



EXPLORE ADDED FEATURES OF OUR KAISER PERMANENTE MEDICARE ADVANTAGE (HMO AND HMO-POS) PLANS

When you join a Kaiser Permanente Medicare Advantage plan, you not only get your medical and prescription drug coverage all in one plan—you also receive additional features to care for the whole you, at no extra cost.



CHECK OUT ALL THESE ADDITIONAL FEATURES INCLUDED IN YOUR HEALTH PLAN:



Comprehensive dental plan
with \$0 for preventive care office visits and an annual allowance up to \$1,000¹ for more extensive care, such as dentures



Fitness membership⁶
The Silver&Fit[®] Healthy Aging and Exercise Program



Medicare Explorer by Kaiser Permanente²
\$1,200 annual allowance for out-of-area routine care



Vision
Routine eye care and an allowance on glasses and contact lenses



Hearing aid allowance³
\$1,000 allowance per ear, every 36 months, to use at Kaiser Permanente audiology centers



BrainHQ
Online brain health exercises



Over-the-counter (OTC) wellness benefit⁴
Quarterly benefit that can be used to order wellness items



Thriving After 60
A wellness community with events to help connect members over 60



Transportation⁵
24 rides to or from nonemergency medical appointments



Advance health care directive online tools and classes
Create an advance directive that designates a health care agent and provides medical care instructions



Virtual care
Care from the comfort of home

And you can get even more out of your health plan with **Advantage Plus**. Get extra dental, hearing, and eyewear benefits for an additional monthly premium. Flip to pages 10 and 11 for more details.

Check inside to learn more about these features and how they can help you be your healthiest self.



Comprehensive dental plan

Our health plans include a comprehensive dental plan with \$0 for preventive care office visits. This includes:

- Oral exams, up to two per year
- Cleanings, up to two per year
- Bitewing X-rays, one set per year
- Topical fluoride treatment, one per year
- Full mouth X-rays, one every three years

The comprehensive dental plan also includes an annual allowance up to \$1,000¹ for more extensive care, such as fillings, crowns, dentures, root canals, and more.

Plan	Annual Allowance ¹
Kaiser Permanente Medicare Advantage Value (HMO and HMO-POS), Standard (HMO-POS), and Care Plus (HMO-POS) plans	\$1,000
Kaiser Permanente Medicare Advantage High (HMO-POS) and Liberty (HMO) plans	\$500

Choosing a dentist

For a list of participating dentists—or information about a particular dentist, such as office hours, directions, or languages spoken, visit [LibertyDentalPlan.com/kaiserdentists](https://libertydentalplan.com/kaiserdentists) or call LIBERTY Dental Plan Member Services at **1-888-650-1859** (TTY **711**), Monday through Friday, 8 a.m. to 8 p.m.

Specialty care is also available in many locations without a referral. Services received from nonparticipating dentists are not covered.

Make an appointment by calling your chosen dental office. Bring your LIBERTY ID card to your appointment.

Have questions? Call LIBERTY Dental Plan Member Services.

Quality service is an important part of any dental plan. LIBERTY Dental Member Services specialists are available to answer questions about coverage or to help you find a participating dentist. Just call **1-888-650-1859** (TTY **711**), Monday through Friday, 8 a.m. to 8 p.m.

Dental benefits are underwritten by Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., and administered by LIBERTY Dental Plan.



Medicare Explorer by Kaiser Permanente²

Not available with Kaiser Permanente Medicare Advantage Care Plus (HMO-POS), Kaiser Permanente Medicare Advantage Value Baltimore (HMO), Kaiser Permanente Medicare Advantage Value MD (HMO), and Kaiser Permanente Medicare Advantage Liberty (HMO) plans. Members who enroll in the Medicare Advantage Care Plus plan will have limited out-of-network benefits included in their plan. See the *Evidence of Coverage* for details.

Travel with peace of mind knowing that Kaiser Permanente Medicare Advantage plans include Medicare Explorer, a \$1,200 annual allowance for out-of-area routine and continuing care. Your allowance could be used for office visits, labs, X-rays, physical therapy, outpatient behavioral health care, and more. Check out the table below for a list of services you can access while traveling—along with their low and predictable costs.

For a better experience, see any provider that accepts Medicare. You do not need a referral or preauthorization for covered services. To find a provider that accepts Medicare, visit [medicare.gov](https://www.medicare.gov). The Medicare Explorer allowance can only be used within the United States and its territories and outside of Kaiser Permanente service areas, which include all or parts of California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, DC, and Washington State. To confirm that the area where you are traveling is covered by this benefit, call Member Services at **1-888-777-5536** (TTY 711), 8 a.m. to 8 p.m., 7 days a week.

Covered service	Copay	Covered service	Copay
 Preventive care (per visit)	\$0	 Physical therapy	\$50
 Primary care (per office visit)	\$25	 Behavioral health care • Individual (per visit) • Group (per visit)	\$25
 Specialty care (per office visit)	\$50		\$15
 Labs	\$10	 Part B clinically administered drugs (only covered in the course of an office visit)	20% of provider charges
 X-rays	\$25		



Hearing aid allowance³

Enhance your total health with hearing aids from Kaiser Permanente. Our health plans include a \$1,000 hearing aid allowance per ear, every 36 months, as well as coverage for hearing exams, to use at Kaiser Permanente audiology centers. You'll also receive the added value of follow-up care, a warranty for repairs, and a low replacement fee for lost hearing aids. You'll also be receiving care from highly skilled audiologists, all with doctorates in audiology.

Hearing aids purchased from Kaiser Permanente include:

- 3-year warranty for repair
- 3-year warranty for loss and damage with a one-time \$250 replacement fee per hearing aid
- Follow-up appointments for programming adjustments for 3 years

To learn more and find a Kaiser Permanente audiology center, visit kp.org/hearingcare or call **1-703-359-7878** to schedule a hearing aid consultation.



Over-the-counter wellness benefit⁴

Our Medicare health plans include a quarterly benefit that can be used to order over-the-counter (OTC) items, such as:

- Vitamins and minerals
- Allergy, cough, and cold remedies
- Antacids, laxatives, and stomach aids
- Pain relievers and fever reducers
- First aid kits, joint supports, and incontinence products
- Blood pressure monitors and thermometers
- Diabetic supplies, such as compression stockings and sharps containers

The OTC quarterly benefit limit is between \$30 and \$60. See your *Evidence of Coverage (EOC)* for details.

To order, visit kp.org/otc/mas or call **1-833-881-1422 (TTY 711)**, Monday through Friday, 8 a.m. to 7 p.m.



Transportation to medical appointments⁵

Transportation benefits are not available with the following plans: Kaiser Permanente Medicare Advantage Value Balt (HMO), Kaiser Permanente Medicare Advantage Value MD (HMO), and Kaiser Permanente Medicare Advantage Value DC (HMO-POS).

Kaiser Permanente Medicare Advantage includes 24 rides to or from nonurgent medical appointments at Kaiser Permanente medical centers and contracted facilities. Call **1-855-932-5412**, 24 hours a day, 7 days a week, to schedule a ride or find out how many rides you have left for the year. Rides must be scheduled at least 2 hours before your pickup time. A scheduled ride must also be canceled at least 3 hours before your pickup time, or it will be deducted from your annual ride balance.



Virtual care at Kaiser Permanente⁷

Virtual care allows members to see their personal doctor—as well as any specialists they've been referred to—by video, phone, or email. When you need medical attention, you can start your journey using any of our virtual care options after registering and logging on to **kp.org** and downloading the Kaiser Permanente app.



Get Care Now with a Clinician 24/7 on-demand service with the next available clinician—no appointment is needed for Urgent Care that can be addressed virtually



E-visits for personalized advice in 2 hours or less



Email consultations with your doctor



24/7 advice line and online chat



Advance health care directive online tools and classes

Kaiser Permanente members can visit kp.org/lifecareplan to create an advance directive document that designates a health care agent and provides medical care instructions in the event that you cannot communicate.

Join a virtual class, led by certified life care planning facilitators, to help you learn about the importance of life care planning and develop a personal action plan and next steps. To register for a class, call **1-800-777-7904** (TTY **711**), 24 hours a day, 7 days a week, or register online by logging into your kp.org account and clicking on "Appointments."



FITNESS PROGRAM

The Silver&Fit[®] Healthy Aging and Exercise Program⁶

We've included the following with your Kaiser Permanente Medicare health plan:

- **Fitness center membership:** Reshape your life with membership at a local participating Silver&Fit fitness center. Visit SilverandFit.com to find a fitness center near you.
- **Digital fitness and well-being choices:** Each calendar year, you can choose one home fitness kit from Fitbit[®] or Garmin[®] wearable fitness tracker, yoga, strength, Pilates, walking/trekking, or swim kit options.⁸
- You also have access to on-demand workout videos and Signature Series classes at SilverandFit.com, personalized workout plans, and you can join a live exercise class on the Silver&Fit Facebook and YouTube pages.

For more information about the Silver&Fit program, visit SilverandFit.com.

NOTE: Silver&Fit is not available with Kaiser Permanente Medicare Advantage Value Balt, Value MD, or Value DC plans.



VISION CARE

Quality you can see

Your plan includes coverage for routine eye exams, glaucoma screenings, and cataract screenings at Vision Essentials by Kaiser Permanente (located in our medical centers). You also receive an allowance on glasses or contact lenses. Your copay amounts and eyewear allowance are based on your plan type.

PLAN TYPE	ROUTINE EYE EXAMS	EYEWEAR ALLOWANCE
MARYLAND		
Kaiser Permanente Medicare Advantage Value Balt and MD (HMO) plans	<ul style="list-style-type: none"> • \$10 per visit with an optometrist • \$40 per visit with an ophthalmologist 	\$200 every 24 months
Kaiser Permanente Medicare Advantage Standard (HMO-POS) plan	<ul style="list-style-type: none"> • \$5 per visit with an optometrist • \$35 per visit with an ophthalmologist 	\$200 every 24 months
Kaiser Permanente Medicare Advantage High (HMO-POS) plan	<ul style="list-style-type: none"> • \$10 per visit with an optometrist • \$35 per visit with an ophthalmologist 	\$225 every 24 months
VIRGINIA		
Kaiser Permanente Medicare Advantage Value (HMO-POS) plan	<ul style="list-style-type: none"> • \$5 per visit with an optometrist • \$40 per visit with an ophthalmologist 	\$200 every 24 months
Kaiser Permanente Medicare Advantage Standard (HMO-POS) plan	<ul style="list-style-type: none"> • \$0 per visit with an optometrist • \$35 per visit with an ophthalmologist 	\$250 every 24 months
Kaiser Permanente Medicare Advantage High (HMO-POS) plan	<ul style="list-style-type: none"> • \$10 per visit with an optometrist • \$35 per visit with an ophthalmologist 	\$250 every 24 months
Kaiser Permanente Medicare Advantage Care Plus (HMO-POS) plan	<ul style="list-style-type: none"> • \$5 per visit with an optometrist • \$40 per visit with an ophthalmologist 	\$250 every 24 months
DISTRICT OF COLUMBIA		
Kaiser Permanente Medicare Advantage Value (HMO-POS) plan	<ul style="list-style-type: none"> • \$5 per visit with an optometrist • \$40 per visit with an ophthalmologist 	\$200 every 24 months
Kaiser Permanente Medicare Advantage Standard (HMO-POS) plan	<ul style="list-style-type: none"> • \$5 per visit with an optometrist • \$40 per visit with an ophthalmologist 	\$250 every 24 months
Kaiser Permanente Medicare Advantage High (HMO-POS) plan	<ul style="list-style-type: none"> • \$5 per visit with an optometrist • \$30 per visit with an ophthalmologist 	\$250 every 24 months
MARYLAND, VIRGINIA, AND DISTRICT OF COLUMBIA		
Kaiser Permanente Medicare Advantage Liberty (HMO) plan without Part D	<ul style="list-style-type: none"> • \$15 per visit with an optometrist • \$40 per visit with an ophthalmologist 	\$200 every 24 months

To view a list of Vision Essentials locations, visit kp2020.org.

For additional details about these benefits, view the *Evidence of Coverage (EOC)* at kp.org/eocmasma.



BRAINHQ

Brain training that works

At Kaiser Permanente, we believe in caring for the whole you—mind and body. That's why we've included online brain health exercises with your membership at no extra cost.

Your brain defines who you are. It's the center of everything you think, do, and feel. Kaiser Permanente offers BrainHQ, with online exercises that you can do on a computer or mobile device to improve cognitive function (including memory, attention, and processing speed) as well as daily life (including safer driving, improved balance, and better mood). People who use it notice the difference.

What's more, BrainHQ supports you every step of the way, with great features such as:

- Weekly challenges to inspire you to improve
- A personalized trainer that tailors the training to you
- Progress reports to give you insight into how you're doing
- Flexible training that fits your schedule
- A monthly newsletter with brain health news, tips, and recipes

To set up your BrainHQ account, visit kp.brainhq.com. And remember, it's offered to you at no extra cost. For questions, call BrainHQ at **1-877-573-3067**, Monday through Friday, 10:30 a.m. to 7:30 p.m., or email support@brainhq.com.



THRIVING AFTER 60

Have fun, make friends, and get active with our community events

The Thriving After 60 community is dedicated to keeping its members mentally and physically healthy—all while having a good time. Come make like-minded new friends at our engaging virtual and in-person events and workshops that focus on supporting the changing health and wellness needs of those over 60. Our activities are designed to help you maintain your health and energy and stay connected with the community well into retirement. Follow our Facebook page at facebook.com/ThrivingAfter60 to stay informed, and register for our events anytime at kp.org/ta60mas.

ADVANTAGE PLUS

Get extra benefits for an affordable monthly premium

Enhance your health and well-being by combining the affordable benefits of Advantage Plus with your Kaiser Permanente Medicare Advantage (HMO and HMO-POS) plans. Choose Option 1, Option 2, or both options for maximum coverage. You must be a Kaiser Permanente Medicare Advantage individual plan member to apply for Advantage Plus.

ADVANTAGE PLUS: OPTION 1 (optional supplemental package) premium and benefits	BENEFIT INFORMATION
Monthly premium in addition to monthly Medicare Advantage individual plan premium and monthly Medicare premium(s)	\$18
Comprehensive dental services ⁹ <ul style="list-style-type: none"> • Endodontics • Extractions • Non-routine services • Periodontics • Prosthodontics, including dentures • Restorative services, including fillings and crowns 	\$500 annual allowance towards comprehensive dental services with a 50% coinsurance. This can be combined with the comprehensive dental allowance included in your Kaiser Permanente Medicare Advantage plan.
Hearing aids	\$1,000 allowance per ear, every 3 years, for a total of \$2,000 when combined with the hearing aid benefit included in your Kaiser Permanente Medicare Advantage plan.
Eyeglasses and contact lenses	\$175 allowance for eyewear every 2 years. This can be combined with the eyewear allowance included in your Kaiser Permanente Medicare Advantage plan. To see your vision allowance, please refer to your <i>Evidence of Coverage</i> .

To learn more, visit kp.org/advantageplus or call **1-877-263-3085 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m.

ADVANTAGE PLUS: OPTION 2 (optional supplemental package) premium and benefits	BENEFIT INFORMATION
Monthly premium in addition to monthly Medicare Advantage individual plan premium and monthly Medicare premium(s)	\$23
Comprehensive dental services ⁹ <ul style="list-style-type: none"> • Endodontics • Extractions • Non-routine services • Periodontics • Prosthodontics, including dentures • Restorative services, including fillings and crowns 	\$1,000 annual allowance towards comprehensive dental services with a 50% coinsurance. This can be combined with the comprehensive dental allowance included in your Kaiser Permanente Medicare Advantage plan.
By combining Option 1 and Option 2, your premium will be \$41 , and your Advantage Plus comprehensive dental allowance will be \$1,500 , which can be combined with the comprehensive dental allowance included in your Kaiser Permanente Medicare Advantage plan.	

To learn more, visit kp.org/advantageplus or call **1-877-263-3085 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m.

ENROLLING IN ADVANTAGE PLUS

You can choose the Advantage Plus option when you enroll in a Kaiser Permanente Medicare Advantage plan.

If you are a new Kaiser Permanente Medicare Advantage individual plan member, you can add Advantage Plus within 30 days of your plan's effective date.

If you are an existing Kaiser Permanente Medicare health plan member, you can sign up for Advantage Plus from October 15, 2023, through March 31, 2024 (our office must receive your enrollment form by this date).

WE'RE HERE TO HELP

If you have questions about Kaiser Permanente Medicare Advantage plans, call **1-866-973-4584** (TTY 711), 7 days a week, 8 a.m. to 8 p.m., to speak to a Kaiser Permanente Medicare specialist. You can also visit kp.org/medicare.

- ¹ With a 50% coinsurance. \$500 annual allowance with Kaiser Permanente Medicare Advantage High plans (HMO-POS) and Liberty plan (HMO).
- ² Not available with Kaiser Permanente Medicare Advantage Care Plus (HMO-POS), Kaiser Permanente Medicare Advantage Value Baltimore (HMO), Kaiser Permanente Medicare Advantage Value MD (HMO), and Kaiser Permanente Medicare Advantage Liberty (HMO) plans. Members are responsible for any charged amounts for covered services that exceed the annual allowance maximum of \$1,200. Coverage limited to inside the United States and its territories. See your *Evidence of Coverage* for details.
- ³ Hearing aid allowance can only be used for hearing aids purchased at Kaiser Permanente audiology centers.
- ⁴ Please refer to your *Evidence of Coverage* for details. OTC benefits may change each year on January 1. Each order must be at least \$20. Any unused portion of the quarterly benefit limit will not carry forward to the next quarter. Your order may not exceed your quarterly benefit limit. Limitations and restrictions may apply. Cash, check, credits cards, or money orders are not accepted.
- ⁵ Transportation benefits are not available with the following plans: Kaiser Permanente Medicare Advantage Value Balt (HMO), Kaiser Permanente Medicare Advantage Value MD (HMO), and Kaiser Permanente Medicare Advantage Value DC (HMO-POS). Twenty-four one-way rides per contract year. For non-emergency transportation only.
- ⁶ Not available with Kaiser Permanente Medicare Advantage Value Balt, Kaiser Permanente Medicare Advantage Value MD, or Kaiser Permanente Medicare Advantage Value DC plans. The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a registered trademark of ASH and used with permission herein. All programs and services are not available in all areas. Participating fitness centers and fitness chains may vary by location and are subject to change.
- ⁷ 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 and health care providers from providing care across state lines. Laws differ by state.
- ⁸ Kits are subject to change and once selected cannot be exchanged.
- ⁹ Dental benefits provided by LIBERTY Dental. To find an in-network dentist, call **1-888-650-1859** or visit LibertyDentalPlan.com/kaiserdentists



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.