2027 MEDICARE HEALTH PLAN COVERAGE



Maximize your health care options by enrolling in the **KAISER PERMANENTE**

MEDICARE ADVANTAGE LIBERTY (HMO) HEALTH PLAN

KAISER PERMANENTE®

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YOUR PLAN FOR LIVING WELL

One of the most important choices you make for your future is how you'll receive your Medicare medical care. What you choose can affect your health and the quality of your life for years to come.

At Kaiser Permanente, we believe in caring for the whole you, when you're well and when you're sick. You have a dream of living well—our mission is to help you achieve it.

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.

Enroll in the MEDICARE ADVANTAGE LIBERTY PLAN for:

- ⋆ $0 monthly premiums—TRICARE For Life members pay $0 for medical services received at Kaiser Permanente medical centers, and we'll coordinate benefits with TRICARE on your behalf
- ⋆ No-cost virtual care options: video, phone, online chat, email for nonurgent issues, and more[1]
- ⋆ Access to urgent and emergency care anywhere in the world
- ⋆ Medical facilities near you with all of your care under one roof
- ⋆ Vision, hearing, and dental benefits

YOUR HEALTH IS YOUR FUTURE

Get your Medicare coverage all in one package. WIth the Medicare Advantage Liberty plan, your coverage includes medical coverage and health extras, such as:

- Comprehensive dental plan
- Routine eye care and an allowance on glasses and contact lenses
- Hearing aid allowance
- One Pass® fitness program[3]
- Over-the-counter (OTC) quarterly wellness benefit[2] to order items such as cold remedies and pain relievers
- Worldwide emergency care, including services at MinuteClinic® and Concentra Urgent Care in states without Kaiser Permanente[4]

Benefits vary by plan option. More information on pages 3 and 4.

Plan your medical expenses

Your monthly premium is set up front, and copays for most services are known in advance, so you won't be surprised with extra costs at the doctor's office or hospital.

Coordination with TRICARE

For TRICARE For Life members, Kaiser Permanente will coordinate your benefits with TRICARE, and services received at Kaiser Permanente medical centers will be $0.

Care you can trust from a quality Medicare health plan

Your care is provided by the Mid-Atlantic Permanente Medical Group (MAPMG). You'll choose your own personal physician from the available MAPMG physicians who practice exclusively at Kaiser Permanente medical centers.

Better care with a connected team

Your doctor, nurses, and other specialists are all connected to each other, and to you, through your electronic health record. So they know important things about you and your health—like when you're due for a screening and what medications you're taking.

Your care and service under one roof

In almost all of our medical centers, you can see your doctor, fill your prescriptions, and get your lab tests and X-rays all in one trip to the same location.

[1] When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors and health care providers from providing care across state lines. Laws differ by state.

[2] Please refer to your *Evidence of Coverage* for details. OTC benefits may change each year on January 1. Any unused portion of the benefit limit will not carry forward to the next benefit period. Any unused amounts are forfeited upon disenrollment from our plan. The cost of eligible OTC items will be covered up to the balance available on your card. If there is a remaining amount to pay, you must use another form of payment.

[3] One Pass® is a registered trademark of One Pass Solutions, Inc. in the U.S. and other jurisdictions and is a voluntary program.

[4] 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.



Your future. Your plan. Kaiser Permanente Medicare Advantage Liberty plan.

You've made plans for your life. You want to make the right choice for your health care, too. Take a look at the benefits we offer. Take a look at the cost. You may find the plan for your future.

Your rates with our Medicare Advantage Liberty plan

Kaiser Permanente Medicare Advantage 2027 monthly premium rate for individuals who have Medicare Parts A and B:

Your monthly premium for Kaiser Permanente Medicare Advantage Liberty plan	$0

Coverage and copays

SERVICE	Kaiser Permanente Medicare Advantage Liberty plan
Office visit	**$0** copay for primary care **$40** copay for specialist care
Diagnostic lab/X-ray	**$0 – $10** per procedure
Inpatient hospital acute	**$295**/day for days 1 – 6; **$0** unlimited days thereafter (per admission)
Outpatient services/surgery	**$195** per visit
Emergency room	**$130** per visit (waived if immediately admitted)
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	**$0 – $40** copay
Eyewear allowance	**$200** every year
Preventive dental	**$0** copay
Over-the-counter (OTC) wellness benefit	**$25** per quarter[5]

[5] Please refer to your *Evidence of Coverage* for details. OTC benefits may change each year on January 1. Any unused portion of the benefit limit will not carry forward to the next benefit period. Any unused amounts are forfeited upon disenrollment from our plan. The cost of eligible OTC items will be covered up to the balance available on your card. If there is a remaining amount to pay, you must use another form of payment.

ADDED FEATURES

When you join our Liberty plan, you also receive additional features to care for the whole you—at no extra cost.

Comprehensive dental plan

You pay $0 copays for each preventive care office visit. This includes:

- Oral exams, up to two per year
- Cleanings, up to two per year
- Bitewing X-rays, one set per year
- Topical fluoride, one per year
- Full mouth X-rays, one every three years

The comprehensive dental plan also includes a $1,000 annual allowance with a 50% coinsurance for more extensive care, such as fillings, crowns, dentures, root canals, and more.

Hearing aid allowance[6]

Our health plan includes a $1,000 hearing aid allowance per ear, every 36 months, as well as coverage for hearing exams, through Kaiser Permanente audiology centers.

Vision care

Our Liberty plan includes coverage for routine eye exams, glaucoma screenings, and cataract screenings at Vision Essentials by Kaiser Permanente (located in our medical centers). You also receive a $200 allowance on glasses or contact lenses every 12 months.

Over-the-counter wellness benefit[7]

Our plans include an over-the-counter (OTC) benefit designed to help make it easier—and more affordable—to get the everyday health items you need. You'll receive a Healthy Extras card with a preloaded OTC allowance of $25 that will be refreshed quarterly. Use it like a debit card to make purchases at over 70,000 participating retail stores and online.

To learn more, visit **mybenefitscenter.com** or call **1-833-524-7035** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.

Care from the comfort of home

Our members choose how, when, and where to access care, including by email, phone, video, and e-visit.[8] These are core components of our integrated delivery system, not add-ons, so quality care is built into every experience.

Transportation to and from medical appointments[9]

Our plans include 24 rides for nonemergency medical appointments at Kaiser Permanente medical centers and contracted facilities at no extra cost. To schedule a ride, or find out how many rides you have left for the year (ride balance), call **1-855-932-5412** (TTY **711**) anytime. You can also schedule rides online at **kpmas.member.saferidehealth.com**.

For additional details about these benefits, view the *Evidence of Coverage* at **kp.org/eocmasma**.

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

[7] Please refer to your *Evidence of Coverage* for details. OTC benefits may change each year on January 1. Any unused portion of the benefit limit will not carry forward to the next benefit period. Any unused amounts are forfeited upon disenrollment from our plan. The cost of eligible OTC items will be covered up to the balance available on your card. If there is a remaining amount to pay, you must use another form of payment. Any unused portion of the benefit limit will not carry forward to the next benefit period.

[8] When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors and health care providers from providing care across state lines. Laws differ by state.

[9] Twenty-four one-way rides per contract year. For nonemergency transportation only.

WELLNESS FOR THE WHOLE YOU

At Kaiser Permanente, we believe in caring for the whole you—mind and body. That's why we've included a fitness membership[10] and online brain health exercises with your membership at no extra cost.

One Pass® fitness program[10]

The One Pass® fitness program can help you find the right fitness routine for you, whether you exercise at home or the gym. Choose from the largest nationwide network of gyms and fitness centers and enjoy digital fitness classes from the comfort of home.

Work out your way and find your fit:

- **At the gym:** Choose from the largest nationwide network of gyms and fitness locations. Visit any place in the network and create a routine just for you.
- **With a home fitness kit:** Get fit and have fun with strength, yoga, and dance kits designed to help you work out at home.[11]
- **At home:** Work out at home with live, digital fitness classes or on-demand workouts. Plus, use our custom workout builder to create routines tailored to your fitness level and interests.
- **With new friends:** Join a group class or find local clubs and social events that match your interests—there are many great ways to connect with others who share your passions.

For more information, visit **YourOnePass.com**.

BrainHQ: Brain training that works

Kaiser Permanente is offering BrainHQ—online exercises that you can do on a computer or mobile device that improve cognitive function (including memory, attention, and processing speed) as well as daily life (including safer driving, improved balance, and better mood). People who use it notice the difference.

What's more, BrainHQ supports you every step of the way with great features, such as:

- Weekly challenges to inspire you to improve
- Progress reports to give you insight into how you're doing
- A monthly newsletter with brain health news, tips, and recipes

To set up your no extra cost account, please visit **kp.brainhq.com**.

For questions, call BrainHQ at **1-877-573-3067,** Monday through Friday, 10:30 a.m. to 7:30 p.m., or email **support@brainhq.com**.

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[10] One 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.

[11] Three kits are offered and limited to one per year. Kit contents are subject to change based on availability.

Thriving After 60: Have fun, make friends, and get active with our community events

The Thriving After 60 community is dedicated to keeping its members mentally and physically healthy—all while having a good time. Come make like-minded new friends at our engaging virtual and in-person events and workshops that focus on supporting the changing health and wellness needs of those over 60. Our activities are designed to help you maintain your health and energy and stay connected with the community well into retirement. Follow our Facebook page at **facebook.com/ThrivingAfter60** to stay informed, and register for our events anytime at **kp.org/ta60mas**.



ADVANTAGE PLUS[12]

Choose Option 1, Option 2, or both options for maximum coverage. Get comprehensive dental, hearing, and eyewear benefits for an affordable monthly premium.

Enhance your health and well-being by combining the affordable benefits of Advantage Plus with your Medicare Advantage Liberty plan.

The convenience of one simple bill

The monthly premium for Advantage Plus will be added to your Medicare Advantage bill, so it's easy to pay.

Advantage Plus Option 1	You pay
Monthly premium in addition to your monthly Medicare Advantage individual plan premium and monthly Medicare premium(s)	**$18**
Comprehensive dental[13] • Endodontics • Extractions • Non-routine services • Periodontics • Prosthodontics, including dentures • Restorative services, including fillings and crowns	**$500** annual allowance towards comprehensive dental services with a 50% coinsurance that can be combined with the comprehensive dental allowance in your Kaiser Permanente Medicare Advantage plan
Hearing aids	**$1,000** allowance per ear, every 36 months, for a total of **$2,000** when combined with the hearing aid benefit included in your Kaiser Permanente Medicare Advantage plan
Eyeglasses and contact lenses	**$275** allowance for eyewear every year, which can be combined with the eyewear allowance included in your Kaiser Permanente Medicare Advantage plan; see page 3 for your eyewear allowance
Advantage Plus Option 2	**You pay**
Monthly premium in addition to your monthly Medicare Advantage individual plan premium and monthly Medicare premium(s)	**$23**
Comprehensive dental[13] • Endodontics • Extractions • Non-routine services • Periodontics • Prosthodontics, including dentures • Restorative services, including fillings and crowns	**$1,000** annual allowance for comprehensive dental services with a 50% coinsurance that can be combined with the comprehensive dental allowance included in your Kaiser Permanente Medicare Advantage plan
By combining Option 1 and Option 2, your premium will be **$41,** and your Advantage Plus comprehensive dental allowance will be **$1,500,** which can be combined with the comprehensive dental allowance included in your Kaiser Permanente Medicare Advantage plan.	

[12] You must be a Kaiser Permanente Medicare Advantage individual plan member to apply, and you must continue to pay applicable Kaiser Permanente Medicare Advantage premiums.

[13] Dental benefits are underwritten by Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., and administered by Liberty Dental. To find an in-network dentist, call **1-888-650-1859** (TTY **711**), Monday through Friday, 8 a.m. to 8 p.m., or visit **LibertyDentalPlan.com/kaiserdentists**.

Notes

Kaiser Permanente medical facilities

Maryland

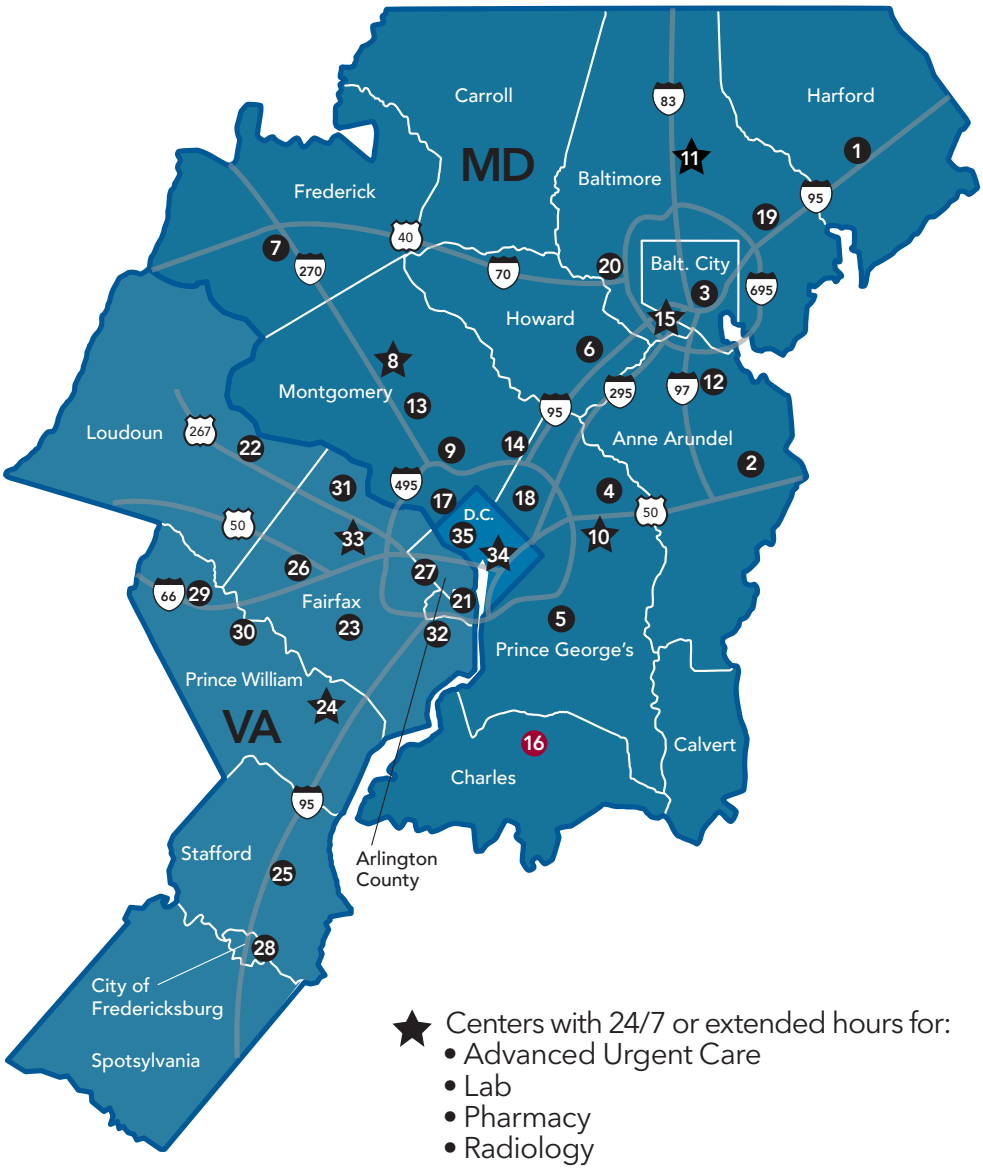
1 Abingdon Medical Center
2 Annapolis Medical Center
3 Kaiser Permanente Baltimore Harbor Medical Center
4 Bowie Fairwood Medical Center
5 Camp Springs Medical Center
6 Columbia Gateway Medical Center
7 Kaiser Permanente Frederick Medical Center
8 Gaithersburg Medical Center
9 Kensington Medical Center
10 Largo Medical Center
11 Lutherville-Timonium Medical Center
12 North Arundel Medical Center
13 Shady Grove Medical Center
14 Silver Spring Medical Center
15 South Baltimore County Medical Center
16 FUTURE LOCATION Southern Maryland Medical Center
17 well Friendship Heights by KAISER PERMANENTE
18 West Hyattsville Medical Center
19 White Marsh Medical Center
20 Woodlawn Medical Center

Virginia

21 Alexandria Medical Center
22 Ashburn Medical Center
23 Burke Medical Center
24 Caton Hill Medical Center
25 Colonial Forge Medical Center
26 Fair Oaks Medical Center
27 Falls Church Medical Center
28 Fredericksburg Medical Center
29 Haymarket Crossroads Medical Center
30 Manassas Medical Center
31 Reston Medical Center
32 Springfield Medical Center
33 Tysons Corner Medical Center

Washington, D.C.

34 Kaiser Permanente Capitol Hill Medical Center
35 Northwest D.C. Medical Office Building



★ Centers with 24/7 or extended hours for:
- Advanced Urgent Care
- Lab
- Pharmacy
- Radiology

For the most current listing of available facilities and services, please visit **kp.org/facilities**.

KAISER PERMANENTE®

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
4000 Garden City Drive, Hyattsville, MD 20785
2026AR0929 MAS 9/14/26-12/31/27

A GREAT WAY TO MANAGE YOUR CARE

