

KAISER PERMANENTE MEDICARE ADVANTAGE **LIBERTY (HMO) PLAN**

From active duty to active retirement,
we've got you covered

Personalized care from top doctors.¹ Now that's a mission plan.

You've served all of us. Now let us serve you with the Kaiser Permanente Medicare Advantage Liberty (HMO) health plan. It's a smart way to complement the health benefits from your military service.

The Liberty plan connects you to our integrated health system, where top doctors,¹ specialists, pharmacists, and more all work together to provide you with personalized care.

It's easy to budget with:

✓ **\$0 monthly premiums** ✓ **\$0 deductibles**

Plus, TRICARE For Life members pay \$0 copays for medical services received at Kaiser Permanente medical centers.



YOUR HEALTH IS YOUR FUTURE

Get all your Medicare coverage in one package, and many healthy extras

-  **Comprehensive dental plan**
\$0 copays for preventive care office visits and a \$500 annual allowance² on more extensive care.
-  **Hearing aid allowance**
\$1,000 per ear, every 36 months, through Kaiser Permanente audiology centers.³
-  **Routine eye care and a \$200 allowance on glasses and contact lenses**
-  **One Pass[®] fitness program⁴**
Gym membership and digital and on-demand workouts.
-  **Over-the-counter (OTC) wellness benefit**
\$50 quarterly benefit to order items like vitamins, pain relievers, first aid kits, diabetic supplies, allergy and cold remedies, and more.⁵
-  **Worldwide emergency care**
Includes urgent care services at CVS MinuteClinic[®] and Concentra facilities in states without Kaiser Permanente.⁶

Ready to learn more?

Contact a licensed Medicare sales specialist now.

Licensed Medicare sales specialist

For individuals enrolled in TRICARE For Life, Kaiser Permanente will coordinate benefits with TRICARE so that all copays for Part B Medicare services received at a Kaiser Permanente Medical Center will be deferred—your copays will be \$0. Additionally, for inpatient hospitalization, Kaiser Permanente will pay as the primary payor and TRICARE will be the secondary payor—your copay will be \$0.

Coverage and copays

Service	Kaiser Permanente Medicare Advantage Liberty plan
Monthly premium	\$0
Office visit	\$15 copay for primary care \$40 copay for specialist care
Diagnostic lab/X-ray	\$0 - \$10
Inpatient hospital (per admission)	\$300/day for days 1 - 6 \$0 unlimited days thereafter
Outpatient services/surgery	\$200 per visit
Emergency room	\$125 per visit (waived if admitted immediately)
Urgent care	\$40 copay
Ambulance	\$250 copay per one-way trip
Hearing aid allowance	\$1,000 allowance per ear, every 36 months, through Kaiser Permanente audiology centers
Routine eye exam	\$15 - \$40 copay
Eyewear allowance	\$200 every 24 months
Preventive dental	\$0 copay
Over-the-counter (OTC) wellness benefit ⁵	\$50 per quarter

¹ The physicians who practice at Kaiser Permanente are recognized as Top Doctors in *Arlington Magazine* (2024), *Northern Virginia Magazine* (2024), *Baltimore magazine* (2023), *Bethesda magazine* (2023), and *Washingtonian magazine* (2023).

² With 50% coinsurance.

³ Hearing aid allowance can only be used for hearing aids purchased at Kaiser Permanente audiology centers.

⁴ One Pass® is a registered trademark of Optum, Inc. in the U.S. and other jurisdictions and is a voluntary program.

⁵ Please refer to your *Evidence of Coverage* for details. OTC benefits may change each year on January 1. Each order must be at least \$20. Any unused portion of the quarterly benefit limit will not carry forward to the next quarter. Your order may not exceed your quarterly benefit limit. Limitations and restrictions may apply. Cash, check, credits cards, or money orders are not accepted.

⁶ If you get care at a MinuteClinic® or Concentra Urgent Care in states without Kaiser Permanente, you'll be charged your standard copay or coinsurance. If you get urgent care at a MinuteClinic®, Concentra Urgent Care, or any other urgent care facility in a state with Kaiser Permanente providers, you'll be asked to pay up front for services you receive and will need to file a claim for reimbursement.

Kaiser Permanente is an HMO and HMO-POS plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.