

Advantage Plus

Get extra dental, hearing, and eyewear benefits

Kaiser Permanente Medicare Advantage (HMO)
Mid-Atlantic States

Enroll now for 2024



Learn more at kp.org/advantageplus.

 KAISER PERMANENTE®

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BE HEALTHY. BE VIBRANT.

You have the option to add additional allowances for comprehensive dental, hearing aids, and eyewear to your Kaiser Permanente Medicare health plan. And even better, it's affordable.

GET STARTED HERE

Our quick-start guide below gives you a good overview of Advantage Plus. To learn more, turn to the table of contents on **page 3**.

Quick-start guide

A Go to **page 4** for a quick look at how Advantage Plus makes it easy to expand your health care coverage. For more information about enrolling in Advantage Plus, go to **page 14**.

B Turn to “Benefits at a glance” on **page 5** for a summary of the comprehensive dental, hearing, and eyewear benefits of Advantage Plus.

For more information or to enroll online, visit us at kp.org/advantageplus.



Take advantage of extra benefits today.

To learn more or to enroll online, visit us at **kp.org/advantageplus**.
Or call one of our Kaiser Permanente Medicare specialists toll free at **1-877-263-3085 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m.

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Advantage Plus

BENEFITS PACKAGES FOR A HEALTHIER, MORE VIBRANT YOU

NEW for 2024: Additional options for Advantage Plus coverage

Combine the affordable benefits of Advantage Plus with your Kaiser Permanente Medicare Advantage (HMO) plan. You can purchase Option 1, Option 2, or both.

- **Option 1:**

\$18¹ a month gets you Advantage Plus coverage along with your Medicare health plan. You'll get additional comprehensive dental, hearing aid, and eyewear allowances.

- **Option 2:**

\$23¹ a month gets you an additional comprehensive dental allowance.

- **Option 1 and Option 2:**

\$41¹ a month gets you all the benefits of both Advantage Plus Options 1 and 2. See page 5 for details.

The convenience of one simple bill

You'll get one bill that includes both your Kaiser Permanente Medicare health plan and Advantage Plus coverage—so taking care of your health is easier than ever. If you like, you can pay your bill through monthly electronic bank payments.

The Advantage Plus packages are optional, so if you want to add these benefits, be sure to fill out an Advantage Plus enrollment form.

¹You must be a Kaiser Permanente Medicare health plan member to apply, and you must continue to pay your Kaiser Permanente Medicare health plan premium.

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

1 BENEFITS AT A GLANCE

This chart shows the additional benefits you'll receive when you add Advantage Plus to your Kaiser Permanente Medicare Advantage plan. To learn more about how to enroll, please see "Enroll in Advantage Plus" on **page 14**.

Advantage Plus Option 1 premiums and benefits		You pay
Monthly premium in addition to monthly Kaiser Permanente Medicare health plan premium and monthly Medicare premium(s)		\$18
Comprehensive dental services, including: ¹		\$500 annual allowance towards comprehensive dental allowance with a 50% coinsurance which can be combined with the preventive dental benefit included in your Kaiser Permanente Medicare Advantage plan
<ul style="list-style-type: none"> • Endodontics • Extractions • Non-routine services • Periodontics 	<ul style="list-style-type: none"> • Prosthodontics, including dentures • Restorative services, including fillings and crowns 	
Hearing aids	\$1,000 allowance per ear, every 3 years, for a total of \$2,000 when combined with the hearing aid benefit included in your Kaiser Permanente Medicare Advantage plan	
Eyeglasses and contact lenses	\$175 eyewear allowance every 2 years which can be combined with the eyewear allowance included in your Kaiser Permanente Medicare Advantage plan. To see your vision allowance, please refer to your <i>Evidence of Coverage</i> .	
Advantage Plus Option 2 premiums and benefits		You pay
Monthly premium in addition to monthly Medicare Advantage individual plan premium and monthly Medicare premium(s)		\$23
Comprehensive dental services, including: ¹		\$1,000 annual allowance towards comprehensive dental services with a 50% coinsurance which can be combined with the comprehensive dental allowance included in your Kaiser Permanente Medicare Advantage plan
<ul style="list-style-type: none"> • Endodontics • Extractions • Non-routine services • Periodontics 	<ul style="list-style-type: none"> • Prosthodontics, including dentures • Restorative services, including fillings and crowns 	
By combining Option 1 and Option 2, your monthly premium will be \$41 , and your Advantage Plus comprehensive dental allowance will be \$1,500 , which can be combined with the comprehensive dental allowance included in your Kaiser Permanente Medicare Advantage plan.		

¹Dental benefits are provided by LIBERTY Dental Plan. For information about the \$0 preventive dental office visits included in your health plan, please refer to your *Evidence of Coverage*.

You must receive services from an in-network dentist. To find an in-network dentist, call

1-888-650-1859 or visit www.libertydentalplan.com/kaiserdentists.



2 ENJOY THE POWER OF A HEALTHY SMILE

Your dental health is key to your overall health. Healthy teeth and gums allow you to eat better and feel better.

It's important to prevent and treat dental problems at any stage of life. You may feel more tooth sensitivity or have dental problems as a result of certain medications or health conditions. Regular oral exams not only keep your mouth healthy, they can also help spot medical problems.

Advantage Plus makes it easy to smile because you know you're getting the dental care you need.

Health tip:

REDUCE YOUR RISK OF INFECTION

Brushing and flossing are important for healthy teeth. They also help reduce the risk of infection. Bacteria can travel from the mouth to other parts of the body, causing infection. This is a major cause of joint replacements failing. With proper oral health, including brushing, flossing, and regular checkups and cleanings, you can help keep your whole body healthy.

FREQUENTLY ASKED QUESTIONS

DENTAL BENEFITS

Q: What is LIBERTY Dental Plan?

A: LIBERTY Dental Plan provides dental care through their network of dentists.

Q: When can I start using my dental benefits?

A: Once your enrollment in Advantage Plus is confirmed, you can begin using your dental benefits on your plan's start date. Make sure you bring your LIBERTY Dental Plan ID card to your appointment.

Q: How do I choose my dentist?

A: To find an in-network dentist, call LIBERTY Dental Plan at **1-888-650-1859** or visit www.libertydentalplan.com/kaiserdentists.

Q: How do I make an appointment?

A: To make an appointment, simply call your dentist's office and tell them you're enrolled in the LIBERTY Dental Plan through Kaiser Permanente.

Q: What if I need to see a dental specialist, such as an endodontist or periodontist?

A: You may visit any participating dentist to obtain treatment. Your coverage will be the same whether you visit a general dentist or specialist.

Q: What happens if I have an emergency?

A: If you need emergency services, contact your dentist whenever possible. If you don't have a dentist yet and you need emergency services, contact LIBERTY Dental Plan's customer service department toll free at **1-888-650-1859 (TTY 711)**, Monday through Friday, 8 a.m. to 8 p.m. They'll help you find a dentist. For more information about emergency benefits, see your *Evidence of Coverage*.

Q: Does my dental plan have a deductible?

A: There are no deductibles under this plan.

Q: When will I be charged a coinsurance or copay?

A: You'll pay 50% of the participating provider allowed amount for covered comprehensive dental services.





3 HEAR WELL. LIVE WELL.

Good hearing allows you to fully enjoy life. You're more confident, secure, and connected to your world.

Millions of Americans have some degree of hearing loss. Among people over 50, it's the third most common health issue, behind heart disease and arthritis. But now more than ever, hearing loss doesn't mean that your quality of life has to change. Today's hearing products are smaller, more effective, and more comfortable than they were in the past.

Hearing benefits from Advantage Plus can help make sure you're not missing the sounds and conversations that make life more fulfilling.

Health tip:

QUICK HEARING SELF-CHECK

Be sure to have your hearing checked by a plan provider. In the meantime, use these questions for a simple self-check of your hearing health:

- Do you often ask people to speak up or repeat themselves?
- Do you have trouble following conversations in a noisy room or understanding speech on the phone?
- Do you have trouble hearing the sound of your telephone, alarm clock, or doorbell?
- Do others complain that your TV or stereo is too loud?

FREQUENTLY ASKED QUESTIONS

HEARING BENEFITS

Kaiser Permanente or Kaiser Permanente-designated audiologists provide hearing care products and services for members. Visit kp.org/hearingcare for a list of Kaiser Permanente medical offices with audiology services.

Advantage Plus also covers hearing aid checks at no extra charge for hearing aids within 3 years of purchase at a Kaiser Permanente audiology centers.¹ These checks can help your audiologist:

- Recommend the correct hearing aid for you
- Confirm that your hearing aid purchased within 3 years at Kaiser Permanente audiology centers matches your prescription
- Make sure your hearing aids are working properly¹

Q: Are hearing aids covered?

A: Yes. You'll get a \$1,000 allowance per ear to help pay for a hearing aid (a maximum of \$2,000 for both ears). This credit is available once every 3 years. If the hearing aid you buy costs more than the \$1,000 credit, you pay the difference. If you don't use the entire credit, you will not be able to use the remaining amount at a later time. Your Kaiser Permanente Medicare Advantage plan also includes an additional \$1,000 allowance per ear, every 36 months. You can combine these allowances for a total of \$2,000 per ear, every 36 months.

Q: What if there's a medical problem found during my hearing test?

A: If a medical problem is found during your hearing test, your audiologist will let your doctor know and will help you get the follow-up care you need.

KAISER PERMANENTE MEDICAL CENTERS WITH AUDIOLOGY SERVICES

Kaiser Permanente Capitol Hill Medical Center
700 2nd St. NE
Washington, DC 20002
1-202-346-3000

Caton Hill Medical Center
13285 Minnieville Road
Woodbridge, VA 22192
1-703-986-2400

Falls Church Medical Center
201 N. Washington St.
Falls Church, VA 22046
1-703-237-4000

Gaithersburg Medical Center
655 Watkins Mill Road
Gaithersburg, MD 20879
1-240-632-4000

Kensington Medical Center
10810 Connecticut Ave.
Kensington, MD 20895
1-301-929-7100

Largo Medical Center
1221 Mercantile Lane
Upper Marlboro, MD 20774
1-301-618-5500

Lutherville-Timonium Medical Center
2391 Greenspring Drive
Lutherville-Timonium, MD 21093
410-847-3000

South Baltimore County Medical Center
1701 Twin Springs Road
Halethorpe, MD 21227
1-800-777-7904

Tysons Corner Medical Center²
8008 Westpark Drive
McLean, VA 22102
1-703-287-6400

¹Fees may apply to check hearing aids older than 3 years and/or hearing aids not purchased at Kaiser Permanente audiology centers.

² Hearing aid services are not available at this audiology center.



4 FOCUS ON A HEALTHIER YOU

Want to enhance your life? Improve your vision. It's possible that your vision has changed—but you haven't noticed. An eye exam can show you what you've been missing. When you see clearly, daily activities such as driving and reading become much easier.

It's important to have your eyes checked regularly to spot minor as well as more serious eye problems. Advantage Plus adds to your Kaiser Permanente Medicare health plan vision benefits, giving you more to spend on your glasses or contacts. So you'll have more choices to help you see a brighter, more vibrant world.

Health tip:

BETTER NIGHT VISION

If your night vision isn't what it used to be, keep these helpful nighttime driving guidelines in mind:

- Drive more slowly, so that you have more time to react.
- Keep your windshield and all the lights on your car clean.
- Ask your eye care professional about getting antireflective coating on your eyeglass lenses to cut down on glare.
- Check with your doctor to find out if any medications you are taking can affect your night vision.

FREQUENTLY ASKED QUESTIONS

VISION BENEFITS

Advantage Plus vision benefits are provided through Vision Essentials by Kaiser Permanente, located at selected Kaiser Permanente medical offices throughout the region. For information about vision services (including limitations and exclusions) covered by your Kaiser Permanente Medicare health plan and Advantage Plus, see Chapter 4 in your *Evidence of Coverage*.

If you're a Kaiser Permanente member with an Advantage Plus package, you'll get a credit of \$175 every 2 years to use towards the purchase of glasses or contact lenses. This credit is in addition to the standard discount available to Kaiser Permanente Medicare health plan members (see your *Evidence of Coverage*). Unused credits do not roll over to the next benefit period. If the eyewear you buy costs more than the credit, you pay the difference.

Q: When can I use my Advantage Plus extra eyewear benefit for the first time?

A: Once you get confirmation of your enrollment in Advantage Plus, you can begin using your extra eyewear benefit on your plan's start date.

Q: Where can I get my eyeglasses and contact lenses?

A: You can use your vision benefit at any Vision Essentials location, many of which can be found in Kaiser Permanente's medical offices. To find a location near you, call **1-888-777-5536 (TTY 711)** toll free 7 days a week, 8 a.m. to 8 p.m.

Q: Can I combine my Advantage Plus vision benefit with my Kaiser Permanente Medicare health plan vision benefit listed in the *Evidence of Coverage*?

A: Yes. You may combine your Advantage Plus vision benefit with your Kaiser Permanente Medicare health plan vision benefit to decrease your out-of-pocket member obligation amount.

Q: Am I guaranteed the lowest possible in-person prices?

A: Yes. At Vision Essentials, you'll find a wide selection of the latest eyeglass and sunglass frames at the lowest possible cost, guaranteed. If you buy frames from our regularly stocked inventory and find the same brand and style priced lower somewhere else within 30 days of getting your eyeglasses, we'll match it and refund the difference to you, plus \$1. This guarantee doesn't include Internet pricing.

Q: How long will it take to get my glasses?

A: Our average turnaround time is 3 to 5 business days. Every prescription is custom made, and certain types of specialized lenses take longer than others. Members can choose from a wide range of optical products, including different lens materials, to fulfill individual needs.

Q: Will I get a separate ID card for Vision Essentials?

A: No. Your Kaiser Permanente ID card is all you need at Vision Essentials locations.

4 VISION BENEFITS

Q: Does Vision Essentials offer a warranty on eyeglasses?

- A:** Yes. You may purchase a \$25 one-year Protection & Savings Plan¹ for eyeglasses from Vision Essentials that includes:
- 50% off replacements for broken or scratched frames and/or lenses²
 - 25% off additional pairs of prescription eyewear, including prescription sunglasses³
 - 25% off nonprescription sunglasses including Dolce & Gabbana, Gucci, and Ray-Ban
 - 10% off contact lens solution

For additional information about the Protection & Savings Plan, visit kp2020.org.

Q: What if my prescription changes shortly after I get my new prescription and eyeglasses?

- A:** Doctor-approved prescription changes can be made at no charge within 60 days from the original date you receive your eyeglasses.

Q: How do I make or cancel an eye care optometry/ophthalmology appointment?

- A:** Call **1-888-777-5536 (TTY 711)** toll free to make or cancel an appointment. If you need to cancel, please give us 24 hours' notice.

Q: After I use my Advantage Plus extra eyewear \$175 benefit, when can I use it again?

- A:** You can use your Advantage Plus eyewear \$175 benefit allowance once within a 2-calendar-year period. This is counted from the date you last ordered your eyeglasses or contact lenses while enrolled as a member of Kaiser Permanente Medicare health plan with Advantage Plus.

Q: Can I combine my Advantage Plus extra eyewear \$175 benefit allowance with other optical discounts or promotions offered by Vision Essentials?

- A:** This will depend on the type of promotion that is being offered. Please consult with your optician. Visit kp2020.org to learn more.

Premium eyeglass and lens products or options include premium lenses, premium eyeglass frames, antireflective coatings, tints, and polarized or photochromic lenses.

The Advantage Plus extra eyewear allowance can't be used for total plan charges associated with professional services, Protection & Savings Plan, cosmetic contact lenses fitting and follow-up care, low-vision aids, or post-cataract surgery eyewear.

¹One plan must be purchased for each pair of glasses purchased (two pairs of glasses means two plans).

²50% off replacement frames and/or lenses can be applied to all prescription glasses purchased at Kaiser Permanente optical centers that are not older than 12 months. Must have a valid (unexpired) Protection & Savings Plan to use the 50% discount. Your replacement lenses must be of the same type and prescription as the original lenses in that frame. If the same frame isn't available, you can select another frame with a price equal to the price of your original frame, and purchase that frame and new lenses at 50% off the regular price. Frame parts and/or lenses must be returned to the store in exchange for replacement parts.

³Additional pairs of prescription glasses must be a complete pair (frames and prescription lenses purchased together). When multiple complete pairs of glasses are ordered at the same time, the 25% discount is applied to the lesser price of these pairs.

VISION ESSENTIALS BY KAISER PERMANENTE LOCATIONS

MARYLAND

Camp Springs Medical Center
6104 Old Branch Ave.
Temple Hills, MD 20748
1-301-702-6100

Gaithersburg Medical Center
655 Watkins Mill Road
Gaithersburg, MD 20879
1-240-632-4000

Kensington Medical Center
10810 Connecticut Ave.
Kensington, MD 20895
1-301-929-7100

Largo Medical Center
1221 Mercantile Lane
Largo, MD 20774
1-301-618-5500

Lutherville-Timonium Medical Center
2391 Greenspring Drive
Lutherville-Timonium, MD 21093
1-410-847-3000

Marlow Heights Medical Center
5100 Auth Way
Suitland, MD 20746
1-301-702-5000

North Arundel Medical Center
7670 Quarterfield Road
Glen Burnie, MD 21061
1-410-508-7650

Silver Spring Medical Center
12201 Plum Orchard Drive
Silver Spring, MD 20904
1-301-572-1000

Woodlawn Medical Center
7141 Security Blvd.
Baltimore, MD 21244
1-443-663-6000

VIRGINIA

Alexandria Medical Center
3000 Potomac Ave.
Alexandria, VA 22301
1-703-721-6300

Ashburn Medical Center
43480 Yukon Drive
Ashburn, VA 20147
1-571-252-6000

Burke Medical Center
5999 Burke Commons Road
Burke, VA 22015
1-703-249-7700

Caton Hill Medical Center
13285 Minnieville Road
Woodbridge, VA 22192
1-703-986-2400

Colonial Forge Medical Center
125 Hospital Center Blvd.
Stafford, VA 22554
(Building located on the grounds of Stafford Hospital)
1-540-602-6500

Fair Oaks Medical Center
12255 Fair Lakes Parkway
Fairfax, VA 22033
1-703-934-5700

Falls Church Medical Center
201 N. Washington St.
Falls Church, VA 22046
1-703-237-4000

Haymarket Crossroads Medical Center
15050 Heathcote Blvd.
Haymarket, VA 20169
1-800-777-7902

Reston Medical Center
1890 Metro Center Drive
Reston, VA 20190
1-703-709-1500

Springfield Medical Center
6551 Loisdale Court
Springfield, VA 22150
1-571-622-2000

Tysons Corner Medical Center
8008 Westpark Drive
McLean, VA 22102
1-703-287-6400

WASHINGTON, DC

Kaiser Permanente Capitol Hill Medical Center
700 2nd St. NE
Washington, DC 20002
1-202-346-3000



5 ENROLL IN ADVANTAGE PLUS

Applying for Advantage Plus is easy

- Complete the enrollment forms, one for each person enrolling. Fill in every item, and sign and date the form.
- Return your enrollment form in the postage-paid envelope, or enroll online at kp.org/advantageplus.

When to enroll

If you are not currently enrolled in a Kaiser Permanente Medicare health plan:

- Go to kp.org/medicare to fill out the online enrollment form and choose the Advantage Plus option.
- Or sign up for a Kaiser Permanente Medicare health plan with Advantage Plus over the phone with one of our Kaiser Permanente Medicare specialists

If you are a new Kaiser Permanente Medicare health plan member or you have moved to a different Kaiser Permanente service area:

- You can add Advantage Plus within 30 days of your Kaiser Permanente Medicare health plan's effective date.

If you are an existing Kaiser Permanente Medicare health plan member:

- You can sign up for Advantage Plus from October 15, 2023, until March 31, 2024. (Your enrollment form must be received in our office by this date.)

We'll let you know when your enrollment form has been approved and give you more details about your coverage and start date. For more information, visit us online at kp.org/advantageplus. Or call one of our Kaiser Permanente Medicare specialists at 1-877-263-3085 (TTY 711), 7 days a week, 8 a.m. to 8 p.m. We'll be happy to help.

6 IMPORTANT INFORMATION

You must be a Kaiser Permanente Medicare health plan individual plan member to enroll in an Advantage Plus package.

The premium for your Advantage Plus package is in addition to your monthly Kaiser Permanente Medicare health plan premium, and you must also continue to pay your Medicare Part B premium.

Disenrollment

You can stop your Advantage Plus coverage anytime. Your disenrollment will be effective the first of the month following the date we receive your completed disenrollment form. To request a disenrollment form, please call one of our Kaiser Permanente Medicare specialists toll free at **1-877-263-3085** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m. For more details about disenrollment, see your *Evidence of Coverage*.

For additional information about your Kaiser Permanente Medicare health plan, see your *Evidence of Coverage*.

FOR A HEALTHIER,
MORE VIBRANT YOU.

ENROLL IN ADVANTAGE
PLUS TODAY.

Want more info?

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2101 E. Jefferson St., Rockville, MD 20852 2023AR0879 MAS 10/1/23-12/31/24