

# MAS Medicare Broker Toolkit

PJ Gary, Broker Sales Manager 301.525.6897 Medicare Broker Support Line: 833-931-0997 mas-medicarebrokersupport@kp.org



**Enrollment Kits and Materials** 

### **Important Contact Information for Brokers**

Please keep the contact information below at your fingertips and refer to it when you or the KP Medicare members you helped enroll have a question. There are a variety of resources that are just a call or click away.

Important KP Contacts			
Contact	Number (s) / Contact Info.	For Questions About	Hours of Operation
FMO Support	Contact your FMO	<ul> <li>Sunfire support</li> <li>Operational or administrative issues</li> <li>Licensing &amp; appointment</li> <li>Commissions</li> <li>Agent of record and book of business</li> <li>Escalations</li> </ul>	Dependent on FMO
KP Medicare Broker Program Support	KP Medicare Broker Service Support: Email: MAS-MedicareBrokerSuppor@tkp.org Phone: 1-833-931-0997 Fax: 301-816-7431	<ul> <li>Market-based training</li> <li>Sales &amp; Marketing (Enrollment kits)</li> <li>Application/Enrollment status</li> <li>Billing</li> <li>Coordination of benefits (Medicaid, Tricare)</li> <li>Member concerns (prior to appeal)</li> <li>Escalations</li> </ul>	Monday-Friday 8:30 a.m5 p.m. ES
Member Contacts	•		
Medicare Customer Service Center (CSC)	<b>1.888-777-5536 (TTY 711)</b> If a member needs assistance with or has questions about their health plan or specific benefits, they can speak with one of our Member Service representatives.	<ul> <li>Enrollment, eligibility and terminations</li> <li>Benefit clarification</li> <li>Appeals and complaints</li> <li>Obtaining forms</li> <li>Member ID cards</li> <li>Member level demographic changes</li> <li>ANOC and EOC</li> </ul>	Monday-Sunday 8 a.m 8 p.m. EST
Medical Advice/Make or Cancel Appointments	Within the Washington, DC metro area, call <b>703.359.7878 (TTY 711)</b> Outside the Washington, DC metro area,	<ul> <li>Medical advice</li> <li>Make appointments</li> <li>Cancel appointment</li> </ul>	a week
	call 1-800-777-7904 (TTY 711)	24 hours a day, 7 days	
Member Away from Home Travel Line	kp.org/travel 951-268.3900 (TTY 711)	<ul> <li>Helpful resources to help plan for your trip</li> <li>Claim forms in case you need to file a claim for reimbursement after your trip</li> </ul>	24 hours a day, 7 days a week
External Contacts			1
Medicare	<b>1-800-MEDICARE</b> (1.800-633-4227)	<ul> <li>Billing Part B -</li> <li>Low income subsidy (LIS)</li> <li>Late enrollment penalty</li> <li>Claims</li> <li>Medical records</li> <li>Expenses</li> </ul>	24 hours a day, 7 days a week
Social Security	1-800-772-1213 (TTY 1-800-325-0778)	<ul> <li>Contact Social Security to request a replacement Medicare card</li> <li>Ask for a form SSA-1020 to apply for help with Medicare prescription drug costs</li> </ul>	Monday-Friday 7 a.m 7 p.m. EST



Your FMO	Directions and Support
GS National	<ul> <li>Once logged into Propelicy account, you will access SunFire through the Enrollment Section with a Single Sign On.</li> <li>You will click on the Enrollment icon in the top right corner of the screen and then click on Quote &amp; Enroll. This will automatically log you into your SunFire account.</li> <li>For questions/issues: agentinfo@gsnational.com or they can call at 855-330-5566.</li> </ul>
health markets	<ul> <li>You will be given access to quote and sell Kaiser Medicare Advantage via QuoteConnect.</li> <li>Once you log on to QuoteConnect, Click on Dashboard. Next Click on "Build a Proposal".</li> <li>After you complete the quote and click on APPLY, agents will be automatically redirected to <a href="https://www.sunfirematrix.com/app/agent/hthmkts">https://www.sunfirematrix.com/app/agent/hthmkts</a>.</li> <li>Kaiser Permanente Medicare quoting will be available in QuoteConnect if you have completed all the Ready the to Sell Requirements.</li> <li>For questions/issues: contact HealthMarkets' Field Support at <u>1-888-731-4447</u>.</li> </ul>
<b>INTEGRITY</b>	<ul> <li>You will be given access to quote and sell Kaiser Medicare Advantage via MedLink (Sunfire) in MedicareCENTER.</li> <li>Please note, Kaiser quoting will be available in MedApp (Connecture), however, enrollments must be submitted via MedLink (SunFire).</li> <li>Log in is provided by your FMO. If you already have access, then Kaiser Permanente Medicare Advantage plans will be visible once you have completed all your Ready to Sell requirements.</li> <li>For questions/issues: MedicareCENTER@integritymarketing.com.</li> </ul>

# Kaiser Permanente medical facilities

### Maryland

- 1 Abingdon Medical Center
- 2 Annapolis Medical Center

### **3 FUTURE OPENING**

- Medical Center in Aspen Hill
- 4 Kaiser Permanente Baltimore Harbor Medical Center
- 5 Bowie Fairwood Medical Center
- 6 Camp Springs Medical Center
- 7 Columbia Gateway Medical Center
- 8 Kaiser Permanente Frederick Medical Center
- 9 Gaithersburg Medical Center
- **10** Kensington Medical Center
- **11** Largo Medical Center
- 12 Lutherville-Timonium Medical Center
- 13 Marlow Heights Medical Center
- 14 North Arundel Medical Center
- **15** Shady Grove Medical Center
- 16 Silver Spring Medical Center
- **17** South Baltimore County Medical Center
- **18 FUTURE OPENING** Medical Center in Waldorf



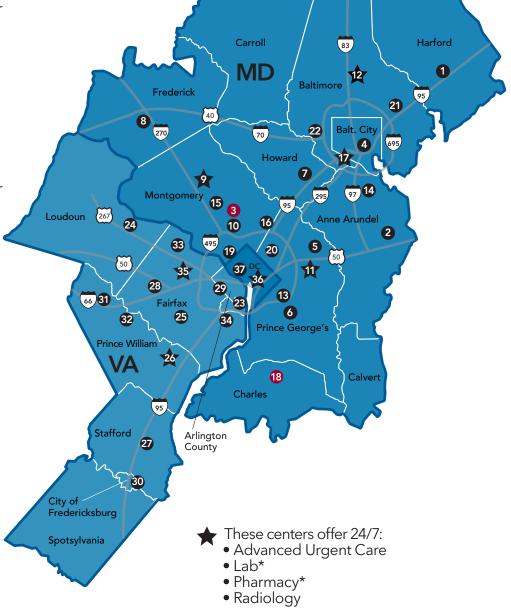
- 20 West Hyattsville Medical Center
- 21 White Marsh Medical Center
- 22 Woodlawn Medical Center

### Virginia

- 23 Alexandria Medical Center
- 24 Ashburn Medical Center
- 25 Burke Medical Center
- 26 Caton Hill Medical Center
- 27 Colonial Forge Medical Center
- 28 Fair Oaks Medical Center
- 29 Falls Church Medical Center
- **30** Fredericksburg Medical Center
- **31** Haymarket Crossroads Medical Center
- 32 Manassas Medical Center
- 33 Reston Medical Center
- 34 Springfield Medical Center
- **35** Tysons Corner Medical Center

### Washington, DC

- **36** Kaiser Permanente Capitol Hill Medical Center
- **37** Northwest DC Medical Office Building



\*Extended pharmacy hours at Gaithersburg and Lutherville-Timonium and extended lab hours at Caton Hill and Tysons Corner.

For our most up-to-date listing of services available, please check **kp.org/facilities**.

# Hospitals\*

The hospitals listed in **bold**, which are our premier hospitals, have Kaiser Permanente doctors and specialists available 24 hours a day, seven days a week. Our Kaiser Permanente doctors and specialists will provide medical and surgical care for admitted Kaiser Permanente members and coordinate care with the member's primary care provider.

### **District of Columbia**

Washington Hospital Center 110 Irving St. NW Washington, DC 20010 Main number: 1-202-877-7000

### Maryland

### Anne Arundel County

### **Baltimore Washington Medical Center**

301 Hospital Dr. Glen Burnie, MD 21061 Main number: 1-410-787-4000

#### Luminis Health Anne Arundel Medical Center

2001 Medical Pkwy. Annapolis, MD 21401 Main number: 1-443-481-1000

### **Baltimore City**

Union Memorial Hospital 201 E University Pkwy. Baltimore, MD 21218 Main number: 1-410-554-2000

### **Baltimore County**

Franklin Square Medical Center 9000 Franklin Square Dr. Baltimore, MD 21237 Main number: 1-443-777-7000

Greater Baltimore Medical Center 6701 N. Charles St. Baltimore, MD 21204 Main number: 1-443-849-2000

### UM St. Joseph Medical Center

7601 Osler Dr. Towson, MD 21204 Main number: 1-410-337-1000

### **Calvert County**

CalvertHealth Medical Center 100 Hospital Rd. Prince Frederick, MD 20678 Main number: 1-410-535-4000

### **Carroll County**

Carroll Hospital Center Inc 200 Memorial Ave. Westminster, MD 21157 Main number: 1-410-848-3000

### **Montgomery County**

Holy Cross Germantown Hospital 19801 Observation Dr. Germantown, MD 20876 Main number: 1-301-557-6000

### **Holy Cross Hospital**

1500 Forest Glen Rd. Silver Spring, MD 20910 Main number: 1-301-754-7000

Montgomery General Hospital 18101 Prince Philip Dr. Olney, MD 20832 Main number: 1-301-774-8882

**Suburban Hospital** 8600 Old Georgetown Rd. Bethesda, MD 20814 Main number: 1-301-896-3100

\* Hospitals are independently owned and operated and are not affiliated entities of Kaiser Permanente. Visit **kp.org/directory** for the most current information.

### Prince George's County

Luminis Health Doctors Community Medical Center 8118 Good Luck Rd. Lanham Seabrook, MD 20706 Main number: 1-301-552-8118

Southern Maryland Hospital Center 7503 Surratts Rd. Clinton, MD 20735 Main number: 1-301-877-4563

### **UM Capital Region Medical Center**

901 N Harry Truman Dr. Largo, MD 20774 Main number: 1-240-677-1000

### Virginia

### Alexandria City

Inova Alexandria Hospital 4320 Seminary Rd. Alexandria, VA 22304 Main number: 1-703-504-3000

### **Arlington County**

**Virginia Hospital Center** 1701 N. George Mason Dr. Arlington, VA 22205 Main number: 1-703-558-5000

### Fairfax County

Inova Fair Oaks Hospital 3600 Joseph Siewick Dr. Fairfax, VA 22033 Main number: 1-703-391-3600

Inova Fairfax Hospital 3300 Gallows Rd. Falls Church, VA 22042 Main number: 1-703-776-4001

Inova Mount Vernon Hospital 2501 Parkers Ln. Alexandria, VA 22306 Main number: 1-703-664-7000

### Fredericksburg City

Mary Washington Hospital 1001 Sam Perry Blvd. Fredericksburg, VA 22401 Main number: 1-540-741-1100

### Loudoun County

Inova Loudoun Hospital 44045 Riverside Pkwy. Leesburg, VA 20176 Main number: 1-703-858-6000

### **Manassas City**

Novant Health UVA Prince William Medical Center 8700 Sudley Rd. Manassas, VA 20110 Main number: 1-703-369-8000

### **Prince William County**

Novant Health UVA Haymarket Medical Center 15225 Heathcote Blvd. Haymarket, VA 20169 Main number: 1-703-369-8300

### **Spotsylvania County**

Spotsylvania Regional Medical Center 4600 Spotsylvania Pkwy. Fredericksburg, VA 22408 Main number: 1-540-498-4000

### **Stafford County**

**Stafford Hospital LLC** 101 Hospital Center Blvd. Stafford, VA 22554 Main number: 1-540-741-9000

Visit **kp.org/directory** for the most current information.

### 2024 Kaiser Permanente Mid-Atlantic States Market Summary

- Medicare Advantage plans with prescription drugs offered at 3 levels:
- Kaiser Permanente Medicare Advantage Value Plan: \$0
- Kaiser Permanente Medicare Advantage Standard Plan: \$22 \$30
- Kaiser Permanente Medicare Advantage High Plan: \$125 \$136

### **Supplemental Benefit Changes**

- In-home palliative care benefit to support care delivery
- Dental allowance on all High plans
- Removing transportation from reduction Balt, MD, and DC Value plans

### **New Enhanced EPO Dental Plan**

- \$0 Preventive dental office visits; \$500-\$1000 allowance toward comprehensive dental services (50% coinsurance)
- Access to an expanded Exclusive Provider network. No requirement to have a dentist of record

Maryland Plans		Virgini	a Plans	DC Plans		
2023	2024	2023	2024	2023	2024	
\$0 Value Plan	\$0 Value Plan	\$0 Value Plan	\$0 Value Plan	\$0 Value Plan	\$0 Value Plan	
		\$17 Standard Plan	\$22 Standard Plan			
\$23 Standard Plan	\$27 Standard Plan	\$139 High Plan	\$134 High Plan	\$30 Standard Plan	\$23 Standard Plan	
\$141 High Plan	\$136 High Plan	\$0 Liberty Plan	\$0 Liberty Plan	\$108 High Plan	\$125 High Plan	
\$0 Liberty Plan	\$0 Liberty Plan		\$30 Care Plus Plan	\$0 Liberty Plan	\$0 Liberty Plan	



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



#### Comprehensive dental plan with \$0 for preventive care office visits and an annual allowance up to \$1,000<sup>1</sup> for more extensive care, such as dentures



Medicare Explorer by Kaiser Permanente<sup>2</sup>

\$1,200 annual allowance for out-of-area routine care



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

\$1,000 allowance per ear, every 36 months, to use at Kaiser Permanente audiology centers



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

Quarterly benefit that can be used to order wellness items



#### Transportation<sup>5</sup> 24 rides to or from no

24 rides to or from nonemergency medical appointments



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### Virtual care Care from the comfort of home



### Fitness membership<sup>6</sup>

The Silver&Fit® Healthy Aging and Exercise Program



### Vision

**BrainHQ** 

Routine eye care and an allowance on glasses and contact lenses



Online brain health exercises

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### Thriving After 60 A wellness community with events to help connect

members over 60



Advance health care directive online tools and classes

Create an advance directive that designates a health care agent and provides medical care instructions

And you can get even more out of your health plan with Advantage Plus. Get extra dental, hearing, and eyewear benefits for an additional monthly premium. Flip to pages 10 and 11 for more details.

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



## Comprehensive dental plan

Our health plans include a comprehensive dental plan with \$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 includes an annual allowance up to \$1,000<sup>1</sup> for more extensive care, such as fillings, crowns, dentures, root canals, and more.

Plan	Annual Allowance <sup>1</sup>
Kaiser Permanente Medicare Advantage Value (HMO and HMO-POS), Standard (HMO-POS), and Care Plus (HMO-POS) plans	\$1,000
Kaiser Permanente Medicare Advantage High (HMO-POS) and Liberty (HMO) plans	\$500

### Choosing a dentist

For a list of participating dentists—or information about a particular dentist, such as office hours, directions, or languages spoken, visit LibertyDentalPlan.com/kaiserdentists or call LIBERTY Dental Plan Member Services at 1-888-650-1859 (TTY 711), Monday through Friday, 8 a.m. to 8 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 LIBERTY ID card to your appointment.

# Have questions? Call LIBERTY Dental Plan Member Services.

Quality service is an important part of any dental plan. LIBERTY Dental Member Services specialists are available to answer questions about coverage or to help you find a participating dentist. Just call 1-888-650-1859 (TTY 711), Monday through Friday, 8 a.m. to 8 p.m.

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



# 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 who enroll in the Medicare Advantage Care Plus plan will have limited out-ofnetwork 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 a better 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.

Co	Covered service		Covered service (	Сорау
¢	Preventive care (per visit)	\$0	Reference Strain Physical therapy	\$50
	Primary care (per office visit)	\$25	Behavioral health care	\$25
ପ୍ଟି	Specialty care (per office visit)	\$50		\$15
	Labs	\$10		20% of
K	X-rays	\$25	(only covered in the course	provider charges



## 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 or call 1-703-359-7878 to schedule a hearing aid consultation.



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

Our Medicare health plans include a quarterly benefit that can be used to order over-the-counter (OTC) 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 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>

Transportation benefits are not available with the following plans: Kaiser Permanente Medicare Advantage Value Balt (HMO), Kaiser Permanente Medicare Advantage Value MD (HMO), and Kaiser Permanente Medicare Advantage Value DC (HMO-POS).

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.



# Virtual care at Kaiser Permanente<sup>7</sup>

Virtual care allows members to see their personal doctor—as well as any specialists they've been referred to—by video, phone, or email. When you need medical attention, you can start your journey using any of our virtual care options after registering and logging on to kp.org and downloading the Kaiser Permanente app.



Get Care Now with a Clinician 24/7 on-demand service with the next available clinician—no appointment is needed for Urgent Care that can be addressed virtually



E-visits for personalized advice in 2 hours or less



Email consultations with your doctor



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24/7 advice line and online chat



Kaiser Permanente members can 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® 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: Each calendar year, you can choose one home fitness kit from Fitbit® or Garmin® wearable fitness tracker, yoga, strength, Pilates, walking/trekking, or swim kit options.<sup>8</sup>
- You also have access to on-demand workout videos and Signature Series classes at SilverandFit.com, personalized workout plans, and you can join a live exercise class on the Silver&Fit Facebook and YouTube pages.

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 coverage for 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			
MARYLAND					
Kaiser Permanente Medicare Advantage Value Balt and MD (HMO) plans	<ul> <li>\$10 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> <li>\$5 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> <li>\$10 per visit with an optometrist</li> <li>\$35 per visit with an ophthalmologist</li> </ul>	\$225 every 24 months			
VIRGINIA					
Kaiser Permanente Medicare Advantage Value (HMO-POS) plan	<ul> <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> <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> <li>\$10 per visit with an optometrist</li> <li>\$35 per visit with an ophthalmologist</li> </ul>	\$250 every 24 months			
Kaiser Permanente Medicare Advantage Care Plus (HMO-POS) plan	<ul> <li>\$5 per visit with an optometrist</li> <li>\$40 per visit with an ophthalmologist</li> </ul>	\$250 every 24 months			
DISTRICT OF COLUMBIA					
Kaiser Permanente Medicare Advantage Value (HMO-POS) plan	<ul> <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> <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> <li>\$5 per visit with an optometrist</li> <li>\$30 per visit with an ophthalmologist</li> </ul>	\$250 every 24 months			
MARYLAND, VIRGINIA, AND DISTRICT OF COLUMBIA					
Kaiser Permanente Medicare Advantage Liberty (HMO) plan without Part D	<ul> <li>\$15 per visit with an optometrist</li> <li>\$40 per visit with an ophthalmologist</li> </ul>	\$200 every 24 months			

### To view a list of Vision Essentials locations, visit kp2020.org.



### 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. 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.



### **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 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 to stay informed, and register for our events anytime at 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 and HMO-POS) plans. Choose Option 1, Option 2, or both options for maximum coverage. You must be a Kaiser Permanente Medicare Advantage individual plan member to apply for Advantage Plus.

ADVANTAGE PLUS: OPTION 1 (optional supplemental package) premium and benefits	BENEFIT INFORMATION		
Monthly premium in addition to monthly Medicare Advantage individual plan premium and monthly Medicare premium(s)	\$18		
Comprehensive dental services <sup>9</sup> <ul> <li>Endodontics</li> <li>Extractions</li> <li>Non-routine services</li> <li>Periodontics</li> <li>Prosthodontics, including dentures</li> <li>Restorative services, including fillings and crowns</li> </ul>	\$500 annual allowance towards comprehensive dental services with a 50% coinsurance. This can be combined with the comprehensive dental allowance included in your Kaiser Permanente Medicare Advantage plan.		
Hearing aids	\$1,000 allowance per ear, every 3 years, for a total of \$2,000 when combined with the hearing aid benefit included in your Kaiser Permanente Medicare Advantage plan.		
Eyeglasses and contact lenses	<ul> <li>\$175 allowance for eyewear every 2 years.</li> <li>This can be combined with the eyewear allowance included in your Kaiser</li> <li>Permanente Medicare Advantage plan.</li> <li>To see your vision allowance, please refer to your Evidence of Coverage.</li> </ul>		

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

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ADVANTAGE PLUS: OPTION 2 (optional supplemental package) premium and benefits	BENEFIT INFORMATION			
Monthly premium in addition to monthly Medicare Advantage individual plan premium and monthly Medicare premium(s)	\$23			
Comprehensive dental services <sup>9</sup> <ul> <li>Endodontics</li> <li>Extractions</li> <li>Non-routine services</li> <li>Periodontics</li> <li>Prosthodontics, including dentures</li> <li>Restorative services, including fillings and crowns</li> </ul>	\$1,000 annual allowance towards comprehensive dental services with a 50% coinsurance. This can be combined with the comprehensive dental allowance included in your Kaiser Permanente Medicare Advantage plan.			
By combining Option 1 and Option 2, your premium will be \$41, and your Advantage Plus comprehensive dental allowance will be \$1,500, which can be combined with the comprehensive dental allowance included in your Kaiser Permanente Medicare Advantage plan.				

To learn more, visit 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, 2023, through March 31, 2024 (our office must receive your enrollment form by this date).

# Kaiser Permanenete LIS Premium Chart Mid Atlantic States

Kaiser Permanente Medicare Advantage Plan	РВР	Monthly Plan Premium	LIS Monthly Premium (25%)	LIS Monthly Premium (50%)	LIS Monthly Premium (75%)	LIS Monthly Premium (100%)
DC High Option Plan	001	\$125	\$114.67	\$104.35	\$94.02	\$83.70
MD High Option Plan	002	\$136	\$125.67	\$115.35	\$105.02	\$94.70
DC Standard Option Plan	003	\$30	\$22.50	\$15.00	\$7.50	\$0.00
MD Standard Option Plan	004	\$27	\$20.25	\$13.50	\$6.75	\$0.00
Baltimoire Value Plan	006	\$0	\$0.00	\$0.00	\$0.00	\$0.00
VA High Option Plan	008	\$134	\$124.37	\$114.75	\$105.12	\$95.50
VA Standard Plan	009	\$22	\$16.50	\$11.00	\$5.50	\$0.00
VA Value Plan	010	\$0	\$0.00	\$0.00	\$0.00	\$0.00
MD Value Plan	011	\$0	\$0.00	\$0.00	\$0.00	\$0.00
DC Value Plan	012	\$0	\$0.00	\$0.00	\$0.00	\$0.00
Care Plus	013	\$30	\$22.50	\$15.00	\$7.50	\$0.00



# **Vendor Code of Conduct**



Kaiser Permanente<sup>1</sup> strives to comply with all applicable laws, regulations, and Kaiser Permanente policies and to demonstrate high ethical standards in our business practices. Our Vendors<sup>2</sup> play an integral role in helping to reach these goals. We have created the Vendor Code of Conduct to communicate the minimum standards by which all Vendors are expected to conduct themselves when providing goods and services to Kaiser Permanente. Please share this Vendor Code of Conduct with your employees.

**Compliance with Laws** – Vendors understand and agree they are expected to conduct their business activities in compliance with applicable laws and regulations, including laws that are applicable to individuals and entities receiving federal funds and, to the extent a vendor is a first tier, downstream, and/or related entity (FDR), laws that are applicable to FDRs (including the Federal Flowdown Requirements).<sup>3</sup> Our Vendors shall not engage in or support human trafficking or the use of forced labor. Vendors are also expected to take appropriate action against their employees and contractors who have been found to have violated the law or the Vendor's policies.

#### Kaiser Permanente Principles of Responsibility and Compliance Hotline – The Kaiser

Permanente *Principles of Responsibility* is the code of conduct for KP Personnel<sup>4</sup> in their daily work and is available to Vendors. Vendors are expected to report any suspected wrongdoing. The Kaiser Permanente Compliance Hotline is a convenient and anonymous way for Vendors to report suspected wrongdoing, including fraud, waste, and abuse, safety concerns, and compliance violations, without fear of retaliation. It is available 24 hours a day, 365 days a year. Our toll-free Compliance Hotline number is **1-888-774-9100.** Appropriate action is taken against those found to have violated applicable law or Kaiser Permanente policy.

**Privacy and Security** – Kaiser Permanente and its Vendors are required to maintain the privacy and security of the information of Kaiser Permanente members and KP Personnel in accordance with federal and state laws and Kaiser Permanente's privacy and security policies.

- If a Vendor's business relationship includes access to credit card data, the Vendor must meet requirements of the PCI Security Standards Council®.
- If a Vendor's business relationship with Kaiser Permanente requires access to or the disclosure of Protected Health Information (PHI) as defined by the Health Insurance Portability and Accountability Act (HIPAA) and implementing regulations, the Vendor may be required to sign Kaiser Permanente's business associate agreement.

Vendors are responsible for assuring that all Vendor employees and contractors who provide products and/or services to Kaiser Permanente know about and comply with these privacy and security requirements. Vendors are required to report privacy and security incidents to the Kaiser Permanente Compliance Hotline at **1-888-774-9100**.

**Gifts and Business Courtesies** – Kaiser Permanente discourages Vendors from providing gifts, meals, entertainment, or other business courtesies to KP Personnel. The following items are never acceptable:

- Gifts or entertainment that exceed \$25.00 in value
- · Gifts, meals or entertainment that are given on a regular basis
- · Cash or cash-equivalents, such as checks, gift certificates/cards, stocks, or coupons
- Gifts or entertainment that violate the law or Kaiser Permanente policy
- Gifts or entertainment that reasonably could be perceived as a bribe, payoff, deal, or any other attempt to gain advantage
- · Gifts or entertainment given to KP Personnel involved in Kaiser Permanente purchasing and contracting decisions

Some Kaiser Permanente organizations have adopted stricter limits on acceptance of gifts and business courtesies, in which case, the Vendor must follow the more stringent policy. For example, KP Personnel working in the Northern California Region are not permitted to accept gifts or entertainment of any kind or value.

Conflicts of Interest - Conflicts of interest between a Vendor and KP Personnel, or the appearance thereof, should

3 For more information on first tier, downstream, and/or related entities (FDRs) go to http://supplier.kp.org/compliance/training.html.

As used in this Vendor Code of Conduct

<sup>&</sup>lt;sup>1</sup> "Kaiser Permanente" consists of the entities participating in the integrated health care delivery organization doing business as Kaiser

Permanente® and its affiliates, which includes, without limitation, Kaiser Foundation Health Plan, Inc., Kaiser Foundation Hospitals, The Permanente Federation, the Permanente Medical Groups, Kaiser Permanente Insurance Company, Kaiser Permanente Ventures, and all subsidiaries and successors of the foregoing. 2 "Vendor(s)" include any contractors, manufacturers, suppliers, distributors, wholesalers, service companies, and other businesses that provide, or seek to provide,

products and/or services to Kaiser Permanente and/or Kaiser Permanente members or patients. Vendor(s) does not include contractors who provide direct medical services (e.g., physicians and hospitals).

<sup>4 &</sup>quot;KP Personnel" means Kaiser Permanente physicians, employees, volunteers and contingent staff.

### Kaiser Permanente Vendor Code of Conduct

be avoided. When an actual, potential, or perceived conflict of interest occurs, that conflict must be disclosed, in writing, by the Vendor to a person in authority at Kaiser Permanente other than the person who has the relationship with the Vendor. KP Personnel are not permitted to work for a Vendor if Kaiser Permanente is the client.

**Fraud, Waste and Abuse (FWA)** – Kaiser Permanente will investigate allegations of Vendor FWA, and, where appropriate, will take corrective action, including but not limited to civil or criminal action. The Federal False Claims Act and similar state laws make it a crime to present a false claim to the government for payment. These laws also protect "whistleblowers" — people who report noncompliance or fraud, or who assist in investigations — from retaliation. Kaiser Permanente policy prohibits retaliation of any kind against individuals exercising their rights under the Federal False Claims Act or similar state laws.

**Ineligible Vendors** – Kaiser Permanente will not do business with any Vendor if it or any of its officers, directors or employees is, or becomes, excluded by, debarred from, or ineligible to participate in any federal health care program, or is convicted of a criminal offense in relation to the provision of health care. Kaiser Permanente expects each Vendor to assume full responsibility for taking all necessary steps to assure that its employees involved in providing goods and services to Kaiser Permanente, directly or indirectly, have not been or are not currently excluded from participation in any federal program.

**Non-Discrimination** – Kaiser Permanente does not discriminate on the basis of sex, age, race, color, religion, national origin, sexual orientation, gender identity, disability, or veteran status. Kaiser Permanente strives to follow federal and state non-discrimination laws and regulations and requires Vendors to follow non-discrimination regulations applicable to them.

**Environmental Purchasing Policy** – In support of our mission to improve the health of our members, patients, KP Personnel, and the communities we serve, Kaiser Permanente is committed to purchasing products and services whose environmental impacts are healthier for the environment and human health. Kaiser Permanente expects Vendors to develop price competitive, environmentally sound, and safe products and services that help us achieve our environmental purchasing objectives.

**Supplier Diversity Program** – Kaiser Permanente has a long tradition of support for programs that foster diversity in our organization and in our communities. Where applicable, Kaiser Permanente expects its Vendors to mirror our commitment through subcontracting opportunities with diverse and veteran-owned businesses.

**Visitation Policy** – When visiting Kaiser Permanente facilities, Vendors must comply with the applicable Kaiser Permanente supplier visitation policies which are available at facilities upon request. Vendor representatives are required to schedule appointments and must register prior to visiting any Kaiser Permanente medical facility. Representatives will be required to state the area to be visited and visits must be restricted to those location(s) only. Visitor badges provided by the facility must be worn at all times.

**Publicity** – Vendors are not permitted to distribute advertising, press releases, or any other public announcement regarding its products or services in Kaiser Permanente facilities unless you have obtained prior written authorization from an authorized Kaiser Permanente management employee. A Vendor is not permitted to use the names, trade names, service marks, trade dress or logos of Kaiser Permanente in any advertising, publicity, on the internet or otherwise without first obtaining Kaiser Permanente's consent.

**Business Record Retention** – Kaiser Permanente requires Vendors to retain and make available records related to business with Kaiser Permanente in accordance with applicable law, regulation, and contract requirements.

💏 Kaiser Permanente.

**Resources** – For more information on Kaiser Permanente's policies, contact your contract manager or visit Kaiser Permanente's Vendor compliance Web site at: <u>http://supplier.kp.org/compliance/index.html</u>.

Compliance Hotline 1-888-774-9100 • Compliance Online kp.org/compliance

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