

# Your 2024 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

This guide is designed for Federal Employee Health Benefits (FEHB) Program members who are, or soon will be, eligible for Medicare. This guide will help you understand your options so you can choose the coverage that's right for you.<sup>1</sup>

Add a Kaiser Permanente Medicare health plan to your FEHB plan to get lower copayments and additional benefits without increasing your FEHB premium. Most importantly, some plans offer reimbursement for your entire Medicare Part B premium.

This guide will also provide tools and tips to make enrollment simple.

## 2024 Medicare Advantage Benefit Highlights

|   |   |  |
|---|---|--|
| <p> Part B premium reimbursement of up to <b>\$150</b> a month</p> | <p> Eyewear coverage</p> | <p> Extras to keep you healthy, like the Silver&amp;Fit® fitness program<sup>2</sup></p> |
|---|---|--|

## WHAT'S INSIDE THIS GUIDE

- Kaiser Permanente Medicare Advantage HMO service area ..... 3
- The 4 parts of Medicare ..... 4
- The basics:** Medicare Advantage for Federal Members (HMO) ..... 5
- The key 3:** Benefits of Kaiser Permanente Medicare Advantage ..... 6
- Medicare Advantage choices for FEHB members ..... 7
- 2024 FEHB plan options and premiums ..... 8
- Find the right plan for you ..... 10
- 3 steps to learn more and enroll ..... 12
- Care outside of Washington ..... 14
- When to enroll ..... 15

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 **1-800-581-8252 (TTY 711)**, Monday through Friday, 8 a.m. to 5 p.m.

# Kaiser Permanente Medicare Advantage HMO service area



You must live in one of the shaded blue counties to be eligible for our Kaiser Permanente Medicare health plan for Federal Members.

Please note that we offer only partial coverage in:

**Mason County:** 98524, 98528, 98546, 98548, 98555, 98584, 98588, 98592

**Grays Harbor County:** 98541, 98557, 98559, 98568

If you live outside of the service area above, are on High Option, and have Medicare Parts A and B, you will automatically be enrolled in our High Option Medicare Choice plan.

If you live inside of the service area above, have Medicare Parts A and B, and do not enroll in Medicare Advantage 1 or 2, you must pay the copay listed in FEHB brochure RI 73-012. To ensure you get better benefits than with your FEHB coverage alone, you should enroll in Medicare Advantage if it is available to you.

# The 4 parts of Medicare

| 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>A Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage.</p> <p>Bundles Part A, Part B, and usually Part D.</p>   | <p><b>Prescription drug coverage</b></p> <p>Helps cover the cost of prescription drugs, including many recommended shots or vaccines.</p>  |

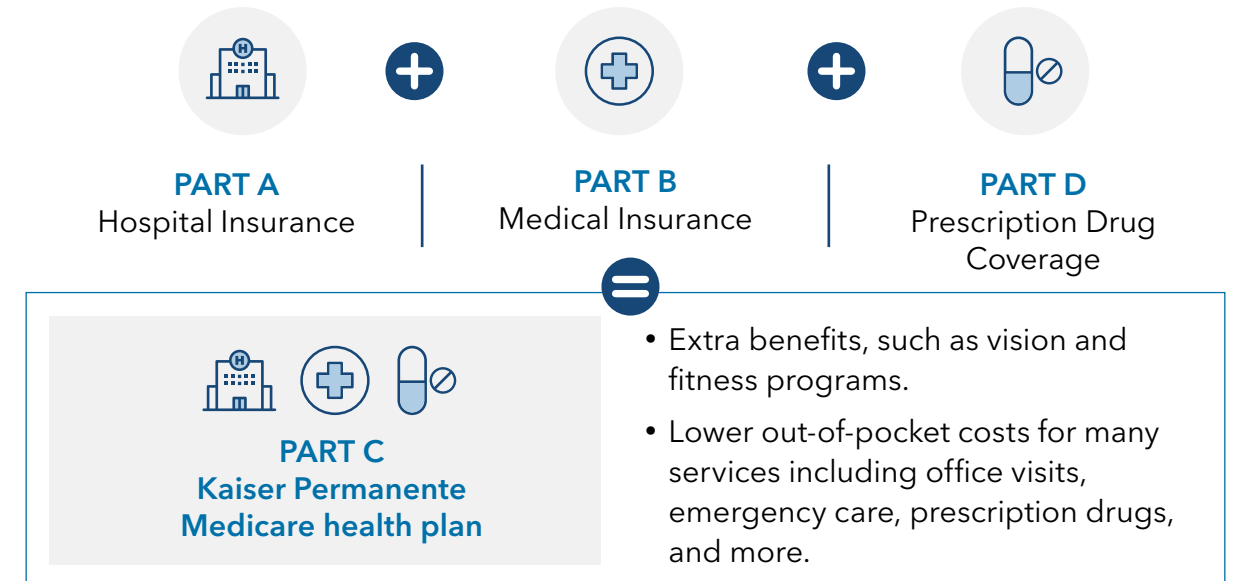
## ADDITIONAL MEDICARE NOTES

- Original Medicare includes Medicare Part A (hospital insurance) and Medicare Part B (medical insurance) and is provided by the U.S. government as a federal health insurance program.
- With Original Medicare alone, you will pay deductibles and coinsurance for most services.
- Medicare Advantage plans (Part C) offer all the benefits of Original Medicare PLUS extra benefits like vision and fitness programs. Some plans even pay for some or all of your Part B premium.

\* Kaiser Permanente offers Part B premium reimbursement with some plans.

# The basics: Kaiser Permanente Medicare Advantage for Federal Members (HMO)

A Kaiser Permanente FEHB Medicare health plan combines all your coverage into one simple plan and offers additional benefits like Part B premium reimbursement.



## PART B PREMIUM REIMBURSEMENT

- With a qualifying plan,\* Kaiser Permanente will reimburse you for your full Part B premium, up to \$150 per month.
- Most people pay the standard Part B premium, which was \$164.90 per month in 2023. There are 2 circumstances which will make this premium higher:
  1. Late enrollment: If you didn't sign up for Part B when you were first eligible, your monthly premium for Part B would be 10% higher for each full 12 months in the period that you could have had Part B but didn't sign up for it.
  2. Higher income: If your income in 2023 was greater than \$97,000 if you file individually or \$194,000 if you're married and filed jointly, you may pay an Income Related Monthly Adjustment Amount (also known as IRMAA) for Parts B and D.

**NOTE: As your income adjusts in retirement, so does your IRMAA.**

**Part B reimbursement:** All FEHB health plans are encouraged to offer attractive and competitive benefits to enhance Medicare coverage for Federal retirees. Our Medicare plans support this goal by offering lower cost-sharing, additional benefits, and Part B premium reimbursement benefit so you get the most of your FEHB and Medicare coverage.

\*Medicare Advantage 2 (HMO) for High or Standard Option.

# The key 3: Benefits of Kaiser Permanente Medicare Advantage for Federal Members (HMO)

| CARE WITHOUT COMPROMISE  |
|--|
| <ul style="list-style-type: none"> <li>You get all the benefits of your FEHB coverage and more</li> <li>Your FEHB benefits are enhanced by enrolling in a Medicare Advantage plan (which includes hospital, doctor, and prescription drug coverage)</li> <li>Continue to receive the same great care from your Kaiser Permanente doctors that you have on your current FEHB plan</li> </ul>  |
| ENHANCED BENEFITS  |
| <ul style="list-style-type: none"> <li>Medicare Part B premium reimbursement* pays you back for the cost of Medicare Part B, up to \$150 per month. This covers what most people pay, including Late Enrollment Penalties (LEP) and Income Related Monthly Adjustment Amount (IRMAA).</li> <li>Lower copayments for most covered services</li> <li>Lower costs for some prescription drugs</li> <li>No deductibles</li> </ul>  |
| PREVENTIVE CARE  |
| <ul style="list-style-type: none"> <li>Additional coverage for services like vision and fitness programs allows you to take care of your health proactively</li> <li>The Silver&amp;Fit® Healthy Aging and Exercise Program is designed to support your healthy aging journey. You can exercise at a fitness center, join classes and events from home, and access personalized resources to enhance your well-being.<sup>2</sup></li> <li>No additional costs for preventive services like your yearly checkup, mammograms, prostate exams, flu shots, and cholesterol tests</li> </ul> |

\*Medicare Advantage 2 (HMO) for High or Standard Option.

## Medicare Advantage choices for FEHB members

- As a Federal enrollee, you get to choose the Medicare Advantage plan that best fits your health and wellness goals.
- If you are also covering dependent(s) that are not Medicare eligible, they will remain enrolled in the commercial plan.
- The chart on pages 10-11 has more details in a side-by-side summary for all options.

| High Option  |   | Standard Option  |   |
|--|---|--|---|
| Medicare Advantage 1   | Medicare Advantage 2  | Medicare Advantage 1   | Medicare Advantage 2  |
| <ul style="list-style-type: none"> <li>Lower copays</li> <li>Lower out-of-pocket maximum</li> <li>Silver&amp;Fit® fitness program at no extra charge<sup>2</sup></li> <li>Nonemergency transportation to medical providers</li> <li>Eyewear allowance of \$100 every 24 months</li> <li>Hearing aid allowance</li> </ul> | <ul style="list-style-type: none"> <li>Up to \$1,800 reimbursement each year (\$150 each month) for the Medicare Part B premium you pay</li> <li>Lower copays</li> <li>Lower out-of-pocket maximum</li> <li>Silver&amp;Fit® fitness program at no extra charge<sup>2</sup></li> <li>Nonemergency transportation to medical providers</li> </ul> | <ul style="list-style-type: none"> <li>Lower copays</li> <li>Lower out-of-pocket maximum</li> <li>Silver&amp;Fit® fitness program at no extra charge<sup>2</sup></li> <li>Nonemergency transportation to medical providers</li> <li>Eyewear allowance of \$100 every 24 months</li> <li>Hearing aid allowance</li> </ul> | <ul style="list-style-type: none"> <li>Up to \$1,800 reimbursement each year (\$150 each month) for the Medicare Part B premium you pay</li> <li>Lower copays</li> <li>Lower out-of-pocket maximum</li> <li>Silver&amp;Fit® fitness program at no extra charge<sup>2</sup></li> <li>Nonemergency transportation to medical providers</li> </ul> |

| Prosper - Medicare Advantage   |
|--|
| <ul style="list-style-type: none"> <li>No deductible</li> <li>Lower out-of-pocket maximum</li> <li>Lower copays</li> <li>Silver&amp;Fit® fitness program at no extra charge<sup>2</sup></li> <li>Nonemergency transportation to medical providers</li> </ul> |



# 2024 FEHB plan options and premiums

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 Medicare Advantage for Federal Members does not change your FEHB premium.

**Active employees and retirees pay the same amount.** The FEHB premium share you currently pay is listed in the table below.

| Your Premium Share* |          | High Option | Standard Option | Prosper  |
|---------------------|----------|-------------|-----------------|----------|
| Self Only           | Biweekly | \$170.87    | \$82.10         | \$45.90  |
|                     | Monthly  | \$370.22    | \$177.88        | \$99.45  |
| Self Plus One       | Biweekly | \$386.57    | \$188.83        | \$111.18 |
|                     | Monthly  | \$837.57    | \$409.14        | \$240.90 |
| Self and Family     | Biweekly | \$326.89    | \$188.83        | \$128.52 |
|                     | Monthly  | \$708.26    | \$409.14        | \$278.47 |

| Enrollment Code** | High Option | Standard Option | Prosper |
|-------------------|-------------|-----------------|---------|
| Self Only         | 541         | 544             | PT4     |
| Self Plus One     | 543         | 546             | PT6     |
| Self and Family   | 542         | 545             | PT5     |

\*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 that 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 Medicare Advantage for Federal Members if you have Medicare Parts A and B and are an FEHB Kaiser Permanente member.

# Medicare Advantage for Federal Members (HMO)

| 2024 Benefits and Services                                 | High Option      |                      |                      |                 |                 |
|--|------------------|----------------------|----------------------|-----------------|-----------------|
|  | Without Medicare | Medicare Advantage 1 | Medicare Advantage 2 | Medicare Choice |                 |
| <b>Deductible</b>  | None             | None                 | None                 | None            |                 |
| <b>Outpatient services</b>                                 |                  |                      |                      |                 |                 |
| Preventive care  | \$0              | \$0                  | \$0                  | \$0             |                 |
| Telehealth   | \$0              | \$0                  | \$0                  | \$0             |                 |
| Primary care office visit                                  | \$25             | \$0                  | \$15                 | \$15            |                 |
| Specialty care office visit                                | \$25             | \$0                  | \$15                 | \$15            |                 |
| Most lab tests/X-rays                                      | \$0              | \$0                  | \$0                  | \$0             |                 |
| <b>Hospital services</b>                                   |                  |                      |                      |                 |                 |
| Outpatient surgery   | \$75             | \$0                  | \$75                 | \$75            |                 |
| Inpatient hospital   | \$350            | \$0                  | \$100                | \$100           |                 |
| <b>Emergency and urgent care</b>                           |                  |                      |                      |                 |                 |
| Urgent care  | \$25             | \$0                  | \$10                 | \$10            |                 |
| Emergency care   | \$100            | \$50                 | \$65                 | \$65            |                 |
| Ambulance  | 20%              | \$0                  | 10%                  | 10%             |                 |
| <b>Prescription drugs<sup>†,††</sup></b>                   |                  |                      |                      |                 |                 |
| Generic  | Maintenance      | \$20                 | \$20                 | \$20            | \$20            |
|  | Preferred        | \$20                 | \$20                 | \$20            | \$20            |
|  | Nonpreferred     | \$60                 | \$60                 | \$60            | \$60            |
| Brand  | Preferred        | \$40                 | \$40                 | \$40            | \$40            |
|  | Nonpreferred     | \$60                 | \$60                 | \$60            | \$60            |
| Specialty  | Preferred        | 25% up to \$200      | 25% up to \$200      | 25% up to \$200 | 25% up to \$200 |
|  | Nonpreferred     | 50% up to \$500      | 50% up to \$500      | 50% up to \$500 | 50% up to \$500 |
| <b>Hearing aid allowance</b><br>(per ear, every 36 months) | \$3,000          | \$3,000              | \$3,000              | \$3,000         |                 |
| <b>Additional Medicare Advantage benefits</b>              |                  |                      |                      |                 |                 |
| Eyewear allowance (every 24 months)                        | Not covered      | \$100                | Not covered          | Not covered     |                 |
| Fitness membership   | Not covered      | Silver&Fit®          | Silver&Fit®          | Not covered     |                 |
| Nonemergency transportation<br>(12 one-way trips)          | Not covered      | Covered              | Covered              | Not covered     |                 |
| Part B reimbursement                                       | Not covered      | Not covered          | \$150/month          | \$50/month      |                 |
| <b>Out-of-Pocket Maximum</b>                               | \$3,000          | \$1,000              | \$2,000              | \$2,000         |                 |

\*Deductible applies. \*\*You pay nothing for children through age 17 for urgent care visits to primary care Plan providers inside the service area. †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. ††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 **1-800-245-7979 (TTY 711)**. Monday through Friday, 7:30 a.m. to 7 p.m.; Saturday and Sunday, 8 a.m. to 4:30 p.m.

Enrolling in Medicare Advantage for Federal Members does not change your FEHB premium. See page 8 for your premium share.

| 2024 Benefits and Services                                 | Standard Option  |  |  | Prosper                               |                                       |
|--|--|--|--|---------------------------------------|---------------------------------------|
|  | Without Medicare   | Medicare Advantage 1                     | Medicare Advantage 2   | Without Medicare                      | Medicare Advantage                    |
| <b>Deductible</b>  | None   | None                                     | None   | \$250                                 | None                                  |
| <b>Outpatient services</b>                                 |  |  |  |                                       |                                       |
| Preventive care  | \$0  | \$0                                      | \$0  | \$0                                   | \$0                                   |
| Telehealth   | \$0  | \$0                                      | \$0  | \$0                                   | \$0                                   |
| Primary care office visit                                  | \$25 (\$0 for children through age 17)                       | \$10 (\$0 for children through age 17)   | \$20 (\$0 for children through age 17)                       | \$15                                  | \$10                                  |
| Specialty care office visit                                | \$35   | \$10                                     | \$25   | \$40                                  | \$35                                  |
| Most lab tests/X-rays                                      | \$0  | \$0                                      | \$0  | \$0/\$50                              | \$0/\$50                              |
| <b>Hospital services</b>                                   |  |  |  |                                       |                                       |
| Outpatient surgery   | \$150  | \$50                                     | \$100  | \$250*                                | \$200                                 |
| Inpatient hospital   | \$750  | \$100                                    | \$250  | \$350/day up to \$1,050*              | \$350/day up to \$1,050               |
| <b>Emergency and urgent care</b>                           |  |  |  |                                       |                                       |
| Urgent care  | \$25 (\$0 for children through age 17)/\$35 specialty care** | \$10 (\$0 for children through age 17)** | \$20 (\$0 for children through age 17)/\$25 specialty care** | \$15 primary care/\$40 specialty care | \$10 primary care/\$35 specialty care |
| Emergency care   | \$150  | \$50                                     | \$65   | \$200*                                | \$125                                 |
| Ambulance  | \$100  | \$0                                      | 10% up to \$100  | 20%                                   | 20%                                   |
| <b>Prescription drugs<sup>†,††</sup></b>                   |  |  |  |                                       |                                       |
| Generic  | Maintenance  | \$5                                      | \$3  | \$5                                   | \$5                                   |
|  | Preferred  | \$20                                     | \$3  | \$20                                  | \$20                                  |
|  | Nonpreferred   | \$60                                     | \$40   | \$60                                  | \$100                                 |
| Brand  | Preferred  | \$40                                     | \$30   | \$40                                  | \$60                                  |
|  | Nonpreferred   | \$60                                     | \$40   | \$60                                  | \$100                                 |
| Specialty  | Preferred  | 25% up to \$200                          | 25% up to \$200  | 25% up to \$200                       | 35% up to \$300                       |
|  | Nonpreferred   | 50% up to \$500                          | 50% up to \$500  | 50% up to \$500                       | 50% up to \$500                       |
| <b>Hearing aid allowance</b><br>(per ear, every 36 months) | \$3,000  | \$3,000                                  | \$3,000  | \$3,000                               | \$3,000                               |
| <b>Additional Medicare Advantage benefits</b>              |  |  |  |                                       |                                       |
| Eyewear allowance (every 24 months)                        | Not covered  | \$100                                    | Not covered  | Not covered                           | Not covered                           |
| Fitness membership   | Not covered  | Silver&Fit®                              | Silver&Fit®  | Not covered                           | Silver&Fit®                           |
| Nonemergency transportation<br>(12 one-way trips)          | Not covered  | Covered                                  | Covered  | Not covered                           | Covered                               |
| Part B reimbursement                                       | Not covered  | Not covered                              | \$150/month  | Not covered                           | Not covered                           |
| <b>Out-of-Pocket Maximum</b>                               | \$5,000  | \$1,000                                  | \$3,000  | \$6,000                               | \$5,000                               |

**Notes:**

- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- Procedures received during an office visit are subject to deductible.
- Telehealth options include video, phone, email, and more.
- Silver&Fit® is a federally registered trademark of American Specialty Health, Inc.

This is a summary of the features of the Kaiser Foundation Health Plan of Washington benefits, including Kaiser Permanente Medicare Advantage for Federal Members. Before making a final decision, please read the Plan's Federal brochure RI 73-012. All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure and the Kaiser Permanente Medicare Advantage for Federal Members *Evidence of Coverage*.

## 3 steps to learn more and enroll

- 1 Attend a FREE<sup>4</sup> online seminar.  
Register for a live webinar presented by Kaiser Permanente's FEHB Medicare team to hear about the exclusive Medicare health plan benefits available only to FEHB 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.

Webinar meetings are available online to meet your busy schedule. You can also watch an on-demand webinar anytime that works for 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 73-012 and Kaiser Permanente Medicare *Evidence of Coverage*.

- 2 Determine when you can enroll (details on the following page).
- 3 Go to [kp.org/feds](https://kp.org/feds) and enroll online or call us at **1-800-581-8252** (TTY **711**) to speak with a Medicare specialist.



## How to enroll in a Kaiser Permanente Medicare Advantage health plan

To be able to sign up for one of our Medicare Advantage health plans, you must be enrolled in Medicare Parts A and B.

**You don't need to suspend your current FEHB coverage to enroll in our Medicare Advantage coverage. Just contact us to enroll in the FEHB plan of your choice.**

### To enroll in High or Standard Option Medicare Advantage 1 or Prosper Medicare Advantage

Complete and submit a Kaiser Permanente Medicare Advantage group enrollment form for each person signing up for Medicare Advantage coverage.

### To enroll in High or Standard Option Medicare Advantage 2

Complete and submit the following:

- Medicare Advantage group enrollment form for each person signing up for Medicare Advantage coverage
- Medicare Advantage 2 enrollment application. (Only one application per household is needed, and it must be signed by the policy subscriber.)

### If you want to change from High or Standard Option Medicare Advantage 1 to Medicare Advantage 2

Complete and submit a Medicare Advantage 2 enrollment application. (Only one application per household is needed, and it must be signed by the policy subscriber.)

### If you're on High Option Medicare Choice and enroll in Medicare Parts A and B

You don't need to submit any forms. Your enrollment for the Part B reimbursement is automatic. To get reimbursed, you must provide proof to HealthEquity of the amount you pay for your Part B premium. Just call HealthEquity to activate your health reimbursement arrangement account so you can receive your Medicare Part B reimbursement: **1-866-346-5800**, 24 hours a day, 7 days a week.

#### Ready to enroll?

Fill out the enrollment form and mail it in the prepaid envelope.

#### Have questions or need help enrolling?

Call us at **1-800-581-8252** (TTY **711**), Monday through Friday, 8 a.m. to 5 p.m. We'll be happy to walk you through the enrollment process and answer your questions.

# Care outside of Washington

As a Kaiser Permanente Washington Core 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/wa/travel](https://kp.org/wa/travel).

**You're covered for emergency care anywhere in the world.** When you're not in a Kaiser Permanente area, get urgent care from any provider, including MinuteClinic® locations (in select CVS and Target stores) or Concentra® urgent care centers.

**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 24/7 advice line** 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**), 8 a.m. to 8 p.m., 7 days a week.

# When to enroll

## 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 do not sign up for Part A and Part B when you're first eligible, you can sign up between January 1 and March 31. When you sign up during this period, your coverage starts the first day of the month after you sign up.

## Special Enrollment Period (SEP)



If you continue to work past age 65 and have delayed your enrollment in Medicare Parts A and B, 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 Medicare Advantage plan for FEHB members today. There's no need to wait for Open Season.**

## Helpful resources

To help better understand your choices and options, 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**.



## Kaiser Foundation Health Plan of Washington

1300 SW 27th Street  
Renton, WA 98057

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

If you have questions or are ready to enroll, call one of our Kaiser Permanente Medicare specialists at **1-800-581-8252** (TTY **711**), Monday through Friday, 8 a.m. to 5 p.m.

This is a summary of the features of the Kaiser Permanente health plan, including Kaiser Permanente Medicare Advantage for Federal Members. Before making a final decision, please read the Federal Employees Health Benefits (FEHB) brochure RI 73-012. All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB brochure and the Kaiser Permanente Medicare Advantage for Federal Members *Evidence of Coverage*.

**1.** If you are not on a Kaiser Permanente FEHB plan, go to [kp.org/feds](http://kp.org/feds) to learn more. **2.** The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a trademark of ASH and used with permission herein. **3.** Kaiser Permanente offers Part B premium reimbursement with some plans. **4.** Free with no obligation to enroll.

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 73-012.