



## EXPLORE ADDED FEATURES OF OUR KAISER PERMANENTE MEDICARE ADVANTAGE (HMO) PLANS

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When you join a Kaiser Permanente Medicare Advantage plan, you not only get your medical and prescription drug coverage all in one plan—you also receive additional features to care for the whole you, at no extra cost.



# CHECK OUT ALL THESE ADDITIONAL FEATURES INCLUDED IN YOUR HEALTH PLAN:



**NEW for 2023: Comprehensive dental plan with expanded network**  
\$0 for preventive care office visits and a \$1,000 annual allowance<sup>1</sup> for more extensive care, such as dentures



**Fitness membership<sup>6</sup>**  
The Silver&Fit® Healthy Aging and Exercise Program



**Medicare Explorer by Kaiser Permanente<sup>2</sup>**  
\$1,200 annual allowance for out-of-area routine care



**Vision**  
Routine eye care and an allowance on glasses and contact lenses



**ENHANCED for 2023: Hearing aid allowance<sup>3</sup>**  
\$1,000 allowance per ear, every 36 months, to use at Kaiser Permanente audiology centers



**BrainHQ**  
Online brain health exercises



**Over-the-counter wellness benefit<sup>4</sup>**  
Quarterly benefit that can be used to order wellness items



**Thriving After 60**  
A wellness community with events to help connect members over 60



**Transportation<sup>5</sup>**  
24 rides to or from nonemergency medical appointments



**Advance health care directive online tools and classes**  
Create an advance directive that designates a health care agent and provides medical care instructions



**Virtual care**  
Care from the comfort of home

And you can get even more out of your health plan with **Advantage Plus**. Get additional dental, hearing, and eyewear benefits for an additional monthly premium of just **\$20**. Flip to page 11 for more details.

## Check inside to learn more about these features and how they can help you be your healthiest self.



NEW FOR 2023

## Comprehensive dental plan with expanded network

Our health plans now include a NEW comprehensive dental plan with an expanded network of dental providers and \$0 for preventive care office visits. This includes:

- Oral exams, up to two per year
- Cleanings, up to two per year
- Bitewing X-rays, one set per year
- Topical fluoride treatment, one per year
- Full mouth X-rays, one every three years

The comprehensive dental plan also include a \$1,000 annual allowance<sup>1</sup> for more extensive care such as fillings, crowns, dentures, root canals, and more.

### Choosing a dentist

For a list of participating dentists in our new, expanded dental network—or information about a particular dentist, such as office hours, directions, or languages spoken, visit **DominionNational.com/kaiserdentists** or call Dominion Member Services at **1-855-733-7524 (TTY 711)**, Monday through Friday, 7:30 a.m. to 6 p.m.

Specialty care is also available in many locations, without a referral. Services received from nonparticipating dentists are not covered.

Make an appointment by calling your chosen dental office. Bring your Kaiser Permanente ID card to your appointment. There is no separate dental ID card.

### Have questions? Call Dominion Member Services.

Quality service is an important part of any dental plan. Dominion Member Services specialists are available to answer questions about coverage or to help you find a participating dentist. Just call **1-855-733-7524 (TTY 711)**, Monday through Friday, 7:30 a.m. to 6 p.m. Dominion's automatic voice response system is also available 24 hours a day.

Dental benefits are underwritten by Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., and administered by Dominion National.











## Medicare Explorer

by Kaiser Permanente<sup>2</sup>

Not available with Kaiser Permanente Medicare Advantage Care Plus (HMO-POS), Kaiser Permanente Medicare Advantage Value Baltimore (HMO), Kaiser Permanente Medicare Advantage Value MD (HMO), and Kaiser Permanente Medicare Advantage Liberty (HMO) plans. Members that enroll in the Medicare Advantage Care Plus plan will have limited out-of-network benefits included in their plan. See the *Evidence of Coverage* for details.

Travel with peace of mind knowing that Kaiser Permanente Medicare Advantage plans include Medicare Explorer, a \$1,200 annual allowance for out-of-area routine and continuing care. Your allowance could be used for office visits, labs, X-rays, physical therapy, outpatient behavioral health care, and more. Check out the table below for a list of services you can access while traveling—along with their low and predictable costs.

For the best experience, see any provider that accepts Medicare. You do not need a referral or preauthorization for covered services. To find a provider that accepts Medicare, visit **medicare.gov**. The Medicare Explorer allowance can only be used within the United States and its territories and outside of Kaiser Permanente service areas, which include all or parts of California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, DC, and Washington State. To confirm that the area where you are traveling is covered by this benefit, call Member Services at **1-888-777-5536** (TTY 711), 8 a.m. to 8 p.m., 7 days a week.

Covered service	Copay	Covered service	Copay
 Preventive care (per visit)	\$0	 Physical therapy	\$50
 Primary care (per office visit)	\$20	 Behavioral health care <ul style="list-style-type: none"><li>• Individual (per visit)</li><li>• Group (per visit)</li></ul>	\$25
 Specialty care (per office visit)	\$50		\$15
 Labs	\$10	 Part B clinically administered drugs (only covered in the course of an office visit)	20% of provider charges
 X-rays	\$25		



ENHANCED FOR 2023

## Hearing aid allowance<sup>3</sup>

Enhance your total health with hearing aids from Kaiser Permanente. Our health plans include a \$1,000 hearing aid allowance per ear, every 36 months, as well as coverage for hearing exams, to use at Kaiser Permanente audiology centers. You'll also receive the added value of follow-up care, a warranty for repairs, and a low replacement fee for lost hearing aids. You'll also be receiving care from highly skilled audiologists, all with doctorates in audiology.

Hearing aids purchased from Kaiser Permanente include:

- 3-year warranty for repair
- 3-year warranty for loss and damage with a one-time \$250 replacement fee per hearing aid
- Follow-up appointments for programming adjustments for 3 years

To learn more and find a Kaiser Permanente audiology center, visit [kp.org/hearingcare](https://kp.org/hearingcare) or call **1-703-359-7878** to schedule a hearing aid consultation.



## Over-the-counter (OTC) wellness benefit<sup>4</sup>

Our Medicare health plans include a quarterly benefit that can be used to order items such as:

- Vitamins and minerals
- Allergy, cough, and cold remedies
- Antacids, laxatives, and stomach aids
- Pain relievers and fever reducers
- First aid kits, joint supports, and incontinence products
- Blood pressure monitors and thermometers
- Diabetic supplies, such as compression stockings and sharps containers

The OTC quarterly benefit limit is between \$30 and \$60. See your *Evidence of Coverage (EOC)* for details.

To order, visit [kp.org/otc/mas](https://kp.org/otc/mas) or call **1-833-881-1422 (TTY 711)**, Monday through Friday, 8 a.m. to 7 p.m.





## Transportation to medical appointments<sup>5</sup>

Kaiser Permanente Medicare Advantage includes 24 rides to or from nonurgent medical appointments at Kaiser Permanente medical centers and contracted facilities. Call **1-855-932-5412**, 24 hours a day, 7 days a week, to schedule a ride or find out how many rides you have left for the year. Rides must be scheduled at least 2 hours before your pickup time. A scheduled ride must also be canceled at least 3 hours before your pickup time, or it will be deducted from your annual ride balance.



### VISION CARE

## Care from the comfort of home

Our members choose how, when, and where to access care. We offer flexible virtual care options to visit with your Kaiser Permanente doctor, specialist, emergency physician, or another clinical provider. These are core components of our integrated delivery system, not add-ons, so quality care is built into every experience.

Our flexible virtual care options include:



Video visits<sup>7</sup>



Phone appointments<sup>7</sup>



24/7 advice line



Secure email with your doctor for nonurgent questions



E-visits for personalized advice

You must be registered at **kp.org** to schedule video visits<sup>7</sup> online. You can register at **kp.org/register** or through the Kaiser Permanente app. You can also schedule video visits by calling the Kaiser Permanente appointment line at **1-800-777-7904** (TTY **711**), 24 hours a day, 7 days a week.

If you need help joining a video visit on your computer or mobile device, call our appointment line above or visit **kp.org/videovisit**.



## Advance health care directive online tools and classes

Visit **kp.org/lifecareplan** to create an advance directive document that designates a health care agent and provides medical care instructions in the event that you cannot communicate.

Join a virtual class, led by certified life care planning facilitators, to help you learn about the importance of life care planning and develop a personal action plan and next steps. To register for a class, call **1-800-777-7904 (TTY 711)**, 24 hours a day, 7 days a week, or register online by logging into your **kp.org** account and clicking on "Appointments."



### FITNESS PROGRAM

## The Silver&Fit<sup>®</sup> Healthy Aging and Exercise Program<sup>6</sup>

We've included the following with your Kaiser Permanente Medicare health plan:

- **Fitness center membership:** Reshape your life with membership at a local participating Silver&Fit fitness center. Visit **SilverandFit.com** to find a fitness center near you.
- **Digital fitness and well-being choices:** Members may select one home fitness kit<sup>8</sup> per calendar year. Choose from wearable fitness tracker, Pilates, strength, swim, and yoga kit options. This benefit also includes access to on-demand workout videos, workout plans, the Well-Being Club, newsletters, and other helpful features.

For more information about the Silver&Fit program, visit **SilverandFit.com**.

**NOTE:** Silver&Fit is not available with Kaiser Permanente Medicare Advantage Value Balt, Value MD, or Value DC plans.







## VISION CARE

# Quality you can see

Your plan includes routine eye exams, glaucoma screenings, and cataract screenings at Vision Essentials by Kaiser Permanente (located in our medical centers). You also receive an allowance on glasses or contact lenses. Your copay amounts and eyewear allowance are based on your plan type.

PLAN TYPE	ROUTINE EYE EXAMS	EYEWEAR ALLOWANCE
<b>MARYLAND</b>		
Kaiser Permanente Medicare Advantage Value Balt and MD (HMO) plans	<ul style="list-style-type: none"> <li>• \$10 per visit with an optometrist</li> <li>• \$50 per visit with an ophthalmologist</li> </ul>	\$200 every 24 months
Kaiser Permanente Medicare Advantage Standard (HMO-POS) plan	<ul style="list-style-type: none"> <li>• \$10 per visit with an optometrist</li> <li>• \$35 per visit with an ophthalmologist</li> </ul>	\$200 every 24 months
Kaiser Permanente Medicare Advantage High (HMO-POS) plan	<ul style="list-style-type: none"> <li>• \$5 per visit with an optometrist</li> <li>• \$30 per visit with an ophthalmologist</li> </ul>	\$225 every 24 months
<b>VIRGINIA</b>		
Kaiser Permanente Medicare Advantage Value (HMO-POS) plan	<ul style="list-style-type: none"> <li>• \$5 per visit with an optometrist</li> <li>• \$40 per visit with an ophthalmologist</li> </ul>	\$200 every 24 months
Kaiser Permanente Medicare Advantage Standard (HMO-POS) plan	<ul style="list-style-type: none"> <li>• \$0 per visit with an optometrist</li> <li>• \$35 per visit with an ophthalmologist</li> </ul>	\$250 every 24 months
Kaiser Permanente Medicare Advantage High (HMO-POS) plan	<ul style="list-style-type: none"> <li>• \$5 per visit with an optometrist</li> <li>• \$30 per visit with an ophthalmologist</li> </ul>	\$250 every 24 months
Kaiser Permanente Medicare Advantage Care Plus (HMO-POS) plan	<ul style="list-style-type: none"> <li>• \$10 per visit with an optometrist</li> <li>• \$40 per visit with an ophthalmologist</li> </ul>	\$250 every 24 months
<b>DISTRICT OF COLUMBIA</b>		
Kaiser Permanente Medicare Advantage Value (HMO-POS) plan	<ul style="list-style-type: none"> <li>• \$5 per visit with an optometrist</li> <li>• \$45 per visit with an ophthalmologist</li> </ul>	\$200 every 24 months
Kaiser Permanente Medicare Advantage Standard (HMO-POS) plan	<ul style="list-style-type: none"> <li>• \$5 per visit with an optometrist</li> <li>• \$40 per visit with an ophthalmologist</li> </ul>	\$250 every 24 months
Kaiser Permanente Medicare Advantage High (HMO-POS) plan	<ul style="list-style-type: none"> <li>• \$5 per visit with an optometrist</li> <li>• \$30 per visit with an ophthalmologist</li> </ul>	\$250 every 24 months
<b>MARYLAND, VIRGINIA, AND DISTRICT OF COLUMBIA</b>		
Kaiser Permanente Medicare Advantage Liberty (HMO) plan without Part D	<ul style="list-style-type: none"> <li>• \$10 per visit with an optometrist</li> <li>• \$35 per visit with an ophthalmologist</li> </ul>	\$200 every 24 months
Kaiser Permanente Medicare Advantage Liberty plan without Part D	<ul style="list-style-type: none"> <li>• \$10 per visit with an optometrist</li> <li>• \$35 per visit with an ophthalmologist</li> </ul>	\$200

To view a list of Vision Essentials locations, visit [kp2020.org](https://kp2020.org).

For additional details about these benefits, view the *Evidence of Coverage (EOC)* at [kp.org/eocmasma](https://kp.org/eocmasma).



BRAINHQ

## Brain training that works

At Kaiser Permanente, we believe in caring for the whole you—mind and body. That's why we've included online brain health exercises with your membership at no extra cost.

Your brain defines who you are. It's the center of everything you think, do, and feel. Kaiser Permanente offers BrainHQ, with online exercises that you can do on a computer or mobile device to improve cognitive function (including memory, attention, and processing speed) as well as daily life (including safer driving, improved balance, and better mood). People who use it notice the difference.

What's more, BrainHQ supports you every step of the way, with great features such as:

- Weekly challenges to inspire you to improve
- A personalized trainer that tailors the training to you
- Progress reports to give you insight into how you're doing
- Flexible training that fits your schedule
- A monthly newsletter with brain health news, tips, and recipes

To set up your BrainHQ account, visit **[kp.brainhq.com](https://kp.brainhq.com)**. And remember, it's offered to you at no extra cost. For questions, call BrainHQ at **1-877-573-3067**, Monday through Friday, 10:30 a.m. to 7:30 p.m., or email **[support@brainhq.com](mailto:support@brainhq.com)**.



THRIVING AFTER 60

## Have fun, make friends, and get active with our community events

The Thriving After 60 community is dedicated to keeping its members mentally and physically healthy—all while having a good time. Come make like-minded new friends at our engaging virtual and in-person events and workshops<sup>9</sup> that focus on supporting the changing health and wellness needs of those over 60. Our activities are designed to help you maintain your health and energy and stay connected with the community well into retirement. Follow our Facebook page at **[facebook.com/ThrivingAfter60](https://facebook.com/ThrivingAfter60)** to stay informed, and register for our events anytime at **[kp.org/ta60mas](https://kp.org/ta60mas)**.

## ADVANTAGE PLUS

# Get extra benefits for an affordable monthly premium

Enhance your health and well-being by combining the affordable benefits of Advantage Plus with your Kaiser Permanente Medicare Advantage (HMO) plan. For only **\$20 a month**, Advantage Plus adds additional comprehensive dental, hearing, and eyewear benefits to your Medicare Advantage health plan—and it's part of your usual bill, making payment easy. You must be a Kaiser Permanente Medicare Advantage individual plan member to apply for Advantage Plus.

ADVANTAGE PLUS (optional supplemental package) premium and benefits	YOU PAY
Monthly premium in addition to monthly Medicare Advantage individual plan premium and monthly Medicare premium(s)	\$20
Comprehensive dental services <sup>10</sup> <ul style="list-style-type: none"> <li>• Non-routine services</li> <li>• Restorative services, including fillings and crowns</li> <li>• Endodontics</li> <li>• Periodontics</li> <li>• Extractions</li> <li>• Prosthodontics, including dentures</li> </ul>	\$500 annual allowance towards comprehensive dental services with a 50% coinsurance for a total of \$1,500 when added together with the comprehensive dental benefit included in your Kaiser Permanente Medicare Advantage plan
Hearing aids	\$1,000 allowance per ear every 3 years for a total of <b>\$2,000</b> when added together with the hearing aid benefit included in your Kaiser Permanente Medicare Advantage plan
Eyeglasses and contact lenses	\$175 allowance for eyewear every 2 years. This can be combined with the eyewear allowance included in your Kaiser Permanente Medicare Advantage plan. To see your vision allowance, please refer to your <i>Evidence of Coverage</i> .

To learn more, visit [kp.org/advantageplus](https://kp.org/advantageplus) or call **1-877-263-3085 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m.

# ENROLLING IN ADVANTAGE PLUS

You can choose the Advantage Plus option when you enroll in a Kaiser Permanente Medicare Advantage plan.

If you are a new Kaiser Permanente Medicare Advantage individual plan member, you can add Advantage Plus within 30 days of your plan's effective date.

If you are an existing Kaiser Permanente Medicare health plan member, you can sign up for Advantage Plus from October 15, 2022, through March 31, 2023 (our office must receive your enrollment form by this date).

## WE'RE HERE TO HELP

If you have questions about Kaiser Permanente Medicare Advantage plans, call **1-866-973-4584 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m., to speak to a Kaiser Permanente Medicare specialist. You can also visit **[kp.org/medicare](https://kp.org/medicare)**.

- <sup>1</sup> With a 50% coinsurance.
- <sup>2</sup> Not available with Kaiser Permanente Medicare Advantage Care Plus (HMO-POS), Kaiser Permanente Medicare Advantage Value Baltimore (HMO), Kaiser Permanente Medicare Advantage Value MD (HMO), and Kaiser Permanente Medicare Advantage Liberty (HMO) plans. Members are responsible for any charged amounts for covered services that exceed the annual allowance maximum of \$1,200. Coverage limited to inside the United States and its territories. See your *Evidence of Coverage* for details.
- <sup>3</sup> Hearing aid allowance can only be used for hearing aids purchased at Kaiser Permanente audiology centers.
- <sup>4</sup> Please refer to your *Evidence of Coverage* for details. OTC benefits may change each year on January 1. Each order must be at least \$20. Any unused portion of the quarterly benefit limit will not carry forward to the next quarter. Your order may not exceed your quarterly benefit limit. Limitations and restrictions may apply. Cash, check, credit cards, or money orders are not accepted.
- <sup>5</sup> Twenty-four one-way rides per contract year. For nonemergency transportation only.
- <sup>6</sup> Not available with Kaiser Permanente Medicare Advantage Value Balt, Kaiser Permanente Medicare Advantage Value MD, or Kaiser Permanente Medicare Advantage Value DC plans. The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a registered trademark of ASH and used with permission herein. All programs and services are not available in all areas. Participating fitness centers and fitness chains may vary by location and are subject to change.
- <sup>7</sup> 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>8</sup> Kits are subject to change and once selected cannot be exchanged.
- <sup>9</sup> In-person event schedule based on necessary COVID-19 response.
- <sup>10</sup> Dental benefits provided by Dominion National. To find an in-network dentist, call **1-855-733-7524** or visit **[DominionNational.com/kaiserdentists](https://DominionNational.com/kaiserdentists)**.



Kaiser Permanente is an HMO and HMO-POS 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.

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
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