

# Your 2022 Kaiser Permanente FEHB Guide to Medicare

Serving Federal employees since 1945

Get lower copays and extra benefits without increasing your FEHB monthly premium



# Get the most out of your FEHB coverage

Did you know you can enhance your FEHB benefits by enrolling in a Kaiser Permanente Medicare health plan for Federal members?

It's worth considering a Kaiser Permanente Medicare health plan for Federal Members. You keep your FEHB coverage, but you will pay lower copayments and get additional benefits.

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.

## WHAT'S INSIDE THIS GUIDE

The 4 parts of Medicare – and what they cover .....	3
Why choose a Kaiser Permanente Medicare health plan? ...	6
Choosing the right Kaiser Permanente FEHB option.....	9
Compare your options for 2022.....	10
Enrolling in Medicare .....	11
Convenient and personalized care .....	13
Care outside of Washington.....	15

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 **1-800-581-8252 (TTY 711)**, Monday through Friday, 8 a.m. to 5 p.m.



# Kaiser Permanente Medicare Advantage HMO service area



You must live in one of the shaded blue counties to be eligible for our Kaiser Permanente Medicare health plan for Federal members.

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

If you live outside of the service area above, are on High Option, and have Medicare Parts A and B, you will automatically be enrolled in our High Option Medicare Choice plan.

# The 4 parts of Medicare – and what they cover

PART A	PART B
<p><b>Hospital Insurance</b></p> <ul style="list-style-type: none"> <li>• Inpatient care</li> <li>• Skilled nursing facility care</li> <li>• Home health care</li> </ul> <p>You pay no premium if you or your spouse paid Medicare taxes for at least 10 years while working.</p>	<p><b>Medical Insurance</b></p> <ul style="list-style-type: none"> <li>• Services from doctors and other health care providers</li> <li>• Outpatient care</li> <li>• Durable medical equipment</li> </ul> <p>You pay a monthly premium.</p>
PART C	PART D
<p><b>Medicare Advantage</b></p> <p>Bundles Part A, Part B, and usually Part D</p>	<p><b>Prescription Drug Coverage</b></p> <p>Prescriptions not included in Parts A and B coverage</p>

- Kaiser Permanente offers a Medicare Advantage health plan for Federal Members.
- You do not pay a premium to enroll in Medicare Advantage for Federal Members.
- You must be a Kaiser Permanente FEHB member to enroll in our FEHB Medicare Advantage health plan, so don't suspend your FEHB coverage.

**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 keep 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.

# Medicare Part B premium reimbursement

You must have Part B to enroll in Medicare Advantage.

**Kaiser Permanente will reimburse High and Standard Option members** who enroll in Medicare Advantage 2 up to **\$100** per month and High Option Medicare Choice members up to **\$50** per month for the Medicare Part B premium. This covers most of the standard Medicare Part B premium that most people pay.

Everyone is charged a premium for Medicare Part B coverage and most people will pay the standard Medicare Part B premium, which was \$148.50 per month in 2021. You may have an extra charge added to your Part B premium if:

- You have a higher income. If your income is above a certain amount, you'll pay the standard premium amount and an Income Related Monthly Adjustment Amount, also known as Part B IRMAA.
- You enroll in Part B late. When you don't sign up for Part B when you're first eligible, you may have to pay a late enrollment penalty for as long as you have Part B. Your monthly premium for Part B may go up 10% for each full 12 months in the period that you could have had Part B but didn't sign up for it.

You can contact Social Security to determine your Part B premium, then do the math. Subtract the amount you get reimbursed from the Part B premium you pay. Even if you pay a premium, it may be a good long-term retirement decision to enroll in Part B to get better benefits. To find out how to enroll in Part B, go to [ssa.gov](https://www.ssa.gov) or call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**), Monday through Friday, 8 a.m. to 7 p.m.

## Helpful resources

We want you to understand your choices and options. If you have questions, 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](https://www.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](https://www.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**.



# Get more with a Kaiser Permanente Medicare health plan

## Why choose a Kaiser Permanente Medicare health plan for FEHB retired members?

As a Kaiser Permanente member, you can enhance your FEHB benefits by enrolling in a Kaiser Permanente Medicare Advantage for Federal Retired Members (HMO) health plan.<sup>1</sup> You keep your FEHB coverage, but you will pay lower copayments and get additional benefits.

### All Medicare Advantage options offer:

- Lower copays for primary and specialty care office visits, urgent care, emergency care, and more
- Lower out-of-pocket maximums
- Membership in Silver&Fit<sup>®</sup> Healthy Aging and Exercise Program<sup>2</sup> and the Enhance<sup>®</sup>Fitness program at no extra charge
- Transportation benefit to help you get to and from your medical and dental appointments



For more information on our Kaiser Permanente Medicare health plans for FEHB members, visit [kp.org/feds](https://kp.org/feds).

# Medicare Advantage (HMO) for Federal Members

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

See page 10 for your premium share.

2022 Benefits and Services	High Option			
	Without Medicare	Medicare Advantage 1	Medicare Advantage 2	Medicare Choice
<b>Deductible</b>	None	None	None	None
<b>Outpatient services</b>				
Preventive care	\$0	\$0	\$0	\$0
Telehealth	\$0	\$0	\$0	\$0
Primary care office visit	\$25	\$0	\$15	\$15
Specialty care office visit	\$25	\$0	\$15	\$15
Most lab tests/X-rays	\$0	\$0	\$0	\$0
<b>Hospital services</b>				
Outpatient surgery	\$75	\$0	\$75	\$75
Inpatient hospital	\$350	\$0	\$100	\$100
<b>Emergency and urgent care</b>				
Urgent care	\$25	\$0	\$10	\$10
Emergency care	\$100	\$50	\$65	\$65
Ambulance	20%	\$0	10%	10%
<b>Prescription drugs*</b>				
Generic	Maintenance	\$20	\$20	\$20
	Preferred	\$20	\$20	\$20
	Non-preferred	\$60	\$60	\$60
Brand	Preferred	\$40	\$40	\$40
	Non-preferred	\$60	\$60	\$60
Specialty	Preferred	25% up to \$200	25% up to \$200	25% up to \$200
	Non-preferred	50% up to \$500	50% up to \$500	50% up to \$500
<b>Additional Medicare Advantage benefits</b>				
Eyewear allowance	Not Covered	\$100	Not Covered	Not Covered
Fitness membership	Not Covered	Silver&Fit®	Silver&Fit®	Not Covered
Hearing aid allowance for adults	Not Covered	\$250	Not Covered	Not Covered
Part B reimbursement	Not Covered	Not Covered	\$100/month	\$50/month
<b>Out-of-pocket Maximum</b>	\$3,000	\$1,000	\$2,000	\$2,000

\*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. 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 **1-800-245-7979 (TTY 711)**.

\*\*Deductible applies.

**Notes:**

- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- Procedures changed during office visits are subject to deductible.

2022 Benefits and Services	Standard Option			Prosper	
	Without Medicare	Medicare Advantage 1	Medicare Advantage 2	Without Medicare	Medicare Advantage
<b>Deductible</b>	None	None	None	\$250	None
<b>Outpatient services</b>					
Preventive care	\$0	\$0	\$0	\$0	\$0
Telehealth	\$0	\$0	\$0	\$0	\$0
Primary care office visit	\$25 (\$0 for children through age 17)	\$10 (\$0 for children through age 17)	\$20 (\$0 for children through age 17)	\$15	\$10
Specialty care office visit	\$35	\$10	\$25	\$40	\$35
Most lab tests/X-rays	\$0	\$0	\$0	\$0/\$50	\$0/\$50
<b>Hospital services</b>					
Outpatient surgery	\$150	\$50	\$100	\$250**	\$200
Inpatient hospital	\$750	\$100	\$250	\$350/day up to \$1,050**	\$350/day up to \$1,050
<b>Emergency and urgent care</b>					
Urgent care	\$25/\$35	\$10	\$20/\$25	\$15/\$40	\$10/\$35
Emergency care	\$150	\$50	\$65	\$200**	\$125
Ambulance	\$100	\$0	10% up to \$100	20%	20%
<b>Prescription drugs*</b>					
Generic	Maintenance	\$5	\$3	\$5	\$5
	Preferred	\$20	\$3	\$20	\$20
	Non-preferred	\$60	\$40	\$60	\$100
Brand	Preferred	\$40	\$30	\$40	\$60
	Non-preferred	\$60	\$40	\$60	\$100
Specialty	Preferred	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
<b>Additional Medicare Advantage benefits</b>					
Eyewear allowance	Not Covered	\$100	Not Covered	Not Covered	Not Covered
Fitness membership	Not Covered	Silver&Fit®	Silver&Fit®	Not Covered	Silver&Fit®
Hearing aid allowance for adults	Not Covered	\$250	Not Covered	Not Covered	Not Covered
Part B reimbursement	Not Covered	Not Covered	\$100/month	Not Covered	Not Covered
<b>Out-of-pocket Maximum</b>	\$5,000	\$1,000	\$3,000	\$6,000	\$5,000

- Telehealth options include video, phone, email and more.
- 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.
- Silver&Fit® is a federally registered trademark of American Specialty Health, Inc.

This is a summary of the features of the Kaiser Foundation Health Plan of Washington benefits, including Kaiser Permanente Medicare Advantage for Federal Members. Before making a final decision, please read the Plan's Federal brochure RI 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*.

# What Medicare Advantage plans are available to FEHB retired members?

As a Federal retiree, you can select a Medicare Advantage plan that best fits your lifestyle available through your High, Standard, or Prosper plan options. If you enroll in Medicare Advantage for Federal Members, you will get richer benefits than with your FEHB coverage alone, including lower copayments and extra benefits. This gives you a comprehensive Medicare plan without having to suspend or cancel your FEHB coverage.

## FEHB Medicare members have lots of great choices

### All Medicare Advantage options offer:

- Lower copays for primary, specialty, urgent, and emergency care
- Lower out-of-pocket maximums
- Membership in Silver&Fit® fitness program<sup>2</sup> at no extra cost
- Nonemergency transportation to medical providers (up to 12 one-way rides)

**Medicare Advantage 1** has lower cost-sharing and is a great choice for people who anticipate receiving care often or want to know they will pay lower cost-sharing should they need care.

**Medicare Advantage 2** will reimburse you up to **\$1,200** (\$100 a month) for the Part B premium you pay. Medicare Advantage 2 is a good choice for those who don't anticipate needing care often and who want lower monthly premiums.

By enrolling in Medicare Advantage, you get the additional benefits summarized below. See chart on pages 7-8 for details.

### Medicare Advantage Benefit Summary

Medicare Advantage 1	Medicare Advantage 2
<ul style="list-style-type: none"> <li>• <b>Eyewear allowance</b> of \$100 every 24 months</li> <li>• <b>Hearing aid allowance</b> of \$250 every 24 months</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Up to \$1,200 reimbursement</b> per year (\$100 per month) for the Medicare Part B premium you pay</li> </ul>

## Prosper members get better benefits too

- **No deductible**

# Choosing the right FEHB option

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**.
- Contact your employing agency or retirement office.

Enrolling in Medicare Advantage for Federal Members does not change your FEHB premium. The FEHB premium share you currently pay is listed in the table below.

Your Premium Share*		High Option	Standard Option	Prosper
<b>Self Only</b>	Biweekly	\$156.46	\$72.14	\$45.00
	Monthly	\$339.00	\$156.30	\$97.50
<b>Self Plus One</b>	Biweekly	\$358.26	\$165.92	\$109.00
	Monthly	\$776.23	\$359.50	\$236.17
<b>Self and Family</b>	Biweekly	\$308.76	\$165.92	\$126.00
	Monthly	\$668.98	\$359.50	\$272.99

Enrollment Code†	High Option	Standard Option	Prosper
<b>Self Only</b>	541	544	PT4
<b>Self Plus One</b>	543	546	PT6
<b>Self and Family</b>	542	545	PT5

\*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 that 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 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 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 Medicare Advantage for Federal Members if you have Medicare Parts A and B or Part B only and are an FEHB Kaiser Permanente member.

# When you can enroll in Medicare

Here's what you need to know about enrollment periods and when you can sign up for Medicare.



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



## Special Enrollment Period (SEP)

If you continue to work past age 65 and you delayed your enrollment in Medicare Parts A and B, you can sign up during SEP. 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.



## What's next?

To learn more about Medicare benefits and eligibility, call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**), Monday through Friday, 8 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 our Kaiser Permanente Medicare specialists at **1-800-581-8252** (TTY **711**), Monday through Friday, 8 a.m. to 5 p.m. We'll be happy to answer your questions and walk you through the enrollment process.

# 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.

# Your care, your way

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



## Many services under one roof

When you visit a Kaiser Permanente facility, you can see your doctor, get lab work or X-rays done, and pick up your prescriptions – often in one trip. In many regions, specialists' offices and hospitals are also at the same location.

## Worldwide care when it matters most

Traveling outside of our coverage area? Relax – as a Kaiser Permanente member, you're covered for emergency and urgent care anywhere in the United States or in the world.<sup>3</sup>



## Care by phone

If you have a condition that doesn't require an in-person exam, you can save yourself a trip to the doctor's office by scheduling a phone appointment.<sup>5</sup> Plus, care guidance and advice are available by phone 24/7 at no extra cost.



## Manage your health online

You can email your doctor's office with nonurgent questions, view most test results, refill most prescriptions, and schedule or cancel appointments – all online.<sup>4</sup> You can also download the Kaiser Permanente mobile app<sup>6</sup>, at no cost, to manage your health on the go.

## Find the care you need

Visit [kp.org/getcare](https://kp.org/getcare) to learn about all your care options. Get advice, make an appointment, find a nearby Kaiser Permanente urgent care center, and more.



## 24/7 Care Chat

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.<sup>5</sup>

# Personalized care that fits your life



## Consistent costs for quality care

With a Kaiser Permanente health plan, you pay predictable copays and coinsurance, and no additional costs for preventive services like your yearly checkup, mammograms, prostate exams, flu shots, and cholesterol tests.



## Better care with a connected team

Your doctor, nurses, and specialists work together to keep you healthy. They're connected to each other, and to you, through your electronic health record.<sup>4</sup> So they know important things about you and 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.



## Keep your Kaiser Permanente doctor – and change anytime

If you're already a member and are joining our Medicare health plan, you can stay with the health care team you know and trust.

All our available doctors welcome Kaiser Permanente Medicare health plan members. Read profiles online so you can select your personal doctor based on what's important to you – education, languages spoken, specialties, and more. Plus, you have the freedom to switch to another available Kaiser Permanente doctor at any time.



## Quality care with you at the center

Preventive care can help keep you healthy, but we're also here if you get sick or need specialty care. You have access to a full range of specialists, including cardiologists, orthopedists, audiologists, and more. Our doctors are highly trained and experienced in medicine and come from renowned medical schools. More importantly, they're passionate about delivering high-quality care.



## Care outside of Washington

As a Kaiser Permanente Washington Core member, you have benefits that go beyond the Washington state service area. Wherever you go, you're covered.

You can get routine care at any Kaiser Permanente location in another region. You can also get outpatient care and outpatient follow-up care outside of Kaiser Permanente service areas through the FEHB travel benefit. If you get hurt or sick while traveling, we'll help you get care. We can also help you before you leave town by checking to see if you need a vaccination, refilling prescriptions, and more. Just call our 24/7 Away from Home Travel Line at **951-268-3900** or visit [kp.org/travel](https://kp.org/travel).

**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.

**Care from in-network providers nationwide:** You can self-refer to most providers.

**If you receive care from an out-of-network provider or facility,** you may need to pay in full at the time of service, then mail us a claim form with your medical receipts for reimbursement of covered charges.

**Our Consulting Nurse Service** is available 24 hours a day, 7 days a week, for advice or help deciding where to go for care. Call **1-800-297-6877** for care advice and guidance on next steps.

**If you get your care at Kaiser Permanente facilities,** email a nonurgent question to your doctor's office and get an answer within 48 hours – and often that same day.



If you need care while traveling in the United States, call Member Services at **206-630-4636** or **1-888-901-4636** (TTY **1-800-833-6388** or **711**), Monday through Friday, 8 a.m. to 5 p.m.





## Kaiser Foundation Health Plan of Washington

1300 SW 27th Street  
Renton, WA 98057

(Mailing address)  
P.O. Box 9813  
Renton, WA 98057-9055

If you have questions or are ready to enroll, call one of our Kaiser Permanente Medicare specialists at **1-800-581-8252** (TTY **711**), Monday through Friday, 8 a.m. to 5 p.m.

This is a summary of the features of the Kaiser Permanente health plan, including Kaiser Permanente Medicare Advantage for Federal Members. Before making a final decision, please read the Federal Employees Health Benefits (FEHB) brochure RI 73-012. All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB brochure and the Kaiser Permanente Medicare Advantage for Federal Members EOC.

**1.** Includes Medicare Parts A, B, and D in a single plan. **2.** Silver&Fit® is a federally registered trademark of American Specialty Health, Inc. New member initiation fees may apply for some Premium Fitness locations. You must be a Kaiser Permanente Medicare health plan member to remain eligible for the Silver&Fit benefit. The people in this piece are not Silver&Fit members. **3.** If you need emergency or out-of-area urgent care, you can get care from any provider. Check your *Evidence of Coverage* (EOC) for details. **4.** When receiving care at a Kaiser Permanente facility. All online features may not be available in some areas. **5.** Virtual care is offered when appropriate and available. If you travel out of state, virtual care could be limited due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. **6.** To use the Kaiser Permanente Washington app, you must be a Kaiser Permanente Washington member registered on [kp.org/wa](https://kp.org/wa).

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.