



# Your 2019 guide to choosing a Kaiser Permanente **MEDICARE** health plan

INCREASE YOUR COVERAGE without increasing your FEHB monthly premium\*

Kaiser Permanente Medicare Health Plan  
Mid-Atlantic States

# Get the most out of your FEHB coverage

Did you know you can enhance your benefits by adding a Kaiser Permanente Medicare health plan?

For better benefits than your Federal Employees Health Benefits (FEHB) coverage alone, consider the Kaiser Permanente Medicare health plan for Federal members. With a Kaiser Permanente Medicare health plan for Federal members, many covered services will have lower copays.

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 questions or are ready to enroll, our Kaiser Permanente representatives are here for you. Call one of our Kaiser Permanente Medicare specialists at **1-877-547-4909** (TTY **711**), Monday through Friday, 8 a.m. to 8 p.m.



## Trust a plan with a high rating

**MEDICARE  
STAR  
RATINGS**

### Highly rated quality and service

The Centers for Medicare & Medicaid Services (CMS) rates the excellence of Medicare health and prescription drug plans based on major categories that include:

- Preventive care
- Chronic care
- Prescription drug services
- Customer service
- Member satisfaction

To learn more about Kaiser Permanente's high Medicare plan ratings, visit [kp.org/feds](https://kp.org/feds).\*\*

# The 4 parts of Medicare – and what they cover

## PART A

**Covers services and supplies considered medically necessary, including:**

- Inpatient hospital care
- Skilled nursing facility care
- Hospice care

**When can you sign up for Part A?**

- When you turn age 65. Depending on your situation, you'll either automatically get Part A or you'll need to sign up for Medicare, **or**
- If you have certain disabilities, even if you're not 65 yet

**What does Part A cost?**

If you or your spouse paid Medicare taxes while working, you usually won't pay a monthly premium for Medicare Part A. (You automatically qualify if you were a Federal employee on January 1, 1983, and you've worked for at least 10 years.) Otherwise, if you're age 65 or older, you may be able to buy Part A.

If you can get Part A at no cost, you should take it, even if you're still working.

## PART B

**Covers many services that aren't covered by Part A, including:**

- Doctor services
- Outpatient care

**When can you sign up for Part B?**

Your initial sign-up period begins 3 months before you turn 65 and ends 3 months after your 65th birthday.

**What does Part B cost?**

- You must pay a monthly premium for Part B.
- Your premium is usually paid out of your Social Security check or your retirement check.
- Members with higher incomes may have higher premiums. This is called Part B Income Related Monthly Adjustment Amount (IRMAA).

## PART C

### Includes both Part A and Part B.

- It's also known as Medicare Advantage.
- It's offered by private insurance companies that are approved by Medicare.
- Another kind of Part C plan is called Medicare Cost.

## PART D

### Covers prescription drugs.

- If you decide to join a Kaiser Permanente Medicare health plan, you automatically get Part D at no extra premium.
- If your income is above a certain limit, you may pay a higher amount. This is called a Part D Income Related Monthly Adjustment Amount (Part D IRMAA).

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## Is there a penalty for not enrolling in Medicare Part A or B as soon as possible?

- **Part A:** Generally, if you choose not to sign up for Part A when you're first able to enroll in Medicare, you won't pay a penalty.
- **Part B:** If you choose not to enroll in Part B when you're first able to, your Part B payments could go up by 10% for each year that you delay signing up for Part B. This is due to the Part B penalty applied by CMS. This penalty is subject to change.
  - If you or your spouse keeps working, you may be able to delay your Part B enrollment without a penalty.

If you have a Kaiser Permanente Medicare health plan, your prescription drug coverage is already, on average, as good as or better than standard Medicare Part D. In Medicare terms, that means it's considered "creditable coverage." So, as long as you keep your FEHB coverage, you won't have to pay a penalty if you join a Medicare prescription drug plan later.

# What's the advantage to enrolling in a Kaiser Permanente Medicare health plan?

We offer two Medicare health plans for you.

## **KAISER PERMANENTE MEDICARE PLUS (COST)**

and

## **KAISER PERMANENTE MEDICARE ADVANTAGE (HMO)**

You can enroll in a Kaiser Permanente Medicare health plan for Federal members if you are a Kaiser Permanente FEHB member and have Medicare Part A and Medicare Part B or Medicare Part B only.

Which plan you enroll in depends on where you live.

- If you live in Virginia or part of Maryland (Calvert, Carroll, or Frederick counties), we will enroll you in **Medicare Cost for Federal Members**. You must get all of your health care from Kaiser Permanente, except for emergency or urgently needed services or out-of-area dialysis services. If you obtain services not provided or arranged by Kaiser Permanente, you will be responsible for all Medicare deductibles and coinsurance, as well as any additional charges as prescribed by the Medicare program.
- If you live in the District of Columbia or part of Maryland (Anne Arundel, Baltimore, Baltimore City, Charles, Howard, Harford, Montgomery, and Prince George's counties), we will enroll you in **Medicare Advantage for Federal Members**. You must get all of your health care from Kaiser Permanente, except for emergency or urgently needed services or out-of-area dialysis services. If you obtain services not provided or arranged by Kaiser Permanente, neither Medicare nor Kaiser Permanente will pay for the services.

See chart on page 8 for details.

- **No copayments** for primary care and specialist office visits (High Option);
- **Lower copayments** for primary care and specialist office visits (Standard and Basic Options);
- **No annual deductible** (Basic Option);
- **Lower copayments** for most other services, including inpatient and outpatient services, emergency and urgent care, **most** prescription drugs, and many other benefits.

**Enjoy healthy extras.** High Option members who enroll in Kaiser Permanente Medicare health plan for Federal Members have no copays for primary and specialty care office visits.

# Choosing the right FEHB option

We'll enroll you in the plan option that matches the Kaiser Permanente FEHB option you have now. For example, if you're a Kaiser Permanente Standard Option member, you'll be enrolled in a Kaiser Permanente Medicare health plan for Federal members Standard Option.

When you become eligible for Medicare, you may be able to change your current plan option. To learn more about making enrollment changes outside of Open Season:

- Go to **opm.gov**, or
- Contact your employing agency or retirement office

Your FEHB premium doesn't change when you enroll in a Kaiser Permanente Medicare health plan.

The FEHB premium share you currently pay is listed in the table below.

YOUR PREMIUM SHARE*		HIGH OPTION	STANDARD OPTION	BASIC OPTION
<b>Self Only</b>	Biweekly Non-Postal	\$89.52	\$60.20	\$48.47
	Biweekly Postal Category 2	\$76.73	\$49.97	\$40.23
	Biweekly Postal Category 1	\$86.32	\$57.79	\$46.54
	Monthly Non-Postal	\$193.96	\$130.44	\$105.03
<b>Self Plus One</b>	Biweekly Non-Postal	\$243.03	\$138.46	\$107.87
	Biweekly Postal Category 2	\$215.68	\$114.92	\$89.53
	Biweekly Postal Category 1	\$236.19	\$132.92	\$103.56
	Monthly Non-Postal	\$526.56	\$300.00	\$233.72
<b>Self and Family</b>	Biweekly Non-Postal	\$209.98	\$138.46	\$118.40
	Biweekly Postal Category 2	\$180.80	\$114.92	\$98.27
	Biweekly Postal Category 1	\$202.68	\$132.92	\$113.67
	Monthly Non-Postal	\$454.96	\$300.00	\$256.54

\*The above FEHB rates do not apply to all enrollees. If you are in a special enrollment category, please 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.

You can enroll in Kaiser Permanente Medicare health plan for Federal Members if you have Medicare Parts A and B and are an FEHB Kaiser Permanente member.

# Compare your options

This 2019 benefit summary allows you to make a side-by-side comparison of your Kaiser Permanente FEHB choices.

2019 Benefits and Services	Without Medicare			Medicare Advantage/Medicare Plus for Federal Members		
	High Option	Standard Option	Basic Option	High Option	Standard Option	Basic Option
<b>Annual Deductible</b>	\$0	\$0	\$100 per person, up to \$200 per family	\$0	\$0	\$0
<b>Outpatient services</b> (per visit or procedure)						
Primary care	\$10/\$0 for children through age 4	\$20/\$0 for children through age 17	\$30/\$0 for children through age 17	\$0	\$10/\$0 for children through age 17	\$20/\$0 for children through age 17
Specialty care	\$20	\$30	\$40	\$0	\$10	\$30
Most lab tests and X-rays	\$0	\$0	\$0/\$40	\$0	\$0	\$0/\$40
Specialty scans	\$75	\$100	\$100 per procedure*	\$0	\$50	\$100
<b>Hospital and facility</b>						
Outpatient surgery	\$75	\$150	\$300*	\$25	\$100	\$150
Inpatient hospital care	\$100 per admission, \$0 for maternity	\$500 per admission, \$0 for maternity	\$750 per admission*	\$75 per benefit period, \$0 for maternity	\$150 per benefit period, \$0 for maternity	\$250 per benefit period
<b>Emergency &amp; urgent care</b> (per visit or trip)						
Emergency care	\$100	\$150	\$150*	\$75	\$75	\$100
Urgent care	\$20	\$30	\$40	\$0	\$10	\$30
Ambulance	\$0	\$100	\$100*	\$0	\$50	\$100
<b>Prescription Drugs</b> (up to a 30-day supply at Plan medical center pharmacies.) <sup>‡</sup>						
Generic	\$7	\$10	\$10	\$3.50	\$10	\$10
Preferred brand	\$30	\$40	\$45	\$20	\$30	\$35
Non-preferred brand	\$45	\$60	\$65	\$20	\$30	\$35
Specialty	\$100	\$150	\$200	\$75	\$125	\$150
<b>Vision Services</b>						
Eyeglasses and contact lenses	75%	75%	75%	75%	75%	75%
<b>Out-of-pocket maximum</b>						
Per person	\$2,250	\$3,500	\$4,000	\$2,250	\$3,400	\$4,000
Per family	\$4,500	\$7,000	\$8,000	\$4,500	\$7,000	\$8,000

\*You pay the deductible, then cost-sharing. ‡Plan providers determine the drug that is medically necessary. If you request another drug, you pay prices charged to members for non-covered drugs.

This is a summary of the features of the Kaiser Permanente health plan, including Kaiser Permanente Medicare Advantage and Medicare Plus (Cost) for federal members. Before making a final decision, please read the Federal Employees Health Benefits (FEHB) brochure RI 73-047. All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB brochure, Kaiser Permanente Medicare Advantage for Federal Members EOC, and the Kaiser Permanente Medicare Plus for Federal Members EOC.



# Your Kaiser Permanente Medicare health plan sign-up checklist

If you're an FEHB member and have **already signed up for Medicare**, you're ready to enroll in a Kaiser Permanente Medicare health plan.

If you're a Kaiser Permanente FEHB member, use the checklist below to see your next steps.

4-6 months before turning 65	2-3 months before turning 65	Your birthday month
<b>LEARN ABOUT MEDICARE</b>	<b>TIME TO ENROLL IN A MEDICARE HEALTH PLAN</b>	<b>TIME'S RUNNING OUT TO JOIN A MEDICARE HEALTH PLAN</b>
<ul style="list-style-type: none"> <li>• Learn about Medicare basics and the importance of Medicare Star Quality ratings online at <a href="http://kp.org/feds">kp.org/feds</a>.<sup>**</sup></li> <li>• Call Social Security to confirm that you're eligible and ask for your Medicare card.</li> </ul>	<ul style="list-style-type: none"> <li>• Look for your Kaiser Permanente Medicare health plan for Federal members Enrollment Kit in the mail.</li> <li>• Fill out the enrollment form and mail it back to Kaiser Permanente.</li> <li>• Have questions? Talk to one of our Kaiser Permanente Medicare specialists at <b>1-877-547-4909 (TTY 711)</b>, Monday through Friday, 8 a.m. to 8 p.m.</li> </ul>	<p>You have only 3 months after your 65th birthday to enroll in a Kaiser Permanente Medicare health plan for Federal members and get better benefits. Act now!</p>

# What's next?

To learn more about Medicare benefits and eligibility:

- Call the Social Security Administration at **1-800-772-1213** (TTY **1-800-325-0778**), Monday through Friday, 7 a.m. to 7 p.m.

If you're ready to enroll in a Kaiser Permanente Medicare health plan for Federal members, or have questions:

- Call one of our Kaiser Permanente Medicare specialists at **1-877-547-4909** (TTY **711**), Monday through Friday, 8 a.m. to 8 p.m. We'll be happy to answer your questions and walk you through the enrollment process.
- After we have your enrollment form and confirm your status, you'll receive a letter of confirmation and a new Kaiser Permanente ID card.



**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**

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**kp.org/feds**

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**\*\***Every year, Medicare evaluates plans based on a 5-star rating system.

In California, Hawaii, Oregon, Washington, Colorado, Georgia, and the District of Columbia, Kaiser Permanente is an HMO plan with a Medicare contract. In Maryland, Kaiser Permanente is an HMO plan and a Cost plan with a Medicare contract. In Virginia, Kaiser Permanente is a Cost plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll. This information is not a complete description of benefits. Call **1-877-547-4909** (TTY **711**) for more information. 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 73-047.

**Please recycle.**

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