

Medicare Advantage Plans for Retirees

City of Seattle

Michelle Stoll | Group Retiree Consultant

Michelle.stoll@kp.org



Get more with a Kaiser Permanente Medicare Advantage health plan

Your doctors, hospitals, and health plan work together to give you exceptional care, when and where you need it.

From preventive, primary, and virtual care to pharmacy, labs, and mental health support to plan benefits and programs — we put them all together to make your health care work for you.



Combined care and coverage is everything

When your needs are handled under one plan, you get:

- In-person and virtual care
- 24/7 access to care wherever you are
- Support for your mental health and wellness
- High-quality preventive, primary, and specialty care

Get care in your language with multilingual doctors and phone interpretation in more than 150 languages.



Updates in Washington

Quality of care

- **Washington Permanente Medical Group** — one of the top-ranked medical groups in the state for high quality 18 years in a row¹
- **Recognized with 17 awards** for best practices by the Bree Collaborative Trailblazer awards in 2024²
- **100+ doctors recognized** in Seattle's Top Docs 2024 list in *Seattle Magazine* and *Seattle Met*³

Care delivery

- We're investing \$1 billion over this decade to expand and modernize facilities and technology, and to improve care and service.
- Our **Everett hub expansion** includes integrated primary and specialty care, as well as advanced imaging and diagnostics in one location.

1. Washington Health Alliance 2008–2025 Community Checkup reports, wacommunitycheckup.org. The 2017-2025 year rankings apply to Kaiser Permanente Washington's medical group, Washington Permanente Medical Group, P.C. Rankings for years prior to 2017 apply to the then-named Group Health Cooperative's medical group, formerly named Group Health Permanente, P.C., and now named Washington Permanente Medical Group, P.C. 2. Bree Collaborative Awards, accessed February 28, 2024. 3. As recognized by *Seattle Magazine*, *Seattle Met*.



Updated Everett Medical Center opened June 3, 2025.

Kaiser Permanente Medicare Advantage HMO Service Area



Please note that we only offer partial coverage in:

Mason County: 98524, 98528, 98546, 98548, 98555, 98584, 98588, 98592 **Grays Harbor County:** 98541, 98557, 98559, 98568

The confidence of having a highly rated Medicare health plan

Kaiser Permanente Medicare Advantage health plans earned either 4 or 4.5 stars out of 5 stars for 2026.¹

Kaiser Permanente areas	Star rating
California HMO ²	★★★★★
Colorado ³	★★★★★
Georgia	★★★★★
Hawaii	★★★★★
Mid-Atlantic States (MD, VA, D.C.)	★★★★★
Northwest (OR, SW Washington) ⁴	★★★★★
Washington state	★★★★★

1. Every year, Medicare evaluates plans on a 5-star rating system. 2. Northern and Southern California are rated together as one contract with CMS. 3. Beginning January 1, 2024, Colorado implemented a new Medicare Preferred Provider Organization (PPO) H-contract (H3138) which was too new to be measured for the 2025 Star Ratings and does not have sufficient enrollees and measures rated to be eligible for a 2026 Star Rating. 4. Kaiser Permanente's Northwest market has service areas in Oregon and southwest Washington.



What is a Kaiser Permanente Medicare health plan?

Our Medicare health plans are Medicare Advantage plans that deliver Medicare benefits through Kaiser Permanente to people enrolled in Medicare.

City of Seattle Medicare Advantage Plan Benefits

2026 Benefits & Services	Medicare Advantage Plan 3	Medicare Advantage Plan 4
Deductible	None	None
Out-of-Pocket Maximum	\$2,500 per calendar year	\$2,500 per calendar year
Preventive Care	\$0 copay	\$0 copay
Office Visits (primary/specialty)	\$10 / \$20 copay	\$15 / \$30 copay
Lab/X-rays	\$0 copay diagnostic \$30 copay MRI, PET, CT Scans	\$0 copay diagnostic \$75 copay MRI, PET, CT Scans
Outpatient Surgery	\$100 copay / visit	\$150 copay / visit
Hospitalization Services	\$100 copay / admit	\$250 copay / admit
Emergency Services	\$75 copay (waived if admitted)	\$75 copay (waived if admitted)
Urgent Care	\$10 copay	\$15 copay
Ambulance	\$150 copay per trip	\$150 copay per trip
Part-D Prescription Drugs (30-day retail) <i>out-of-pocket part-D costs limited to \$2,100</i>	Tier 1 – preferred generic \$5 / Tier 2 – generic \$15 Tier 3 – preferred brand \$40 / Tier 4 – nonpreferred brand \$90 Tier 5 – specialty \$150 / Tier 6 – injectable vaccines \$0	

City of Seattle Medicare Advantage Plan Benefits

2026 Benefits & Services	Medicare Advantage Plan 3	Medicare Advantage Plan 3
Telehealth	\$0 copay	\$0 copay
Durable Medical Equipment	20% coinsurance	20% coinsurance
Outpatient Rehab (physical, occupational, speech therapy)	\$20 copay	\$30 copay
Mental Health	\$10 copay	\$15 copay
Alternative Medicine (Acupuncture, naturopathy, chiropractic nonspinal manipulation, or massage therapy)	\$10 copay (visit limits per year vary)	\$15 copay (visit limits per year vary)
Eyewear	\$250 allowance per year	\$150 allowance per year
Hearing Aids	\$1,000 allowance per year	\$750 allowance per year
Nonemergency Transportation	\$0 6-round trips per year	\$0 6-round trips per year
Fitness Membership	One Pass®	One Pass®

Work out your way

Whether you work out at the gym or at home, you can find the exercise routine that's right for you with One Pass® — available at no extra cost.¹

The One Pass program offers:

- A nationwide network of gyms and fitness locations²
- Live, online fitness classes and on-demand workouts

1. One Pass® is a registered trademark of One Pass Solutions, Inc., in the U.S. and other jurisdictions and is a voluntary program. The One Pass program and amenities vary by plan, area, and location. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. One Pass is not responsible for the services or information provided by third parties. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. **2.** Included in the Core and Premium networks.



Bold

Take steps toward better well-being

One Pass also offers Bold, a science-based online program of live and on-demand exercise classes to improve your functional health and fitness.*

The Bold program will help you:

- Achieve better balance
- Boost strength and endurance
- Improve bladder control
- Increase flexibility and mobility
- Reduce pain

*One Pass® is a registered trademark of Optum, Inc. in the U.S. and other jurisdictions and is a voluntary program. The One Pass program and amenities vary by plan, area, and location. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. One Pass is not responsible for the services or information provided by third parties. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them.



Keep your mind fit and sharp

To help exercise your mind, our Medicare health plans include a brain training program designed to improve your memory, attention, focus, and decision-making.

The brain training program:

- Offers engaging and challenging cognitive tests and brain games
- Is customizable to meet your needs and preferences



Get a ride to your doctor's office

There may be times when you can't drive yourself to the doctor's office. Our Medicare health plans offer peace of mind with a transportation benefit for rides to and from your doctor's office — 24 hours a day, 7 days a week.

The transportation benefit covers:

- Up to **6 round trips** per calendar year — at no extra charge
- Rides to doctor appointments, visits for medical services like labs and X-rays, and trips to pick up medications
- Rideshare, taxi, or other private transportation that can accommodate wheelchairs and walkers



Find pain relief with alternative care

With our Medicare health plans, you're covered for care from a chiropractor or acupuncturist — and you don't need a referral when you choose a provider in the network.

Covered conditions include:

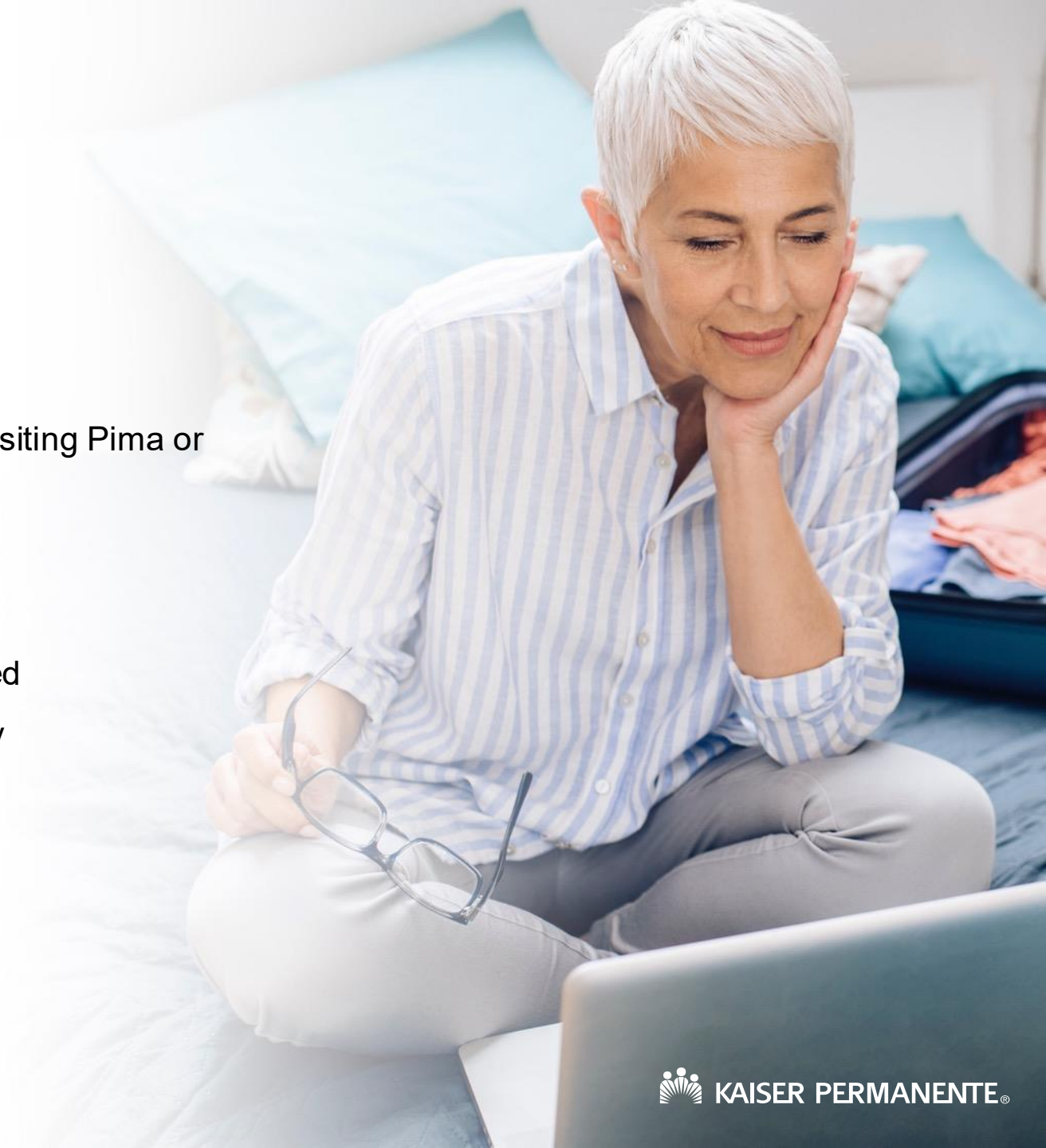
- Chronic pain
- Back and neck pain
- Headaches
- Nausea

Arizona Travel benefit

Receive in-network care with Banner Healthcare when visiting Pima or Maricopa County, Arizona.

How the out-of-network benefit works:

- Call Member Services to find the nearest provider
- Cost shares may apply depending on services accessed
- Referrals or prior authorization requirements may apply



Thank you.

Have questions?

Additional information on Kaiser Permanente's Medicare plans can be found at kp.org/medicare

City of Seattle Retirees Division: 206-386-1292 or
City.Retirement@Seattle.gov

Kaiser Permanente Member Services: 1-888-901-4600 (TTY 711),
8 a.m. to 8 p.m., Monday through Friday

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.

