

# Your 2023 Kaiser Permanente FEHB Guide to Medicare

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.

## 2023 Benefit Highlights

 Part B premium reimbursement amount up to **\$250/month**

 Meal delivery

 Nonemergency transportation

## WHAT'S INSIDE THIS GUIDE

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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 **1-877-297-0569 (TTY 711)**, Monday through Friday, 8 a.m. to 8 p.m.



# The 4 parts of Medicare – and what they cover

| PART A  | PART B  |
|---|---|
| <p><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><br/>Bundles Part A, Part B, and usually Part D</p>   | <p><b>Prescription Drug Coverage</b><br/>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 **\$250** per month for the Medicare Part B premium you pay with Senior Advantage 2 (HMO) for 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 \$170.10 per month in 2022. 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** 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** 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** 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**.



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# 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 without increasing your premiums by enrolling in a Kaiser Permanente Senior Advantage for Federal Members (HMO) plan.<sup>1</sup> You keep your FEHB coverage, but you will pay lower copayments and get additional benefits. You must have Part B to enroll in Senior Advantage.

## Medicare Part B premium reimbursement for High and Standard Options Senior Advantage 2

High and Standard Option members who enroll in Senior Advantage 2 will be reimbursed up to **\$3,000** per year (**\$250** per month) for the Medicare Part B premium. This covers what most people pay, including Late Enrollment Penalties (LEP) and Income Related Monthly Adjustment Amount (IRMAA).

## Prosper Senior Advantage

Prosper members can get a Senior Advantage plan with better benefits and extras like an eyewear allowance and Silver&Fit® fitness membership.\*

## Attend a FREE<sup>2</sup> online seminar.



### Live webinars available

Webinar meetings available online to meet your busy schedule. Or watch our on-demand webinars anytime that works for you. Register for a live webinar presented by Kaiser Permanente's FEHB Medicare team.

Join us to hear about the exclusive Medicare health plan benefits available only to Federal members. You'll also learn about the next steps you need to take, get resources to help you enroll, and have the opportunity to ask questions that are important to you.



Scan the QR code with your smartphone's camera or visit [kp.org/fedsmedicare](https://kp.org/fedsmedicare) to RSVP for an online webinar.

For a full list of benefit changes, refer to the FEHB plan brochure RI 73-003 and Kaiser Permanente Medicare *Evidence of Coverage*.



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

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

# What Senior Advantage plans are available to FEHB members?

As a Federal retiree, you can select the Senior Advantage plan that best fits your lifestyle no matter what plan option you're on.

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

By enrolling in Senior Advantage, you get the additional benefits summarized below. See the chart on pages 8–9 for details.

| Senior Advantage 1   | Senior Advantage 2   |
|--|--|
| <ul style="list-style-type: none"><li>• <b>Lower copayments</b> for primary and specialty care office visits, outpatient surgery, inpatient hospital care, emergency care, urgent care, and some prescription drugs</li><li>• <b>Up to a 100-day supply</b> of prescription drugs for 1 copay at plan pharmacies or through mail order (High Option)</li><li>• <b>Eyewear allowance</b> of \$200 (High Option) or \$150 (Standard Option) every 24 months</li><li>• <b>No deductible</b> and lower out-of-pocket maximum (Standard Option)</li><li>• <b>Dental coverage</b> included (DeltaCare® USA dental HMO)</li><li>• <b>Meal delivery:</b> 3 dietitian-designed meals a day for up to 4 weeks – a total of 84 meals – after an inpatient stay at a hospital or skilled nursing facility (High Option)</li><li>• <b>Nonemergency transportation</b> to medical providers (up to 24 one-way rides) (High Option)</li></ul> | <ul style="list-style-type: none"><li>• <b>Up to \$3,000 reimbursement</b> per year (\$250 per month) for the Medicare Part B premium you pay</li><li>• <b>Lower copayments</b> for primary and specialty care office visits, urgent care, emergency care, outpatient surgery (Standard Option), and some prescription drugs (Standard Option)</li><li>• <b>Membership in Silver&amp;Fit®</b> fitness program at no extra charge*</li><li>• <b>\$500 allowance</b> per ear for hearing aids every 36 months (High Option)</li><li>• <b>No deductible</b> and lower out-of-pocket maximum (Standard Option)</li></ul> |

## Prosper members can get better benefits with Senior Advantage

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

\*Silver&Fit® 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](https://www.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 | \$198.50    | \$112.35        | \$75.03  |
|                        | Monthly  | \$430.08    | \$243.42        | \$162.57 |
| <b>Self Plus One</b>   | Biweekly | \$533.30    | \$310.14        | \$175.58 |
|                        | Monthly  | \$1,155.48  | \$671.97        | \$380.42 |
| <b>Self and Family</b> | Biweekly | \$482.40    | \$259.24        | \$175.58 |
|                        | Monthly  | \$1,045.20  | \$561.69        | \$380.42 |

| Enrollment Code†       | High Option | Standard Option | Prosper |
|------------------------|-------------|-----------------|---------|
| <b>Self Only</b>       | 591         | 594             | KC1     |
| <b>Self Plus One</b>   | 593         | 596             | KC3     |
| <b>Self and Family</b> | 592         | 595             | KC2     |

\*The above FEHB 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](https://www.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](https://www.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.

| 2023 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                                   | \$15             | \$5                | \$10                  |
| Specialty care office visit                                 | \$25             | \$5                | \$10                  |
| Most lab tests and X-rays                                   | \$0              | \$0                | \$0                   |
| Chiropractic – 20 visits per year                           | \$15             | \$15               | \$15                  |
| <b>Hospital services</b>                                    |                  |                    |                       |
| Outpatient surgery  | \$50             | \$5                | \$50                  |
| Inpatient hospital  | \$250            | \$100              | \$250                 |
| <b>Emergency and urgent care</b>                            |                  |                    |                       |
| Urgent care   | \$15             | \$5                | \$10                  |
| Emergency care  | \$100            | \$75               | \$75                  |
| Ambulance   | \$50             | \$50               | \$50                  |
| <b>Prescription drugs<sup>2</sup></b>                       |                  |                    |                       |
| Generic   | \$10             | \$10               | \$10                  |
| Brand   | \$40             | \$30               | \$40                  |
| Specialty   | \$100            | \$100              | \$100                 |
| <b>Additional Senior Advantage benefits</b>                 |                  |                    |                       |
| Eyewear allowance (every 24 months)                         | Not covered      | \$200              | Not covered           |
| Dental  | Not covered      | Included           | Not covered           |
| Fitness membership  | Not covered      | Not covered        | Silver&Fit®           |
| Nonemergency transportation and meal delivery               | Not covered      | Included           | Not covered           |
| Hearing aid allowance for adults (per ear, every 36 months) | Not covered      | Not covered        | \$500                 |
| Part B reimbursement  | None             | None               | Up to \$250 per month |
| <b>Out-of-Pocket Maximum</b>                                | \$2,000          | \$2,000            | \$2,000               |

<sup>1</sup>Deductible applies. <sup>2</sup>Plan providers determine the drug that is medically necessary. If you request another drug, you pay prices charged to members for noncovered drugs. Some drugs may not be eligible for mail-order delivery. For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente mail-order pharmacy. You should receive them within 3–5 days. If not, please call **1-888-218-6245 (TTY 711)**.

**Notes:**

- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- Coinsurance (%) is based on our allowance.
- Telehealth options include video, phone, email, and more. See page 12, "Your care, your way."

| Standard Option    |                    |                       | Prosper          |                             |
|--------------------|--------------------|-----------------------|------------------|-----------------------------|
| Without Medicare   | Senior Advantage 1 | Senior Advantage 2    | Without Medicare | Senior Advantage            |
| \$100              | None               | None                  | \$500            | None                        |
| \$0                | \$0                | \$0                   | \$0              | \$0                         |
| \$0                | \$0                | \$0                   | \$0              | \$0                         |
| \$30               | \$15               | \$25                  | \$25             | \$25                        |
| \$40               | \$15               | \$25                  | \$35             | \$25                        |
| \$10 <sup>1</sup>  | \$10               | \$10                  | 20% <sup>1</sup> | \$0                         |
| \$15               | \$15               | \$15                  | \$15             | \$15                        |
| \$200 <sup>1</sup> | \$15               | \$25                  | 20% <sup>1</sup> | \$25                        |
| \$500 <sup>1</sup> | \$250              | \$500                 | 20% <sup>1</sup> | \$250 per day up to \$1,000 |
| \$30               | \$15               | \$25                  | \$25             | \$25                        |
| \$150 <sup>1</sup> | \$75               | \$75                  | 20% <sup>1</sup> | \$75                        |
| \$150 <sup>1</sup> | \$125              | \$150                 | 20% <sup>1</sup> | \$150                       |
| \$15               | \$10               | \$10                  | \$15             | \$10                        |
| \$50               | \$40               | \$47                  | \$60             | \$47                        |
| \$150              | \$150              | \$150                 | \$200            | \$200                       |
| Not covered        | \$150              | Not covered           | Not covered      | \$150                       |
| Not covered        | Included           | Not covered           | Not covered      | Not covered                 |
| Not covered        | Not covered        | Silver&Fit®           | Not covered      | Not covered                 |
| Not covered        | Not covered        | Not covered           | Not covered      | Not covered                 |
| Not covered        | Not covered        | Not covered           | Not covered      | Not covered                 |
| None               | None               | Up to \$250 per month | None             | None                        |
| \$3,000            | \$2,000            | \$2,000               | \$5,500          | \$2,000                     |

- Copayments are for a 30-day supply, or 100-day supply for High Option Senior Advantage 1, at Kaiser Permanente pharmacies. You pay only 2 copays for up to a 100-day supply for most drugs through Kaiser Permanente's mail-order program.
- Silver&Fit® is a federally registered trademark of American Specialty Health, Inc.

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 73-003. All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB brochure and the Kaiser Permanente Senior Advantage for Federal Members *Evidence of Coverage*.

# 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.

If you already have Medicare Parts A and B, you can enroll in a Senior Advantage plan for FEHB members today. Go to [kp.org/feds](https://kp.org/feds) and enroll online or call us at **1-877-547-4909** (TTY **711**) to talk to a Medicare specialist today.



### What's next?

To learn more about Medicare benefits and eligibility, call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**), Monday through Friday, 8 a.m. to 7 p.m.

If you're ready to enroll in a Kaiser Permanente Medicare health plan for Federal Members, or have questions, call our Kaiser Permanente Medicare specialists at **1-877-297-0569** (TTY **711**), Monday through Friday, 8 a.m. to 8 p.m. We'll be happy to answer your questions and walk you through the enrollment process.

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

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

Remember that if you choose not to enroll in Part B when you're first able to, your Part B payments could go up by 10% for each year that you delay signing up for Part B. This is due to the Part B penalty applied by CMS. This penalty is subject to change.

If you or your spouse keeps working, you may be able to delay your Part B enrollment without a penalty. But why would you when you can start getting increased coverage at age 65 by enrolling in a Medicare health plan for Federal Members.



# Your care, your way

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



## Come in

### Many services under one roof

When you visit a Kaiser Permanente facility, you can see your doctor, get lab work or X-rays done, and pick up your prescriptions – often in one trip. In many regions, specialists' offices and hospitals are also at the same location.

### Worldwide care when it matters most

Traveling outside of our coverage area? Relax – as a Kaiser Permanente member, you're covered for emergency and urgent care anywhere in the United States or in the world.<sup>3</sup>



## Click

### Manage your health online

You can email your doctor's office, view most test results, refill most prescriptions, and schedule or cancel appointments – all online.<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.



## Call

### Care by phone

If you have a condition that doesn't require an in-person exam, you can save yourself a trip to the doctor's office by scheduling a phone appointment. Plus, care guidance and advice are available by phone 24/7 at no extra cost.



# 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>3</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.

**Kaiser Foundation Health Plan, Inc.**

393 E. Walnut St.  
Pasadena, CA 91188-8514

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**1.** Includes Medicare Parts A, B, and D in a single plan. **2.** Free with no obligation to enroll. **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 73-003.