

DERP – Group #90

Kaiser Permanente 2026 Senior Advantage (HMO) Group Plan with Part D Benefits Summary

Your employer joins with Kaiser Permanente to offer you the select benefits listed here. The accompanying Senior 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)	\$250	Per Admission
Inpatient mental health care*	\$250	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	\$15	Each visit
Specialty care office visit	\$25	Each visit; includes visits for epidural steroid injections for pain management
Chiropractic services	\$15	For manual manipulation of the spine to correct subluxation
	\$15	Supplemental chiropractic services, if purchased by your group Up to 20 visits
Acupuncture	\$15	For chronic lower back pain, up to 12 visits in 90-days, no more than 20 visits annually
Outpatient mental health	\$15	Each individual therapy visit
Outpatient substance abuse care	\$15	Each individual visit
Outpatient surgery	\$150	For each Medicare-covered outpatient hospital facility or ambulatory surgical center visit. This includes surgical procedures performed in the medical offices.
Ambulance services	20%	up to \$195 per trip

Emergency care	\$75	Each visit, waived if admitted as an inpatient
Urgently needed care	\$25	Each after-hours visit
Outpatient rehabilitation services	\$15	For each physical, occupational, and speech language therapy visit
Office-administered medications	No charge	Of charge of the drug(s)

OUTPATIENT MEDICAL SERVICES AND SUPPLIES

Durable medical equipment	No charge	Authorization rules may apply. There is no charge for diabetic self-monitoring training, nutrition therapy, and supplies
Oxygen	No charge	
Diagnostic tests, X-rays, and lab services	No charge	Authorization rules may apply
Radiation therapy	\$25	For each therapeutic X-ray procedure
CT, MRI, PET and nuclear medicine procedures	\$100	For each procedure performed per body part

PREVENTIVE SERVICES

Preventive services	No charge	For services such as: Pneumonia, flu, and Hepatitis B immunizations, pap smear and pelvic exam, mammogram, colonoscopy, and prostate cancer screening
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END-STAGE RENAL DISEASE

End-Stage Renal Disease (ESRD)	\$0	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)	\$5	No charge
Tier 2 (NonPreferred generic)	\$15	No charge
Tier 3 (Preferred brand)	\$40	Two times the listed copay
Tier 4 (NonPreferred)	\$60	Two times the listed copay
Tier 5 (Specialty)	\$60	Two times the listed copay
Tier 6 (Injectable Vaccines)	No charge	

Your annual out-of-pocket costs for Medicare part-D prescription drugs is capped at **\$1,500**

ADDITIONAL BENEFITS

Hearing exams	\$15	Each visit for routine diagnostic hearing exams
Hearing aids	Total less credit	You receive \$1,000 credit per ear every 2 years
Vision services	\$15	Each visit for eye exams
Optical hardware (lenses, frames)	Charges over \$200 benefit	You can use this benefit once every 1 years; you cannot carry over unused benefit
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
Routine foot care	No charge	Four visits per year from contracted providers
Transportation	No Charge	Up to 20 one-way trips each year for non-emergent medical services
Over-the Counter Supplies	Total less credit	You receive a \$70 credit each quarter We cover OTC items listed in our OTC catalog for home delivery at no charge. Each order must be at least \$35.
Medicare Explorer Out-of-Area Allowance	Total less credit	You receive \$1,500 credit every calendar year to cover routine and continuing care while travelling outside of all Kaiser Permanente regions' Medicare-filled service areas
Dental	Not Covered	Not Covered
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 Part D prescription drugs do not apply to the OPM.

* 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 **1-866-244-4119 (TTY: 711)**, Monday through Friday, 8:00 a.m. to 6:00 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 **1-800-476-2167 (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 **1-800-476-2167 (TTY: 711)**, from 8:00 a.m. - 8:00 p.m., seven days a week.