

Kaiser Permanente Senior Advantage (HMO) Northern California

Advantage Plus

Get comprehensive dental, fitness, hearing, and vision benefits

Enroll now for 2024



Learn more at kp.org/advantageplus

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 KAISER PERMANENTE®



Be healthy. Be vibrant.

Now you have the option to add comprehensive dental, fitness, hearing, and 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.

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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, fitness, hearing, and vision benefits added to your plan.¹ So you get the health care coverage you need. And all your health benefits are in one convenient package.

Get more health coverage. More value.

- **More benefits**

Only **\$21** a month adds Advantage Plus coverage to your Senior Advantage plan. You'll get comprehensive dental, fitness, hearing, and 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.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente health plan area in which you enroll.

Benefits at a glance

This chart shows the key **comprehensive dental, fitness, hearing, and vision benefits** you'll get when you add Advantage Plus to your Senior Advantage plan. For all **4 benefits**, you pay a **\$21 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 18**.

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
Hearing aids^{2,3}	
<p>Hearing aids aren't generally covered except for certain implanted hearing devices covered by Medicare, which are provided at no additional charge</p>	<p>\$800 allowance toward hearing aids per ear every 3 years</p>
Vision^{2,4}	
<p>Not covered</p>	<p>\$300 allowance toward prescription eyeglasses or contact lenses every 2 years</p>
Fitness²	
<p>Not covered</p>	<p>Fitness facility membership or the home fitness program through the Silver&Fit[®] Healthy Aging and Exercise Program</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 (ET); 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. ET; 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.; 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. ET; 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. ET; 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**.



Reshape your life with the Silver&Fit® Healthy Aging and Exercise program

Join Advantage Plus and get active with the Silver&Fit program. The Silver&Fit Healthy Aging and Exercise program was designed to help you improve your health and fitness. With the Silver&Fit program, you can choose a membership in a fitness facility, as well as a Home Fitness Kit. The Silver&Fit program is automatically included when you enroll in Advantage Plus.

Health tip:



Exercise safety tips

These safety steps can prevent injury and help you get the most from your workout:

- Check with your doctor before you start a new activity or exercise routine, especially if you have a health condition.
- Start slowly and do a little more each day. If you do too much at once, you're more likely to be injured or experience muscle soreness.
- Wear the right clothing and shoes. In general, loose clothing is best. It's also important to get closed-toed, nonslip shoes that give you good support.

The Silver&Fit Healthy Aging and Exercise program

As a Silver&Fit member, you have the following options available to you at no cost:

- **Fitness Center Membership:** You can visit a participating fitness center or YMCA near you that takes part in the program.* Many participating fitness centers may also offer low-impact classes focused on improving and increasing muscular strength and endurance, mobility, flexibility, range of motion, balance, agility, and coordination.
- **Home Fitness Kits:** You're eligible to receive one Home Fitness Kit per benefit year from a variety of fitness categories.
- **Well-Being Club:** By setting your preferences for well-being topics on the website, you'll see resources that are tailored to your interests and healthy aging goals, including articles, videos, live virtual classes and events, and social groups.†
- **Workout Plans:** By answering a few online questions about your areas of interest, you'll receive a customized workout plan, including instructions on how to get started and suggested workout videos.
- **Digital Workouts:** You can view on-demand videos through the website's digital workout library, including Silver&Fit Signature Series Classes®.
- **Silver&Fit Connected!™:** The Silver&Fit Connected! tool can assist with tracking your activity.‡
- **Rewards:** Earn a hat and pins for reaching new activity milestones.

The Silver&Fit program has **Something for Everyone®!**

*Non-standard membership services that call for an added fee are not part of the Silver&Fit program and will not be reimbursed.

†American Specialty Health Fitness, Inc. (ASH Fitness), has no affiliations, interest, endorsements, or sponsorships with any of the organizations or clubs. Some social groups may require a fee to join. Such fees are not part of the Silver&Fit programs and will not be reimbursed by ASH Fitness. ‡Purchase of a wearable fitness tracker or app may be required to use the Connected! tool and is not reimbursable by the Silver&Fit program.

Your use of the Silver&Fit Connected! tool serves as your consent for ASH Fitness to receive information about your tracked activity and to use that data to process and administer available rewards to you under the program. The Silver&Fit program is provided by ASH Fitness, a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit, Silver&Fit Signature Series Classes, Silver&Fit Connected!, and Something for Everyone are trademarks of ASH and used with permission herein. Fitness center participation may vary by location and is subject to change. Kits and rewards are subject to change.

Join the Silver&Fit Healthy Aging and Exercise program

You don't have to be a lifelong athlete to be active as an older adult. The Silver&Fit Healthy Aging and Exercise program makes it easier for you to get fit and stay motivated.¹

Get started in 3 simple steps



Step 1: Add Advantage Plus to your Medicare health plan
When you enroll in Advantage Plus, you're automatically eligible for the Silver&Fit program.



Step 2: Choose how you'd like to work out
The Silver&Fit program offers different ways to exercise – see descriptions on the next page. Pick the one that's right for you based on how and where you like to work out – or choose both options for added flexibility.



Step 3: Sign up
Register at SilverandFit.com or call **1-877-750-2746 (TTY 711)**, Monday through Friday, 5 a.m. to 6 p.m. Pacific time (PT).

Choose how you'd like to work out: home, fitness center, or both

Healthy extras

No matter what you choose, you'll have access to the following perks:

Well-Being Club

Enjoy this enhanced feature of the Silver&Fit website that focuses on community with a personalized approach to fitness, well-being, and member connection. The Well-Being Club gives you the opportunity to view customized resources, as well as attend live virtual classes and events.

Member resources

Find answers to common questions about aging and take advantage of health tips and materials available at SilverandFit.com. Topics include:

- The aging process and your body
- Exercise and fitness
- Medical services
- Relaxation and meditation
- Social support and community involvement

Newsletter

Get motivated with **The Silver Slate®**, a quarterly newsletter filled with wellness tips to keep you committed to healthy living. Get it via email or view it online.

Rewards program

With the Silver&Fit Connected! tool, you can use your smartphone or wearable fitness device to track your progress and earn rewards, including a Silver&Fit hat and collectible pins.‡‡



Digital fitness choices

If you enjoy working out at home or can't go to a fitness center, this option is for you.

Each calendar year, you can choose one Home Fitness Kit from Fitbit® or Garmin® Wearable Fitness Tracker, Yoga, Strength, Pilates, Walking/Trekking, or Swim Kit options.††

You also have access to on-demand workout videos and Signature Series classes at **SilverandFit.com**, personalized Workout Plans, or you can join a live exercise class on the Silver&Fit Facebook and YouTube pages.



Fitness membership choices

With this option, you can pick a fitness center from the Silver&Fit program's broad network of participating locations.

Where available, you can:

- Work out with cardiovascular and strength-training equipment
- Attend Silver&Fit classes, including yoga, strength and cardio training, and more**

**Classes at some fitness centers may require additional fees that aren't included in your membership. Silver&Fit classes may not be offered at all fitness centers. ††Home Fitness Kits are subject to change. ‡‡Rewards are subject to change.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). The Silver&Fit program is available to current members of Kaiser Permanente California Individual Medicare health plan members with Advantage Plus.

All programs and services are not available in all areas. Check the searchable directory on the Silver&Fit website to see if your location participates in the program. Silver&Fit, The Silver Slate, and Silver&Fit Connected! are trademarks of ASH and used with permission herein. Other names and logos may be trademarks of their respective owners.

Frequently asked questions

Q: What is included in the Silver&Fit Healthy Aging and Exercise program?

A: The Silver&Fit program provides its members with fitness options and healthy aging resources to empower them to get fit. As a member, you can access a fitness membership through a robust network of participating fitness centers nationwide. If you like the flexibility of working out at home, you can choose one Home Fitness Kit per benefit year. Just answer a few online questions about your fitness level and goals to receive a personalized Workout Plan. You can connect with others, view exclusive articles and videos, and join live virtual classes and events in the Well-Being Club. Plus, with the Silver&Fit program, you can enjoy thousands of on-demand workout videos on the Silver&Fit website and activity tracking through the Silver&Fit Connected! tool. You'll also be able to view The Silver Slate quarterly newsletter at SilverandFit.com.

Q: What are the different types of Silver&Fit facilities?

A: Options include:

- **Full Coed Fitness Centers**, which offer Silver&Fit-endorsed exercise classes in addition to their standard membership with cardiovascular and resistance training equipment.
- **Gender-Specific Fitness Centers**, which offer a standard membership and the opportunity to work out with others of the same gender.
- **Fitness Studios**, which may include swimming pools, yoga studios, and/or Pilates studios.

Q: How can I enroll in the Silver&Fit program?

A: Go to SilverandFit.com and click "Check Eligibility" to register, select a participating fitness center, and/or choose your Home Fitness Kit. If you choose a fitness center, you should print a paper copy of the Silver&Fit card or download it on your phone, and then bring it to the fitness center you've selected. If you want to speak with a Silver&Fit Customer Service agent, you can call toll-free **1-877-750-2746 (TTY/TTD 711)**, Monday through Friday, 5 a.m. to 6 p.m. PT.

Q: Can I still use my current fitness facility?

A: If the fitness center is part of the Silver&Fit network, then yes. You can advise the fitness center to freeze your current membership. After registering on the website and selecting a fitness center, print a paper copy of the Silver&Fit card or download it on your phone, and then bring it with you to your first visit. If the fitness center is not a part of the Silver&Fit network and you want to use your Silver&Fit benefit, you'll need to switch to a participating fitness center. Visit SilverandFit.com for more information.

Q: How can I suggest a facility for the Silver&Fit network?

A: You can suggest a fitness facility by going online to SilverandFit.com or by calling the Silver&Fit toll-free Customer Service hotline at **1-877-750-2746 (TTY/TDD 711)**.

**Q: Can I change my fitness facility?
If so, how often?**

A: Yes, you can. To change your fitness facility, you can go online to the Silver&Fit website at **SilverandFit.com** or call the Silver&Fit toll-free Customer Service hotline at **1-877-750-2746** (TTY/TDD **711**). You can change fitness facilities once per month, and the change will be effective the first of the following month.

Q: If my current facility leaves the network, how will I know?

A: You'll get a letter notifying you that the fitness center is leaving the network, 30 days in advance (when possible). This letter includes a listing of up to 10 fitness centers closest to your address and shares information on how to select a new fitness location.

Q: Will I ever have to pay a fitness facility for Silver&Fit benefits?

A: No. However, you're responsible for paying any fees associated with upgrading your fitness center membership, or for using any non-standard services or amenities that require separate, non-standard fees.

Q: How do I get personalized Workout Plans?

A: By answering a few online questions, you'll get on-demand workout videos to help you start or continue an exercise routine.

Q: What is the Well-Being Club?

A: The Well-Being Club offers a personalized experience based on members' interests in topics such as physical activity, nutrition, mind and mood, self-care, and health care. It provides live virtual classes and events, articles, and ways for members to connect with the larger Silver&Fit community.

Q: What is the Silver&Fit Connected! tool?

A: The Silver&Fit Connected! tool is a website tool that allows members to track exercise and activity using wearable fitness devices and apps. Members may convert their exercise and activity into points to earn rewards.

Q: If I register for the Silver&Fit website, what must I do to use the Silver&Fit Connected! tool?

A: Once you've registered for the site, you can choose from a list of wearable fitness devices and apps that are compatible with the Silver&Fit Connected! tool. When you register your wearable fitness device or app, you'll be directed back to the device's manufacturer website to enter your information. You'll then be directed back to **SilverandFit.com** and able to track your progress on the website. Purchase of a wearable fitness device or application may be required and is not reimbursed by the Silver&Fit program.

Q: How do I leave the Silver&Fit program?

A: Please call the Silver&Fit toll-free Customer Service hotline at **1-877-750-2746** (TTY/TDD **711**).



Hear well. Live well.

Good hearing can help you enjoy life to the fullest – making you more confident, secure, and connected to your world.

Millions of Americans have some degree of hearing loss. Among people over 50, it's the third most common health issue, behind heart disease and arthritis. But now more than ever, hearing loss doesn't mean that your quality of life must change. Today's hearing products are smaller, more effective, and more comfortable than they were in the past.

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

If you think you have a hearing problem, get your hearing checked by **Kaiser Permanente at a Hearing Center near you**. Use these questions for a simple self-check of your hearing health:

- 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

Hearing services for Kaiser Permanente members are provided by our Kaiser Permanente Audiology Department.

Q: Which hearing tests are covered?

A: Your current Kaiser Permanente Senior Advantage plan covers diagnostic hearing tests to check if you need hearing correction or to make a diagnosis when you think you're having a hearing problem. You can get a diagnostic audiology test at the copay that's described in your Senior Advantage **Evidence of Coverage**. If you think you're losing your hearing, call the Kaiser Permanente Audiology Department.

Hearing aid evaluations to help your hearing care professional recommend the correct hearing aid for you and confirm that the aid matches your prescription are covered at no extra charge. Kaiser Permanente Audiology will also test your hearing aids at no extra charge to make sure they're working properly.

Q: If I have hearing loss, what is my coverage for hearing aids?

A: If you're a Kaiser Permanente member with the Advantage Plus package, you'll get an **\$800** allowance toward the purchase of a hearing aid in each ear. This allowance is available once every 3 years. If the hearing aid you purchase costs more than the entire allowance amount, you'll need to pay the difference.

Q: Where can I get my hearing aids?

A: To use your hearing aid benefit, you must purchase the aid at any of the Kaiser Permanente Hearing Center in Northern California. To find a location near you, see **page 15** or visit kphearingcenters.com/our-centers.

Q: Do I need a referral or special claim form to use my hearing aid benefit?

A: No. You don't need referrals or claim forms for hearing aids.

Q: Are there any limits to the type or style of hearing aid I can get?

A: To use your hearing aid benefit, you may purchase your hearing aids at any Kaiser Permanente Hearing Center. Your Kaiser Permanente hearing care professional will help you choose hearing aids that best meet your needs. A complete range of technologies and styles is available, and your test results and recommended treatment options will be explained to you.

Q: Does this benefit cover OTC hearing aids?

A: No. The Advantage Plus hearing aid benefit covers hearing aids prescribed for your level of hearing loss. Contact your local Kaiser Permanente Audiology Department or go to kphearingcenters.com to learn more about possible OTC hearing aid options.

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

A: If the Kaiser Permanente hearing care provider finds a medical problem during your exam, they'll update your primary care doctor and help you get the correct medical follow-up.

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

A: If you bought your hearing aids at a Kaiser Permanente Hearing Center, you have a limited warranty for a 3-year period. Batteries, repairs, and accessories aren't covered under this benefit.

Kaiser Permanente Hearing Centers

For more information, visit kphearingcenters.com/our-centers.

CENTRAL VALLEY

Fresno

1630 E. Shaw, #124
Fresno, CA 93710
559-448-5640

Modesto

4601 Dale Rd., 2nd Floor
Modesto, CA 95356
209-735-3193
1-800-735-2922 TTY

Stockton

7373 West Lane
Stockton, CA 95210
209-476-5437
1-800-735-2922 TTY

DIABLO SERVICE AREA

Walnut Creek

710 S. Broadway, Ste. 209
Walnut Creek, CA 94596
925-295-4327
711 TTY

EAST BAY

Oakland

3751 Broadway, Ste. B
Oakland, CA 94611
510-752-8330

Pleasanton

3825 Hopyard Rd.
Ste. 270
Pleasanton, CA 94588
925-295-4327

GREATER ALAMEDA SERVICE AREA

Union City

3553 Whipple Rd.,
Bldg. B, 2nd Floor
Union City, CA 94587
510-675-2001
711 TTY

NAPA/SOLANO

Napa

3285 Claremont Way,
2nd Floor, Room 2063
Napa, CA 94558
707-258-4770

Vacaville

1 Quality Dr.
Vacaville, CA 95688
707-624-2703

Vallejo

1761 Broadway, Ste. 200
Vallejo, CA 94589
707-645-2500
1-800-735-2922 TTY

NORTH VALLEY

Roseville

2120 Professional Dr.
Ste. 220
Roseville, CA 95661
916-771-6680
711 TTY

Sacramento

3180 Arden Way
Sacramento, CA 95825
916-977-3277
711 TTY

REDWOOD CITY

1800 Broadway St., Ste. 5
Redwood City, CA 94063
650-299-2977
1-800-735-2922 TTY

SAN FRANCISCO

4141 Geary Blvd., 1st Floor
San Francisco, CA 94118
415-833-8222
711 TTY

SAN JOSE

5831 Cottle Rd.
San Jose, CA 95123
408-363-4801
1-800-735-2922 TTY

SAN RAFAEL

1600 Los Gamos Dr.
Lobby A
San Rafael, CA 94903
415-444-7400

SANTA CLARA

2894 Homestead Rd.
Santa Clara, CA 95051
408-553-6900
711 TTY

SANTA ROSA

3333 Mendocino Ave.
Ste. 115
Santa Rosa, CA 95403
707-566-5201
711 TTY

SCOTTS VALLEY

5715 Scotts Valley Dr.
2nd Floor
Scotts Valley, CA 95066
831-440-4565

SOUTH SACRAMENTO

7300 Wyndham Dr.
Sacramento, CA 95823
916-525-6280
711 TTY

SOUTH SAN FRANCISCO

Daly City

15 Southgate Ave., Ste. 210
Daly City, CA 94015
650-758-5363
711 TTY



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 of 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, located conveniently 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 **\$300** allowance 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.

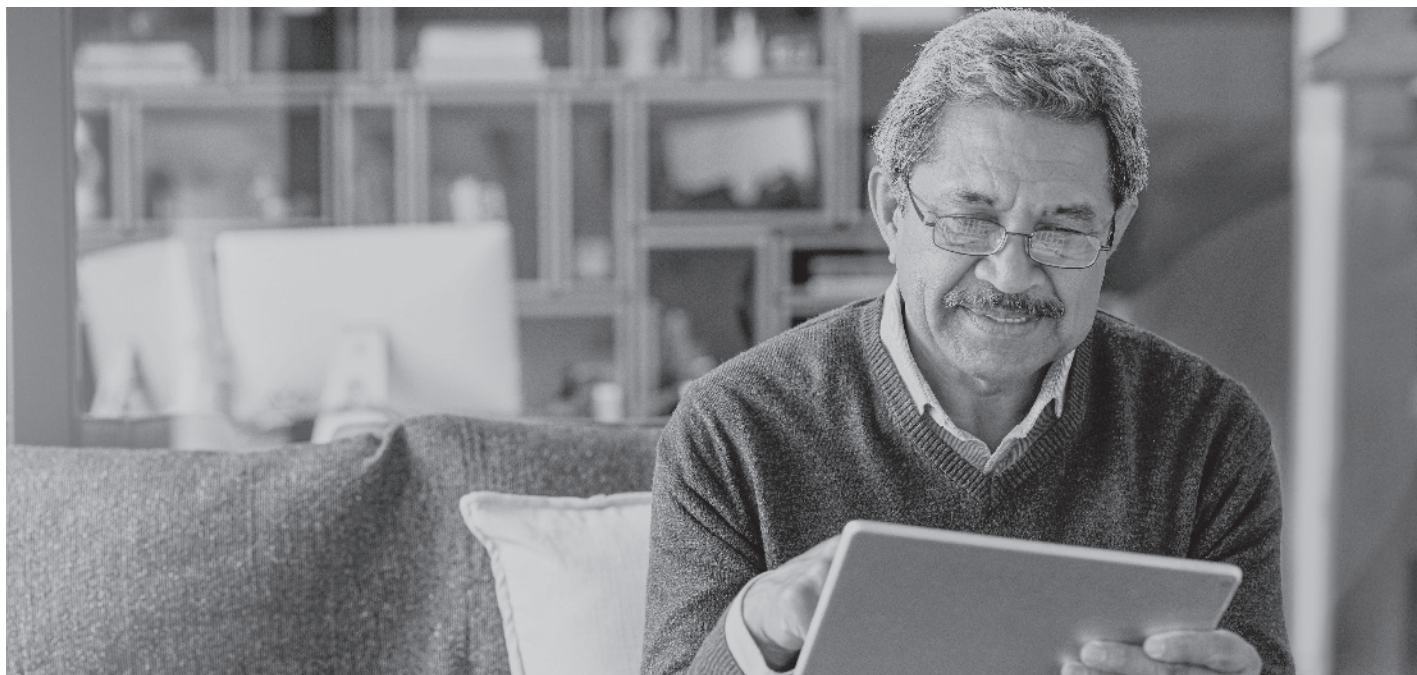
Q: After I first use my vision benefit, how soon can I use it again?

A: You can use your vision benefit again 2 years after the date the benefit was last used.

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, fitness, hearing, and vision benefits is **\$21** per month. The **\$21** 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, hearing, vision, and physical 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 dental,⁵ fitness, hearing, and vision coverage for an additional monthly premium of **\$21**. 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, fitness, hearing, and 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, 2023, through December 31, 2023, for an effective date of January 1, 2024. Members may also add Advantage Plus benefits from January 1, 2024, through March 31, 2024. 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 reenroll until the next Advantage Plus annual election period, for coverage effective January 1, 2025. Please keep in mind that you're eligible for one hearing aid allowance every 3 years and one eyewear allowance every 2 years, so those benefits may not immediately be available when you reenroll.

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, hearing, fitness, and vision services provided under the Senior Advantage individual plan. **3.** You can only use your hearing aid benefit at a Northern California Kaiser Permanente Hearing Center. **4.** You can only use your optical benefit at a Kaiser Permanente Optical Center or kp2020.org. **5.** 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, fitness, vision, and hearing 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.



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