



protect your most valuable assets

Kaiser Permanente Medicare plans

Help ensure that your employees and retirees get the right care at any stage of life.

Our Medicare plans combine Medicare coverage with Kaiser Permanente coverage to create a powerful solution. You get:

- A health care partner that's been involved in the federal Medicare program since it was established in 1965—and remains committed to the health and well-being of older adults
- Preventive care, prescription drug coverage, and disease management included with every plan*
- Employees who know they'll receive excellent care through Kaiser Permanente when they retire

*Coverage limitations may apply.

enhance your current health care strategy

Disease management

More than 75 percent of people over the age of 65 live with at least one chronic condition, and half suffer from multiple conditions. For older members, chronic conditions tend to require more care, are more disabling, and demand more specialized treatment. With a Kaiser Permanente Medicare plan, your retirees will benefit from early disease intervention and personalized care management plans that prevent complications and enhance quality of life. And with doctors, lab testing, and pharmacies usually available in the same building, our Medicare members don't have to drive all over town to get the care they need.

INVEST IN YOUR BUSINESS

Offering a Kaiser Permanente Medicare plan to Medicare-eligible retirees helps them plan for their future.

Retain the best and brightest employees

A Medicare plan completes the benefits package you currently offer and helps you paint a bright future for your employees so they stay with you longer. By offering a Medicare plan, you'll help employees plan for retirement—and give them the peace of mind that keeps them productive today.

Flexible plan options to keep costs low

With flexible plan designs, including a \$0 employer contribution option, you can choose the best coverage for your retirees—without taking on excessive costs or time-consuming administration. Select from a wide range of care and cost options to build the plan that fits your business needs. Your account manager or sales representative will help you find the coverage that makes sense for your business.

Easier retiree plan management

With Kaiser Permanente, you'll have a partner to help you manage your retiree population and navigate the world of Medicare. When you have our expertise to call on, you can decrease your costs and your administrative time. We can provide guidance on Medicare-related issues to help you make decisions that benefit your retirees and your business.



HEALTH CARE FOR THE LONG RUN— BETTER, MORE COMPREHENSIVE CARE

Your Medicare-eligible retirees can count on Kaiser Permanente at every stage of life. With the support of our Care Management Institute—one of the largest nonacademic research institutes in the United States—we can proactively identify and respond to the needs of our older members and ultimately keep them healthier.

Healthy seniors can keep active with health classes and lifestyle programs. They'll receive immunizations to prevent disease and health screenings to detect conditions before they become serious. If they develop a chronic condition, they can take advantage of highly specialized disease management services.

How Kaiser Permanente compares

- **Excellent care for seniors**—in 2007, the National Committee for Quality Assurance (NCQA) rated Kaiser Permanente's Medicare plans "Excellent"—the highest possible rating.
- **Outperforming national averages for care**—our care management programs for beta-blocker treatment following a heart attack and diabetes rate in the top 10 percent of all Medicare plans nationally, according to HEDIS^{®†} scores.
- **Top-ranking care**—the *U.S. News/NCQA America's Best Health Plans 2007* report ranks Medicare plans according to their success in preventing and treating illness. Across the nation, we scored above the 80 percent performance mark relative to 151 other plans.
- **Improving access for members**—in December 2007, we received the President's Award from the National Council on Aging for outreach efforts to identify members who qualified for Medicare's prescription drug low-income subsidy program. Nearly 80,000 Kaiser Permanente members were enrolled in this program, significantly reducing their out-of-pocket prescription drug costs.

[†]HEDIS[®] (Healthcare Effectiveness Data and Information Set) is a registered trademark of the National Committee for Quality Assurance.

Prescription drug coverage

Our Medicare plans are available with or without Medicare Part D coverage[‡]. If you want to supplement the plan you choose, your group has options for prescription drug coverage:

- **Medicare plan with Medicare Part D**—pharmacy care that's integrated with health coverage. Your retirees will appreciate that there's one enrollment process, no gaps in prescription drug coverage, and no need to sign up for a separate Part D plan. You'll appreciate that it's easy to administer and that we're here to help.
- **Retiree Drug Subsidy (RDS)**—also called the 28 percent subsidy, RDS can offset any costs of your retiree drug coverage.

Whether you choose to offer Medicare Part D or RDS, you'll know that your Medicare-eligible retirees are getting the benefit of Kaiser Permanente's proven track record in effectively managing prescription drugs.

[‡]See chart on back for plan availability.

Medicare plans available near you

MEDICARE ADVANTAGE PLANS	MEDICARE COST PLANS
California	District of Columbia
Colorado	Maryland
Georgia	Ohio
Hawaii	Virginia
Oregon	
Washington	

Easy enrollment for current Kaiser Permanente members

As your current members approach age 65, we mail them information about Medicare and explain how to enroll in a Kaiser Permanente Medicare plan. With timely information, they can enroll in one of our Medicare plans as soon as they're eligible for Medicare, or once they retire after age 65.

For more information about our Medicare plan options, contact your account manager or sales representative.

