

Advantage Plus

Get hearing and additional dental benefits

Kaiser Permanente Senior Advantage (HMO) and (HMO-POS) Plans
Georgia

Enroll now for 2024



Learn more at kp.org/advantageplus

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Be healthy. Be vibrant.

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

Get started here

Our Quick Start Guide below will give you a good overview of Advantage Plus. To learn more, turn to the table of contents on **page 3**.

Quick Start Guide

- A** Go to **page 4** for a quick look at how Advantage Plus makes it easy to expand your health care coverage.

- B** Turn to Benefits at a Glance on **page 5** for a summary of the dental and hearing aid benefits of Advantage Plus.

- C** **Ready to sign up?** Apply for coverage by filling out the Advantage Plus enrollment form.

For more information, visit us online at kp.org/advantageplus.



Take advantage of extra benefits today.

To learn more or to enroll, call one of our Kaiser Permanente Medicare specialists toll-free at **1-877-471-1064** TTY **711** (for the deaf, hard of hearing, or speech impaired), seven days a week, 8 a.m. to 8 p.m.

Or visit us online at [kp.org/advantageplus](https://www.kp.org/advantageplus).

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Advantage Plus

A BENEFITS PACKAGE FOR A HEALTHIER, MORE VIBRANT YOU

As a Kaiser Permanente Senior Advantage member, having your Medicare coverage combined with your Kaiser Permanente coverage in a single plan could make life easier. Now, with Advantage Plus, you can get valuable hearing and dental benefits added to your plan. So you get the total 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 **\$9** a month premium adds Advantage Plus coverage to your Kaiser Permanente Senior Advantage plan. You'll get hearing aid and additional dental benefits.

- **The convenience of one simple bill**

You'll get one bill that includes both your Kaiser Permanente 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 electronic bank payments.

Advantage Plus gives you the choice to add more benefits to your Kaiser Permanente 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.

Kaiser Permanente is an HMO and HMO-POS plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must continue to pay applicable Kaiser Permanente Senior Advantage premiums. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll. You must be a Kaiser Permanente Senior Advantage HMO or HMO-POS Basic, D-SNP, or Enhanced plan member to be eligible for Advantage Plus.

1 Benefits at a glance

Take a look at the key **hearing aid and additional dental benefits** you receive when you add Advantage Plus to your Kaiser Permanente Senior Advantage Plan. You pay a **\$9 monthly premium** for all additional benefits which is added to your monthly Kaiser Permanente Senior Advantage Plan premium. To learn more about how to enroll, please see Enroll in Advantage Plus on **page 13**.

Kaiser Permanente Senior Advantage coverage only	Advantage Plus coverage combined with Kaiser Permanente Senior Advantage
<p>HEARING AIDS</p> <p>Hearing aids are generally not covered except for certain implanted hearing devices covered by Medicare, which are provided at no additional charge.*</p>	<p>\$500 allowance per hearing aid, per ear, every three years. Certain implanted hearing devices covered by Medicare are provided at no additional charge.</p>
<p>DENTAL</p> <p>Preventive, diagnostic, and some comprehensive dental services are included in your Kaiser Permanente Senior Advantage plan.</p> <p>Additional comprehensive dental benefits includes coverage for minor restorative (fillings); major restorative (crowns); periodontics (gum disease procedures); oral surgery (simple extractions) and prosthodontics (dentures)</p>	<ul style="list-style-type: none"> • Various copays ranging from \$0 - \$1440 • Additional comprehensive dental for benefits such as surgical periodontics, complex oral surgery, and dental implants; Copay based benefit

* See your **Evidence of Coverage** for information about dental and hearing services provided under the Kaiser Permanente Senior Advantage Plan. You must also continue to pay applicable Kaiser Permanente Senior Advantage premiums.



2 Hear well. Live well.

Good hearing allows you to participate in life more fully. You're more confident, more secure, and more connected to your world.

Millions of Americans experience some degree of hearing loss. Among people over 50, it's the third most common ailment, behind heart disease and arthritis. But now, more than ever, hearing loss doesn't mean that your quality of life has to change. Today's hearing products are smaller, more effective, and more comfortable.

Hearing benefits from Advantage Plus can help make sure you're not missing the sounds and conversations that make life more fulfilling.

HEALTH TIP:

Quick hearing self-check

- Do you often ask people to speak up or repeat themselves?
- Do you have trouble following conversations in a noisy room or understanding speech on the phone?
- Do you have trouble hearing the sound of your telephone, alarm clock, or doorbell?
- Do others complain that your TV or stereo is too loud?

Frequently asked questions

The hearing aids that Advantage Plus covers are provided at select Kaiser Permanente facilities and by referral at designated contracted providers.

Q: If I have a hearing loss, are hearing aids covered?

A: As a Kaiser Permanente member with the Advantage Plus package, you will receive a **\$500** allowance toward the purchase of a hearing aid in each ear (maximum **\$1,000** for both ears). This credit is available once every three years. You will be responsible for the difference between the **\$500** allowance and the price of the hearing aid.

Q: Where can I obtain my hearing aids?

A: You may use your hearing aid benefit at our core Kaiser Permanente audiology facilities and by referral at designated contracted providers.

Q: How does my hearing aid benefit work?

A: If a hearing aid is prescribed, you may use your hearing aid benefit at our core Kaiser Permanente audiology facilities and by referral at designated contracted providers.

Q: Are there any limitations to the type or style of hearing aid that is covered?

A: You may purchase your hearing aid at our core Kaiser Permanente audiology facilities and by referral at designated contracted providers. The audiologist will assist you in selecting the hearing aids that best meet your needs. A complete range of technologies and styles is available, and you will receive a thorough explanation of your test results and recommended treatment options.

Q: What if I have a medical problem with my hearing?

A: If a medical problem is identified during the hearing examination, the audiologist will notify your primary care physician of the results and assist you in obtaining the appropriate medical follow-up.

Q: What if I need service or repairs on my hearing aid?

A: The hearing aid you purchase at our core Kaiser Permanente audiology facilities and by referral at designated contracted providers may be covered by the manufacturer's warranty. The warranty details will be explained at the time of purchase. Batteries and accessories are not covered under this hearing aid benefit.

Kaiser Permanente Audiology and Core Facilities

CLAYTON COUNTY

Jonesboro

**Southwood Comprehensive
Medical Center**
2400 Mount Zion Pkwy.
Jonesboro, GA 30326
770-603-3649

FULTON COUNTY

Atlanta

**Glenlake Comprehensive
Medical Center**
20 Glenlake Pkwy.
Atlanta, GA 30328
770-677-6075

GWINNETT COUNTY

Duluth

**Gwinnett Comprehensive
Medical Center**
3650 Steve Reynolds Blvd.
Duluth, GA 30096
770-931-6012

**Designated Contracted Providers—
Kaiser Permanente Referral
Required**

DEKALB COUNTY

Decatur

**Atlanta Hearing Aid Services
of Decatur**
2655-D North Decatur Rd.
Decatur, GA 30033
404-373-2411



3 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—in body and mind. And nothing attracts the people around you like a bright smile.

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 additional dental care you need outside of the diagnostic services within your plan.

HEALTH TIP:

Reduce your risk of infection

Brushing and flossing are important for healthy teeth and gums. They also help reduce the risk of infection. With proper oral health, including brushing, flossing, and regular check-ups and cleanings, you can help keep your whole body healthy.

Frequently asked questions

Advantage Plus dental benefits are provided through DeltaCare® USA Program offered by Delta Dental Insurance Company (Delta Dental).

Q: What is the DeltaCare USA Program?

A: The DeltaCare USA Program, offered by Delta Dental, provides dental care through the DeltaCare USA network of dentists. When you enroll, Delta Dental will assign you to a contract dentist. The DeltaCare USA network consists of private practice dental facilities that have been carefully screened for quality. You can contact Delta Dental to change your contract dentist.

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

A: Once you receive confirmation of your enrollment in Advantage Plus, you can begin using your additional comprehensive dental benefits on your effective date at your assigned facility. You will also receive a dental identification 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. 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 and select DeltaCare USA under the Find a Dentist section.

Q: How do I make an appointment?

A: To make an appointment, simply call your assigned dentist's facility and identify yourself as a DeltaCare USA Program enrollee. To get covered services, you must go to your assigned Delta dentist. Services provided by a specialist pre-approved 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 emergency services are needed, you should get in touch with your contract dentist whenever possible. If you are a new member and do not have an assigned contract dentist yet, and you need emergency services, you should contact Delta Dental's Customer Service department. For more information about emergency benefits, see your Kaiser Permanente Senior Advantage **Evidence of Coverage**.

Delta Dental Customer Service Department

1-844-519-8693 (TTY 711)

October 1st through February 15th,
7 days a week, 8 a.m. to 8 p.m.
Eastern time

After February 15th, Monday through
Friday, 8 a.m. to 8 p.m. Eastern time

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 and/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 Kaiser Permanente Senior Advantage **Evidence of Coverage**.

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. You must make your request for a contract dentist change before the 15th 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.

DeltaCare USA Plan

With enrollment in Advantage Plus, you will receive dental coverage for additional comprehensive services through the DeltaCare USA Program. You must visit a dentist in the DeltaCare USA network to receive benefits. Services provided by out-of-network dentists will not be covered.

Please refer to your **Evidence of Coverage** for more information on benefits, limitations, and exclusions. For more information regarding your medical plan benefits, please refer to your Summary of Benefits. For full information on Kaiser Permanente Senior Advantage benefits, call our Member Services department toll free at **1-800-232-4404**, seven days a week, 8 a.m. to 8 p.m. TTY users should call **711**.

How your plan works

Features	DeltaCare USA Program
Cost to patient	Coverage is included in your \$9 Advantage Plus monthly premium.
Covered services	Additional comprehensive dental services provided by your assigned contract dentist, including implant coverage.
Copays	Out-of-pocket costs are clearly defined.
Dentist network advantages	<p>When you enroll, Delta Dental will assign you to a contract dentist. You can contact Delta Dental to change your contract dentist. The DeltaCare USA network consists of private practice dental facilities that have been carefully screened for quality.</p> <ul style="list-style-type: none"> • Services provided by out-of-network dentists will not be covered.
Out-of-area coverage	Services provided by out-of-network dentists will not be covered. You must receive services from your assigned DeltaCare USA provider.
Deductibles/maximums	No deductible or maximums on covered procedures.
Additional advantages	Claims convenience – DeltaCare USA providers file all claims for you and process all referrals to specialty care.

Contact us

DeltaCare USA		
<p>Customer Service (includes automated voice attendant) Call toll free: 1-844-519-8693 TDD & TTY: 711</p>	<p>Dentist Search, Online Eligibility, Benefits, and Claims Status</p> <p>deltadentalins.com</p>	<p>Claims Submission Delta Dental Insurance Company P.O. Box 1809 Alpharetta, GA 30023-1809</p>



4 Enroll in Advantage Plus

Applying for Advantage Plus is easy!

1. Go online today! To learn more and to download an enrollment form, visit kp.org/advantageplus.
2. We're here to help. If you're ready to enroll or have questions, call a Kaiser Permanente Medicare specialist at **1-877-471-1064** (TTY **711**), seven days a week, 8 a.m. to 8 p.m.

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.
- If you're already a Kaiser Permanente Senior Advantage member, you can enroll in the Advantage Plus package any time from October 15, 2023 through March 31, 2024.
- If you're a new Kaiser Permanente Senior Advantage member, or enrolling because you have moved and need to fill out a new enrollment form, you can add Advantage Plus within 30 days of enrolling in Kaiser Permanente Senior Advantage.
- The premium for your Advantage Plus hearing aid and dental benefits is **\$9** per month. The **\$9** monthly premium is in addition to your monthly Kaiser Permanente Senior Advantage premium, if any, and you must also continue to pay your Medicare Part B premium.

Thank you for taking this step toward better hearing and dental 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 one of our Kaiser Permanente Medicare specialists at **1-877-471-1064** (TTY **711**), seven days a week, 8 a.m. to 8 p.m. We'll be happy to help.

5 Important information

The Advantage Plus benefit package gives you additional hearing aid and extra dental* coverage for an additional monthly premium of **\$9**. This is in addition to any premiums required for Kaiser Permanente Senior Advantage described in your Kaiser Permanente Senior Advantage **Evidence of Coverage**, and you must also continue to pay your monthly Medicare premiums.

For more information about hearing aid and dental coverage through Advantage Plus, see your Kaiser Permanente Senior Advantage **Evidence of Coverage**.

Enrollment and disenrollment

Enrollment

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

If you are already a Kaiser Permanente Senior Advantage member, you may add Advantage Plus benefits to your Kaiser Permanente Senior Advantage individual plan coverage by sending us the enrollment form before March 31, 2024, for coverage to become effective on April 1, 2024. Coverage is effective the 1st of the month following the date we receive your completed enrollment form.

If you are enrolling in Kaiser Permanente Senior Advantage either as a new member or because you have moved and you must complete a new Kaiser Permanente Senior Advantage enrollment form, you can add Advantage Plus within 30 days of enrolling in Kaiser Permanente Senior Advantage. Coverage is effective the 1st 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 our Member Service Contact Center toll free at **1-800-232-4404** (TTY **711** for the hearing/speech impaired), seven days a week, 8 a.m. to 8 p.m. For more details about disenrollment, see your Kaiser Permanente Senior Advantage **Evidence of Coverage**.

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

* Kaiser Permanente has an agreement with Delta Dental to provide you comprehensive dental care through a network of dentists that contract with Delta Dental's DeltaCare® USA Dental program. For information about dental coverage, please refer to your Kaiser Permanente Senior Advantage **Evidence of Coverage**.

Hearing aid coverage

For more information about hearing aid coverage, including exclusions and limitations, please see the Kaiser Permanente Senior Advantage **Evidence of Coverage** (EOC).

Dental coverage

For more information about dental coverage including exclusions and limitations, please see your Kaiser Permanente Senior Advantage **Evidence of Coverage** for detailed information about dental services provided under your Senior Advantage individual plan.



Information you need to know

Notice of Nondiscrimination

Kaiser Permanente complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. We also:

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters.
 - Written information in other formats, such as large print, audio, and accessible electronic formats.
- Provide no cost language services to people whose primary language is not English, such as:
 - Qualified interpreters.
 - Information written in other languages.

If you need these services, call Member Services at **1-800-232-4404 (TTY 711)**, 8 a.m. to 8 p.m., seven days a week.

If you believe that Kaiser Permanente has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator by writing to Attention: Member Services, Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305 or calling Member Services at the number listed above. You can file a grievance by mail or phone. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019, 800-537-7697 (TDD)**. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.



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June 2023

Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at **1-800-232-4404** (TTY 711). Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al **1-800-232-4404** (TTY 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费^的翻译服务, 帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务, 请致电 **1-800-232-4404** (TTY 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問, 為此我們提供免費的翻譯服務。如需翻譯服務, 請致電 **1-800-232-4404** (TTY 711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa **1-800-232-4404** (TTY 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au **1-800-232-4404** (TTY 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi **1-800-232-4404** (TTY 711). sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter **1-800-232-4404** (TTY 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Form CMS-10802
(Expires 12/31/25)
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Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 **1-800-232-4404 (TTY 711)**. 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону **1-800-232-4404 (TTY 711)**. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على **1-800-232-4404 (TTY 711)**. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें **1-800-232-4404 (TTY 711)** पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero **1-800-232-4404 (TTY 711)**. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número **1-800-232-4404 (TTY 711)**. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan **1-800-232-4404 (TTY 711)**. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer **1-800-232-4404 (TTY 711)**. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため、無料の通訳サービスがあります。通訳をご用命になるには、**1-800-232-4404 (TTY 711)** にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

Notes

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Notes

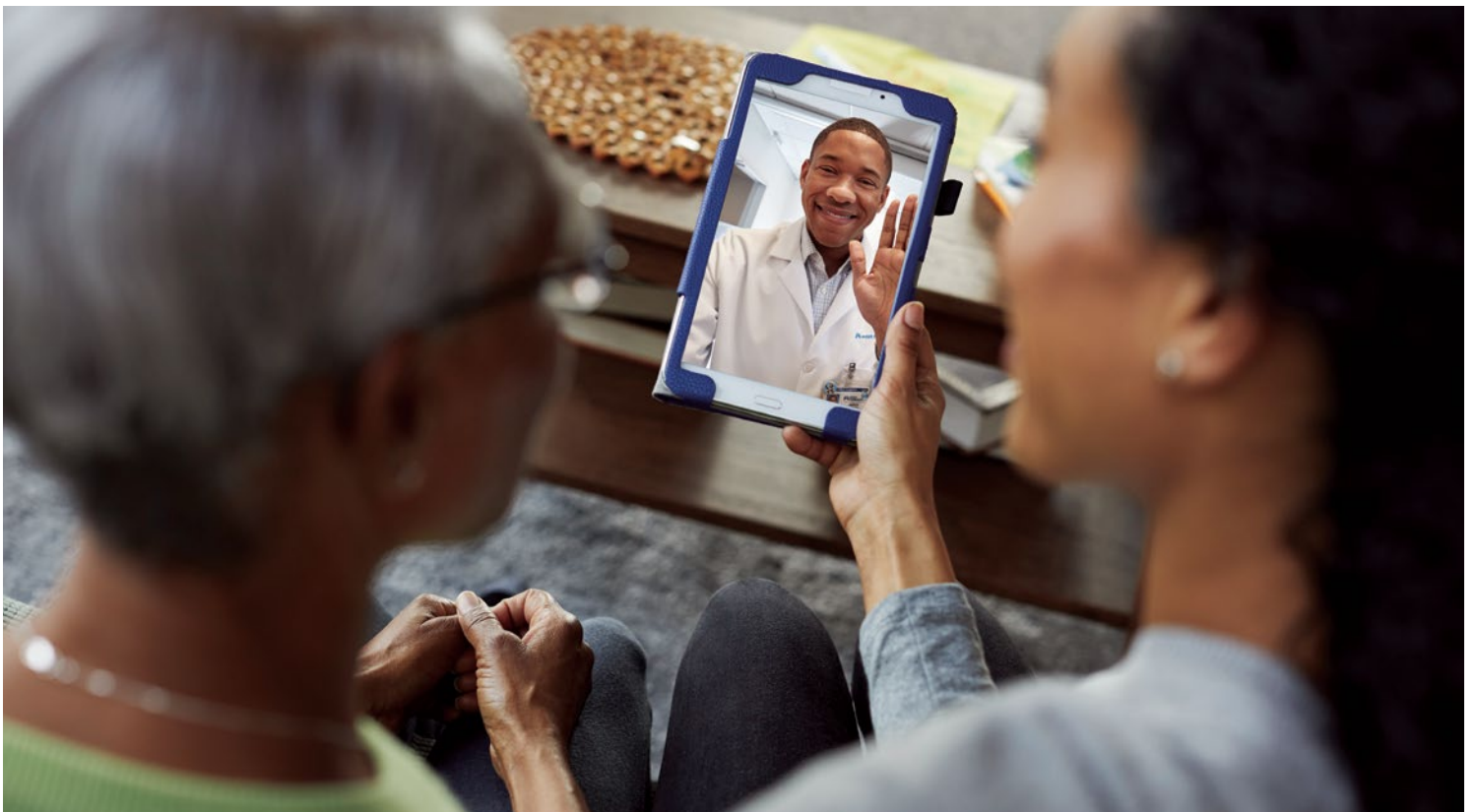
A series of 20 horizontal dotted lines for taking notes.

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 hearing aid coverage for an affordable monthly premium. More health benefits, great care. Now that's a healthy addition to your coverage.

Want more info?

Visit kp.org/advantageplus to enroll online today. Or call us toll free at **1-877-471-1064 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m.





Nine Piedmont Center
3495 Piedmont Road, NE
Atlanta, GA 30305