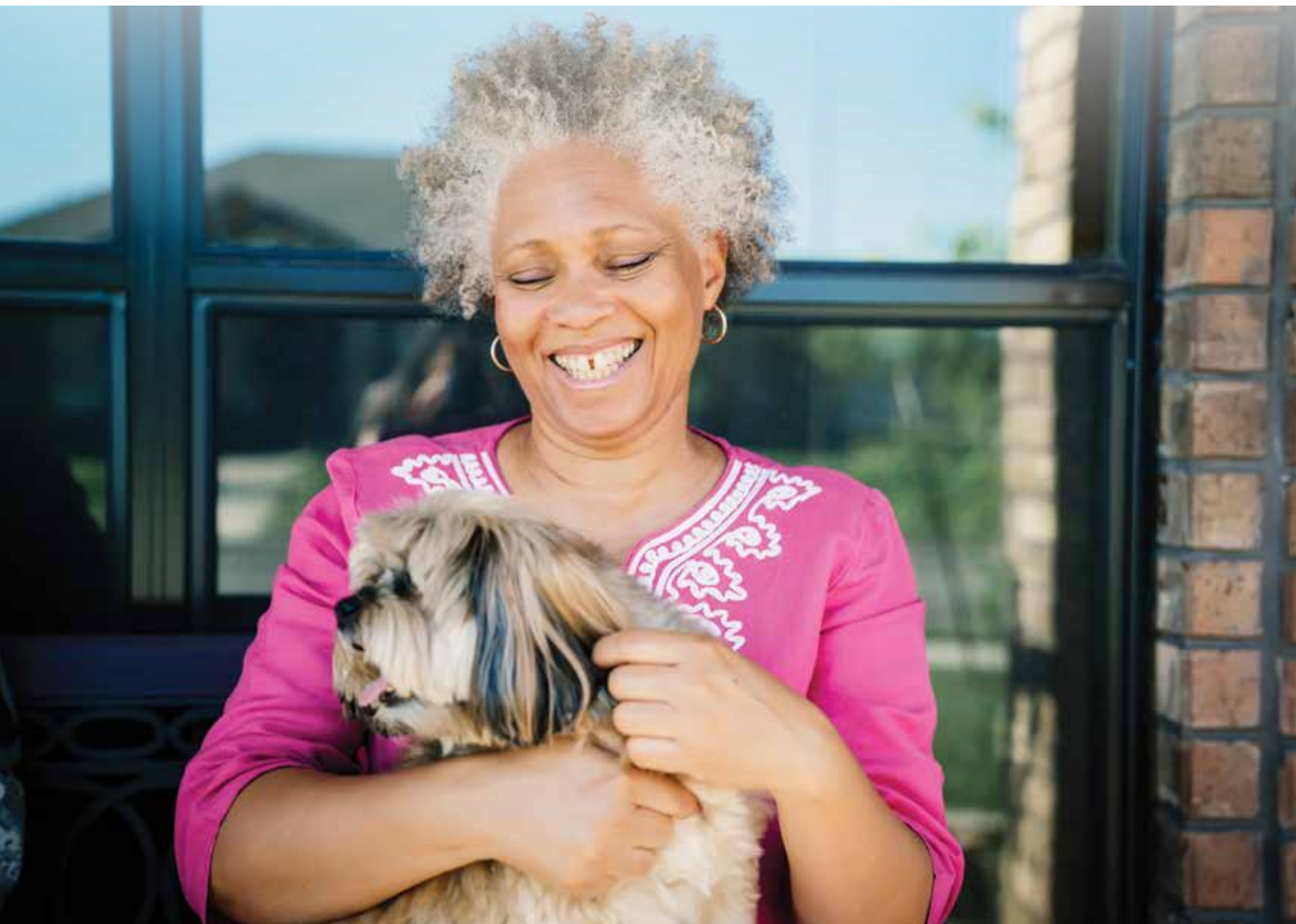


# Your 2022 Kaiser Permanente FEHB Guide to Medicare

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

## Kaiser Permanente Options Federal plan and Medicare

A combination to cover most of your out-of-pocket medical expenses

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

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If you have any questions about your primary coverage, call Member Services at **1-206-630-4636** or **1-888-901-4636** (TTY **1-800-833-6388** or **711**), Monday through Friday, 8 a.m. to 5 p.m.



# The 4 parts of Medicare – and what they cover

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

**Part B:** The Centers for Medicare & Medicaid Services (CMS) applies a late enrollment penalty if you choose not to enroll in Part B when you become eligible to enroll. Your Part B payments could go up by 10% for each year that you delay signing up for Part B. If you or your spouse keep working, you may be able to delay your Part B enrollment without a penalty.

**Part D:** Your Kaiser Permanente FEHB coverage is considered “creditable coverage.” This means, on average, your FEHB coverage is equal to or better than the standard Medicare Part D prescription drug coverage.

## 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 or enrollment periods, or to ask a general question about Medicare, go to [medicare.gov](https://www.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 determine your Part B premium, visit [ssa.gov](https://www.ssa.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 our Options Federal health plan

## All-in-one care and coverage to help you thrive in your retirement

Kaiser Permanente Washington Options Federal offers a health plan that provides coverage to help you enjoy a healthy, happy retirement. Whether you choose Standard Option or the high deductible health plan, when an FEHB plan is your secondary health care coverage to Medicare Parts A and B, you may have broader coverage and fewer unexpected health care expenses.

## Why choose Kaiser Permanente?

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

For more information on the Options Federal health plan, visit [kp.org/feds](https://kp.org/feds).

## Why combine the Options Federal plan with Medicare?

When you combine Standard Option or the high deductible health plan with Medicare, we will coordinate your benefits with Medicare to make sure you get the most from your combined coverage. And your coverage will go even further when you combine the Options Federal Standard Option with Medicare coverage. And in most instances, you receive the same benefits whether you use providers in the Kaiser Permanente network or providers in the First Choice Health network or First Health network.

You’re free to use any clinician you choose. However, with the in-network Options Federal clinicians, you get exclusive access to Kaiser Permanente clinicians, members of one of the highest-ranked medical groups in Washington.<sup>1</sup> You’ll find the most current listing of Options Federal in-network clinicians by using the Find a Doctor tool at [kp.org/feds/wa-options](https://kp.org/feds/wa-options).

## Options Federal Standard Option

Experience lower deductibles, copays, and coinsurance when you combine Options Federal Standard Option with Medicare Parts A and B, receive care from a doctor who accepts Medicare, and Medicare is the primary payor of your benefits.

2022 Benefits and services	Standard Option without Medicare	Standard Option with Medicare
	In-network	In-network
<b>Deductible</b>	\$350 per person Up to \$700 per family	\$0
<b>Copays and coinsurance</b>		
Primary care physician	\$25	\$0
Specialist	\$35	\$0
Inpatient hospital	20%*	\$0
Outpatient hospital	20%*	\$0
<b>Prescription drugs**</b>		
Generic	Preferred	\$20
	Non-preferred	\$60
Brand	Preferred	\$40
	Non-preferred	\$60
Specialty	Preferred	25% up to \$200
	Non-preferred	35% up to \$300
Prescription drugs – mail-order (90-day supply when available)	2x retail copay	2x retail copay
<b>Out-of-pocket Maximum</b>	\$5,000 per person Up to \$10,000 per family	\$5,000 per person Up to \$10,000 per family

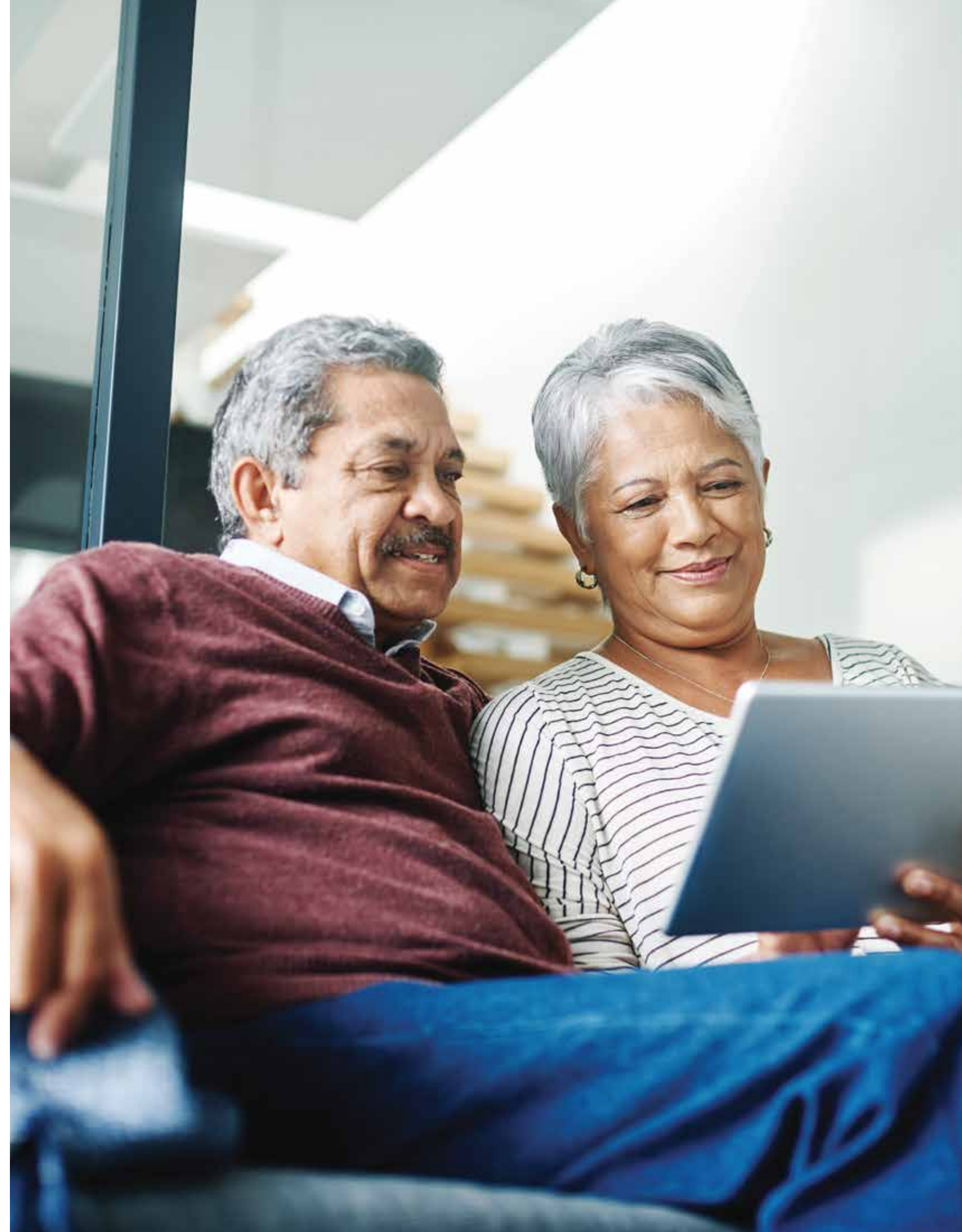
\*Deductible applies.

\*\*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 **1-800-245-7979 (TTY 711)**.

**Notes:**


- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- Procedures received during office visits are subject to deductible.
- Telehealth options include video, phone, email and more.
- Prescription drug cost-sharing for a 30-day supply at Kaiser Permanente pharmacies. You pay only 2 copays for up to a 90-day supply for most drugs through Kaiser Permanente's mail-order program.

This is a summary of the features of the Kaiser Foundation Health Plan of Washington Options, Inc., benefits. Before making a final decision, please read the Plan's Federal brochure (RI 73-051). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.



# 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

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**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. However, you may have to pay a higher Part B premium for late enrollment.

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**Part B Special Enrollment Period (SEP)**

Part B SEP applies when you're able to delay your enrollment in Medicare Part B because you have coverage from an employer. Medicare-eligible members can sign up for Part B:

  - 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 Social Security at **1-800-772-1213** (TTY **1-800-325-0778**), Monday through Friday, 8 a.m. to 7 p.m.

# Ready to enroll with Kaiser Permanente?<sup>2</sup>

1. Sign up for an Options Federal plan.	2. Select the type of enrollment you want.	3. Sign up online or call.
Go to <a href="https://kp.org/feds/wa-options">kp.org/feds/wa-options</a> to see details about your options and enroll.	<ul style="list-style-type: none"> <li>• <b>Self Only</b> covers you.</li> <li>• <b>Self Plus One</b> covers you and one eligible family member.</li> <li>• <b>Self and Family</b> covers you and all eligible family members.</li> </ul>	Find your enrollment code in the chart below. Then visit <a href="https://opm.gov">opm.gov</a> to enroll online, or contact your employing agency or retirement office for next steps and other information.  Annuitants can contact the Retirement Information Center at <b>1-888-767-6738</b> (TTY <b>1-855-887-4957</b> ) or visit <a href="mailto:retire@opm.gov">retire@opm.gov</a> .

	Standard Option		High Deductible Health Plan	
Compare premiums:				
	Biweekly / Monthly	(Enrollment code)	Biweekly / Monthly	(Enrollment code)
<b>Self Only</b>	\$105.01 / \$227.52	(L11)	\$77.90 / \$168.79	(L14)
<b>Self Plus One</b>	\$252.06 / \$546.13	(L13)	\$172.94 / \$374.71	(L16)
<b>Self and Family</b>	\$202.56 / \$438.88	(L12)	\$172.94 / \$374.71	(L15)

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 Standard 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.

# Filing claims

You probably won't need to file a claim form when you have both Kaiser Permanente Options Federal and Original Medicare.

## Most providers will submit the claims for you.

- When the Kaiser Permanente Options Federal plan is your primary coverage, we'll process the claim first.
- When Original Medicare is your primary coverage, Medicare will process your claim first. In most cases, you won't need to do anything. Your claim will be coordinated automatically, and your Kaiser Permanente Options Federal plan will then provide secondary benefits for covered services.

## If you have any questions about filing a claim or your primary coverage

Call Member Services at **206-630-4636** or **1-888-901-4636** (TTY **1-800-833-6388** or **711**), Monday through Friday, 8 a.m. to 5 p.m. Or visit [kp.org/feds/wa-options](https://kp.org/feds/wa-options).

## If you go back to work and get coverage through your new employer

Kaiser Permanente is required to coordinate coverage with your other health plan. It is your responsibility to notify us of your other health care coverage. Call Member Services at **206-630-4636** or **1-888-901-4636** (TTY **1-800-833-6388** or **711**), Monday through Friday, 8 a.m. to 5 p.m., with any changes to your enrollment information.

## If you need to file a claim and Original Medicare is your primary coverage

Submit your claim to Medicare first. After processing the claim, Medicare will send you a Medicare Summary Notice (MSN). Send the MSN, plus copies of all related bills, to Kaiser Permanente for processing. We cannot process your claim without the MSN.

## If you need to file a claim and the Kaiser Permanente Options Federal plan is your primary coverage

Submit your claim to us first. After processing your claim, we will send an Explanation of Benefits (EOB) to you. Send the EOB, plus copies of all related claims, to Medicare for processing.



# Your care, your way

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



### 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.<sup>3</sup>



### 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.<sup>5</sup> Plus, care guidance and advice are available by phone 24/7 at no extra cost.



### Manage your health online

You can email your doctor's office with nonurgent questions, view most test results, refill most prescriptions, and schedule or cancel appointments – all online.<sup>4</sup> You can also download the Kaiser Permanente mobile app<sup>6</sup>, at no cost, to manage your health on the go.

### Find the care you need

Visit [kp.org/getcare](https://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.



### 24/7 Care Chat

Sign in to your secure [kp.org/wa](https://kp.org/wa) account and get real-time medical care from a clinician, 24/7, at no additional charge.<sup>5</sup>

# 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 specialists work together to keep you healthy. They're connected to each other, and to you, through your electronic health record.<sup>4</sup> 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 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.

## Care outside of Washington

As a Kaiser Permanente Washington Options Federal member, you have benefits that go beyond the Washington state service area. Wherever you go, you're covered.

You can get routine care at any Kaiser Permanente location in another region. You can also get outpatient care and outpatient follow-up care outside of Kaiser Permanente service areas through the FEHB travel benefit. If you get hurt or sick while traveling, we'll help you get care. We can also help you before you leave town by checking to see if you need a vaccination, refilling prescriptions, and more. Just call our 24/7 Away from Home Travel Line at **951-268-3900** or visit [kp.org/travel](https://kp.org/travel).

**For emergency and urgent care**, you're covered for care anywhere in the world.

**Care at any Kaiser Permanente facility** in California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, and Washington, D.C.

**Care from in-network providers nationwide:** You can self-refer to most providers.

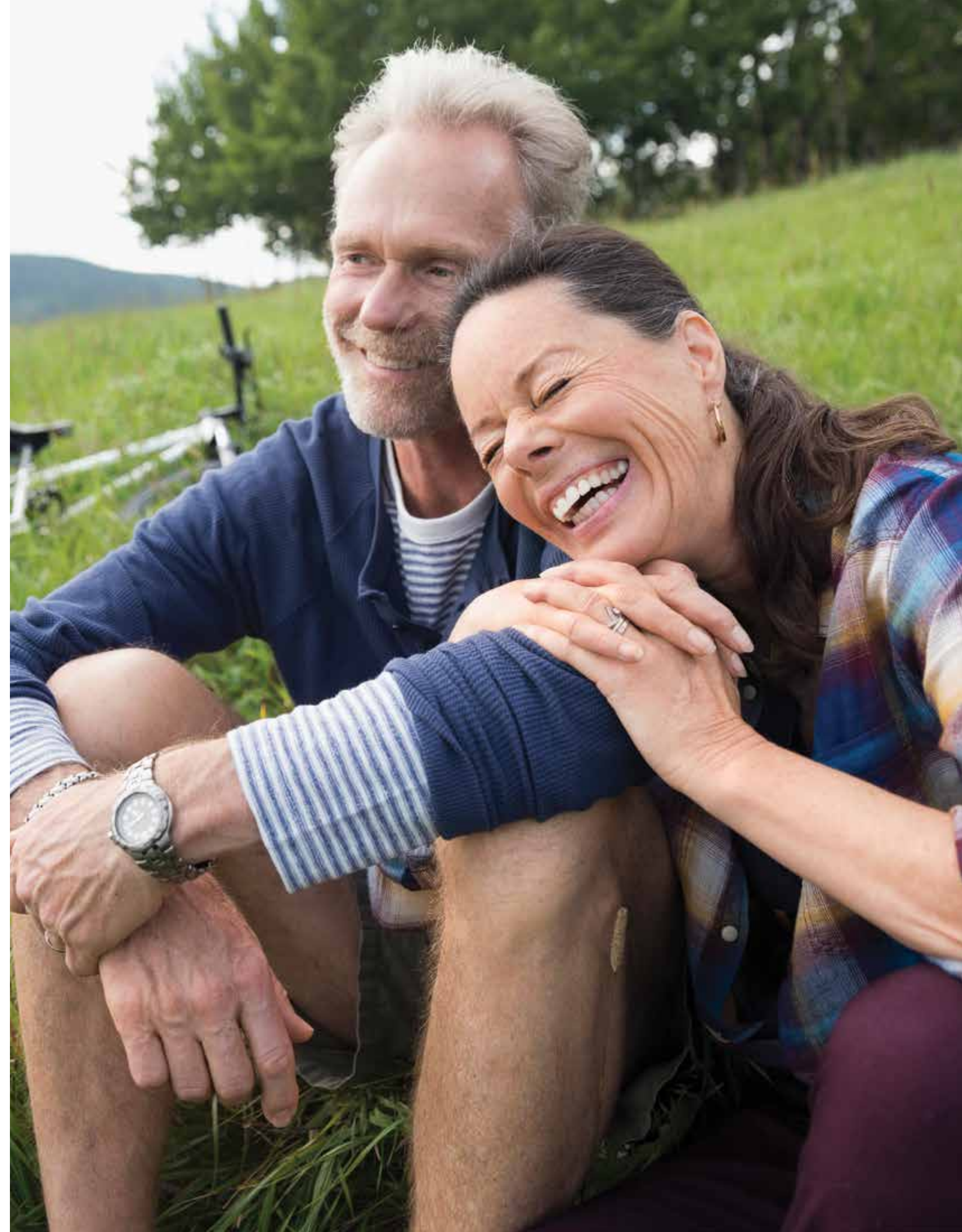
**If you receive care from an out-of-network provider or facility**, you may need to pay in full at the time of service, then mail us a claim form with your medical receipts for reimbursement of covered charges.

**Our Consulting Nurse Service** is available 24 hours a day, 7 days a week, for advice or help deciding where to go for care. Call **1-800-297-6877** for care advice and guidance on next steps.

**If you get your care at Kaiser Permanente facilities**, email a nonurgent question to your doctor's office and get an answer within 48 hours – and often that same day.



If you need care while traveling in the United States, call Member Services at **206-630-4636** or **1-888-901-4636** (TTY **1-800-833-6388** or **711**), Monday through Friday, 8 a.m. to 5 p.m.





## Kaiser Foundation Health Plan of Washington

1300 SW 27th Street  
Renton, WA 98057

(Mailing address)  
P.O. Box 9813  
Renton, WA 98057-9055

### Have any questions?

Member Services: **206-630-4636** or **1-888-901-4636**

TTY WA Relay: **1-800-833-6388** or **711**

Monday through Friday, 8 a.m. to 5 p.m.

**kp.org/feds/wa-options**

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**1.** Washington Health Alliance 2021 Community Checkup report, [www.wacommunitycheckup.org](http://www.wacommunitycheckup.org). Ranking applies to Kaiser Permanente Washington's medical group, Washington Permanente Medical Group, P.C. **2.** These are highlights of the FEHB enrollment process. Please refer directly to [opm.gov](http://opm.gov) and your employing agency or retirement office for FEHB coverage effective dates, enrollment procedures and deadlines, and other information. To add an eligible family member to your Kaiser Permanente Self and Family enrollment, complete and return an Enrollment Change Form to us. These forms can be obtained at [kp.org/feds/wa-options](http://kp.org/feds/wa-options) or by calling Member Services. **3.** If you need emergency or out-of-area urgent care, you can get care from any provider. Check your *Evidence of Coverage* (EOC) for details. **4.** When receiving care at a Kaiser Permanente facility. All online features may not be available in some areas. **5.** When appropriate and available. For high-deductible plan members, phone and video appointments, e-visits, and Care Chat are subject to your plan's annual deductible. **6.** To use the Kaiser Permanente Washington app, you must be a Kaiser Permanente Washington member registered on [kp.org/wa](http://kp.org/wa).

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 73-051.