

# High-quality care for all that is you

Your overview of a Kaiser Permanente  
Medicare health plan







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

**With a Kaiser Permanente Medicare health plan, 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.

# Let us help you understand 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.

This guide provides valuable resources to help you get started. Here, you’ll find an overview of Medicare and information about a Kaiser Permanente Medicare health plan, including benefits, convenient care options, healthy extras, and more.

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# Medicare 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. On the following page, you can read about each part to better understand what coverage best fits your needs.

### Helpful resources

Every year in late September, Medicare-eligible households receive the *Medicare & You* handbook by mail. This official handbook has important information about Medicare benefits, costs, rights and protections, health and drug plans, and answers to common questions. Keep your handbook as a reference tool throughout the year.

If you have questions, here are some additional 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**<sup>1</sup>

#### Social Security

Call **1-800-772-1213**  
8 a.m. to 7 p.m., Monday through Friday  
TTY users, call **1-800-325-0778**  
Visit **SocialSecurity.gov**<sup>1</sup>



## The 4 parts of Medicare

PART A	PART B
<b>Hospital insurance</b> <ul style="list-style-type: none"><li>• Inpatient care</li><li>• Skilled nursing facility care</li><li>• Home health care</li></ul> You pay no premium if you or your spouse paid Medicare taxes for at least 10 years while working.	<b>Medical insurance</b> <ul style="list-style-type: none"><li>• Services from doctors and other health care providers</li><li>• Outpatient care</li><li>• Durable medical equipment</li></ul> You pay a monthly premium.
PART C	PART D
<b>Medicare Advantage</b> <p>A Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. Bundles Part A, Part B, and usually Part D.</p>	<b>Prescription drug coverage</b> <p>Helps cover the cost of prescription drugs, including many recommended shots or vaccines.</p>

### Additional notes

- Original Medicare includes Medicare Part A (hospital insurance) and Medicare Part B (medical insurance) and is provided by the U.S. government as a federal health insurance program.
- With Original Medicare alone, you will pay deductibles and coinsurance for most services.
- Medicare Advantage plans (Part C) offer all the benefits of Original Medicare but usually have lower and more predictable out-of-pocket costs, and may offer extra benefits not covered by Original Medicare like vision, hearing, dental, and fitness.





# Get more with a Kaiser Permanente HMO Medicare health plan

Our Medicare health plan is here for all that is you

## Why choose Kaiser Permanente?

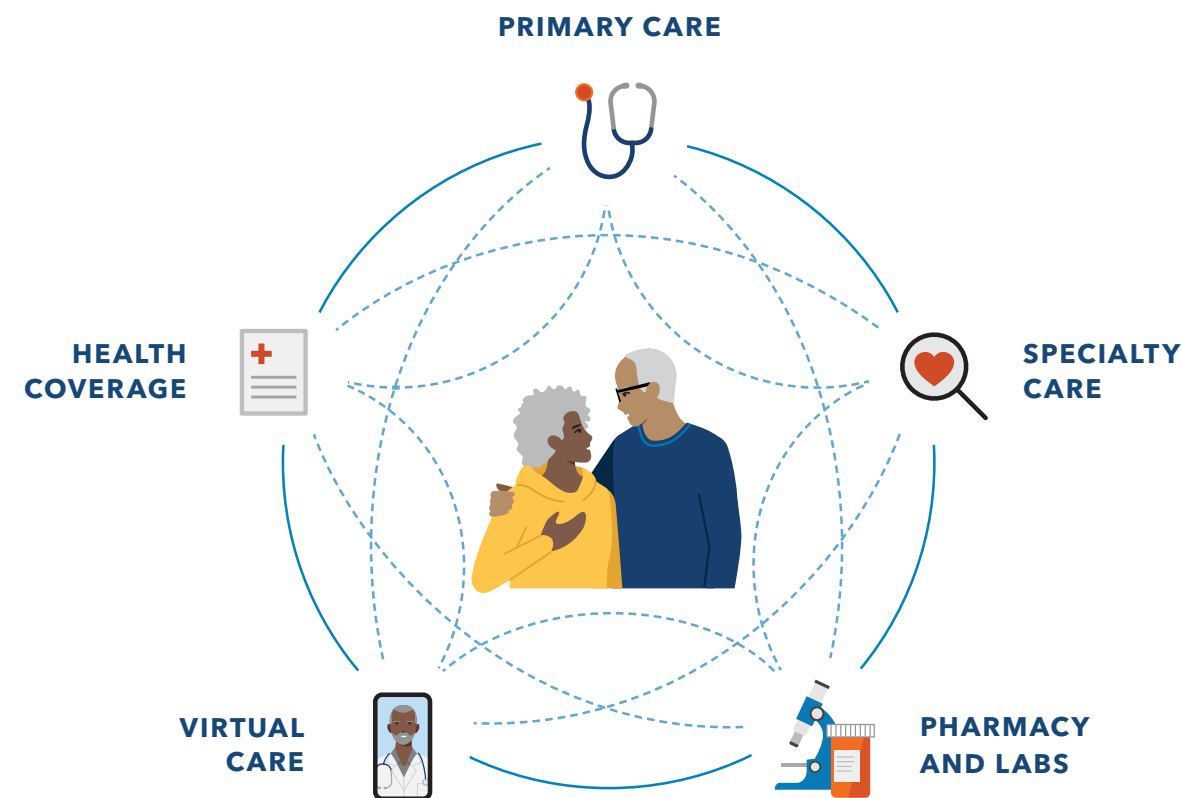
The high-quality care you deserve. The predictable costs you need. The doctor choice you want. With a Kaiser Permanente Medicare health plan, you'll get benefits that support your goals and help you thrive. Plus, many of our plans include prescription drug coverage, so you can enjoy the convenience of 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 about Kaiser Permanente Medicare health plans, visit [kp.org/medicare](https://kp.org/medicare).





## A different kind of care

Your health care should help make your life easier – with doctors, hospitals, and health plan benefits that are all connected and focused on providing you with exceptional care.

### With Kaiser Permanente, you get

Personalized care from high quality specialists

24/7 access to care wherever you are

Predictable costs and less paperwork

## Convenient ways to get care

Same-day, next-day, and weekend care is available at most locations, and by phone and video.<sup>3</sup>



Visit us in person at a location near you.



Talk to a health care professional by phone or video.<sup>3</sup>



### 24-hour virtual care on your schedule

If a trip to the doctor's office doesn't fit your schedule, it's easy to get fast, personalized support – daytime, nighttime, anytime.

- Schedule a phone or video visit with a doctor or clinician.<sup>3</sup>
- Get 24/7 virtual care (by phone or video), no appointment necessary.
- Email your Kaiser Permanente doctor's office with nonurgent questions.
- Use our e-visit questionnaire to get personalized care advice for certain conditions, order many tests, and get some prescriptions online.

When connecting to care virtually, you may save money as well as time. Telehealth is covered at no cost with most plans.<sup>4</sup>



### Prescription delivery

Fill most prescriptions online or with the Kaiser Permanente app.<sup>5</sup>

- Have most delivered directly to your front door.
- Get same-day or next-day delivery for an additional fee.<sup>6</sup>
- Order them for same-day pickup.



### Kaiser Permanente app

Manage your health 24/7 with our app. It's an easy, convenient way to do everything described above – anytime, anywhere.<sup>7</sup>

### Care away from home

You're covered for urgent and emergency care anywhere in the world. And if you're planning to travel, we can help you stay on top of your health when you're away from home. We'll work with you to see if you need a vaccination, refill prescriptions, and more.



# Care centered around you

Care at Kaiser Permanente isn't one-size-fits-all. Our physician-led teams work together to make sure the care you get is tailored to your needs. And your care team is connected to your electronic health record, which makes it easy to share information, see your health history, and deliver high-quality, personalized care – when and where you need it.

## Your healthy place should reflect all that is you

We believe your story, background, and values are as important as your health history. To help deliver care that's sensitive to your culture, ethnicity, and lifestyle, we:

- Offer phone interpretation services in more than 150 languages
- Improved health outcomes among our diverse member populations for conditions like high blood pressure, diabetes, and colon cancer<sup>8</sup>

## Get seamless care with the help of your electronic health record



**Share your health history** and any concerns with your personal doctor.



**Your doctor coordinates your care**, so you don't have to worry about where to go or who to call next.



**Future care teams** have a full picture of your health history without you having to repeat your story.



**With your health record in hand**, your care team knows your needs in the moment and reminds you to schedule checkups and tests. Plus, you can view your record 24/7.

# Make the most of your membership

Good health goes beyond the doctor's office. Find your healthy place by exploring some of the convenient features and extras available to members.<sup>9</sup> Many of these resources are available at no additional cost.



**Acupuncture, massage therapy, chiropractic care**  
Enjoy reduced rates on services to help you stay healthy.



**Healthy lifestyle programs**  
Connect to better health with online programs to help you lose weight, quit smoking, reduce stress, and more.



**Wellness coaching**  
Get help reaching your health goals by working one-on-one with a wellness coach by phone.

## Extras for your total health



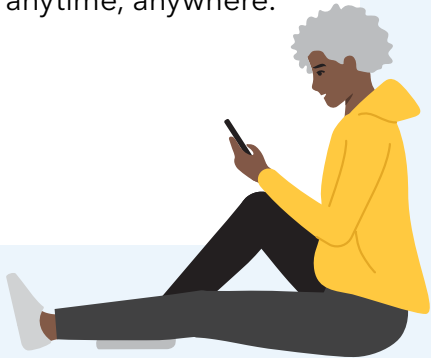
Members can use meditation and mindfulness to build mental resilience, reduce stress, and improve sleep.



Choose from thousands of on-demand workout videos and get reduced rates on livestream and in-person classes.



Text one-on-one with an emotional support coach anytime, anywhere.



# Plan ahead for Medicare

If you get health coverage through your employer, union, or trust fund, we can help you prepare to enroll in Medicare at the right time. Use these checklists to learn what steps to take and when to take them. These to-dos will help you confidently choose the right plan for you, meet your deadlines, and avoid costly penalties later.

## Retiring at 65?

Mark your calendar with your Initial Enrollment Period, which is the official time you can enroll in a Medicare health plan. It lasts 7 months – beginning 3 months before your 65th birthday, including the month of your birthday, and ending 3 months after.



## 4-6 months before you turn 65

- ☐ **Learn about your organization's Medicare requirements and options.** Contact your benefits administrator or check your organization's website or enrollment materials to find out if your organization offers a Medicare health plan, if you'll be automatically enrolled, and more.
- ☐ **Visit [kp.org/learnandenroll](https://kp.org/learnandenroll) to learn about Medicare basics.** It's important to know what to look for in a plan and how Medicare Star quality ratings can help you compare plans. Watch our helpful online videos, including "Medicare Part B Simplified" and "Group Medicare: 4 Simple Steps."
- ☐ **Not a Kaiser Permanente Medicare health plan member, but want to enroll?** Ask your benefits administrator how to enroll in a Kaiser Permanente Medicare health plan.

## 3 months before you turn 65

- ☐ **Contact Social Security, enroll in Part B, and request your Medicare card.** Confirm your Medicare eligibility and find out the earliest date you can get your card. You'll need the information on your Medicare card to enroll – and it can take up to 2 months to receive it.
- ☐ **Enroll now** if you have your Medicare card – there's no need to wait until your birthday.
- ☐ **Consider enrolling online.** It's easy and secure. Visit [kp.org/learnandenroll](https://kp.org/learnandenroll) to see if you can enroll online with Kaiser Permanente.

## When you turn 65, and up to 3 months after

- ☐ **If you're retiring at 65, don't delay.** If you retire at 65 and don't sign up before your enrollment period ends – 3 months after your birthday – you may have to pay a costly, ongoing late enrollment penalty.

## Working past age 65?

Mark your calendar with your Special Enrollment Period. If you're planning to work past age 65, your Special Enrollment Period is the official time to enroll in a Medicare health plan once you retire. This 8-month period starts when your employment ends or your group coverage ends – whichever comes first.



## 4-6 months before you turn 65

- ☐ **Visit [kp.org/learnandenroll](https://kp.org/learnandenroll) to learn about Medicare basics.** It's important to know what to look for in a plan and how Medicare Star quality ratings can help you compare plans. Watch our helpful online videos, including "Medicare Part B Simplified" and "Group Medicare: 4 Simple Steps."
- ☐ **Not a Kaiser Permanente Medicare health plan member, but want to enroll with us once you do retire?** Ask your benefits administrator how to enroll in a Kaiser Permanente Medicare health plan.

## 3 months before you turn 65

- ☐ **Contact Social Security and request your Medicare card.** Confirm your Medicare eligibility and review the steps to get your card. You'll need the information on your Medicare card once you do enroll – and it can take up to 2 months to receive it.
- ☐ **Tell your benefits administrator that you plan to continue working past 65.** Also, explore your Medicare options and see if there are any requirements to complete before you turn 65.
- ☐ **Find out if your organization requires you to sign up for Medicare Part B** when you turn 65 – even if you're staying on your current Kaiser Permanente health plan.

## When your employment or group coverage ends, and up to 8 months after

- ☐ **Enroll during this time to avoid a costly penalty.** Your enrollment period begins when your employment ends or your group coverage ends, whichever comes first. If you don't sign up for Medicare Parts A and B before your 8-month enrollment period ends, you may have to pay an ongoing late enrollment penalty.
- ☐ **Consider enrolling with us online.\*** It's easy and secure. Visit [kp.org/learnandenroll](https://kp.org/learnandenroll) to see if you can enroll online with Kaiser Permanente.


## Questions? We're here to help.


- **Kaiser Permanente Medicare Learning Center:** Visit us at [kp.org/learnandenroll](https://kp.org/learnandenroll) to watch videos, read about Medicare basics, and get help planning. You'll find plenty of resources to learn in a way that works for you.
- **Kaiser Permanente Medicare specialist:** Call **1-877-547-4909 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m. Our experienced team can answer your questions and help guide you – even if you don't qualify for Medicare benefits, your organization doesn't offer them, or you have another special situation. For our Kaiser Permanente Washington service area, please call **1-800-581-8252 (TTY 711)**, 8 a.m. to 5 p.m., Monday through Friday.


\*Online enrollment is not available in Washington, except for Clark, Cowlitz, and parts of Skamania and Wahkiakum counties.


# Featured benefits

A Kaiser Permanente Medicare health plan offers high-quality care, convenience, and value. Our members enjoy:

- 

**Comprehensive health care** with hospital care, medical services, and prescription drug coverage, all in one plan
- 

**A connected care team** with the choice of available Kaiser Permanente doctors
- 

**24/7 access to care** with a clinician by phone or video<sup>3</sup>
- 

**Health-and-wellness programs** for weight loss, better sleep, mental health, and more – many free of charge



Go to [kp.org/medicare](https://kp.org/medicare) to explore all plan benefits.



# One Pass fitness program

One Pass® can help you find a fitness routine that’s right for you, whether you work out at home or at the gym.

## Work out your way and find your fit



### At the gym

Choose from the largest nationwide network of gyms and fitness locations. Visit any place in the network and create a routine just for you.



### At home

Work out at home with live, digital fitness classes or on-demand workouts. Plus, use our custom workout builder to create routines tailored to your fitness level and interests.



### Brain training<sup>10</sup>

Get a complete brain workout, including an initial cognitive test and an ongoing brain training program featuring a collection of games and activities to keep you engaged.



### With new friends

Join a group class or find local clubs and social events that match your interests – there are many great ways to connect with others who share your passions.



**Questions?** Call us at **1-877-547-4909** (TTY 711), 8 a.m. to 8 p.m., 7 days a week or visit **[www.youronepass.com](https://www.youronepass.com)**.



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# When to enroll



## Initial Enrollment Period

You can first sign up for Part A and/or Part B during the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.



## General Enrollment Period

If you do not sign up for Part A and Part B when you're first eligible, you can sign up between January 1 and March 31. When you sign up during this period, your coverage starts the first day of the month after you sign up.

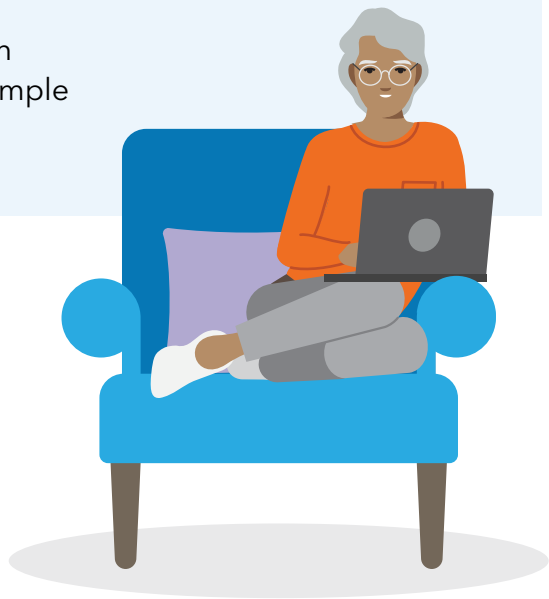


## Special Enrollment Period (SEP)

If you continue to work past age 65 and have delayed your enrollment in Medicare Parts A and B, you have up to 8 months from the date you retired to enroll in Medicare Parts A and B to avoid a late enrollment penalty.


## Get ready for enrollment with a personalized action plan


Go to [kp.org/takeaction](https://kp.org/takeaction) to build a personal action plan based on your timing. Simply answer a few simple questions and you'll get next steps and timelines tailored to your needs.





# Convenient locations close to home and 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.

 Visit **kp.org** to search for primary care doctors and specialists in your area.

1. Kaiser Permanente is not responsible for the content or policies of external sites. 2. All-in-one coverage includes Medicare Parts A, B, and D in a single plan. 3. When appropriate and available. If you travel out of state, phone appointments, video visits, and e-visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. 4. High deductible health plans may require a copay or coinsurance for phone appointments and video visits. 5. Available on most prescription orders; additional fees may apply. For more information, contact the pharmacy. 6. Same-day and next-day prescription delivery services may be available for an additional fee. These services are not covered under your health plan benefits and may be limited to specific prescription drugs, pharmacies, and areas. Order cutoff times and delivery days may vary by pharmacy location. Kaiser Permanente is not responsible for delivery delays by mail carriers. Kaiser Permanente may discontinue same-day and next-day prescription delivery services at any time without notice, and other restrictions may apply. Medi-Cal and Medicaid beneficiaries should ask their pharmacy for more information about prescriptions. 7. These features are available when you get care from Kaiser Permanente facilities. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org. 8. Kaiser Permanente improved blood pressure control in our Black/African-American members with hypertension, raised colorectal cancer screening rates in our Hispanic/Latino members, and improved blood sugar control in our members with diabetes. Self-reported race and ethnicity data are captured in KP HealthConnect, and HEDIS® measures are updated quarterly in the interregional CORE Datamart. 9. Some of these services may not be covered under your health plan benefits or subject to the terms set forth in your *Evidence of Coverage* or other plan documents. Services that aren’t health plan benefits may be discontinued at any time without notice. 10. Not available in Maryland, Virginia, and Washington, D.C. Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal.



**Kaiser Foundation Health Plan, Inc.**

PO Box 7407

Orange, CA 92863

If you have questions, call one of our Kaiser Permanente Medicare specialists at **1-877-547-4909 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week.

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