

# 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

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.

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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 **1-877-547-4909** (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><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>

- 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 **\$175** a month of the Medicare Part B premium you pay with Senior Advantage 2 on the High or Standard Option.

Everyone is charged a premium for Medicare Part B coverage. Most people pay the standard Medicare Part B premium, which was \$148.50 per month in 2021. 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 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](https://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 or enrollment periods or to ask a general question about Medicare, go to [medicare.gov](https://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://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 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.<sup>1</sup> You keep your FEHB coverage, but will pay lower copayments and get additional benefits.

You must have Part B to enroll in Senior Advantage. High and Standard Option members who enroll in Senior Advantage 2 will be reimbursed up to **\$2,100** per year (**\$175** per month) for the Medicare Part B premium. This covers what most people pay.



For more information on our Kaiser Permanente Medicare health plans for FEHB members, visit [kp.org/feds](https://kp.org/feds).

# What are the advantages of enrolling in a Kaiser Permanente Medicare health plan for Federal Members?

If you enroll in Senior Advantage for Federal Members (HMO), you will get richer benefits than with your FEHB coverage alone, including lower copays and extra benefits. If you are a High or Standard Option member, you can choose Senior Advantage 1 to get the richest benefits or Senior Advantage 2 and get reimbursed up to **\$2,100<sup>2</sup>** a year for your Medicare Part B premium.

The richer benefits you get depend on the FEHB option in which you are enrolled. For example, as a Kaiser Permanente Standard Option member, you'll be enrolled in the Standard Option Senior Advantage for Federal Members plan that you choose.

See chart on pages 8-9 for details.

## High and Standard Option members have 2 great choices

Senior Advantage 1	Senior Advantage 2
<ul style="list-style-type: none"> <li>• <b>Lower copays</b> for primary and specialty care office visits, outpatient surgery, inpatient hospital care, emergency care, urgent care, and some prescription drugs</li> <li>• <b>Membership in Silver&amp;Fit<sup>®</sup></b> fitness program at no extra charge*</li> <li>• <b>No deductible</b> (Standard Option)</li> <li>• <b>Lower out-of-pocket maximum</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Up to \$2,100 reimbursement</b> a year (\$175 per month) for your Medicare Part B premium</li> <li>• <b>Lower copays</b> for primary and specialty care office visits, outpatient surgery, inpatient hospital care, emergency care, and urgent care</li> <li>• <b>Membership in Silver&amp;Fit<sup>®</sup></b> fitness program at no extra charge*</li> <li>• <b>No deductible</b> (Standard Option)</li> <li>• <b>Lower out-of-pocket maximum</b></li> </ul>

## Prosper members who enroll in Senior Advantage get better benefits too

- **Membership in Silver&Fit<sup>®</sup>** fitness program at no extra charge\*
- **No deductible** and lower out-of-pocket maximum

\*Silver&Fit<sup>®</sup> is a federally registered trademark of American Specialty Health, Inc.

# Choosing the right FEHB option

When you become eligible for Medicare, you may be able to change your current plan option. There are 2 ways to learn more about making enrollment changes outside of Open Season:

- Go to **opm.gov**.
- 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	Prosper
<b>Self Only</b>	Biweekly	\$104.83	\$77.18	\$45.20
	Monthly	\$227.13	\$167.22	\$97.94
<b>Self Plus One</b>	Biweekly	\$265.22	\$184.59	\$97.19
	Monthly	\$574.64	\$399.94	\$210.57
<b>Self and Family</b>	Biweekly	\$215.72	\$177.30	\$112.11
	Monthly	\$467.39	\$384.16	\$242.91

Enrollment Code <sup>†</sup>	High Option	Standard Option	Prosper
<b>Self Only</b>	571	574	AM1
<b>Self Plus One</b>	573	576	AM3
<b>Self and Family</b>	572	575	AM2

\*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 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 Parts A and B or Part B only and are an FEHB Kaiser Permanente member.

# Senior Advantage (HMO) for Federal Members

Enrolling in Senior Advantage for Federal Members does not change your FEHB premium.

See page 7 for your premium share.

2022 Benefits and Services	High Option		
	Without Medicare	Senior Advantage 1	Senior Advantage 2
<b>Deductible</b>	None	None	None
<b>Outpatient services</b>			
Preventive care	\$0	\$0	\$0
Telehealth	\$0	\$0	\$0
Primary care office visit	\$20 (\$0 for children through age 17)	\$0	\$15 (\$0 for children through age 17)
Specialty care office visit	\$30	\$0	\$15
Administered medications	10%	10%	10%
Most lab tests/X-rays	\$10/\$15	\$0	\$0
Chiropractic, acupuncture, naturopathic, and massage services	\$20 (\$25 for massage)	\$20 (\$25 for massage)	\$20 (\$25 for massage)
<b>Hospital services</b>			
Outpatient surgery	\$100	\$0	\$50
Inpatient hospital	\$250/\$0 for maternity	\$0	\$200/\$0 for maternity
<b>Emergency and urgent care</b>			
Urgent care	\$35	\$0	\$30
Emergency care	\$150	\$60	\$75
Ambulance	\$100	\$75	\$100
<b>Prescription drugs**</b>			
Generic	\$15	\$15	\$15
Brand	Preferred	\$40	\$30
	Non-preferred	\$60	\$50
Specialty	\$100	\$100	\$100
<b>Eyewear allowance (every 24 months)</b>	\$150	\$150	\$150
<b>Additional Senior Advantage benefits</b>			
Fitness membership	Not Covered	Silver&Fit®	Silver&Fit®
Part B reimbursement	None	None	Up to \$175 per month
<b>Out-of-pocket Maximum</b>	\$4,250	\$600	\$1,000

\*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 **1-800-813-2000 (TTY 711)**.

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 RI 73-004. 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 *Evidence of Coverage*.

**Notes:**

Standard Option			Prosper	
Without Medicare	Senior Advantage 1	Senior Advantage 2	Without Medicare	Senior Advantage 1
\$150	None	None	\$300	None
\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0
\$25 (\$0 for children through age 17)	\$5 (\$0 for children through age 17)	\$20 (\$0 for children through age 17)	\$10	\$10
\$35	\$5	\$20	\$20	\$20
20%*	15%	15%	20%*	20%
\$25/\$30	\$0	\$15	\$20*	\$20
\$25	\$25	\$25	\$20 (\$25 for massage)	\$20 (\$25 for massage)
\$150*	\$50	\$100	\$250*	\$250
\$300*/\$0 for maternity	\$100/\$0 for maternity	\$225/\$0 for maternity	\$500*/\$250* for maternity	\$500/\$250 for maternity
\$40	\$10	\$35	\$30	\$30
\$125*	\$60	\$120	\$200*	\$120
\$125*	\$75	\$125	\$200*	\$200
\$15	\$15	\$15	\$10	\$10
\$50	\$40	\$40	\$50	\$50
\$70	\$60	\$60	40% up to \$350	40% up to \$350
\$150	\$150	\$150	40% up to \$500	40% up to \$500
\$150	\$150	\$150	Not covered	Not covered
Not Covered	Silver&Fit®	Silver&Fit®	Not Covered	Silver&Fit®
None	None	Up to \$175 per month	None	None
\$5,500	\$750	\$2,000	\$7,000	\$3,000

- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- Telehealth options include video, phone, email, and more.
- You pay all charges over \$1,000 for chiropractic, acupuncture, naturopathic, and massage therapy per calendar year. Massage therapy is also limited to 12 visits.
- Copayments are 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.
- Silver&Fit® is a federally registered trademark of American Specialty Health, Inc.

# When you can enroll 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 **1-877-547-4909** (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?



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



### Manage your health online

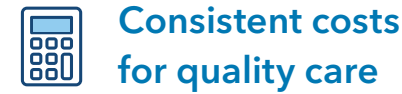
You can email your doctor's office, view most test results, refill most prescriptions, and schedule or cancel appointments – all online.<sup>4</sup> You can also download the Kaiser Permanente mobile app, at no cost, to manage your health on the go.

### 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.



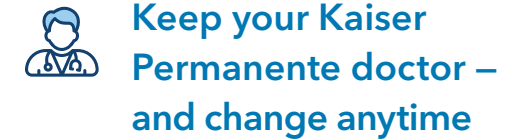
# Personalized care that fits your life



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.



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.



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.



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.



## Kaiser Foundation Health Plan of the Northwest, Inc.

500 NE Multnomah St.

Suite 100

Portland, OR 97232

If you have questions or are ready to enroll, call one of our Kaiser Permanente Medicare specialists at **1-877-547-4909** (TTY **711**), Monday through Friday, 8 a.m. to 8 p.m.

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**1.** Includes Medicare Parts A, B, and D in a single plan. **2.** We will reimburse you for extra charges added to your standard Part B Premium, such as a Part B Late Enrollment Penalty or Income Related Monthly Adjustment amount, but not to exceed \$175 per month or \$2,100 a year. **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.

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 73-004.