

January 1–December 31, 2020

2020 Summary of Benefits

Kaiser Permanente Medicare Advantage Value Plan (HMO)

This plan includes Medicare Part D prescription drug coverage

About this Summary of Benefits

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

- Premiums
- Benefits and costs
- Part D prescription drugs
- Optional supplemental benefits (Advantage Plus)
- 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. 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 or ask for a copy from Member Services by calling **1-888-777-5536 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m.

This plan includes Medicare Part D prescription drug coverage. We also offer other plans, including a plan without 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.

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
Monthly plan premium	\$0
Deductible	None
Your maximum out-of-pocket responsibility Doesn't include Medicare Part D drugs	\$6,700
Inpatient hospital coverage*† There's no limit to the number of medically necessary inpatient hospital days.	\$300 per day for days 1 through 5 of your stay and \$0 for the rest of your stay
Outpatient hospital coverage*†	\$300 per visit
Ambulatory Surgery Center*†	\$300 per visit
Doctor's visits	
• Primary care providers	\$15 per visit
• Specialists*†	\$50 per visit
Preventive care*† See the EOC for details.	\$0
Emergency care We cover emergency care anywhere in the world.	\$90 per Emergency Department visit
Urgently needed services We cover urgent care anywhere in the world.	\$50 per office visit
Diagnostic services, lab, and imaging*†	
• Lab tests	\$0
• Diagnostic tests and procedures (like EKG)	
• X-rays	\$20 per visit
• Other imaging procedures (like MRI, CT, and PET)	\$250 per procedure
Hearing services*†	
• Evaluations to diagnose medical conditions Note: Hearing aids aren't covered unless you sign up for optional benefits (see Advantage Plus for details.)	\$50 per visit
Dental services	
• Preventive Note: Other preventive dental care isn't covered unless you sign up for optional benefits (see Advantage Plus for details).	\$30 per visit for most preventive care (limited to 2 visits a year for oral exams, teeth cleaning, and bitewing X-rays and 1 fluoride treatment).
• Comprehensive*† Note: Additional comprehensive dental coverage is available (see Advantage Plus).	The amount you pay varies depending on the service, see the EOC for details.

Benefits and premiums	You pay
Vision services*† <ul style="list-style-type: none"> • Visits to diagnose and treat eye diseases and conditions • Routine eye exams 	<ul style="list-style-type: none"> • \$15 per visit with an optometrist • \$50 per visit with an ophthalmologist
<ul style="list-style-type: none"> • Preventive glaucoma screening and yearly diabetic retinopathy exam 	\$0
<ul style="list-style-type: none"> • Eyeglasses or contact lenses after cataract surgery 	20% coinsurance up to Medicare’s limit and you pay any amounts beyond that limit.
<ul style="list-style-type: none"> • Other eyewear (\$50 allowance every calendar year) • If you sign up for optional benefits, the allowance is greater every 24 months (see Advantage Plus for details). 	If your eyewear costs more than \$50, you pay the difference.
Mental health services*† <ul style="list-style-type: none"> • Outpatient group therapy 	\$10 per visit
<ul style="list-style-type: none"> • Outpatient individual therapy 	\$20 per visit
Skilled nursing facility*† We cover up to 100 days per benefit period.	Per benefit period: <ul style="list-style-type: none"> • \$0 per day for days 1 through 20 • \$167 per day for days 21 through 100
Physical therapy*†	\$40 per visit
Ambulance	\$275 per one-way trip
Transportation We cover up to 24 one-way trips per calendar year to take you to and from a network provider. See the EOC for details.	\$0
Medicare Part B drugs† A limited number of Medicare Part B drugs are covered when you get them from a plan provider. See the EOC for details and the Pharmacy Directory for preferred and standard plan pharmacy locations. <ul style="list-style-type: none"> • Drugs that must be administered by a health care professional 	\$0
<ul style="list-style-type: none"> • Up to a 30-day supply of a generic drug 	<ul style="list-style-type: none"> • \$15 at a preferred plan pharmacy • \$20 at a standard plan pharmacy
<ul style="list-style-type: none"> • Up to a 30-day supply of a brand-name drug 	<ul style="list-style-type: none"> • \$45 at a preferred plan pharmacy • \$47 at a standard plan pharmacy

Medicare Part D prescription drug coverage†

The amount you pay for drugs will be different depending on:

- The tier your drug is in. There are 6 drug tiers. To find out which of the 6 tiers your drug is in, see our Part D formulary at kp.org/seniorrx or call Member Services to ask for a copy at **1-888-777-5536** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.
- The day supply quantity you get (like a 30-day or 90-day supply). Note: A supply greater than a 30-day supply isn't available for all drugs.
- The type of plan pharmacy that fills your prescription (preferred pharmacy, standard pharmacy, or our mail-order pharmacy). To find our pharmacy locations, see the **Pharmacy Directory** at kp.org/directory. Note: Not all drugs can be mailed.
- The coverage stage you're in (initial, coverage gap, or catastrophic coverage stages).

Initial coverage stage

You pay the copays and coinsurance shown in the chart below until your total yearly drug costs reach **\$4,020**. (Total yearly drug costs are the amounts paid by both you and any Part D plan during a calendar year.) If you reach the \$4,020 limit in 2020, you move on to the coverage gap stage and your coverage changes.

Drug tier	You pay (for up to a 30-day supply)	
	Preferred retail plan pharmacy	Standard retail plan pharmacy
Tier 1 (Preferred generic)	\$5	\$10
Tier 2 (Generic)	\$15	\$20
Tier 3 (Preferred brand-name)	\$45	\$47
Tier 4 (Nonpreferred brand-name)	\$100	\$100
Tier 5 (Specialty)	33% coinsurance	
Tier 6 (Vaccines)	\$0	

If you get a 31- to 90-day supply of drugs in Tier 1 from our preferred mail-order pharmacy, you pay **\$0**. For all other prescriptions, the copays listed above in the chart will be multiplied as follows:

- If you get a 31- to 60-day supply from one of our retail pharmacies or standard mail-order pharmacy, you pay 2 copays.
- If you get a 61- to 90-day supply from one of our retail pharmacies or standard mail-order pharmacy, you pay 3 copays.

- If you get a 31- to 90-day supply of drugs in Tiers 2, 3, or 4 from our preferred mail-order pharmacy, you pay 2 copays listed for retail preferred plan pharmacy above.

Note: For a 31- to 90-day supply of drugs subject to a coinsurance, you pay the coinsurance listed above in the chart.

Coverage gap stage

The coverage gap stage begins if you or a Part D plan spends **\$4,020** on your drugs during 2020. You pay the following copays and coinsurance during the coverage gap stage:

- **25%** coinsurance for generic or brand-name drugs (Tiers 1-5)
- **\$0** for Part D vaccines (Tier 6)

Catastrophic coverage stage

If you spend **\$6,350** on your Part D prescription drugs in 2020, you'll enter the catastrophic coverage stage. Most people never reach this stage, but if you do, your copays and coinsurance will change for the rest of 2020. You pay the following per prescription during the catastrophic coverage stage:

- **5%** coinsurance for generic or brand-name drugs (Tiers 1-5)
- **\$0** for Part D vaccines (Tier 6)

Long-term care, plan home-infusion, and non-plan pharmacies

- If you live in a **long-term care facility** and get your drugs from their pharmacy, you pay the same as at a standard plan pharmacy and you can get up to a 31-day supply.
- Covered Part D **home infusion** drugs from a plan home-infusion pharmacy are provided at no charge.
- If you get covered Part D drugs from a non-plan pharmacy, you pay the same as at a standard plan pharmacy and you can get up to a 30-day supply. Generally, we cover drugs filled at a non-plan pharmacy only when you can't use a network pharmacy, like during a disaster. See the **Evidence of Coverage** for details.

Advantage Plus (optional benefits)

In addition to the benefits that come with your plan, you can choose to buy a supplemental benefit package called Advantage Plus. Advantage Plus gives you extra coverage for an additional monthly cost that's added to your monthly plan premium. See the **Evidence of Coverage** for details

Advantage Plus benefits and premiums	You pay
Additional monthly premium	\$25
Additional eyewear allowance*† Every 24 months, a \$175 allowance is added to the annual \$50 allowance described in vision services above.	If your eyewear costs more than the combined allowance of \$225, you pay the difference.

Hearing aids*† \$1000 allowance to buy 1 aid, per ear every 3 years	If your hearing aid costs more than \$1000 per ear, you pay the difference.
Dental services • Preventive	\$10 per visit for oral exams, 2 teeth cleanings, 1 fluoride treatment, and X-rays.
• Comprehensive	This benefit enhances your comprehensive dental coverage and provides additional coverage. The amount you pay varies depending on the service, see the EOC for details.

Who can enroll

You can sign up for this plan if:

- You have both Medicare Part A and Part B. (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 this plan's service area, which is all of Baltimore City and Baltimore counties in Maryland.

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** and **Pharmacy 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 dialysis 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**.

Getting care

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

The formulary, pharmacy network, and/or 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.

Kaiser Foundation Health Plan

Kaiser Foundation Health Plan of the Mid-Atlantic States is a nonprofit corporation and a Medicare Advantage plan called Kaiser Permanente Medicare Advantage. We offer several Kaiser Permanente Medicare Advantage plans in our Mid-Atlantic States Region's service area, which includes the District of Columbia and specified areas in Maryland and Virginia.

Each plan has different benefits, copays, coinsurance, premiums, and plan service areas. But you can get care from plan providers anywhere in our Mid-Atlantic States Region.

If you move from your plan's service area to another service area in our Mid-Atlantic States Region, you'll have to enroll in a Kaiser Permanente Medicare Advantage plan in your new service area.

Language assistance services

English

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

เรียน: 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

ማሳሰቢያ: የሚናገሩት ቋንቋ አማርኛ ከሆነችሁንም እርዳታ ድርጅቶቻችን 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 فراهم می باشد. با **1-888-777-5536** (TTY: **711**) تماس بگیرید

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 করুন: 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 to learn more.

Helpful definitions (glossary)

Allowance

A dollar amount you can use toward the purchase of an item. If the price of the item is more than the allowance, you pay the difference.

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 or prescription drugs. 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 Advantage.

Plan premium

The amount you pay for your Kaiser Permanente Medicare Advantage health care and prescription drug 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 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.

Retail plan pharmacy

A plan pharmacy where you can get prescriptions. These pharmacies are usually located at plan medical offices.

Standard pharmacy

A plan pharmacy where you can get your 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.

Service area

The geographic area where we offer Kaiser Permanente Medicare Advantage plans. To enroll and remain a member of our plan, you must live in one of our Kaiser Permanente Medicare Advantage plan's service area.

Kaiser Permanente is an HMO 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.

For information about Original Medicare, refer to your “**Medicare & You**” handbook. You can view it online at [medicare.gov](https://www.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**.

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



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kp.org/medicare

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2101 East Jefferson Street
Rockville, MD 20852

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