

2025 KPMA Group MA Benefit Sheet - Plan 2

Kaiser Permanente 2025 Medicare Advantage (HMO) Group Plan Benefits Summary

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

INPATIENT CARE	YOU PAY	NOTES
Inpatient hospital care ^{^†} (includes substance abuse and rehabilitation services)	\$0	Per Admission
Inpatient mental health care ^{^†*}	\$0	Per Admission
Skilled Nursing Facility ^{^†}	No charge	Up to 100 days per benefit period
Home health care [†]	No charge	For necessary part-time or intermittent skilled nursing and home health aide services, rehabilitation services, etc.
Hospice	No charge	When you enroll in a Medicare-certified hospice program, your hospice services are paid for by Original Medicare, not our plan.

OUTPATIENT CARE		
Primary care office visit	\$0	Each visit
Specialty care office visit ^{^†}	\$0	Each visit; includes visits for epidural steroid injections for pain management
Podiatry services ^{^†}	\$0	Each visit; for medically necessary foot care
Outpatient mental health [†]	\$0	Each individual therapy visit
Outpatient surgery ^{^†}	\$0	For each visit for outpatient surgery performed in a hospital facility or ambulatory surgical center.
Ambulance services [†]	\$0	Per one-way trip
Emergency care	\$0	Each visit, waived if admitted as an inpatient
Urgently needed care	\$0	Each visit
Outpatient rehabilitation services ^{^†}	\$0	For each physical, occupational, and speech language therapy visit
Medicare Part B prescription drug [†]	No charge	For up to a 30-day supply from a network pharmacy

OUTPATIENT MEDICAL SERVICES AND SUPPLIES

Durable medical equipment†	\$0	Authorization rules may apply. There is no charge for diabetic self-management training, nutrition therapy, and supplies
Diagnostic tests^†, X-rays^, and lab services^	No charge	Authorization rules may apply
Radiation therapy†	\$0	
CT, MRI, PET and nuclear medicine procedures†	\$0	Per visit

PREVENTIVE SERVICES

Preventive services†	No charge	For services such as: Pneumonia, flu, and Hepatitis B immunizations, mammogram, colonoscopy, prostate cancer screening, and tobacco use cessation counseling
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END-STAGE RENAL DISEASE

End-Stage Renal Disease (ESRD) ^†	No charge	For Medicare-approved renal dialysis
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OUTPATIENT PRESCRIPTION DRUGS**

Drug Tier	Retail Plan Pharmacy (up to a 30-day supply)	Mail-order Plan Pharmacy (up to a 90-day supply)
Tier 1 (Preferred generic)	\$0	No charge
Tier 2 (Non-Preferred generic)	\$0	No charge
Vaccines	No charge	

ADDITIONAL BENEFITS

Hearing exams^†	\$0	Each visit for routine diagnostic hearing exams
Hearing aids	Total less credit	You receive a \$1,500 allowance every calendar year
Vision services	\$0	Each visit for routine eye exams
Optical hardware (lenses, frames)	Total less credit	You receive a \$350 allowance every calendar year

One annual routine physical exam	No charge	If you receive care during that visit beyond what your benefit covers, you may incur additional charges for that care provided
Health and wellness education	Class fees	See quarterly Healthy Living Schedule for classes, dates, times, locations, and fees
One Pass™ fitness	No charge	At participating Core and Premium network locations
Alternative Therapies	\$0 per visit	Up to 8 -visits for Acupuncture; 3 -visits for naturopathy; 10 -visits for chiropractic; 10 -visits medically necessary massage therapy†
Transportation	No charge	Up to 6 round-way trips each year for non-emergent medical services
Advanced Care at Home	Covered in Full	When found medically appropriate by a physician based on your health status.
Travel Benefit	Applicable cost share	You have coverage in Maricopa and Pima counties in Arizona from Banner Health providers
Out-of-Pocket Maximum	\$2,500 Per Individual	After you reach the OPM, you are not charged further for certain covered services that year. Outpatient prescription drugs do not apply to the OPM.

^Your plan provider may need to provide a referral.

†Prior authorization may be required.

* There is a 190-day lifetime limit in a psychiatric hospital.

**You will be enrolled in Medicare Part D through Kaiser Permanente and we will notify Medicare on your behalf.

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

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

For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente mail order pharmacy. You should receive them within 10 business days. If not, please call **1-800-245-7979 (TTY: 711)**, Monday through Friday, 7:30 a.m. to 7:00 p.m., and Saturday and Sunday, 8:00 a.m. to 4:30 p.m.

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

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

This information is not a complete description of benefits. Call Member Services toll-free at **1-888-901-4600 (TTY: 711)**, from 8:00 a.m. - 8:00 p.m., seven days a week, for more information.

This sheet, customized for your employer, is not a contract and does not replace nor take precedence over your Evidence of Coverage. For questions on your coverage, please contact Member Services toll-free at **1-888-901-4600 (TTY: 711)**, from 8:00 a.m. - 8:00 p.m., seven days a week.

Notice of nondiscrimination

Kaiser Foundation Health Plan of Washington and Kaiser Foundation Health Plan of Washington Options, Inc. (“Kaiser Permanente”) comply with applicable Federal and Washington state civil rights laws and do not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender identity, or any other basis protected by applicable federal, state, or local law. We also:

- Provide free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, and other formats)
 - Assistive devices (magnifiers, Pocket Talkers, and other aids)
- Provide free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these 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, age, disability, sex, sexual orientation, or gender identity, you can file a grievance with our Civil Rights Coordinator by writing to P.O. Box 35191, Mail Stop: RCR-A3S-03, Seattle, WA 98124-5191 or calling Member Services at the number listed above. You can file a grievance 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.

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>**