



# 2021 guide to choosing a Kaiser Permanente Medicare health plan

Enhance your FEHB coverage without increasing your monthly FEHB premium.

Providing high-quality care and coverage to Federal employees since 1945

# Get more with your FEHB coverage when you enroll with Kaiser Permanente.

## Why choose Kaiser Permanente?

High-quality care, choice of doctors, prescription drug coverage, predictable costs – with Kaiser Permanente, you get the care and coverage you need in one health plan to support your health goals and help you thrive.

## Enhance your current coverage

For better benefits than your Federal Employees Health Benefits (FEHB) coverage alone, consider enrolling in a Kaiser Permanente Medicare health plan for Federal members. You can enhance your FEHB coverage without increasing your monthly FEHB premium, and have lower copays for many covered services. You may also receive a reimbursement for the monthly Medicare Part B premium you pay.

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## What's inside this guide

This guide will help you understand your Kaiser Permanente Medicare Advantage and Medicare Choice health plan options, so you can choose the coverage that's right for you.

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# Choose the right Medicare Advantage health plan for you

Enhance your FEHB coverage without increasing your monthly FEHB premium with one of our Medicare Advantage plans for Federal members.

## Our Medicare Advantage health plans offer:

- Lower copays for primary and specialty care office visits, urgent care, emergency care, and more
- Lower out-of-pocket maximums
- Membership in the Silver&Fit® Healthy Aging and Exercise Program and the Enhance®Fitness program at no extra charge
- Transportation benefit to help you get to and from your medical and dental appointments

And with our High Option Medicare Advantage 2 and Standard Option Medicare Advantage 2 options, you'll receive a \$100 reimbursement for your Medicare Part B premium.

## Kaiser Permanente Medicare Advantage HMO service area



Please note that we offer only partial coverage in:

### Mason County

98524, 98528, 98546, 98548, 98555, 98584, 98588, 98592

### Grays Harbor County

98541, 98557, 98559, 98568

# Healthy extras with Medicare Advantage

With a Kaiser Permanente Medicare Advantage health plan for Federal members, you'll enjoy these extra benefits – at no extra cost to you.

**The Silver&Fit® Healthy Aging and Exercise Program<sup>1</sup>** offers a variety of options to help you stay active and healthy, including access to:

- A large network of fitness centers
- An additional network of premium fitness clubs, such as the YMCAs of Greater Seattle, Pierce, and Kitsap counties<sup>2</sup>
- Group fitness classes at select locations
- Home fitness kits to exercise at home<sup>3</sup>

To find fitness centers near you, go to [silverandfit.com](http://silverandfit.com).

**The Enhance® Fitness Program** offers one-hour fitness classes led by nationally certified instructors. For more information, go to [projectenhance.org/locations](http://projectenhance.org/locations).

**The transportation benefit** gives you access to rides to and from doctor and dentist appointments, as well as pharmacies at Kaiser Permanente and in-network locations. Get a ride from anywhere in our service area, 24 hours a day, 7 days a week. Just call 48 hours before you need a ride. Service is provided by Access2Care, and wheelchair-lift-equipped vehicles are available.

<sup>1</sup> The Silver&Fit Program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. The people in this piece are not Silver&Fit members.

<sup>2</sup> New member initiation fees may apply for some premium fitness locations. Not all YMCAs participate in the network. Check the searchable directory at [silverandfit.com](http://silverandfit.com) to see locations participating in the program.

<sup>3</sup> Get up to 2 fitness kits per year, with 35 kits to choose from.

2021 benefits and services	High Option		Standard Option		Prosper	
	Medicare Advantage 1	Medicare Advantage 2	Medicare Advantage 1	Medicare Advantage 2	Medicare Advantage	
Deductible	\$0	\$0	\$0	\$0	\$0	
Out-of-pocket maximum	\$1,000	\$2,000	\$1,000	\$3,000	\$5,000	
<b>Outpatient services</b>						
Preventive care	\$0	\$0	\$0	\$0	\$0	
Telehealth (virtual care)	\$0	\$0	\$0	\$0	\$0	
Primary care office visit	\$0	\$15	\$10 (\$0 for children through age 17)	\$20 (\$0 for children through age 17)	\$10	
Specialty care office visit	\$0	\$15	\$10	\$25	\$35	
Most lab tests/X-rays	\$0	\$0	\$0	\$0	\$0/\$50	
<b>Hospital services</b>						
Outpatient surgery	\$0	\$75	\$50	\$100	\$200	
Inpatient hospital	\$0	\$100	\$100	\$250	\$350/day up to \$1,050	
<b>Emergency and urgent care</b>						
Urgent care	\$0	\$10	\$10	\$20	\$15/\$35	
Emergency care	\$50	\$65	\$50	\$65	\$125	
Ambulance	\$0	10%	\$0	10% up to \$100	20%	
<b>Prescription drugs</b>						
Generic	Maintenance	\$20	\$20	\$3	\$5	\$5
	Preferred	\$20	\$20	\$3	\$20	\$20
	Non-preferred	\$60	\$60	\$40	\$60	\$100
Brand	Preferred	\$40	\$40	\$30	\$40	\$60
	Non-preferred	\$60	\$60	\$40	\$60	\$100
Specialty	Preferred	25% up to \$200	25% up to \$200	25% up to \$200	25% up to \$200	35% up to \$300
	Non-preferred	50% up to \$500	50% up to \$500	50% up to \$500	50% up to \$500	50% up to \$500
<b>Additional Medicare Advantage benefits</b>						
Eyewear allowance	\$100	Not Covered	\$100	Not Covered	Not Covered	
Fitness membership	Silver&Fit®	Silver&Fit®	Silver&Fit®	Silver&Fit®	Silver&Fit®	
Hearing aid allowance for adults	\$250	Not Covered	\$250	Not Covered	Not Covered	
Part B reimbursement	Not Covered	\$100/month	Not Covered	\$100/month	Not Covered	

- Notes:
- Out-of-pocket maximum amounts are per person, but no more than 2 times per family.
  - Virtual care options include video, phone, email for nonurgent issues, and more. See page 9, "Your care, your way."
  - Prescription drug cost-sharing for a 30-day supply at Kaiser Permanente pharmacies. You pay only 2 copays for up to a 90-day supply for most drugs through Kaiser Permanente's mail-order program.
  - Eyewear (lenses and frames) or contact lenses limited to once every 24 months.
  - Hearing aid allowance once every 36 months.

This is a summary of the features of the Kaiser Foundation Health Plan of Washington benefits. Before making a final decision, please read the Plan's Federal Brochure (73-012). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal Brochure and the Kaiser Permanente Medicare Advantage for Federal Members Evidence of Coverage.

# Another Medicare health plan choice

When you have Medicare Parts A and B, our High Option has a program called Medicare Choice for FEHB members who either aren't eligible to enroll in Medicare Advantage (for example, you live outside the Medicare Advantage service area) or choose not to enroll in Medicare Advantage.

With Medicare Choice, you will get the following better benefits:<sup>4</sup>

- Lower copays for primary and specialty care visits, inpatient hospital care, emergency care, and urgent care
- Lower coinsurance for ambulance
- Lower out-of-pocket maximum
- \$50 per month reimbursement for the Part B premium you pay (up to \$600 per year)

And you'll still get the same great features you're used to:

- Coverage when traveling, including:
  - Visiting member care at Kaiser Permanente facilities around the country
  - Urgent and emergency care worldwide
  - Care for minor illnesses, injuries, and conditions at CVS MinuteClinics across the United States
- Care options at no extra cost, including:
  - 24/7 consulting nurse phone service
  - 24/7 Care Chat for real-time messaging online with a Kaiser Permanente clinician

## When you're on High Option Medicare Choice and are enrolled in Medicare Parts A and B:

You'll be enrolled automatically in a health reimbursement arrangement (HRA) account, then receive a Medicare Part B premium reimbursement of up to \$600 per year. To get reimbursed, you must provide proof to Health Equity of the amount you pay for your Part B premium.

To activate your HRA account and start receiving your reimbursement, call Health Equity at **1-866-346-5800**, 24 hours a day, 7 days a week. Health Equity is an IRS-authorized, non-bank trustee that operates as the FEHB HRA custodian.

<sup>4</sup> You must use in-network providers to receive these better benefits.

# 2021 FEHB High Option Medicare Choice

2021 benefits and services		High Option Medicare Choice
Deductible		\$0
Out-of-pocket maximum		\$2,000
<b>Outpatient services</b>		
Preventive care		\$0
Telehealth (virtual care)		\$0
Primary care office visit		\$15
Specialty care office visit		\$15
Most lab tests/X-rays		\$0
<b>Hospital services</b>		
Outpatient surgery		\$75
Inpatient hospital		\$100
<b>Emergency and urgent care</b>		
Urgent care		\$10
Emergency care		\$65
Ambulance		10%
<b>Prescription drugs</b>		
Generic	Maintenance	\$20
	Preferred	\$20
	Non-preferred	\$60
Brand	Preferred	\$40
	Non-preferred	\$60
Specialty	Preferred	25% up to \$200
	Non-preferred	50% up to \$500
<b>Additional Medicare Advantage benefits</b>		
Eyewear allowance		Not Covered
Fitness membership		Not Covered
Hearing aid allowance for adults		Not Covered
Part B reimbursement		\$50/month

#### Notes:

- Out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- Virtual options include video, phone, email for nonurgent issues, and more. See page 9, "Your care, your way."
- Prescription drug cost-sharing for a 30-day supply at Kaiser Permanente pharmacies. You pay only 2 copays for up to a 90-day supply for most drugs through Kaiser Permanente's mail-order program.

This is a summary of the features of the Kaiser Foundation Health Plan of Washington benefits. Before making a final decision, please read the Plan's Federal Brochure (73-012). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal Brochure and the Kaiser Permanente Medicare Advantage for Federal Members Evidence of Coverage.

# Choosing the right FEHB option

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

- Go to [opm.gov](https://www.opm.gov)
- Contact your employing agency or retirement office

Current FEHB premium shares are listed below. Enrolling in Medicare Advantage for Federal Members does not change your FEHB premium. If you are retired from the federal government, you pay monthly non-Postal premium contributions.

Type of Enrollment	Enrollment Code	Non-Postal Premium <sup>5</sup>		Postal Premium <sup>5</sup>	
		Monthly	Biweekly	Biweekly Category 1	Biweekly Category 2
<b>High Option</b> Self Only	(541)	<b>\$340.34</b>	\$157.08	\$153.72	\$143.66
<b>High Option</b> Self Plus One	(543)	<b>\$779.09</b>	\$359.58	\$352.39	\$330.83
<b>High Option</b> Self and Family	(542)	<b>\$682.04</b>	\$314.79	\$306.98	\$283.56
<b>Standard Option</b> Self Only	(544)	<b>\$154.50</b>	\$71.31	\$68.46	\$59.19
<b>Standard Option</b> Self Plus One	(546)	<b>\$355.36</b>	\$164.01	\$157.45	\$136.13
<b>Standard Option</b> Self and Family	(545)	<b>\$355.36</b>	\$164.01	\$157.45	\$136.13
<b>Prosper</b> Self Only	(PT4)	<b>\$97.50</b>	\$45.00	\$43.20	\$37.35
<b>Prosper</b> Self Plus One	(PT6)	<b>\$236.17</b>	\$109.00	\$104.64	\$90.47
<b>Prosper</b> Self and Family	(PT5)	<b>\$272.99</b>	\$126.00	\$120.96	\$104.58

**Important note:** 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. If you enroll in the High Option, you will pay a lower premium if you choose “Self and Family.” These 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 that maintains your health benefits enrollment.

<sup>5</sup>You must pay the Medicare Part B premium to join a Kaiser Permanente Medicare health plan.

# Your care, your way

As a Kaiser Permanente member, you have many convenient options for getting care the way you want it.

## Choose how you connect to care



### CLICK

#### 24/7 Care Chat<sup>6</sup>

Sign in to your secure [kp.org/wa](https://kp.org/wa) account and get real-time medical care from a clinician, 24/7, at no additional charge.

#### Video visit<sup>6</sup>

Meet face-to-face with a Kaiser Permanente clinician by video for high-quality personalized care.

#### E-visit<sup>6</sup>

Get an online diagnosis for common medical issues that don't require a physical exam.

#### Email

Send secure messages to your Kaiser Permanente care team for nonurgent issues.

#### Manage your care

Check benefits, refill prescriptions and have them mailed to your home, and access health resources. You can also use the Kaiser Permanente Washington mobile app for many of the features available online. Learn more at [kp.org/wa/mobile](https://kp.org/wa/mobile).<sup>7</sup>



### CALL

#### 24/7 Consulting Nurse Service

Call our nurse helpline for care advice 24/7.

#### Phone appointment<sup>6</sup>

Make an appointment to talk to your doctor over the phone.



### COME IN

#### Doctor appointment

Most Kaiser Permanente Washington medical facilities have many services under one roof, so you can see your doctor, get lab services or X-rays, and pick up a prescription – all in the same trip.<sup>8</sup> Several of our medical facilities offer walk-in care for minor health issues. No appointment needed.

<sup>6</sup> When appropriate and available. Virtual care is provided only in Washington state. Services may vary by location and are subject to change.

<sup>7</sup> To use the Kaiser Permanente Washington app, you must be a Kaiser Permanente Washington member registered on [kp.org/wa](https://kp.org/wa).

<sup>8</sup> This feature is available when you get care at Kaiser Permanente Washington facilities.



# Personalized care that fits your life

You can feel confident about the care and coverage you get with Kaiser Permanente.

## Better care with a connected team

Your Kaiser Permanente doctor, specialists, and nurses work together to help keep you healthy. They're connected to each other, and to you, through your electronic health record. So they know important things about your health – like when you're due for a screening and what medications you're taking. A connected care team helps ensure nothing gets missed or forgotten, so you can stay on track with being at your healthiest.

## Choose your doctor – and change anytime

Use the Find a Doctor tool at [kp.org/feds/wa-core](https://kp.org/feds/wa-core) to read our doctors' profiles, so you can select your personal doctor based on what's important to you – education, languages spoken, specialties, and more. Plus, you can switch to another available Kaiser Permanente doctor anytime you want.

## Quality care with you at the center

If you ever need specialty care, you'll get access to a full range of Kaiser Permanente specialists, including cardiologists, orthopedists, audiologists, and more. Our doctors are some of the brightest minds in medicine – and they're passionate about delivering excellent care. Equipped with the latest technology and proven treatments, they'll help you recover quickly.



### Find the care you need

Visit [kp.org/wa/getcare](https://kp.org/wa/getcare) to learn about all your care options.



## Care outside of Washington

If you ever need care outside the state of Washington, we've got you covered.

- **For emergency and urgent care**, you're covered for care anywhere in the world.
- **Care at any Kaiser Permanente facility** in California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, and Washington, D.C.
- **For nonemergency care**, you can visit an urgent care clinic or CVS MinuteClinic at select CVS pharmacies to get care for minor illnesses, injuries, and conditions.\*
- **Our Consulting Nurse Service** is available 24 hours a day, 7 days a week, for advice or help deciding where to go for care.

For more information about your health coverage when traveling outside of Washington, call Member Services at **1-888-901-4600 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m.

\*If you get care at a CVS MinuteClinic or any other urgent care facility within a state where Kaiser Permanente operates, you'll be asked to pay upfront for services you receive and file a claim for reimbursement. If you get care at a CVS MinuteClinic outside a state where Kaiser Permanente operates, you'll be charged your standard copay or coinsurance.

# Enrolling in Medicare

Here's what you need to know:



## Initial Enrollment Period



You're eligible to sign up for Medicare Parts A, B, C, and D during this 7-month period:

- 3 months before you turn 65
- The month you turn 65
- 3 months after you turn 65



## General Enrollment Period



If you don't sign up for Parts A and B when you're first eligible, you can sign up between January 1 and March 31 each year. Your coverage won't start until July 1 of that year. However, you may have to pay a higher Part B premium for late enrollment.



## Part B Special Enrollment Period (SEP)



Part B SEP applies when you're able to delay your enrollment in Medicare Part B because you have coverage from an employer. For example, this could be the case if you continue to work past the age of 65. Medicare-eligible members can sign up for Part B:

- Anytime you're still covered by your employer's health plan
- During the 8-month period that begins the month after your employment or coverage ends, whichever happens first

### To learn more about Medicare enrollment 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.

# How to enroll in a Kaiser Permanente Medicare Advantage health plan

To be able to sign up for one of our Medicare Advantage health plans, you must be enrolled in Medicare Parts A and B.

**You don't need to suspend your current FEHB coverage to enroll in our Medicare Advantage coverage. Just contact us to enroll in the FEHB plan of your choice.**

## **To enroll in High or Standard Option Medicare Advantage 1 or Prosper Medicare Advantage**

Complete and submit a Kaiser Permanente Medicare Advantage group enrollment form for each person signing up for Medicare Advantage coverage.

## **To enroll in High or Standard Option Medicare Advantage 2**

Complete and submit the following:

- Medicare Advantage group enrollment form for each person signing up for Medicare Advantage coverage
- Medicare Advantage 2 enrollment application (only one application per household is needed, and it must be signed by the policy subscriber)

## **If you want to change from High or Standard Option Medicare Advantage 1 to Medicare Advantage 2**

Complete and submit a Medicare Advantage 2 enrollment application (only one application per household is needed, and it must be signed by the policy subscriber).

## **If you're on High Option Medicare Choice and enroll in Medicare Parts A and B**

You don't need to submit any forms. Your enrollment for the Part B reimbursement is automatic. To get reimbursed, you must provide proof to Health Equity of the amount you pay for your Part B premium. Just call Health Equity to activate your HRA account so you can receive your Medicare Part B reimbursement: **1-866-346-5800**, 24 hours a day, 7 days a week.

### **Ready to enroll?**

Fill out the enrollment form and drop it in the prepaid envelope.

### **Have questions or need help enrolling?**

Call us at **1-800-581-8252 (TTY 711)**, Monday through Friday, 8 a.m. to 5 p.m. We'll be happy to walk you through the enrollment process and answer your questions.

# 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 65. Depending on your situation, you'll either get part A automatically or you'll need to sign up for it.
- If you're not 65 but have certain disabilities.

**What does Part A cost?**

If you or your spouse paid Medicare taxes while working for 10 years or 40 quarter years, you usually won't pay a monthly premium for Medicare Part A. (You qualify automatically if you were a federal employee on January 1, 1983, and you've worked for at least 10 years.) If you haven't worked for 10 years or 40 quarter years, 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 not 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.

**Is there a cost for Part B?**

- You must pay a monthly premium for Part B.
- Your premium is usually paid out of your Social Security check or your retirement check.
- If your income is above a certain limit, you may pay a higher premium. This is called Part B Income Related Monthly Adjustment Amount (IRMAA).

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## Have any questions about Medicare?

Call the Centers for Medicare & Medicaid Services (CMS) at **1-800-633-4227** (TTY **1-877-486-2048**), 24 hours a day, 7 days a week. Or visit [medicare.gov](https://www.medicare.gov).



## PART C

### Also known as Medicare Advantage

- It covers the same care as Medicare Parts A and B, but may also cover items such as gym memberships or transportation.
- It's offered by private insurance companies that are approved by Medicare.

You need to be enrolled in Parts A and B in order to enroll in a Part C Medicare Advantage plan.



## PART D

### Covers prescription drugs

- If you sign up for the Kaiser Permanente Medicare Advantage health plan, you automatically get Part D at no extra premium.
- The prescription drug coverage in our Medicare Advantage health plans for Federal employees meets or exceeds Part D standards.
- If your income is above a certain limit, you may pay a higher premium. This is called a Part D Income Related Monthly Adjustment Amount (Part D IRMAA).

### Is there a penalty for not enrolling in Medicare?

You may be subject to a late enrollment penalty if you decide to enroll in Medicare after you're first eligible. You'll generally have to pay the penalty for as long as you have Medicare coverage.

- **Part A:** Most people may get Part A without needing to pay a premium or a penalty if they choose not to sign up for Part A when they're first able to enroll in Medicare. However, if you don't qualify for premium-free Part A and do not enroll when you're first eligible, then you may have to pay a late enrollment penalty.
- **Part B:** The Centers for Medicare & Medicaid Services (CMS) applies a late enrollment penalty if you choose not to enroll in Part B when you become eligible to enroll. Your Part B payments could go up by 10% for each year that you delay signing up for Part B. If you or your spouse keeps working, you may be able to delay your Part B enrollment without a penalty.
- **Part D:** Your Kaiser Permanente FEHB coverage is considered "creditable coverage." This means, on average, your FEHB coverage is equal to or better than the standard Medicare Part D prescription drug coverage. If you go through 63 or more days in a row without Part D or other creditable prescription drug coverage, you may have to pay a late enrollment penalty.

To get more information about your Medicare eligibility, enrollment in Parts A and B, or your Part B premium, visit [socialsecurity.gov](https://www.socialsecurity.gov) or call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**), Monday through Friday, 7 a.m. to 7 p.m.

## Medicare Enrollment

Kaiser Foundation Health Plan of Washington  
P.O. Box 34255  
Seattle, WA 98124

For more information about Kaiser Permanente Washington Medicare Advantage coverage, visit [kp.org/feds/wa-core/medicare](https://kp.org/feds/wa-core/medicare).

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. Enrolling in Medicare Advantage 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 73-012. To join a Kaiser Permanente Medicare health plan, you must reside in the Kaiser Permanente Medicare Advantage service area in which you enroll.

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