

Your 2024 Kaiser Permanente FEHB Guide to Medicare

Get lower copays 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.

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If you have any questions about your primary coverage, call Member Services at **1-206-901-4636** 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

PART A	PART B
<p>Hospital insurance</p> <ul style="list-style-type: none"> • Inpatient care • Skilled nursing facility care • Home health care <p>You pay no premium if you or your spouse paid Medicare taxes for at least 10 years while working.</p>	<p>Medical insurance</p> <ul style="list-style-type: none"> • Services from doctors and other health care providers • Outpatient care • Durable medical equipment <p>You pay a monthly premium.²</p>
PART C	PART D
<p>Medicare Advantage</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>Prescription drug coverage</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, hearing, and fitness programs. Some plans even pay for some or all of your Part B premium.



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**.

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



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.



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.

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.

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.³ You'll find the most current listing of Options Federal in-network clinicians by using the Find a Doctor tool at kp.org/wa/find-a-doctor.

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 have Medicare as the primary payer of your benefits.

	Standard Option Without Medicare	Standard Option With Medicare
2024 Benefits and Services	In-Network	In-Network
Deductible	\$350 per person Up to \$700 per family	\$0
Copays and coinsurance		
Primary care physician	\$25	\$0
Specialist	\$35	\$0
Inpatient hospital	20%*	\$0
Outpatient surgery	20%*	\$0
Prescription drugs**		
Generic	Preferred	\$20
	Nonpreferred	\$60
Brand	Preferred	\$40
	Nonpreferred	\$60
Specialty	Preferred	25% up to \$200
	Nonpreferred	35% up to \$300
Prescription drugs – mail-order (90-day supply when available)	2x retail copay	2x retail copay
Out-of-Pocket Maximum In-Network	\$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 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 to 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.

Notes:

- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- 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.

Ready to enroll with Kaiser Permanente?⁴

1. Sign up for an Options Federal plan.	2. Select the type of enrollment you want.	3. Sign up online or call.
Go to kp.org/feds/wa-options to see details about your options and enroll.	<ul style="list-style-type: none"> • Self Only covers you. • Self Plus One covers you and one eligible family member. • Self and Family covers you and all eligible family members. 	Find your enrollment code in the chart below. Then visit opm.gov to enroll online, or contact your employing agency or retirement office for next steps and other information.

Your Premium Share*		Standard Option	High Deductible Health Plan
Self Only	Biweekly	\$79.53	\$84.05
	Monthly	\$172.32	\$182.12
Self Plus One	Biweekly	\$176.57	\$186.60
	Monthly	\$382.56	\$404.29
Self and Family	Biweekly	\$176.57	\$186.60
	Monthly	\$382.56	\$404.29

Enrollment Code**	Standard Option	High Deductible Health Plan
Self Only	L11	L14
Self Plus One	L13	L16
Self and Family	L12	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.

**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.

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 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.

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

Call Member Services at **1-206-901-4636** 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.

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 **1-206-901-4636** 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.



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**.

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 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 from Kaiser Permanente care teams, 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 **1-206-901-4636** 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: **1-206-901-4636** 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

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.

1. If you are not on a Kaiser Permanente FEHB plan, go to kp.org/feds to learn more. **2.** Kaiser Permanente offers Part B premium reimbursement with some plans. **3.** Washington Health Alliance 2022 Community Checkup report, www.wacommunitycheckup.org. Ranking applies to Kaiser Permanente Washington's medical group, Washington Permanente Medical Group, P.C. **4.** 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. To add an eligible family member to your Kaiser Permanente Self and Family enrollment, complete an Enrollment Change form and return it to us. These forms can be obtained at kp.org/feds/wa-options or by calling Member Services.