

Your 2025 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 Employees 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.¹

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

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

2025 Senior Advantage (HMO) Benefit Highlights

-  Part B premium reimbursement of up to **\$250** a month
-  Dental and eyewear coverage
-  Extras to keep you healthy, like the One Pass[®] fitness program²

WHAT’S INSIDE THIS GUIDE

- The 4 parts of Medicare **4**
- The basics: Senior Advantage for Federal Members (HMO)..... **6**
- The key 3: Benefits of Kaiser Permanente Senior Advantage **7**
- 2025 FEHB plan options and premiums **8**
- Find the right plan for you **10**
- 3 steps to learn more and enroll **12**
- When to enroll..... **13**

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, 6 a.m. to 7 p.m. (PT).

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.*</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

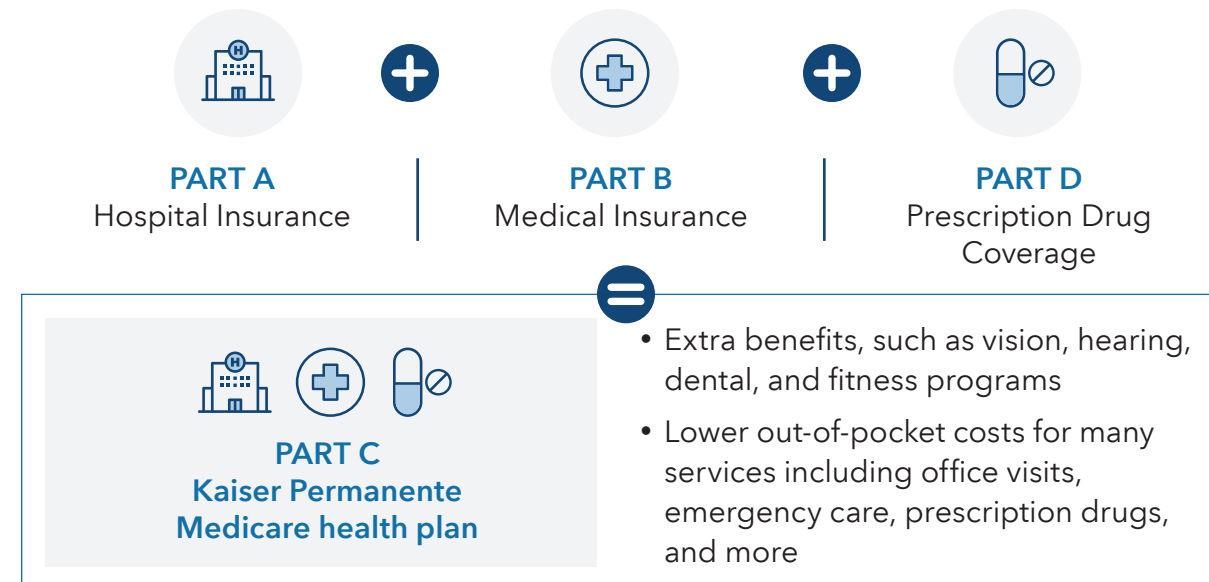
- Original Medicare includes Medicare Part A (hospital insurance) and Medicare Part B (medical insurance) and is provided by the U.S. government as a federal health insurance program.
- With Original Medicare alone, you will pay deductibles and coinsurance for most services.
- Medicare Advantage plans (Part C) offer all the benefits of Original Medicare PLUS extra benefits like vision, hearing, dental services, 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 Senior 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 Part B premium, up to \$250 per month. This covers what most people pay and may include additional money back for late enrollment penalty (LEP) or Income Related Monthly Adjustment Amount (IRMAA). This benefit is not taxable as it is paid from a health reimbursement account (HRA).
- You must pay the Medicare Part B premium to join a Kaiser Permanente Medicare health plan.
- Most people pay the standard Part B premium, which was \$174.70 per month in 2024. 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: For 2024, if your income from 2022 was greater than \$103,000 if you file individually or \$206,000 if you're married and file 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.**

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

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

CARE WITHOUT COMPROMISE
<ul style="list-style-type: none"> • You get all the benefits of your FEHB coverage and more, without increasing your FEHB premium • Your FEHB benefits are enhanced by enrolling in a Medicare Advantage plan (which includes hospital, doctor, and prescription drug coverage) • Continue to receive the same great care from your Kaiser Permanente doctors that you have on your current FEHB plan
ENHANCED BENEFITS
<ul style="list-style-type: none"> • Extra benefits to help you thrive that are not included with Original Medicare • Medicare Part B premium reimbursement up to \$250 per month* • Lower copays for most covered services • Lower costs for some prescription drugs • No deductibles
PREVENTIVE CARE
<ul style="list-style-type: none"> • Additional coverage for services like vision, hearing, and dental allows you to take care of your health proactively • The One Pass fitness program with access to a nationwide network of gyms and fitness locations, live digital fitness classes, on-demand workouts, and more² • No additional costs for preventive services like your yearly checkup, mammograms, prostate exams, flu shots, and cholesterol tests

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

2025 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 Senior 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	\$194.71	\$108.40	\$79.64
	Monthly	\$421.87	\$234.87	\$172.55
Self Plus One	Biweekly	\$526.34	\$301.17	\$186.35
	Monthly	\$1,140.41	\$652.54	\$403.76
Self and Family	Biweekly	\$462.11	\$237.79	\$186.35
	Monthly	\$1,001.24	\$515.22	\$403.76

Enrollment Code**	High Option	Standard Option	Prosper
Self Only	591	594	KC1
Self Plus One	593	596	KC3
Self and Family	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 for Federal Members (HMO)

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

See page 8 for your premium share.

2025 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 – 20 visits per year	\$15	\$15	\$15
Hospital services			
Outpatient surgery	\$50	\$5	\$50
Inpatient hospital	\$250	\$100	\$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	One Pass	One Pass
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 non-covered drugs. Some drugs may not be eligible for mail-order delivery or mail-order discounts.

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.

2025 Benefits and Services	Standard Option			Prosper	
	Without Medicare	Senior Advantage 1	Senior Advantage 2	Without Medicare	Senior Advantage
Deductible	\$100	None	None	\$500	None
Outpatient services					
Preventive care	\$0	\$0	\$0	\$0	\$0
Telehealth	\$0	\$0	\$0	\$0	\$0
Primary care office visit	\$30	\$15	\$25	\$25	\$25
Specialty care office visit	\$40	\$15	\$25	\$35	\$25
Most lab tests and X-rays	\$10*	\$10	\$10	20%*	\$0
Chiropractic – 20 visits per year	\$15	\$15	\$15	\$15	\$15
Hospital services					
Outpatient surgery	\$200*	\$15	\$25	20%*	\$25
Inpatient hospital	\$500*	\$250	\$500	20%*	\$250 per day up to \$1,000
Emergency and urgent care					
Urgent care	\$30	\$15	\$25	\$25	\$25
Emergency care	\$150*	\$75	\$75	20%*	\$75
Ambulance	\$150*	\$125	\$150	20%*	\$150
Prescription drugs**,[†]					
Generic	\$15	\$10	\$10	\$15	\$10
Brand	\$50	\$40	\$47	\$60	\$47
Specialty	\$150	\$150	\$150	\$200	\$200
Additional Senior Advantage benefits					
Dental	Not covered	Included	Not covered	Not covered	Not covered
Eyewear allowance (every 24 months)	Not covered	\$150	Not covered	Not covered	\$150
Fitness membership	Not covered	One Pass	One Pass	Not covered	One Pass
Hearing aid allowance for adults (per ear, every 36 months)	Not covered	Not covered	\$500	Not covered	Not covered
Nonemergency transportation and meal-delivery	Not covered	Not covered	Not covered	Not covered	Not covered
Over-the-counter health and wellness items allowance (every quarter)	Not covered	Not covered	Not covered	Not covered	Not covered
Part B reimbursement	None	None	Up to \$250 per month	None	None
Out-of-Pocket Maximum	\$3,000	\$2,000	\$2,000	\$5,500	\$2,000

- Telehealth options include video, phone, email, and more.
- Beginning 2025, CMS guidelines have decreased the Part D prescription drug OOP maximum to \$2,000.
- Beginning 2025, One Pass[®] is replacing the previous Silver&Fit[®] fitness program.

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*.

3 steps to learn more and enroll

- 1 Attend a FREE³ 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.

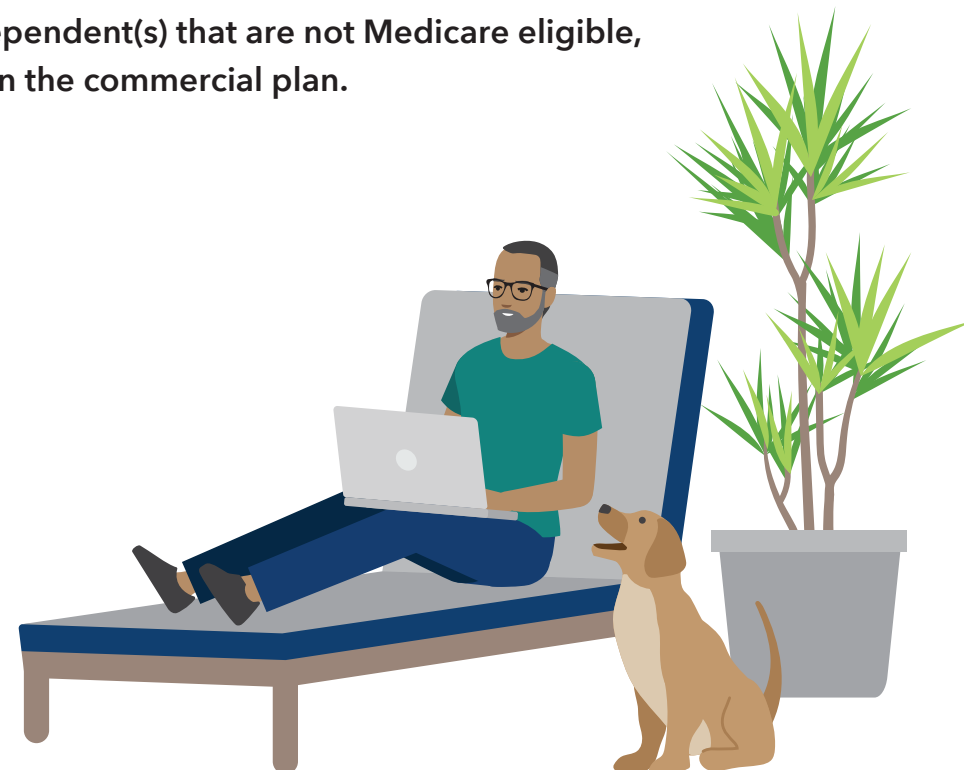


Scan the QR code with your smartphone's camera or visit kp.org/fedsmedicare to RSVP for an online webinar.

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

- 2 Determine when you can enroll (details on the following page).
- 3 Go to kp.org/feds and enroll online or call us at **1-877-297-0569** (TTY **711**) to speak with a Kaiser Permanente Medicare specialist, Monday through Friday, 6 a.m. to 7 p.m. Pacific time

If you are also covering dependent(s) that are not Medicare eligible, they will remain enrolled in the commercial plan.



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, or Part B only, you can enroll in a Senior 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 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**.

Kaiser Foundation Health Plan, Inc.

1 Kaiser Plaza
Oakland, CA 94612

If you have questions or are ready to enroll, call one of our Kaiser Permanente Medicare specialists at **1-877-297-0569** (TTY **711**), Monday through Friday, 6 a.m. to 7 p.m. Pacific time

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1. If you are not on a Kaiser Permanente FEHB plan, go to kp.org/feds to learn more. **2.** One Pass is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. **3.** 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 73-003.