

# 2025 Summary of Benefits

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Kaiser Permanente Senior Advantage Value Plan (HMO-POS), Kaiser Permanente Senior Advantage Standard Plan (HMO-POS), and Kaiser Permanente Senior Advantage Enhanced Plan (HMO-POS)



## About this Summary of Benefits

Thank you for considering Kaiser Permanente Senior Advantage. You can use this **Summary of Benefits** to learn more about our plans. It includes information about:

- Premiums
- Benefits and costs
- Part D prescription drugs
- Optional supplemental benefits (Advantage Plus)
- Additional benefits including Point-of-Service (POS) benefits
- Member discounts for products and services
- Who can enroll
- Coverage rules
- Getting care
- Medicare prescription payment plan

For definitions of some of the terms used in this booklet, see the glossary at the end.

### For more details

This document is a summary of 3 Kaiser Permanente Senior Advantage plans. It doesn't include everything about what's covered and not covered or all the plan rules. For details, see the **Evidence of Coverage (EOC)**, which is located on our website at [kp.org/eocnw](http://kp.org/eocnw) or ask for a copy from Member Services by calling **1-877-221-8221 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m.

Kaiser Permanente Senior Advantage plans have a Point-of-Service (POS) benefit. "Point-of-Service" means you can use providers outside the plan's network for certain services for an additional cost. Not all services are covered under POS. Covered services under POS are noted in the "Additional benefits" section and also in your **EOC**.

#### Have questions?

- If you're not a member, please call **1-877-408-3496 (TTY 711)**.
- If you're a member, please call Member Services at **1-877-221-8221 (TTY 711)**.
- 7 days a week, 8 a.m. to 8 p.m.

# What's covered and what it costs

\*Your plan provider may need to provide a referral.

†Prior authorization may be required.

<b>Benefits and premiums</b>	With our <b>Value plan</b> , you pay	With our <b>Standard plan</b> , you pay	With our <b>Enhanced plan</b> , you pay
<b>Monthly plan premium</b>	<b>\$0</b>	<b>\$28</b>	<b>\$114</b>
<b>Deductible</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Your maximum out-of-pocket responsibility</b> Includes copays and other costs for medical services for the year. Doesn't include Medicare Part D drugs.	<b>\$5,000</b>	<b>\$4,175</b>	<b>\$3,000</b>
<b>Inpatient hospital services*†</b> There's no limit to the number of medically necessary inpatient hospital days.	<b>\$275</b> per day for days 1 through 6 of your stay and <b>\$0</b> for the rest of your stay.	<b>\$250</b> per day for days 1 through 6 of your stay and <b>\$0</b> for the rest of your stay.	<b>\$200</b> per day for days 1 through 6 of your stay and <b>\$0</b> for the rest of your stay.
<b>Outpatient hospital services*†</b>	<b>\$0–\$175</b> per visit	<b>\$0–\$160</b> per visit	<b>\$0–\$150</b> per visit
<b>Ambulatory Surgical Center (ASC)*†</b>	<b>\$175</b> per visit	<b>\$160</b> per visit	<b>\$150</b> per visit
<b>Doctor's visits</b>			
• Primary care providers	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
• Specialists*†	<b>\$35</b> per visit	<b>\$30</b> per visit	<b>\$20</b> per visit
<b>Preventive care</b> See the <b>EOC</b> for details.	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Emergency care</b> We cover emergency care anywhere in the world.	<b>\$125</b> per Emergency Department visit	<b>\$125</b> per Emergency Department visit	<b>\$140</b> per Emergency Department visit
<b>Urgently needed services</b> We cover urgent care anywhere in the world.	<b>\$55</b> per office visit	<b>\$50</b> per office visit	<b>\$45</b> per office visit

<b>Benefits and premiums</b>	With our <b>Value plan</b> , you pay	With our <b>Standard plan</b> , you pay	With our <b>Enhanced plan</b> , you pay
<b>Diagnostic services, lab, and imaging*†</b> <ul style="list-style-type: none"> <li>• Lab tests</li> <li>• X-rays and ultrasounds</li> </ul>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<ul style="list-style-type: none"> <li>• Diagnostic tests and procedures (like EKG)</li> </ul>	<b>\$0 or \$35</b> per visit depending on the service	<b>\$0 or \$30</b> per visit depending on the service	<b>\$0 or \$20</b> per visit depending on the service
<ul style="list-style-type: none"> <li>• MRI, CT, and PET</li> </ul>	<b>\$185</b> per visit	<b>\$175</b> per visit	<b>\$150</b> per visit
<b>Hearing services</b> <ul style="list-style-type: none"> <li>• Evaluations to diagnose medical conditions</li> <li>• Routine hearing exams</li> </ul> Note: Hearing aids aren't covered unless you sign up for optional benefits (see Advantage Plus for details).	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Dental services</b> Preventive and comprehensive dental coverage	Not covered unless you sign up for optional benefits (see Advantage Plus for details).	Not covered unless you sign up for optional benefits (see Advantage Plus for details).	Not covered unless you sign up for optional benefits (see Advantage Plus for details).
<b>Vision services</b> <ul style="list-style-type: none"> <li>• Visits to diagnose and treat eye diseases and conditions</li> <li>• Routine eye exams</li> </ul>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<ul style="list-style-type: none"> <li>• Preventive glaucoma screenings</li> </ul>	<b>\$35</b>	<b>\$30</b>	<b>\$20</b>
<ul style="list-style-type: none"> <li>• Diabetic retinopathy services</li> </ul>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<ul style="list-style-type: none"> <li>• Eyeglasses or contact lenses after cataract surgery</li> <li>• Other eyewear isn't covered unless you sign up for optional benefits (see Advantage Plus for details).</li> </ul>	<b>\$0</b> up to Medicare's limit, but you pay any amounts beyond that limit.	<b>\$0</b> up to Medicare's limit, but you pay any amounts beyond that limit.	<b>\$0</b> up to Medicare's limit, but you pay any amounts beyond that limit.

<b>Benefits and premiums</b>	With our <b>Value plan</b> , you pay	With our <b>Standard plan</b> , you pay	With our <b>Enhanced plan</b> , you pay
<b>Mental health services†</b> <ul style="list-style-type: none"> <li>Inpatient mental health*</li> </ul>	You pay <b>\$275</b> per day for days 1–6 (\$0 for the rest of your stay).	You pay <b>\$250</b> per day for days 1–6 (\$0 for the rest of your stay).	You pay <b>\$200</b> per day for days 1–6 (\$0 for the rest of your stay).
<ul style="list-style-type: none"> <li>Outpatient group therapy</li> </ul>	<b>\$0</b> per visit	<b>\$0</b> per visit	<b>\$0</b> per visit
<ul style="list-style-type: none"> <li>Outpatient individual therapy</li> </ul>	<b>\$0</b> per visit	<b>\$0</b> per visit	<b>\$0</b> per visit
<b>Skilled nursing facility*†</b> We cover up to 100 days per benefit period.	Per benefit period: <ul style="list-style-type: none"> <li><b>\$0</b> per day for days 1 through 20</li> <li><b>\$196</b> per day for days 21 through 100</li> </ul>	Per benefit period: <ul style="list-style-type: none"> <li><b>\$0</b> per day for days 1 through 20</li> <li><b>\$196</b> per day for days 21 through 100</li> </ul>	Per benefit period: <ul style="list-style-type: none"> <li><b>\$0</b> per day for days 1 through 20</li> <li><b>\$196</b> per day for days 21 through 100</li> </ul>
<b>Physical therapy*†</b>	<b>\$35</b> per visit	<b>\$30</b> per visit	<b>\$20</b> per visit
<b>Ambulance†</b>	<b>\$250</b> per one-way trip	<b>\$225</b> per one-way trip	<b>\$200</b> per one-way trip
<b>Transportation</b>	Not covered	Not covered	Not covered
<b>Medicare Part B drugs†</b> Medicare Part B drugs are covered when you get them from a plan provider. See the <b>EOC</b> for details. <ul style="list-style-type: none"> <li>Drugs that must be administered by a health care professional</li> </ul>	<b>\$0–20% coinsurance</b> depending upon the drug (please call Member Services to find out which drugs are provided at a coinsurance). Some drugs may be less than 20% if those drugs are determined to exceed the amount of inflation.	<b>\$0–20% coinsurance</b> depending upon the drug (please call Member Services to find out which drugs are provided at a coinsurance). Some drugs may be less than 20% if those drugs are determined to exceed the amount of inflation.	<b>\$0–20% coinsurance</b> depending upon the drug (please call Member Services to find out which drugs are provided at a coinsurance). Some drugs may be less than 20% if those drugs are determined to exceed the amount of inflation.
<ul style="list-style-type: none"> <li>Up to a 30–day supply from a plan pharmacy</li> </ul>	<ul style="list-style-type: none"> <li><b>\$3</b> for generic drugs</li> <li><b>\$45</b> for brand-name drugs, except you pay \$35 for Part B insulin drugs furnished through an item of DME.</li> </ul>	<ul style="list-style-type: none"> <li><b>\$10</b> for generic drugs</li> <li><b>\$45</b> for brand-name drugs, except you pay \$35 for Part B insulin drugs furnished through an item of DME.</li> </ul>	<ul style="list-style-type: none"> <li><b>\$10</b> for generic drugs</li> <li><b>\$45</b> for brand-name drugs, except you pay \$35 for Part B insulin drugs furnished through an item of DME.</li> </ul>

# Medicare Part D prescription drug coverage†

The amount you pay for drugs will be different depending on:

- The tier your drug is in. There are 6 drug tiers. To find out which of the 6 tiers your drug is in, see our Part D formulary at [kp.org/seniorrx](http://kp.org/seniorrx) or call Member Services to ask for a copy at **1-877-221-8221** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.
- The day supply quantity you get (like a 30–day or 90–day supply). Note: A supply greater than a 30–day supply isn’t available for all drugs.
- When you get a 31– to 90–day supply, whether you get your prescription filled by one of our retail plan pharmacies or our mail-order pharmacy. Note: Not all drugs can be mailed.
- The coverage stage you’re in (deductible, initial coverage phase or catastrophic coverage stages).

Note: Medicare provides Extra Help to pay prescription drug costs for people who have limited income and resources. If you are entitled to Extra Help, the cost-sharing below may not apply to you; instead, please refer to the **Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs**.

## Deductible stage

Because we have no deductible, this payment stage does not apply to you and you start the year in the initial coverage phase.

## Initial coverage phase

You pay the copays and coinsurance shown in the chart below until your out-of-pocket costs reach **\$2,000**. If you reach the \$2,000 limit in 2025, you move on to the catastrophic stage and your coverage changes.

Drug tier	Retail plan pharmacy		
	Up to a 30–day supply	31– to 60–day supply	61– to 90–day supply
<b>Tier 1</b> (Preferred generic)	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Tier 2</b> (Generic) <ul style="list-style-type: none"> <li>• Enhanced and Standard Plans</li> </ul>	<b>\$10</b>	<b>\$20</b>	<b>\$30</b>
<b>Tier 2</b> (Generic) <ul style="list-style-type: none"> <li>• Value Plan</li> </ul>	<b>\$3</b>	<b>\$6</b>	<b>\$9</b>
<b>Tier 3*</b> (Preferred brand-name)	<b>\$45</b>	<b>\$90</b>	<b>\$135</b>
<b>Tier 4*</b> (Non-preferred drugs)	<b>\$90</b>	<b>\$180</b>	<b>\$270</b>
<b>Tier 5*</b> (Specialty)	<b>33%</b>		
<b>Tier 6**</b> (Vaccines)	<b>\$0</b>	<b>N/A</b>	

\*For each insulin product covered by our plan, you will not pay more than **\$35** for a 30–day supply, **\$70** for a 31– to 60–day supply, and **\$105** for a 61– to 90–day supply, regardless of the tier.

\*\*Our plan covers most Part D vaccines at no cost to you.

Drug tier	Mail-order plan pharmacy		
	Up to a 30-day supply	31- to 60-day supply	61- to 90-day supply
<b>Tier 1</b> (Preferred generic)	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Tier 2</b> (Generic) <ul style="list-style-type: none"> <li>Enhanced and Standard Plans</li> </ul>	<b>\$10</b>	<b>\$20</b>	<b>\$20</b>
<b>Tier 2</b> (Generic) <ul style="list-style-type: none"> <li>Value Plan</li> </ul>	<b>\$3</b>	<b>\$6</b>	<b>\$6</b>
<b>Tier 3*</b> (Preferred brand-name)	<b>\$45</b>	<b>\$90</b>	<b>\$90</b>
<b>Tier 4*</b> (Non-preferred drugs)	<b>\$90</b>	<b>\$180</b>	<b>\$180</b>
<b>Tier 5*</b> (Specialty)	<b>33%</b>		

Note: Tier 6 (vaccines) are not available through mail order.

\*For each insulin product covered by our plan, you will not pay more than **\$35** for a 30-day supply, **\$70** for a 31- to 60-day supply of Tiers 3 – 5 drugs, or **\$90** for a 61- to 90-day supply of Tier 3 drugs and **\$105** for a 61- to 90-day supply of Tiers 4–5 drugs, regardless of the tier.

## Catastrophic coverage stage

If you or others on your behalf spend **\$2,000** on your Part D prescription drugs in 2025, you'll enter the catastrophic coverage stage. Most people never reach this stage, but if you do, you pay nothing for covered Part D drugs in 2025.

## Long-term care, plan home-infusion, and non-plan pharmacies

- If you live in a **long-term care facility** and get your drugs from their pharmacy, you pay the same as at a retail plan pharmacy and you can get up to a 31-day supply.
- Covered Part D **home infusion** drugs from a plan home-infusion pharmacy are provided at no charge.
- If you get covered Part D drugs from a **non-plan pharmacy**, you pay the same as at a retail plan pharmacy and you can get up to a 30-day supply. Generally, we cover drugs filled at a non-plan pharmacy only when you can't use a network pharmacy, like during a disaster. See the **Evidence of Coverage** for details.



## Advantage Plus (optional benefits)

In addition to the benefits that come with your plan, you can choose to buy a supplemental benefit package called Advantage Plus. Advantage Plus gives you extra coverage for an additional monthly cost that's added to your monthly plan premium. See the **Evidence of Coverage** for details.

\*Your plan provider may need to provide a referral.

Advantage Plus benefits and premium	You pay
<b>Additional monthly premium</b>	<b>\$46</b>
<b>Eyewear</b> \$175 allowance to buy eyewear every 2 calendar-year period	If your eyewear costs more than \$175, <b>you pay the difference.</b>
<b>Hearing aids</b> <ul style="list-style-type: none"> <li>• \$500 allowance to buy 1 aid, per ear every 3 years</li> </ul>	If your hearing aid costs more than \$500 per ear, <b>you pay the difference.</b>
<ul style="list-style-type: none"> <li>• Hearing exam for fitting and evaluation of hearing aids</li> </ul>	<b>\$0</b>
<b>Dental care</b> <ul style="list-style-type: none"> <li>• Annual benefit limit for preventive and comprehensive dental care</li> </ul>	Once you reach the annual dental benefit maximum of <b>\$1,250</b> , you pay 100% for dental care for the rest of the year.
<ul style="list-style-type: none"> <li>• Annual deductible for comprehensive dental care</li> </ul>	<b>\$50</b> (You pay 100% at the beginning of the year for comprehensive dental care until you have spent \$50.)
<ul style="list-style-type: none"> <li>• Preventive dental:               <ul style="list-style-type: none"> <li>○ Oral exam (up to 2 per calendar year)</li> <li>○ Teeth cleaning (up to 2 per calendar year)</li> <li>○ Topical fluoride</li> <li>○ Bitewing X-rays</li> <li>○ Full mouth X-rays</li> </ul> </li> </ul>	<b>\$0</b>
<ul style="list-style-type: none"> <li>• Comprehensive dental* (covered services include fillings, extractions, crowns, endodontics, periodontics, and dentures). Referral is required. See the <b>EOC</b> for details.</li> </ul>	After the deductible is met, <b>50%</b> coinsurance

## Additional benefits

\*Your plan provider may need to provide a referral.

†Prior authorization may be required.

These benefits are available to you as a plan member:	You pay
<p><b>Combined acupuncture, chiropractic, and alternative care benefit</b>            We provide up to 18 visits total per calendar year for <b>acupuncture, naturopathy care, and chiropractic care not covered by Medicare</b>. No prior authorization or referral is required.</p>	<ul style="list-style-type: none"> <li>• <b>\$10</b> per visit for Enhanced plan members.</li> <li>• <b>\$15</b> per visit for Standard plan members.</li> <li>• <b>\$20</b> per visit for Value plan members.</li> </ul>
<p><b>Fitness benefit — One Pass™</b>            You have access to the One Pass complete fitness program for the body and mind. One Pass includes:</p> <ul style="list-style-type: none"> <li>• A large premium gym network featuring national, local, and community fitness centers and boutique fitness studios. You can use any in-network location.</li> <li>• Live, on-demand, and digital fitness programs at home.</li> <li>• Social clubs and activities available on the One Pass member website and mobile app.</li> <li>• One home fitness kit annually for strength, yoga, or dance.</li> <li>• Online brain health cognitive training programs.</li> </ul> <p>For more information about participating gyms and fitness locations, the program's benefits, or to set up your online account, visit <b>YourOnePass.com</b> or call <b>1-877-614-0618 (TTY 711)</b>, Monday through Friday, 6 a.m. to 7 p.m.</p>	<p><b>\$0</b></p>
<p><b>Home medical care not covered by Medicare (Kaiser Permanente at Home)*†</b>            We cover medical care in your home that is not otherwise covered by Medicare when found medically appropriate by a physician based on your health status, to provide you with an alternative to receiving acute care in a hospital. Referral and prior authorization are required. See the <b>EOC</b> for details.</p>	<p><b>\$0</b> when prescribed as part of your home treatment plan, otherwise you pay the applicable cost share</p>
<p><b>Medicare Explorer by Kaiser Permanente (point-of-service supplemental benefit)</b>            If you travel outside any Kaiser Permanente service area, but inside the United States or its territories, we cover preventive, routine, follow-up, or</p>	<p>You pay the following up to the <b>\$1,200</b> annual benefit limit:</p> <ul style="list-style-type: none"> <li>• <b>\$55</b> per specialty care visit.</li> <li>• <b>\$55</b> per visit for physical, speech, and occupational therapy.</li> </ul>

These benefits are available to you as a plan member:	You pay
<p>continuing care office visits obtained from out-of-network Medicare providers not to exceed a benefit maximum of \$1,200 in covered plan charges per calendar year.</p> <p>Covered services, include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Preventive services covered at \$0 under Original Medicare.</li> <li>• Primary care and specialty care visits.</li> <li>• Outpatient diagnostic tests and services.</li> <li>• X-rays, ultrasounds, and diagnostic mammograms.</li> <li>• Mental health care outpatient visits.</li> <li>• Medicare Part B drugs.</li> </ul> <p>For coverage details, including a full list of covered services, how to locate an eligible provider, how to schedule an appointment, claims, and how to determine if you are outside a Kaiser Permanente service area, please see Chapter 4, Section 2.2, in the <b>Evidence of Coverage</b>.</p>	<ul style="list-style-type: none"> <li>• <b>\$55</b> per visit for cardiac rehabilitation and intensive cardiac rehabilitation.</li> <li>• <b>\$25</b> per individual therapy visit and <b>\$15</b> per group therapy visit for mental health care.</li> <li>• <b>\$25</b> per visit, per department for X-rays, ultrasounds, and other basic imaging.</li> <li>• <b>\$25</b> per visit, per department for EKGs, holter monitoring, and EEGs.</li> <li>• <b>\$20</b> per primary care visit.</li> <li>• <b>\$10</b> per visit, per department for lab tests.</li> <li>• <b>\$10</b> for blood, including storage and administration.</li> <li>• <b>\$0</b> for preventive care visits.</li> <li>• You pay <b>20% of physician allowed charges</b> for Medicare Part B drugs administered in an office or clinic. Some drugs may be less than 20% if those drugs are determined to exceed the amount of inflation.</li> </ul> <p>Once you reach the maximum plan benefit coverage amount of <b>\$1,200</b> per calendar year, you pay any amounts that exceed the benefit maximum.</p>

Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our customer service number or see your **Evidence of Coverage** for more information, including the cost-sharing that applies to out-of-network services.

## Member discounts for products and services

Kaiser Permanente partners with leading companies to support your health, safety, and well-being — and offer substantial savings and discounts.

### Lively™ Mobile Plus

Get a personal emergency response system that provides 24/7 help with the push of a button. Receive a reduced one-time device fee and choice of two monthly service plans (coverage limits may apply). Visit [greatcall.com/KP](http://greatcall.com/KP) or call **1-800-205-6548** (TTY 711) for more information.

### CareLinx

Kaiser Permanente has partnered with CareLinx to provide you with a discount for purchasing non-medical, in-home help with daily activities. Your caregiver can help you live an independent lifestyle in your own home by assisting with light housekeeping, meal preparation, companionship and more.

Visit [carelinx.com/kp-affinity](http://carelinx.com/kp-affinity) or call toll-free **1-844-636-4592** Monday-Friday, 7 a.m. – 6 p.m. MST, and on weekends, 9 a.m. – 5 p.m. MST.

## Comfort Keepers® in-home care and assistance

In-home care services to help you maintain independence at home with everything from 24-hour care, respite and personal care, meal preparation, and light housekeeping. Receive a discount on all services and get a free in-home safety assessment. Visit [comfortkeepers.com/kaiser-permanente](https://www.comfortkeepers.com/kaiser-permanente) or call **1-800-611-9689** (TTY **711**) for more information.

## Mom's Meals® healthy meal delivery

Getting the right nutrition is essential to achieving and maintaining good health. Receive delivery of refrigerated ready-to-heat-and-eat meals to homes nationwide. Crafted by chefs and registered dietitians, meals are medically tailored to support most major chronic conditions and overall wellness. Kaiser Permanente members enjoy discounted pricing and free shipping from Mom's Meals. Visit [www.momsmealsnc.com/kp/home.aspx](https://www.momsmealsnc.com/kp/home.aspx) or call **1-866-224-9483** (TTY **711**) for more information.

Kaiser Permanente members may continue to use or select these products or services from any company of their choice but Kaiser Permanente discounts are only available with the partner listed above. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Kaiser Permanente Senior Advantage grievance process. BEST BUY HEALTH, GREATCALL, LIVELY and LINK are trademarks of Best Buy and its affiliated companies. ©2022 Best Buy. All rights reserved.

## Who can enroll

You can sign up for one of our plans if:

- You have both Medicare Part A and Part B. (To get and keep Medicare, most people must pay Medicare premiums directly to Medicare. These are separate from the premiums you pay our plan.)
- You're a citizen or lawfully present in the United States.
- You live in the service area for these plans, which includes:
  - These counties in Oregon and Washington: Clackamas, Clark, Columbia, Cowlitz, Marion, Multnomah, Polk, Washington, and Yamhill
  - These ZIP codes in Benton County, OR: 97321, 97330, 97331, 97333, 97339, and 97370
  - These ZIP codes in Linn County, OR: 97321, 97322, 97335, 97355, 97358, 97360, 97374, 97383, and 97389
  - These ZIP codes in Wahkiakum County, WA: 98612 and 98647

## Coverage rules

We cover the services and items listed in this document and the **Evidence of Coverage**, if:

- The services or items are medically necessary.
- The services and items are considered reasonable and necessary according to Original Medicare's standards.
- You get all covered services and items from plan providers listed in our **Provider Directory** and **Pharmacy Directory**. But there are exceptions to this rule. We also cover:
  - Care from plan providers in another Kaiser Permanente Region

- Care covered under the Medicare Explorer point-of-service benefit. See the **Evidence of Coverage** for details.
- Emergency care
- Out-of-area dialysis care
- Out-of-area urgent care (covered inside the service area from plan providers and in rare situations from non-plan providers)
- Referrals to non-plan providers if you got approval in advance (prior authorization) from our plan in writing

Note: You pay the same plan copays and coinsurance when you get covered care listed above from non-plan providers. If you receive non-covered care or services, you must pay the full cost.

For details about coverage rules, including non-covered services (exclusions), see the **Evidence of Coverage**.

## Getting care

At most of our plan facilities, you can usually get all the covered services you need, including specialty care, pharmacy, and lab work. You aren't restricted to a particular plan facility or pharmacy, and we encourage you to use the plan facility or pharmacy that will be most convenient for you. To find our provider locations, see our **Provider Directory** or **Pharmacy Directory** at [kp.org/directory](https://kp.org/directory) or ask us to mail you a copy by calling Member Services at **1-877-221-8221**(TTY **711**), 7 days a week, 8 a.m. to 8 p.m.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

## Your personal doctor

Your personal doctor (also called a primary care physician) will give you primary care and will help coordinate your care, including hospital stays, referrals to specialists, and prior authorizations. Most personal doctors are in internal medicine or family practice. You may choose any available plan provider to be your personal doctor. You can change your doctor at any time and for any reason. You can choose or change your doctor by calling Member Services or at [kp.org](https://kp.org).

## Help managing conditions

If you have more than one ongoing health condition and need help managing your care, we can help. Our case management programs bring together nurses, social workers, and your personal doctor to help you manage your conditions. The program provides education and teaches self-care skills. If you're interested, please ask your personal doctor for more information.

## Medicare prescription payment plan

The Medicare Prescription Payment Plan is a new payment option for 2025 that can help you manage your drug costs by spreading them out during the year as monthly payments. This program is available to anyone with Medicare Part D and works with your drug coverage. It can be especially helpful to people with high drug cost sharing earlier in the plan year and help manage out-of-pocket drug costs, but it

doesn't save you money or lower your drug costs. Contact us or visit **Medicare.gov** to learn more about this program.

## Notices

### Appeals and grievances

You can ask us to provide or pay for an item or service you think should be covered by submitting a claim to us within a specific time period that includes the date you received the item or service. If we say no, you can ask us to reconsider our decision. This is called an appeal. You can ask for a fast decision if you think waiting could put your health at risk. If your doctor agrees, we'll speed up our decision.

If you have a complaint that's not about coverage, you can file a grievance with us. See the **Evidence of Coverage** for details about the processes for making complaints and making coverage decisions and appeals, including fast or urgent decisions for drugs, services, or hospital care.

### 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 **1-877-221-8221 (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 **1-877-221-8221 (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**1-877-221-8221 (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**1-877-221-8221 (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 panggagamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa **1-877-221-8221 (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 **1-877-221-8221 (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 **1-877-221-8221 (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 **1-877-221-8221 (TTY 711)**. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화**1-877-221-8221 (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 **1-877-221-8221** (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 (TTY **711**) سيقوم شخص ما . **1-877-221-8221** . يتحدث العربيّة بمساعدتك . هذه خدمة مجانيّة .

**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 1-877-221-8221 (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 **1-877-221-8221** (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 **1-877-221-8221** (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 **1-877-221-8221** (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 **1-877-221-8221** (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に、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、 **1-877-221-8221** (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。

## Notice of Nondiscrimination

Kaiser Foundation Health Plan of the Northwest (Kaiser Health Plan) complies with applicable federal and state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. We also:

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
  - o Qualified sign language interpreters.
  - o 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:
  - o Qualified interpreters.
  - o Information written in other languages.

If you need these services, call Member Services at **1-800-813-2000** (TTY **711**).

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with our Civil Rights Coordinator, by mail, phone, or fax. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You may contact our Civil Rights Coordinator at: Member Relations Department, Attention: Kaiser Civil Rights Coordinator, 500 NE Multnomah St. Ste 100, Portland, OR 97232-2099, Phone: **1-800-813-2000** (TTY **711**), Fax: **1-855-347-7239**. 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**, **1-800-537-7697** (TDD). Complaint forms are available at [www.hhs.gov/ocr/office/file/index.html](http://www.hhs.gov/ocr/office/file/index.html).

### **For Washington Members**

You can also file a complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint portal, available at <https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status>, or by phone at **1-800-562-6900**, or **360-586-0241** (TDD). Complaint forms are available at <https://fortress.wa.gov/oic/online-services/cc/pub/complaintinformation.aspx>.

### **Kaiser Foundation Health Plan**

Kaiser Foundation Health Plan of the Northwest is a nonprofit corporation and a Medicare Advantage plan called Kaiser Permanente Senior Advantage.

### **Privacy**

We protect your privacy. See the **Evidence of Coverage** or view our **Notice of Privacy Practices** at [kp.org/privacy](http://kp.org/privacy) to learn more.



## Helpful definitions (glossary)

### Allowance

A dollar amount you can use toward the purchase of an item. If the price of the item is more than the allowance, you pay the difference.

### Benefit period

The way our plan measures your use of skilled nursing facility services. A benefit period starts the day you go into a hospital or skilled nursing facility (SNF). The benefit period ends when you haven't gotten any inpatient hospital care or skilled care in an SNF for 60 days in a row. The benefit period isn't tied to a calendar year. There's no limit to how many benefit periods you can have or how long a benefit period can be.

### Calendar year

The year that starts on January 1 and ends on December 31.

### Coinsurance

A percentage you pay of our plan's total charges for certain services or prescription drugs. For example, a 20% coinsurance for a \$200 item means you pay \$40.

### Copay

The set amount you pay for covered services — for example, a \$20 copay for an office visit.

### Deductible

It's the amount you must pay for Medicare Part D drugs before you will enter the initial coverage phase. Also, if you sign up for Advantage Plus (optional supplemental benefits), it's the amount you must pay for comprehensive dental services before our plan begins to pay.

### Evidence of Coverage

A document that explains in detail your plan benefits and how your plan works.

### HMO-POS

An HMO-POS plan is an HMO plan with a Point-of-Service (POS) benefit. "Point-of-Service" means you can use providers outside the plan's network for certain services for an additional cost.

### Maximum out-of-pocket responsibility

The most you'll pay in copays or coinsurance each calendar year for services that are subject to the maximum. If you reach the maximum, you won't have to pay any more copays or coinsurance for services subject to the maximum for the rest of the year.

### Medically necessary

Services, supplies, or drugs that are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

### Non-plan provider

A provider or facility that doesn't have an agreement with Kaiser Permanente to deliver care to our members.

### Plan

Kaiser Permanente Senior Advantage.

### Plan premium

The amount you pay for your Senior Advantage health care and prescription drug coverage.

### Plan provider

A plan or network provider can be a facility, like a hospital or pharmacy, or a health care professional, like a doctor or nurse.

**Prior authorization**

Some services or items are covered only if your plan provider gets approval in advance from our plan (sometimes called prior authorization). Services or items subject to prior authorization are flagged with a † symbol in this document.

**Region**

A Kaiser Foundation Health Plan organization. We have Kaiser Permanente Regions located in Northern California, Southern California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and Washington, D.C.

**Retail plan pharmacy**

A plan pharmacy where you can get prescriptions. These pharmacies are usually located at plan medical offices.

**Service area**

The geographic area where we offer Senior Advantage plans. To enroll and remain a member of our plan, you must live in one of our Senior Advantage plan's service area.

Kaiser Permanente is an HMO-POS plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. By law, our plan or CMS can choose not to renew our Medicare contract.

For information about Original Medicare, refer to your “**Medicare & You**” handbook. You can view it online at [medicare.gov](https://www.medicare.gov) or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.



**[kp.org/medicare](https://kp.org/medicare)**

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Kaiser Foundation Health Plan of the Northwest. A nonprofit corporation and Health Maintenance Organization (HMO)