



Find your healthy place

With care designed to help you thrive

Kaiser Permanente Medicare Advantage Plan

Transit Employees Health and Welfare Plan (TEHW)

Darrien Banks, Senior Group Medicare Retiree Consultant

Integrated care centered around you

Quality care begins with our integrated care delivery system, which offers you:

- Care and coverage together in one package
- A coordinated, connected care team
- Many convenient services under one roof



Your care, your way

With Kaiser Permanente, you can get care when, where, and how you want it.

Video Visits*

Connect with your doctor online. It's convenient, safe, and secure, and it often doesn't require a copay.



In person

Same-day appointments may be available.



Phone

Schedule a telephone appointment and get advice 24/7.



Email

Message your doctor anytime with nonurgent questions.



App

Download our app to schedule appointments, manage prescriptions, see test results, and more.



Added support to help you thrive¹



Wellness coaching by phone



On-site health education classes and support groups



Online healthy lifestyle programs, videos, podcasts, recipes, and more



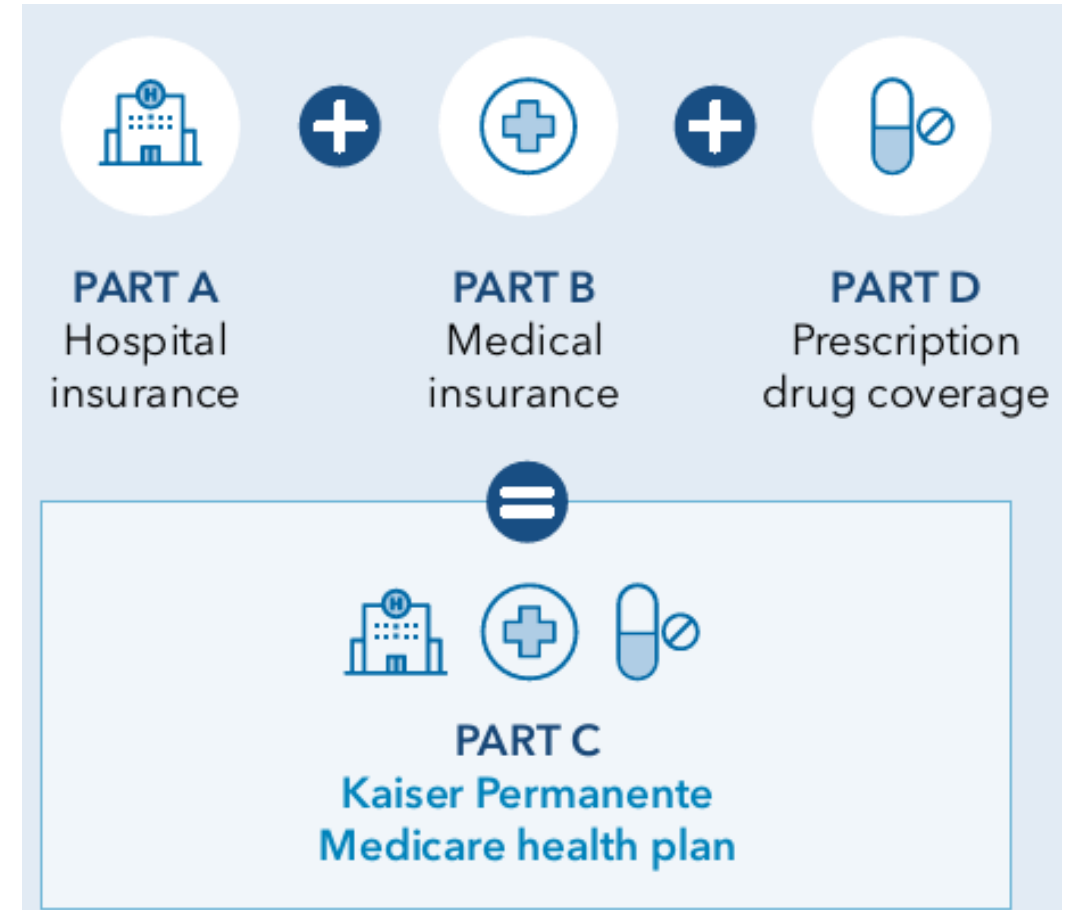
Find convenient Kaiser Permanente care near you at kp.org/facilities

¹These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your Evidence of Coverage or other plan documents. These services may be discontinued at any time without notice. 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 grievance process.









Kaiser Permanente Medicare Advantage Plan

To enroll into the Kaiser Permanente Medicare Advantage plan

- You must be enrolled into Medicare Parts A and B through Social Security first and **live** within the Medicare Advantage Service Area



Summary of Benefits (1/1/25–12/31/25)

Services	TEHW
 Annual Out-of-Pocket Maximum	\$3,400
 Part D Out-of-Pocket Maximum	\$2,000
 Office Visits	\$15 per visit
 Lab/X-rays	No charge
 Outpatient Hospital Coverage	\$15 per visit
 Hospitalization Services	No charge
 Emergency Services	\$50 per visit
 Ambulance Services	No Charge

This is just a summary. For more information, please review the applicable Evidence of Coverage at kp.org/eoc.

Summary of Benefits- Prescription Drug Coverage (1/1/25–12/31/25)

Tier	Plan M+ with Part D				
	Preferred Pharmacy (up to a 30-day supply)	Standard Pharmacy (up to a 30-day supply)	OON Pharmacy (up to a 30-day supply)	LTC Pharmacy (up to a 31-day supply)	Mail Order (up to a 90-day supply)
Tier 1 (Preferred Generic)	\$10	\$15	\$15	\$15	\$20
Tier 2 (Generic)	\$10	\$15	\$15	\$15	\$20
Tier 3* (Preferred Brand)	\$25	\$35	\$35	\$35	\$50
Tier 4* (Non-Preferred Brand)	\$25	\$35	\$35	\$35	\$50
Tier 5* (Specialty Tier)	\$25	\$35	\$35	\$35	\$50
Tier 6** (Vaccines)	\$0	\$0	\$0	\$0	Not Available

- The Transit Medicare Advantage Plan includes Part D prescription drug coverage
- Kaiser Permanente is implementing a new program required by CMS that will offer members the option to spread payments of Medicare Part D-covered prescription drugs over the calendar year. This program, called the **Medicare Prescription Payment Plan**

Check out all these additional features included in your health plan:



Vision

Routine eye care and an allowance on glasses and contact lenses

NEW FOR 2025



One Pass® fitness program¹

Choose a fitness center or exercise at home with digital and on-demand workouts



Transportation²

24 one-way rides for medical appointments



Preventive dental plan

\$30 copays for each preventive care office visit



Virtual care³

Care from the comfort of home



Thriving After 60

A wellness community with events to help connect people over age 60



BrainHQ

Online brain health exercises



Advance health care directive online tools and classes

Virtual class and tools to help you designate a health care agent and provide medical care instructions in the event that you cannot communicate

Kaiser Permanente is an HMO 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.

¹One Pass® is a registered trademark of Optum, 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.

²Twenty-four one-way rides per contract year. For nonemergency transportation only.

³When 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.

⁴Three kits are offered and limited to one per year.

⁵To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on [kp.org](https://www.kp.org).

Hearing aids

Your employer has contracted with Kaiser Permanente to provide this added benefit.

You are covered for medically necessary hearing aids, hearing aid evaluations, and diagnostic procedures to determine the hearing aid model, which will best compensate for loss of hearing with plan providers. The following hearing aid models are covered:

- In the ear
- Behind the ear

Hearing aids—you pay nothing for one hearing aid for each ear every 36 months.



You may have seen commercials and online ads, or received mailings about Medicare plans that are available to you. While it is vital that you find a plan that fits your needs, it is important to note that your current group retiree Kaiser Permanente Medicare Advantage health plan provides very rich benefits, including low copays and supplemental options.

Kaiser Permanente offers Medicare Advantage plans for individuals, but these plans are not associated with your group coverage. If you enroll in one of these plans, in an alternate standalone Part D prescription drug plan, or another Medicare Advantage plan, your group coverage will be terminated, and you could lose out on potential employer-sponsored benefits, such as subsidies or contributions. Additionally, once you leave your group-sponsored Medicare plan you will not be able to re-enroll.

A photograph of an older man with glasses and a mustache, wearing a plaid shirt and a green fishing vest, sitting next to a young boy. They are both holding fishing rods and looking towards the water. The background is a pond with reeds and a warm, golden sunset glow reflecting on the water.

THANK YOU for your time today!

Questions?

For additional questions call our Medicare Member Services Line at (888) 777-5536 or visit [Kp.org](https://www.kp.org)

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