

## PERACare, Group #1804

Kaiser Permanente 2024 Senior Advantage (HMO) Group Plan with Part D Benefits Summary

Your employer joins with Kaiser Permanente to offer you the select benefits listed here. The accompanying Senior Advantage group packet lists more benefits and contains many other important details, provisions, contact information, and disclosures.

INPATIENT CARE	YOU PAY	NOTES	
Inpatient hospital care (includes substance abuse and rehabilitation services)	\$250	Up to a max amount of \$500 (\$250 per day 1 and 2)	
Inpatient mental health care*	\$250	Up to a max amount of \$500 (\$250 per day 1 and 2)	
Skilled Nursing Facility	No charge \$75	Days (1-20) Days (21-100)	
Home health care	No charge	For necessary part-time or intermittent skilled nursing and home health aide services, rehabilitation services, etc.	
Hospice	No charge	When you enroll in a Medicare-certified hospice program, your hospice services are paid for by Original Medicare, not our plan.	
OUTPATIENT CARE			
Primary care office visit	\$15	Each visit	
Specialty care office visit	\$30	Each visit; includes visits for epidural steroid injections for pain management	
Chiropractic services	\$15	For manual manipulation of the spine to correct subluxation	
	\$15	Supplemental chiropractic services, if purchased by your group Up to 20 visits	
Acupuncture	\$15	For chronic lower back pain, up to 12 visits in 90-days, no more than 20 visits annually	
Podiatry services	\$30	For medically necessary foot care	
Outpatient mental health	\$15	Each individual therapy visit	
Outpatient substance abuse care	\$15	Each individual visit	
Outpatient surgery	\$200	For each Medicare-covered ambulatory surgical center visit. This includes surgical procedures performed in the medical offices.	

Outpatient services	<b>\$0-\$200</b> For each Medicare-		covered outpatient hospital facility visit
Ambulance services	20%	up to \$195 per trip	
Emergency care	\$75	Each visit, waived if admitted as an inpatient	
Urgently needed care	\$25	Each after-hours visit	
Outpatient rehabilitation services	\$15	For each physical, occupational, and speech language therapy visit	
Office-administered medications	No charge Of charge of the drug(s)		
Colonoscopy	No charge	Each colorectal screening	
OUTPATIENT MEDICAL SER	VICES AND SUF	PPLIES	
Durable medical equipment	20%	Authorization rules may apply. There is no charge for diabetic self-monitoring training, nutrition therapy, and supplies	
Oxygen	No charge		
Diagnostic tests, X-rays, and lab services	No charge	Authorization rules may apply	
Radiation therapy	\$15	For each therapeutic X-ray procedure	
CT, MRI, PET and nuclear medicine procedures	\$100	For each procedure performed per body part	
PREVENTIVE SERVICES			
Preventive services			s: Pneumonia, flu, and Hepatitis B smear and pelvic exam, mammogram, screening
END-STAGE RENAL DISEAS	E		
End-Stage Renal Disease (ESRD)	\$0 For Medicare-approved renal dialysis		oved renal dialysis
OUTPATIENT PRESCRIPTIO	N DRUGS**		
Drug Tier	Retail Plan Pharmacy (up to a 30-day supply)		Mail-order Plan Pharmacy (up to a 90-day supply)
Tier 1 (Preferred generic)	\$5		No charge
Tier 2 (NonPreferred generic)	\$15		No charge
Tier 3 (Preferred brand)	\$40		Two times the listed copay
Tier 4 (NonPreferred brand)	\$80		Two times the listed copay
Tier 5 (Specialty)	\$100		Two times the listed copay
Tier 6 (Injectable Vaccines)	No charge		

ADDITIONAL BENEFITS	ADDITIONAL BENEFITS				
Hearing exams	\$15 Each visit for routine diagnostic hearing exams				
Hearing aids	Total less credit	You receive \$1,000 credit per ear every 3 years			
Vision services	\$15	Each visit for eye exams			
Optical hardware (lenses, frames)	Charges over \$150 benefit	You can use this benefit once every 1 years; you cannot carry over unused benefit			
One annual routine physical exam	No charge	If you receive care during that visit beyond what your benefit covers, you may incur additional charges for that care provided			
Health and wellness education	Class fees	See quarterly Healthy Living Schedule for classes, dates, times, locations, and fees			
SilverSneakers® fitness	No charge	At participating fitness centers			
Routine foot care	No charge	Four visits per year from contracted providers			
Transportation	No Charge	Up to 20 one-way trips each year for non-emergent medical services			
Over-the Counter Supplies	Total less credit	You receive a \$70 credit each quarter  We cover OTC items listed in our OTC catalog for home delivery at no charge. Each order must be at least \$35.			
In-home Support	No Charge	8-hours of non-medical, in-home support each month			
Medicare Explorer Out-of-Area Allowance	Total less credit	You receive \$1,500 credit every calendar year to cover routine and continuing care while travelling outside of all Kaiser Permanente regions' Medicare-filled service areas			
Dental	Not Covered	Not Covered			

<sup>\*</sup> There is a 190-day lifetime limit in a psychiatric hospital.

You may only be enrolled in one Part D plan at a time, which means you will be disenrolled from any other Part D plan when your coverage under this plan becomes effective.

If you decide to enroll in Medicare Part D through another Prescription Drug Plan, you will be automatically disenrolled from Kaiser Permanente.

For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente mail order pharmacy. You should receive them within 10 business days. If not, please call **1-866-244-4119** (**TTY: 711**), Monday through Friday, 8:00 a.m. to 6:00 p.m.

<sup>\*\*</sup>You will be enrolled in Medicare Part D through Kaiser Permanente and we will notify Medicare on your behalf.

You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal.

This information is not a complete description of benefits. Call Member Services toll-free at **1-800-476-2167** (**TTY: 711**), from 8:00 a.m. - 8:00 p.m., seven days a week, for more information.

The out-of-pocket maximum for certain covered services each calendar year is \$4,000 per individual. After you reach the out-of-pocket maximum, you are not charged further for these services that year. Outpatient Part D prescription drugs do not apply to the out-of-pocket maximum.

This sheet, customized for your employer, is not a contract and does not replace nor take precedence over your Evidence of Coverage. For questions on your coverage, please contact Member Services toll-free at **1-800-476-2167** (TTY: 711), from 8:00 a.m. - 8:00 p.m., seven days a week.

## **Notice of nondiscrimination**

Kaiser Foundation Health Plan of Colorado (Kaiser Health Plan) complies with applicable Federal and Colorado state civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender identity, gender expression, or any other basis protected by applicable federal or state laws.

We also:

- Provide no-cost aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - o Written information in other formats, such as large print, audio, and accessible electronic formats
- Provide no-cost language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - o Information written in other languages

If you need these services, call **1-800-632-9700** (TTY **711**).

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender identity or gender expression, you can file a grievance by mail at: Customer Experience Department, Attn: Kaiser Permanente Civil Rights Coordinator, 10350 E. Dakota Ave, Denver, CO 80247, or by phone at Member Services **1-800-632-9700** (TTY **711**).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, (TTY 1-800-537-7697). Complaint forms are available at <a href="hhs.gov/ocr/office/file/index.html">hhs.gov/ocr/office/file/index.html</a>.