

Lane County Kaiser Permanente Senior Advantage (HMO-POS) Individual Plans

2026 BENEFIT HIGHLIGHTS KAISER PERMANENTE

Kaiser Permanente Senior Advantage Value Lane (HMO-POS)

\$0 per month

Effective Jan. 1-Dec. 31, 2026

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Add dental,	hearing aid, and vision benefits for as little as \$49¹ a month. See below.	
Description	You Pay	
Annual Deductible	None	
Doctor Office Visits	\$5 Primary/\$30 Specialist	
Telehealth ² Email, phone, and video visits with a Permanente Medical Group provider	\$0	
Emergency Room	\$150	
Urgent Care	\$65	
Preventive Services ³	No charge	
Physical Therapy	\$35	
DME	0%-20%	
Inpatient Hospitalization	\$450 per day for days 1 through 4 No charge for the remainder of your stay	
Outpatient surgery in an ambulatory surgical center	\$300	
Skilled Nursing Facility Up to 100 days per benefit period	\$0 per day for days 1 through 20 \$196 per day for days 21 through 100	
Lab, X-ray	\$0 Lab, \$10 X-ray	
MRI, CT, and PET	\$10-\$350	
Annual Maximum Out-of-Pocket	\$4,200	
Additional benefits to help you thrive		
Alternative Care Acupuncture, chiropractic, naturopathy	\$20 per visit, 18 combined visits every year	
Fitness Program One Pass®4	Included	
Medicare Explorer by Kaiser Permanente Limited out-of-area benefits ⁵	\$1,200 annual allowance for out-of-area routine care	

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Prescription Drug

INITIAL COVERAGE STAGE

For up to a 30-day supply. Once you pay \$160 for your Tier 3, 4 and 5 drugs, you leave the Deductible stage and move on to the Initial Coverage Stage. When you(or those paying on your behalf) have spent a total of \$2,100, you move into the Catastrophic Coverage Stage.

\$0
\$10
\$40
\$93
29%
\$0

CATASTROPHIC COVERAGE STAGE

When you (or those paying on your behalf) have spent a total of \$2,100, you move into the Catastrophic Coverage Stage.

Preferred Generic (Tier 1)	
Generic (Tier 2)	
Preferred Brand name (Tier 3)	
Non preferred Brand name (Tier 4)	
Specialty (Tier 5)	
Injectable Part D Vaccines (Tier 6)	

Save time and money with prescriptions mailed right to your home.

With our mail-order pharmacy services, you can skip the trip to the pharmacy. Simply order your prescription refills online, by phone, or with our mobile app, and have them sent to your front door for free.

Our Mail-Order Pharmacy

Two copays for up to a 90-day supply. Restrictions and limitations may apply.

Add Advantage Plus to your coverage for a healthier, more vibrant you



Enhance your overall health and well-being by adding Advantage Plus benefits to your Kaiser Permanente Medicare health plan. It's the easy way to get more of your needs covered, all in one convenient plan.

• You can add dental, hearing aid, and vision benefits for only \$49 a month¹

You can enroll in Advantage Plus at the same time as Kaiser Permanente Senior Advantage. You can also add it within **30 days** of your enrollment start date, or anytime during the annual and open enrollment periods.

- ¹You must be a Kaiser Permanente Senior Advantage (HMO-POS) individual plan member to apply.
- ²When appropriate and available.
- ³\$0 copay for all preventive services covered under Original Medicare at zero cost-sharing.
- ⁴One Pass[®] is a registered trademark of One Pass Solutions, Inc. in the U.S. and other jurisdictions and is a voluntary program. The One Pass program and amenities vary by plan, area, and location. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. One Pass is not responsible for the services or information provided by third parties. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them.
- ⁵ Members are responsible for any charged amounts for covered services that exceed the annual allowance maximum of \$1,200. Allowance can be used for out-of-area routine care such as office visits, labs,X-rays, physical therapy, and behavioral health care. Coverage limited to inside the United States and its territories. See your Evidence of Coverage for details.

Kaiser Permanente is an HMO and HMO-POS plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal.