2019
Summary of Benefits

Kaiser Permanente Medicare Advantage Key Plan (HMO)

This plan includes Medicare Part D prescription drug coverage and is available in King, Pierce, and Thurston counties.
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 dental benefits
- Additional benefits
- 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/wa/eocs or ask for a copy from Member Services by calling 1-888-901-4600, 7 days a week, 8 a.m. to 8 p.m. (TTY 711).

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 1-800-446-8882 (TTY 711), 8 a.m. to 8 p.m., 7 days a week or go to kp.org/wa/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.

<table>
<thead>
<tr>
<th>Benefits and premiums</th>
<th>You pay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly plan premium</strong></td>
<td>$0</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>None</td>
</tr>
<tr>
<td><strong>Your maximum out-of-pocket responsibility</strong></td>
<td>$6,600</td>
</tr>
<tr>
<td>Doesn't include Medicare Part D drugs</td>
<td></td>
</tr>
<tr>
<td><strong>Inpatient hospital coverage†</strong></td>
<td>$445 per day for days 1 through 4 of your stay and $0 for the rest of your stay</td>
</tr>
<tr>
<td>There’s no limit to the number of medically necessary inpatient hospital days.</td>
<td></td>
</tr>
<tr>
<td><strong>Outpatient hospital coverage</strong></td>
<td>$300 per visit</td>
</tr>
<tr>
<td><strong>Doctor’s visits</strong></td>
<td></td>
</tr>
<tr>
<td>• Primary care providers</td>
<td>$15 per visit</td>
</tr>
<tr>
<td>• Specialists†</td>
<td>$50 per visit</td>
</tr>
<tr>
<td><strong>Preventive care†</strong></td>
<td>$0</td>
</tr>
<tr>
<td>See the EOC for details.</td>
<td></td>
</tr>
<tr>
<td><strong>Emergency care</strong></td>
<td>$90 per Emergency Department visit</td>
</tr>
<tr>
<td>We cover emergency care anywhere in the world.</td>
<td></td>
</tr>
<tr>
<td><strong>Urgently needed services</strong></td>
<td>$40 per urgent care facility visit</td>
</tr>
<tr>
<td>We cover urgent care anywhere in the world.</td>
<td></td>
</tr>
<tr>
<td><strong>Diagnostic services, lab, and imaging</strong></td>
<td></td>
</tr>
<tr>
<td>• Lab tests</td>
<td>$15 per visit</td>
</tr>
<tr>
<td>• X-rays</td>
<td>$20 per visit</td>
</tr>
<tr>
<td>• Diagnostic tests and procedures (like EKG)</td>
<td></td>
</tr>
<tr>
<td>• Other imaging procedures (like MRI, CT, and PET)†</td>
<td>$250 per visit</td>
</tr>
<tr>
<td><strong>Hearing services†</strong></td>
<td>$15 per visit with your PCP or an audiologist, and $50 per visit with other providers</td>
</tr>
<tr>
<td>• Evaluations to diagnose medical conditions</td>
<td></td>
</tr>
<tr>
<td>• Routine hearing exam (1 per calendar year)</td>
<td></td>
</tr>
<tr>
<td><strong>Dental services</strong></td>
<td>Not covered unless you sign up for optional benefits (see “Optional supplemental dental benefits” for details).</td>
</tr>
<tr>
<td>Preventive and comprehensive dental coverage</td>
<td></td>
</tr>
<tr>
<td><strong>Vision services</strong></td>
<td>$15 per visit with an optometrist or $50 with an ophthalmologist</td>
</tr>
<tr>
<td>• Visits to diagnose and treat eye diseases and conditions</td>
<td></td>
</tr>
<tr>
<td>• Routine eye exam (1 per calendar year)</td>
<td></td>
</tr>
<tr>
<td>• Preventive glaucoma screening†</td>
<td>$0</td>
</tr>
<tr>
<td>• Eyeglasses or contact lenses after cataract surgery</td>
<td>$0 up to Medicare’s limit, but you pay any amounts beyond that limit.</td>
</tr>
</tbody>
</table>
### Benefits and premiums

<table>
<thead>
<tr>
<th>Benefits and premiums</th>
<th>You pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mental health services†</td>
<td></td>
</tr>
<tr>
<td>• Outpatient group therapy</td>
<td>$30 per visit</td>
</tr>
<tr>
<td>• Outpatient individual therapy</td>
<td>$40 per visit</td>
</tr>
<tr>
<td>Skilled nursing facility**†</td>
<td>Per benefit period:</td>
</tr>
<tr>
<td>Our plan covers up to 100 days per benefit period.</td>
<td>• $0 per day for days 1 through 20</td>
</tr>
<tr>
<td></td>
<td>• $160 per day for days 21 through 100</td>
</tr>
<tr>
<td>Physical therapy*†</td>
<td>$40 per visit</td>
</tr>
<tr>
<td>Ambulance</td>
<td>$300 per one-way trip</td>
</tr>
<tr>
<td>Transportation</td>
<td>Not covered</td>
</tr>
<tr>
<td>Medicare Part B drugs†</td>
<td></td>
</tr>
<tr>
<td>A limited number of Medicare Part B drugs are covered when you get them from a plan provider. See the EOC for details.</td>
<td>20% coinsurance</td>
</tr>
</tbody>
</table>

### Medicare Part D prescription drug coverage†

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

- The tier your drug is in. To find out which of the 6 tiers your drug is in, see our Part D formulary at [kp.org/wa/medicare/formulary](http://kp.org/wa/medicare/formulary) or call Member Services to ask for a copy at 1-888-901-4600, 7 days a week, 8 a.m. to 8 p.m. (TTY 711).
- Your drug quantity (like a 30-day or 90-day supply). Note: A supply greater than a 30-day supply isn’t available for all drugs.
- 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 gap, or catastrophic coverage stage).

**Deductible stage**

For drugs in Tiers 2, 3, 4, and 5, you must pay the full cost of the drugs until you have spent $100 for them in 2019. Then you move on to the initial coverage stage for the drugs in those tiers. For drugs in Tiers 1 and 6, there’s no drug deductible and you start the year in the initial coverage stage.

**Initial coverage stage**

You pay the copays and coinsurance shown in the chart below until your total yearly drug costs reach $3,820. (Total yearly drug costs are the amounts paid by both you and any Part D plan during a calendar year.) If you reach the $3,820 limit, you move on to the coverage gap stage and your coverage changes.
<table>
<thead>
<tr>
<th>Drug tier</th>
<th>You pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 (Preferred Generic)</td>
<td>$5 (up to a 30-day supply)</td>
</tr>
<tr>
<td>Tier 2 (Generic)</td>
<td>$15 (up to a 30-day supply) after you have met the deductible</td>
</tr>
<tr>
<td>Tier 3 (Preferred Brand)</td>
<td>$45 (up to a 30-day supply) after you have met the deductible</td>
</tr>
<tr>
<td>Tier 4 (Nonpreferred Brand)</td>
<td>$95 (up to a 30-day supply) after you have met the deductible</td>
</tr>
<tr>
<td>Tier 5 (Specialty Tier)</td>
<td>30% coinsurance after you have met the deductible</td>
</tr>
<tr>
<td>Tier 6 (Vaccines)</td>
<td>$0</td>
</tr>
</tbody>
</table>

When you get a 31- to 90-day supply, you will pay the following for drugs in Tiers 1-4:

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

**Coverage gap and catastrophic coverage stages**

The coverage gap stage begins if you or a Part D plan spends $3,820 on your drugs during 2019. You pay the following copays and coinsurance during the coverage gap stage:

<table>
<thead>
<tr>
<th>Drug tier</th>
<th>You pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tiers 1, 2, and 6</td>
<td>Same as initial coverage stage or 37% coinsurance, whichever is lower</td>
</tr>
<tr>
<td>Tiers 3 and 4</td>
<td>25% coinsurance and a part of the dispensing fee</td>
</tr>
<tr>
<td>Tier 5</td>
<td>25% coinsurance and a part of the dispensing fee for brand-name drugs and 37% for generic drugs</td>
</tr>
</tbody>
</table>

If you spend $5,100 on your Part D prescription drug costs in 2019, 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 the year. To find out what you would pay during this stage, see the Evidence of Coverage.

**Long-term care 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 plan pharmacy and you can get up to a 31-day supply. If you get covered Part D drugs from a non-plan pharmacy, you pay the same as at a 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.
Optional supplemental dental benefits
In addition to the benefits that come with your plan, you can choose to buy an optional supplemental dental benefit for an additional monthly cost that’s added to your monthly plan premium. See the Evidence of Coverage for details.

<table>
<thead>
<tr>
<th>Dental HMO benefits and premiums (services provided by Delta Dental of Washington)</th>
<th>You pay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Additional monthly premium</strong></td>
<td>$54</td>
</tr>
<tr>
<td><strong>Annual benefit limit for preventive and comprehensive dental care</strong></td>
<td>$1,500 (You pay 100% for the rest of the calendar year after our plan has paid $1,500 for dental care.)</td>
</tr>
<tr>
<td><strong>Annual deductible for comprehensive dental care</strong></td>
<td>$100 (You pay 100% at the beginning of the year for comprehensive dental care until you have spent $100.)</td>
</tr>
</tbody>
</table>
| **Preventive/Basic dental**  
- Oral exam (2 per calendar year)  
- Teeth cleaning (2 per calendar year)  
- Topical fluoride (2 per calendar year)  
- X-rays (2 per calendar year) | $0 |
| **Comprehensive/Major dental**†  
- Covered services include fillings, extractions, crowns, endodontics, periodontics, and dentures | After the deductible is met, 20% or 50% coinsurance, depending on the service |

Additional benefits
Fitness program

<table>
<thead>
<tr>
<th>Silver&amp;Fit®</th>
<th>You pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic membership to any of the participating centers in the Silver&amp;Fit® program. Silver&amp;Fit® is a federally registered trademark of American Specialty Health, Inc.</td>
<td>$0</td>
</tr>
</tbody>
</table>

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 don’t have end-stage renal disease (ESRD) unless you got ESRD when you were already a member of one of our plans or you were a member of a different plan that ended.
• You live in the service area for this plan, which includes all of King, Pierce, and Thurston counties.

**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 and Pharmacy Directory. But there are exceptions to this rule. We also cover:
  o Care from plan providers in another Kaiser Permanente Region
  o Emergency care
  o Out-of-area dialysis care
  o Out-of-area urgent care (covered inside the service area from plan providers and in rare situations from non-plan providers)
  o 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 and Pharmacy Directory at wa-medicare.kp.org/providers or ask us to mail you a copy by calling Member Services at 1-888-901-4600, 7 days a week, 8 a.m. to 8 p.m. (TTY 711).

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 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 (kp.org/wa/eocs) for details.

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 King, Kitsap, Lewis, Island, Pierce, San Juan, 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.

Notice of nondiscrimination
Kaiser Foundation Health Plan of Washington and Kaiser Foundation Health Plan of Washington Options, Inc. (“Kaiser Permanente”) comply with applicable federal civil rights laws and does 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 help ensure effective communication, such as:
  o Qualified sign language interpreters
  o Written information in other formats (large print, audio, and accessible electronic formats)
  o Assistive devices (magnifiers, Pocket Talkers, and other aids)

• Provide free language services to people whose primary language is not English, such as:
  o Qualified interpreters
  o Information written in other languages

If you need these services, contact Kaiser Permanente.

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. Please call us if you need help submitting a grievance. The Civil Rights Coordinator will be notified of all grievances related to discrimination.
Kaiser Permanente
Phone: 206-630-4600
Toll-free: 1-888-901-4600
TTY Washington Relay Service: 1-800-833-6388 or 711
TTY Idaho Relay Service: 1-800-377-3529 or 711
Electronically: kp.org/wa/feedback

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, 1-800-537-7697 (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 at kp.org/wa/medicare-privacy to learn more.

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.

This information is not a complete description of benefits. Call 1-888-901-4600 (TTY 711) for more information. 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.

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 excess.

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, 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 certain 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.

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.

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.
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 1-888-901-4600, (TTY 711) from 8 a.m. to 8 p.m., 7 days a week.

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/wa/eocs or call 1-888-901-4600, (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).

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal.
Kaiser Permanente Medicare Advantage
(HMO)
Monthly Plan Premium for People who get Extra Help from Medicare to Help Pay for their Prescription Drug Costs

If you get extra help from Medicare to help pay for your Medicare prescription drug plan costs, your monthly plan premium will be lower than what it would be if you did not get extra help from Medicare. The amount of extra help you get will determine your total monthly plan premium as a member of our plan.

This table shows you what your monthly plan premium will be if you get extra help.

<table>
<thead>
<tr>
<th>Your level of extra help</th>
<th>Monthly premium for Key Plan*</th>
</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td>$0</td>
</tr>
<tr>
<td>75%</td>
<td>$0</td>
</tr>
<tr>
<td>50%</td>
<td>$0</td>
</tr>
<tr>
<td>25%</td>
<td>$0</td>
</tr>
</tbody>
</table>

*This does not include any Medicare Part B premium you may have to pay.

Kaiser Permanente Medicare Advantage’s premium includes coverage for both medical services and prescription drug coverage.

If you aren’t getting extra help, you can see if you qualify by calling:
- **1-800-Medicare** or TTY users call **1-877-486-2048** (24 hours a day/7 days a week),
- Your State Medicaid Office, or
- The Social Security Administration at **1-800-772-1213**. TTY users should call **1-800-325-0778** between 7 a.m. and 7 p.m., Monday through Friday.

If you have any questions, please call Member Services at **1-888-901-4600**, (TTY: **711**) from 8 a.m. to 8 p.m., 7 days a week, Pacific time.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal.
If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-888-901-4636 (TTY: 1-800-833-6388 or 711).

Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

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。お電話にてご連絡ください。


