



Advantage Plus

Get dental, hearing, and eyewear benefits

Kaiser Permanente Medicare Health Plans
Mid-Atlantic States

Enroll now for 2019

KAISER PERMANENTE®  **th ive**

BE HEALTHY. BE VIBRANT.

Now you have the option to add dental, hearing, and eyewear benefits to your Kaiser Permanente Medicare health plan. And even better, it's affordable.

GET STARTED HERE

Our Quick Start Guide below gives you a good overview of Advantage Plus. To learn more, turn to the table of contents on **page 3**.

Quick Start Guide

A Go to **page 4** for a quick look at how Advantage Plus makes it easy to expand your health care coverage. For more detailed information about Advantage Plus benefits, go to **page 14**.

B Turn to “Benefits at a glance” on **page 5** for a summary of the dental, hearing, and eyewear benefits of Advantage Plus.

For more information or to enroll online, visit us at kp.org/advantageplus.



Take advantage of extra benefits today.

To learn more or to enroll online, visit us at kp.org/advantageplus.
Or call one of our Kaiser Permanente Medicare specialists toll free at **1-877-263-3085** (TTY 711), 7 days a week, 8 a.m. to 8 p.m.

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Advantage Plus*

A BENEFITS PACKAGE FOR A HEALTHIER, MORE VIBRANT YOU

As a Kaiser Permanente Medicare health plan member, you enjoy the ease of combining your Medicare coverage with Kaiser Permanente coverage in a single plan. Now, with Advantage Plus, you can get valuable dental, hearing, and eyewear benefits added to your plan. So you get the health care coverage you need, and all of your health benefits are in one convenient package.

Get more health coverage. More value.

- **More benefits**

Only **\$23[†]** a month adds Advantage Plus coverage to your Kaiser Permanente Medicare health plan. You'll get dental, hearing, and eyewear benefits.

- **The convenience of one simple bill**

You'll get one bill that includes both your Kaiser Permanente Medicare health plan and Advantage Plus coverage—so taking care of your health is easier than ever. If you like, you can pay your bill through monthly electronic bank payments.

The Advantage Plus package is optional, so if you want to add these benefits, be sure to fill out one of the Advantage Plus enrollment forms.

*Advantage Plus is not available with Kaiser Permanente Medicare Plus (Cost) Basic plans.

[†]You must be a Kaiser Permanente Medicare health plan member to apply, and you must continue to pay your Kaiser Permanente Medicare health plan premium.

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 information is not a complete description of benefits. Call **1-888-777-5536 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m., for more information.

1 BENEFITS AT A GLANCE

This chart shows the key **dental, hearing, and eyewear benefits** you'll get when you add Advantage Plus to your Kaiser Permanente Medicare health plan. For **all three benefits**, you pay a **\$23 monthly premium**, which is added to your monthly Kaiser Permanente Medicare health plan premium.

To learn more about how to enroll, please see "Enroll in Advantage Plus" on **page 13**.

Kaiser Permanente Medicare health plan coverage only	Advantage Plus (optional supplemental package) premium and benefits
	You pay
Monthly premium in addition to monthly Kaiser Permanente Medicare health plan premium and monthly Medicare premium(s)	\$23
Preventive dental services: * <ul style="list-style-type: none"> • Cleanings—1 every 6 months • Oral exams—1 every 6 months • X-rays—1 every 6 months 	\$10 copay per visit
Also includes comprehensive dental at reduced rates: * <ul style="list-style-type: none"> • Non-routine services • Diagnostic services • Restorative services • Endodontics • Periodontics • Extractions • Prosthodontics, other oral/maxillofacial surgery, other services 	\$0 - \$36 \$0 - \$30 \$22 - \$531 \$28 - \$527 \$36 - \$485 \$45 - \$227 \$35 - \$3,658
Hearing aids	\$1,000 allowance per ear every 3 years
Eyeglasses and contact lenses	\$175 eyewear allowance every 2 years

*Dental benefits are provided by Dominion National.



2 ENJOY THE POWER OF A HEALTHY SMILE

Your dental health is key to your overall health. Healthy teeth and gums allow you to eat better and feel better.

It's important to prevent and treat dental problems at any stage of life. You may feel more tooth sensitivity or have dental problems as a result of certain medications or health conditions. Regular oral exams not only keep your mouth healthy, they can also help spot medical problems.

Advantage Plus makes it easy to smile because you know you're getting the dental care you need.

Health tip:

REDUCE YOUR RISK OF INFECTION

Brushing and flossing are important for healthy teeth. They also help reduce the risk of infection. Bacteria can travel from the mouth to other parts of the body, causing infection. This is a major cause of joint replacements failing. With proper oral health, including brushing, flossing, and regular checkups and cleanings, you can help keep your whole body healthy.

FREQUENTLY ASKED QUESTIONS

DENTAL BENEFITS

Q: What is Dominion National?

A: The Dominion National program, offered by Dominion Dental, provides dental care through the Dominion network of dentists. You'll pay a copayment for preventive care office visits, and other covered dental services are provided at a reduced fee. There are no deductibles and no annual maximums with this plan.

Q: When can I start using my dental benefits?

A: Once your enrollment in Advantage Plus is confirmed, you can begin using your dental benefits on your plan's start date. Make sure you bring your Kaiser Permanente medical ID card to your appointment. There is no separate dental ID card.

Q: How do I choose my dentist?

A: You may select a general dentist from among our participating dental providers. For a list of participating dentists or information about a dentist, visit dominionnational.com/Kaiser, or call **1-855-733-7524 (TTY 711)**, Monday through Friday, 7:30 a.m. to 6 p.m.

Q: How do I make an appointment?

A: To make an appointment, simply call your dentist's office and tell them you're enrolled in the Dominion National program.

Q: What happens if I have an emergency?

A: If you need emergency services, contact your dentist whenever possible. If you don't have a dentist yet and you need emergency services, contact Dominion National's Customer Service department toll free at **1-855-733-7524 (TTY 711)**, Monday through Friday, 7:30 a.m. to 6 p.m. They'll help you find a dentist. For more information about emergency benefits, see your ***Evidence of Coverage***.

Q: Will I get a separate Kaiser Permanente dental ID card?

A: No. Your Kaiser Permanente ID card is all you need when you visit the dentist.

Q: Does my dental plan have a deductible?

A: There are no deductibles under this plan.

Q: Do I have a share of the cost (deductible, copay, or coinsurance) for covered preventive and diagnostic services (cleanings, oral exams, fluoride treatments, and X-rays)?

A: Preventive care office visits have a copay of \$10 per visit. Those visits can include a combination of preventive services, such as cleanings, oral exams, X-rays twice a year, and fluoride treatments once a year.

Q: When will I be charged a coinsurance or copay?

A: Comprehensive dental services are provided at a reduced fee. You can refer to your ***Evidence of Coverage*** for the copays associated with each dental procedure.

Q: What are the FDA guidelines for dental X-rays for new adult patients?

A: The FDA advises dental practices to take individualized posterior bitewings with panoramic exam or posterior bitewings and selected periapical images. A full mouth X-ray is advised when patients show signs of generalized dental disease or a history of a lot of dental treatment.



3 HEAR WELL. LIVE WELL.

Good hearing allows you to fully enjoy life. You're more confident, secure, and connected to your world.

Millions of Americans have some degree of hearing loss. Among people over 50, it's the third most common health issue, behind heart disease and arthritis. But now more than ever, hearing loss doesn't mean that your quality of life has to change. Today's hearing products are smaller, more effective, and more comfortable than they were in the past.

Hearing benefits from Advantage Plus can help make sure you're not missing the sounds and conversations that make life more fulfilling.

Health tip:

QUICK HEARING SELF-CHECK

Be sure to have your hearing checked by a plan provider. In the meantime, use these questions for a simple self-check of your hearing health:

- Do you often ask people to speak up or repeat themselves?
- Do you have trouble following conversations in a noisy room or understanding speech on the phone?
- Do you have trouble hearing the sound of your telephone, alarm clock, or doorbell?
- Do others complain that your TV or stereo is too loud?

FREQUENTLY ASKED QUESTIONS

HEARING BENEFITS

Kaiser Permanente and audiologists designated by Kaiser Permanente provide hearing care products and services for members. Visit kp.org/directory for a list of Kaiser Permanente medical offices with audiology services.

Advantage Plus also covers hearing aid checks at no extra charge. These checks can help your audiologist or hearing specialist:

- Recommend the correct hearing aid for you.
- Confirm that your hearing aid matches your prescription.
- Make sure your hearing aids are working properly.

Q: Are hearing aids covered?

A: Yes. You'll get a \$1,000 allowance for each ear to help pay for a hearing aid (maximum \$2,000 for both ears). This credit is available once every 3 years. If the hearing aid you buy costs more than the \$1,000 credit, you pay the difference. If you don't use the entire credit, you will not be able to use the remaining amount at a later time.

Q: What if there's a medical problem found during my hearing test?

A: If your audiologist finds a medical problem during your hearing test, he or she will let your doctor know and will help you get the follow-up care you need.

KAISER PERMANENTE MEDICAL CENTERS WITH AUDIOLOGY SERVICES

Kaiser Permanente Capitol Hill Medical Center
700 2nd St. NE
Washington, DC 20002
1-202-346-3000

Falls Church Medical Center
201 N. Washington St.
Falls Church, VA 22046
1-703-237-4000

Gaithersburg Medical Center
655 Watkins Mill Road
Gaithersburg, MD 20879
1-240-632-4000

Kensington Medical Center
10810 Connecticut Ave.
Kensington, MD 20895
1-301-929-7100

Largo Medical Center
1221 Mercantile Lane
Upper Marlboro, MD 20774
1-301-618-5500

South Baltimore County Medical Center
1701 Twin Springs Road
Halethorpe, MD 21227
1-800-777-7904

Towson Medical Center
1447 York Rd #100
Lutherville, MD 21093
1-410-339-5500

Tysons Corner Medical Center
8008 Westpark Drive
McLean, VA 22102
1-703-287-6400



4 FOCUS ON A HEALTHIER YOU

Want to enhance your life? Improve your vision. It's possible that your vision has changed—but you haven't noticed. An eye exam can show you what you've been missing. When you see clearly, daily activities such as driving and reading become much easier.

It's important to have your eyes checked regularly to spot minor as well as more serious eye problems. Advantage Plus adds to your Kaiser Permanente Medicare health plan vision benefits, giving you more to spend on your glasses or contacts. So you'll have more choices to help you see a brighter, more vibrant world.

Health tip:

BETTER NIGHT VISION

If your night vision isn't what it used to be, keep these helpful nighttime driving guidelines in mind:

- Drive more slowly, so that you have more time to react.
- Keep your windshield and all the lights on your car clean.
- Ask your eye care professional about getting antireflective coating on your eyeglass lenses to cut down on glare.
- Check with your doctor to find out if any medications you are taking can affect your night vision.

FREQUENTLY ASKED QUESTIONS

VISION BENEFITS

Advantage Plus vision benefits are provided through Vision Essentials by Kaiser Permanente, which are located at selected Kaiser Permanente medical offices throughout the region. For information about vision services (including limitations and exclusions) covered by your Kaiser Permanente Medicare health plan and Advantage Plus, see Chapter 4 in your *Evidence of Coverage*.

If you're a Kaiser Permanente member with an Advantage Plus package, you'll get a credit of \$175. This credit is in addition to the standard discount available to Kaiser Permanente Medicare health plan members (see your *Evidence of Coverage*). The total credit is for a single eyewear purchase every 2 years. If you don't use the full credit, you can't use it later. If the eyewear you buy costs more than the credit, you pay the difference.

Q: When can I use my Advantage Plus extra eyewear benefit for the first time?

A: Once you get confirmation of your enrollment in Advantage Plus, you can begin using your extra eyewear benefit on your plan's start date.

Q: Where can I get my eyeglasses and contact lenses?

A: You can use your vision benefit at any Vision Essentials by Kaiser Permanente location. Many can be found in Kaiser Permanente's medical offices. To find a location near you, call toll free **1-888-777-5536 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m.

Q: Can I combine my Advantage Plus vision benefit with my Kaiser Permanente Medicare health plan vision benefit listed in the *Evidence of Coverage*?

A: Yes. You may combine your Advantage Plus vision benefit with your Kaiser Permanente Medicare health plan vision benefit, including the purchase of glasses after cataract surgery, to decrease your out-of-pocket member obligation amount.

Q: Am I guaranteed the lowest possible prices?

A: Yes. At Vision Essentials, you'll find a wide selection of the latest eyeglass and sunglass frames at the lowest possible cost, guaranteed. If you buy frames from our regularly stocked inventory and find the same brand and style priced lower somewhere else within 30 days of getting your eyeglasses, we'll match it and refund the difference to you, plus \$1. This guarantee doesn't include Internet pricing.

Q: How long will it take to get my glasses?

A: Our average turnaround time is 3 to 5 business days. Every prescription has to be precisely custom made, and certain types of specialized lenses take longer than others. Members can choose from a wide range of optical products, including different lens materials, to fulfill individual needs.

Q: Does Vision Essentials by Kaiser Permanente offer a warranty on eyeglasses?

A: Yes. You may purchase a warranty for an additional cost. With this purchase, your new eyeglasses are warranted against breakage and defects in materials or workmanship for 1 year from the date you receive your

4 VISION BENEFITS

glasses. In the event of a defect, Vision Essentials by Kaiser Permanente will repair or replace your eyeglasses as needed with the same style, size, and color without charge. This warranty does not cover loss or theft. The warranty also includes a Lens Protection Plan, which will replace scratched lenses one time in a one-year period from the date you get your eyeglasses. The Lens Protection Plan replaces lenses with the original prescription using the original lens design.

Q: What if my prescription changes shortly after I get my new prescription and eyeglasses?

A: Doctor-approved prescription changes can be made at no charge within 60 days from the original date you receive your eyeglasses.

Q: Will I get a separate ID card for Vision Essentials by Kaiser Permanente?

A: No. Your Kaiser Permanente ID card is all you need at Vision Essentials locations.

Q: How do I make or cancel an eye care optometry/ophthalmology appointment?

A: Call toll free **1-888-777-5536 (TTY 711)** to make or cancel an appointment. If you need to cancel, please give us 24 hours' notice.

Q: After I use my Advantage Plus extra eyewear \$175 benefit, when can I use it again?

A: You can use your Advantage Plus eyewear \$175 benefit allowance once within a 2-calendar-year period. This is counted from the date you last ordered your eyeglasses or contact lenses while enrolled as a member of Kaiser Permanente Medicare health plan with Advantage Plus.

Q: Can I combine my Advantage Plus extra eyewear \$175 benefit allowance with other optical discounts or promotions offered by Vision Essentials?

A: This will depend on the type of promotion that is being offered. Please consult with your optician. Visit **kp2020.org** to learn more.

Premium eyeglass and lens products or options include premium lenses, premium eyeglass frames, anti-reflective coatings, tints, and polarized or photochromic lenses.

The Advantage Plus extra eyewear allowance can't be used for total plan charges associated with professional services, Protection Plan, cosmetic contact lenses fitting and follow-up care, low-vision aids, or post-cataract surgery eyewear.



5 ENROLL IN ADVANTAGE PLUS

Applying for Advantage Plus is easy

- Complete the enrollment forms, one for each person enrolling. Fill in every item, and sign and date the form.
- Return your enrollment form in the postage-paid envelope, or enroll online at kp.org/advantageplus.

Other important information about applying for Advantage Plus

- You must be a Kaiser Permanente Medicare health plan individual plan member to enroll in the Advantage Plus package.
- If you're already a Kaiser Permanente Medicare health plan member, you can enroll in the Advantage Plus package anytime from October 15, 2018, through March 31, 2019 (the date at which your enrollment form must be received in our office).
- If you're a new Kaiser Permanente Medicare health plan member, or enrolling because you have moved and need to fill out a new enrollment form, you can add Advantage Plus within 30 days of enrolling in a Kaiser Permanente Medicare health plan.
- The premium for your Advantage Plus dental, hearing, and eyewear benefits is **\$23** per month. The **\$23** monthly premium is in addition to your monthly Kaiser Permanente Medicare health plan premium, and you must also continue to pay your Medicare Part B premium.

Thank you for taking this step toward better dental, hearing, and eyewear benefits. We'll let you know when your enrollment form has been approved and give you more details about your coverage and start date. For more information, visit us online at kp.org/advantageplus. Or call one of our Kaiser Permanente Medicare specialists at **1-877-263-3085 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m. We'll be happy to help.

6 IMPORTANT INFORMATION

The Advantage Plus benefit package gives you additional dental,* hearing, and eyewear coverage for an additional monthly premium of **\$23**. This is in addition to any premiums required for your Kaiser Permanente Medicare health plan described in your ***Evidence of Coverage***, and you must also continue to pay your monthly Medicare premiums.

For more information about dental, hearing, and eyewear benefits through Advantage Plus, see your ***Evidence of Coverage***.

Enrollment and disenrollment

Enrollment

To enroll in Advantage Plus, you must complete the Advantage Plus enrollment form.

If you are already a Kaiser Permanente Medicare health plan member, you may add Advantage Plus benefits to your Kaiser Permanente Medicare health plan coverage by sending us the enrollment form before March 31, 2019, for coverage to become effective on April 1, 2019. Coverage is typically effective the first of the month following the date we receive your completed enrollment form.

If you are enrolling in a Kaiser Permanente Medicare health plan as a new member, you must complete a new enrollment form. You can add Advantage Plus within 30 days of enrolling in a Kaiser Permanente Medicare health plan.

Disenrollment

You can stop your Advantage Plus coverage anytime. Your disenrollment will be effective the first of the month following the date we receive your completed disenrollment form. To request a disenrollment form, please call one of our Kaiser Permanente Medicare specialists toll free at **1-877-263-3085 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m. For more details about disenrollment, see your ***Evidence of Coverage***.

For additional information about your Kaiser Permanente Medicare health plan, see your ***Evidence of Coverage***.

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

FOR A HEALTHIER,
MORE VIBRANT YOU.

ENROLL IN ADVANTAGE
PLUS TODAY.

Get more value from your Kaiser Permanente Medicare health plan by adding Advantage Plus. You can get extra benefits such as dental, eyewear, and hearing coverage for an affordable monthly premium. More health benefits, great care. Now that's a healthy addition to your coverage.

Want more info?

Visit kp.org/advantageplus to enroll online today. Or call one of our Kaiser Permanente Medicare specialists toll free at **1-877-263-3085** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.



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