

Senior Advantage for Federal Members (HMO)

2024 Benefits and Services	High Option		
	Without Medicare	Senior Advantage 1	Senior Advantage 2
Deductible	None	None	None
Outpatient services			
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 and acupuncture – 20 combined visits per year	\$15	\$15	\$15
Hospital services			
Outpatient surgery	\$50	\$5	\$50
Inpatient hospital	\$250	\$0	\$250
Emergency and urgent care			
Urgent care	\$15	\$5	\$10
Emergency care	\$100	\$75	\$75
Ambulance	\$50	\$50	\$50
Prescription drugs**†			
Generic	\$10	\$10	\$10
Brand	\$40	\$30	\$40
Specialty	\$100	\$100	\$100
Additional Senior Advantage benefits			
Dental	Not covered	Included	Not covered
Eyewear allowance (every 24 months)	Not covered	\$200	Not covered
Fitness membership	Not covered	Silver&Fit®	Silver&Fit®
Hearing aid allowance for adults (per ear, every 36 months)	Not covered	Not covered	\$500
Nonemergency transportation and meal-delivery	Not covered	Included	Not covered
Over-the-counter health and wellness items allowance (every quarter)	Not covered	\$70	\$70
Part B reimbursement	None	None	Up to \$250 per month
Out-of-Pocket Maximum	\$2,000	\$2,000	\$2,000

*Deductible applies. **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. †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 **1-866-206-2983 (TTY 711)**.

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

Without Medicare	Standard Option		Prosper	
	Senior Advantage 1	Senior Advantage 2	Without Medicare	Senior Advantage
None	None	None	\$100	None
\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0
\$30 (\$0 for children through age 17)	\$15 (\$0 for children through age 17)	\$20 (\$0 for children through age 17)	\$30	\$25
\$40 (\$0 for children through age 17)	\$15 (\$0 for children through age 17)	\$30 (\$0 for children through age 17)	\$40	\$35
\$10	\$10	\$10	\$10*	\$10
\$15	\$15	\$15	Not covered	Not covered
\$200	\$15	\$150	\$300*	\$200
\$500	\$250	\$350	\$750*	\$500
\$30 (\$0 for children through age 17)	\$15 (\$0 for children through age 17)	\$20 (\$0 for children through age 17)	\$30	\$25
\$150	\$75	\$100	\$150*	\$100
\$150	\$125	\$150	\$200*	\$175
\$15	\$10	\$15	\$15	\$15
\$50	\$40	\$45	\$60	\$47
\$150	\$150	\$150	\$200	\$175
Not covered	Included	Not covered	Not covered	Not covered
Not covered	\$150	Not covered	Not covered	\$100
Not covered	Silver&Fit®	Silver&Fit®	Not covered	Silver&Fit®
Not covered	Not covered	\$500	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	\$2,500	\$5,000	\$3,000

Notes:

- Telehealth options include video, phone, email, and more.
- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- 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 73-822. 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*.