

## 2024 Benefits at a Glance Medicare Health Plan Benefit Highlights Chart

Premiums and Benefits	Kaiser Permanente Senior Advantage Core DM (HMO)	Kaiser Permanente Senior Advantage Choice DM (PPO)	Kaiser Permanente Senior Advantage Bronze DM (HMO-POS)	Kaiser Permanente Senior Advantage Silver DM (HMO-POS)
Description	You pay	You pay	You pay	You Pay
Monthly Premium	\$0	\$0	\$0	\$35.30
<b>Doctor Office Visit</b> (no referral required)	<b>\$0</b> Primary/ <b>\$15</b> Specialist ( <b>\$0</b> for virtual visits <sup>1</sup> )	\$0 Primary/\$30 Specialist (\$0 for virtual visits <sup>1</sup> ) Out of Network Cost: \$30 Primary/ \$50 Specialist	<b>\$0</b> Primary/ <b>\$35</b> Specialist ( <b>\$0</b> for virtual visits <sup>1</sup> )	<b>\$0</b> Primary/ <b>\$10</b> Specialist ( <b>\$0</b> for virtual visits <sup>1</sup> )
Preventive Services <sup>2</sup>	No charge	No charge	No charge	No charge
Urgent/Emergency Care	<b>\$35</b> Urgent/ <b>\$120</b> Emergency	<b>\$45</b> Urgent/ <b>\$120</b> Emergency	<b>\$40</b> Urgent/ <b>\$120</b> Emergency	\$35 Urgent/\$120 Emergency
Lab, X-ray	<b>\$0</b> lab, <b>\$0</b> X-ray	\$0 lab, \$15 X-ray Out of Network Cost: 40% lab/ 40% X-ray	<b>\$0</b> lab, <b>\$0</b> X-ray	<b>\$0</b> lab, <b>\$0</b> X-ray
Inpatient Hospitalization	\$195 per day for days 1 through 5 No charge for the remainder of your stay	\$295 per day for days 1 through 5 Out of Network Cost: \$500 per day for days 1-18 No charge for the remainder of your stay	<b>\$250</b> per day for days 1 through 5 No charge for the remainder of your stay	\$165 per day for days 1 through 5 No charge for the remainder of your stay
Outpatient Surgery in an ambulatory surgical center	\$115	\$200 Out of Network Cost: 40%	\$150	\$100

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Description	Benefit	Benefit	Benefit	Benefit		
Part D Prescription Drug Cove	Part D Prescription Drug Coverage $^3$					
Initial Coverage Stage (for up to a 30-day supply) When the annual total drug costs paid by you and any Part D plan reach \$5,030, you move into the Coverage Gap.	\$0 preferred generic (Tier 1) \$0 generic (Tier 2) \$40 preferred brand name (Tier 3) \$80 non-preferred drug (Tier 4) 33% specialty (Tier 5) \$0 injectable Part D vaccines (Tier 6)	\$0 preferred generic (Tier 1) \$5 generic (Tier 2) \$45 preferred brand name (Tier 3) \$100 non-preferred drug (Tier 4) 33% specialty (Tier 5) \$0 injectable Part D vaccines (Tier 6)	\$0 preferred generic (Tier 1) \$5 generic (Tier 2) \$40 preferred brand name (Tier 3) \$80 non-preferred drug (Tier 4) 33% specialty (Tier 5) \$0 injectable Part D vaccines (Tier 6)	\$0 preferred generic (Tier 1) \$0 generic (Tier 2) \$40 preferred brand name (Tier 3) \$80 non-preferred drug (Tier 4) 33% specialty (Tier 5) \$0 injectable Part D vaccines (Tier 6)		
Our Mail-Order Pharmacy <sup>4</sup> (Restrictions & limitations may apply.)	<b>\$0</b> copay for up to a 90-day supply for preferred generic and generic (Tiers 1 and 2)	<b>\$0</b> copay for up to a 90-day supply for preferred generic and generic (Tiers 1 and 2)	<b>\$0</b> copay for up to a 90-day supply for preferred generic and generic (Tiers 1 and 2)	<b>\$0</b> copay for up to a 90-day supply for preferred generic and generic (Tiers 1 and 2)		
For more information about Part D Prescription Drug Coverage, please see your Summary of Benefits.  Additional supplemental benefits included in your plan						
Dental <sup>5</sup>	<b>\$0</b> copay for preventive dental and <b>\$1,450</b> combined annual limit for preventive and comprehensive dental services	<b>\$0</b> copay for preventive dental and <b>\$1,350</b> combined annual limit for preventive and comprehensive dental services	<b>\$0</b> copay for preventive dental and <b>\$2,350</b> combined annual limit for preventive and comprehensive dental services	<b>\$0</b> copay for preventive dental and <b>\$1,650</b> combined annual limit for preventive and comprehensive dental services		

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Description	Benefit	Benefit	Benefit	Benefit	
Additional supplemental benefits included in your plan					
Vision Benefits	<b>\$0</b> copays for routine eye exam and <b>\$350</b> allowance for eyewear and contact lenses every year	\$0 copays for routine eye exam Out of Network: 40% for routine eye exam \$400 allowance for in network/out of network eyewear and contact lenses every year	<b>\$0</b> copays for routine eye exam and <b>\$350</b> allowance for eyewear and contact lenses every year	<b>\$0</b> copays for routine eye exam and <b>\$250</b> allowance for eyewear and contact lenses every year	
Hearing Aid Benefits	<b>\$500</b> allowance for hearing aids, per ear, every 2 years	<b>\$300</b> allowance for hearing aids, both ears combined, every year	<b>\$500</b> allowance for hearing aids, per ear, every 2 years		
In-Home Support In-home assistance for non-medical support	Not included		Not included	8 hours of non-medical, in-home support every month	
Fitness Program SilverSneakers <sup>®6</sup>	No cost for membership to	any of the participating faci	ilities, exercise programs, an	d home fitness programs	

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Description	You Pay	You Pay	You Pay	You Pay
Optional Supplemental Package (Advantage Plus)				
Advantage Plus Monthly Premium Option 1 In-home support, comprehensive dental, <sup>5</sup> hearing aids, eyewear	<b>\$39</b> in addition to your monthly plan premium	Not Included	\$39 in addition to your monthly plan premium	
Advantage Plus Monthly Premium Option 2 Hearing aids, acupuncture services, 7 transportation, in-home support	<b>\$14</b> in addition to your monthly plan premium	Not Included	<b>\$14</b> in addition to your mo	nthly plan premium
Advantage Plus PPO Transportation, in-home support services, comprehensive dental <sup>5</sup>	Not Included	<b>\$36</b> in addition to your monthly plan premium	Not Included	

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1. When appropriate and available. If you travel out of state, virtual care could be limited due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. 2. \$0 copay for all preventive services covered under Original Medicare at zero cost sharing. 3. For insulin – you won't pay more than \$35 for a one-month supply for each insulin product covered by our plan. For vaccines – our plan covers most Part D vaccines at no cost to you. 4. For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente mail-order pharmacy. You should receive them within 3-5 days. If not, please call 1-866-523-6059 (TTY 711), Monday through Friday, 8 a.m. to 6 p.m. 5. Dental benefits provided by Delta Dental of Colorado. 6. SilverSneakers and SilverSneakers GO are trademarks of Tivity Health, Inc. © 2023 Tivity Health, Inc. All rights reserved. 7. Acupuncture services available through the Kaiser Permanente network of providers found on kp.org.

The Kaiser Permanente Senior Advantage Choice PPO plan is underwritten by Kaiser Permanente Insurance Company (KPIC). KPIC is a subsidiary of the Kaiser Foundation Health Plan, Inc. Kaiser Permanente is an HMO, HMO-POS and PPO plan with Medicare contracts. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.