

# Senior Advantage for Federal Members (HMO)

2024 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 (\$0 for children through age 17)	\$0	\$10 (\$0 for children through age 17)
Specialty care office visit	\$30	\$20	\$25
Most lab tests and X-rays	\$0	\$0	\$0
Chiropractic – 20 visits per year	\$30	\$20	\$25
<b>Hospital services</b>			
Outpatient surgery	\$150	\$20	\$50
Inpatient hospital	\$500/\$250 for maternity	\$100	\$250
<b>Emergency and urgent care</b>			
Urgent care	\$30	\$20	\$25
Emergency care	\$200	\$90	\$90
Ambulance	\$100	\$100	\$100
<b>Prescription drugs**,<sup>†</sup></b>			
Generic	Preferred	\$5	\$0
	Nonpreferred	\$10	\$5
Brand	Preferred	\$45	\$20
	Nonpreferred	\$45	\$40
Specialty	\$100	\$100	\$100
<b>Preventative dental</b>	Covered	Covered	Covered
<b>Additional Senior Advantage benefits</b>			
Eyewear allowance (every 24 months)	Not Covered	\$200	Not Covered
Fitness membership	Not Covered	SilverSneakers®	SilverSneakers®
Nonemergency transportation	Not covered	Covered	Covered
Over-the-counter health and wellness items allowance (every quarter)	Not Covered	\$50	\$50
Part B reimbursement	Not Covered	Not Covered	Up to \$200/month
<b>Out-of-Pocket Maximum</b>	\$4,000	\$2,000	\$2,000

\*Deductible applies. \*\*Copayments are for a 30-day supply at Kaiser Permanente Plan medical office pharmacies. You pay only 2 copays for up to a 90-day supply for most drugs through Kaiser Permanente’s mail-order program. <sup>†</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 **1-770-434-2008** or toll-free **1-800-733-6345** (TTY 711).

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

2024 Benefits and Services	Standard Option			Prosper	
	Without Medicare	Senior Advantage 1	Senior Advantage 2	Without Medicare	Senior 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	\$20 (\$0 for children through age 17)	\$10 (\$0 for children through age 17)	\$20 (\$0 for children through age 17)	\$20	\$20
Specialty care office visit	\$40	\$25	\$30	\$40	\$30
Most lab tests and X-rays	\$0	\$0	\$0	\$0	\$0
Chiropractic – 20 visits per year	\$40	\$25	\$30	\$40	\$30
<b>Hospital services</b>					
Outpatient surgery	\$200	\$100	\$120	\$250*	\$150
Inpatient hospital	\$750/\$0 for maternity	\$250/\$0 for maternity	\$400	\$750*	\$350
<b>Emergency and urgent care</b>					
Urgent care	\$40	\$25	\$30	\$40	\$30
Emergency care	\$200	\$90	\$90	\$250	\$90
Ambulance	\$125	\$125	\$125	\$150	\$150
<b>Prescription drugs**,<sup>†</sup></b>					
Generic	Preferred	\$5	\$5	\$5	\$5
	Nonpreferred	\$10	\$10	\$10	\$10
Brand	Preferred	\$45	\$25	\$35	\$45
	Nonpreferred	\$55	\$50	\$50	\$65
Specialty	\$150	\$150	\$150	\$200	\$200
<b>Preventative dental</b>	Covered	Covered	Covered	Not Covered	Not Covered
<b>Additional Senior Advantage benefits</b>					
Eyewear allowance (every 24 months)	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Fitness membership	Not Covered	SilverSneakers®	SilverSneakers®	Not Covered	SilverSneakers®
Nonemergency transportation	Not Covered	Covered	Covered	Not covered	Covered
Over-the-counter health and wellness items allowance (every quarter)	Not Covered	\$50	\$50	Not Covered	\$50
Part B reimbursement	Not Covered	Not Covered	Up to \$200/month	Not Covered	Not Covered
<b>Out-of-Pocket Maximum</b>	\$5,000	\$2,500	\$2,500	\$6,500	\$3,250

**Notes:**

- 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.
- SilverSneakers® 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 Federal Employees Health Benefits (FEHB) brochure RI 73-321. 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*.