

Your 2025 Kaiser Permanente PSHB Guide to Medicare

Get lower copays and extra benefits without increasing your PSHB monthly premium






Get the most out of your PSHB coverage


This guide is designed for Postal Service Health Benefits (PSHB) Program members who are, or soon will be, eligible for Medicare. This guide will help you understand your options so you can choose the coverage that’s right for you.¹


Add a Kaiser Permanente Medicare health plan to your PSHB plan to get lower copays and additional benefits without increasing your PSHB premium. Most importantly, some plans offer reimbursement for your Medicare Part B premium.

This guide will also provide tools and tips to make enrollment simple.

2025 Senior Advantage (HMO) Benefit Highlights

 Part B premium reimbursement of up to **\$250** a month

 Dental and eyewear coverage

 Extras to keep you healthy, like the One Pass[®] fitness program²

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If you have questions or are ready to enroll, our Kaiser Permanente Medicare specialists are here for you. Call one of our Kaiser Permanente Medicare specialists at **1-800-640-8479** (TTY **711**), Monday through Friday, 6 a.m. to 7 p.m. (PT).

The 4 parts of Medicare

| PART A | PART B |
|---|--|
| <p>Hospital insurance</p> <ul style="list-style-type: none"> • Inpatient care • Skilled nursing facility care • Home health care <p>You pay no premium if you or your spouse paid Medicare taxes for at least 10 years while working.</p> | <p>Medical insurance</p> <ul style="list-style-type: none"> • Services from doctors and other health care providers • Outpatient care • Durable medical equipment <p>You pay a monthly premium.*</p> |
| PART C | PART D |
| <p>Medicare Advantage</p> <p>A Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage.</p> <p>Bundles Part A, Part B, and usually Part D.</p> | <p>Prescription drug coverage</p> <p>Helps cover the cost of prescription drugs, including many recommended shots or vaccines.</p> |

ADDITIONAL MEDICARE NOTES

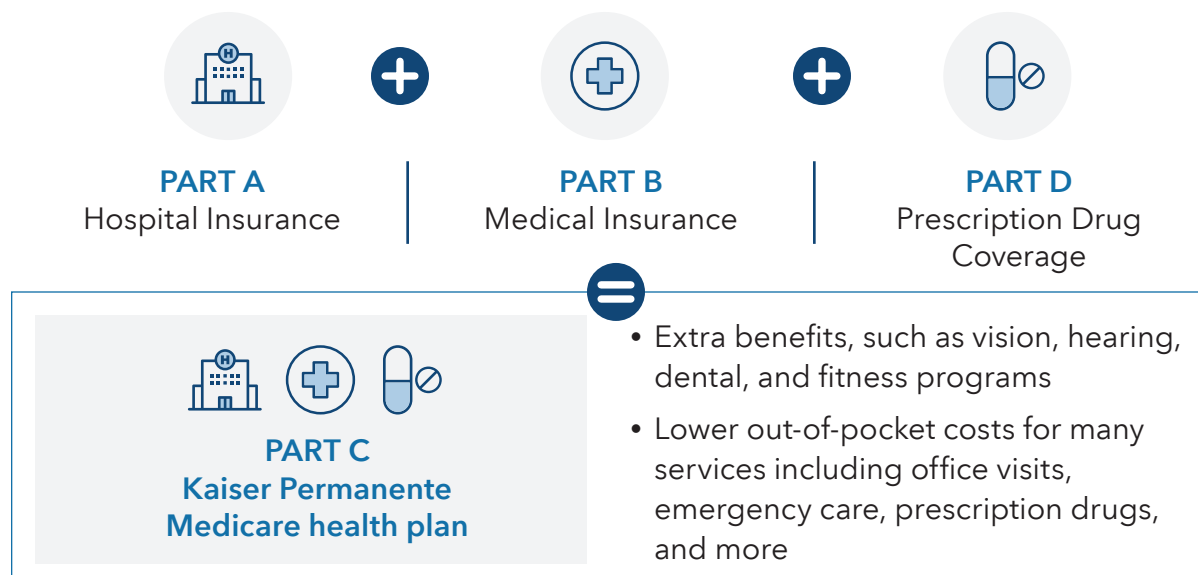
- Original Medicare includes Medicare Part A (hospital insurance) and Medicare Part B (medical insurance) and is provided by the U.S. government as a federal health insurance program.
- With Original Medicare alone, you will pay deductibles and coinsurance for most services.
- Medicare Advantage plans (Part C) offer all the benefits of Original Medicare PLUS extra benefits like vision, hearing, dental services, and fitness programs. Some plans even pay for some or all of your Part B premium.

*Kaiser Permanente offers Part B premium reimbursement with some plans.



The basics: Kaiser Permanente Senior Advantage for Postal Service Members (HMO)

A Kaiser Permanente PSHB Medicare health plan combines all your coverage into one simple plan and offers additional benefits like Part B premium reimbursement.



PART B PREMIUM REIMBURSEMENT

- With a qualifying plan,* Kaiser Permanente will reimburse you for your Part B premium, up to \$250 per month. This covers what most people pay and may include additional money back for a late enrollment penalty (LEP) or income related monthly adjustment amount (IRMAA). This benefit is not taxable as it is paid from a health reimbursement account (HRA).
- You must pay the Medicare Part B premium to join a Kaiser Permanente Medicare health plan.
- Most people pay the standard Part B premium, which was \$174.70 per month in 2024. There are 2 circumstances which will make this premium higher:
 1. Late enrollment: If you didn't sign up for Part B when you were first eligible, your monthly premium for Part B would be 10% higher for each full 12 months in the period that you could have had Part B but didn't sign up for it.
 2. Higher income: For 2024, if your income from 2022 was greater than \$103,000 if you file individually or \$206,000 if you're married and file jointly, you may pay an income related monthly adjustment amount (also known as IRMAA) for Parts B and D. **NOTE: As your income adjusts in retirement, so does your IRMAA.**

The key 3: Benefits of Kaiser Permanente Senior Advantage for Postal Service Members (HMO)

CARE WITHOUT COMPROMISE

- You get all the benefits of your PSHB coverage and more, without increasing your PSHB premium
- Your PSHB benefits are enhanced by enrolling in a Medicare Advantage plan (which includes hospital, doctor, and prescription drug coverage)
- Continue to receive the same great care from your Kaiser Permanente doctors that you have on your current plan

ENHANCED BENEFITS

- Extra benefits to help you thrive that are not included with Original Medicare
- Medicare Part B premium reimbursement up to \$250 per month*
- Lower copays for most covered services
- Lower costs for some prescription drugs
- No deductibles

PREVENTIVE CARE

- Additional coverage for services like vision, hearing, and dental allows you to take care of your health proactively
- The One Pass fitness program with access to a nationwide network of gyms and fitness locations, live digital fitness classes, on-demand workouts, and more²
- No additional costs for preventive services like your yearly checkup, mammograms, prostate exams, flu shots, and cholesterol tests

*Senior Advantage 2 (HMO) for High or Standard Option.

2025 PSHB plan options and premiums

When you become eligible for Medicare, you may be able to change your current plan option. There are 2 ways to learn more about making enrollment changes outside of Open Season:

- Go to **opm.gov**.
- Contact your employing agency or retirement office.

Enrolling in Senior Advantage for Postal Service Members does not change your PSHB premium. **Active employees and retirees pay the same amount.** The PSHB premium share you currently pay is listed in the table below.

| Your Premium Share* | | High Option | Standard Option | Prosper |
|---------------------|----------|-------------|-----------------|----------|
| Self Only | Biweekly | \$190.77 | \$98.30 | \$79.27 |
| | Monthly | \$413.34 | \$212.99 | \$171.75 |
| Self Plus One | Biweekly | \$519.91 | \$281.10 | \$185.49 |
| | Monthly | \$1,126.47 | \$609.05 | \$401.89 |
| Self and Family | Biweekly | \$465.36 | \$226.55 | \$185.49 |
| | Monthly | \$1,008.28 | \$490.86 | \$401.89 |

| Enrollment Code** | High Option | Standard Option | Prosper |
|-------------------|-------------|-----------------|---------|
| Self Only | TBA | TBD | UDA |
| Self Plus One | TBC | TBF | UDC |
| Self and Family | TBB | TBE | UDB |

*The above PSHB rates do not apply to all enrollees. If you are in a special enrollment category, please refer to the PSHB Program website or contact the employing agency or retirement office which maintains your health benefits enrollment. You must continue to pay the Medicare Part B premium to remain in the Kaiser Permanente Medicare health plan. Self Plus One enrollees covering themselves and one other eligible family member may choose either the Self Plus One or Self and Family enrollment type, whichever has a lower premium. You should decide which enrollment type is best for you.

**To sign up or change options, find your enrollment code in the chart above. Then visit health-benefits.opm.gov/ps hb to enroll online. For additional support, call the PSHB Helpline at 1-844-451-1261 or email PSHBHelpline@opm.gov. These are highlights of the PSHB enrollment process. Please refer directly to opm.gov and your employing agency or retirement office for PSHB coverage effective dates, enrollment procedures and deadlines, and other information.

You can enroll in Kaiser Permanente Senior Advantage for Postal Service Members if you have Medicare Parts A and B or Part B only and are a PSHB Kaiser Permanente member.



Senior Advantage for Postal Service Members (HMO)

Make the switch to get more from your PSHB plan by enrolling in a Senior Advantage HMO plan without increasing your PSHB premium. See page 8 for your premium share.

| 2025 Benefits and Services | High Option | | |
|--|------------------|--------------------|-----------------------|
| | Without Medicare | Senior Advantage 1 | Senior Advantage 2 |
| Deductible | None | None | None |
| Outpatient services | | | |
| Preventive care | \$0 | \$0 | \$0 |
| Telehealth | \$0 | \$0 | \$0 |
| Primary care office visit | \$15 | \$5 | \$10 |
| Specialty care office visit | \$25 | \$5 | \$10 |
| Most lab tests and X-rays | \$0 | \$0 | \$0 |
| Chiropractic – 20 visits per year | \$15 | \$15 | \$15 |
| Hospital services | | | |
| Outpatient surgery | \$50 | \$5 | \$50 |
| Inpatient hospital | \$250 | \$100 | \$250 |
| Emergency and urgent care | | | |
| Urgent care | \$15 | \$5 | \$10 |
| Emergency care | \$100 | \$75 | \$75 |
| Ambulance | \$50 | \$50 | \$50 |
| Prescription drugs**,[†] | | | |
| Generic | \$10 | \$10 | \$10 |
| Brand | \$40 | \$30 | \$40 |
| Specialty | \$100 | \$100 | \$100 |
| Additional Senior Advantage benefits | | | |
| Dental | Not covered | Included | Not covered |
| Eyewear allowance (every 24 months) | Not covered | \$200 | Not covered |
| Fitness membership | Not covered | One Pass | One Pass |
| Hearing aid allowance for adults (per ear, every 36 months) | Not covered | Not covered | \$500 |
| Nonemergency transportation and meal-delivery | Not covered | Included | Not covered |
| Over-the-counter health and wellness items allowance (every quarter) | Not covered | \$70 | \$70 |
| Part B reimbursement | None | None | Up to \$250 per month |
| Out-of-Pocket Maximum | \$2,000 | \$2,000 | \$2,000 |

*Deductible applies. **Copayments are for a 30-day supply, or 100-day supply for High Option Senior Advantage 1, at Kaiser Permanente pharmacies. You pay only 2 copays for up to a 100-day supply for most drugs through Kaiser Permanente's mail-order program. [†]Plan providers determine the drug that is medically necessary. If you request another drug, you pay prices charged to members for non-covered drugs. Some drugs may not be eligible for mail-order delivery or mail-order discounts.

Notes:

- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- Coinsurance (%) is based on our allowance.

| 2025 Benefits and Services | Standard Option | | | Prosper | |
|--|------------------|--------------------|-----------------------|------------------|-----------------------------|
| | Without Medicare | Senior Advantage 1 | Senior Advantage 2 | Without Medicare | Senior Advantage |
| Deductible | \$100 | None | None | \$500 | None |
| Outpatient services | | | | | |
| Preventive care | \$0 | \$0 | \$0 | \$0 | \$0 |
| Telehealth | \$0 | \$0 | \$0 | \$0 | \$0 |
| Primary care office visit | \$30 | \$15 | \$25 | \$25 | \$25 |
| Specialty care office visit | \$40 | \$15 | \$25 | \$35 | \$25 |
| Most lab tests and X-rays | \$10* | \$10 | \$10 | 20%* | \$0 |
| Chiropractic – 20 visits per year | \$15 | \$15 | \$15 | \$15 | \$15 |
| Hospital services | | | | | |
| Outpatient surgery | \$200* | \$15 | \$25 | 20%* | \$25 |
| Inpatient hospital | \$500* | \$250 | \$500 | 20%* | \$250 per day up to \$1,000 |
| Emergency and urgent care | | | | | |
| Urgent care | \$30 | \$15 | \$25 | \$25 | \$25 |
| Emergency care | \$150* | \$75 | \$75 | 20%* | \$75 |
| Ambulance | \$150* | \$125 | \$150 | 20%* | \$150 |
| Prescription drugs**,[†] | | | | | |
| Generic | \$15 | \$10 | \$10 | \$15 | \$10 |
| Brand | \$50 | \$40 | \$47 | \$60 | \$47 |
| Specialty | \$150 | \$150 | \$150 | \$200 | \$200 |
| Additional Senior Advantage benefits | | | | | |
| Dental | Not covered | Included | Not covered | Not covered | Not covered |
| Eyewear allowance (every 24 months) | Not covered | \$150 | Not covered | Not covered | \$150 |
| Fitness membership | Not covered | One Pass | One Pass | Not covered | One Pass |
| Hearing aid allowance for adults (per ear, every 36 months) | Not covered | Not covered | \$500 | Not covered | Not covered |
| Nonemergency transportation and meal-delivery | Not covered | Not covered | Not covered | Not covered | Not covered |
| Over-the-counter health and wellness items allowance (every quarter) | Not covered | Not covered | Not covered | Not covered | Not covered |
| Part B reimbursement | None | None | Up to \$250 per month | None | None |
| Out-of-Pocket Maximum | \$3,000 | \$2,000 | \$2,000 | \$5,500 | \$2,000 |

- Telehealth options include video, phone, email, and more.
- Beginning 2025, CMS guidelines have decreased the Part D prescription drug OOP maximum to \$2,000.
- Beginning 2025, One Pass[®] is replacing the previous Silver&Fit[®] fitness program.

This is a summary of the features of the Kaiser Permanente health plan, including Kaiser Permanente Senior Advantage for Postal Service Members. Before making a final decision, please read the Postal Service Health Benefits (PSHB) brochure RI 73-921. All benefits are subject to the definitions, limitations, and exclusions set forth in the PSHB brochure and the Kaiser Permanente Senior Advantage for Postal Service Members *Evidence of Coverage*.

The PSHB Medicare prescription drug plan (PDP)

The Kaiser Permanente PSHB Medicare prescription drug plan (PDP) is a new standalone prescription drug plan exclusively for Kaiser Permanente PSHB members with Medicare and not enrolled in Senior Advantage.

Benefits of a Kaiser Permanente PSHB PDP

- As a member, you will continue receiving the same medical benefits you have today.
- There is a \$2,000 cap on the annual amount you pay out of pocket for prescriptions. Your PDP drug cost shares count toward your medical out of pocket maximum.
- You may have lower copays for some prescription drugs.
- There is no separate premium for your prescription drug coverage.*

| Copays** | High Option | Standard Option | Prosper |
|-----------|-------------|-----------------|---------|
| | PDP | PDP | PDP |
| Generic | \$10 | \$15 | \$15 |
| Brand | \$40 | \$47 | \$47 |
| Specialty | \$100 | \$150 | \$200 |

*You may need to pay an income related monthly adjustment amount (IRMAA) depending on your income level. Learn more at [medicare.gov](https://www.medicare.gov).

**Prescription drug copays are for a 30-day supply at Kaiser Permanente Plan medical center pharmacies. You pay only 2 copays for up to a 90-day supply for most drugs through Kaiser Permanente’s mail-order program.



Enrollment

- You will automatically be enrolled in a Kaiser Permanente PSHB Medicare PDP when we are notified you have retired and are entitled to benefits under Medicare Part A or enrolled under Medicare Part B.
- If you choose to opt out, you must decide before the effective date.
- If you stay enrolled in the Kaiser Permanente PSHB Medicare PDP, we will send you a new member ID card.

For better benefits, enroll in a Kaiser Permanente Senior Advantage for Postal Service Members plan.

A Kaiser Permanente Senior Advantage for Postal Service Members plan has lower copays, provides additional benefits including prescription drug coverage, and may offer you Part B reimbursement. To enroll, simply fill out the PSHB Group Medicare Enrollment form and select a Senior Advantage plan.

Important note: If you choose to opt out of a Kaiser Permanente PSHB Medicare PDP and do not enroll in a Kaiser Permanente Senior Advantage plan, you will not have any prescription drug coverage. You must sign the opt-out form and mail it back within the given time frame noted in the letter. You can re-enroll in a prescription drug plan during the next Open Season or if you have certain qualifying life events. Not having prescription drug coverage may also lead to a Medicare Part D late enrollment penalty. Learn more at [medicare.gov](https://www.medicare.gov).

Steps to learn more about Medicare and enroll

1

Attend a FREE³ online seminar.

Register for a live webinar presented by Kaiser Permanente's PSHB Medicare team to hear about the exclusive Medicare health plan benefits available only to PSHB members. You'll also learn about the next steps you need to take, get resources to help you enroll, and have the opportunity to ask questions that are important to you.

Webinar meetings are available online to meet your busy schedule. You can also watch an on-demand webinar anytime that works for you.



Scan the QR code with your smartphone's camera or visit kp.org/postalmedicare to RSVP for an online webinar.

For a full list of benefit changes, refer to the PSHB plan brochure RI 73-921 and Kaiser Permanente Medicare *Evidence of Coverage*.

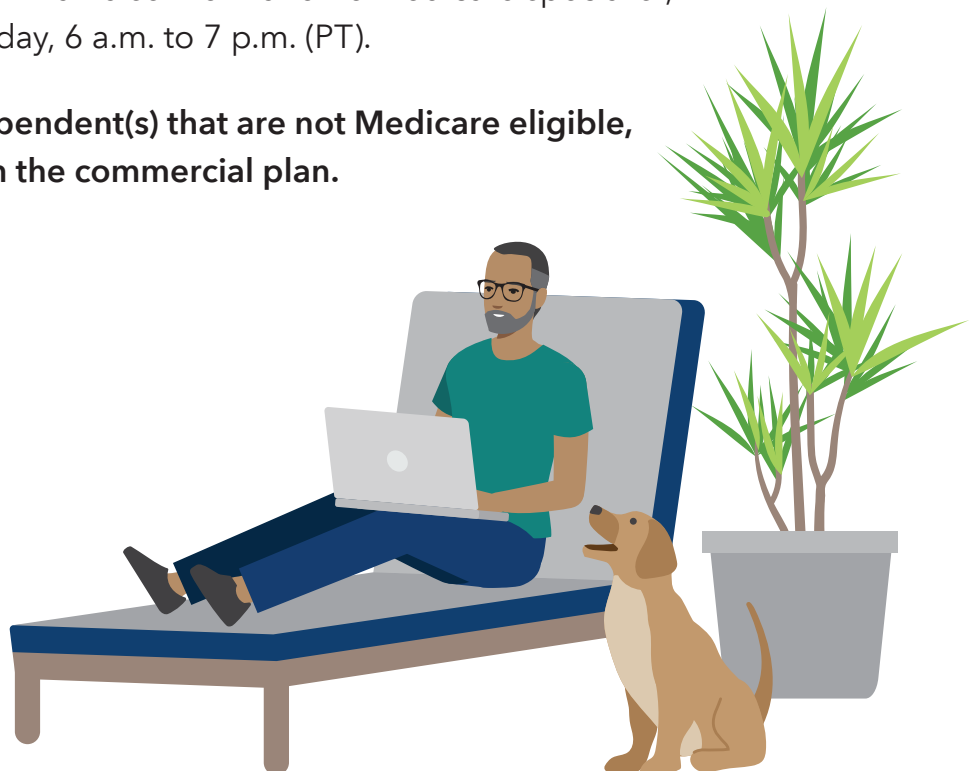
2

Determine when you can enroll (details on the following page).

3

Go to kp.org/postal and enroll online or call us at **1-800-640-8479** (TTY **711**) to speak with a Kaiser Permanente Medicare specialist, Monday through Friday, 6 a.m. to 7 p.m. (PT).

If you are also covering dependent(s) that are not Medicare eligible, they will remain enrolled in the commercial plan.



When to enroll

Initial Enrollment Period



You can first sign up for Part A and/or Part B during the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

General Enrollment Period



If you do not sign up for Part A and Part B when you're first eligible, you can sign up between January 1 and March 31. When you sign up during this period, your coverage starts the first day of the month after you sign up.

Special Enrollment Period (SEP)



If you continue to work past age 65 and have delayed your enrollment in Medicare Parts A and B, you have up to 8 months from the date you retired to enroll in Medicare Parts A and B to avoid a late enrollment penalty.

If you already have Medicare Parts A and B, or Part B only, you can enroll in a Senior Advantage plan for PSHB members today. There's no need to wait for Open Season.

Helpful resources

To help better understand your choices and options, here are some helpful resources:

Medicare

To learn more about Medicare coverage or enrollment periods or to ask a general question about Medicare, go to [medicare.gov](https://www.medicare.gov) or call **1-800-633-4227**, 24 hours a day, 7 days a week. TTY users, call **1-877-486-2048**.

Social Security

To get more information about your Medicare eligibility, sign up for Part A and/or B, or determine your Part B premium, visit [ssa.gov](https://www.ssa.gov) or call Social Security at **1-800-772-1213**, Monday through Friday, 8 a.m. to 7 p.m. TTY users, call **1-800-325-0778**.

Kaiser Foundation Health Plan, Inc.

1 Kaiser Plaza
Oakland, CA 94612

If you have questions or are ready to enroll, call one of our Kaiser Permanente Medicare specialists at **1-800-640-8479** (TTY **711**), Monday through Friday, 6 a.m. to 7 p.m. (PT).

This is a summary of the features of the Kaiser Permanente health plan, including Kaiser Permanente Senior Advantage for Postal Service Members. Before making a final decision, please read the Postal Service Health Benefits (PSHB) brochure RI 73-921. All benefits are subject to the definitions, limitations, and exclusions set forth in the PSHB brochure and the Kaiser Permanente Senior Advantage for Postal Service Members *Evidence of Coverage*.

1. If you are not on a Kaiser Permanente PSHB plan, go to kp.org/postal to learn more. **2.** One Pass is a voluntary program. 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. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. **3.** Free with no obligation to enroll.

Kaiser Permanente is an HMO plan and a prescription drug plan (PDP) with Medicare contracts. Enrollment in Kaiser Permanente depends on contract renewal. To join a Kaiser Permanente Medicare health plan, you must reside in the Kaiser Permanente Medicare health plan service area in which you enroll. Enrolling in a Kaiser Permanente Medicare health plan for Postal Service Members will not affect the benefits you receive through the Postal Service Health Benefits (PSHB) Program, although the network and other rules of Medicare may apply. PSHB Program coverage is described in PSHB brochure RI 73-921.