

## Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **1-800-805-2739** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.

### Understanding the Benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit [kp.org/medicare](https://kp.org/medicare) or call **1-800-805-2739** to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

### Understanding Important Rules

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2024.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).



H1230\_KPHI20220225\_C

KAH3846

# Medicare health plans to help you thrive

Your Medicare overview  
from Kaiser Permanente



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

**With Kaiser Permanente, you get quality care and coverage together.**

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



# The right choice for Medicare starts with understanding your options

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

Here, you'll find valuable information to help you choose the right Medicare coverage. In this booklet, we'll explain the different parts of Medicare, how much they could cost, and how you can sign up. You'll also see how Kaiser Permanente can help you enjoy life to the fullest with care and coverage in one easy-to-use package.

---

## Table of contents

<b>Medicare: An overview</b> .....	<b>4</b>
<b>Part A</b> .....	<b>6</b>
<b>Part B</b> .....	<b>8</b>
<b>Part C</b> .....	<b>10</b>
<b>Part D</b> .....	<b>12</b>
<b>Get more with a Kaiser Permanente Medicare health plan</b> .....	<b>16</b>
Industry-leading clinical quality.....	17
Convenient ways to get what you need .....	18
Personalized care that fits your life .....	19
Prescription drug coverage .....	20
Additional coverage.....	21
Convenient locations nationwide.....	22
We're part of the community.....	23

# Medicare: An overview

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

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

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

### Helpful resources

We want you to understand your choices and options. If you have questions, here are some helpful resources:

#### Medicare

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

24 hours a day, 7 days a week

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

Visit **Medicare.gov\***

#### Social Security

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

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

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

Visit **SocialSecurity.gov\***



\*Kaiser Permanente is not responsible for the content or policies of external sites.



# Part A

## Hospital coverage

Medicare Part A is offered by the federal government to help you pay for your inpatient care (care you get when you stay in a medical facility).

### What it covers

**Part A covers inpatient care if you meet certain conditions and get the care in Medicare-certified hospitals and other facilities. It includes:**

- Inpatient care you get at hospitals and rehabilitation facilities
- Inpatient hospital stays in skilled nursing facilities (not custodial or long-term care)
- Hospice care services
- Home health care services
- Inpatient care in religious, nonmedical health care institutions

### How much does it cost?

You typically won't have to pay a premium for Part A, but there are exceptions. If you do have to pay a premium, you may be able to get help from the state to pay for it.

### How do I know if I'm eligible for Part A?

#### If you're 65 or older

**You can get Part A without paying a premium if:**

- You get retirement benefits from Social Security or the Railroad Retirement Board (RRB)
- You're eligible to get Social Security or RRB benefits but haven't yet filed for them
- You or your spouse worked for at least 10 years and paid Medicare taxes

### What to know

Part A provides coverage for hospital services, including skilled nursing and hospice care. If you meet the qualifications, you can get Part A without paying a premium. You must have Parts A and B to get Part C.



### If you're younger than 65

#### **You can get Part A without paying a premium if:**

- You've had Social Security or RRB disability benefits for 24 months
- You have end-stage renal disease and meet certain requirements

#### **If you don't meet any of those conditions, you may be able to buy Part A if:**

- You meet citizenship and residency requirements
- You're 65 or older, and you didn't work or didn't pay enough Medicare taxes while you worked
- You're disabled and have returned to work

If you already get benefits from Social Security or the RRB, your Medicare Part A coverage will automatically start as soon as you qualify. If you aren't getting Social Security benefits (for example, if you're still working), you may need to sign up for Part A, even if you're eligible to get Part A at no cost.

### How do I know if I have Part A?

To see if you have Part A coverage, look for "HOSPITAL (PART A)" printed on your red, white, and blue Medicare card.

### How do I enroll?

To learn more and enroll, call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**), 7 a.m. to 7 p.m., Monday through Friday, or visit **SocialSecurity.gov**.

# Part B

## Medical coverage

Medicare Part B is coverage from the federal government to help you pay for some medical services that aren't covered by Part A.

### What it covers

**Part B covers a range of outpatient services, including:**

- Doctor's office visits
- Specialist visits
- Preventive care, such as flu shots and mammograms
- Lab costs, such as blood work and X-rays
- Medical equipment, such as wheelchairs and walkers
- Physical therapy
- Mental health care
- Ambulance services
- Annual wellness visits

### How much does it cost?

Most people pay a monthly premium for Part B, usually deducted from their Social Security checks. Premiums are set each year by the Centers for Medicare & Medicaid Services (CMS). Your yearly income, whether high or low, affects how much you'll have to pay.

**2022 Part B premium and deductible:**

Average monthly premium = \$170.10

Average yearly deductible = \$233.00

If your income is higher than \$91,000 (\$182,000 per couple), you might have a higher premium.

**Note:** The above dollar amounts are for 2022 and may change in 2023.

### What to know

If you want coverage for outpatient services, like doctor's office visits, and you meet the qualifications, you can sign up for Part B. In most cases, if you sign up for Part A, you must also sign up for Part B when you're first eligible. If you don't, you may have to pay a late enrollment penalty for as long as you have coverage.



## How do I know if I'm eligible for Part B?

If you're 65 or older, you can buy Part B coverage from the federal government. If you already get benefits from Social Security or the RRB, you may be automatically enrolled in Part B. You may also be eligible for Part B if you have certain disabilities, including end-stage renal disease. In most cases, if you get Part A coverage, you must also sign up for Part B coverage during your initial enrollment period or your special enrollment period. If you don't, you may have to pay a late enrollment penalty for as long as you have coverage. This could mean an increase of your monthly premium.

## How do I know if I have Part B?

To see if you have Part B coverage, look for "MEDICAL (PART B)" printed on your red, white, and blue Medicare card.

## How do I enroll?

To learn more and enroll, call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**), 7 a.m. to 7 p.m., Monday through Friday, or visit **SocialSecurity.gov**.

# Part C

## Medicare Advantage

Original Medicare (Parts A and B) doesn't cover all medical costs. You can buy more coverage through private health plans to help cover extra costs.

These Medicare-approved private health plans – called Part C or Medicare Advantage plans – include both Part A and Part B coverage, plus additional benefits. Medicare pays an amount for your coverage each month to these private health plans.

### What it covers

**In addition to services covered by Parts A and B, Medicare Advantage plans may also cover:**

- Emergency and urgent care
- Vision services
- Hearing services
- Dental services
- Health and wellness programs
- Medicare Part D prescription drug coverage

### Medicare Advantage HMO plans:

As with Original Medicare, with Medicare Advantage HMO plans, you'll usually use network providers for your care. By getting care in a coordinated network, you'll likely have predictable copays and out-of-pocket expenses. If you go to a non-network provider, you'll probably have to cover the cost.

### What to know

If you want coverage that includes more than what's in Parts A and B, like vision or dental services or prescription drugs, consider Part C.



## How much does it cost?

### What you pay for coverage depends on:

- If the plan charges a monthly premium in addition to your Part B premium
- If the plan pays any of your monthly Part B premium
- If you have a Part D late enrollment penalty
- Your yearly deductible
- Your copays and coinsurance
- The types of services you need
- Whether the plan includes a limit on out-of-pocket costs

## How do I know if I'm eligible for Part C (Medicare Advantage)?

### In most cases, you can join a Medicare Advantage plan if:

- You have Original Medicare (Parts A and B)
- You live in the plan's service area
- You enroll when the plan is accepting new members

## How do I enroll?

Sign up directly with the plan of your choice. For information on Kaiser Permanente Medicare health plans, visit [kp.org/medicare](https://kp.org/medicare).

## Medicare Supplement Insurance plans

If you choose Original Medicare, you can purchase Medicare Supplement Insurance plans – also called Medigap plans – to help you pay for care not covered by Parts A and B. Unlike Medicare Advantage, these plans offer limited coverage and don't include prescription drug coverage. You'd pay the Part B premium, a monthly health plan premium, and any coinsurance and deductibles for out-of-network care.

# Part D

## Prescription drug coverage

Part D is an optional plan offered by Medicare-approved private companies and covers some of the costs for prescription drugs. You can sign up for a Part D plan if you have Part A, Part B, or both.

### What it covers

Medications covered by your Part D plan vary based on the plan's formulary. A formulary is a list of medications covered by a plan and approved by CMS.

You may be able to request coverage for a Part D drug that's not covered on the plan's formulary.

All Part D prescription drug plans, including Medicare Advantage plans that offer Part D, must provide coverage that's equal to or better than the standard Part D benefits.

### These plans can enhance coverage by:

- Lowering deductibles
- Offering a different but equal share of the cost as the standard benefit, or improving your share of the cost
- Covering certain drugs that fall into the coverage gap

### How much does it cost?

Your Part D costs depend on which plan you choose.

### Standard Part D costs include:

- **Monthly premium** – The amount you pay for your Part D coverage. This varies by plan.
- **Yearly deductible** – The amount you pay for your prescriptions before your plan starts to pay its share. Once you reach your deductible, you'll pay only your copay or coinsurance. Not all Part D plans have a deductible.
- **Copays and coinsurance** – The amount you pay for covered drugs after your plan pays its share. This varies depending on your plan benefits.

### What to know

If you have Medicare Parts A and B through Original Medicare and want prescription drug coverage, consider Part D or a Medicare Advantage with Part D coverage. Like Part B, Part D has a late enrollment penalty.



## Your costs depend on the coverage stage you're in

When you meet certain dollar limits on Part D drug expenses, you'll move through the Part D coverage stages and pay different copays and coinsurance.

- **Initial coverage stage** – You pay the copays and coinsurance set by your plan after your plan pays its share. Once you reach a certain dollar limit, you move to the coverage gap stage.
- **Coverage gap stage**<sup>1</sup> – You pay more for your drugs. Most Medicare health plans with Part D coverage have a coverage gap. This means that after you and your plan have spent a certain amount in drug costs, then you have to pay more for your drugs while you are “in the gap.” The amount you must pay varies by plan. Once you reach a certain dollar limit, you move to the catastrophic coverage stage.
- **Catastrophic coverage stage** – You usually pay a smaller share of the cost, which applies for the rest of the year. Most people never reach this stage.



### Generic drugs can save you money

As you look at formularies, you'll often see listings for generic and costlier brand-name prescription drugs.

**Generic drugs are required by the Food and Drug Administration to match brand-name drugs in:**

- **Ingredients**
- **Quality**
- **Safety**
- **Strength**
- **Performance**

You can keep your costs down by asking your doctor to prescribe you generic medications.

And keep an eye on your formulary – new generic drugs are regularly added.

## Getting financial help

If you're on a limited income, you may qualify for Extra Help, which could help you pay part or all of the costs of Part D premiums, deductibles, and your share of prescription drug costs. If you think you might qualify, contact Social Security at **1-800-772-1213** (TTY **1-800-325-0778**), 7 a.m. to 7 p.m., Monday through Friday, or visit **SocialSecurity.gov**.

## How do I know if I'm eligible for Part D?

You're eligible for Part D if you have Medicare Part A or Part B. If you decide not to sign up during your first enrollment period, you may have to pay a late enrollment penalty, which is 1% of your monthly premium for every month you delayed your enrollment.



## How do I enroll?

There are 2 ways to get Medicare Part D prescription drug coverage: Join a Part C plan (a Medicare Advantage or Medicare Cost plan) or a Medicare prescription drug plan.

You can sign up directly with a plan of your choice, or contact Medicare at **1-800-633-4227** (TTY **1-877-486-2048**), 24 hours a day, 7 days a week, or visit **Medicare.gov**.

### Before you join, please note:

- You can only join, change, or drop Part D plans during certain times of the year or under certain special circumstances
- You can only have one Part D plan at a time
- If you have a Medicare Advantage plan with Part D coverage, joining a Medicare prescription drug plan could make you lose your Medicare Advantage plan



# Get more with a Kaiser Permanente Medicare health plan

Our Medicare health plan is here to help you thrive

## Why choose Kaiser Permanente?

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

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

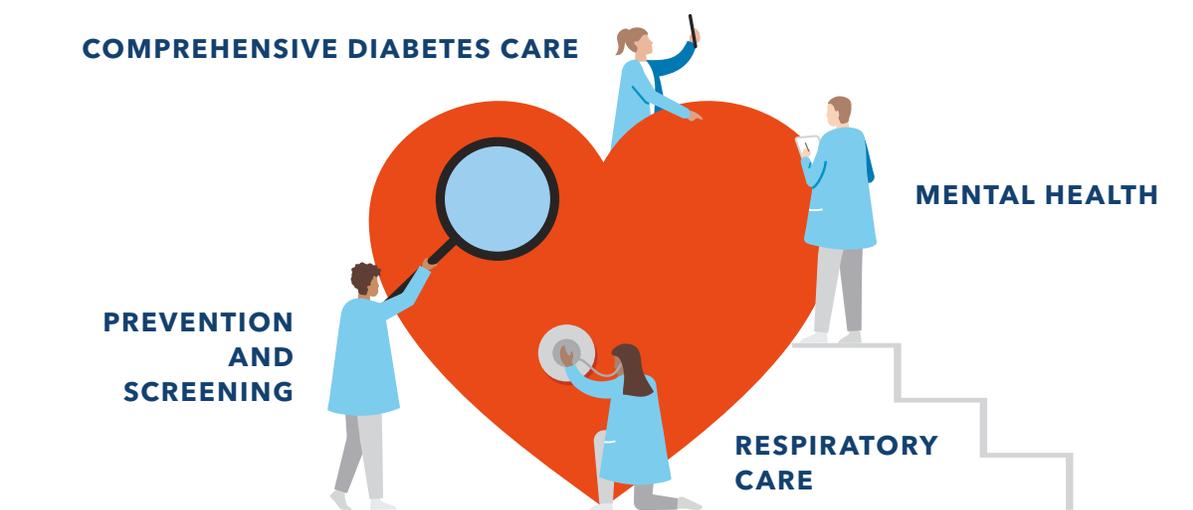
For more information on our Kaiser Permanente Medicare health plans, visit [kp.org/medicare](https://kp.org/medicare).



# Industry-leading clinical quality

We're known for catching problems early with preventive care. But if your health needs serious attention, our industry-leading specialty care has you covered.

In 2020, Kaiser Permanente led the nation as the top performer in 34 effectiveness-of-care measures. The closest national competitor led in only 17.<sup>3</sup>



## Specialty care when you need it

No matter your needs – mental health, cancer care, heart health, or another specialty – you'll have access to great doctors, advanced technology, and evidence-based care to help you recover quickly.

### A comprehensive approach to care

With one of the largest multispecialty medical groups in the country, we can connect you with the right specialist who will create a personalized plan for your care. To learn how our specialists work together in a connected system, visit [kp.org/specialtycare](https://kp.org/specialtycare).

### Support for ongoing conditions

If you have a condition like diabetes or heart disease, you're automatically enrolled in a disease management program for personal coaching and support. With a well-rounded approach backed by proven best practices and advanced technology, we'll help you get the care you need to continue living life to the fullest.

# Convenient ways to get what you need

You've got more ways to get quality care than ever before, so it's easier to stay on top of your health. Learn more at [kp.org/getcare](https://kp.org/getcare).



## Video or phone appointment

Schedule a face-to-face video visit or phone appointment with a Kaiser Permanente care team and any specialists you've been referred to.<sup>4</sup>



## In-person care

We offer same-day, next-day, after-hours, and weekend services at many of our locations.<sup>5</sup>



## Email

Message your Kaiser Permanente doctor's office with nonurgent questions and get a reply usually within 2 business days.



## Prescription delivery

Use the Kaiser Permanente app to fill prescriptions for delivery or same-day pickup.<sup>6</sup>



## 24/7 advice

Get on-demand support with 24/7 care advice by phone.



## E-visit

Use our online symptom checker for certain conditions and get personalized care advice within a few hours.



## Care away from home

You're covered for emergency care anywhere in the world. When you're not in a Kaiser Permanente area, get urgent care from any provider, including MinuteClinic<sup>®</sup> locations (in select CVS and Target stores) or Concentra<sup>®</sup> urgent care centers. Call the Away from Home Travel Line at 951-268-3900<sup>7</sup> or visit [kp.org/travel](https://kp.org/travel) for more. Some regions offer additional options for out-of-network care.

## Telehealth is covered at no cost with most plans<sup>8</sup>

Telehealth has been part of how we deliver care for years, making it easy for our members to connect virtually to care during the pandemic. Our members had 15 million more telehealth care encounters in 2020 than in 2019.<sup>9</sup>



# Personalized care that fits your life

You can feel confident about the care you get with a Kaiser Permanente Medicare health plan.



## Consistent costs for quality care

With a Kaiser Permanente Medicare health plan, you pay predictable copays and coinsurance, and no additional costs for preventive services like your yearly checkup, mammograms, prostate exams, flu shots, and cholesterol tests.

---



## Better care with a connected team

Your doctor, nurses, and other specialists work together to keep you healthy. They're connected to each other, and to you, through your electronic health record.<sup>10</sup> So they know important things about you and your health – like when you're due for a screening and what medications you're taking. A connected care team helps ensure nothing gets missed or forgotten, so you can stay on track.

---



## Choose your Kaiser Permanente doctor – and change to another available Kaiser Permanente doctor anytime

All of our available doctors welcome Kaiser Permanente Medicare health plan members. Read profiles online so you can select your personal doctor based on what's important to you – education, languages spoken, specialties, and more. Plus, you have the freedom to switch to another available Kaiser Permanente doctor at any time.

If you're already a member and are joining our Medicare health plan, you can stay with the health care team you know and trust.

---



## Quality care with you at the center

Preventive care can help keep you healthy, but we're also here if you get sick or need specialty care. Your primary doctor can refer you to a full range of specialists, including cardiologists, orthopedists, audiologists, and more. Our doctors are highly trained and experienced and come from renowned medical schools. More importantly, they're passionate about delivering high-quality care.

# Prescription drug coverage

## Benefit

With most of our plans, you'll also get the Kaiser Permanente Medicare prescription drug benefit, which is our Medicare Part D prescription drug coverage.



## What's covered

Our plans that include Part D prescription drug coverage have an approved list of drugs (the formulary) to make sure you get the most effective and safe prescription medications available. The formulary is carefully chosen with a team of our health care providers to help manage your prescription drug costs.

### Plans don't cover:

- Drugs for cosmetic uses
- Drugs for weight loss or sexual dysfunction
- Drugs that Medicare won't cover

## Ordering prescriptions

As a member, you can review your medications and request most refills online or on our mobile app. Then choose whether you want to have it ready for pickup at an in-network pharmacy or have your refill mailed to you at no extra charge. If you choose mail order, you can track your order online.

## Save time and money with mail order

Get your prescriptions delivered to your front door. For most drugs, you can get a 3-month supply for just 2 copays when you use our mail-order pharmacy.<sup>11</sup>

## Manage your prescriptions online

On our member website, you'll also be able to see your prescription and claim history, and you'll find a link to look up pricing information and find pharmacies in your network.

For drug costs, please check your summary of benefits or *Evidence of Coverage (EOC)*.

# Special discounts with ChooseHealthy\*

The ChooseHealthy® program gives you reduced rates on a variety of fitness, health, and wellness products and services.<sup>12</sup>



## Specialty wellness services

Rebalance your mind and body, relieve pain, and manage chronic conditions with acupuncture, chiropractic care, and massage therapy.



## Activity trackers

Take advantage of special savings on activity trackers from Fitbit, Garmin, and more.



## Workout apparel

Save on clothing and accessories from Skechers, 2XU, PRO Compression, and more.



## Exercise equipment

Enjoy discounts on fitness equipment from TRX, Gaiam, BOSU, and more.

To learn more and explore your discounts, visit [kp.org/choosehealthy](https://kp.org/choosehealthy).

\*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 Medicare health plan grievance process.

# Convenient locations nationwide

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



California



Hawaii



Virginia



Colorado



Maryland



Washington



Georgia



Oregon



Washington,  
D.C.

## We're here to help

To learn more about the advantages of enrolling in a Kaiser Permanente Medicare health plan, call a Kaiser Permanente Medicare specialist at **1-866-680-1523** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week. For our Group members who are enrolled in an employer-sponsored plan, contact your employer or union's benefits administrator.



# We're part of your community

Our members enjoy a coordinated approach to care and coverage, combined with the convenience of treatment close to home. Kaiser Permanente has medical facilities, doctors' offices, labs, pharmacies, and other health care services throughout the country.

**Kaiser Foundation  
Health Plan, Inc.**  
393 E. Walnut St.  
Pasadena, CA 91188-8514

**Kaiser Foundation  
Health Plan of Colorado**  
10350 E. Dakota Ave.  
Denver, CO 80247

**Kaiser Foundation  
Health Plan of Georgia, Inc.**  
Nine Piedmont Center  
3495 Piedmont Road NE  
Atlanta, GA 30305

**Kaiser Foundation  
Health Plan, Inc.**  
711 Kapiolani Blvd.  
Honolulu, HI 96813

**Kaiser Foundation  
Health Plan of the  
Mid-Atlantic States, Inc.**  
2101 E. Jefferson St.  
Rockville, MD 20852

**Kaiser Foundation  
Health Plan of the Northwest**  
500 NE Multnomah St.  
Suite 100  
Portland, OR 97232

**Kaiser Foundation  
Health Plan of Washington**  
1300 SW 27th Street  
Renton, WA 98057



**1.** Most Medicare Advantage Group Plans, offered by your employer or union, do not include a Coverage gap stage. Please review your EOC for your Part D copay structure. **2.** All-in-one coverage includes Medicare Parts A, B, and D in a single plan. **3.** Kaiser Permanente 2020 HEDIS® scores. Benchmarks provided by the National Committee for Quality Assurance (NCQA) Quality Compass® and represent all lines of business. Kaiser Permanente combined region scores were provided by the Kaiser Permanente Department of Care and Service Quality. The source for data contained in this publication is Quality Compass 2020 and is used with the permission of NCQA. Quality Compass 2020 includes certain CAHPS data. Any data display, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. Quality Compass® and HEDIS® are registered trademarks of NCQA. CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality. **4.** When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. **5.** In the case of a pandemic, some facilities may be closed or offer limited hours and services. **6.** Available on most prescription orders; additional fees may apply. For more information, contact the pharmacy. **7.** This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the country. Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time (PT), and it reopens the day after a holiday at 4 a.m. PT. **8.** High deductible health plans may require a copay or coinsurance for phone appointments and video visits. **9.** Source: Kaiser Permanente Telehealth Insights Dashboard. **10.** When receiving care at a Kaiser Permanente facility. All online features may not be available in some areas. **11.** For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente mail-order pharmacy. You should receive them within 3-5 days. If not, please call: Northern California: **1-888-218-6245 (TTY 711)**, Monday through Friday, 8 a.m. to 6 p.m.; Southern California: **1-866-206-2983 (TTY 711)**, Monday through Friday, 7 a.m. to 7 p.m.; Colorado: **1-866-523-6059 (TTY 711)**, Monday through Friday, 8 a.m. to 6 p.m.; Georgia: **770-434-2008** or toll-free **1-800-733-6345 (TTY 711)**, 7 days a week, 24 hours; Hawaii: **808-643-7979 (TTY 711)**, Monday through Friday, 8:00 a.m. to 5 p.m.; Maryland, Virginia, and the District of Columbia: toll-free **1-800-733-6345 (TTY 711)**, Monday through Friday, 8 a.m. to 7 p.m.; Washington and Oregon: **1-800-548-9809 (TTY 711)**, Monday through Friday, 8 a.m. to 5:30 p.m. **12.** The ChooseHealthy program is provided by ChooseHealthy, Inc. The Active&Fit Direct program is provided by American Specialty Health Fitness Inc., (ASH Fitness). ChooseHealthy, Inc., and ASH Fitness are subsidiaries of American Specialty Health, Inc. (ASH). Active&Fit Direct and ChooseHealthy are trademarks of ASH and used with permission herein. Please note: The ChooseHealthy program is a discount program; it is not insurance. You can access services from any ChooseHealthy participating provider; referral from a primary care physician is not required. You're responsible for paying the discounted fee directly to the contracted provider. The ChooseHealthy products and services are provided by entities other than Kaiser Permanente, and Kaiser Permanente disclaims any liability for them. Some Kaiser Permanente members may have coverage through their health plan for some of the same services available through ChooseHealthy. Check your Kaiser Permanente Evidence of Coverage or Membership Agreement for details or call our Member Service Contact Center before accessing the discounted services. If a problem arises with the discounted services, you may take advantage of the Kaiser Permanente grievance process by calling the Member Service Contact Center.

In California, Hawaii, and Washington, Kaiser Permanente is an HMO plan with a Medicare contract. In Colorado, Oregon, Southwest Washington, Georgia, Maryland, Virginia and the District of Columbia, Kaiser Permanente is an HMO and HMO-POS plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal.

You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

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

Kaiser Permanente Senior Advantage Basic (HMO)  
Kaiser Permanente Senior Advantage Enhanced (HMO)  
Effective January 1, 2023–December 31, 2023

## 2023 Kaiser Permanente **Benefits at a Glance**

### Medicare Health Plan Benefit Highlights Chart



For more information about benefits, please see your **Summary of Benefits**.  
Please consult the last page of this document for **included plan supplemental benefits**

<b>Premiums and Benefits</b>	<b>Kaiser Permanente Senior Advantage Basic (HMO)</b>	<b>Kaiser Permanente Senior Advantage Enhanced (HMO)</b>
<b>Description</b>	<b>You pay</b>	<b>You pay</b>
<b>Monthly Premium</b>	<b>\$33</b>	<b>\$139</b>
<b>Annual Deductible</b>	None	None
<b>Doctor Office Visit</b>	<b>\$20</b> Primary/ <b>\$45</b> Specialist	<b>\$10</b> Primary/ <b>\$35</b> Specialist
<b>Emergency Room</b>	<b>\$95</b>	<b>\$95</b>
<b>Urgent Care</b>	<b>\$55</b>	<b>\$45</b>
<b>Preventive Services<sup>1</sup></b>	No charge	No charge
<b>Inpatient Hospitalization</b>	<b>\$320</b> per day for days 1 through 6 <b>\$70</b> per day for days 7 through 30 No charge for the remainder of your stay	<b>\$275</b> per day for days 1 through 6 <b>\$50</b> per day for days 7 through 30 No charge for the remainder of your stay
<b>Outpatient Surgery</b>	<b>\$270</b>	<b>\$225</b>
<b>Skilled Nursing Facility</b> Up to 100 days per benefit period	<b>\$0</b> per day for days 1 through 20 <b>\$160</b> per day for days 21 through 40 <b>\$0</b> per day for days 41 through 100	<b>\$0</b> per day for days 1 through 20 <b>\$100</b> per day for days 21 through 40 <b>\$0</b> per day for days 41 through 100
<b>Lab and X-ray</b>	<b>\$27</b> lab, <b>\$37</b> X-ray	<b>\$15</b> lab, <b>\$25</b> X-ray
<b>MRI, CT, and PET</b>	<b>\$300</b>	<b>\$240</b>
<b>Durable Medical Equipment</b>	<b>20%</b>	<b>20%</b>
<b>Ambulance Service</b> Per one-way trip	<b>\$350</b>	<b>\$250</b>
<b>Annual Maximum Out-of-Pocket</b>	<b>\$7,550</b>	<b>\$5,100</b>

For more information about benefits, please see your **Summary of Benefits**.  
Please consult the last page of this document for **included plan supplemental benefits**

## Premiums and Benefits

Kaiser Permanente  
Senior Advantage Basic (HMO)

Kaiser Permanente  
Senior Advantage Enhanced (HMO)

### Part D Prescription Drug Coverage

Description	You pay	You pay
<p><b>Initial Coverage Stage</b> (for up to a 30-day supply) When the annual total drug costs paid by you and any Part D plan reach <b>\$4,660</b>, you move into the Coverage Gap.</p>	<p><b>\$3</b> preferred generic (Tier 1) <b>\$12</b> generic (Tier 2) <b>\$45</b> preferred brand-name (Tier 3) <b>\$100</b> nonpreferred brand-name (Tier 4) <b>33%</b> specialty (Tier 5) <b>\$0</b> injectable Part D vaccines (Tier 6)</p>	<p><b>\$3</b> preferred generic (Tier 1) <b>\$12</b> generic (Tier 2) <b>\$45</b> preferred brand-name (Tier 3) <b>\$100</b> nonpreferred brand-name (Tier 4) <b>33%</b> specialty (Tier 5) <b>\$0</b> injectable Part D vaccines (Tier 6)</p>
<p><b>Coverage Gap Stage</b> (for up to a 30-day supply) If your annual out-of-pocket costs reach <b>\$7,400</b>, you move into the Catastrophic Coverage Stage.</p>	<p><b>\$3</b> preferred generic (Tier 1) <b>\$12</b> generic (Tier 2) You pay <b>25%</b> for brand-name (Tiers 3 &amp; 4) &amp; specialty drugs (Tier 5) <b>\$0</b> injectable Part D vaccines (Tier 6)</p>	<p><b>\$3</b> preferred generic (Tier 1) <b>\$12</b> generic (Tier 2) You pay <b>25%</b> for brand-name (Tiers 3 &amp; 4) &amp; specialty drugs (Tier 5) <b>\$0</b> injectable Part D vaccines (Tier 6)</p>
<p><b>Catastrophic Coverage Stage</b> When your annual out-of-pocket costs exceed <b>\$7,400</b>, you pay these amounts for the remainder of the calendar year.</p>	<p><b>\$4</b> preferred generic (Tier 1) <b>\$4</b> generic (Tier 2) <b>\$10</b> brand name (Tiers 3 &amp; 4) and specialty (Tier 5) <b>\$0</b> injectable Part D vaccines (Tier 6)</p>	<p><b>\$4</b> preferred generic (Tier 1) <b>\$4</b> generic (Tier 2) <b>\$10</b> brand name (Tiers 3 &amp; 4) and specialty (Tier 5) <b>\$0</b> injectable Part D vaccines (Tier 6)</p>
<p><b>Our Mail-Order Pharmacy<sup>2</sup></b> (Restrictions &amp; limitations may apply.)</p>	<p><b>\$0</b> for preferred generic 2 copays for up to a 90-day supply for all other covered drugs</p>	<p><b>\$0</b> for preferred generic 2 copays for up to a 90-day supply for all other covered drugs</p>

### Optional Supplemental Package (Advantage Plus)

Description	You pay
<p><b>Advantage Plus Monthly Premium</b> Comprehensive Dental Services<sup>3</sup>, Hearing Aids, Eyewear</p>	<p><b>\$44</b> in addition to your monthly plan premium</p>

(Benefits continued on back page)

For more information about benefits, please see your **Summary of Benefits**.

## Premiums and Benefits

Kaiser Permanente  
Senior Advantage Basic (HMO)

Kaiser Permanente  
Senior Advantage Enhanced (HMO)

### Additional supplemental benefits included in your plan

Description	Benefit	Benefit
<b>Silver&amp;Fit<sup>®4</sup></b> Fitness Program	No cost membership to any of the participating facilities, exercise programs, and home fitness programs	
<b>Dental Benefit<sup>3</sup></b> Preventive and Diagnostic Dental	Preventive and diagnostic dental is included in all individual plans	
<b>Routine Acupuncture/ Chiropractic</b> 20 combined visits per year	\$20 copay per visit	
<b>Routine Eye Care Exams</b>	\$20 copay per visit	\$10 copay per visit
<b>Routine Hearing Exams</b>	\$20 copay per visit	\$10 copay per visit

**1.** \$0 copay for all preventive services covered under Original Medicare at zero cost sharing. **2.** For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente mail-order pharmacy. You should receive them within 3-5 days. If not, please call **1-808-643-7979 (TTY 711)** Monday through Friday, 8 a.m. to 5 p.m. **3.** For dental care to be covered, services must be provided by Hawaii Dental Service (HDS) Medicare Advantage Network dentists, except in an emergency. While your dentist may be an HDS provider, it's possible they may not be part of the HDS Medicare Advantage Network, and therefore you will need to consider switching to an HDS Medicare Advantage Network dentist for your dental care to be covered. **4.** Silver&Fit<sup>®</sup> is a federally registered trademark of American Specialty Health, Inc.

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 Medicare health plan service area in which you enroll.

Kaiser Foundation Health Plan Inc.  
711 Kapiolani Blvd.  
Honolulu, HI 96813

[kp.org/medicare](http://kp.org/medicare)

# Advantage Plus

For a healthier, more vibrant you



Add comprehensive dental, hearing aid, and eyewear benefits for an affordable monthly premium

## Enhance your health and well-being

Combine the affordable benefits of Advantage Plus with your Senior Advantage (HMO) plan.\*



### More benefits, more value

**Advantage Plus.** Only **\$44 a month** gets you comprehensive dental, hearing aid, and eyewear benefits along with your Senior Advantage plan.<sup>1</sup>

Best of all, you'll get your care from Kaiser Permanente and our health care partners.



### The convenience of one simple bill

The monthly premium for Advantage Plus will be added to your Senior Advantage bill, so it's easy to pay.

\*Advantage Plus is not available under the Medicare Medicaid (HMO D-SNP) plans.

<sup>1</sup>For dental care to be covered, services must be provided by Hawaii Dental Service (HDS) Medicare Advantage Network dentists, except in an emergency. While your dentist may be an HDS provider, it's possible they may not be part of the HDS Medicare Advantage Network, and therefore you will need to consider switching to an HDS Medicare Advantage Network dentist for your dental care to be covered.



## How to enroll

**Go online today!** To learn more and enroll online, visit [kp.org/advantageplus](https://kp.org/advantageplus).

**We're here to help.** If you're ready to enroll or have questions, call us at **1-877-471-1063 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m.



## When to enroll

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

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

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

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

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

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

- You can sign up for Advantage Plus from October 15, 2022, until March 31, 2023. (Your enrollment form must be received in our office by this date.)

ADVANTAGE PLUS (optional supplemental package) premium and benefits	YOU PAY
<b>Monthly premium</b> in addition to monthly Senior Advantage individual plan premium and monthly Medicare premium(s)	<b>\$44</b>
<b>Comprehensive dental services<sup>1</sup></b> <ul style="list-style-type: none"> <li>• Fillings, crowns, root canal therapy, gum treatment, implants, bridges and dentures, oral surgery</li> </ul> <b>Plan maximum per person per calendar year: \$1,000</b> The most Hawaii Dental Service (HDS) will pay for each person for all covered dental services performed during the calendar year. Certain preventive and diagnostic services are not subject to the benefit limit.	Payable at <b>30%</b> to <b>50%</b> coinsurance, depending on the benefit
<b>Hearing aids</b>	<b>\$1,500</b> allowance for 1 or 2 hearing aids every 3 years
<b>Eyeglasses and contact lenses</b>	<b>\$300</b> eyewear allowance every year

Note: Preventive dental services are included in the Kaiser Permanente Senior Advantage individual plan (not available under the Medicare Medicaid (HMO D-SNP) plans). See your **Evidence of Coverage** for details.

<sup>1</sup>For dental care to be covered, services must be provided by Hawaii Dental Service (HDS) Medicare Advantage Network dentists, except in an emergency. While your dentist may be an HDS provider, it's possible they may not be part of the HDS Medicare Advantage Network, and therefore you will need to consider switching to an HDS Medicare Advantage Network dentist for your dental care to be covered.

Remember, to enroll in the Advantage Plus optional benefits package, you must first be enrolled in a Kaiser Permanente Senior Advantage individual plan. (If your Senior Advantage Plan is provided to you by an employer group or trust fund, you are not eligible to enroll in the Advantage Plus option.)

Note: Advantage Plus is not available under the Medicare Medicaid plans.

You must be a Kaiser Permanente Senior Advantage individual plan member to apply. 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 Medicare health plan service area in which you enroll. Call Member Services at **1-800-805-2739** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m., for more information.

 **Please recycle.**

# The **Silver&Fit**<sup>®</sup> Healthy Aging and Exercise Program

2023 | Personalized fitness plans to keep you healthy



# Join the **Silver&Fit**<sup>®</sup> Healthy Aging and Exercise Program

You don't have to be a lifelong athlete to be active as an older adult. The Silver&Fit<sup>®</sup> Healthy Aging and Exercise Program makes it easier for you to get fit and stay motivated – at no extra cost.<sup>1,2</sup>

## Get started in 3 simple steps



### Step 1:

Become a member in our Medicare health plan

When you enroll in a Kaiser Permanente Medicare health plan, you're automatically eligible for the Silver&Fit program.<sup>1</sup>



### 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.

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



### 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, or Swim Kit options.<sup>3</sup> 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.<sup>5</sup>**

Where available, you can:

- Work out with cardiovascular and strength-training equipment
- Access special features such as saunas, pools, and whirlpools
- Attend Silver&Fit classes, including yoga, swimming, strength and cardio training, and more<sup>2</sup>

## 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-streaming 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

### Social activities

Join your fellow Silver&Fit members at community events (where available). Or join in with on-demand workout videos. Just download the Silver&Fit ASHConnect™ mobile app to access thousands of on-demand workouts so you can exercise when and where you want.

### 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.<sup>4</sup>



## Contact us

Have questions?

We're here to help. Call Member Services today.

**Hawaii: 1-800-805-2739 (TTY 711)**

7 days a week, 8 a.m. to 8 p.m. Hawaii time

**Mid-Atlantic States: 1-888-777-5536 (TTY 711)**

7 days a week, 8 a.m. to 8 p.m. Eastern time

**Northwest: 1-877-221-8221 (TTY 711)**

7 days a week, 8 a.m. to 8 p.m. Pacific time

---

<sup>1</sup>In Maryland and the District of Columbia, the Silver&Fit program is not available to members with the following plans: Kaiser Permanente Medicare Advantage (HMO) Value Balt plan, Kaiser Permanente Medicare Advantage (HMO) Value MD plan, and Kaiser Permanente Medicare Advantage (HMO) Value DC plan.

<sup>2</sup>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.

<sup>3</sup>Home Fitness Kits are subject to change.

<sup>4</sup>Rewards are subject to change.

<sup>5</sup>In Hawaii, members have access to the buy-up Premium Fitness Network. Fees vary by Premium fitness location.

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 participating Kaiser Permanente Group Medicare health plans.

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.

In California, Hawaii, and Washington, Kaiser Permanente is an HMO plan with a Medicare contract. In Colorado, Oregon, Southwest Washington, Georgia, Maryland, Virginia, and the District of Columbia, Kaiser Permanente is an HMO and HMO-POS plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.



## Individual Plan

Kaiser Permanente Senior Advantage (HMO) or  
Kaiser Permanente Senior Advantage Medicare Medicaid Plan (HMO D-SNP)

# 2023 Enrollment Form

## Hawaii Region Individual Plan

### Who can use this form?

People with Medicare who want to join a Medicare Advantage Plan

### To join a plan, you must:

- Be a United States citizen or be lawfully present in the U.S.
- Live in the plan's service area

**Important:** To join a Medicare Advantage Plan, you must also have both:

- Medicare Part A (Hospital Insurance)
- Medicare Part B (Medical Insurance)

### When do I use this form?

You can join a plan:

- Between October 15–December 7 each year (for coverage starting January 1)
- Within 3 months of first getting Medicare
- In certain situations where you're allowed to join or switch plans

Visit [Medicare.gov](https://www.Medicare.gov) to learn more about when you can sign up for a plan.

### What do I need to complete this form?

- Your Medicare Number (the number on your red, white, and blue Medicare card)
- Your permanent address and phone number

**Note:** You must complete all items in Section 1. The items in Section 2 are optional – you can't be denied coverage because you don't fill them out.

### Reminders:

- If you want to join a plan during fall open enrollment (October 15–December 7), the plan must get your completed form by December 7.
- We will send you a bill for the plan's premium. You can choose to sign up to have your premium payments deducted from your bank account or your monthly Social Security (or Railroad Retirement Board) benefit.



Have you thought about enrolling on [kp.org/enrollonline](https://kp.org/enrollonline) instead? It's a fast, secure, and easy way to apply.

### What happens next?

Send your completed and signed form to:

Kaiser Permanente - Medicare Unit  
P.O. Box 232400  
San Diego, CA 92193-2400

You can also FAX or EMAIL your completed form to:

FAX: **1-855-355-5334**

EMAIL: **KPMedicareEnrollments@kp.org**

- We'll review your form to make sure it's complete.
- We'll let Medicare know that you've applied for Senior Advantage.
- Within 10 calendar days after Medicare confirms you're eligible, we'll let you know when your coverage starts. Then we'll send you a Kaiser Permanente ID card and information for new members.
- You can check the progress of your application online at [kp.org/medicare/applicationstatus](https://kp.org/medicare/applicationstatus).

### How do I get help with this form?

Call Kaiser Permanente at **1-800-805-2739**. TTY users can call **711**.

En español: Llame a Kaiser Permanente al **1-800-805-2739/TTY 711**.

### Individuals experiencing homelessness

- If you want to join a plan but have no permanent residence, a Post Office Box, an address of a shelter or clinic, or the address where you receive mail (e.g., social security checks) may be considered your permanent residence address.



Name Kaiser Permanente Medical/Health Record Number (for current or former members) **Section 1 - All fields in this section are required (unless marked optional)**

Select the plan you want to join:

**OAHU:**

- Senior Advantage Medicare Medicaid (HMO D-SNP) - \$0 per month  
Special Needs Plan (SNP) - For people who are entitled to both Medicare and **state Medicaid** benefits
- Kaiser Permanente Senior Advantage **Basic** (HMO) - \$33 per month
- Kaiser Permanente Senior Advantage **Enhanced** (HMO) - \$139 per month

**MAUI\*:**

- Senior Advantage Medicare Medicaid (HMO D-SNP) - \$0 per month  
Special Needs Plan (SNP) - For people who are entitled to both Medicare and **state Medicaid** benefits
- Kaiser Permanente Senior Advantage **Maui** (HMO) - \$168 per month

**HAWAII ISLAND\*:**

- Kaiser Permanente Senior Advantage **Hawaii Island** (HMO) - \$183 per month

\*Counties with an asterisk are only partly covered by our service area. If you live in a partly covered county, please refer to the Summary of Benefits for a list of zip codes in our service area.

**Advantage Plus (optional supplemental benefits package):**

Would you also like to add Advantage Plus to your Kaiser Permanente Senior Advantage plan? The Advantage Plus package is optional. For an additional **\$44** per month, you can add more benefits (comprehensive dental, hearing aid, and eyewear benefits). The monthly premium for Advantage Plus will be added to your Kaiser Permanente Senior Advantage monthly premium. Note: This option is not available under the Senior Advantage Medicare Medicaid (HMO D-SNP) plan.

Yes  No

Name

LAST Name:

Gender:

Male  Female

FIRST Name:

Middle Initial:

Birth Date: (mm/dd/yyyy)

Home Phone Number:

Mobile Phone Number:

Permanent Residence Street Address (P.O. Box is not allowed):

City:

County:

State:

ZIP Code:

**Mailing Address**, if different from your permanent address (PO Box allowed)

Street Address:

City:

State:

ZIP Code:

**E-mail Address:**

**Your Medicare information:**

Medicare Number:

Name **Answer these important questions:**

1. Will you have other prescription drug coverage (like VA, TRICARE) in addition to Kaiser Permanente?

 Yes  No

If "yes," please list your other coverage and your identification (ID) number(s) for this coverage:

Name of other coverage: 

ID # for this coverage:

Group # for this coverage:

2. Are you enrolled in your State Medicaid program?  Yes  NoIf "yes," please provide your Medicaid number: **Please Read This Important Information**

**If you currently have health coverage from an employer or union, joining Kaiser Permanente could affect your employer or union health benefits. You could lose your employer or union health coverage if you join Kaiser Permanente Senior Advantage.** Read the communications your employer or union sends you. If you have questions, visit their website, or contact the office listed in their communications. If there isn't any information on whom to contact, your benefits administrator or the office that answers questions about your coverage can help.

**IMPORTANT: Read and sign below:**

- Kaiser Permanente Senior Advantage is a Medicare Advantage plan and has a contract with the Federal government. I must keep both Hospital (Part A) and Medical (Part B) to stay in Kaiser Permanente Senior Advantage.
- By joining this Medicare Advantage Prescription Drug Plan, I acknowledge that Kaiser Permanente will share my information with Medicare, who may use it to track my enrollment, to make payments, and for other purposes allowed by Federal law that authorize the collection of this information (see Privacy Act Statement below). Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.
- I understand that I can be enrolled in only one MA plan at a time - and that enrollment in this plan will automatically end my enrollment in another MA plan (exceptions apply for MA PFFS, MA MSA plans).
- I understand that people with Medicare are generally not covered under Medicare while out of the country, except for limited coverage near the U.S. border.
- I understand that when my Kaiser Permanente Senior Advantage coverage begins, I must get all of my medical and prescription drug benefits from Kaiser Permanente. Benefits and services provided by Kaiser Permanente and contained in my Kaiser Permanente Senior Advantage **Evidence of Coverage** document (also known as a member contract or subscriber agreement) will be covered. Neither Medicare nor Kaiser Permanente will pay for benefits or services that are not covered.

Name 

- The information on this enrollment form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.
- I understand that my signature (or the signature of the person legally authorized to act on my behalf) on this application means that I have read and understand the contents of this application. If signed by an authorized representative (as described above), this signature certifies that:
  1. This person is authorized under State law to complete this enrollment and
  2. Documentation of this authority is available upon request by Medicare.

**Advantage Plus optional supplemental benefits conditions of enrollment**

If you checked "Yes" to add the Advantage Plus optional supplemental benefits package on page 1, please read the information below.

**By completing this enrollment application:**

- I agree to adding the Advantage Plus optional supplemental benefits package that gives me comprehensive dental, hearing aid, and eyewear benefits for **\$44** per month, which is in addition to my Medicare and Kaiser Permanente Senior Advantage premiums.
- I understand that the optional supplemental benefits package adds more benefits to my Kaiser Permanente Senior Advantage coverage and is subject to the terms and conditions stated in the Kaiser Permanente Senior Advantage **Evidence of Coverage**.
- I understand that the Advantage Plus optional supplemental benefits package is only available to members enrolled in a Kaiser Permanente Senior Advantage Individual Plan.
- I understand that I can disenroll from Advantage Plus coverage at any time. If I disenroll, I will not be eligible to enroll again until the following times: 1) between October 15 and December 31, for coverage to become effective on January 1; 2) between January 1 and March 31, or; 3) within 30 days of when I make a Kaiser Permanente Senior Advantage plan change during another Special Enrollment Period for coverage effective the first of the month following receipt of the request.

Signature: Today's Date: 

If you are the authorized representative, you must sign above and provide the following information:

Name: Address: Phone Number: Relationship to Enrollee:

Name **Section 2 - All fields in this section are optional**

Answering these questions is your choice. You can't be denied coverage because you don't fill them out.

Are you Hispanic, Latino/a, or Spanish origin? Select all that apply.

- No, not of Hispanic, Latino/a, or Spanish origin       Yes, Mexican, Mexican American, Chicano/a  
 Yes, Puerto Rican       Yes, Cuban  
 Yes, another Hispanic, Latino/a, or Spanish origin  
 **I choose not to answer**

What's your race? Select all that apply.

- American Indian or Alaska Native       Asian Indian       Black or African American  
 Chinese       Filipino       Guamanian or Chamorro  
 Japanese       Korean       Native Hawaiian  
 Other Asian       Other Pacific Islander       Samoan  
 Vietnamese       White  
 **I choose not to answer**

Select one if you want us to send you information in a language other than English.

- Spanish

Select one if you want us to send you information in an accessible format.

- Braille       Large Print       Audio CD

Please contact Kaiser Permanente at **1-800-805-2739** if you need information in an accessible format other than what's listed above. Our office hours are 7 days a week, 8 a.m. to 8 p.m. TTY users should call **711**.

Do you work?  Yes  No      Does your spouse work?  Yes  No  N/A

Name

### Paying Your Plan Premium

You can pay your monthly plan premium (including any late enrollment penalty that you currently have or may owe) by mail, phone, or online each month. **You can also choose to pay your premium by having it automatically taken out of your Social Security or Railroad Retirement Board (RRB) benefit each month.**

**If you have to pay a Part D-Income Related Monthly Adjustment Amount (Part D-IRMAA), you must pay this extra amount in addition to your plan premium.** The amount is usually taken out of your Social Security benefit or you may get a bill from Medicare (or the RRB). **DON'T** pay Kaiser Permanente the Part D-IRMAA.

**Please select a premium payment option:** If you don't select a payment option, you will get a bill each month.

Get a bill

**After you receive your first bill, you can choose a different payment option.**

- You can have your monthly payment automatically deducted from your bank account. Please call us at **1-877-578-2700 (TTY 711)** to request a Medicare Autopay Selection Form or if you have any questions.
- To pay by credit or debit card, visit **kp.org/payonline** or call us at **1-877-578-2700 (TTY 711)**.  
You will need your account information from your bill to make a payment.

Automatic deduction from your monthly Social Security or Railroad Retirement Board (RRB) benefit check.

**I get monthly benefits from:**  Social Security  RRB

### PRIVACY ACT STATEMENT

The Centers for Medicare & Medicaid Services (CMS) collects information from Medicare plans to track beneficiary enrollment in Medicare Advantage (MA) Plans, improve care, and for the payment of Medicare benefits. Sections 1851 of the Social Security Act and 42 CFR §§ 422.50 and 422.60 authorize the collection of this information. CMS may use, disclose and exchange enrollment data from Medicare beneficiaries as specified in the System of Records Notice (SORN) "Medicare Advantage Prescription Drug (MARx)", System No. 09-70-0588. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.

#### Office Use Only:

Name of staff member/agent/broker (if assisted in enrollment):

Plan ID #:  Effective Date of Coverage:

ICEP/IEP:  AEP:  SEP (type):  Not Eligible:

Name

### Attestation of Eligibility for an Enrollment Period

**Typically, you may enroll in a Medicare Advantage plan only during the annual enrollment period from October 15 through December 7 of each year.** There are exceptions that may allow you to enroll in a Medicare Advantage plan outside of this period.

Please read the following statements carefully and check the box if the statement applies to you. By checking any of the following boxes you are certifying that, to the best of your knowledge, you are eligible for an Enrollment Period. If we later determine that this information is incorrect, you may be disenrolled.

- I am new to Medicare.
- I am enrolled in a Medicare Advantage plan and want to make a change during the Medicare Advantage Open Enrollment Period (MA OEP).
- I recently moved outside of the service area for my current plan or I recently moved and this plan is a new option for me. I moved on (insert date) .
- I recently was released from incarceration. I was released on (insert date) .
- I recently returned to the United States after living permanently outside of the U.S. I returned to the U.S. on (insert date) .
- I recently obtained lawful presence status in the United States. I got this status on (insert date) .
- I recently had a change in my Medicaid (newly got Medicaid, had a change in level of Medicaid assistance, or lost Medicaid) on (insert date) .
- I recently had a change in my Extra Help paying for Medicare prescription drug coverage (newly got Extra Help, had a change in the level of Extra Help, or lost Extra Help) on (insert date) .
- I have both Medicare and Medicaid (or my state helps pay for my Medicare premiums) or I get Extra Help paying for my Medicare prescription drug coverage, but I haven't had a change.
- I am moving into, live in, or recently moved out of a Long-Term Care Facility (for example, a nursing home or long-term care facility). I moved/will move into/out of the facility on (insert date) .
- I recently left a PACE program on (insert date) .
- I recently involuntarily lost my creditable prescription drug coverage (coverage as good as Medicare's). I lost my drug coverage on (insert date) .
- I am leaving employer or union coverage on (insert date) .

Name

---

- I belong to a pharmacy assistance program provided by my state.
- My plan is ending its contract with Medicare, or Medicare is ending its contract with my plan.
- I was enrolled in a plan by Medicare (or my state) and I want to choose a different plan. My enrollment in that plan started on (insert date) .
- I was enrolled in a Special Needs Plan (SNP) but I have lost the special needs qualification required to be in that plan. I was disenrolled from the SNP on (insert date) .
- I was affected by an emergency or major disaster (as declared by the Federal Emergency Management Agency (FEMA) or by a Federal, state or local government entity). One of the other statements here applied to me, but I was unable to make my enrollment request because of the disaster.
- I am in a plan that was recently taken over by the state because of financial issues. I want to switch to another plan.
- I am in a plan that's had a star rating of less than 3 stars for the last 3 years. I want to join a plan with a star rating of 3 stars or higher.

If none of these statements applies to you or you're not sure, please contact Kaiser Permanente at **1-800-805-2739** (TTY users should call **711**) to see if you are eligible to enroll. We are open 7 days a week, 8 a.m. to 8 p.m.





# Advantage Plus Enrollment Form

## Hawaii Region

Thank you for your interest in our Advantage Plus plan. Combining the benefits of Advantage Plus with your Kaiser Permanente Senior Advantage (HMO) plan can enhance your health and well-being. Please read all pages of this enrollment form carefully before signing.

## Enrollment periods

---

The Advantage Plus optional supplemental benefits package is **only** available to members who are enrolled in or have recently applied for a Kaiser Permanente Senior Advantage Individual Plan.

- **New Senior Advantage member:** If you are a new Kaiser Permanente Senior Advantage member, you can add Advantage Plus within 30 days of your Senior Advantage effective date.
- **Existing Senior Advantage member:** If you already have Kaiser Permanente Senior Advantage, you can sign up for Advantage Plus from October 15, 2022, until March 31, 2023 (your enrollment form must be received in our office by this date).

## How to enroll in Advantage Plus

---



**Online:** You can complete the entire enrollment process online.  
Enrolling is fast and easy at [kp.org/advantageplus](https://kp.org/advantageplus).



**Mail:** To enroll by mail, complete and mail pages 3 and 4 of this form.

Please keep a copy of this form for your records. Do not send cash or check. You will be billed.

Return the signed form to: Kaiser Permanente

Medicare Unit  
P.O. Box 232400  
San Diego, CA 92193-2400

You can also FAX or EMAIL your completed form to: FAX: **1-855-355-5334**

EMAIL: [KPMedicareEnrollments@kp.org](mailto:KPMedicareEnrollments@kp.org)

You can check the progress of your application online at [kp.org/medicare/applicationstatus](https://kp.org/medicare/applicationstatus).

If you have questions, please call us at **1-800-805-2739** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.



**Important information:** Print in CAPITAL LETTERS and use blue or black ink only. Fill in check boxes with an "X" to mark your responses.

**A. Plan benefits**

The Advantage Plus supplemental benefits package includes comprehensive dental, hearing aid, and eyewear coverage for **\$44** per month. A **\$44** monthly premium for Advantage Plus benefits will be added to your Kaiser Permanente Senior Advantage monthly premium. (Not available under the Senior Advantage Medicare Medicaid (HMO D-SNP) plan.)

**B. Subscriber information**

Last name

First name  MI  Gender  Male  Female

Kaiser Permanente medical/health record #  Medicare number (found on your Medicare card)

Home phone number  Mobile phone number  Date of birth (mm/dd/yyyy)

Permanent residence street address (P.O. box is not allowed)

City  State  ZIP code

Mailing address, if different from permanent residence (P.O. box is OK)

City  State  ZIP code

Email address

Select one if you want us to send you information in a language other than English.  Spanish

Select one if you want us to send you information in an accessible format.  Braille  Large Print  Audio CD

Please contact Kaiser Permanente at **1-800-805-2739** if you need information in an accessible format other than what's listed above. Our office hours are 7 days a week, 8 a.m. to 8 p.m. TTY users should call **711**.

Subscriber name

### C. Conditions of enrollment

---

**By completing this application form:**

- I agree to adding the Advantage Plus optional supplemental benefits package that gives me comprehensive dental, hearing aid, and eyewear coverage for **\$44** per month, which is in addition to my Medicare and Kaiser Permanente Senior Advantage premiums.
- I understand that the Advantage Plus optional supplemental benefits package is only available to members enrolled in a Kaiser Permanente Senior Advantage Individual Plan.
- I understand that the optional supplemental benefits package adds more benefits to my Kaiser Permanente Senior Advantage coverage and is subject to the terms and conditions stated in the Kaiser Permanente Senior Advantage **Evidence of Coverage**.
- I understand that I can disenroll from Advantage Plus coverage at any time. If I disenroll, I will not be eligible to enroll again until the following times: 1) between October 15 and December 31, for coverage to become effective on January 1; 2) between January 1 and March 31, or; 3) within 30 days of when I make a Kaiser Permanente Senior Advantage plan change during another Special Enrollment Period for coverage effective the first of the month following receipt of the request.
- I understand that my signature (or the signature of the person legally authorized to act on my behalf) on this application means that I have read and understand the contents of this application (including the "Conditions of enrollment" section above). If signed by an authorized representative (as described above), this signature certifies that: 1) this person is authorized under State law to complete this enrollment; and 2) documentation of this authority is available upon request by Medicare.

Signature

Today's date (mm/dd/yyyy)

If you are the authorized representative, you must sign above and provide the following information:

Name

Address

City

State

ZIP code

Phone number

Relationship to member

# Plan information

---

## Provider directories

If you need help finding a network provider or pharmacy, please visit [kp.org/directory](https://kp.org/directory) to search our online directory (Note: the 2023 directories are available online starting October 15, 2022 in accord with Medicare requirements).

To get a Provider Directory, or Dental Provider Directory or Pharmacy Directory (if applicable), mailed to you, you can call Kaiser Permanente at **1-800-805-2739** (TTY **711**), seven days a week, 8 a.m. to 8 p.m.

---

## Medicare Part D prescription drug formulary

Our formulary lists the Medicare Part D drugs we cover. The formulary may change at any time. You'll be notified when necessary. If you have a question about covered drugs, see our online formulary (Note: the 2023 formulary is available online starting October 15, 2022 in accord with Medicare requirements) at [kp.org/seniorrx](https://kp.org/seniorrx).

To get a formulary mailed to you, you can call Kaiser Permanente at **1-800-805-2739** (TTY **711**), seven days a week, 8 a.m. to 8 p.m.

---

## Evidence of Coverage (EOC)

Your EOC explains how to get medical care and prescription drugs covered through your plan. It explains your rights and responsibilities, what's covered, and what you pay as a Kaiser Permanente member. If you have a question about your coverage, visit [kp.org/eochi](https://kp.org/eochi) to view your EOC online (Note: the 2023 EOC for Hawaii is available online starting October 15, 2022 in accord with Medicare requirements).

To get an EOC mailed to you, you can call Kaiser Permanente at **1-800-805-2739** (TTY **711**), seven days a week, 8 a.m. to 8 p.m.

## 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 Permanente 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 **1-800-805-2739 (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 711 Kapiolani Blvd, Honolulu, HI 96813 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>.

## 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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (TTY 711)**. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portugués:** 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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (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、**1-800-805-2739 (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。

**Tongan:** 'Oku 'i ai 'emau sēvesi fakatonu lea ta'etotongi ke ne ala tali ha'o ngaahi fehu'i fekau'aki mo 'emau palani mo'ui leleí pe faito'ó. Te ke ma'u ha tokotaha

fakatonulea 'i ha'o fetu'utaki ki he **1-800-805-2739** (TTY **711**). 'E 'i ai ha tokotaha 'oku lea Faka-Pilitānia ke ne tokoni'i koe. Ko e sēvesi ta'etotongi eni.

**Ilocano:** Addaankami kadagiti libre a serbisio ti mangitarus tapno sungbatan ti aniaman a saludsod nga addaan ka maipapan ti plano iti salun-at wenno agasmi. Tapno mangala ti mangitarus, maidawat a tawagannakam iti **1-800-805-2739** (TTY **711**). Maysa a tao nga agsasao iti Ilocano ti makatulong kenka. Daytoy ket libre a serbisio.

**Pohnpeian:** Mie sahpis ni soh isepe oang kawehwe peidek kan me komwi sohte wehwehki oang palien roson mwahu de wasa me pwain kohdahn wini. Komwi en kak iang alehdi sawas wet, komw telepwohndo reht ni **1-800-805-2739** (TTY **711**). Mie me kak Lokaiahn Pohnpei me pahn seweseiuk. Sawas wet sohte isepe.

**Samoan:** E iai a matou auaunaga faaliliuupu e tali i soo sau fesili e uiga i lou soifua maloloina poo fuafuaga o vailaau. A fia maua se faaliliuupu, na'ou lou valaau mai lava ia matou i le **1-800-805-2739** (TTY **711**). O le fesoasoani atu se tasi e tautala Gagana Samoa. E le totogia lea auaunaga.

**Laotian:**

ພວກເຮົາມີບໍລິການລ່າມແປພາສາຟຣີເພື່ອຕອບຄໍາຖາມຕ່າງໆທີ່ທ່ານອາດຈະມີກ່ຽວກັບແຜນສຸຂະພາບ ຫຼື ແຜນຢາຂອງພວກເຮົາ. ເພື່ອຂໍລ່າມແປພາສາ, ພຽງແຕ່ໂທຫາພວກເຮົາທີ່ເບີ **1-800-805-2739** (TTY **711**). ຄົນທີ່ເວົ້າພາສາລາວສາມາດຊ່ວຍທ່ານໄດ້. ນີ້ເປັນບໍລິການຟຣີ.

**Bisayan:** Duna mi'y libreng serbisyo sa tig-interpret aron motubag sa bisan unsa nimong mga pangutana mahitungod sa imong panglawas o plan sa tambal. Aron mokuha og tig-interpret, tawagi lang mi sa **1-800-805-2739** (TTY **711**). Ang usa ka tawo nga nagsulti og Pinulongan makatabang kanimo. Kini usa ka libreng serbisyo.

**Marshalllese:** Ewor ad jerbal in ukok ko ñan uak jabdewōt kajitok emaroñ in wōt am ikijen bŭlāān in ājmour ako uno ko rekajur. Ñan bukot juon riukok, kurtok kij ilo **1-800-805-2739** (TTY **711**). Juon armij ej kajiton Kajin eo ñan jibañ eok. Ejelok onean jerbal in.

**Hawaiian:** Inā kekahi mau nīnau nāu e pili ana i kā mākou papahana ‘inikua mālama olakino a i ‘ole ka ‘inikua lā‘au kuhikuhi, loa‘a ia pū ke kōkua unuhi manuahi i ka ‘ōlelo Hawai‘i. Inā makemake ‘oe i kēia kōkua, e ‘olu‘olu ke kelepona mai iā mākou i ka helu **1-800-805-2739** (TTY **711**). no ka wala‘au ‘ana e pili ana i kēia mau papahana i ka ‘ōlelo Hawai‘i. Eia la ke kōkua manuahi.

**Chuukese:** Mi kawor aninisin chiaku ika awewen kapas ika epwe wor omw kapas eis fan iten ach kei okot ren pekin manaw me sefei. Ika ke mochen nōunōu emon chon chiaku, kopwe kori kich ren en namba **1-800-805-2739** (TTY **711**). Emon aramas mi sine Chuuk mi tongeni anisuk. Ei aninis ese kamo.

## IMPORTANT INFORMATION:

### 2023 Medicare Star Ratings



#### Kaiser Permanente - H1230

For 2023, Kaiser Permanente - H1230 received the following Star Ratings from Medicare:

Overall Star Rating: ★★★★★

Health Services Rating: ★★★★★

Drug Services Rating: ★★★★★



Every year, Medicare evaluates plans based on a 5-star rating system.

#### Why Star Ratings Are Important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan

More stars mean a better plan – for example, members may get better care and better, faster customer service.



This plan got  
MEDICARE'S  
HIGHEST  
RATING (5 stars)

The number of stars show how well a plan performs.

- ★★★★★ EXCELLENT
- ★★★★☆ ABOVE AVERAGE
- ★★★☆☆ AVERAGE
- ★★☆☆☆ BELOW AVERAGE
- ★☆☆☆☆ POOR

#### Get More Information on Star Ratings Online

Compare Star Ratings for this and other plans online at [medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

#### Questions about this plan?

Contact Kaiser Permanente 7 days a week from 8:00 a.m. to 8:00 p.m. Hawaii time at **877-220-3957** (toll-free) or **711** (TTY). Current members please call **800-805-2739** (toll-free) or **711** (TTY).

January 1–December 31, 2023

**2023**

# **Summary of Benefits**

---

Kaiser Permanente Senior Advantage Basic Plan (HMO) and  
Kaiser Permanente Senior Advantage Enhanced Plan (HMO)



## 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
- Member discounts for products and services
- Who can enroll
- Coverage rules
- Getting care

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 2 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/eochi](http://kp.org/eochi) or ask for a copy from Member Services by calling **1-800-805-2739 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m.

### Have questions?

- If you're not a member, please call **1-877-408-3494 (TTY 711)**.
- If you're a member, please call Member Services at **1-800-805-2739 (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.

Benefits and premiums	With our Basic plan, you pay	With our Enhanced plan, you pay
<b>Monthly plan premium</b>	<b>\$33</b>	<b>\$139</b>
<b>Deductible</b>	<b>None</b>	<b>None</b>
<b>Your maximum out-of-pocket responsibility</b> Doesn't include Medicare Part D drugs	<b>\$7,550</b>	<b>\$5,100</b>
<b>Inpatient hospital coverage*†</b> There's no limit to the number of medically necessary inpatient hospital days.	<ul style="list-style-type: none"> <li>• <b>\$320</b> per day for days 1-6 of your stay</li> <li>• <b>\$70</b> per day for days 7-30 of your stay</li> <li>• <b>\$0</b> for the rest of your stay</li> </ul>	<ul style="list-style-type: none"> <li>• <b>\$275</b> per day for days 1-6 of your stay</li> <li>• <b>\$50</b> per day for days 7-30 of your stay</li> <li>• <b>\$0</b> for the rest of your stay</li> </ul>
<b>Outpatient hospital coverage*†</b>	<b>\$0-\$270</b> per visit	<b>\$0-\$225</b> per visit
<b>Ambulatory Surgery Center*†</b>	<b>\$270</b> per visit	<b>\$225</b> per visit
<b>Doctor's visits</b>		
• Primary care providers	<b>\$20</b> per visit	<b>\$10</b> per visit
• Specialists*†	<b>\$45</b> per visit	<b>\$35</b> per visit
<b>Preventive care*†</b> See the <b>EOC</b> for details.	<b>\$0</b>	<b>\$0</b>
<b>Emergency care</b> We cover emergency care anywhere in the world.	<b>\$95</b> per Emergency Department visit	<b>\$95</b> per Emergency Department visit
<b>Urgently needed services</b> We cover urgent care anywhere in the world.	<b>\$55</b> per visit	<b>\$45</b> per visit
<b>Diagnostic services, lab, and imaging*†</b>		
• A1c lab tests for persons with diabetes, LDL lab tests for persons with heart disease, and INR lab tests for persons with liver disease or certain blood disorders	<b>\$0</b>	<b>\$0</b>
• All other lab tests	<b>\$27</b> per day	<b>\$15</b> per day
• X-rays	<b>\$37</b> per X-ray	<b>\$25</b> per X-ray
• Diagnostic tests and procedures (like EKGs)	<b>\$37</b> per test	<b>\$25</b> per test

Benefits and premiums	With our Basic plan, you pay	With our Enhanced plan, you pay
<ul style="list-style-type: none"> <li>Other imaging procedures (like MRI, CT, and PET)</li> </ul>	<b>\$300</b> per test (\$37 for ultrasounds)	<b>\$240</b> per test (\$25 for ultrasounds)
<b>Hearing services*†</b> <ul style="list-style-type: none"> <li>Evaluations to diagnose medical conditions</li> <li>Routine hearing exams</li> </ul>	<b>\$20</b> per visit	<b>\$10</b> per visit
<b>Dental services</b> Covered preventive dental services listed below are provided by Hawaii Dental Service (HDS) Medicare Advantage Network: <ul style="list-style-type: none"> <li>Two preventive oral exams and teeth cleanings per calendar year</li> <li>One bite-wing X-ray per calendar year</li> </ul>	<b>\$0</b>	<b>\$0</b>
<ul style="list-style-type: none"> <li>One full-mouth X-ray every five years</li> <li>Nonroutine dental care: anesthesia, consultation, and minor pain relief*†</li> </ul> For the list of HDS Medicare Advantage Network dentists, see the <b>Provider Directory</b> , visit <a href="http://hawaiidental-service.com">hawaiidental-service.com</a> , or call HDS customer service at <b>1-844-379-4325</b> (Monday through Friday, 7:30 a.m. to 4:30 p.m.).  If you sign up for optional benefits, you receive additional dental benefits, see "Advantage Plus (optional benefits)" for details.	<b>30%</b> coinsurance	<b>30%</b> coinsurance
<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>\$20</b> per visit	<b>\$10</b> per visit
<ul style="list-style-type: none"> <li>Preventive glaucoma screening and diabetic retinopathy services*†</li> </ul>	<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 (optional benefits)" for details.</li> </ul>	<b>20%</b> coinsurance up to Medicare's limit and <b>you pay any amounts beyond that limit.</b>	<b>20%</b> coinsurance up to Medicare's limit and <b>you pay any amounts beyond that limit.</b>

Benefits and premiums	With our Basic plan, you pay	With our Enhanced plan, you pay
<b>Mental health services*†</b>		
• Outpatient group therapy	<b>\$20</b> per visit	<b>\$10</b> per visit
• Outpatient individual therapy	<b>\$40</b> per visit	<b>\$35</b> per visit
<b>Skilled nursing facility*†</b> We cover up to 100 days per benefit period.	Per benefit period: • <b>\$0</b> per day for days 1-20 • <b>\$160</b> per day for days 21-40 • <b>\$0</b> per day for days 41-100	Per benefit period: • <b>\$0</b> per day for days 1-20 • <b>\$100</b> per day for days 21-40 • <b>\$0</b> per day for days 41-100
<b>Physical therapy*†</b>	<b>\$20</b> per visit	<b>\$10</b> per visit
<b>Ambulance</b>	<b>\$350</b> per one-way trip	<b>\$250</b> per one-way trip
<b>Transportation</b>	Not covered	Not covered
<b>Medicare Part B drugs†</b> A limited number of Medicare Part B drugs are covered when you get them from a plan provider. See the <b>EOC</b> for details.		
• Drugs that must be administered by a health care professional	<b>20%</b> coinsurance	<b>20%</b> coinsurance
• Up to a 30-day supply from a plan pharmacy	• <b>\$12</b> for generic drugs • <b>\$45</b> for brand-name drugs	• <b>\$12</b> for generic drugs • <b>\$45</b> for brand-name drugs

## 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 **1-800-805-2739 (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.
- 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, coverage gap, or catastrophic coverage stages).

**Important Message About What You Pay for Insulin** – You won't pay more than **\$35** for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.

**Important Message About What You Pay for Vaccines** – Our plan covers most Part D vaccines at no cost to you.

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 stage.

## Initial coverage stage

You pay the copays and coinsurance shown in the chart below until your total yearly drug costs reach **\$4,660**. (Total yearly drug costs are the amounts paid by both you and any Part D plan during a calendar year.) If you reach the \$4,660 limit in 2023, you move on to the coverage gap stage and your coverage changes.

Drug tier	Retail plan pharmacy	Mail-order plan pharmacy
<b>Tier 1</b> (Preferred generic)	<b>\$3</b> (up to a 30-day supply)	<b>\$0</b> (up to a 90-day supply)
<b>Tier 2</b> (Generic)	<b>\$12</b> (up to a 30-day supply)	
<b>Tier 3</b> (Preferred brand-name)	<b>\$45</b> (up to a 30-day supply)	
<b>Tier 4</b> (Nonpreferred brand-name)	<b>\$100</b> (up to a 30-day supply)	
<b>Tier 5</b> (Specialty)	<b>33%</b> coinsurance (up to a 90-day supply)	
<b>Tier 6</b> (Vaccines)	<b>\$0</b>	Not applicable

When you get a 31- to 90-day supply of drugs, the copays listed above in the chart will be multiplied as follows:

- For Tiers 1–4, if you get a 31- to 60-day supply from a retail plan pharmacy, you pay 2 copays; and you pay 3 copays if you get a 61- to 90-day supply.
- For Tiers 2–4, if you get a 31- to 90-day supply of drugs from our mail-order pharmacy, you pay 2 copays.

## Coverage gap stage

The coverage gap stage begins if you or a Part D plan spends **\$4,660** on your drugs during 2023. You pay the following copays and coinsurance during the coverage gap stage:

Drug tier	You pay
<b>Tiers 1, 2, and 6</b>	The same copays listed above that you pay during the initial coverage stage
<b>Tiers 3, 4, and 5</b>	<b>25%</b> coinsurance

## Catastrophic coverage stage

If you or others on your behalf spend **\$7,400** on your Part D prescription drugs in 2023, you'll enter the catastrophic coverage stage. Most people never reach this stage, but if you do, your copays and

coinsurance will change for the rest of 2023. You pay the following copays per prescription during the catastrophic coverage stage:

Drug	You pay
Generic drugs	\$4
Brand-name drugs	\$10
Part D vaccines	\$0

### 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.

Advantage Plus benefits and premiums	You pay
<b>Additional monthly premium</b>	<b>\$44</b>
<b>Eyewear</b> \$300 allowance to buy eyeglasses or contact lenses every calendar year	If your eyewear costs more than \$300, <b>you pay the difference.</b>
<b>Hearing aids*†</b> • \$1,500 allowance to buy one or two hearing aids every 3 years • Exams for fitting and evaluation of hearing aids	If your hearing aids cost more than \$1,500, <b>you pay the difference.</b> <b>\$0</b>
<b>Dental services</b> Covered dental services listed below are provided by Hawaii Dental Service (HDS) Medicare Advantage Network: • Comprehensive dental care that includes fillings, extractions, crowns, endodontics, periodontics, bridges, and dentures. For the list of HDS Medicare Advantage Network dentists, see the <b>Provider Directory</b> , visit	<b>0%–50%</b> coinsurance, depending on the service and up to the annual benefit limit, which is <b>\$1,000</b> . You pay 100% for the rest of the calendar year after our plan has paid \$1,000 for dental care. See the <b>Evidence of Coverage</b> for details.

<b>hawaiidental.com</b> , or call HDS customer service at <b>1-844-379-4325</b> (Monday through Friday, 7:30 a.m. to 4:30 p.m.).	
--	--

## Additional benefits

These benefits are available to you as a plan member:	You pay
<p><b>Fitness benefit — The Silver&amp;Fit® Program</b>            You pay no additional cost for standard membership to any of the participating fitness centers in the Silver&amp;Fit program. You can also choose one Home Fitness Kit from a selection of kits to help you stay fit at home.</p> <p>The Silver&amp;Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&amp;Fit is a federally registered trademark of ASH and used with permission herein. Participating fitness centers and fitness chains may vary by location and are subject to change.</p>	<b>\$0</b>
<p><b>Acupuncture and chiropractic care not covered by Medicare</b>            We provide 20 visits total per calendar year for acupuncture and chiropractic care not covered by Medicare.</p>	<b>\$20</b> per visit

## 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.

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 is all of **Honolulu County**.

## 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
  - 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](http://kp.org/directory) or ask us to mail you a copy by calling Member Services at **1-800-805-2739** (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 must choose one of our available plan providers 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/finddoctors](http://kp.org/finddoctors).

## 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.

## Notices

### Appeals and grievances

You can ask us to provide or pay for an item or service you think should be covered. 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.

### Kaiser Foundation Health Plan

Kaiser Foundation Health Plan, Inc., Hawaii Region is a nonprofit corporation and a Medicare Advantage plan called Kaiser Permanente Senior Advantage. We offer several Senior Advantage plans in our Hawaii Region's service area, which includes Honolulu County, most of Hawaii County (Big Island), and the Island of Maui.

Each plan has different benefits, copays, coinsurance, premiums, and plan service areas. But you can get care from plan providers anywhere in our Hawaii Region.

If you move from your plan's service area to another service area in our Hawaii Region, you'll have to enroll in a Senior Advantage plan in your new service area.

### Privacy

We protect your privacy. See the **Evidence of Coverage** or view our **Notice of Privacy Practices** on [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 stage.

### **Evidence of Coverage**

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

### **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 plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. This contract is renewed annually by the Centers for Medicare & Medicaid Services (CMS). 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](http://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](http://kp.org/medicare)**

Kaiser Foundation Health Plan, Inc.  
711 Kapiolani Blvd.  
Honolulu, HI 96813

Kaiser Foundation Health Plan, Inc., Hawaii Region. A nonprofit corporation and Health Maintenance Organization (HMO)

 **Please recycle.**

## 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 Permanente 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 **1-800-805-2739 (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 711 Kapiolani Blvd, Honolulu, HI 96813 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>.

## 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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (TTY 711)**. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portugués:** 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 **1-800-805-2739 (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 **1-800-805-2739 (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 **1-800-805-2739 (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、**1-800-805-2739 (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。

**Tongan:** 'Oku 'i ai 'emau sēvesi fakatonu lea ta'etotongi ke ne ala tali ha'o ngaahi fehu'i fekau'aki mo 'emau palani mo'ui leleí pe faito'ó. Te ke ma'u ha tokotaha

fakatonulea 'i ha'o fetu'utaki ki he **1-800-805-2739** (TTY **711**). 'E 'i ai ha tokotaha 'oku lea Faka-Pilitānia ke ne tokoni'i koe. Ko e sēvesi ta'etotongi eni.

**Ilocano:** Addaankami kadagiti libre a serbisio ti mangitarus tapno sungbatan ti aniaman a saludsod nga addaan ka maipapan ti plano iti salun-at wenno agasmi. Tapno mangala ti mangitarus, maidawat a tawagannakam iti **1-800-805-2739** (TTY **711**). Maysa a tao nga agsasao iti Ilocano ti makatulong kenka. Daytoy ket libre a serbisio.

**Pohnpeian:** Mie sahpis ni soh isepe oang kawehwe peidek kan me komwi sohte wehwehki oang palien roson mwahu de wasa me pwain kohdahn wini. Komwi en kak iang alehdi sawas wet, komw telepwohndo reht ni **1-800-805-2739** (TTY **711**). Mie me kak Lokaiahn Pohnpei me pahn seweseiuk. Sawas wet sohte isepe.

**Samoaan:** E iai a matou auaunaga faaliliuupu e tali i soo sau fesili e uiga i lou soifua maloloina poo fuafuaga o vailaau. A fia maua se faaliliuupu, na'ou lou valaau mai lava ia matou i le **1-800-805-2739** (TTY **711**). O le fesoasoani atu se tasi e tautala Gagana Samoa. E le totogia lea auaunaga.

**Laotian:**

ພວກເຮົາມີບໍລິການລ່າມແປພາສາຟຣີເພື່ອຕອບຄໍາຖາມຕ່າງໆທີ່ທ່ານອາດຈະມີກ່ຽວກັບແຜນສຸຂະພາບ ຫຼື ແຜນຢາຂອງພວກເຮົາ. ເພື່ອຂໍລ່າມແປພາສາ, ພຽງແຕ່ໂທຫາພວກເຮົາທີ່ເບີ **1-800-805-2739** (TTY **711**). ຄົນທີ່ເວົ້າພາສາລາວສາມາດຊ່ວຍທ່ານໄດ້. ນີ້ເປັນບໍລິການຟຣີ.

**Bisayan:** Duna mi'y libreng serbisyo sa tig-interpret aron motubag sa bisan unsa nimong mga pangutana mahitungod sa imong panglawas o plan sa tambal. Aron mokuha og tig-interpret, tawagi lang mi sa **1-800-805-2739** (TTY **711**). Ang usa ka tawo nga nagsulti og Pinulongan makatabang kanimo. Kini usa ka libreng serbisyo.

**Marshalllese:** Ewor ad jermal in ukok ko ñan uak jabdewōt kajitok emaroñ in wōt am ikijen bŭlāān in ājmour ako uno ko rekajur. Ñan bukot juon riukok, kurtok kij ilo **1-800-805-2739** (TTY **711**). Juon armij ej kajiton Kajin eo ñan jibañ eok. Ejelok onean jermal in.

**Hawaiian:** Inā kekahi mau nīnau nāu e pili ana i kā mākou papahana ‘inikua mālama olakino a i ‘ole ka ‘inikua lā‘au kuhikuhi, loa‘a ia pū ke kōkua unuhi manuahi i ka ‘ōlelo Hawai‘i. Inā makemake ‘oe i kēia kōkua, e ‘olu‘olu ke kelepona mai iā mākou i ka helu **1-800-805-2739** (TTY **711**). no ka wala‘au ‘ana e pili ana i kēia mau papahana i ka ‘ōlelo Hawai‘i. Eia la ke kōkua manuahi.

**Chuukese:** Mi kawor aninisin chiaku ika awewen kapas ika epwe wor omw kapas eis fan iten ach kei okot ren pekin manaw me sefei. Ika ke mochen nōunōu emon chon chiaku, kopwe kori kich ren en namba **1-800-805-2739** (TTY **711**). Emon aramas mi sine Chuuk mi tongeni anisuk. Ei aninis ese kamo.

# 3 easy steps

## It's simple to get started with Kaiser Permanente

Welcome to Kaiser Permanente. We'll let you know your coverage start date once Medicare confirms your enrollment, and then you'll receive your member ID card in the mail within 10 days. Along with your ID card, you'll also get more information about your Kaiser Permanente Medicare health plan. In the meantime, you can access your digital ID card via the Kaiser Permanente mobile app or download it at [kp.org](https://kp.org) as soon as your enrollment is confirmed.

Use this handy checklist to start making the most of your membership once you receive your ID card.



### Step 1: Create your online account

Once your coverage starts, you can create your account through the Kaiser Permanente app or at [kp.org/newmember](https://kp.org/newmember). Then you can conveniently schedule routine appointments, refill prescriptions, email your doctor's office with nonurgent questions, and much more.\* You can also access your digital ID card when you use the app.



### Step 2: Choose your doctor – and change anytime

Choose from a wide range of available Kaiser Permanente doctors and change for any reason at any time. To choose a doctor, browse our online doctor profiles at [kp.org/chooseyourdoctor](https://kp.org/chooseyourdoctor) or call Member Services at **1-800-805-2739** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week.



### Step 3: Get prescriptions

We'll help you transition your current prescriptions to Kaiser Permanente. Just go to [kp.org/newmember](https://kp.org/newmember) and follow the steps. Or give us a call at **808-643-5744** (TTY **711**), Monday through Friday, 9 a.m. to 5 p.m. Be sure to have your prescription information handy.

If you have a question about covered drugs, please visit [kp.org/medicareformulary](https://kp.org/medicareformulary).

*(more on back)*

(continued from front)

## Start taking advantage of your membership

To schedule your first appointment after you get your ID card, give us a call or visit **kp.org/appointments** if you've already signed up (see Step 1).

If you need care before your ID card arrives or if you have any questions, simply call Member Services at **1-800-805-2739** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week. Or you can access your digital ID card via the Kaiser Permanente mobile app or download it at **kp.org**.

	<b>KAISER PERMANENTE®</b>	<b>HAWAII REGION</b>
Kaiser Permanente Senior Advantage (HMO)		
Issuer: 80840	RxBIN: 011214 RxPCN: HICMS	CMS-H1230 PBP
RxGrp: HI		
MEDICAL RECORD NO.		
X XX XX XX		MedicareRx Prescription Drug Coverage X
LAST NAME, FIRST NAME, MI		
MM DD YYYY		
<b>BIRTH DATE</b>		<b>kp.org</b>

### Your payment options

- **Automatic payments by credit or debit card:** To have your payments automatically deducted from your credit or debit card, sign up at **kp.org/payonline** and follow the steps to set up repeating payments. Or call **1-800-805-2739** (TTY **711**).
- **Automatic payments from your bank account:** To pay by electronic funds transfer (EFT) from your bank, request an EFT form by calling **1-800-805-2739** (TTY **711**).
- **Social Security or Railroad Retirement Board (RRB) automatic deductions:** If you chose this option on your enrollment form, please **allow up to 90 days for the premium withdrawal to be set up.**

**Please note:** Until Social Security or RRB automatic payments begin, you'll be responsible for paying any premium statements you get from Kaiser Permanente.

Your statement should arrive in the third week of each month. Once the payment plan is set up by Social Security or RRB, your premium will be deducted from your Social Security or RRB benefit check.

- **Check or money order:** You can send a check or money order for your monthly plan premium directly to us.
- **Phone or online payments:** You can make one-time payments by credit or debit card by calling **1-877-578-2700** or by visiting **kp.org/payonline**.

\*These features are available when you get care from Kaiser Permanente facilities. Kaiser Foundation Health Plan, Inc., 711 Kapiolani Blvd., Honolulu, HI 96813

Learn more at **kp.org/newmember**

 **KAISER PERMANENTE®**



## Options 1 and 2: Membership details

---

California  Colorado  Georgia  Hawaii  Mid-Atlantic States  Northwest

Last name of Kaiser Permanente member

First name of Kaiser Permanente member

MI

Date

Phone number

Email address

Signature of member

Please read carefully and sign the Automatic Payment Premium Agreement below and keep a copy for your records.

### Automatic Premium Payment Agreement

---

I hereby authorize Kaiser Permanente to initiate debit entries from my checking or savings account or charge my credit card as indicated. If the amount of an entry differs from the previous month's entry pursuant to this agreement, Kaiser Permanente shall notify me in writing of the new amount not less than five (5) calendar days prior to debiting my account.

If my account is erroneously debited by Kaiser Permanente, I have the right to have my financial institution credit that amount back to my account within the dates dictated by the check acceptance rules. Should an error occur, I shall notify Kaiser Permanente in writing that an error has occurred and request that it credits my account in the amount in question.

This authorization is to remain in full force and effect until Kaiser Permanente receives my written notification of its cancellation. The cancellation must be received 30 days in advance of the date on which my account is to be debited.

Signature of member

---

This notification must be sent to:

Kaiser Permanente  
Membership Administration  
P.O. Box 232400  
San Diego, CA 92193-9914  
Fax: **855-355-5334**