Kaiser Permanente Senior Advantage (HMO-POS) Individual Plans

2027 BENEFIT HIGHLIGHTS

Effective Jan. 1 - Dec. 31, 2027

	KAISER PERMANENTE® Kaiser Permanente Senior Advantage Value (HMO-POS)	KAISER PERMANENTE® Kaiser Permanente Senior Advantage Standard (HMO-POS)	KAISER PERMANENTE® Kaiser Permanente Senior Advantage Enhanced (HMO-POS)
	$0 *per month*	$49 *per month*	$134 *per month*

Add dental, hearing aid, and vision benefits for as little as $54[1] a month. See below.

Description	You Pay[1]	You Pay[1]	You Pay[1]
Annual Deductible	None	None	None
Doctor Office Visits	$0 Primary/$45 Specialist	$0 Primary/$40 Specialist	$0 Primary/$35 Specialist
Telehealth[2] *Email, phone, and video visits with a Permanente Medical Group provider*	$0	$0	$0
Emergency Room	$130	$130	$150
Urgent Care	$50	$50	$65
Preventive Services[3]	No charge	No charge	No charge
Physical Therapy	$50	$35	$25
Durable Medical Equipment	0%-20%	0%-20%	0%-20%
Inpatient Hospitalization	$455 per day for days 1 through 6 No charge for the remainder of your stay	$320 per day for days 1 through 6 No charge for the remainder of your stay	$250 per day for days 1 through 6 No charge for the remainder of your stay
Outpatient surgery in an ambulatory surgical center	$400	$350	$250
Skilled Nursing Facility *Up to 100 days per benefit period*	$0 per day for days 1 through 20	$0 per day for days 1 through 20	$0 per day for days 1 through 20
Lab, X-ray	$0 Lab, $15 X-ray	$0 Lab, $0 X-ray	$0 Lab, $0 X-ray
MRI, CT, and PET	$15-$350	$0-$225	$0-$150
Annual Maximum Out-of-Pocket	$6,750	$5,250	$4,000

Additional benefits to help you thrive

Alternative Care *Acupuncture, chiropractic, naturopathy*	$20 per visit, 18 combined visits every year	$15 per visit, 18 combined visits every year	$10 per visit, 18 combined visits every year
Fitness Program *One Pass*®[4]	Included	Included	Included
Medicare Explorer by Kaiser Permanente *Limited out-of-area benefits*[5]	Included	Included	Included
Vision Hardware	Not Included	$100 allowance every 2 years	$150 allowance every 2 years

Prescription Drugs

INITIAL COVERAGE STAGE

For up to a 30-day supply. When you (or those paying on your behalf) have spent a total of $2,400, you move into the Catastrophic Coverage Stage.

Preferred Generic (Tier 1)	$0	$0	$0
Generic (Tier 2)	$5	$5	$5
Preferred Brand Name (Tier 3)	$45	$45	$45
Nonpreferred Drug (Tier 4)	$90	$90	$90
Specialty (Tier 5)	32%	32%	32%
Injectable Part D Vaccines (Tier 6)	$0	$0	$0

CATASTROPHIC COVERAGE STAGE

When you (or those paying on your behalf) have spent a total of $2,400, you move into the Catastrophic Coverage Stage.

Preferred Generic (Tier 1)	$0	$0	$0
Generic (Tier 2)	$0	$0	$0
Preferred Brand Name (Tier 3)	$0	$0	$0
Nonpreferred Drug (Tier 4)	$0	$0	$0
Specialty (Tier 5)	$0	$0	$0
Injectable Part D Vaccines (Tier 6)	$0	$0	$0

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 100-day supply. Restrictions and limitations may apply.	Two copays for up to a 100-day supply. Restrictions and limitations may apply.	Two copays for up to a 100-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 $54 a month[1]

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. To learn more, please visit kp.org/medicare.

[1] You must be a Kaiser Permanente Senior Advantage (HMO-POS) individual plan member to apply.

[2] When appropriate and available.

[3] $0 copay for all preventive services covered under Original Medicare at zero cost-sharing.

[4] 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.

[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 ofice 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.

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