

2026 Summary of Benefits

Kaiser Permanente Medicare Advantage Anchor Plan (HMO),
Kaiser Permanente Medicare Advantage Harbor Plan (HMO), and
Kaiser Permanente Medicare Advantage Key Plan (HMO)

These plans include Medicare Part D prescription drug coverage and are available in all of Island county for the Key and Harbor plans and Skagit and Whatcom counties for the Anchor and Harbor plans.

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 plans. It includes information about:

- Premiums
- Benefits and costs
- Part D prescription drugs
- Optional supplemental benefits (Advantage Plus)
- Additional benefits
- Member discounts for products and services
- Who can enroll
- Coverage rules
- Getting care
- Medicare prescription payment plan

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 3 Kaiser Permanente Medicare Advantage 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/eocwa or ask for a copy from Member Services by calling **1-888-901-4600 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m.

The 3 plans in this document include Medicare Part D prescription drug coverage. We also offer a plan without Part D drug coverage. If you'd like information about our other plan, call **1-800-446-8882 (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 **1-800-446-8882 (TTY 711)**.
- If you're a member, please call Member Services at **1-888-901-4600 (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.

See the **Provider Directory to locate network providers in Tier 1 (Family Care Network or KP Doctors) and Tier 2 (all other providers).

Benefits and premiums	With our Anchor Plan , you pay	With our Harbor Plan , you pay	With our Key Plan , you pay
Monthly plan premium	\$0	\$74	\$0 Also, your Medicare Part B premium may be reduced by \$10 per month.
Deductible	\$0	\$0	\$0
Your maximum out-of-pocket responsibility Includes copays and other costs for medical services for the year. Doesn't include Medicare Part D drugs.	\$6,600	\$5,800	\$6,600
Inpatient hospital services*† There's no limit to the number of medically necessary inpatient hospital days.	\$415 per day for days 1 through 5 of your stay and \$0 for the rest of your stay.	\$325 per day for days 1 through 5 of your stay and \$0 for the rest of your stay.	\$400 per day for days 1 through 5 of your stay and \$0 for the rest of your stay.
Outpatient hospital services*†	\$0–\$325 per visit	\$0–\$300 per visit	\$0–\$375 per visit
Ambulatory Surgical Center (ASC)*†	\$250 per visit	\$250 per visit	\$375 per visit
Doctor's visits • Primary care providers	<ul style="list-style-type: none"> • \$0 with a Tier 1 provider** • \$35 per visit with a Tier 2 provider** 	\$10 per visit	\$0
• Specialists*†	<ul style="list-style-type: none"> • \$0 with a Tier 1 provider** • \$50 per visit with a Tier 2 provider** 	\$35 per visit	\$35 per visit

Benefits and premiums	With our Anchor Plan , you pay	With our Harbor Plan , you pay	With our Key Plan , you pay
<p>Preventive care*</p> <ul style="list-style-type: none"> • Abdominal aortic aneurysm screenings • Alcohol misuse screenings & counseling • Bone mass measurements† • Cardiovascular disease screenings • Cardiovascular disease (behavioral therapy) • Cervical & vaginal cancer screenings • Colorectal cancer screenings† <ul style="list-style-type: none"> ○ Blood-based biomarker tests ○ Colonoscopies ○ Computed tomography (CT) colonography ○ Fecal occult blood tests ○ Flexible sigmoidoscopies ○ Multi-target stool DNA tests • Counseling to prevent tobacco use & tobacco-caused disease • Depression screenings • Diabetes screenings • Diabetes self-management training† • Glaucoma screenings† • Hepatitis B shots • Hepatitis B Virus (HBV) infection screenings† • Hepatitis C virus screenings† • HIV screenings • Lung cancer screenings† 	<p>\$0</p> <p>Any additional preventive services approved by Medicare during the contract year will be covered. See your EOC for frequency of covered services.</p>	<p>\$0</p> <p>Any additional preventive services approved by Medicare during the contract year will be covered. See your EOC for frequency of covered services.</p>	<p>\$0</p> <p>Any additional preventive services approved by Medicare during the contract year will be covered. See your EOC for frequency of covered services.</p>

Benefits and premiums	With our Anchor Plan , you pay	With our Harbor Plan , you pay	With our Key Plan , you pay
<ul style="list-style-type: none"> • Mammograms (screening) • Medical nutrition therapy services† • Medicare Diabetes Prevention Program† • Obesity behavioral therapy† • One-time “Welcome to Medicare” preventive visit • Pre-exposure prophylaxis (PrEP) for HIV prevention • Prostate cancer screenings† • Sexually transmitted infections screenings & counseling • Shots: <ul style="list-style-type: none"> ○ COVID-19 vaccines† ○ Flu shots ○ Hepatitis B shots ○ Pneumococcal shots • Yearly “Wellness” visit 			
Emergency care We cover emergency care anywhere in the world.	\$130 per Emergency Department visit	\$130 per Emergency Department visit	\$130 per Emergency Department visit
Urgently needed services We cover urgent care anywhere in the world.	\$35 per visit	\$30 per visit	\$40 per visit
Diagnostic services, lab, and imaging* <ul style="list-style-type: none"> • Lab tests 	\$0	\$0	\$0
<ul style="list-style-type: none"> • X-rays 	\$0	\$0	\$20
<ul style="list-style-type: none"> • Diagnostic tests and procedures (like EKG)† 	\$20 per visit	\$20 per visit	\$20 per visit
<ul style="list-style-type: none"> • Other imaging procedures (like MRI, CT, and PET)† 	\$280 per visit	\$250 per visit	\$355 per visit

Benefits and premiums	With our Anchor Plan , you pay	With our Harbor Plan , you pay	With our Key Plan , you pay
<p>Hearing services</p> <ul style="list-style-type: none"> Evaluations to diagnose medical conditions*† Routine hearing exam (1 per calendar year) 	<p>\$0 with an audiologist or \$50 per visit with other providers</p>	<p>\$10 per visit with an audiologist or \$35 per visit with other providers</p>	<p>\$0 with an audiologist or \$35 per visit with other providers</p>
<ul style="list-style-type: none"> Hearing aid fitting and evaluation exam (1 exam per calendar year)*† <p>Note: If you sign up for optional benefits, you receive additional hearing benefits (see Advantage Plus for details).</p>	<p>\$0</p>	<p>\$0</p>	<p>\$0</p>
<p>Dental services</p> <p>Covered preventive and comprehensive dental care listed below:</p> <ul style="list-style-type: none"> Oral exam (limited to 2 oral exams per year) Prophylaxis (cleaning) or periodontal maintenance (limited to 2 cleanings per year) Fluoride treatments (limited to 2 treatments per year) Bite-wing X-ray (limited to 2 per calendar year) Panoramic X-ray or complete series (one every 3 calendar years) Periodontics (limited to 2 visits per year) Adjunctive general services <p>Services must be received from a licensed Delta Dental of Washington network dentist. To find a dentist, visit www.DeltaDentalWA.com and search the Delta Dental PPO Plus Premier™ network or call Delta</p>	<p>\$0</p>	<p>\$0</p>	<p>\$0</p>

Benefits and premiums	With our Anchor Plan , you pay	With our Harbor Plan , you pay	With our Key Plan , you pay
<p>Dental Customer Service at 1-877-719-4006, Monday through Friday, 7 a.m. to 5 p.m.</p> <p>When visiting your Delta Dental network dentist, please provide your Kaiser Permanente member ID card and inform them of your dental coverage with Delta Dental of Washington. Your dentist will submit your claims to Delta Dental on your behalf.</p> <p>Note: If you sign up for optional benefits, you receive additional comprehensive dental benefits (see Advantage Plus for details).</p>			
<p>Vision services</p> <ul style="list-style-type: none"> • Visits to diagnose and treat eye diseases and conditions 	<p>\$0 with an optometrist or \$50 per visit with an ophthalmologist</p>	<p>\$0 with an optometrist or \$35 per visit with an ophthalmologist</p>	<p>\$0 with an optometrist or \$35 per visit with an ophthalmologist</p>
<ul style="list-style-type: none"> • Routine eye exam (1 per calendar year) 	<p>\$0 with an optometrist or \$50 with an ophthalmologist</p>	<p>\$10 per visit with an optometrist or \$35 with an ophthalmologist</p>	<p>\$0 with an optometrist or \$35 with an ophthalmologist</p>
<ul style="list-style-type: none"> • Preventive glaucoma screening*† • Diabetic retinopathy services 	<p>\$0</p>	<p>\$0</p>	<p>\$0</p>
<ul style="list-style-type: none"> • Eyeglasses or contact lenses after cataract surgery 	<p>\$0 up to Medicare's limit, but you pay any amounts beyond that limit</p>	<p>\$0 up to Medicare's limit, but you pay any amounts beyond that limit</p>	<p>\$0 up to Medicare's limit, but you pay any amounts beyond that limit</p>
<ul style="list-style-type: none"> • Other eyewear <p>Note: Eyewear can be purchased from any provider. If you get eyewear out-of-network, you must file a claim to get</p>	<p>\$100 allowance per calendar year. If your eyewear costs more than \$100, you pay the difference.</p>	<p>\$150 allowance per calendar year. If your eyewear costs more than \$150, you pay the difference.</p>	<p>\$150 allowance per calendar year. If your eyewear costs more than \$150, you pay the difference.</p>

Benefits and premiums	With our Anchor Plan , you pay	With our Harbor Plan , you pay	With our Key Plan , you pay
reimbursed for covered eyewear expenses.			
Mental health services • Inpatient mental health*†	You pay \$415 per day for days 1–5 (\$0 for the rest of your stay).	You pay \$325 per day for days 1–5 (\$0 for the rest of your stay).	You pay \$400 per day for days 1–5 (\$0 for the rest of your stay).
• Outpatient group therapy	\$30 per visit	\$30 per visit	\$40 per visit
• Outpatient individual therapy	\$40 per visit	\$40 per visit	\$50 per visit
Skilled nursing facility*† We cover up to 100 days per benefit period.	Per benefit period: • \$0 per day for days 1 through 20 • \$218 per day for days 21 through 100	Per benefit period: • \$0 per day for days 1 through 20 • \$150 per day for days 21 through 100	Per benefit period: • \$0 per day for days 1 through 20 • \$218 per day for days 21 through 100
Physical therapy*†	\$40 per visit	\$40 per visit	\$40 per visit
Ambulance†	• \$275 per one-way ground ambulance trip • 20% coinsurance per one-way air ambulance trip	• \$260 per one-way ground ambulance trip • 20% coinsurance per one-way air ambulance trip	• \$275 per one-way ambulance trip
Transportation Note: If you sign up for optional benefits, you receive transportation benefits (see Advantage Plus for details).	Not covered	Not covered	Not covered
Medicare Part B drugs† We cover Medicare Part B drugs listed below when you get them from a plan provider. See the EOC for details. • Chemotherapy drugs • Antigens (allergy shots) • All other Part B drugs	0%–20% coinsurance, depending on the drug. Some drugs may be less than 20% if those drugs are determined to exceed the amount of inflation. Note: Insulin cost-sharing is subject to a coinsurance cap of \$35 for a one-month's supply of insulin.	0%–20% coinsurance, depending on the drug. Some drugs may be less than 20% if those drugs are determined to exceed the amount of inflation. Note: Insulin cost-sharing is subject to a coinsurance cap of \$35 for a one-month's supply of insulin.	0%–20% coinsurance, depending on the drug. Some drugs may be less than 20% if those drugs are determined to exceed the amount of inflation. Note: Insulin cost-sharing is subject to a coinsurance cap of \$35 for a one-month's supply of insulin.

Medicare Part D prescription drug coverage†

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

- The plan you enroll in (Anchor, Harbor or Key).
- 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 **1-888-901-4600 (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.
- When you get a 31- to 90-day supply, whether you get your prescription filled by one of our retail plan pharmacies or our mail-order pharmacy. Note: Not all drugs can be mailed.
- The coverage stage you're in (deductible, initial coverage, or catastrophic coverage stages).

Note: Medicare provides Extra Help to pay prescription drug costs for people who have limited income and resources. If you are entitled to Extra Help, the cost-sharing below may not apply to you; instead, please refer to the **Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs**.

Deductible stage

For drugs in Tiers 1, 2, and 6, there's no drug deductible and you start the year in the initial coverage stage. For drugs in Tiers 3, 4, and 5, there is a deductible stage. For drugs in Tiers 3, 4, and 5, you must pay the full cost of the drugs until **Anchor** plan members have spent **\$110** and **Harbor** plan members have spent **\$100** for them in 2026. After you have met the deductible, you move on to the initial coverage stage for Tier 3, 4, and 5 drugs. The deductible doesn't apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus, and travel vaccines.

Initial coverage stage

You pay the copays and coinsurance shown in the chart below until your out-of-pocket costs reach **\$2,100**. If you reach the \$2,100 limit in 2026, you move on to the catastrophic stage and your coverage changes.

Drug tier	Retail plan pharmacy					
	Up to a 30-day supply		31- to 60-day supply		61- to 90-day supply	
	Preferred pharmacy	Standard pharmacy	Preferred pharmacy	Standard pharmacy	Preferred pharmacy	Standard pharmacy
Tier 1 (Preferred generic) • Anchor and Harbor plan members	\$2	\$5	\$4	\$10	\$6	\$15

Drug tier	Retail plan pharmacy					
	Up to a 30-day supply		31- to 60-day supply		61- to 90-day supply	
	Preferred pharmacy	Standard pharmacy	Preferred pharmacy	Standard pharmacy	Preferred pharmacy	Standard pharmacy
• Key plan members	\$0	\$15	\$0	\$30	\$0	\$45
Tier 2 (Generic) • Anchor and Harbor plan members	\$10	\$15	\$20	\$30	\$30	\$45
• Key plan members	\$7	\$20	\$14	\$40	\$21	\$60
Tier 3 (Preferred brand-name)	\$47		\$94		\$141	
Tier 4 (Nonpreferred)	\$99		\$198		\$297	
Tier 5 (Specialty-tier) • Anchor and Harbor plan members	29%					
• Key plan members	31%					
Tier 6* (Injectable Part D vaccines)	\$0		N/A			

*Our plan covers most Injectable Part D vaccines at no cost to you.

Drug tier	Mail-order plan pharmacy		
	Up to a 30-day supply	31- to 60-day supply	61- to 90-day supply
Tier 1 (Preferred generic)	\$0		
Tier 2 (Generic) • Anchor and Harbor plan members	\$10	\$0	
• Key plan members	\$7	\$0	
Tier 3 (Preferred brand-name)	\$47	\$94	\$117.50
Tier 4 (Nonpreferred)	\$99	\$198	\$247.50
Tier 5 (Specialty-tier)	29%		

Drug tier	Mail-order plan pharmacy		
	Up to a 30-day supply	31- to 60-day supply	61- to 90-day supply
• Anchor and Harbor plan members			
• Key plan members			31%

Note: Tier 6 (Injectable Part D vaccines) are not available through mail order.

Important message about what you pay for insulin: You won't pay more than **\$35** for up to a one-month supply, **\$70** for up to a two-month supply or **\$105** for up to a three-month supply of each covered insulin product regardless of the cost-sharing tier.

Catastrophic coverage stage

If you or others on your behalf spend **\$2,100** on your Part D prescription drugs in 2026, you'll enter the catastrophic coverage stage. Most people never reach this stage, but if you do, you pay nothing for covered Part D drugs in 2026.

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 retail 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 retail 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 an optional 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 Option 1 benefit and premium	You pay
Additional monthly premium	\$67
Annual benefit limit for comprehensive dental care	\$1,500 (You pay 100% for the rest of the calendar year after our plan has paid \$1,500 for dental care.)
Annual deductible for comprehensive dental care	\$100 (You pay 100% at the beginning of the year for comprehensive dental care until you have spent \$100.)

Advantage Plus Option 1 benefit and premium	You pay
<p>Comprehensive dental care Covered services include fillings, extractions, crowns, endodontics, periodontics, and dentures. Covered services are provided by Delta Dental of Washington and must be rendered by Delta Dental participating dental providers</p>	After the deductible is met, 50% coinsurance, depending on the service

Advantage Plus Option 2 benefits and premium	You pay
Additional monthly premium	\$22
Acupuncture and chiropractic services	\$15 copay for acupuncture and nonspinal chiropractic care for up to a combined 15 visit total per year
<p>Hearing aids \$4,000 allowance for both ears combined every 24 months. This is the maximum allowance for hearing aids for both ears combined, not per ear. Note: This hearing aid benefit may not be available next year.</p>	<p>\$4,000 allowance If your hearing aid purchase is more than \$4,000, you pay the difference.</p>
<p>Transportation (nonemergent/routine) Rides to and from plan providers, dentists, and pharmacies. To schedule a ride, call 1-877-828-4512 (TTY 711), 24 hours a day, 7 days a week, at least 2 business days in advance.</p>	\$0 for up to 20 round trips per calendar year

Additional benefits

*Your plan provider may need to provide a referral.

†Prior authorization may be required.

This benefit is available to you as a plan member:	You pay
<p>Diabetic supplies, including therapeutic shoes/inserts†</p> <ul style="list-style-type: none"> Supplies to monitor your blood glucose: blood glucose monitor, blood glucose test strips, lancet devices, lancets, and glucose-control solutions for checking the accuracy of test strips and monitors. 	\$0

This benefit is available to you as a plan member:	You pay
<ul style="list-style-type: none"> For people with diabetes who have severe diabetic foot disease: one pair per calendar year of therapeutic custom-molded shoes (including inserts provided with such shoes) and 2 additional pairs of inserts, or one pair of depth shoes and 3 pairs of inserts (not including the noncustomized removable inserts provided with such shoes). Coverage includes fitting. 	
<p>Fitness benefit – One Pass™ for Anchor and Harbor plan members only</p> <p>You have access to the One Pass complete fitness program for the body and mind. One Pass includes:</p> <ul style="list-style-type: none"> A large core and premium gym network featuring national, local, and community fitness centers and boutique fitness studios. You can use any in-network location. Live, on-demand, and digital fitness programs at home. Social clubs and activities available on the One Pass member website and mobile app. One home fitness kit annually for strength, yoga, or dance. Online brain health cognitive training programs. <p>For more information about participating gyms and fitness locations, the program’s benefits, or to set up your online account, visit YourOnePass.com or call 1-877-614-0618 (TTY 711), Monday through Friday, 6 a.m. to 7 p.m., PT.</p> <p>Note: Not covered for Key plan members.</p>	<p>\$0 for Anchor and Harbor plan members</p>
<p>Home medical care not covered by Medicare (Advanced Care at Home)*† for Key plan members only</p> <p>We cover medical care in your home that is not otherwise covered by Medicare when found medically appropriate by a physician based on your health status, to provide you with an alternative to receiving acute care in a hospital and post-acute care services in the home to support your recovery. Prior authorization and referral required. See the EOC for details.</p> <p>Note: Not covered for Anchor and Harbor plan members.</p>	<p>\$0 for Key plan members when prescribed as part of your home treatment plan, otherwise you pay the applicable cost share</p>
<p>Medicare-covered Acupuncture*†</p>	<p>\$15 per visit</p>

This benefit is available to you as a plan member:	You pay
<ul style="list-style-type: none"> for chronic low back pain 	
Medicare-covered Chiropractic services <ul style="list-style-type: none"> manual manipulation of the spine to correct subluxation 	\$15 per visit

Member discounts for products and services

Kaiser Permanente partners with leading companies to support your health, safety, and well-being — and offer substantial savings and discounts.

Lively™ Mobile Plus

Get a personal emergency response system that provides 24/7 help with the push of a button. Receive a reduced one-time device fee and choice of two monthly service plans (coverage limits may apply). Visit greatcall.com/KP or call **1-800-205-6548** (TTY **711**) for more information.

CareLinx

Kaiser Permanente has partnered with CareLinx to provide you with a discount for purchasing non-medical, in-home help with daily activities. Your caregiver can help you live an independent lifestyle in your own home by assisting with personal care, meal preparation, companionship and more. Visit carelinx.com/kp-affinity or call toll-free **1-844-636-4592** Monday-Friday, 7 a.m. – 6 p.m. MST, and on weekends, 9 a.m. – 5 p.m. MST.

Comfort Keepers® in-home care and assistance

In-home care services to help you maintain independence at home with everything from 24-hour care, respite and personal care, meal preparation, and light housekeeping. Receive a discount on all services and get a free in-home safety assessment. Visit comfortkeepers.com/kaiser-permanente or call **1-800-611-9689** (TTY **711**) for more information.

Mom's Meals® healthy meal delivery

Getting the right nutrition is essential to achieving and maintaining good health. Receive delivery of refrigerated ready-to-heat-and-eat meals to homes nationwide. Crafted by chefs and registered dietitians, meals are medically tailored to support most major chronic conditions and overall wellness. Kaiser Permanente members enjoy discounted pricing and free shipping from Mom's Meals. Visit www.momsmealsnc.com/kp/home.aspx or call **1-866-224-9483** (TTY **711**) for more information.

Kaiser Permanente members may continue to use or select these products or services from any company of their choice but Kaiser Permanente discounts are only available with the partner listed above. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Kaiser Permanente Medicare Advantage grievance process. BEST BUY HEALTH, GREATCALL, LIVELY and LINK are trademarks of Best Buy and its affiliated companies. ©2022 Best Buy. All rights reserved.

Who can enroll

You can sign up for one of our plans 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 live in the service area for these plans, which includes all of Island county for the Key and Harbor plans and Skagit and Whatcom counties for the Anchor and Harbor plans.

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
 - Covered care from designated providers in Maricopa and Pima counties in Arizona for **Anchor** and **Harbor** plans only
 - **NOTE:** The nationwide travel benefit applies to the **Key** plan only. In states where Kaiser Permanente facilities are present, members must use Kaiser Permanente medical facilities, unless exceptions for urgent or emergency care apply. States with Kaiser Permanente facilities include California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and Washington, D.C. In states without Kaiser Permanente facilities, members can use Multiplan network providers or Banner providers in Pima and Maricopa counties in Arizona, or if needed any provider who accepts Medicare. Visit kp.org/directory to search for available providers or contact Member Services for assistance.
 - 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. If you receive non-covered care or services, you must pay the full cost.

For details about coverage rules, including non-covered services (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** and **Pharmacy Directory** at kp.org/directory or ask us to mail you a copy by calling Member Services at **1-888-901-4600** (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.

Help managing conditions

If you have more than one 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.

Part B premium giveback

The **Key** plan offers a Medicare Part B premium reduction of **\$10** per month. Depending on how you pay your Medicare Part B premium, your reduction may be reflected on your Medicare Part B premium statement or your Social Security check. To be eligible, members must pay their own Part B premiums. Medicare sometimes takes several months to issue the credit, but you will receive a full credit once it is issued.

Medicare prescription payment plan

The Medicare Prescription Payment Plan is a payment option that can help you manage your drug costs by spreading them out during the year as monthly payments. This program is available to anyone with Medicare Part D and works with your drug coverage. It can be especially helpful to people with high drug cost sharing earlier in the plan year and help manage out-of-pocket drug costs, but it doesn't save you money or lower your drug costs. Contact us or visit **medicare.gov** to learn more about this program.

Notices

Appeals and grievances

You can ask us to provide or pay for an item or service you think should be covered by submitting a claim to us within a specific time period that includes the date you received the item or service. 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 (kp.org/eocwa)** for details about the processes for making complaints and making coverage decisions and appeals, including fast or urgent decisions for drugs, services, or hospital care.

Kaiser Foundation Health Plan

Kaiser Foundation Health Plan of Washington is a nonprofit corporation and a Medicare Advantage plan. We offer several Kaiser Permanente Medicare Advantage plans in our larger Washington Region's service area, which you can read about in the **Evidence of Coverage**.

Each plan has different benefits, copays, coinsurance, premiums, and plan service areas. But you can get care from plan providers anywhere in our Washington Region's service area, which includes parts of Grays Harbor and Mason counties and all of Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Spokane, Thurston, and Whatcom counties.

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

Privacy

We protect your privacy. See the **Evidence of Coverage** or view our **Notice of Privacy Practices** at kp.org/privacy to learn more.

Helpful definitions (glossary)

Allowance

A dollar amount you can use to help pay for items and services.

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.

Deductible

If you sign up for optional supplemental dental benefits (Advantage Plus Option 1), it's the amount you must pay for comprehensive dental services before our plan begins to pay. Also, It's the amount you must pay for Medicare Part D drugs before you will enter the initial coverage stage.

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. By law, our plan or CMS can choose not to renew our Medicare contract.

Kaiser Permanente's pharmacy network includes limited lower-cost, preferred pharmacies in Island, Skagit, and Whatcom Counties in Washington. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call **1-888-901-4600** (TTY **711**), seven days a week, 8 a.m. to 8 p.m. or consult the online pharmacy directory at **kp.org/directory**.

For information about Original Medicare, refer to your "**Medicare & You**" handbook. You can 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**.

Nondiscrimination Notice

Kaiser Foundation Health Plan of Washington and Kaiser Foundation Health Plan of Washington Options, Inc. (“Kaiser Permanente”) complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. Kaiser Permanente does not exclude people or treat them less favorably because of race, color, national origin (including limited English proficiency and primary language), age, disability, sex, sex characteristics (including intersex traits), pregnancy (or related conditions), sex stereotypes, sexual orientation, or gender identity. We also:

- Provide people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, braille, audio, accessible electronic formats, other formats)
- Provide free language assistance services to people whose primary language is not English, which may include:
 - Qualified interpreters
 - Information written in other languages

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact Member Services at **1-888-901-4636** (TTY **711**).

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 (including limited English proficiency and primary language), age, disability, sex, sex characteristics (including intersex traits), pregnancy (or related conditions), sex stereotypes, sexual orientation, or gender identity, you can file a grievance with our Civil Rights Coordinator at P.O. Box 35191, Mail Stop: RCR-A1N-22, Seattle, WA 98124-5191 or by calling **1-888-901-4636** (TTY **711**). You can file a grievance in person or by mail, phone, or online at kp.org/wa/feedback. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

The notice of nondiscrimination is available at <https://healthy.kaiserpermanente.org/washington/language-assistance/nondiscrimination-notice>

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>
- The Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint portal available at <https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status>, or by phone at **800-562-6900**, **360-586-0241** (TDD). Complaint forms are available at <https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx>

Help in your language

English: ATTENTION: If you speak a language other than English, language assistance services including appropriate auxiliary aids and services, free of charge, are available to you. Call **1-888-901-4636 (TTY 711)**.

Español (Spanish) ATENCIÓN: Si habla español, tiene a su disposición servicios de asistencia lingüística que incluyen ayudas y servicios auxiliares adecuados y gratuitos. Llame al **1-888-901-4636 (TTY 711)**.

中文 (Chinese) 注意事項: 如果您說中文，您可獲得免費語言協助服務，包括適當的輔助器材和服務。致電 **1-888-901-4636 (TTY 711)**。

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu bạn nói tiếng Việt, bạn có thể sử dụng các dịch vụ hỗ trợ ngôn ngữ miễn phí, bao gồm các dịch vụ và phương tiện hỗ trợ phù hợp. Xin gọi **1-888-901-4636 (TTY 711)**.

한국어 (Korean) 주의: 한국어를 구사하실 경우, 필요한 보조 기기 및 서비스가 포함된 언어 지원 서비스가 무료로 제공됩니다. **1-888-901-4636**로 전화해 주세요(TTY 711).

Русский (Russian) ВНИМАНИЕ! Если вы говорите по-русски, вам доступны бесплатные услуги языковой поддержки, включая соответствующие вспомогательные средства и услуги. Позвоните по номеру **1-888-901-4636 (TTY 711)**.

Tagalog (Tagalog) PAALALA: Kung nagsasalita ka ng Tagalog, available sa iyo ang serbisyo ng tulong sa wika kabilang ang mga naaangkop na karagdagang tulong at serbisyo, nang walang bayad. Tumawag sa **1-888-901-4636 (TTY 711)**.

Українська (Ukrainian) УВАГА! Якщо ви володієте українською мовою, вам доступні безкоштовні послуги з мовної допомоги, включно із відповідною додатковою допомогою та послугами. Зателефонуйте за номером **1-888-901-4636 (TTY 711)**.

ខ្មែរ (Khmer) យកចិត្តទុកដាក់: បើអ្នកនិយាយខ្មែរ សេវាជំនួយភាសា រួមទាំងជំនួយនិងសេវាសម្របសម្រួលដោយឥតគិតថ្លៃ មានចំពោះអ្នក។ ហៅ **1-888-901-4636 (TTY 711)**។

日本語 (Japanese) 注意: 日本語を話す場合、適切な補助機器やサービスを含む言語支援サービスが無料で提供されます。 **1-888-901-4636**までお電話ください(TTY 711)。

አማርኛ (Amharic) ትኩረት: አማርኛ የሚናገሩ ከሆነ ተገቢ የሆኑ ረዳት ሙርጫዎችን እና አገልግሎቶችን ጨምሮ የቋንቋ እርዳታ አገልግሎቶች በነጻ ይገኛሉ። በ **1-888-901-4636** ይደውሉ (TTY 711)።

Afaan Oromoo (Oromo) XIYYEEFFANNOO: Yoo Afaan Oromo dubbattu ta'e, Tajaajila gargaarsa afaanii, gargaarsota dabalataa fi tajaajiloota barbaachisoo kaffaltii irraa bilisa ta'an, isiniif ni jira. **1-888-901-4636** irratti bilbilaa (TTY 711).

ਪੰਜਾਬੀ (Punjabi) ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ, ਜਿਨ੍ਹਾਂ ਵਿੱਚ ਯੋਗ ਸਹਾਇਕ ਸਹਾਇਤਾਵਾਂ ਅਤੇ ਸੇਵਾਵਾਂ ਸ਼ਾਮਲ ਹਨ। ਕਾਲ ਕਰੋ **1-888-901-4636 (TTY 711)**.

العربية (Arabic) تنبيه: إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية بما في ذلك من وسائل المساعدة والخدمات المناسبة بالمجان. اتصل بالرقم **1-888-901-4636 (TTY 711)**.

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen die Sprachassistentz mit entsprechenden Hilfsmitteln und Dienstleistungen kostenfrei zur Verfügung. Rufen Sie **1-888-901-4636** an (TTY 711).

ລາວ (Laotian) ເອົາໃຈໃສ່: ຖ້າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ວວມທັງອຸປະກອນ ແລະ ການບໍລິການຊ່ວຍເຫຼືອທີ່ເໝາະສົມ ຈະມີໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ. ໂທ **1-888-901-4636 (TTY 711)**.

International Symbol for ASL (American Sign Language):



kp.org/medicare

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