

# Welcome to Kaiser Permanente

Presenting Medicare 101 and  
the Kaiser Permanente Medicare health plan



## CalPERS

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# Basics of Medicare



# What Is Medicare?



- A federally funded health insurance program.
- Includes Part A and Part B (known as Original Medicare).
- Established in 1965.
- Administered by the Centers for Medicare & Medicaid Services (CMS).

# Who Can Join Medicare?

- People 65 or older if they or their spouses are eligible for Social Security
- People under 65 who are disabled
  - Must be eligible for Social Security disability
  - Requires a 2-year waiting period
- People of any age with end-stage renal (kidney) disease (ESRD)
  - Permanent kidney failure that requires dialysis
  - Needing a kidney transplant
- People with amyotrophic lateral sclerosis (ALS)

# Medicare Part A

## Hospital insurance

- Inpatient hospital care
- Skilled nursing facility care
- Hospice care
- Home health care

## What does it cost?

- No premium if you or your spouse has worked for at least 10 years and paid Medicare taxes.
- If you worked fewer than 10 years, there is a monthly premium up to \$437\*, which is set by a Medicare formula.

\* Amount is for 2020

# Medicare Part B

## Medical insurance

- Doctor and other health care provider services
- Outpatient care
- Lab
- Radiology
- Durable medical equipment
- Dialysis
- Some preventive care services

# Medicare Part B Premiums

YOUR YEARLY INCOME†		YOU PAY
Single	\$87,000 or less	\$144.60
Married couple	\$174,000 or less	
Single	\$87,001 – \$109,000	\$202.40
Married couple	\$174,001 – \$218,000	
Single	\$109,001 – \$136,000	\$289.20
Married couple	\$218,001 – \$272,000	
Single	\$136,001 – \$163,000	\$376.00
Married couple	\$272,001 – \$326,000	
Single	\$163,001 – \$500,000	\$462.70
Married couple	\$326,001 – \$750,000	
Single	above \$500,001	\$491.60
Married couple	above \$750,001	

## Married, filing a tax return separately from spouse

YOUR YEARLY INCOME†	YOU PAY
\$87,000 or less	\$144.60
\$87,001 – less than \$413,000	\$462.70
Greater than or equal to \$413,000	\$491.60

\*You must continue to pay your Medicare Part B premium and any other applicable Medicare premium(s), if not otherwise paid by Medicaid or another third party.

†Modified adjusted gross income as reported on your 2018 IRS tax return.

**Note:** The above dollar amounts are for 2020 and may change in 2021.

# Medicare Part B

## Ways to pay your monthly premium

- Deduct from Social Security benefits
- Pay Online with credit or debit card
- Direct from your savings or checking account
- Medicare Easy Pay
- Mail your payment to Medicare

## Late Enrollment Penalty

- Premium goes up 10 percent for each 12-month period that you decline coverage.
- Not a one-time penalty, **but continues throughout enrollment.**
- Not imposed if you continue to work for — and get your health coverage from — an employer or trust fund of 20 or more. (You have up to 8 months after your employment ends to enroll.)

# How to Enroll in Parts A & B

## Initial Enrollment Period

- If you're already receiving Social Security benefits, you'll be automatically enrolled in Part A and Part B beginning the first day of the month you turn 65.
- If you **do not receive** benefits from Social Security, you'll need to contact Social Security.
- You can enroll over a 7-month period, which starts 3 months before your 65th birthday, known as the Initial Enrollment Period.
- You may be able to enroll online at **socialsecurity.gov**.

## General Enrollment Period

- If you don't sign up for Part A and Part B when you're first eligible, you can sign up between January 1 and March 31 each year, for a July 1 effective date.

## Special Enrollment

- Triggered by certain events, such as loss of employment or retirement, that allow you to change plans .
- Period held by employers when you can disenroll from your current plan and switch to a Medicare Advantage plan.

# Medicare Coverage Options

You get an Original Medicare Plan through the Centers for Medicare & Medicaid Services (CMS).

- You can supplement Original Medicare by enrolling in a MediGap Plan. These plans have premium and co-insurance, but usually cover Original Medicare deductibles.
- You can sign up for a Medicare Advantage Plan, known as Medicare Part C, through private insurance companies. These plans have premium and co-payments, but usually cover Original Medicare deductibles.



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# CalPERS Medicare Coverage Options

- Anthem Blue Cross Select Medicare Preferred PPO
- Anthem Blue Cross Medicare Preferred PPO
- Kaiser Permanente Senior Advantage HMO
- PERS Choice Medicare Supplement PPO
- PERS Select Medicare Supplement PPO
- PERS Care Medicare Supplement PPO
- UnitedHealthcare Medicare Advantage PPO

# Medicare Part D

## **Part D covers outpatient prescription drugs.**

- You have 3 options for enrolling in Part D:
- A Medicare Advantage plan that includes Part D prescription drug coverage
- A stand-alone Prescription Drug Plan that offers prescription drug coverage only
- Coverage through an employer or union – ***all CalPERS' Medicare health plans include Part D***

Unlike with Parts A and B, you **sign up for Part D directly** with your plan. Part D is not directly offered by Medicare or Social Security.

# Medicare Part D

## Medicare Part D Income Related Monthly Adjustment Amount (IRMAA)

The Part D higher-income premium is in addition to the annual Part B premium adjustment and is determined according to formulas set by federal law.

YOUR YEARLY INCOME†		YOU PAY
Single‡	\$87,000 or less	\$0
Married couple‡	\$174,000 or less	
Single	\$87,001 – \$109,000	\$12.20‡
Married couple	\$174,001 – \$218,000	
Single	\$109,001 – \$136,000	\$31.50
Married couple	\$218,001 – \$272,000	
Single	\$136,001 – \$163,000	\$50.70
Married couple	\$272,001 – \$326,000	
Single	\$163,001 – \$500,000	\$70.00
Married couple	\$326,001 – \$750,000	
Single	above \$500,001	\$76.40
Married couple	above \$750,001	

\*Modified adjusted gross income as reported on your 2018 IRS tax return.

**Note:** The above dollar amounts are for 2020 and may change in 2021.

# Medicare's Extra Help Program: Low-Income Subsidy

- For Medicare beneficiaries with limited income and resources.
- Provides extra help with Part D premiums and outpatient drug copays.
  - Degree of help depends on income and resources.
- Apply at Social Security or state Medicaid office.
- Administered by your plan, for CMS.
- You must be enrolled in a Part D plan to get help.



# Kaiser Permanente Medicare

- Kaiser Permanente Medicare health plan is a Medicare Advantage plan for people with Medicare.
- Kaiser Permanente Medicare health plan provides services covered by Medicare (including Medicare Part D prescription drug coverage).
- As a Kaiser Permanente Medicare health plan member, you get your Medicare benefits through Kaiser Permanente.
- The Medicare program pays Kaiser Permanente to manage health care for people with Medicare (our Kaiser Permanente Medicare health plan members).



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# High Medicare Star Quality Ratings You Can Depend On\*

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## **Feel confident with Star quality**

For peace of mind knowing you're getting a quality plan, check out our highly rated\* 2020 Medicare health plans are at [kp.org/medicarestars](https://kp.org/medicarestars).

\* Every year, Medicare evaluates plans based on a 5-star rating system.

# 2020 Medicare Ratings for Kaiser Permanente

Kaiser Permanente Region	Star Rating*
California	★★★★★
Colorado	★★★★★
Georgia	★★★★★
Hawaii	★★★★★
Mid-Atlantic States (MD, VA, D.C.)	★★★★★
Northwest (OR, WA)	★★★★☆
Washington	★★★★★

\*Medicare evaluates plans based on a 5-star rating system. Star Ratings are calculated each year and may change from one year to the next. Centers for Medicare & Medicaid Services Health Plan Management System, Plan Ratings 2020. Kaiser Permanente contract #s H0524, H0630, H1170, H1230, H2150, H5050 and H9003.

## Kaiser Medicare Summary of Benefits (1/01–12/31/2020)\*

Services	Co-Payments
Annual Out-of-Pocket Maximum	\$1,500 per calendar year \$3,000 per calendar year
Lifetime Maximum	None
Preventive Care	No charge
Office Visits	\$10 per visit
Lab/X-rays	No charge
Outpatient Surgery	\$10 per procedure
Hospitalization Services	No charge
Emergency Services	\$50 per visit
Ambulance Services	\$0 per trip
Prescription Drugs - At a Plan Pharmacy	\$5 for up to a 30-day supply (generic) \$20 for up to a 30-day supply (brand)
Prescription Drugs – Mail Order	\$10 for up to a 100-day supply (generic) \$40 for up to a 100-day supply (brand)
Durable Medical Equipment	No charge
Silver&Fit	No charge
Hearing Aids	\$1,000 allowance per ear every 36 months
Eyewear	\$175 allowance every 24 months

\*This is a benefit summary of CalPERS' Kaiser Permanente Medicare health plan. All benefits are subject to the definitions, limitations, and exclusions set forth in the Kaiser Permanente Medicare health plan **Evidence of Coverage**.

# Silver&Fit® Exercise and Healthy Aging Program



## Introducing the new fitness program for Kaiser Permanente members enrolled in a Medicare group plan

The Silver&Fit Exercise and Healthy Aging Program\* can help you stay active and thrive. Choose the exercise plan that best matches your lifestyle:



### GYM MEMBERSHIP

Select a local club from Silver&Fit's broad network of participating fitness facilities. Where available, you can:

- ▶ Work out with cardiovascular and strength-training equipment
- ▶ Access features such as saunas, pools, and whirlpools†
- ▶ Attend Silver&Fit classes, including yoga, swimming, strength and cardio training, and more



### HOME FITNESS PROGRAM

We make it easy to fit fitness into your day – right where you're most comfortable. With the home fitness program, you'll get:

- ▶ Up to 2 home fitness kits each benefit year
- ▶ Choose from topics such as Pilates, stress management, and Chair Dancing
- ▶ Healthy Aging materials to help find the right exercise program for you

To learn more about Silver&Fit, including how to register and find fitness facilities near you, visit [SilverandFit.com](http://SilverandFit.com).

### Additional benefits for both choices:

- A resource library with Healthy Aging materials
- A rewards program for members who track their exercise and activities
- Social support and community involvement opportunities
- The Silver Slate® quarterly newsletter
- Access to [SilverandFit.com](http://SilverandFit.com)
- Toll-free telephone assistance with TTY/TDD option

# Got Dental?

## Save with Delta Dental Individual DeltaCare® USA Plan CAD83 for Seniors



Looking for great dental care at an affordable cost? As a CalPERS contracted agency member, you can enjoy quality benefits from Delta Dental for only \$15.05 a month.

### Review the benefits

Procedure	Your copayment
Dental exam	No copayment
Cleaning	No copayment
Root planing and scaling	\$85
Dentures	\$500
Crown (porcelain fused to high noble metal)	\$450
Annual deductible	None

### Enjoy these great features:

- Low out-of-pocket expenses
- Access to DeltaCare USA network dentists
- No annual maximum or deductible
- No waiting periods

### Learn more

To enroll, find a network dentist or get more information about this plan, visit [deltadentalins.com/cad83forseniors](https://deltadentalins.com/cad83forseniors) or call DeltaCare USA Customer Service toll-free at **866-257-4399**.

# CalPERS Medicare Enrollment

- If you are eligible for premium-free Part A, you must enroll in Part B if you are retired and 65 years of age or older.
- If your current CalPERS Basic health plan offers a Medicare health plan, you will be enrolled in that plan, unless you make a change.
- Make your health plan enrollment through CalPERS, not the health carrier.
- ***All family members you cover must have the same health carrier.***
- You can only switch Medicare health plans during open enrollment or if you have a triggering event, such as moving or retiring.

# 2020 Sample Monthly Costs *Per Person*

<b>Medicare Parts A, B, D Costs</b>	
Part A (no cost if entitled to benefit)	\$0.00
Part B (if AGA <\$87k single filing)	\$144.60
Part D (if AGA <\$87k single filing)	\$0.00
<b>Total due to Federal Government</b>	<b>\$144.60</b>

<b>CalPERS Health Benefit Cost</b>	
Kaiser Medicare Premium	\$339.93
<b>Sample Employer Contribution</b>	<b>-125.00</b>
<b>Deducted from Pension</b>	<b>\$214.93</b>

<b>SAMPLE MONTHLY COST</b>
\$144.60
\$214.93
<b>Total \$359.53</b>

# CalPERS Health Benefit Enrollment Information

## Scenario - Employee is working

Prior to your (subscriber or dependent) 65<sup>th</sup> birthday, you must

1. Contact Social Security to:
  - Enroll in Part A
  - Defer Part B
2. Contact CalPERS to Complete sections 1 and 3 of CalPERS' ***"Ineligibility of Medicare Certification"*** form

Your CalPERS' health coverage remains "Basic"



**CalPERS**

**Health Account Management Division**  
P.O. BOX 942715, Sacramento, CA 94229-27  
**888 CalPERS** (or 888-225-7377) | TTY (877) 2  
FAX (800) 959-6545 | [www.calpers.ca.gov](http://www.calpers.ca.gov)

California Public Employees' Retirement System

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### Ineligibility of Medicare Certification

Instructions for completing ***Ineligibility of Medicare Certification***

- Complete Section 1: CalPERS member information
- Complete either Section 2 or 3: Choose only one
- Complete Section 4: Sign, date, and mail to:

Section 1: Member's / Dependent's name and CalPERS ID(s)

CalPERS Retiree Name:	CalPERS Retiree CalPERS ID:
Medicare Eligible Dependent's Name:	Dependent's CalPERS ID:

Section 2: For Member/Dependent claiming Medicare Ineligibility

I am not eligible for Medicare Part A at no cost (in my own right or through the work history of a current, former, or deceased spouse). I have verified this with the SSA and have attached a copy of supporting documentation from the SSA.

Section 3: For Member/Dependent who works and has Employer Group Health Plan Coverage

I have deferred enrollment in Medicare Part B due to working beyond age 65 and have health coverage through my or my spouse's Employer Group Health Plan. I have attached a

# CalPERS Health Benefit Enrollment Information

## Scenario – Employee is retiring

Within 60 days of retirement, any family members 65+ (subscriber or dependent) must

1. Contact Social Security to:
  - Enroll in Part A (if not already)
  - Enroll in Part B
  
2. Contact CalPERS to:
  - Complete sections 1, 2 and 5 of CalPERS’ **“Certification of Medicare Status”** form
  - Select a Medicare health benefit plan

CalPERS’ health coverage may be “Combo” or “Medicare”

	<b>Health Account Management Division</b> P.O. BOX 942715, Sacramento, CA 94229-2 <b>888 CalPERS</b> (or 888-225-7377)   TTY (877) FAX (800) 959-6545   <a href="http://www.calpers.ca.gov">www.calpers.ca.gov</a>
	California Public Employees' Retirement System
<b>Certification of Medicare Status</b>	
Instructions for completing <b>Certification of Medicare Status</b> <ul style="list-style-type: none"> <li>• Complete Section 1: CalPERS member information</li> <li>• Complete either Section 2, 3, or 4: Choose only one</li> <li>• Complete Section 5: Sign, date, mail to:</li> </ul>	
Section 1: Member's / Dependent's name and CalPERS ID(s)	
CalPERS Retiree Name:	CalPERS Retiree CalPERS ID:
Medicare Eligible Dependent's Name:	Dependent's CalPERS ID:
Section 2: For Member / Dependent Enrolled in Medicare Parts A and B	
<input type="checkbox"/> I am enrolled in Medicare Part A and B. I have a copy of my Medicare Card. This is the information shown on my red, white, and blue Medicare card or Notice of Entitlement from the Social Security Administration (SSA):	
Name of Medicare Beneficiary: _____	
Medicare Claim Number: _____	
Hospital (PART A) effective date: _____	
Medical (PART B) effective date: _____	
I would like to enroll in the following CalPERS Medicare health benefit plan due to my Medicare	

# CalPERS Health Benefit Enrollment Information

## Scenario – Employee is retired

Prior to your (subscriber or dependent) 65<sup>th</sup> birthday, you must

1. Contact Social Security to:
  - Enroll in Part A
  - Enroll in Part B
  
2. Contact CalPERS to:
  - Complete sections 1, 2 and 5 of CalPERS' "**Certification of Medicare Status**" form
  - Select a Medicare health benefit plan

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Section 1: Member's / Dependent's name and CalPERS ID(s)	
CalPERS Retiree Name:	CalPERS Retiree CalPERS ID:
Medicare Eligible Dependent's Name:	Dependent's CalPERS ID:
Section 2: For Member / Dependent Enrolled in Medicare Parts A and B	
<input type="checkbox"/> I am enrolled in Medicare Part A and B. I have a copy of my Medicare Card. This is the information shown on my red, white, and blue Medicare card or Notice of Entitlement from the Social Security Administration (SSA):	
Name of Medicare Beneficiary: _____	
Medicare Claim Number: _____	
Hospital (PART A) effective date: _____	
Medical (PART B) effective date: _____	
I would like to enroll in the following CalPERS Medicare health benefit plan due to my Medicare	

The screenshot shows the CalPERS website interface. At the top left is the CalPERS logo. To the right are links for INVESTMENTS, NEWSROOM, and CONTACT. Below this is a navigation bar with buttons for Home, Active Members, Retirees (which is highlighted), and Employers. Underneath the navigation bar is a secondary menu with links for Cost of Living, Health & Medicare (highlighted), Retirement Checks, Taxes, and Working After Retirement. A breadcrumb trail reads: Home > Retirees > Health & Medicare > Retiree Plans & Rates. The main heading is 'Retiree Plans & Rates'. Below the heading is a paragraph of introductory text, followed by a bulleted list of resources and tools for retirees.

**CalPERS** INVESTMENTS | NEWSROOM | CONTACT

Home Active Members **Retirees** Employers

Cost of Living | **Health & Medicare** | Retirement Checks | Taxes | Working After Retirement

Home > Retirees > Health & Medicare > Retiree Plans & Rates

## Retiree Plans & Rates

Retirees: Visit your health plan's website to learn how benefits, claims, and payment of claims are covered, as well as the service limitations and exclusions that may apply. Here are some tips to help you choose a health plan:

- Log in to [my|CalPERS](#) to use the **Find a Medical Plan** tool to research the health plan coverage and benefits most important to you and your family.
- Review each plan's Evidence of Coverage, and Summary of Benefits and Coverage with Glossary, in the sections below.
- Use our [Health Plan Search by ZIP Code](#) tool to see which plans are available in your area.
- View the [2019 Health Benefit Summary \(PDF\)](#) to compare features of the different health plans.
- Refer to our [Medicare Enrollment Guide \(PDF\)](#) for eligibility information and when to enroll in a Medicare health plan.
- Current subscribers of the Basic PERSCare, PERS Choice, and PERS Select PPO health plans can visit [CalPERS | Compare](#) to shop for doctors, hospitals, medical services, and prescriptions.
- View the [Non-Discrimination Notice \(PDF\)](#) in accordance with Section 1557 of the Affordable Care Act.
- View the CalPERS Policy on [Provider Disruption \(PDF\)](#).

# Contact Information

- Contact your HR or CalPERS at **1-888 CalPERS** / 1-888-225-7377 (TTY **1-877-249-7442**), Monday through Friday, 8 a.m. to 5 p.m. or <https://www.calpers.ca.gov/>
- Log on to your myCalPERS account at <https://my.calpers.ca.gov/>
- Kaiser Permanente Member Services: **1-800-443-0815** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.
- Social Security: **1-800-772-1213** (TTY **1-800-325-0778**), Monday through Friday, 7 a.m. to 7 p.m.
- Medicare: **1-800-MEDICARE** (**1-800-633-4227**) TTY **1-877-486-2048**, 24 hours a day, 7 days a week.