

KAISER PERMANENTE MEDICARE ADVANTAGE **LIBERTY (HMO) PLAN**

From active duty to active retirement,
we've got you covered

Personalized care from top doctors.¹ Now that's a mission plan.

You've served all of us. Now let us serve you with the Kaiser Permanente Medicare Advantage Liberty (HMO) health plan. It's a smart way to complement the health benefits from your military service.

The Liberty plan connects you to our integrated health system, where top doctors, specialists, pharmacists, and more all work together to provide you with personalized care.¹

It's easy to budget with:

\$0 MONTHLY PREMIUMS \$0 DEDUCTIBLES

Plus, TRICARE For Life members pay \$0 copays for medical services received at Kaiser Permanente medical centers.

To learn more, visit
kp.org/libertyplan

YOUR HEALTH IS YOUR FUTURE

Get all your Medicare coverage in one package, and many healthy extras

-  **NEW FOR 2023**
Comprehensive dental plan with expanded provider network
New comprehensive dental plan with an expanded network of dental providers, \$0 for preventive care office visits like oral exams and cleanings, and a \$1,000 annual allowance² for more comprehensive care like dentures, fillings, and root canals
-  **ENHANCED FOR 2023**
Hearing aid allowance
\$1,000 per ear, every 36 months, through Kaiser Permanente audiology centers³
-  **Routine eye care and a \$200 allowance on glasses and contact lenses**
-  **Silver&Fit[®] Healthy Aging and Exercise Program⁴**
-  **Over-the-counter (OTC) wellness benefit**
\$30 quarterly credit to order items like vitamins, pain relievers, first aid kits, diabetic supplies, allergy and cold remedies, and more⁵
-  **Transportation**
24 one-way rides per year for nonemergency medical appointments
-  **Worldwide emergency care**
Includes urgent care services at CVS MinuteClinic[®] and Concentra facilities in states without Kaiser Permanente⁶

 **KAISER PERMANENTE[®]**

For individuals enrolled in TRICARE For Life, Kaiser Permanente will coordinate benefits with TRICARE so that all copays for Part B Medicare services received at a Kaiser Permanente Medical Center will be deferred—your copays will be \$0. Additionally, for inpatient hospitalization, Kaiser Permanente will pay as primary payor and TRICARE will be the secondary payor—your copay will be \$0.

Coverage and copays

Service	Kaiser Permanente Medicare Advantage Liberty plan
Premium	\$0
Office visit	\$10 copay for primary care \$35 copay for specialist care
Diagnostic lab/X-ray	\$0 - \$10
Inpatient hospital (per admission)	\$225/day for days 1 - 5 \$0 unlimited days thereafter
Outpatient services/surgery	\$200 per visit
Emergency room	\$95 per visit (waived if admitted immediately)
Urgent care	\$35 copay
Ambulance	\$250 copay per one-way trip
Hearing aid allowance	\$1,000 allowance per ear, every 36 months, through Kaiser Permanente audiology centers
Routine eye exam	\$10 - \$35 copay
Eyewear allowance	\$200 every 24 months
Preventive dental	\$0 copay
Over-the-counter (OTC) wellness benefit ⁵	\$30 per quarter

Not a member yet?

Contact a Medicare licensed sales specialist now.

Medicare licensed sales specialist

¹ The physicians who practice at Kaiser Permanente are recognized as Top Doctors in *Northern Virginia Magazine* (2022), *Washingtonian* magazine (2021), and *Baltimore* magazine (2021).

² With 50% coinsurance.

³ Hearing aid allowance can only be used for hearing aids purchased at Kaiser Permanente audiology centers.

⁴ 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.

⁵ 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, credits cards, or money orders are not accepted.

⁶ MinuteClinic and Concentra payment experiences vary by plan.

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.,
2101 E. Jefferson St., Rockville, MD 20822AR1324 MAS 9/16/22-12/31/23