



# Find your healthy place

With care designed to help you thrive

## **Kaiser Permanente Medicare Advantage 2025 Open Enrollment**

WSSC

Darrien Banks, Senior Group Medicare Retiree Consultant

## Integrated care centered around you

Quality care begins with our integrated care delivery system, which offers you:

- Care and coverage together in one package
- A coordinated, connected care team
- Many convenient services under one roof



## Support for your total health and well-being

Your doctor will build a care plan based on your needs and work with your care team to deliver personalized support.



**Preventive care to keep you healthy**



**Specialty care when you need it**



**Support for ongoing conditions**

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



## Your care, your way

With Kaiser Permanente, you can get care when, where, and how you want it.

### Video Visits\*

Connect with your doctor online. It's convenient, safe, and secure, and it often doesn't require a copay.



#### In person

Same-day appointments may be available.



#### Phone

Schedule a telephone appointment and get advice 24/7.



#### Email

Message your doctor anytime with nonurgent questions.



#### App

Download our app to schedule appointments, manage prescriptions, see test results, and more.



\*When appropriate and available.

## Care while traveling

Since keeping you safe and healthy is our first priority, you're covered for emergency and urgent care anywhere in the world. You can also get urgent care at MinuteClinic® in select CVS and Target stores when you're traveling outside a Kaiser Permanente area.

### How we make getting care while traveling more convenient:



Our Away from Home Travel Line is available 24 hours a day, 7 days a week



Visit [kp.org/travel](https://kp.org/travel) — a special section of kp.org that's focused on getting care while traveling



You can refill eligible prescriptions early in preparation for your travel



## Added support to help you thrive<sup>1</sup>



Wellness coaching by phone



On-site health education classes and support groups



Online healthy lifestyle programs, videos, podcasts, recipes, and more



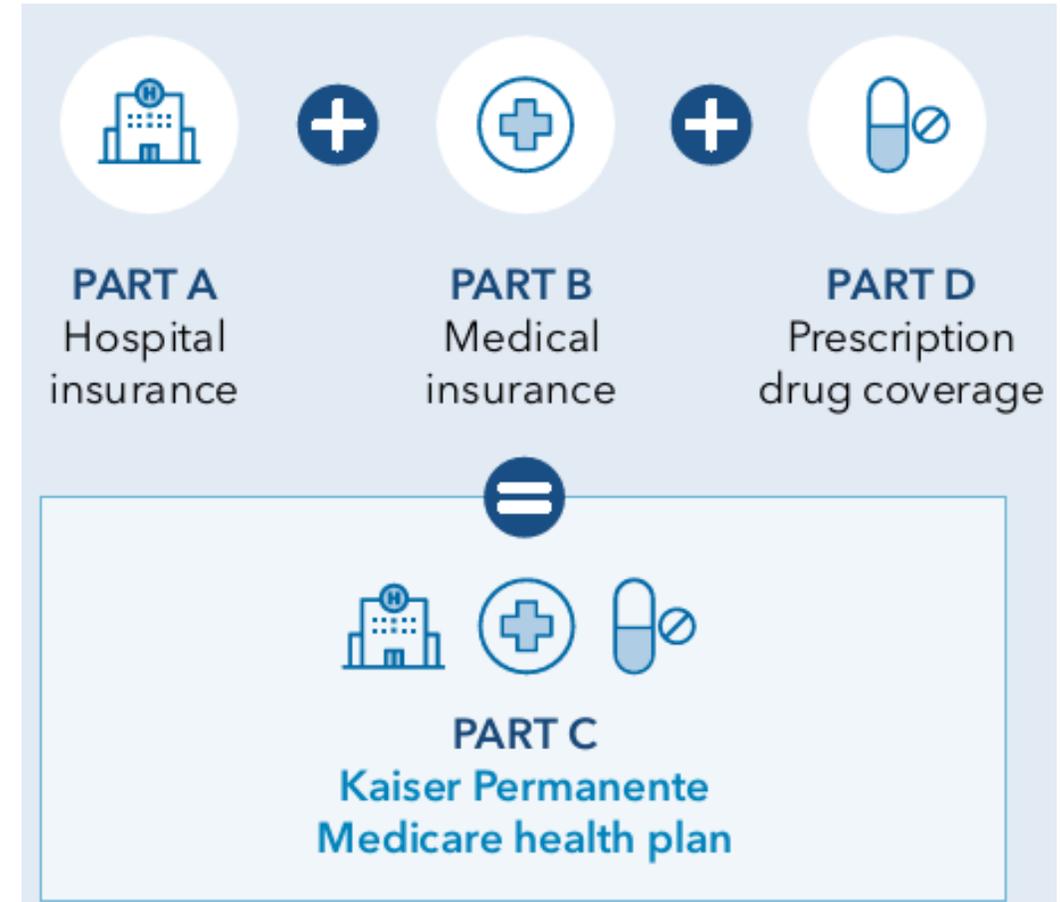
Find convenient Kaiser Permanente care near you at [kp.org/facilities](https://www.kp.org/facilities)

<sup>1</sup>These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your Evidence of Coverage or other plan documents. These services may be discontinued at any time without notice. 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 grievance process.

# Kaiser Permanente Medicare Advantage Plan

## To enroll into the Kaiser Permanente Medicare Advantage plan

- You must be enrolled into Medicare Parts A and B through Social Security first and **live** within the Medicare Advantage Service Area
- After enrollment has been accepted into Medicare, you must also complete the **Kaiser Permanente Group Application**



## Summary of Benefits (1/1/25–12/31/25)

Services	WSSC
 Annual Out-of-Pocket Maximum	\$3,400
 Part D Out-of-Pocket Maximum	\$2,000
 Office Visits	\$15 per visit
 Lab/X-rays	No charge
 Outpatient Hospital Coverage	No charge
 Hospitalization Services	\$100 per benefit period
 Emergency Services	\$50 per visit
 Ambulance Services	No Charge

This is just a summary. For more information, please review the applicable Evidence of Coverage at [kp.org/eoc](http://kp.org/eoc).

# Summary of Benefits- Prescription Drug Coverage (1/1/25–12/31/25)

## Initial coverage stage

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

Tier	Plan A with Part D				
	Preferred Pharmacy (up to a 60-day supply)	Standard Pharmacy (up to a 60-day supply)	OON Pharmacy (up to a 30-day supply)	LTC Pharmacy (up to a 31-day supply)	Mail Order (up to a 90-day supply)
Tier 1 (Preferred Generic)	\$15	\$25	\$12.50	\$12.50	\$10
Tier 2 (Generic)	\$15	\$25	\$12.50	\$12.50	\$10
Tier 3* (Preferred Brand)	\$15	\$25	\$12.50	\$12.50	\$10
Tier 4* (Non-Preferred Brand)	\$15	\$25	\$12.50	\$12.50	\$10
Tier 5* (Specialty Tier)	\$15	\$25	\$12.50	\$12.50	\$10
Tier 6** (Vaccines)	\$0	\$0	\$0	\$0	Not Available

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

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

- The **WSSC** Medicare Advantage Plan includes Part D prescription drug coverage
- Kaiser Permanente is implementing a new program required by CMS that will offer members the option to spread payments of Medicare Part D-covered prescription drugs over the calendar year. This program, called the **Medicare Prescription Payment Plan**

## Check out all these additional features included in your health plan:



### Vision

Routine eye care and an allowance on glasses and contact lenses

**NEW FOR 2025**



### One Pass<sup>®</sup> fitness program<sup>1</sup>

Choose a fitness center or exercise at home with digital and on-demand workouts



### Transportation<sup>2</sup>

24 one-way rides for medical appointments



### Preventive dental plan

\$30 copays for each preventive care office visit



### Virtual care<sup>3</sup>

Care from the comfort of home



### Thriving After 60

A wellness community with events to help connect people over age 60



### BrainHQ

Online brain health exercises



### Advance health care directive online tools and classes

Virtual class and tools to help you designate a health care agent and provide medical care instructions in the event that you cannot communicate

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.

<sup>1</sup> One Pass<sup>®</sup> 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.

<sup>2</sup> Twenty-four one-way rides per contract year. For nonemergency transportation only.

<sup>3</sup> 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.

<sup>4</sup> Three kits are offered and limited to one per year.

<sup>5</sup> To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on [kp.org](https://www.kp.org).

## Work out your way and find your fit

One Pass can help you find a fitness routine that's right for you, whether you work out at home or at the gym — and it's available at no extra cost.<sup>1</sup>

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### **At the gym**

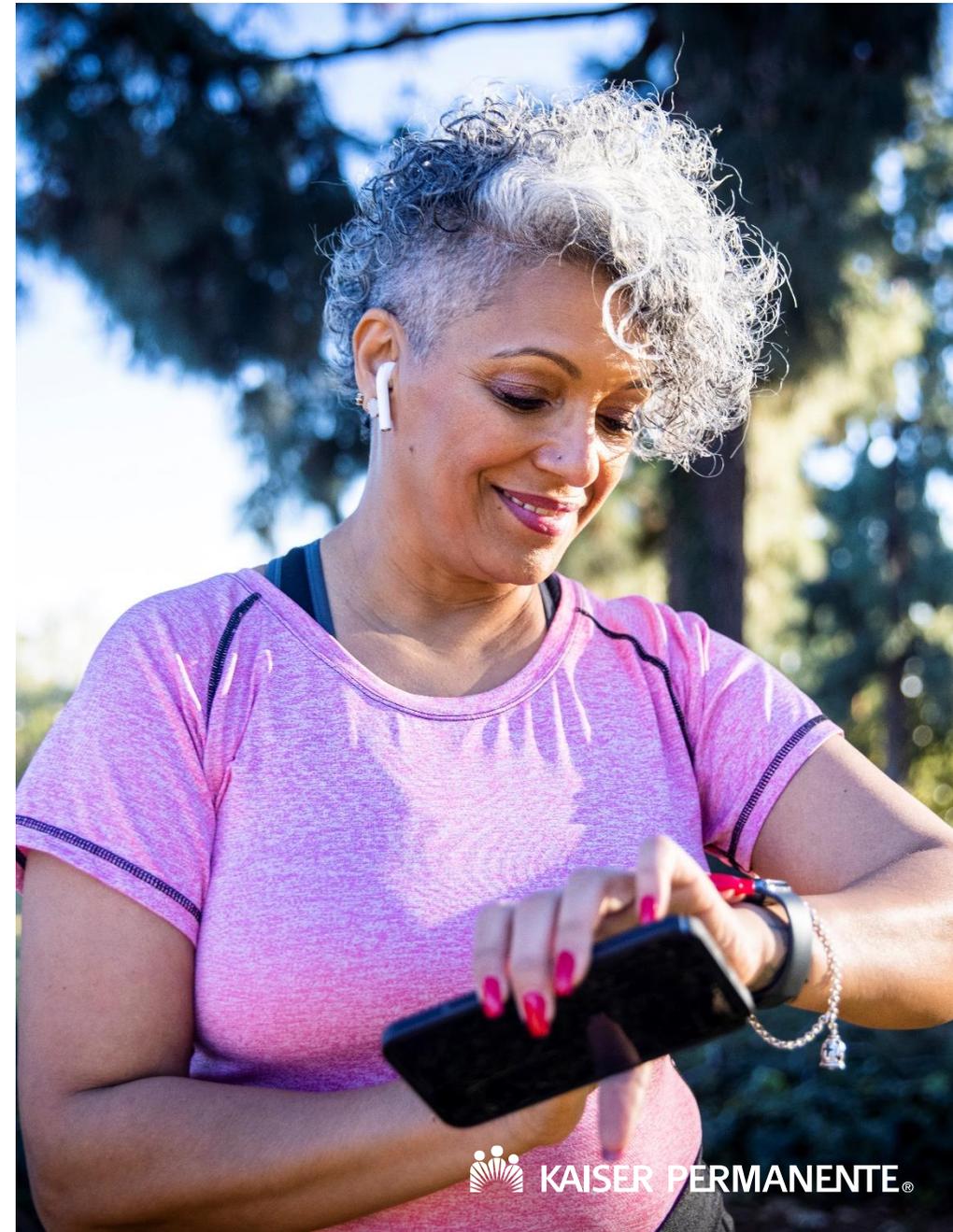
Choose from the largest nationwide gym network of fitness locations (included in the Core and Premium networks).

### **At home**

Work out at home with live, digital fitness classes or on-demand workouts.

### **With new friends**

Join a group class or find local clubs and social events that match your interests.



<sup>1</sup> Kaiser Permanente is not responsible for the content or policies of external sites.

<sup>\*\*</sup>This is an added feature once enrolled on the Kaiser Permanente Medicare Advantage Plan

## Maintaining good brain health

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.

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### Why is good brain health important?

- Maintaining good brain health is critical, especially as we age, because cognitive functioning declines over time due to various factors, including environment, drugs, stress, growth factors, learning, and aging.

### How do you take care of your brain health?

- Following a brain-healthy lifestyle is essential to maintaining cognitive health. This includes exercising, watching your nutrition, managing your stress, and stimulating your brain.

### How does the program work?

- It offers a collection of brain games to keep you interested, challenged, and engaged, similar to diversifying workouts with new activities at the gym.

\*Mid-Atlantic region partners with BrainHQ to provide cognitive health programs

\*\*This is an added feature once enrolled on the Kaiser Permanente Medicare Advantage Plan



## Enjoy the power of a healthy smile

Feel your best with dental benefits built right into your Kaiser Permanente Medicare health plan.

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### Your dental health is key to your overall health

- Regular oral exams not only keep your mouth healthy, they can also help spot medical problems, which is why we make it easy to get the dental care you need
- We offer a broad range of dental care options through a convenient network of dentists
- When you visit your assigned dentist, you pay only the required copay for covered benefits\*
- There are no deductibles, no lifetime maximums, and virtually no claim forms

\*For details, see your Kaiser Permanente Medicare health plan Evidence of Coverage.

\*\*This is an added feature once enrolled on the Kaiser Permanente Medicare Advantage Plan



## Need a ride to the doctor? Your plan covers that

You can get a ride to and from your doctor visits at no charge.\*

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### You can get a ride for:

- Doctor appointments
- Medical services, such as labs or X-rays
- Picking up medications or medical equipment

### Types of transportation available:

- Rideshare, taxi, or other private transportation (can accommodate wheelchairs and walkers that collapse and fit into the trunk)
- Wheelchair van or gurney van service available for those who are unable to sit in a private vehicle for the duration of the ride

\*Your plan covers up to 24 one-way trips

\*\*This is an added feature once enrolled on the Kaiser Permanente Medicare Advantage Plan



## Focus on a healthier you

Feel your best with vision benefits built right into your Kaiser Permanente Medicare health plan.

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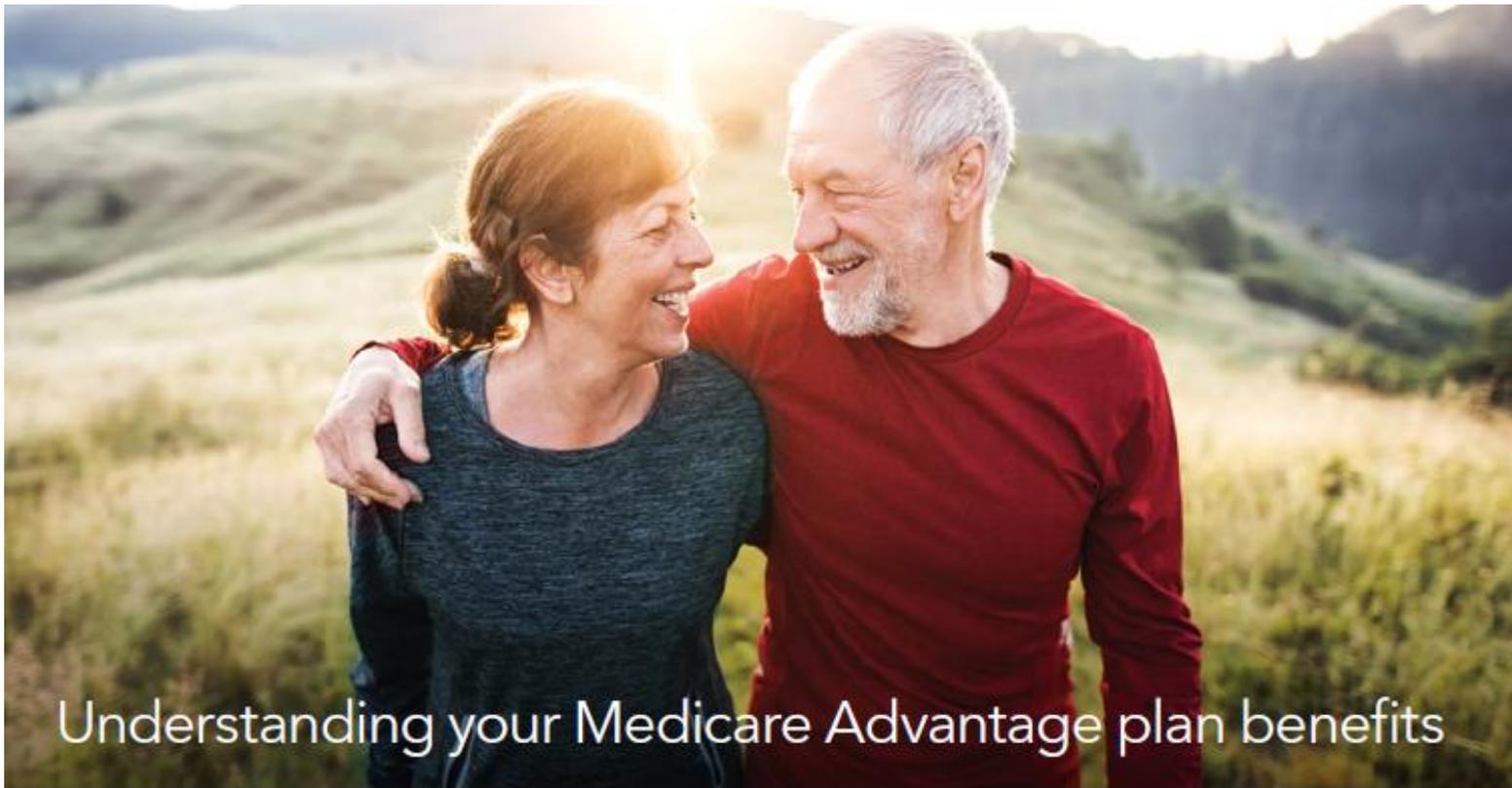
Vision benefits are provided through Vision Essentials by Kaiser Permanente. With locations at most Kaiser Permanente medical offices, Vision Essentials can give eye exams and fill your prescription for eyeglasses or contact lenses in the same building.

### Why vision coverage?

- It's important to have your eyes checked regularly to spot minor as well as more serious eye problems
- When you see clearly, daily activities such as driving and reading, become much easier
- You'll get an allowance of \$200 every 24 months to spend on eyewear and contact lenses\* at a Kaiser Permanente facility

\*This is an added feature once enrolled on the Kaiser Permanente Medicare Advantage Plan





You may have seen commercials and online ads, or received mailings about Medicare plans that are available to you. While it is vital that you find a plan that fits your needs, it is important to note that your current group retiree Kaiser Permanente Medicare Advantage health plan provides very rich benefits, including low copays and supplemental options.

Kaiser Permanente offers Medicare Advantage plans for individuals, but these plans are not associated with your group coverage. If you enroll in one of these plans, in an alternate standalone Part D prescription drug plan, or another Medicare Advantage plan, your group coverage will be terminated, and you could lose out on potential employer-sponsored benefits, such as subsidies or contributions.

# Member Testimonial

## Denise Savage



<https://vimeo.com/561528135/999747b414>



# THANK YOU for your time today!

## Questions?

For additional questions call our Medicare Member Services Line at (888) 777-5536 or visit [Kp.org](https://www.kp.org)

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