

January 1–December 31, 2024

2024 Summary of Benefits

Kaiser Permanente Medicare Advantage Liberty Plan (HMO)

This plan doesn't include Medicare Part D prescription drug coverage

About this Summary of Benefits

Thank you for considering Kaiser Permanente Medicare Advantage. You can use this **Summary of Benefits** to learn more about our plan. It includes information about:

- Premiums
- Benefits and costs
- Optional supplemental benefits (Advantage Plus)
- Additional benefits
- Member discounts for products and services
- Who can enroll
- Coverage rules
- Getting care

For definitions of some of the terms used in this booklet, see the glossary at the end.

For more details

This document is a summary. It doesn't include everything about what's covered and not covered or all the plan rules. For details, see the **Evidence of Coverage (EOC)**, which is located on our website at kp.org/eocmasma or ask for a copy from Member Services by calling **1-888-777-5536 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m.

This plan does not include Medicare Part D prescription drug coverage. We also offer other plans that do include Part D drug coverage. If you'd like information about our other plans, call **1-877-408-8607 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week or go to kp.org/medicare.

Have questions?

- If you're not a member, please call **1-877-408-8607 (TTY 711)**.
- If you're a member, please call Member Services at **1-888-777-5536 (TTY 711)**.
- 7 days a week, 8 a.m. to 8 p.m.

What's covered and what it costs

*Your plan provider may need to provide a referral.

†Prior authorization may be required.

Benefits and premiums	You pay
Monthly plan premium	\$0
Deductible	None
Your maximum out-of-pocket responsibility Includes copays and other costs for medical services for the year.	\$6,900
Inpatient hospital services*† There's no limit to the number of medically necessary inpatient hospital days.	\$300 per day for days 1 through 5 of your stay and \$0 for the rest of your stay
Outpatient hospital services*†	\$0-\$200 per visit
Ambulatory Surgical Center (ASC)*†	\$200 per visit
Doctor's visits	
• Primary care providers	\$15 per visit
• Specialists*†	\$40 per visit
Preventive care	
<ul style="list-style-type: none"> • Abdominal aortic aneurysm screening*† • Alcohol misuse screenings & counseling • Bone mass measurements (bone density)*† • Cardiovascular disease screenings*† • Cardiovascular disease (behavioral therapy) • Cervical & vaginal cancer screening • Colorectal cancer screenings (barium enemas, colonoscopies, fecal occult blood tests, flexible sigmoidoscopies, and multi-target stool DNA tests)*† • Depression screenings • Diabetes screenings • Diabetes self-management training • Glaucoma tests • Hepatitis B Virus (HBV) infection screenings • Hepatitis C screening tests • HIV screenings • Lung cancer screenings • Mammograms (screening) • Medicare Diabetes Prevention Program • Nutrition therapy services*† • Obesity screenings & counseling • One-time "Welcome to Medicare" preventive visit • Prostate cancer screenings • Sexually transmitted infections screenings & counseling 	<p>\$0</p> <p>Any additional preventive services approved by Medicare during the contract year will be covered. See your EOC for frequency of covered services.</p>

Benefits and premiums	You pay
<ul style="list-style-type: none"> • Shots that include COVID-19 vaccines, flu shots, Hepatitis B shots and Pneumococcal shots • Tobacco use cessation counseling • Yearly "Wellness" visit 	
<p>Emergency care We cover emergency care anywhere in the world.</p>	\$100 per Emergency Department visit
<p>Urgently needed services We cover urgent care anywhere in the world.</p>	\$40 per office visit
<p>Diagnostic services, lab, and imaging*†</p> <ul style="list-style-type: none"> • Lab tests • Diagnostic tests and procedures (like EKG) 	\$0
<ul style="list-style-type: none"> • X-rays 	\$10 per visit
<ul style="list-style-type: none"> • Ultrasounds 	\$10 per procedure
<ul style="list-style-type: none"> • Other imaging procedures (like MRI, CT, and PET) 	\$150 per procedure
<p>Hearing services*†</p> <ul style="list-style-type: none"> • Evaluations to diagnose medical conditions 	\$40 per visit
<ul style="list-style-type: none"> • Hearing aid fitting or evaluation exam 	\$0
<ul style="list-style-type: none"> • Hearing aids (allowance per ear, every three years) <p>If you sign up for optional benefits, the allowance is greater (see Advantage Plus for details).</p>	\$1,000 allowance If your hearing aid purchase is more than \$1,000, you pay the difference.
<p>Dental services</p> <ul style="list-style-type: none"> • Preventive dental care 	\$0 for most preventive care (limited to 2 visits a year for oral exams and teeth cleaning, 1 fluoride treatment per year, and intraoral series X-rays limited to one per three years and 1 bitewing X-ray per year).
<ul style="list-style-type: none"> • Comprehensive dental care*† <p>See the EOC for more information about comprehensive dental services.</p> <p>Note: If you sign up for optional benefits, the benefit limit is greater (see Advantage Plus for details).</p>	50% coinsurance for comprehensive dental care until the plan has paid \$500 (annual benefit limit) . When you reach the \$500 annual benefit limit for comprehensive dental care, you pay 100% for the rest of the year.
<p>Vision services*†</p> <ul style="list-style-type: none"> • Visits to diagnose and treat eye diseases and conditions • Routine eye exams 	<ul style="list-style-type: none"> • \$15 per visit with an optometrist • \$40 per visit with an ophthalmologist
<ul style="list-style-type: none"> • Preventive glaucoma screening and diabetic retinopathy services 	\$0

Benefits and premiums	You pay
<ul style="list-style-type: none"> • Eyeglasses or contact lenses after cataract surgery 	20% coinsurance up to Medicare's limit and you pay any amounts beyond that limit.
<ul style="list-style-type: none"> • Other eyewear (allowance every two years). If you sign up for optional benefits, the allowance is greater (see Advantage Plus for details). 	If your eyewear costs more than \$200, you pay the difference.
Mental health services†	You pay \$300 per day for days 1–5 (\$0 for the rest of your stay).
<ul style="list-style-type: none"> • Inpatient mental health* 	\$10 per visit
<ul style="list-style-type: none"> • Outpatient group therapy 	\$20 per visit
<ul style="list-style-type: none"> • Outpatient individual therapy 	\$20 per visit
Skilled nursing facility*† We cover up to 100 days per benefit period.	Per benefit period: <ul style="list-style-type: none"> • \$0 per day for days 1 through 20 • \$203 per day for days 21 through 100
Physical therapy*†	\$40 per visit
Ambulance†	\$250 per one-way trip
Transportation We cover up to 24 one-way trips per calendar year to take you to and from a network provider.	\$0
Medicare Part B drugs† Medicare Part B drugs are covered when you get them from a plan provider. See the EOC for details and the Pharmacy Directory for preferred and standard plan pharmacy locations.	\$0 - 20% coinsurance depending on the drug. Some drugs may be less than 20% if those drugs are determined to exceed the amount of inflation.
<ul style="list-style-type: none"> • Drugs that must be administered by a health care professional 	<ul style="list-style-type: none"> • \$15 at a preferred plan pharmacy • \$20 at a standard plan pharmacy
<ul style="list-style-type: none"> • Up to a 30-day supply of a generic drug 	<ul style="list-style-type: none"> • \$45 at a preferred plan pharmacy, except you pay \$35 for Part B insulin drugs furnished through an item of DME. • \$47 at a standard plan pharmacy, except you pay \$35 for Part B insulin drugs furnished through an item of DME.
<ul style="list-style-type: none"> • Up to a 30-day supply of a brand-name drug 	<ul style="list-style-type: none"> • \$45 at a preferred plan pharmacy, except you pay \$35 for Part B insulin drugs furnished through an item of DME. • \$47 at a standard plan pharmacy, except you pay \$35 for Part B insulin drugs furnished through an item of DME.

Advantage Plus (optional benefits)

In addition to the benefits that come with your plan, you can choose to buy a supplemental benefit package called Advantage Plus. Advantage Plus gives you extra coverage for an additional monthly cost that's added to your monthly plan premium. See the **Evidence of Coverage** for details.

*Your plan provider may need to provide a referral.

†Prior authorization may be required.

Advantage Plus Option 1 benefits and premiums	You pay
Additional monthly premium	\$18
Additional eyewear allowance*† Every 24 months, a \$175 allowance is added to the eyewear allowance described in "Vision services" above.	If your eyewear costs more than the combined allowance of \$375, you pay the difference.
Hearing aids*† Every 3 years, a \$1,000 allowance is added to the hearing aid allowance described in "Hearing services" above to buy 1 aid, per ear.	If your hearing aid costs more than the combined allowance of \$2,000 per ear, you pay the difference.
Comprehensive dental services <ul style="list-style-type: none"> • Every year, a \$500 annual benefit limit is added to the comprehensive dental allowance described in "Dental services" above. • See the EOC for more information about comprehensive dental services. 	50% coinsurance for comprehensive dental care until the plan has paid \$1,000 (combined annual benefit limit) . When you reach the \$1,000 combined annual benefit limit for comprehensive dental care, you pay 100% for the rest of the year.

Advantage Plus Option 2 benefits and premiums	You pay
Additional monthly premium	\$23
Comprehensive dental services <ul style="list-style-type: none"> • Every year, a \$1,000 annual benefit limit is added to the comprehensive dental allowance described in "Dental services" above. • See the EOC for more information about comprehensive dental services. 	50% coinsurance for comprehensive dental care until the plan has paid \$1,500 (combined annual benefit limit) . When you reach the \$1,500 combined annual benefit limit for comprehensive dental care, you pay 100% for the rest of the year. If you enroll in both Option 1 and Option 2, the benefits are combined to give you a \$2,000 annual benefit limit.

Additional benefits

These benefits are available to you as a plan member:	You pay
<p>Fitness benefit — The Silver&Fit® Program</p> <p>You pay no additional cost for standard membership to any of the participating fitness centers in the Silver&Fit program. You can also choose one Home Fitness Kit from a selection of kits to help you stay fit at home.</p> <p>The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a federally registered trademark of ASH and used with permission herein. Participating fitness centers and fitness chains may vary by location and are subject to change.</p>	<p>\$0</p>
<p>Over-the-counter (OTC) items</p> <p>We cover OTC items listed in our OTC catalog for free home delivery. You may order OTC items each quarter of the year (January, April, July, October) up to the quarterly benefit limit shown in the right column. The catalog lists the price of each item. Each order must be at least \$20. Any unused portion of the quarterly benefit limit doesn't carry forward to the next quarter.</p> <p>To view our catalog and place an order online, please visit kp.org/otc/mas. You may place an order over the phone or request a printed catalog be mailed to you by calling 1-833-881-1422 (TTY 711), 9 a.m. to 7 p.m., Monday through Friday.</p>	<p>\$0 up to the \$30 quarterly benefit limit.</p>

Member discounts for products and services

Kaiser Permanente partners with leading companies to support your health, safety, and well-being — and offer substantial savings and discounts.

Lively™ Mobile Plus

Get a personal emergency response system that provides 24/7 help with the push of a button. Receive a reduced one-time device fee and choice of two monthly service plans (coverage limits may apply). Visit greatcall.com/KP or call **1-800-205-6548 (TTY 711)** for more information.

CareLinx

Kaiser Permanente has partnered with CareLinx to provide you with a discount for purchasing non-medical, in-home help with daily activities. Your caregiver can help you live an independent lifestyle in your own home by assisting with light housekeeping, meal preparation, companionship and more.

Visit carelinx.com/kaiserpermanente-affinity or call toll-free **1-855-271-2656** Monday-Friday, 7 a.m. – 6 p.m., and on weekends, 9 a.m. – 5 p.m.

Comfort Keepers® in-home care and assistance

In-home care services to help you maintain independence at home with everything from 24-hour care, respite, meal preparation, and light housekeeping. Receive a discount on all services

and get a free in-home safety assessment. Visit [comfortkeepers.com/kaiser-permanente](https://www.comfortkeepers.com/kaiser-permanente) or call **1-800-611-9689** (TTY **711**) for more information.

Mom's Meals® healthy meal delivery

Getting the right nutrition is essential to achieving and maintaining good health. Receive delivery of refrigerated ready-to-heat-and-eat meals to homes nationwide. Crafted by chefs and registered dietitians, meals are medically tailored to support most major chronic conditions and overall wellness. Kaiser Permanente members enjoy discounted pricing and free shipping from Mom's Meals. Visit [momsmealsnc.com](https://www.momsmealsnc.com) or call **1-866-224-9483** (TTY **711**) for more information.

Kaiser Permanente members may continue to use or select these products or services from any company of their choice but Kaiser Permanente discounts are only available with the partner listed above. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Kaiser Permanente Senior Advantage grievance process. BEST BUY HEALTH, GREATCALL, LIVELY and LINK are trademarks of Best Buy and its affiliated companies. ©2022 Best Buy. All rights reserved.

Who can enroll

You can sign up for our plan if:

- You have both Medicare Part A and Part B. (To get and keep Medicare, most people must pay Medicare premiums directly to Medicare. These are separate from the premiums you pay our plan.)
- You're a citizen or lawfully present in the United States.
- You live in the service area, which is:
 - The District of Columbia
 - These counties in Maryland: Anne Arundel, Baltimore City, Baltimore, Carroll, Harford, Howard, Montgomery, and Prince George's
 - These ZIP codes in Calvert County, MD: 20639, 20678, 20689, 20714, 20732, 20736, and 20754
 - These ZIP codes in Charles County: 20601–04, 20607, 20612-13, 20616–17, 20637, 20640, 20643, 20645-46, 20658, 20675, 20677, and 20695
 - These ZIP codes in Frederick County: 20842, 20871, 21701–05, 21709–10, 21714, 21716–18, 21754–55, 21757–59, 21762, 21769–71, 21774–77, 21787, 21790–93
 - These counties in Virginia: Arlington, Fairfax, Loudoun, Prince William, Spotsylvania, and Stafford
 - These independent cities in Virginia: Alexandria, Falls Church, Fairfax, Fredericksburg, Manassas, and Manassas Park

Coverage rules

We cover the services and items listed in this document and the **Evidence of Coverage**, if:

- The services or items are medically necessary.
- The services and items are considered reasonable and necessary according to Original Medicare's standards.
- You get all covered services and items from plan providers listed in our **Provider Directory** . But there are exceptions to this rule. We also cover:
 - Care from plan providers in another Kaiser Permanente Region
 - Emergency care
 - Out-of-area dialysis care
 - Out-of-area urgent care (covered inside the service area from plan providers and in rare situations from non-plan providers)
 - Referrals to non-plan providers if you got approval in advance (prior authorization) from our plan in writing

Note: You pay the same plan copays and coinsurance when you get covered care listed above from non-plan providers. If you receive non-covered care or services, you must pay the full cost.

For details about coverage rules, including non-covered services (exclusions), see the **Evidence of Coverage**.

Getting care

At most of our plan facilities, you can usually get all the covered services you need, including specialty care and lab work. To find our provider locations, see our **Provider Directory** at kp.org/directory or ask us to mail you a copy by calling Member Services at **1-888-777-5536** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.

The provider network may change at any time. You will receive notice when necessary.

Your personal doctor

Your personal doctor (also called a primary care physician) will give you primary care and will help coordinate your care, including hospital stays, referrals to specialists, and prior authorizations. Most personal doctors are in internal medicine or family practice. You must choose one of our available plan providers to be your personal doctor. You can change your doctor at any time and for any reason. You can choose or change your doctor by calling Member Services or at kp.org.

Help managing conditions

If you have more than one ongoing health condition and need help managing your care, we can help. Our case management programs bring together nurses, social workers, and your personal doctor to help you manage your conditions. The program provides education and teaches self-care skills. If you're interested, please ask your personal doctor for more information.

Notices

Appeals and grievances

You can ask us to provide or pay for an item or service you think should be covered by submitting a claim to us within a specific time period that includes the date you received the item or service. If we say no, you can ask us to reconsider our decision. This is called an appeal. You can ask for a fast decision if you think waiting could put your health at risk. If your doctor agrees, we'll speed up our decision.

If you have a complaint that's not about coverage, you can file a grievance with us. See the **Evidence of Coverage** for details about the processes for making complaints and making coverage decisions and appeals, including fast or urgent decisions for drugs, services, or hospital care.

Privacy

We protect your privacy. See the **Evidence of Coverage** or view our **Notice of Privacy Practices** on kp.org/privacy to learn more.

Helpful definitions (glossary)

Allowance

A dollar amount you can use toward the purchase of an item. If the price of the item is more than the allowance, you pay the difference.

Benefit period

The way our plan measures your use of skilled nursing facility services. A benefit period starts the day you go into a hospital or skilled nursing facility (SNF). The benefit period ends when you haven't gotten any inpatient hospital care or skilled care in an SNF for 60 days in a row. The benefit period isn't tied to a calendar year. There's no limit to how many benefit periods you can have or how long a benefit period can be.

Calendar year

The year that starts on January 1 and ends on December 31.

Coinsurance

A percentage you pay of our plan's total charges for certain services. For example, a 20% coinsurance for a \$200 item means you pay \$40.

Copay

The set amount you pay for covered services — for example, a \$20 copay for an office visit.

Evidence of Coverage

A document that explains in detail your plan benefits and how your plan works.

Maximum out-of-pocket responsibility

The most you'll pay in copays or coinsurance each calendar year for services that are subject to the maximum. If you reach the maximum, you won't have to pay any more copays or coinsurance for services subject to the maximum for the rest of the year.

Medically necessary

Services, supplies, or drugs that are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

Non-plan provider

A provider or facility that doesn't have an agreement with Kaiser Permanente to deliver care to our members.

Plan

Kaiser Permanente Medicare Advantage.

Plan premium

The amount you pay for your Kaiser Permanente Medicare Advantage health care coverage.

Plan provider

A plan or network provider can be a facility, like a hospital or pharmacy, or a health care professional, like a doctor or nurse.

Preferred pharmacy

A plan pharmacy where you can get your Medicare Part B prescriptions at preferred copays. These pharmacies are usually located at plan medical offices. The amount you pay at these pharmacies is less than you pay at other plan pharmacies that only offer standard copays, which are referred to in this document as standard pharmacies.

Prior authorization

Some services or items are covered only if your plan provider gets approval in advance from our plan (sometimes called prior authorization). Services or items subject to prior authorization are flagged with a † symbol in this document.

Region

A Kaiser Foundation Health Plan organization. We have Kaiser Permanente Regions located in Northern California, Southern California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and Washington, D.C.

Retail plan pharmacy

A plan pharmacy where you can get prescriptions. These pharmacies are usually located at plan medical offices.

Standard pharmacy

A plan pharmacy where you can get your Medicare Part B prescriptions at standard copays. These pharmacies aren't usually located at plan medical offices. The amount you pay at these pharmacies is more than you pay at plan pharmacies that only offer preferred copays, which are referred to in this document as preferred pharmacies.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. This contract is renewed annually by the Centers for Medicare & Medicaid Services (CMS). By law, our plan or CMS can choose not to renew our Medicare contract.

For information about Original Medicare, refer to your "**Medicare & You**" handbook. You can view it online at [medicare.gov](https://www.medicare.gov) or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

kp.org/medicare

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