

Federal Employees Health Benefits (FEHB) Plan

Senior Advantage 2 Program Description

All plans offered and
underwritten by
Kaiser Foundation Health Plan, Inc.
Northern California Region
1 Kaiser Plaza
Oakland, CA 94612

This booklet gives you details about the Senior Advantage 2 Program offered by Kaiser Foundation Health Plan, Inc. – Northern California Region. This is an important legal document. Please keep it in a safe place. When this program description says “we,” “us,” “our,” or “Kaiser Permanente,” it means Kaiser Foundation Health Plan, Inc. – Northern California Region. When it says “program” or “our program,” it means Senior Advantage 2. When this program description says “you,” it means the enrollee (sometimes called a subscriber, or Federal employee or annuitant).

We offer the Senior Advantage 2 program as part of our Federal Employees Health Benefits (FEHB) plan. The program rules are outlined in the FEHB brochure (RI 73-003), Section 9, Medicare Part B reimbursement program.

Senior Advantage 2 is designed to reimburse you for your Medicare Part B premium. This document explains how you enroll in and disenroll from Senior Advantage 2, as well as how we will reimburse you for the Medicare Part B premium you pay.

Eligibility and enrollment

To enroll in Senior Advantage 2:

- **You must be enrolled in Kaiser Permanente’s FEHB High Option** (enrollment codes: 591, 593, or 592) or **FEHB Standard Option** (enrollment codes: 594, 596, or 595).
 - When you become eligible for Medicare, you may be able to change your current option or plan.
 - To enroll or change your enrollment, visit **opm.gov** to enroll online or contact your employing agency or retirement office. Annuitants can contact the Retirement Information Center at **1-888-767-6738** or **1-855-887-4957** (TTY) Monday through Friday, 7:40 a.m. to 5 p.m. Eastern time, or **retire@opm.gov**.

- **You (and/or your covered dependents) must be enrolled in Kaiser Permanente Senior Advantage for Federal Members (HMO).**
 - If you are not enrolled in Senior Advantage, you may call our Kaiser Permanente Medicare specialists at **1-877-547-4909** (TTY **711**), Monday through Friday, 8 a.m. to 8 p.m. Pacific time.
 - If you are a Senior Advantage member, you do not need to submit another Senior Advantage Group Election Form.
- **You also must complete and submit a Senior Advantage 2 Enrollment Application.**

Coverage

When you enroll in Senior Advantage for Federal Members, you get all the benefits described in the FEHB brochure (RI 73-003) and the Kaiser Permanente Senior Advantage for Federal Members (HMO) **Evidence of Coverage**.

By enrolling in Senior Advantage 2, you and your covered dependents who are enrolled in Kaiser Permanente Senior Advantage for Federal Members are eligible to receive reimbursement of your Medicare Part B premium. The reimbursement is solely available to reimburse you and/or your covered dependent up to \$250 per month of the Medicare Part B premium, including the Part B late enrollment penalty and/or the Income Related Monthly Adjustment Amount (IRMAA) you or your covered dependent pays..

Once you have successfully enrolled in Senior Advantage 2, we will reimburse you monthly for up to \$250 of the Medicare Part B premium. Your Medicare Part B premium is deducted automatically from your Social Security or retirement check or paid directly to Social Security. You will be reimbursed solely for paying your standard Medicare Part B premium.

Your reimbursement will cease if you disenroll from Kaiser Permanente Senior Advantage 2 or from our FEHB High or Standard Option.

The reimbursement is administered by Kaiser Permanente Health Payment Services. You will not be charged a fee for the administration of your reimbursement. The reimbursement will not be held in trust for you or your dependents and will not be held in a bank account that belongs to you or your dependents. The reimbursement does not earn interest.

Reimbursement of your Medicare Part B premium is available beginning on the effective date of your enrollment in Senior Advantage 2. We will send your reimbursement each month by mail or direct deposit. Your first reimbursement may take approximately 30 to 45 days to process. Subsequent reimbursements can be expected on about the same day each month.

If you receive a reimbursement for your Medicare Part B premium and you later become ineligible for reimbursement, you must refund the reimbursement to Kaiser Permanente in order to comply with IRS requirements and avoid tax penalties. You will receive notification of this post-payment denial with instructions on how to settle the overpayment of your Medicare Part B reimbursement.

Reimbursement of late enrollment penalty or IRMAA

We will automatically reimburse you for your standard Medicare Part B premium. You do not need to send us proof of your Medicare Part B if you pay only the standard Medicare Part B premium.

Some people have an extra charge added to their Medicare Part B premium. If your income is above a certain amount, you may pay the Income Related Monthly Adjusted Amount (IRMAA). If you enroll in Part B late, you may pay a late enrollment penalty. To receive additional reimbursement (up to \$250 per month), you must provide proof once each year of the amount you pay for your Medicare Part B premium and the extra charges you pay for late enrollment penalty and/or IRMAA no later than

90 days after the plan year ends. You may submit one of the following documents as proof: Social Security Benefit Verification letter, Notice of Annuity Adjustment, or Medicare premium billing. If the amount you pay for late enrollment penalty or IRMAA changes, you must provide additional information.

Visit kp.org/feds to get the FEHB Senior Advantage 2 Proof of Part B Premium Instructions and Form.

For questions about reimbursement, call Kaiser Permanente Health Payment Services at **1-877-761-3399**, Monday through Friday, 5 a.m. to 7 p.m. Pacific time.

Disenrollment

We will cancel Senior Advantage 2 enrollment:

- If you submit a written request to cancel Senior Advantage 2
- If you or the Centers for Medicare & Medicaid Services (CMS) cancels your Senior Advantage for Federal Members enrollment for any reason, including if you do not pay Medicare Part B premiums
- If at least one family member (subscriber and/or his/her dependents) is not enrolled in Senior Advantage for Federal Members within 3 months of enrollment in Senior Advantage 2
- If you are disenrolled from Kaiser Permanente's FEHB High or Standard Option

If we disenroll you from Senior Advantage 2, you will not be eligible to enroll in Senior Advantage 2 again during the same calendar year. You may continue to be enrolled in Kaiser Permanente's FEHB plan coverage and/or Senior Advantage for Federal Members.

Senior Advantage 2 is offered as part of the FEHB Program. This is a summary of the features of the Kaiser Permanente health plan. Before making a final decision, please read the Plan's Federal brochure (RI 73-003). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.

