

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,¹ specialists, pharmacists, and more all work together to provide you with personalized care.

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

-  **Comprehensive dental plan**
\$0 copays for preventive care office visits and a \$500 annual allowance² on more extensive care
-  **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 benefit to order items like vitamins, pain relievers, 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

Not a member yet?

Contact a licensed Medicare broker now.

Licensed Medicare broker

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 the primary payor and TRICARE will be the secondary payor—your copay will be \$0.

Coverage and copays

| Service | Kaiser Permanente Medicare Advantage Liberty plan |
|--|---|
| Monthly premium | \$0 |
| Office visit | \$15 copay for primary care \$40 copay for specialist care |
| Diagnostic lab/X-ray | \$0 - \$10 |
| Inpatient hospital (per admission) | \$300/day for days 1 - 5 \$0 unlimited days thereafter |
| Outpatient services/surgery | \$200 per visit |
| Emergency room | \$100 per visit (waived if admitted immediately) |
| Urgent care | \$40 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 | \$15 - \$40 copay |
| Eyewear allowance | \$200 every 24 months |
| Preventive dental | \$0 copay |
| Over-the-counter (OTC) wellness benefit ⁵ | \$30 per quarter |

¹ The physicians who practice at Kaiser Permanente are recognized as Top Doctors in *Arlington Magazine* (2023), *Bethesda* magazine (2023), *Northern Virginia Magazine* (2023), *Washingtonian* magazine (2022), and *Baltimore* magazine (2022).

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.
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