

**2023 CalPERS Kaiser Senior Advantage 1-Party**  
**Vs.**  
**2023 Kaiser Senior Advantage Directly Through Kaiser**  
This is an Example of Some Differences and Similarities  
Decide what is Best for You!

	<b>CalPERS Kaiser Sr. Advantage Bay Area Region</b>	<b>Kaiser Sr. Advantage Enhanced Contra Costa County</b>
Acupuncture/Chiropractic Yearly	\$15.00/visit up to 20 combined	No Benefit
Ambulance/one-way	No charge	\$200.00 (co-pay)
Annual Deductible	None	None
Annual Maximum Out-of-Pocket for Co-Pay or Co-Insurance	\$1,500 (co-pay)	\$3900 Annual Maximum
Diagnostic X-Ray/Lab	No Charge	\$0 Lab, \$0 X-ray \$195.00 MRI, PET and CT Scans \$0 Ultrasounds
Emergency	\$50.00	\$110.00
Hearing Evaluation	\$10.00	\$10.00 Specialist
Hospital Inpatient	No Charge	\$195 per day for days 1-5 of your stay and \$0 for the rest of your stay
Monthly Cost	\$132.25	\$70.00
Office visit-Primary PCP/Specialist	\$10.00	\$0 PCP \$15.00 Specialist
Outpatient Surgery	\$10.00	\$200.00
Physical Therapy	No charge	\$10.00
Prescription Drugs	<i>Retail (30 days) :</i> \$5 generic \$20 brand <i>Mail Order (90 days) :</i> \$10 generic \$40 brand	<i>Retail (30 days) :</i> \$5 generic \$45 brand <i>Mail Order (100 days) :</i> \$0 generic Brand name not covered
Skilled Nursing Facility Up to 100 Days in Benefit Period	No charge	\$0 for days 1-20 \$100 per day For days 21-100
Hearing Exam Hearing Office Visit Hearing Aids	No charge No charge \$1,000 max 36 months	No charge \$10 per visit \$1,250 max 36 months
Vision Exam Eyeglasses after cataract surgery or Contact lenses	No charge No charge	No charge No charge

See the 2023 Summary of Benefits for more information. This is just a sampling from the Kaiser Website and CalPERS Benefit Comparison booklet.