

# High-quality care for all that is you

Your overview of a Kaiser Permanente  
Medicare health plan





# Get care and coverage designed to help make your life easier

**With a Kaiser Permanente Medicare health plan, you get quality care and coverage together.**

Your doctors and care team coordinate seamlessly to help keep you healthy. Innovative tools connect you to care whenever you need it. And your personalized treatment plan reflects what's best for you and your unique needs.



# Let us help you understand your options

Whether you're enrolling in Medicare for the first time or shopping for a new plan to better meet your needs, we can help you make a confident, informed decision.

This guide provides valuable resources to help you get started. Here, you'll find an overview of Medicare and information about a Kaiser Permanente Medicare health plan, including benefits, convenient care options, healthy extras, and more.

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# Medicare overview

## Understanding Parts A, B, C, and D

Medicare is a federal health insurance program that provides health care coverage to millions of Americans. It's part of Social Security and designed to protect the health and well-being of those who use it.

There are 4 parts to Medicare: A, B, C, and D. Each part covers specific services, from medical care to prescription drugs. On the following page, you can read about each part to better understand what coverage best fits your needs.

### Helpful resources

Every year in late September, Medicare-eligible households receive the *Medicare & You* handbook by mail. This official handbook has important information about Medicare benefits, costs, rights and protections, health and drug plans, and answers to common questions. Keep your handbook as a reference tool throughout the year.

If you have questions, here are some additional resources:

#### Medicare

Call **1-800-633-4227**

24 hours a day, 7 days a week

TTY users, call **1-877-486-2048**

Visit **Medicare.gov**<sup>1</sup>

#### Social Security

Call **1-800-772-1213**

8 a.m. to 7 p.m., Monday through Friday

TTY users, call **1-800-325-0778**

Visit **SocialSecurity.gov**<sup>1</sup>



## The 4 parts of Medicare

PART A	PART B
<b>Hospital insurance</b> <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>	<b>Medical insurance</b> <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
<b>Medicare Advantage</b> <p>A Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. Bundles Part A, Part B, and usually Part D.</p>	<b>Prescription drug coverage</b> <p>Helps cover the cost of prescription drugs, including many recommended shots or vaccines.</p>

### Additional 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 but usually have lower and more predictable out-of-pocket costs, and may offer extra benefits not covered by Original Medicare like vision, hearing, dental, and fitness.





# Get more with a Kaiser Permanente Medicare health plan


Our Medicare health plan is here for all that is you

### Why choose Kaiser Permanente?

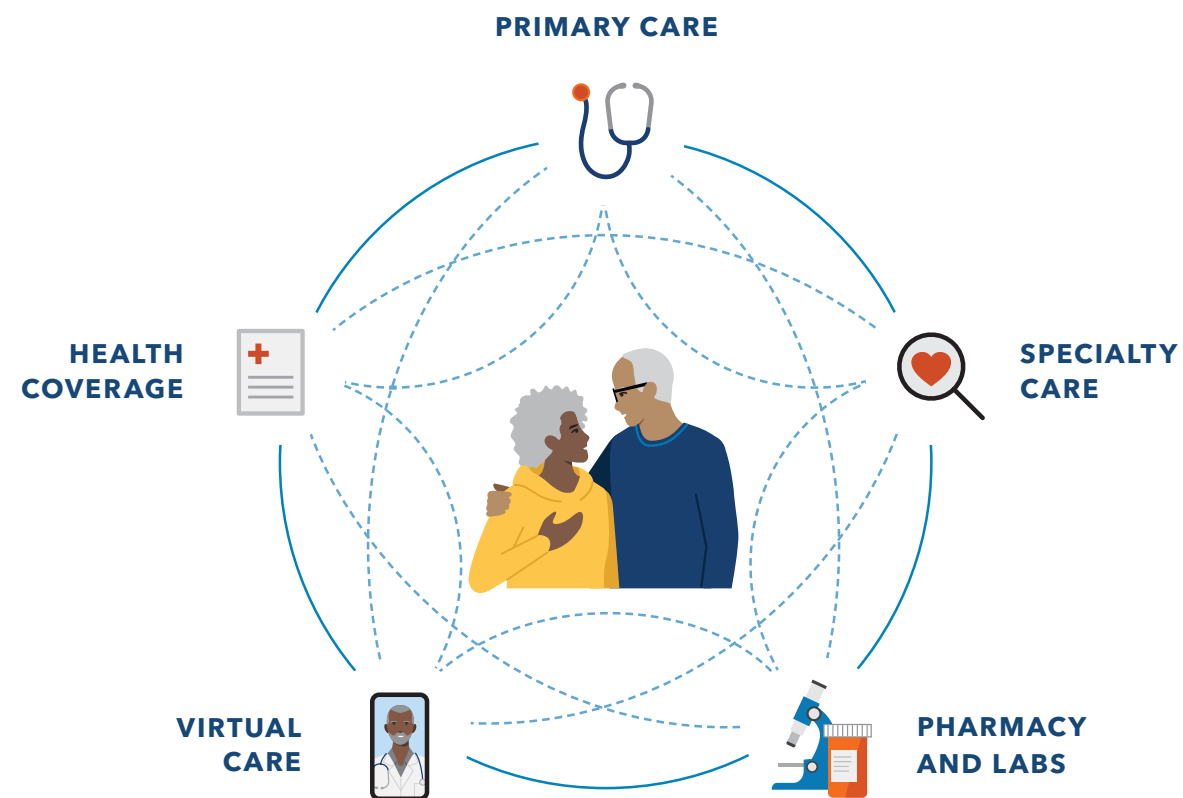
The high-quality care you deserve. The predictable costs you need. The choice of available Kaiser Permanente doctors. With a Kaiser Permanente Medicare health plan, you'll get benefits that support your goals and help you thrive. Plus, many of our plans include prescription drug coverage, so you can enjoy the convenience of all-in-one coverage in a single plan.<sup>2</sup>

Learn more about the better benefits we offer to help you get care that best fits your life.



 For more information about Kaiser Permanente Medicare health plans, visit [kp.org/medicare](https://kp.org/medicare).





## A different kind of care

Your health care should help make your life easier – with doctors, hospitals, and health plan benefits that are all connected and focused on providing you with exceptional care.

### With Kaiser Permanente, you get

Personalized care from high quality specialists

24/7 access to care wherever you are

Predictable costs and less paperwork

## Convenient ways to get care

Same-day, next-day, and weekend care is available at most locations, and by phone and video.<sup>3</sup>



Visit us in person at a location near you.



Talk to a health care professional by phone or video.<sup>3</sup>



### 24-hour virtual care on your schedule

If a trip to the doctor's office doesn't fit your schedule, it's easy to get fast, personalized support – daytime, nighttime, anytime.

- Schedule a phone or video visit with a doctor or clinician.<sup>3</sup>
- Get 24/7 virtual care (by phone or video), no appointment necessary.
- Email your Kaiser Permanente doctor's office with nonurgent questions.
- Use our e-visit questionnaire to get personalized care advice for certain conditions, order many tests, and get some prescriptions online.

When connecting to care virtually, you may save money as well as time. Telehealth is covered at no cost with most plans.<sup>4</sup>



### Prescription delivery

Fill most prescriptions online or with the Kaiser Permanente app.<sup>5</sup>

- Have most delivered directly to your front door.
- Get same-day or next-day delivery for an additional fee.<sup>6</sup>
- Order them for same-day pickup.



### Kaiser Permanente app

Manage your health 24/7 with our app. It's an easy, convenient way to do everything described above – anytime, anywhere.<sup>7</sup>

### Care away from home

You're covered for urgent and emergency care anywhere in the world. And if you're planning to travel, we can help you stay on top of your health when you're away from home. We'll work with you to see if you need a vaccination, refill prescriptions, and more.



## Care centered around you

Care at Kaiser Permanente isn't one-size-fits-all. Our physician-led teams work together to make sure the care you get is tailored to your needs. And your care team is connected to your electronic health record, which makes it easy to share information, see your health history, and deliver high-quality, personalized care – when and where you need it.

### Your healthy place should reflect all that is you

We believe your story, background, and values are as important as your health history. To help deliver care that's sensitive to your culture, ethnicity, and lifestyle, we:

- Offer phone interpretation services in more than 150 languages
- Improved health outcomes among our diverse member populations for conditions like high blood pressure, diabetes, and colon cancer<sup>8</sup>

### Get seamless care with the help of your electronic health record



**Share your health history** and any concerns with your personal doctor.



**Your doctor coordinates your care**, so you don't have to worry about where to go or who to call next.



**Future care teams** have a full picture of your health history without you having to repeat your story.



**With your health record in hand**, your care team knows your needs in the moment and reminds you to schedule checkups and tests. Plus, you can view your record 24/7.

## Making the most of your membership

Good health goes beyond the doctor's office. Find your healthy place by exploring some of the convenient features and extras available to members.<sup>9</sup> Many of these resources are available at no additional cost.



### Acupuncture, massage therapy, chiropractic care

Enjoy reduced rates on services to help you stay healthy.



### Healthy lifestyle programs

Connect to better health with online programs to help you lose weight, quit smoking, reduce stress, and more.



### Wellness coaching

Get help reaching your health goals by working one-on-one with a wellness coach by phone.

### Extras for your total health

**Calm**

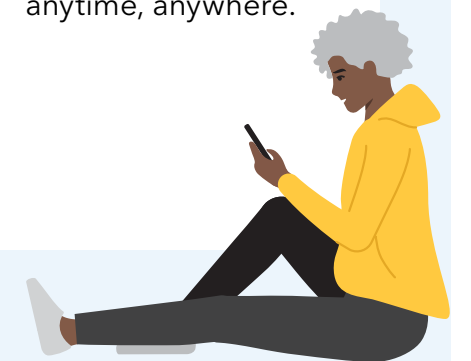
Members can use meditation and mindfulness to build mental resilience, reduce stress, and improve sleep.

**classpass**

Choose from thousands of on-demand workout videos and get reduced rates on livestream and in-person classes.

**headspace**

Text one-on-one with an emotional support coach anytime, anywhere.







# Featured benefits

A Kaiser Permanente Medicare health plan offers high-quality care, convenience, and value. Our members enjoy:



**A \$0 monthly premium,\*** a \$0 annual deductible, and \$0 copays for preferred generic drugs



**Comprehensive health care** with hospital care, medical services, and prescription drug coverage, all in one plan



**A connected care team** with the choice of available Kaiser Permanente doctors



**\$0 copays for vision and hearing exams** with hardware allowances included



**\$0 copays for preventive dental services** and an annual allowance for preventive and comprehensive dental services



### Find the right plan for you

Scan the QR code or go to [kp.org/medichart](https://kp.org/medichart) to explore all plan benefits.

### Do you qualify for Medicare and Medicaid?

You could be eligible for additional benefits with a **Kaiser Permanente Medicare Medicaid Dual plans**.



Scan the QR code or visit [kp.org/dualchart](https://kp.org/dualchart) to learn more.

\*For our Core and Bronze Plans.



# Advantage Plus

## For a healthier, more vibrant you

Add dental, hearing and eyewear allowances, in-home support benefits, and more for an affordable monthly premium.

### Enhance your health and well-being

Combine the affordable benefits of one or both of our Advantage Plus packages with your Senior Advantage (HMO, HMO-POS, and PPO) plan.

**Advantage Plus Option 1:** Only **\$44 a month** gets you dental, hearing aids, and eyewear benefits along with your Senior Advantage plan.

**Advantage Plus PPO Option:** Only **\$41 a month** gets you dental, transportation, and in-home support benefits along with your Senior Advantage Choice PPO plan.

**Advantage Plus Option 2:** Only **\$14 a month** gets you acupuncture, hearing aids, transportation, and in-home support benefits along with your Senior Advantage plan.

Get both Advantage Plus options for **\$58 a month**.



### How to enroll

To learn more and enroll online, scan the QR code or visit [kp.org/advantageplus](https://kp.org/advantageplus).

**We're here to help.** If you're ready to enroll or have questions, call us at **1-877-471-1065 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m.

### When to enroll

There's a limited time to enroll in Advantage Plus. It depends on when you enroll in Senior Advantage.

#### If you are not currently enrolled in Kaiser Permanente Senior Advantage:

- Go to [kp.org/medicare](https://kp.org/medicare) to fill out the online Senior Advantage enrollment form and choose the Advantage Plus option.
- Or sign up for Senior Advantage with Advantage Plus over the phone with one of our Kaiser Permanente Medicare specialists.

#### If you are a new Senior Advantage member or you have moved to a different Kaiser Permanente service area:

- You can add Advantage Plus within 30 days of your Senior Advantage effective date.

#### If you are an existing Senior Advantage member:

- You can sign up for Advantage Plus from October 15, 2024, until March 31, 2025. (Your enrollment form must be received in our office by this date.)

## Denver Metro

### ADVANTAGE PLUS OPTION 1 (HMO AND HMO-POS PLANS)

Premium <sup>1</sup>	Comprehensive Dental Services <sup>2</sup>	Hearing Hardware <sup>3</sup>	Vision Hardware <sup>4</sup>	In-Home Support	Acupuncture	Transportation (nonemergency)
\$44	30%/50% coinsurance for basic services 50% coinsurance for major services \$1,000 plan coverage limit for comprehensive dental benefits every year	\$500 allowance per ear every 2 years	\$200 allowance per year	N/A	N/A	N/A

### ADVANTAGE PLUS OPTION 2 (HMO AND HMO-POS PLANS)

Premium <sup>1</sup>	Comprehensive Dental Services	Hearing Hardware <sup>3</sup>	Vision Hardware	In-Home Support <sup>5</sup>	Acupuncture <sup>6</sup>	Transportation (nonemergency) <sup>7</sup>
\$14	N/A	\$500 allowance per ear every 2 years	N/A	60 hours per year	16 visits per year \$15 copay	20 one-way trips per year

### ADVANTAGE PLUS PPO OPTION (PPO PLAN)

Premium <sup>1</sup>	Comprehensive Dental Services <sup>2</sup>	Hearing Hardware	Vision Hardware	In-Home Support <sup>5</sup>	Acupuncture	Transportation (nonemergency) <sup>7</sup>
\$41	30%/50% coinsurance for basic services 50% coinsurance for major services \$1,000 plan coverage limit for comprehensive dental benefits every year	N/A	N/A	60 hours per year	N/A	20 one-way trips per year

<sup>1</sup>Premium is in addition to monthly Senior Advantage individual plan premium and monthly Medicare premium(s).  
<sup>2</sup>Dental benefits provided by Delta Dental of Colorado. If enrolled in the Core, Bronze, Silver, Gold, or Choice PPO plan, the 2 dental allowances are combined. <sup>3</sup>If enrolled in the Core, Bronze, Silver, or Gold plan, the 2 hearing aid allowances are combined. If the cost of the hearing aids exceeds the allowance, you pay the difference. <sup>4</sup>If enrolled in the Core, Bronze, Silver, or Gold plan, the 2 eyewear allowances are combined. Coverage for eyewear, contact lenses, glasses, lenses, and frames. If the cost of the vision hardware exceeds the allowance, you pay the difference. <sup>5</sup>If enrolled in the Silver or Gold plan, the 2 yearly allowances are combined. Coverage includes support for activities of daily living and instrumental activities of daily living. <sup>6</sup>Acupuncture services are available through the Kaiser Permanente Centers for Complimentary Medicine locations or a contracted provider found on [kp.org](https://kp.org). <sup>7</sup>If enrolled in the Core, Bronze, Silver, Gold, or Choice PPO plan, the 2 trip limits are combined.

Remember, to enroll in the Advantage Plus optional benefits package, you must first be enrolled in a Kaiser Permanente Senior Advantage Core, Bronze, Silver, Gold, or Choice PPO plan. Note: Advantage Plus is not available under the Kaiser Permanente Medicare Medicaid Dual plans.



## Southern Colorado

ADVANTAGE PLUS OPTION 1 (HMO AND HMO-POS PLANS)						
Premium <sup>1</sup>	Comprehensive Dental Services <sup>2</sup>	Hearing Hardware <sup>3</sup>	Vision Hardware <sup>4</sup>	In-Home Support	Acupuncture	Transportation (nonemergency)
\$44	30%/50% coinsurance for basic services 50% coinsurance for major services \$1,000 plan coverage limit for comprehensive dental benefits every year	\$500 allowance per ear every 2 years	\$200 allowance per year	N/A	N/A	N/A

ADVANTAGE PLUS OPTION 2 (HMO AND HMO-POS PLANS)						
Premium <sup>1</sup>	Comprehensive Dental Services	Hearing Hardware <sup>3</sup>	Vision Hardware	In-Home Support <sup>5</sup>	Acupuncture <sup>6</sup>	Transportation (nonemergency) <sup>7</sup>
\$14	N/A	\$500 allowance per ear every 2 years	N/A	60 hours per year	16 visits per year \$15 copay	20 one-way trips per year

ADVANTAGE PLUS PPO OPTION (PPO PLAN)						
Premium <sup>1</sup>	Comprehensive Dental Services <sup>2</sup>	Hearing Hardware	Vision Hardware	In-Home Support <sup>5</sup>	Acupuncture	Transportation (nonemergency) <sup>7</sup>
\$41	30%/50% coinsurance for basic services 50% coinsurance for major services \$1,000 plan coverage limit for comprehensive dental benefits every year	N/A	N/A	60 hours per year	N/A	20 one-way trips per year

<sup>1</sup>Premium is in addition to monthly Senior Advantage individual plan premium and monthly Medicare premium(s).  
<sup>2</sup>Dental benefits provided by Delta Dental of Colorado. If enrolled in the Core, Enhanced, or Choice PPO plan, the 2 dental allowances are combined. <sup>3</sup>If enrolled in the Core or Enhanced plan, the 2 hearing aid allowances are combined. If the cost of the hearing aids exceeds the allowance, you pay the difference. <sup>4</sup>If enrolled in the Core or Enhanced plan, the 2 eyewear allowances are combined. Coverage for eyewear, contact lenses, glasses, lenses, and frames. If the cost of the vision hardware exceeds the allowance, you pay the difference. <sup>5</sup>If enrolled in the Enhanced plan, the 2 yearly allowances are combined. Coverage includes support for activities of daily living and instrumental activities of daily living. <sup>6</sup>Acupuncture services are available through the Kaiser Permanente network providers found on kp.org. <sup>7</sup>If enrolled in the Core, Enhanced, or Choice PPO plan, the 2 trip limits are combined.

Remember, to enroll in the Advantage Plus optional benefits package, you must first be enrolled in a Kaiser Permanente Senior Advantage Core, Enhanced, or Choice PPO plan. Note: Advantage Plus is not available under the Kaiser Permanente Medicare Medicaid Dual plans.

## Northern Colorado

ADVANTAGE PLUS OPTION 1 (HMO AND HMO-POS PLANS)						
Premium <sup>1</sup>	Comprehensive Dental Services <sup>2</sup>	Hearing Hardware <sup>3</sup>	Vision Hardware <sup>4</sup>	In-Home Support	Acupuncture	Transportation (nonemergency)
\$44	30%/50% coinsurance for basic services 50% coinsurance for major services \$1,000 plan coverage limit for comprehensive dental benefits every year	\$500 allowance per ear every 2 years	\$200 allowance per year	N/A	N/A	N/A

ADVANTAGE PLUS OPTION 2 (HMO AND HMO-POS PLANS)						
Premium <sup>1</sup>	Comprehensive Dental Services	Hearing Hardware <sup>3</sup>	Vision Hardware	In-Home Support <sup>5</sup>	Acupuncture <sup>6</sup>	Transportation (nonemergency) <sup>7</sup>
\$14	N/A	\$500 allowance per ear every 2 years	N/A	60 hours per year	16 visits per year \$15 copay	20 one-way trips per year

ADVANTAGE PLUS PPO OPTION (PPO PLAN)						
Premium <sup>1</sup>	Comprehensive Dental Services <sup>2</sup>	Hearing Hardware	Vision Hardware	In-Home Support <sup>5</sup>	Acupuncture	Transportation (nonemergency) <sup>7</sup>
\$41	30%/50% coinsurance for basic services 50% coinsurance for major services \$1,000 plan coverage limit for comprehensive dental benefits every year	N/A	N/A	60 hours per year	N/A	20 one-way trips per year

<sup>1</sup>Premium is in addition to monthly Senior Advantage individual plan premium and monthly Medicare premium(s).  
<sup>2</sup>Dental benefits provided by Delta Dental of Colorado. If enrolled in the Core, Silver, Bronze, or Choice PPO plan, the 2 dental allowances are combined. <sup>3</sup>If enrolled in the Core, Silver, or Bronze plan, the 2 hearing aid allowances are combined. If the cost of the hearing aids exceeds the allowance, you pay the difference. <sup>4</sup>If enrolled in the Core, Silver, or Bronze plan, the 2 eyewear allowances are combined. Coverage for eyewear, contact lenses, glasses, lenses, and frames. If the cost of the vision hardware exceeds the allowance, you pay the difference. <sup>5</sup>If enrolled in the Silver plan, the 2 yearly allowances are combined. Coverage includes support for activities of daily living and instrumental activities of daily living. <sup>6</sup>Acupuncture services are available through the Kaiser Permanente network providers found on kp.org. <sup>7</sup>If enrolled in the Core, Silver, Bronze, or Choice PPO plan, the 2 trip limits are combined.

Remember, to enroll in the Advantage Plus optional benefits package, you must first be enrolled in a Kaiser Permanente Senior Advantage Core, Bronze, Silver, or Choice PPO plan.

You must be a Kaiser Permanente Senior Advantage individual plan member to apply. Call Member Services at **1-800-476-2167 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m., for more information. The Kaiser Permanente Senior Advantage Choice PPO plan is underwritten by Kaiser Permanente Insurance Company (KPIC). KPIC is a subsidiary of Kaiser Foundation Health Plan, Inc.



# One Pass fitness program

One Pass® can help you find a fitness routine that's right for you, whether you work out at home or at the gym.

## Work out your way and find your fit

### At the gym

Choose from the largest nationwide network of gyms and fitness locations. Visit any place in the network and create a routine just for you.

### Brain training


Get a complete brain workout, including an initial cognitive test and an ongoing brain training program featuring a collection of games and activities to keep you engaged.

### At home

Work out at home with live, digital fitness classes or on-demand workouts. Plus, use our custom workout builder to create routines tailored to your fitness level and interests.

### With new friends

Join a group class or find local clubs and social events that match your interests – there are many great ways to connect with others who share your passions.

 **Questions?** Call us at **1-866-680-1523 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week or visit **[www.youronepass.com](http://www.youronepass.com)**.



One Pass® is a registered trademark of Optum, Inc. in the U.S. and other jurisdictions and is a voluntary program. The One Pass program and amenities vary by plan, area, and location. 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. One Pass is not responsible for the services or information provided by third parties. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them.






## 3 steps to learn more and enroll

- 1 Attend a FREE\* seminar or online webinar.

Register for a live seminar or webinar presented by Kaiser Permanente's Medicare team to hear about the exclusive Medicare health plan benefits available. 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 or visit [mykpagent.org](https://mykpagent.org) to RSVP.
- 2 Determine when you can enroll (details on the following page).
- 3 Go to [kp.org/medicare](https://kp.org/medicare) and enroll online or call us at **1-866-680-1523** (TTY 711), 7 days a week, 8 a.m. to 8 p.m., to speak with a Kaiser Permanente Medicare specialist.

\*Free with no obligation to enroll.



## 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.

### Get ready for enrollment with a personalized action plan

Go to [kp.org/takeaction](https://kp.org/takeaction) to build a personal action plan based on your timing. Simply answer a few simple questions and you'll get next steps and timelines tailored to your needs.





## Convenient locations close to home and nationwide

You can find Kaiser Permanente medical facilities, doctors' offices, labs, pharmacies, and other health care services throughout the country:



California



Hawaii



Virginia



Colorado



Maryland



Washington



Georgia



Oregon



Washington D.C.



Visit [kp.org](https://kp.org) to search for primary care doctors and specialists in your area.

**1.** Kaiser Permanente is not responsible for the content or policies of external sites. **2.** All-in-one coverage includes Medicare Parts A, B, and D in a single plan. **3.** When appropriate and available. If you travel out of state, phone appointments, video visits, and e-visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. **4.** High deductible health plans may require a copay or coinsurance for phone appointments and video visits. **5.** Available on most prescription orders; additional fees may apply. For more information, contact the pharmacy. **6.** Same-day and next-day prescription delivery services may be available for an additional fee. These services are not covered under your health plan benefits and may be limited to specific prescription drugs, pharmacies, and areas. Order cutoff times and delivery days may vary by pharmacy location. Kaiser Permanente is not responsible for delivery delays by mail carriers. Kaiser Permanente may discontinue same-day and next-day prescription delivery services at any time without notice, and other restrictions may apply. Medi-Cal and Medicaid beneficiaries should ask their pharmacy for more information about prescriptions. **7.** These features are available when you get care from Kaiser Permanente facilities. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on [kp.org](https://kp.org). **8.** Kaiser Permanente improved blood pressure control in our Black/African-American members with hypertension, raised colorectal cancer screening rates in our Hispanic/Latino members, and improved blood sugar control in our members with diabetes. Self-reported race and ethnicity data are captured in KP HealthConnect, and HEDIS® measures are updated quarterly in the interregional CORE Datamart. **9.** Some of these services may not be covered under your health plan benefits or subject to the terms set forth in your *Evidence of Coverage* or other plan documents. Services that aren't health plan benefits may be discontinued at any time without notice.

Kaiser Permanente is an HMO, HMO-POS, and PPO plan with Medicare contracts. Enrollment in Kaiser Permanente depends on contract renewal.



**Kaiser Foundation Health Plan of Colorado**

10350 E. Dakota Ave.

Denver, CO 80247

If you have questions, call one of our Kaiser Permanente Medicare specialists at **1-866-680-1523** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week.