Basic Option
whichever is greater, in a SNF.					
We cover up to 100 days per benefit period. A benefit period begins on the first day you are admitted to a Medicare-covered inpatient hospital or skilled nursing facility (SNF). The benefit period ends when you have not been an inpatient at any hospital or SNF for 60 calendar days in a row.					
Physical therapy and speech and language therapy*	\$10 copay per visit	\$15 copay per visit	\$20 copay per visit	\$30 copay per visit	\$10 copay per visit
Ambulance	\$150 copay per one-way trip	\$150 copay per one-way trip	\$195 copay per one-way trip	\$200 copay per one-way trip	\$235 copay per one-way trip

Prescription Drug Benefits

	Kaiser Permanente Senior Advantage- 1 (HMO) for Federal Members High Option	Kaiser Permanente Senior Advantage- 2 (HMO) for Federal Members High Option	Kaiser Permanente Senior Advantage- 1 (HMO) for Federal Members Standard Option	Kaiser Permanente Senior Advantage- 2 (HMO) for Federal Members Standard Option	Kaiser Permanente Senior Advantage (HMO) for Federal Members Basic Option
How much do I pay? (Up to a 60-day supply)	 For Part B drugs such as chemotherapy drugs: \$0-40 copay, depending on the drug 	For Part B drugs such as chemotherapy drugs: \$0–60 copay, depending on the drug	For Part B drugs such as chemotherapy drugs: \$0–60 copay, depending on the drug	For Part B drugs such as chemotherapy drugs: \$0-100 copay, depending on the drug	For Part B drugs such as chemotherapy drugs: \$0-75 copay, depending on the drug
	Other Part B drugs: \$0–40 copay, depending on the drug	Other Part B drugs: \$0–60 copay, depending on the drug	Other Part B drugs: \$0–60 copay, depending on the drug	Other Part B drugs: \$0–100 copay, depending on the drug	Other Part B drugs: \$0–75 copay, depending on the drug
	The \$0 copay listed applies to certain clinically administered drugs and home dialysis drugs covered by Medicare Part B. The maximum copay applies to brand-name drugs covered by Medicare Part B.†	The \$0 copay listed applies to certain clinically administered drugs and home dialysis drugs covered by Medicare Part B. The maximum copay applies to brand-name drugs covered by Medicare Part B.†	The \$0 copay listed applies to certain clinically administered drugs and home dialysis drugs covered by Medicare Part B. The maximum copay applies to brand-name drugs covered by Medicare Part B.†	The \$0 copay listed applies to certain clinically administered drugs and home dialysis drugs covered by Medicare Part B. The maximum copay applies to brand-name drugs covered by Medicare Part B.†	The \$0 copay listed applies to certain clinically administered drugs and home dialysis drugs covered by Medicare Part B. The maximum copay applies to brand-name drugs covered by Medicare Part B.†

Medicare Part D prescription drug coverage

The amount you pay for drugs will be different depending on:

- The plan you enroll in (High-1, High -2, Standard-1, Standard-2, or Basic).
- The tier your drug is in. To find out which of the 4 tiers your drug is in, see our Part D formulary at **kp.org/seniorrx** or call Member Services to ask for a copy at **1-800-476-2167**, 7 days a week, 8 a.m. to 8 p.m. (TTY **711**).
- The coverage stage you're in (initial or catastrophic coverage stages).

Initial coverage stage

You pay the copays shown in the chart below until your total yearly drug costs reach **\$6,550**. (Total yearly drug costs are the amounts paid by both you and any Part D plan during a calendar year.) If you reach the \$6,550 limit, you move on to the catastrophic stage and your coverage changes.

Initial Coverage

You may get your drugs at network retail pharmacies and mail order pharmacies.

Network Retail Pharmacy Cost- Sharing		Kaiser Permanente Senior Advantage-1 (HMO) for Federal Members High Option	Kaiser Permanente Senior Advantage-2 (HMO) for Federal Members High Option	Kaiser Permanente Senior Advantage-1 (HMO) for Federal Members Standard Option	Kaiser Permanente Senior Advantage-2 (HMO) for Federal Members Standard Option	Kaiser Permanente Senior Advantage (HMO) for Federal Members Basic Option
	Tier	Up to a 60-day Supply	Up to a 60-day Supply	Up to a 60-day supply	Up to a 60-day supply	Up to a 60-day supply
	Preventive Maintenance	Not Applicable	Not Applicable	\$5 copay	\$5 copay	\$5 copay
	Generic	\$5 copay	\$10 copay	\$10 copay	\$10 copay	\$15 copay
	Brand- name	\$20 copay	\$40 copay	\$40 copay	\$40/\$60 copay Preferred/Non- preferred	\$50 copay
	Specialty	\$40 copay	\$60 copay	\$60 copay	\$100 copay	\$75 copay
	Vaccines	\$0	\$0	\$0	\$0	\$0

Initial Coverage							
Network Mail Order Cost- Sharing		Kaiser Permanente Senior Advantage (HMO) for Federal Members High Option	Kaiser Permanente Senior Advantage (HMO) for Federal Members High Option	Kaiser Permanente Senior Advantage (HMO) for Federal Members Standard Option	Kaiser Permanente Senior Advantage (HMO) for Federal Members Standard Option	Kaiser Permanente Senior Advantage (HMO) for Federal Members Basic Option	
	Tier	Up to a 60-day supply	Up to a 60-day supply	Up to a 60-day supply	Up to a 60-day supply	Up to a 60-day supply	
	Preventive Maintenance	Not Applicable	Not Applicable	\$5 copay	\$5 copay	\$5 copay	
	Generic	\$5 copay	\$10 copay	\$10 copay	\$10 copay	\$15 copay	
	Brand- name	\$20 copay	\$40 copay	\$40 copay	\$40/\$60 copay Preferred/Non- preferred	\$50 copay	
	Specialty	\$40 copay	\$60 copay	\$60 copay	\$100 copay	\$75 copay	

[•] A 60-day supply is not available for all drugs. Not all drugs can be mailed.

Catastrophic coverage stage

Catastrophic Coverage

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach **\$6,550** you pay the following:

	Kaiser Permanente Senior Advantage- 1 (HMO) for Federal Members High Option	Kaiser Permanente Senior Advantage -2 (HMO) for Federal Members High Option	Kaiser Permanente Senior Advantage- 1 (HMO) for Federal Members Standard Option	Kaiser Permanente Senior Advantage -2 (HMO) for Federal Members Standard Option	Kaiser Permanente Senior Advantage (HMO) for Federal Members Basic Option
Tier	Up to a 60-day supply	Up to a 60-day supply	Up to a 60-day supply	Up to a 60-day supply	Up to a 60-day supply
Generic	\$3 copay	\$3 copay	\$3 copay	\$3 copay	\$5 copay
Brand-name	\$7 copay	\$7 copay	\$7 copay	\$7 copay	\$10 copay
Specialty	\$15 copay	\$15 copay	\$15 copay	\$15 copay	\$25 copay
Vaccines	\$0	\$0	\$0	\$0	\$0

Long-term care and non-plan pharmacies

If you live in a **long-term care facility** and get your drugs from their pharmacy, you pay the same as at a plan pharmacy and you can get up to a 60-day supply. If you get covered Part D drugs from a non-plan pharmacy, you pay the same as at a plan pharmacy and you can get up to a 60-day supply.

Generally, we cover drugs filled at a non-plan pharmacy only when you can't use a network pharmacy, like during a disaster. See the **Evidence of Coverage** for details.

Who can enroll

You can sign up for this plan if:

- Must be enrolled in Kaiser Permanente through the FEHB Program and meet the eligibility requirements described in your FEHB brochure (RI-73-019).
- You have both Medicare Part A and Part B or Part B only. (To get and keep Medicare, most people must pay Medicare premiums directly to Medicare. These are separate from the premiums you pay our plan.)
- You're a citizen or lawfully present in the United States.
- You live in the service area for these plans, which is:

Denver Metropolitan: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin and Jefferson counties.

In **Southern Colorado**, El Paso and Pueblo counties.

In Northern Colorado, Larimer and Weld counties.

Coverage rules

We cover the services and items listed in this document and the Evidence of Coverage, if:

- The services or items are medically necessary.
- The services and items are considered reasonable and necessary according to Original Medicare's standards.
- You get all covered services and items from plan providers listed in our Provider Directory and Pharmacy Directory. But there are exceptions to this rule. We also cover:
 - o Care from plan providers in another Kaiser Permanente Region
 - o Emergency care
 - o Out-of-area dialysis care

- Out-of-area urgent care (covered inside the service area from plan providers and in rare situations from non-plan providers)
- Referrals to non-plan providers if you got approval in advance (prior authorization) from our plan in writing
- Routine care from a Colorado Permanente Medical Group (CPMG) physician at a Kaiser Permanente medical office in any of our Colorado service areas

Note: You pay the same plan copays and coinsurance when you get covered care listed above from non-plan providers.

For details about coverage rules, including services that aren't covered (exclusions), see the **Evidence of Coverage**.

Getting care

At most of our plan facilities, you can usually get all the covered services you need, including specialty care, pharmacy, and lab work. You aren't restricted to a particular plan facility or pharmacy, and we encourage you to use the plan facility or pharmacy that will be most convenient for you. To find our provider locations, see our **Provider Directory** or **Pharmacy Directory** at **kp.org/directory** or ask us to mail you a copy by calling Member Services at **1-800-476-2167**, 7 days a week, 8 a.m. to 8 p.m. (TTY **711**). The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Your personal doctor

Your personal doctor (also called a primary care physician) will give you primary care and will help coordinate your care, including hospital stays, referrals to specialists, and prior authorizations. Most personal doctors are in internal medicine or family practice. You must choose one of our available plan providers to be your personal doctor. You can change your doctor at any time and for any reason. You can choose or change your doctor by calling **1-855-208-7221** (TTY **711**), weekdays 7 a.m. to 5:30 p.m. or at **kp.org/mydoctor/connect**.

Help managing conditions

If you have more than 1 ongoing health condition and need help managing your care, we can help. Our case management programs bring together nurses, social workers, and your personal doctor to help you manage your conditions. The program provides education and teaches self-care skills. If you're interested, please ask your personal doctor for more information.

Notices

Appeals and grievances

You can ask us to provide or pay for an item or service you think should be covered. If we say no, you can ask us to reconsider our decision. This is called an appeal. You can ask for a fast decision if you think waiting could put your health at risk. If your doctor agrees, we'll speed up our decision. If you have a complaint that's not about coverage, you can file a grievance with us. See the **Evidence of Coverage** for details.

Language assistance services

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call **1-800-476-2167** (TTY: **711**).

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-476-2167** (TTY: **711**).

Chinese: 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-800-476-2167(TTY:711)。

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-476-2167 (TTY: 711).

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-800-476-2167** (TTY: **711**).

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-476-2167 (TTY: 711)번으로 전화해 주십시오.

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-800-476-2167** (телетайп: **711**).

Japanese: 注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-800-476-2167 (TTY:711) まで、お電話にてご連絡ください。

Farsi: با شما فراهم می باشد. با (بانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 711). تماس بگیرید. (TTY: 711)

Arabic

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 2167-476-800-1 (رقم هاتف الصم والبكم: -711).

Amharic: ጣስታወሻ: የሚናንሩት ቋንቋ ኣጣርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያባዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 1-800-476-2167 (መስጣት ለተሳናቸው: 711).

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-800-476-2167** (TTY: **711**).

French: ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-476-2167** (ATS : **711**).

Yoruba: AKIYESI: Ti o ba nso ede Yoruba ofe ni iranlowo lori ede wa fun yin o. E pe ero ibanisoro yi 1-800-476-2167 (TTY: 711).

Cushite-Oromo: XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa **1-800-476-2167** (TTY: **711**).

Nepali: ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ। फोन गर्नुहोस् 1-800-476-2167 (टिटिवाइ: 711) ।

Notice of nondiscrimination

Kaiser Permanente complies with applicable federal civil rights laws and doesn't discriminate on the basis of race, color, national origin, age, disability, or sex. Kaiser Permanente doesn't exclude people or treat them differently because of race, color, national origin, age, disability, or sex. We also:

- Provide no-cost aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats, such as large print, audio, and accessible electronic formats

- Provide no-cost language services to people whose primary language isn't English, such as:
 - o Qualified interpreters
 - o Information written in other languages

If you need these services, call Member Services at 1-800-476-2167 (TTY 711), 8 a.m. to 8 p.m., 7 days a week.

If you believe that Kaiser Permanente has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator by writing to 2500 South Havana, Aurora, CO 80014 or calling Member Services at the number listed above. You can file a grievance by mail or phone. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Privacy

We protect your privacy. See the Evidence of Coverage or view our Notice of Privacy Practices on kp.org to learn more.

Helpful definitions (glossary)

Allowance

A dollar amount you can use toward the purchase of an item. If the price of the item is more than the allowance, you pay the excess.

Benefit period

The way our plan measures your use of skilled nursing facility services. A benefit period starts the day you go into a hospital or skilled nursing facility (SNF). The benefit period ends when you haven't gotten any inpatient hospital care or skilled care in an SNF for 60 days in a row. The benefit period isn't tied to a calendar year. There's no limit to how many benefit periods you can have or how long a benefit period can be.

Calendar year

The year that starts on January 1 and ends on December 31.

Coinsurance

A percentage you pay of our plan's total charges for certain services or prescription drugs. For example, a 20% coinsurance for a \$200 item means you pay \$40.

Copay

The set amount you pay for covered services — for example, a \$20 copay for an office visit.

Deductible

It's the amount you must pay for Medicare Part B drugs in Tiers 3, 4, and 5 before you will enter the initial coverage stage for those drugs.

Evidence of Coverage

A document that explains in detail your plan benefits and how your plan works.

Maximum out-of-pocket responsibility

The most you'll pay in copays or coinsurance each calendar year for services that are subject to the maximum. If you reach the maximum, you won't have to pay any more copays or coinsurance for services subject to the maximum for the rest of the year.

Medically necessary

Services, supplies, or drugs that are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

Plan Premium

The amount you pay for your Senior Advantage health care and prescription drug coverage.

Non-plan provider

A provider or facility that doesn't have an agreement with Kaiser Permanente to deliver care to our members.

Plan

Kaiser Permanente Senior Advantage.

Plan Premium

The amount you pay for your Senior Advantage health care and prescription drug coverage.

Plan provider

A plan or network provider can be a facility, like a hospital or pharmacy, or a health care professional, like a doctor or nurse.

Prior Authorization

Some services or items are covered only if your plan provider gets approval in advance from our plan (sometimes called prior authorization). Services or items subject to prior authorization are flagged with a † symbol in this document.

Region

A Kaiser Foundation Health Plan organization. We have Kaiser Permanente Regions located in Northern California, Southern California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and Washington, D.C.

Retail plan pharmacy

A plan pharmacy where you can get prescriptions. These pharmacies are usually located at plan medical offices.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. This contract is renewed annually by the Centers for Medicare & Medicaid Services (CMS). By law, our plan or CMS can choose not to renew our Medicare contract.

For information about Original Medicare, refer to your "Medicare & You" handbook. You can view it online at medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

kp.org/feds

Kaiser Foundation Health Plan of Colorado 2500 South Havana St. Aurora, CO 80014

Kaiser Foundation Health Plan of Colorado. A nonprofit corporation and Health Maintenance Organization (HMO)

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