

January 1–December 31, 2019

# 2019 Summary of Benefits

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Kaiser Permanente Medicare Plus Basic Plan without Part D for persons with Medicare Parts A & B (Cost) and Kaiser Permanente Medicare Plus Basic Plan without Part D for persons with Medicare Part B only (Cost)

*These plans don't include Medicare Part D prescription drug coverage*



## About this Summary of Benefits

Thank you for considering Kaiser Permanente Medicare Plus. You can use this **Summary of Benefits** to learn more about our plans. It includes information about:

- Premiums
- Benefits and costs
- Who can enroll
- Coverage rules
- Getting care

For definitions of some of the terms used in this booklet, see the glossary at the end.

### For more details

This document is a summary of 2 Kaiser Permanente Medicare Plus Basic (Cost) plans. It doesn't include everything about what's covered and not covered or all the plan rules. For details, see the **Evidence of Coverage (EOC)**, which is located on our website at [kp.org/medicare](http://kp.org/medicare) or ask for a copy from Member Services by calling **1-888-777-5536**, 7 days a week, 8 a.m. to 8 p.m. (TTY **711**).

This document applies to our 2 Basic plans, which are the same except for premiums. These 2 plans don't include Medicare Part D prescription drug coverage. We also offer other plans, including plans with Part D drug coverage. If you'd like information about our other plans, call **1-877-408-8607** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week or go to [kp.org/medicare](http://kp.org/medicare).

### Have questions?

- If you're not a member, please call **1-877-408-8607** (TTY **711**).
- If you're a member, please call Member Services at **1-888-777-5536** (TTY **711**).
- 7 days a week, 8 a.m. to 8 p.m.

## What's covered and what it costs

\*Your plan provider may need to provide a referral

†Prior authorization may be required.

Benefits and premiums	You pay
<b>Monthly plan premium</b>	<ul style="list-style-type: none"> <li>• \$10 if you have both parts of Medicare (A &amp; B)</li> <li>• \$422 if you have Medicare Part B only</li> </ul>
<b>Deductible</b>	<b>None</b>
<b>Your maximum out-of-pocket responsibility</b>	<b>\$6,700</b>
<b>Inpatient hospital coverage*†</b> Up to 90 days per benefit period	<b>\$1,340</b> per benefit period
<b>Outpatient hospital coverage*†</b>	<b>\$400</b> per surgery
<b>Doctor's visits</b>	
• Primary care providers	<b>\$35</b> per visit
• Specialists*†	<b>\$50</b> per visit
<b>Preventive care*†</b> See the <b>EOC</b> for details.	<b>\$0</b>
<b>Emergency care</b>	<b>\$90</b> per Emergency Department visit
<b>Urgently needed services</b>	<b>\$65</b> per office visit
<b>Diagnostic services, lab, and imaging*†</b>	
• Lab tests	<b>\$0</b>
• Diagnostic tests and procedures (like EKG)	
• X-rays	<b>\$40</b> per visit
• Other imaging procedures (like MRI, CT, and PET)	<b>20%</b> coinsurance
<b>Hearing services*†</b> Evaluations to diagnose medical conditions	<b>\$50</b> per visit
<b>Dental services</b> Preventive and comprehensive dental care	Not covered
<b>Vision services*†</b>	
• Visits to diagnose and treat eye diseases and conditions	<ul style="list-style-type: none"> <li>• <b>\$35</b> per visit with an optometrist</li> <li>• <b>\$50</b> per visit with an ophthalmologist</li> </ul>
• Preventive glaucoma screening and yearly diabetic retinopathy exam	<b>\$0</b>
• Eyeglasses or contact lenses after cataract surgery	<b>20%</b> coinsurance up to Medicare's limit and you pay any amounts beyond that limit.
<b>Mental health services*†</b> Outpatient group and individual therapy	<b>\$35</b> per visit

Benefits and premiums	You pay
<b>Skilled nursing facility*†</b> Our plan covers up to 100 days per benefit period.	<b>Per benefit period:</b> <ul style="list-style-type: none"> <li>• \$0 per day for days 1 through 20</li> <li>• \$167.50 per day for days 21 through 100</li> </ul>
<b>Physical therapy*†</b>	\$40 per visit
<b>Ambulance</b>	\$375 per one-way trip
<b>Transportation</b>	Not covered
<b>Medicare Part B drugs†</b> A limited number of Medicare Part B drugs are covered when you get them from a plan provider. See the <b>EOC</b> for details and the <b>Pharmacy Directory</b> for preferred and standard plan pharmacy locations. <ul style="list-style-type: none"> <li>• Drugs that must be administered by a health care professional</li> </ul>	\$0
<ul style="list-style-type: none"> <li>• Up to a 30-day supply of a generic drug</li> </ul>	<ul style="list-style-type: none"> <li>• \$17 at a preferred plan pharmacy</li> <li>• \$34 at a standard plan pharmacy</li> </ul>
<ul style="list-style-type: none"> <li>• Up to a 30-day supply of a brand-name drug</li> </ul>	<ul style="list-style-type: none"> <li>• \$45 at a preferred plan pharmacy</li> <li>• \$50 at a standard plan pharmacy</li> </ul>

## Who can enroll

You can sign up for one of our Kaiser Permanente Medicare Plus plans if:

- You have both Medicare Part A and Part B or Part B only. (To get and keep Medicare, most people must pay Medicare premiums directly to Medicare. These are separate from the premiums you pay our plan.)
- You're a citizen or lawfully present in the United States.
- You don't have end-stage renal disease (ESRD) unless you got ESRD when you were already a member of one of our plans or you were a member of a different plan that ended.
- You live in the service area, which includes:
  - All of Carroll County, MD
  - These ZIP codes in Charles County, MD: 20601, 20602, 20603, 20604, 20612, 20616, 20617, 20637, 20640, 20643, 20646, 20658, 20675, 20677, and 20695
  - These ZIP codes in Frederick County, MD: 21701, 21702, 21703, 21704, 21705, 21709, 21710, 21714, 21716, 21717, 21718, 21754, 21755, 21758, 21759, 21762, 21769, 21770, 21771, 21774, 21775, 21777, 21790, 21792, and 21793
  - These ZIP codes in Calvert County, MD: 20639, 20678, 20689, 20714, 20732, 20736, and 20754
  - These counties in Virginia: Arlington, Fairfax, Prince William, and Loudoun
  - These cities in Virginia: Alexandria, City of Falls Church, Fairfax, Manassas, and Manassas Park

## Coverage rules

We cover the services and items listed in this document and the **Evidence of Coverage**, if:

- The services or items are medically necessary.
- The services and items are considered reasonable and necessary according to Original Medicare's standards.
- You get all covered services and items from plan providers listed in our **Provider Directory**. But there are exceptions to this rule. We also cover:
  - Care from plan providers in another Kaiser Permanente Region
  - Emergency care
  - Out-of-area urgent care (covered inside the service area from plan providers and in rare situations from non-plan providers)
  - Referrals to non-plan providers if you got approval in advance (prior authorization) from our plan in writing

Note: You pay the same plan copays and coinsurance when you get covered care listed above from non-plan providers.

For details about coverage rules, including services that aren't covered (exclusions), see the **Evidence of Coverage**.

**Note:** You may use your Original Medicare benefits separately from our plan and pay Original Medicare coinsurance and deductibles. Look in your current "**Medicare & You**" handbook for the coverage and costs of Original Medicare. View it online at **medicare.gov** or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

## Getting care

At most of our plan facilities, you can usually get all the covered services you need, including specialty care and lab work. To find our provider locations, see our **Provider Directory** at **kp.org/directory** or ask us to mail you a copy by calling Member Services at **1-888-777-5536**, 7 days a week, 8 a.m. to 8 p.m. (TTY **711**).

The provider network may change at any time. You will receive notice when necessary.

## Your personal doctor

Your personal doctor (also called a primary care physician) will give you primary care and will help coordinate your care, including hospital stays, referrals to specialists, and prior authorizations. Most personal doctors are in internal medicine or family practice. You must choose one of our available plan providers to be your personal doctor. You can change your doctor at any time and for any reason. You can choose or change your doctor by calling Member Services or at **kp.org**.

## Help managing conditions

If you have more than 1 ongoing health condition and need help managing your care, we can help. Our case management programs bring together nurses, social workers, and your personal doctor to help you manage your conditions. The program provides education and teaches self-care skills. If you're interested, please ask your personal doctor for more information.

# Notices

## Appeals and grievances

You can ask us to provide or pay for an item or service you think should be covered. If we say no, you can ask us to reconsider our decision. This is called an appeal. You can ask for a fast decision if you think waiting could put your health at risk. If your doctor agrees, we'll speed up our decision.

If you have a complaint that's not about coverage, you can file a grievance with us. See the **Evidence of Coverage** for details.

## Language assistance services

**ATTENTION:** If you speak a language other than English, language assistance services, free of charge, are available to you. Call **1-888-777-5536** (TTY: **711**).

**Spanish:** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-888-777-5536** (TTY: **711**).

**Chinese:** 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 **1-888-777-5536** (TTY: **711**)。

**Vietnamese:** CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-888-777-5536** (TTY: **711**).

**Tagalog:** PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-888-777-5536** (TTY: **711**).

**Korean:** 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-888-777-5536** (TTY: **711**)번으로 전화해 주십시오.

**Russian:** ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-888-777-5536** (телетайп: **711**).

**Japanese:** 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。**1-888-777-5536** (TTY:**711**) まで、お電話にてご連絡ください。

**Thai:** 注意: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร **1-888-777-5536** (TTY: **711**).

**Hindi:** ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। **1-888-777-5536** (TTY: **711**) पर कॉल करें।

**Amharic:** ማሰታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-888-777-5536** (መስማት ለተሳናቸው: **711**)።

**Farsi:** توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما تماس بگیرد **1-888-777-5536** (TTY: **711**) فراهم می باشد. با

## Arabic:

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم **1-888-777-5536** (رقم هاتف الصم والبكم: **711**).

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-888-777-5536** (TTY: **711**).

**French:** ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-888-777-5536** (ATS : **711**).

**Yoruba:** AKIYESI: Ti o ba nso ede Yoruba ofe ni iranlowo lori ede wa fun yin o. E pe ero ibanisoro yi **1-888-777-5536** (TTY: **711**).

**Portuguese:** ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-888-777-5536** (TTY: **711**).

**Italian:** ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero **1-888-777-5536** (TTY: **711**).

**Bengali:** লক্ষ্য করুনঃ যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন **1-888-777-5536** (TTY: **711**)।

**Urdu:** خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں **1-888-777-5536** (TTY: **711**).

**French Creole:** ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-888-777-5536** (TTY: **711**).

**Gujarati:** સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો **1-888-777-5536** (TTY: **711**).

## **Notice of nondiscrimination**

Kaiser Permanente complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Kaiser Permanente does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. We also:

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters.
  - 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.
  - Information written in other languages.

If you need these services, call Member Services at **1-888-777-5536** (TTY **711**), 8 a.m. to 8 p.m., seven days a week.

If you believe that Kaiser Permanente has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator by writing to 2101 East Jefferson Street, Rockville, MD 20852 or calling Member Services at the number listed above. You can file a grievance by mail or phone. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. 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

**<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>**, 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, 800-537-7697 (TDD)**. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

## **Privacy**

We protect your privacy. See the **Evidence of Coverage** or view our **Notice of Privacy Practices** on [kp.org/privacy](http://kp.org/privacy) to learn more.

In the District of Columbia, Kaiser Permanente is an HMO plan with a Medicare contract. In Maryland, Kaiser Permanente is a Cost plan and an HMO plan with a Medicare contract. In Virginia, Kaiser Permanente is a Cost plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. This contract is renewed annually by the Centers for Medicare & Medicaid Services (CMS). By law, our plan or CMS can choose not to renew our Medicare contract.

This information is not a complete description of benefits. Call **1-888-777-5536 (TTY 711)** for more information. For information about Original Medicare, refer to your “**Medicare & You**” handbook. You can view it online at [medicare.gov](http://medicare.gov) or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

## Helpful definitions (glossary)

### **Benefit period**

The way our plan measures your use of skilled nursing facility services. A benefit period starts the day you go into a hospital or skilled nursing facility (SNF). The benefit period ends when you haven't gotten any inpatient hospital care or skilled care in an SNF for 60 days in a row. The benefit period isn't tied to a calendar year. There's no limit to how many benefit periods you can have or how long a benefit period can be.

### **Calendar year**

The year that starts on January 1 and ends on December 31.

### **Coinsurance**

A percentage you pay of our plan's total charges for certain services. For example, a 20% coinsurance for a \$200 item means you pay \$40.

### **Copay**

The set amount you pay for covered services — for example, a \$20 copay for an office visit.

### **Evidence of Coverage**

A document that explains in detail your plan benefits and how your plan works.

### **Maximum out-of-pocket responsibility**

The most you'll pay in copays or coinsurance each calendar year for services that are subject to the maximum. If you reach the maximum, you won't have to pay any more copays or coinsurance for services subject to the maximum for the rest of the year.

### **Medically necessary**

Services, supplies, or drugs that are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

### **Non-plan provider**

A provider or facility that doesn't have an agreement with Kaiser Permanente to deliver care to our members.

### **Plan**

Kaiser Permanente Medicare Plus.

### **Plan premium**

The amount you pay for your Kaiser Permanente Medicare Plus health care coverage.

### **Plan provider**

A plan or network provider can be a facility, like a hospital or pharmacy, or a health care professional, like a doctor or nurse.

### **Preferred pharmacy**

A plan pharmacy where you can get your Medicare Part B covered prescriptions at preferred copays. These pharmacies are usually located at plan medical offices (see the **Pharmacy Directory** for locations). The amount you pay at these pharmacies is less than you pay at other plan pharmacies that only offer standard copays, which are referred to in this document as standard pharmacies.

### **Prior authorization**

Some services or items are covered only if your plan provider gets approval in advance from our plan (sometimes called prior authorization). Services or items subject to prior authorization are flagged with a † symbol in this document.

**Region**

A Kaiser Foundation Health Plan organization. We have Kaiser Permanente Regions located in Northern California, Southern California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and Washington, D.C.

**Standard pharmacy**

A plan pharmacy where you can get your Medicare Part B covered prescriptions at standard copays. These pharmacies aren't usually located at plan medical offices (see the **Pharmacy Directory** for locations). The amount you pay at these pharmacies is more than you pay at plan pharmacies that only offer preferred copays, which are referred to in this document as preferred pharmacies.

## Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **1-888-777-5536** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.

### Understanding the Benefits

- Review the full list of benefits found in the *Evidence of Coverage* (EOC), especially for those services that you routinely see a doctor. Visit **kp.org/medicare** or call **1-888-777-5536** (TTY **711**), to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

### Understanding Important Rules

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2020.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

In the District of Columbia, Kaiser Permanente is an HMO plan with a Medicare contract. In Maryland, Kaiser Permanente is a Cost plan and an HMO plan with a Medicare contract. In Virginia, Kaiser Permanente is a Cost plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal.



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**[kp.org/medicare](http://kp.org/medicare)**

Kaiser Foundation Health Plan of the Mid-Atlantic States  
2101 East Jefferson Street  
Rockville, MD 20852

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