

Kaiser Permanente Senior Advantage (HMO) Northern California

Advantage Plus

Get comprehensive dental and extra vision benefits

Enroll now for 2023



Learn more at kp.org/advantageplus

H0524_00034476_NCAL_M





Be healthy. Be vibrant.

Now you have the option to add comprehensive dental and extra vision benefits to your Kaiser Permanente Senior Advantage plan. And even better, it's affordable.



Want more info? To learn more or to enroll online, visit us at kp.org/advantageplus. Or call us toll-free at **1-877-451-3816** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.

Table of contents

- 1. Benefits at a glance..... 3
- 2. Dental coverage 4
 - Frequently asked questions.....5
- 3. Vision coverage 7
 - Frequently asked questions.....8
- 4. How to enroll in Advantage Plus..... 9
- 5. Important information.....10

Advantage Plus

A benefits package for a healthier, more vibrant you

As a Kaiser Permanente Senior Advantage member, you enjoy the ease of combining your Medicare coverage with Kaiser Permanente coverage in a single plan. Now, with Advantage Plus, you can get valuable comprehensive dental and extra vision benefits added to your plan.¹ So you get the health care coverage you need. And all of your health benefits are in one convenient package.

Get more health coverage. More value.

- **More benefits**

Only **\$14** a month adds Advantage Plus coverage to your Senior Advantage plan. You'll get comprehensive dental and extra vision benefits.

- **The convenience of one simple bill**

You'll get one bill that includes both your Senior Advantage and Advantage Plus coverage – so taking care of your health is easier than ever. If you like, you can pay your bill through monthly credit card or electronic bank payments.

Advantage Plus gives you the choice to add more benefits to your Senior Advantage plan. The Advantage Plus package is optional, so if you want to add these benefits, be sure to fill out the Advantage Plus Enrollment Form in this kit.

Benefits at a glance

This chart shows the key **comprehensive dental and extra vision benefits** you'll get when you add Advantage Plus to your Senior Advantage plan. For **both benefits**, you pay a **\$14 monthly premium**, which is added to your monthly Senior Advantage premium.

To learn more about how to enroll, please see "How to Enroll in Advantage Plus" on **page 9**.

Senior Advantage coverage only	Advantage Plus coverage combined with Senior Advantage ¹
Dental²	
<p>Basic preventive, diagnostic, and periodontal services</p> <p>\$0 office visit copay that includes:</p> <ul style="list-style-type: none"> • 2 oral exams with cleaning and X-rays per year • Periodontal care 	<p>Basic plus additional preventive, diagnostic, and periodontal services as part of comprehensive coverage that includes fillings, extractions, crowns, root canals, and dentures</p> <p>Examples of other covered services:</p> <ul style="list-style-type: none"> • 1 additional no-cost cleaning per year • Surgical and nonsurgical periodontal care • Teeth whitening • Implants
Vision^{2,3}	
<p>\$150 allowance toward prescription eyeglasses or contact lenses every 2 years</p>	<p>\$290 additional allowance (\$440 total) toward prescription eyeglasses or contact lenses every 2 years</p>



Enjoy the power of a healthy smile

Your dental health is key to your overall health. Healthy teeth and gums allow you to eat better and feel better.

Preventing and treating dental problems are important at any stage of life. You may feel more tooth sensitivity or have dental problems as a result of certain medications or health conditions. Regular oral exams not only keep your mouth healthy – they can also help spot medical problems.

Advantage Plus makes it easy to smile, because you know you're getting the dental care you need.

Health tip:



Reduce your risk of infection

Brushing and flossing are important for healthy teeth. They also help reduce the risk of infection. Bacteria can travel from the mouth to other parts of the body, causing infection. This is a major cause of joint replacements failing. With proper oral health, including brushing, flossing, and regular checkups and cleanings, you can help keep your whole body healthy.

Frequently asked questions

Advantage Plus dental benefits are provided through the DeltaCare® USA program offered by Delta Dental of California.

Q: What is the DeltaCare USA program?

A: The DeltaCare USA program, offered by Delta Dental, provides a broad range of dental care through a convenient network of dentists. These contract dentists are screened to make sure that they maintain Delta Dental's standards of quality, access, and safety. All of the dentists in our network have established dental practices. There are no deductibles, no lifetime maximums, and virtually no claim forms under this dental program. See Chapter 4 in your Senior Advantage **Evidence of Coverage** for more information.

Q: When can I begin to use my Advantage Plus dental benefits?

A: Once your enrollment in Advantage Plus is confirmed, you can begin using your dental benefits on your effective date. You'll also receive a Welcome Letter with a new ID card from Delta Dental.

Q: How do I choose my dentist?

A: Delta Dental will assign you to a contract dentist based on your home ZIP code. If you would like to change your assigned dentist, you can do so at any time. Call Delta Dental's Customer Service Department toll-free at **1-877-644-1774** (TTY 711), Monday through Friday, 8 a.m. to 8 p.m. Eastern time; 7 days a week, October 1 to February 15, 8 a.m. to 8 p.m. ET, or visit **deltadentalins.com**. Delta Dental is always expanding its network and adding new dentists and areas. For the most up-to-date list of dentists, visit **deltadentalins.com**, enter your location, and select the DeltaCare USA Medicare network.

Note: It can take a few weeks for the dentist you selected to be activated in Delta Dental's system. If you would like to see your dentist within the first few weeks of your enrollment in Advantage Plus, you should call Delta Dental to confirm that the dentist you chose is in their system and accepting patients. For questions about your dentist, or if you would like to change your dentist, call Delta Dental's Customer Service Department toll-free at **1-877-644-1774** (TTY 711), Monday through Friday, 8 a.m. to 8 p.m. Eastern time; 7 days a week, October 1 to February 15, 8 a.m. to 8 p.m. ET.

Q: What if I need to change my Delta dentist?

A: You may change your dentist at any time by calling Delta Dental's Customer Service Department toll-free at **1-877-644-1774** (TTY 711), Monday through Friday, 8 a.m. to 8 p.m. Eastern time; 7 days a week, October 1 to February 15, 8 a.m. to 8 p.m. ET, or visiting **deltadentalins.com**, entering your location, and selecting the DeltaCare USA Medicare network. You must make your request for a contract dentist change before the 21st of the month for the change to be effective the first day of the next month.

Before you can change your contract dentist, you must also complete any treatment in progress, such as (a) partial or full dentures for which final impressions have been taken, (b) completion of root canals, or (c) delivery of crowns when teeth have been prepared.

Q: How do I make an appointment?

A: To make an appointment, simply call your contract dentist's office and let them know you're a DeltaCare USA enrollee. If you have questions about available appointments or being able to get to a dentist, call Delta Dental's Customer Service Department toll-free at **1-877-644-1774 (TTY 711)**, Monday through Friday, 8 a.m. to 8 p.m. Eastern time; 7 days a week, October 1 to February 15, 8 a.m. to 8 p.m. ET.

To get covered services, you must go to your assigned Delta dentist. Services provided by a specialist preapproved by Delta Dental or emergency services are exceptions. Any other treatment is not covered under this dental program.

Q: What happens if I have an emergency?

A: If you need emergency services, you should get in touch with your contract dentist whenever possible. If you don't have an assigned contract dentist yet and you need emergency services, you should contact Delta Dental's Customer Service Department toll-free at **1-877-644-1774 (TTY 711)**, Monday through Friday, 8 a.m. to 8 p.m. Eastern time; 7 days a week, October 1 to February 15, 8 a.m. to 8 p.m. ET, and they will help you find a dentist. For more information about emergency benefits, see your Senior Advantage **Evidence of Coverage**.

Q: Can I get a second opinion?

A: You may ask for a second opinion if you disagree with or question your contract dentist's diagnosis or treatment plan. Delta Dental may also ask you to get a second opinion to confirm that your contract dentist's treatment or your use of benefits is necessary and appropriate. For more information, see your Senior Advantage **Evidence of Coverage**.



Focus on a healthier you

The gift of sight can enhance your quality of life. But as you age, your eyes and vision naturally change – so it's important to have an eye exam every 1 to 2 years.

At Vision Essentials by Kaiser Permanente, our ophthalmologists and optometrists are here to help. With specialists in vitreo retina, medical retina, corneal disease, glaucoma, oculoplastic, and low vision, you can get care that's focused on your needs.

And if your doctor prescribes eyeglasses or contact lenses, you don't have to go far. At our Vision Essentials Optical Centers, you can have an eye exam and shop over 1,000 styles in the same visit. Use your Advantage Plus benefits to buy the size, color, and fit that works for you.

Health tip:



Better night vision

If your night vision isn't what it used to be, keep these helpful nighttime driving guidelines in mind:

- Drive more slowly so that you have more time to react.
- Keep your windshield and all the lights on your car clean.
- Ask your eye care professional about getting anti-reflective coating on your eyeglass lenses to cut down on glare.
- Check with your doctor to find out if any medications you're taking can affect your night vision.

Frequently asked questions

Advantage Plus vision benefits are provided through Vision Essentials by Kaiser Permanente, conveniently located at most Kaiser Permanente medical offices. That means you can have an eye exam and purchase eyeglasses or contact lenses with your new prescription in the same visit. For information about vision services (including limitations and exclusions) covered by Senior Advantage and Advantage Plus, see Chapter 4 in your Senior Advantage **Evidence of Coverage**.

Q: What is my coverage for eyeglasses and contact lenses?

A: Kaiser Permanente members enrolled in Advantage Plus will receive a **\$290** allowance, plus the standard allowance included in the Senior Advantage plan, to apply toward the purchase of prescription eyeglasses or contact lenses. The allowance renews every 2 years from the last purchase date and is only redeemable at our Vision Essentials by Kaiser Permanente Optical Centers. Your balance doesn't carry over, so we recommend using your entire allowance in one transaction to get the most out of your vision benefit. Your purchase can include multiple pairs of eyeglasses, contact lenses, or both.

Q: After I first use my vision benefit, how soon can I use it again?

A: You can use your vision benefit again 2 years after the date you first use it.

Q: What does Vision Essentials by Kaiser Permanente offer?

A: Make an appointment with our experienced ophthalmologists, optometrists, and specialists to check your vision and help manage your eye health. If you're prescribed eyeglasses or contact lenses during your visit, you can browse and try on any of our 1,000+ frames on display at the optical center. Our opticians are available to help with frame styling and lens decisions.

You can also visit **kp2020.org** anytime to browse and purchase eyewear with your vision benefit. You'll get free shipping and 30-day returns. Plus, if your prescription changes more than 0.50 diopters within 90 days of your order, you can get replacement lenses at no extra cost.



How to enroll in Advantage Plus

Applying for Advantage Plus is easy

- **Online:** Visit kp.org/advantageplus for fast and easy enrollment.
- **By mail:** Complete the enrollment form in this kit, one for each person enrolling. Fill in every item, and sign and date the form. Return your enrollment form in the postage-paid envelope.

Other important information about applying for Advantage Plus

- You must be a Kaiser Permanente Senior Advantage individual plan member to enroll in the Advantage Plus package.
- Advantage Plus is not available under the Senior Advantage Medicare Medi-Cal (HMO D-SNP) plans.
- The premium for your Advantage Plus comprehensive dental and extra vision benefits is **\$14** per month. The **\$14** monthly premium is in addition to your monthly Senior Advantage premium, and you must also continue to pay your Medicare Part B premium.

Thank you for taking this step toward better dental and vision health. We'll let you know when your enrollment form has been approved and give you more details about your coverage and start date. For more information, visit us online at kp.org/advantageplus. Or call us at **1-877-451-3816** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m. We'll be happy to help.

Important information

The Advantage Plus benefit package includes comprehensive dental⁴ and extra vision coverage for an additional monthly premium of **\$14**. This is in addition to any premiums required for Senior Advantage described in your Senior Advantage **Evidence of Coverage**, and you must also continue to pay your monthly Medicare premiums.

For more information about comprehensive dental and extra vision coverage through Advantage Plus, see your Senior Advantage **Evidence of Coverage**.

Enrollment and disenrollment

Enrollment

To enroll in Advantage Plus, you must complete the Advantage Plus enrollment form.

If you're already a Senior Advantage member, you may add Advantage Plus benefits to your Senior Advantage individual plan coverage by enrolling online or sending us the enrollment form from October 15, 2022, through December 31, 2022, for an effective date of January 1, 2023. Members may also add Advantage Plus benefits from January 1, 2023, through March 31, 2023. Coverage is typically effective the first of the month following the date we receive your completed enrollment form.

If you're enrolling in Senior Advantage either as a new member or because you have moved and you must complete a new Senior Advantage enrollment form, you can add Advantage Plus within 30 days of enrolling in Senior Advantage. Coverage is typically effective the first of the month following the date we receive your completed enrollment form.

Disenrollment

You can stop your Advantage Plus coverage anytime. Your disenrollment will be effective the first of the month following the date we receive your completed disenrollment form. To request a disenrollment form, please call us toll-free at **1-877-451-3816 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m. You will not be eligible to re-enroll until the next Advantage Plus annual election period, for coverage effective January 1, 2024. Please keep in mind that you're eligible for one eyewear allowance every 2 years, so that benefit may not immediately be available when you re-enroll.

For additional information about the Senior Advantage individual plan, see your Senior Advantage **Evidence of Coverage**.

1. You must be a Kaiser Permanente Senior Advantage individual plan member to apply. Advantage Plus is not available under the Senior Advantage Medicare Medi-Cal (HMO D-SNP) plans. **2.** See your **Evidence of Coverage** for information about dental and vision services provided under the Senior Advantage individual plan. **3.** You can only use your optical benefit at a Kaiser Permanente Optical Center or [kp2020.org](https://www.kp2020.org). **4.** Kaiser Permanente has an agreement with Delta Dental of California to provide you comprehensive dental care through a network of dentists that contract with Delta Dental's DeltaCare USA Dental HMO program. For information about dental coverage, please refer to your Senior Advantage **Evidence of Coverage**.

Delta Dental of California administers the DeltaCare USA program.



For a healthier, more vibrant you. Enroll in Advantage Plus today.

Get more value from your Kaiser Permanente Medicare health plan by adding Advantage Plus. You can get extra benefits such as dental and vision coverage for an affordable monthly premium. More health benefits, great care. Now that's a healthy addition to your coverage.



Want more info? To learn more or to enroll online, visit us at kp.org/advantageplus. Or call us toll-free at **1-877-451-3816** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.



393 E. Walnut St.
Pasadena, CA 91188

 **Please recycle.**

940443764 NCAL October 2022