

2010 KAISER PERMANENTE MEDICARE PLUS

MedicareRx
Prescription Drug Coverage X

kp.org

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
2101 East Jefferson Street
Rockville, MD 20852

SUMMARY OF BENEFITS REPORT FOR CONTRACT H2150, PLANS 801 AND 805 KAISER PERMANENTE MEDICARE PLUS PLAN A WITH PART D

DC, MD, VA
January 1, 2010 – December 31, 2010

KAISER PERMANENTE®  thrive

INTRODUCTION

Thank you for your interest in Kaiser Permanente Medicare Plus (Cost). Our plan is offered by Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc./Kaiser Permanente Medicare Plus, a Medicare Cost managed care organization. This Summary of Benefits tells you some features of our plan. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of our benefits, please call Kaiser Permanente Medicare Plus (Cost) and ask for the "Evidence of Coverage."

You have choices in your health care

As a Medicare beneficiary, you can choose from different Medicare options. One option is the Original (fee-for-service) Medicare Plan. Another option is a Medicare health plan, like Kaiser Permanente Medicare Plus (Cost). You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare Program. You may be able to join or leave a plan only at certain times. Please call Kaiser Permanente Medicare Plus (Cost) at the number listed at the end of this introduction or **1-800-MEDICARE (1-800-633-4227)** for more information. TTY users should call **1-877-486-2048**. You can call this number 24 hours a day, 7 days a week.

How can I compare my options?

You can compare Kaiser Permanente Medicare Plus (Cost) and the Original Medicare Plan using this Summary of Benefits. The charts in this booklet list some important health benefits. For each benefit, you can see what our plan covers and what the Original Medicare Plan covers. Our Kaiser Permanente Medicare Plus (Cost) members receive all of the benefits that the Original Medicare Plan offers. We also offer more benefits, which may change from year to year.

Where is Kaiser Permanente Medicare Plus (Cost) available?

The service area for this plan includes: Calvert*, Charles*, Frederick*, Anne Arundel, Baltimore, Baltimore City, Carroll, Harford, Howard, Montgomery, Prince George's Counties, MD; Alexandria City, Arlington, Fairfax, Fairfax City, Falls Church City, Loudoun, Manassas City, Manassas Park City, Prince William Counties, VA; and District of Columbia County, DC. You must live in one of these areas to join the plan.

* **Calvert** is a partial county consisting of the following zip codes: 20639, 20678, 20689, 20714, 20732, 20736, 20754.

* **Charles** is a partial county consisting of the following zip codes: 20601, 20602, 20603, 20604, 20612, 20616, 20617, 20637, 20640, 20643, 20646, 20658, 20675, 20677, and 20695.

* **Frederick** is a partial county consisting of the following zip codes: 21701, 21702, 21703, 21704, 21705, 21709, 21710, 21714, 21716, 21717, 21718, 21754, 21755, 21758, 21759, 21762, 21769, 21770, 21771, 21774, 21775, 21777, 21790, 21792, 21793.

Who is eligible to join Kaiser Permanente Medicare Plus (Cost)?

You can join Kaiser Permanente Medicare Plus (Cost) if you are entitled to Medicare Part A and enrolled in Part B or enrolled in Part B only and live in the service area. However, individuals with End Stage Renal Disease are generally not eligible to enroll in Kaiser Permanente Medicare Plus (Cost) unless they are members of our organization and have been since their dialysis began.

Can I choose my doctors?

Kaiser Permanente Medicare Plus (Cost) has formed a network of doctors, specialists, and hospitals. You can use any doctor who is part of our network. You may also go to doctors outside of our network. The health providers in our network can change at any time. You can ask for a current Provider Directory or for an up-to-date list visit us at our website. Our customer service number is listed at the end of this introduction.

What happens if I go to a doctor who's not in your network?

You can always choose to go to a doctor outside our network. We may not pay for the services you receive outside of our network, but Medicare will pay for its share of charges it approves. You will be responsible for Medicare Part B deductible and coinsurance.

Does my plan cover Medicare Part B or Part D Drugs?

Kaiser Permanente Medicare Plus (Cost) does cover both Medicare Part B prescription drugs and Medicare Part D prescription drugs.

Where can I get my prescriptions if I join this plan?

Kaiser Permanente Medicare Plus (Cost) has formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. We may not pay for your prescriptions if you use an out-of-network pharmacy, except in certain cases. The pharmacies in our network can change at any time. You can ask for a pharmacy directory or visit us at kp.org/seniorrx. Our customer service number is listed at the end of this introduction.

Kaiser Permanente Medicare Plus (Cost) has a list of preferred pharmacies. At these pharmacies, you may get your drugs at a lower copay or coinsurance. You may go to a non-preferred pharmacy, but you may have to pay more for your prescription drugs.

What is a prescription drug formulary?

Kaiser Permanente Medicare Plus (Cost) uses a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove, or make changes to coverage limitations on certain drugs or change how much you pay for a drug. If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected enrollees before the change is made. We will send a formulary to you and you can see our complete formulary on our Web site at kp.org/seniorrx. If you are currently taking a drug that is not on our formulary or subject to additional requirements or limits, you may be able to get a temporary supply of the drug. You can contact us to request an exception or switch to an alternative drug listed on our formulary with your physician's help. Call us to see if you can get a temporary supply of the drug or for more details about our drug transition policy.

How can I get extra help with prescription drug plan costs?

You may be able to get extra help to pay for your prescription drug premiums and costs. To see if you qualify for getting extra help, call:

- **1-800-MEDICARE (1-800-633-4227)**. TTY/TDD users should call **1-877-486-2048**, 24 hours a day/7 days a week;
- The Social Security Administration at **1-800-772-1213** between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call **1-800-325-0778**; or
- Your State Medicaid Office.

What are my protections in this plan?

All Medicare Cost Plans agree to stay in the program for a full year at a time. Each year, the plans decide whether to continue for another year. Even if a Medicare Cost Plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue, it must send you a letter at least 90 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of Kaiser Permanente Medicare Plus (Cost), you have the right to request an organization determination, which includes the right to file an appeal if we deny coverage for an item or service, and the right to file a grievance. You have the right to request an organization determination if you want us to provide or pay for an item or service that you believe should be covered. If we deny coverage for your requested item or service, you have the right to appeal and ask us to review our decision. You may ask us for an expedited (fast) coverage determination or appeal if you believe that waiting for a decision could seriously put your life or health at risk, or affect your ability to regain maximum function. If your doctor makes or supports the expedited request, we must expedite our decision. Finally, you have the right to file a grievance with us if you have any type of problem with us or one of our network providers that does not involve coverage for an item or service. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state,

District of Columbia: Delmarva Foundation of the District of Columbia

202-293-9650 (TTY: 1-800-735-2258),
Monday through Friday 8 a.m. to 5 p.m.

Maryland: Delmarva Foundation for Medical Care
410-822-0697 (TTY: 1-800-735-2258),

Monday through Friday 8 a.m. to 5 p.m.

Virginia: Virginia Health Quality Center
804-289-5320 (TTY: 711 Relay),

Monday through Friday 8:30 a.m. to 5 p.m.

As a member of Kaiser Permanente Medicare Plus (Cost) you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug, and the right to file a grievance. You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. An exception is a type of coverage determination. You may ask us for an exception if you believe you need a drug that is not on our list of covered drugs or believe you should get a non-preferred drug at a lower out-of-pocket cost. You can also ask for an exception to cost utilization rules, such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill your prescription at a pharmacy. Your doctor must provide a statement to support your exception request. If we deny coverage for your prescription drug(s), you have the right to appeal and ask us to review our decision. Finally, you have the right to file a grievance if you have any type of problem with us or one of our network pharmacies that does not involve coverage for a prescription drug. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state,

District of Columbia: Delmarva Foundation of the District of Columbia

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Monday through Friday 8:30 a.m. to 5 p.m.

What is a Medication Therapy Management (MTM) Program?

A Medication Therapy Management (MTM) Program is a free service we may offer. You may be invited to participate in a program designed for your specific health and pharmacy needs. You may

decide not to participate but it is recommended that you take full advantage of this covered service if you are selected. Contact Kaiser Permanente Medicare Plus (Cost) for more details.

What types of drugs may be covered under Medicare Part B?

Some outpatient prescription drugs may be covered under Medicare Part B. These may include, but are not limited to, the following types of drugs. Contact Kaiser Permanente Medicare Plus (Cost) for more details.

- **Some Antigens:** If they are prepared by a doctor and administered by a properly instructed person (who could be the patient) under doctor supervision.
- **Osteoporosis Drugs:** Injectable drugs for osteoporosis for certain women with Medicare.
- **Erythropoietin (Epoetin alpha or Epogen®):** By injection if you have End-Stage Renal Disease (permanent kidney failure requiring either dialysis or transplantation) and need this drug to treat anemia.
- **Hemophilia Clotting Factors:** Self-administered clotting factors if you have hemophilia.
- **Injectable Drugs:** Most injectable drugs administered incident to a physician's service.
- **Immunosuppressive Drugs:** Immunosuppressive drug therapy for transplant patients if the transplant was paid for by Medicare, or paid by a private insurance that paid as a primary payer to your Medicare Part A coverage, in a Medicare-certified facility.
- **Some Oral Cancer Drugs:** If the same drug is available in injectable form.
- **Oral Anti-Nausea Drugs:** If you are part of an anti-cancer chemotherapeutic regimen.
- **Inhalation and infusion drugs** provided through DME.

Plan ratings

The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and customer service). If you have access to the web,

you may use the web tools on **www.medicare.gov** and select "Compare Medicare Prescription Drug Plans" or "Compare Health Plans and Medigap Policies in Your Area" to compare the plan ratings for Medicare plans in your area. You can also call us directly at **1-888-777-5536**, seven days a week, 8 a.m. to 8 p.m., to obtain a copy of the plan ratings for this plan. TTY users call **1-866-513-0008**.

Please call Kaiser Permanente Medicare Plus for more information about Kaiser Permanente Medicare Plus (Cost).

Visit us at **kp.org** or, call us:

Customer Service Hours:

Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday,
8:00 a.m. - 8:00 p.m. Eastern

Current and Prospective members should call toll-free **(888)-777-5536** for questions related to the Medicare Cost Plan. **(TTY/TDD (866)-513-0008)**.

Current and Prospective members should call locally **(888)-777-5536** for questions related to the Medicare Cost Plan. **(TTY/TDD (866)-513-0008)**.

Current and Prospective members should call toll-free **(888)-777-5536** for questions related to the Medicare Part D Prescription Drug program. **(TTY/TDD (866)-513-0008)**.

Current and Prospective members should call locally **(888)-777-5536** for questions related to the Medicare Part D Prescription Drug program. **(TTY/TDD (866)-513-0008)**.

For more information about Medicare, please call Medicare at **1-800-MEDICARE (1-800-633-4227)**. TTY users should call **1-877-486-2048**. You can call 24 hours a day, 7 days a week. Or, visit **medicare.gov** on the Web.

If you have special needs, this document may be available in other formats.

Benefit	Original Medicare	Kaiser Permanente Medicare Plus Plan A with Part D
IMPORTANT INFORMATION		
<p>1 – Premium and Other Important Information</p>	<p>In 2009 the monthly Part B Premium was \$96.40 and will change for 2010 and the yearly Part B deductible amount was \$135 and will change for 2010.</p> <p>If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.</p> <p>Most people will pay the standard monthly Part B premium. However, starting January 1, 2010, some people will pay a higher premium because of their yearly income. For 2009, this amount was \$85,000 for singles, \$170,000 for married couples. This amount may change for 2010.</p> <p>For more information about Part B premiums based on income, call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</p>	<p>In-Network \$3,400 out-of-pocket limit.</p> <p>There is no limit on cost sharing for the following services:</p> <p>Supplemental Services:</p> <ul style="list-style-type: none"> • Dental Services • Vision Services • Health/Wellness Education
<p>2 – Doctor and Hospital Choice (For more information, see Emergency – #15 and Urgently Needed Care – #16.)</p>	<p>You may go to any doctor, specialist or hospital that accepts Medicare.</p>	<p>In-Network Referral required for network hospitals and specialists (for certain benefits).</p> <p>Out-of-Network Plan covers you when you travel in the U.S.</p> <p>In and Out-of-Network You can use any network doctor. If you go to out-of-network doctors the plan may not cover the services, but Medicare will pay its share for Medicare-covered services. When Medicare pays its share, you pay the Medicare Part B deductible and coinsurance.</p>

If you have any questions about plan benefits or costs, please contact Kaiser Permanente Medicare Plus Member Services between 8:00 a.m. and 8:00 p.m., 7 days a week, at **1-888-777-5536** or **TTY 1-866-513-0008**.

Benefit	Original Medicare	Kaiser Permanente Medicare Plus Plan A with Part D
SUMMARY OF BENEFITS		
INPATIENT CARE		
<p>3 – Inpatient Hospital Care (includes Substance Abuse and Rehabilitation Services)</p>	<p>In 2009 the amounts for each benefit period were: Days 1 - 60: \$1,068 deductible Days 61 - 90: \$267 per day Days 91 - 150: \$534 per lifetime reserve day These amounts will change for 2010.</p> <p>IF YOU HAVE BOTH MEDICARE PARTS A&B: Call 1-800-MEDICARE (1-800-633-4227) for information about lifetime reserve days.</p> <p>Lifetime reserve days can only be used once.</p> <p>IF YOU HAVE MEDICARE PART B ONLY: Inpatient Hospital Care services not offered because you are not entitled to Medicare Part A and have elected not to purchase Original Medicare Part A.</p> <p>A “benefit period” starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</p>	<p>In-Network IF YOU HAVE BOTH MEDICARE PARTS A&B: \$100 copay for each Medicare-covered hospital stay</p> <p>\$0 copay for additional hospital days</p> <p>No limit to the number of days covered by the plan each benefit period.</p> <p>Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p> <p>IF YOU HAVE MEDICARE PART B ONLY: \$100 copay for each network hospital stay</p> <p>You are covered for unlimited days.</p>

Benefit	Original Medicare	Kaiser Permanente Medicare Plus Plan A with Part D
<p>4 – Inpatient Mental Health Care</p>	<p>IF YOU HAVE BOTH MEDICARE PARTS A&B: Same deductible and copay as inpatient hospital care (see “Inpatient Hospital Care” above).</p> <p>190 day lifetime limit in a psychiatric hospital.</p> <p>IF YOU HAVE MEDICARE PART B ONLY: Inpatient Mental Health Care services not offered because you are not entitled to Medicare Part A and have elected not to purchase Original Medicare Part A.</p>	<p>In-Network IF YOU HAVE BOTH MEDICARE PARTS A&B: \$100 copay for each Medicare-covered hospital stay</p> <p>You get unlimited days in a psychiatric hospital.</p> <p>Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p> <p>IF YOU HAVE MEDICARE PART B ONLY: \$100 copay for each stay at a network hospital</p> <p>You are covered for unlimited days.</p>
<p>5 – Skilled Nursing Facility (SNF)</p>	<p>IF YOU HAVE BOTH MEDICARE PARTS A&B: In 2009 the amounts for each benefit period after at least a 3-day covered hospital stay were: Days 1 - 20: \$0 per day Days 21 - 100: \$133.50 per day These amounts will change for 2010.</p> <p>100 days for each benefit period.</p> <p>IF YOU HAVE MEDICARE PART B ONLY: Skilled Nursing Facility not offered because you are not entitled to Medicare Part A and have elected not to purchase Original Medicare Part A.</p> <p>A “benefit period” starts the day you go into a hospital or SNF. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</p>	<p>General Authorization rules may apply.</p> <p>In-Network IF YOU HAVE BOTH MEDICARE PARTS A&B: \$100 copay for each non-Medicare-covered SNF stay</p> <p>Plan covers up to 100 days each benefit period.</p> <p>No prior hospital stay is required.</p> <p>IF YOU HAVE MEDICARE PART B ONLY: \$100 copay for each SNF stay</p> <p>100 days for each benefit period.</p> <p>No prior hospital stay is required.</p>

If you have any questions about plan benefits or costs, please contact Kaiser Permanente Medicare Plus Member Services between 8:00 a.m. and 8:00 p.m., 7 days a week, at **1-888-777-5536** or **TTY 1-866-513-0008**.

Benefit	Original Medicare	Kaiser Permanente Medicare Plus Plan A with Part D
6 – Home Health Care (includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.)	\$0 copay	General Authorization rules may apply. In-Network \$0 copay for each Medicare-covered home health visit
7 – Hospice	You pay part of the cost for outpatient drugs and inpatient respite care. You must get care from a Medicare-certified hospice.	General IF YOU HAVE BOTH MEDICARE PARTS A&B: You must get care from a Medicare-certified hospice. IF YOU HAVE MEDICARE PART B ONLY: Hospice care covered. Contact plan for details.
OUTPATIENT CARE		
8 – Doctor Office Visits	20% coinsurance	General See “Physical Exams,” for more information. Authorization rules may apply. In-Network \$15 copay for each primary care doctor visit for Medicare-covered benefits \$15 copay for each in-area, network urgent care Medicare-covered visit \$15 copay for each specialist visit for Medicare-covered benefits

Benefit	Original Medicare	Kaiser Permanente Medicare Plus Plan A with Part D
9 – Chiropractic Services	<p>Routine care not covered.</p> <p>20% coinsurance for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$15 copay for each Medicare-covered visit</p> <p>Medicare-covered chiropractic visits are for manual manipulation of the spine to correct a subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.</p>
10 – Podiatry Services	<p>Routine care not covered.</p> <p>20% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$15 copay for each Medicare-covered visit</p> <p>Medicare-covered podiatry benefits are for medically-necessary foot care.</p>
11 – Outpatient Mental Health Care	<p>45% coinsurance for most outpatient mental health services.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$15 copay for each Medicare-covered individual or group therapy visit</p>
12 – Outpatient Substance Abuse Care	<p>20% coinsurance</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$15 copay for Medicare-covered individual or group visits</p>

If you have any questions about plan benefits or costs, please contact Kaiser Permanente Medicare Plus Member Services between 8:00 a.m. and 8:00 p.m., 7 days a week, at **1-888-777-5536** or **TTY 1-866-513-0008**.

Benefit	Original Medicare	Kaiser Permanente Medicare Plus Plan A with Part D
13 – Outpatient Services/Surgery	20% coinsurance for the doctor 20% of outpatient facility charges	General Authorization rules may apply. In-Network \$0 copay for each Medicare-covered ambulatory surgical center visit \$0 copay for each Medicare-covered outpatient hospital facility visit
14 – Ambulance Services (medically necessary ambulance services)	20% coinsurance	General Authorization rules may apply. In-Network \$0 copay for Medicare-covered ambulance benefits
15 – Emergency Care (You may go to any emergency room if you reasonably believe you need emergency care.)	20% coinsurance for the doctor 20% of facility charge, or a set copay per emergency room visit You don't have to pay the emergency room copay if you are admitted to the hospital for the same condition within 3 days of the emergency room visit. NOT covered outside the U.S. except under limited circumstances.	General \$50 copay for Medicare-covered emergency room visits Worldwide coverage. If you are admitted to the hospital within 48-hours for the same condition, you pay \$0 for the emergency room visit.
16 – Urgently Needed Care (This is NOT emergency care, and in most cases, is out of the service area.)	20% coinsurance, or a set copay NOT covered outside the U.S. except under limited circumstances.	General \$15 copay for Medicare-covered urgently needed care visits

Benefit	Original Medicare	Kaiser Permanente Medicare Plus Plan A with Part D
17 – Outpatient Rehabilitation Services (Occupational Therapy, Physical Therapy, Speech and Language Therapy)	20% coinsurance	General Authorization rules may apply. In-Network \$15 copay for Medicare-covered Occupational Therapy visits \$15 copay for Medicare-covered Physical and/or Speech/Language Therapy visits
OUTPATIENT MEDICAL SERVICES AND SUPPLIES		
18 – Durable Medical Equipment (includes wheelchairs, oxygen, etc.)	20% coinsurance	General Authorization rules may apply. In-Network \$0 copay for Medicare-covered items
19 – Prosthetic Devices (includes braces, artificial limbs and eyes, etc.)	20% coinsurance	General Authorization rules may apply. In-Network \$0 copay for Medicare-covered items
20 – Diabetes Self-Monitoring Training, Nutrition Therapy, and Supplies (includes coverage for glucose monitors, test strips, lancets, screening tests, and self-management training)	20% coinsurance Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian or include a nutritional assessment and counseling to help you manage your diabetes or kidney disease.	In-Network \$0 copay for Diabetes self-monitoring training \$0 copay for Nutrition Therapy for Diabetes \$0 copay for Diabetes supplies Separate Office Visit cost sharing of \$15 copay may apply.

If you have any questions about plan benefits or costs, please contact Kaiser Permanente Medicare Plus Member Services between 8:00 a.m. and 8:00 p.m., 7 days a week, at **1-888-777-5536** or **TTY 1-866-513-0008**.

Benefit	Original Medicare	Kaiser Permanente Medicare Plus Plan A with Part D
<p>21 – Diagnostic Tests, X-Rays, Lab Services, and Radiology Services</p>	<p>20% coinsurance for diagnostic tests and X-rays</p> <p>\$0 copay for Medicare-covered lab services</p> <p>Lab Services: Medicare covers medically necessary diagnostic lab services that are ordered by your treating doctor when they are provided by a Clinical Laboratory Improvement Amendments (CLIA) certified laboratory that participates in Medicare. Diagnostic lab services are done to help your doctor diagnose or rule out a suspected illness or condition. Medicare does not cover most routine screening tests, like checking your cholesterol.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered:</p> <ul style="list-style-type: none"> • lab services • diagnostic procedures and tests <p>\$0 copay for Medicare-covered X-rays</p> <p>\$0 copay for Medicare-covered diagnostic radiology services</p> <p>\$15 copay for Medicare-covered therapeutic radiology services</p>
<p>PREVENTIVE SERVICES</p>		
<p>22 – Bone Mass Measurement (for people with Medicare who are at risk)</p>	<p>20% coinsurance</p> <p>Covered once every 24 months (more often if medically necessary) if you meet certain medical conditions.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered bone mass measurement</p> <p>Separate Office Visit cost sharing of \$15 copay may apply.</p>
<p>23 – Colorectal Screening Exams (for people with Medicare age 50 and older)</p>	<p>20% coinsurance</p> <p>Covered when you are high risk or when you are age 50 and older.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered colorectal screenings</p> <p>Separate Office Visit cost sharing of \$15 copay may apply.</p>

Benefit	Original Medicare	Kaiser Permanente Medicare Plus Plan A with Part D
<p>24 – Immunizations (Flu vaccine, Hepatitis B vaccine – for people with Medicare who are at risk, Pneumonia vaccine)</p>	<p>\$0 copay for Flu and Pneumonia vaccines</p> <p>20% coinsurance for Hepatitis B vaccine</p> <p>You may only need the Pneumonia vaccine once in your lifetime. Call your doctor for more information.</p>	<p>In-Network \$0 copay for Flu and Pneumonia vaccines</p> <p>\$0 copay for Hepatitis B vaccine</p> <p>No referral needed for Flu and Pneumonia vaccines.</p>
<p>25 – Mammograms (Annual Screening) (for women with Medicare age 40 and older)</p>	<p>20% coinsurance</p> <p>No referral needed.</p> <p>Covered once a year for all women with Medicare age 40 and older. One baseline mammogram covered for women with Medicare between age 35 and 39.</p>	<p>In-Network \$0 copay for Medicare-covered screening mammograms</p> <p>Separate Office Visit cost sharing of \$15 copay may apply.</p>
<p>26 – Pap Smears and Pelvic Exams (for women with Medicare)</p>	<p>\$0 copay for pap smears</p> <p>Covered once every 2 years. Covered once a year for women with Medicare at high risk.</p> <p>20% coinsurance for pelvic exams</p>	<p>In-Network \$0 copay for Medicare-covered pap smears and pelvic exams</p> <p>Separate Office Visit cost sharing of \$15 copay may apply.</p>
<p>27 – Prostate Cancer Screening Exams (for men with Medicare age 50 and older)</p>	<p>20% coinsurance for the digital rectal exam</p> <p>\$0 for the PSA test; 20% coinsurance for other related services.</p> <p>Covered once a year for all men with Medicare over age 50.</p>	<p>In-Network \$0 copay for Medicare-covered prostate cancer screening</p> <p>Separate Office Visit cost sharing of \$15 copay may apply.</p>

If you have any questions about plan benefits or costs, please contact Kaiser Permanente Medicare Plus Member Services between 8:00 a.m. and 8:00 p.m., 7 days a week, at **1-888-777-5536** or **TTY 1-866-513-0008**.

Benefit	Original Medicare	Kaiser Permanente Medicare Plus Plan A with Part D
<p>28 – End-Stage Renal Disease</p>	<p>20% coinsurance for renal dialysis</p> <p>20% coinsurance for Nutrition Therapy for End-Stage Renal Disease</p> <p>Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian or include a nutritional assessment and counseling to help you manage your diabetes or kidney disease.</p>	<p>General Cost plan members pay Fee-for-Service cost sharing for out-of-area dialysis.</p> <p>Authorization rules may apply.</p> <p>In-Network \$0 copay for renal dialysis</p> <p>\$0 copay for Nutrition Therapy for End-Stage Renal Disease</p>
<p>29 – Prescription Drugs</p>	<p>Most drugs are not covered under Original Medicare. You can add prescription drug coverage to Original Medicare by joining a Medicare Prescription Drug Plan, or you can get all your Medicare coverage, including prescription drug coverage, by joining a Medicare Advantage Plan or a Medicare Cost Plan that offers prescription drug coverage.</p>	<p>General \$0 to \$25 for Part B-covered chemotherapy drugs and other Part B-covered drugs</p> <p>DRUGS COVERED UNDER MEDICARE PART C General \$0 copay for home infusion drugs that would normally be covered under Part D. This cost-sharing amount will also cover the supplies and services associated with home infusion of these drugs.</p> <p>DRUGS COVERED UNDER MEDICARE PART D General This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at kp.org/seniorrx on the Web.</p> <p>Different out-of-pocket costs may apply for people who</p> <ul style="list-style-type: none"> • have limited incomes, • live in long term care facilities, <p>OR</p> <ul style="list-style-type: none"> • have access to Indian/Tribal/Urban (Indian Health Service).

Benefit	Original Medicare	Kaiser Permanente Medicare Plus Plan A with Part D
<p>29 – Prescription Drugs – cont.</p>		<p>Your in-network prescription coverage may be limited to the plan's service area. This means that if you travel outside the service area, you may have to pay the full cost of your prescription. In certain emergencies, your drugs will be covered if you get them at an out-of-network-pharmacy although you may have to pay additional charges. Contact the plan for details.</p> <p>Total yearly drug costs are the total drug costs paid by both you and the plan.</p> <p>Your provider must get prior authorization from Kaiser Permanente Medicare Plus (Cost) for certain drugs.</p> <p>You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements for these drugs that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, and printed materials, as well as on the Medicare Prescription Drug Plan Finder on Medicare.gov.</p> <p>If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.</p> <p>In-Network \$0 deductible</p> <p>Initial Coverage You pay the following until total yearly drug costs reach \$4,550.</p>

If you have any questions about plan benefits or costs, please contact Kaiser Permanente Medicare Plus Member Services between 8:00 a.m. and 8:00 p.m., 7 days a week, at **1-888-777-5536** or **TTY 1-866-513-0008**.

Benefit	Original Medicare	Kaiser Permanente Medicare Plus Plan A with Part D
<p>29 – Prescription Drugs – cont.</p>		<p>Retail Pharmacy GENERIC OR BRAND</p> <ul style="list-style-type: none"> • \$10 copay for a 60-day supply of drugs from a preferred pharmacy • \$22.50 copay for a three-month (90-day) supply of drugs from a preferred pharmacy • \$25 copay for a 60-day supply of drugs from a non-preferred pharmacy • \$37.50 copay for a three-month (90-day) supply of drugs from a non-preferred pharmacy <p>Long Term Care Pharmacy GENERIC OR BRAND</p> <ul style="list-style-type: none"> • \$12.50 copay for a one-month (31-day) supply of drugs <p>Mail Order GENERIC OR BRAND</p> <ul style="list-style-type: none"> • \$10 copay for a 60-day supply of drugs from a preferred mail order pharmacy. • \$10 copay for a three-month (90-day) supply of drugs from a preferred mail order pharmacy. <p>Catastrophic Coverage After your yearly out-of-pocket drug costs reach \$4,550, you pay the following: GENERIC</p> <ul style="list-style-type: none"> • \$2 copay for drugs in this tier <p>BRAND</p> <ul style="list-style-type: none"> • \$7.50 copay for drugs in this tier <p>Out-of-Network Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan’s service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy’s full charge for the drug and submit documentation to receive reimbursement from Kaiser Permanente Medicare Plus (Cost).</p>

Benefit	Original Medicare	Kaiser Permanente Medicare Plus Plan A with Part D
29 – Prescription Drugs – cont.		<p>Out-of-Network Initial Coverage You will be reimbursed up to the full cost of the drug minus the following for drugs purchased out-of-network until total yearly drug costs reach \$4,550: GENERIC OR BRAND</p> <ul style="list-style-type: none"> • \$12.50 copay for a one-month (30-day) supply of drugs <p>Out-of-Network Catastrophic Coverage After your yearly out-of-pocket drug costs reach \$4,550, you will be reimbursed for drugs purchased out-of-network up to the full cost of the drug minus the following: GENERIC</p> <ul style="list-style-type: none"> • \$2 copay for drugs in this tier BRAND <ul style="list-style-type: none"> • \$7.50 copay for drugs in this tier
30 – Dental Services	Preventive dental services (such as cleaning) not covered.	<p>General Authorization rules may apply.</p> <p>In-Network \$15 copay for Medicare-covered dental benefits</p> <p>\$30 copay for an office visit that includes:</p> <ul style="list-style-type: none"> • up to 1 oral exam every six months • up to 1 cleaning every six months • up to 1 fluoride treatment every six months • up to 1 dental X-ray every six months <p>Plan offers additional comprehensive dental benefits.</p>
31 – Hearing Services	Routine hearing exams and hearing aids not covered. 20% coinsurance for diagnostic hearing exams	<p>General Authorization rules may apply.</p> <p>In-Network In general, routine hearing exams and hearing aids not covered.</p> <ul style="list-style-type: none"> • \$15 copay for Medicare-covered diagnostic hearing exams

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Benefit	Original Medicare	Kaiser Permanente Medicare Plus Plan A with Part D
<p>32 – Vision Services</p>	<p>20% coinsurance for diagnosis and treatment of diseases and conditions of the eye</p> <p>Routine eye exams and glasses not covered.</p> <p>Medicare pays for one pair of eyeglasses or contact lenses after cataract surgery.</p> <p>Annual glaucoma screenings covered for people at risk.</p>	<p>General Authorization rules may apply.</p> <p>In-Network</p> <ul style="list-style-type: none"> • 20% of the cost for one pair of eyeglasses or contact lenses after cataract surgery • \$15 copay for exams to diagnose and treat diseases and conditions of the eye. • \$15 copay for routine eye exams • 75% of the cost for glasses • 85% of the cost for contacts
<p>33 – Physical Exams</p>	<p>20% coinsurance for one exam within the first 12 months of your new Medicare Part B coverage</p> <p>When you get Medicare Part B, you can get a one-time physical exam within the first 12 months of your new Part B coverage. The coverage does not include lab tests.</p>	<p>In-Network \$15 copay for routine exams</p> <p>Limited to 1 exam every year.</p> <p>\$0 copay for Medicare-covered benefits</p> <p>Separate Office Visit cost sharing of \$15 copay may apply.</p>
<p>34 – Health/Wellness Education</p>	<p>SMOKING CESSATION: Covered if ordered by your doctor. Includes two counseling attempts within a 12-month period if you are diagnosed with a smoking-related illness or are taking medicine that may be affected by tobacco. Each counseling attempt includes up to four face-to-face visits. You pay coinsurance, and Part B deductible applies.</p>	<p>In-Network This plan covers the following health/wellness education benefits:</p> <ul style="list-style-type: none"> • Written health education materials, including newsletters • Nursing Hotline <p>\$0 copay for each Medicare-covered smoking cessation counseling session</p>

Benefit	Original Medicare	Kaiser Permanente Medicare Plus Plan A with Part D
Transportation (Routine)	Not covered.	In-Network This plan does not cover routine transportation.
Acupuncture	Not covered.	In-Network This plan does not cover Acupuncture.

