

# Retire with confidence



## Important facts to know about Kaiser Permanente Medicare health plans

If you're at least 64, you may need to sign up for Medicare soon. Plus, you may be able to join a Kaiser Permanente Medicare health plan for great care and great value. Speak to your benefits administrator at your employer or trust fund to learn more about a Kaiser Permanente Medicare health plan.

### Here are some answers to questions you may have about Medicare:

#### What is Medicare?

Medicare is a government health insurance program for people 65 and older and people with certain disabilities. It's made up of 4 different parts:

#### ► Part A: Hospital insurance

Medicare Part A helps pay for medically needed care you get in the hospital, skilled nursing facilities, some home health care, and hospice care.

#### ► Part B: Medical insurance

Medicare Part B helps pay for doctor visits, outpatient care (care that doesn't require you to stay in a hospital), and other medical services not covered by Part A.

#### ► Part C: Medicare Advantage

Medicare Part C, usually known as Medicare Advantage, is offered by private health care companies such as Kaiser Permanente. Our Medicare Advantage health plan is Kaiser Permanente Senior Advantage (HMO).

#### ► Part D: Prescription drug coverage

Medicare Part D helps pay for outpatient prescription drugs. You buy Medicare prescription drug coverage through private plans like Kaiser Permanente, not through the federal government. You sign up directly with your plan of choice.

#### When and where should I apply for Medicare?

If you are retired or plan to retire at age 65, apply for Medicare *3 months before your 65th birthday*, unless you're already getting Social Security benefits. Apply through your local Social Security office.

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If you're already getting Social Security benefits before age 65, you may be automatically enrolled in Medicare Parts A and B. Social Security should send you a packet with your Medicare card about 3 months before you turn 65. If you have any questions about applying for Medicare, please call Social Security toll free at **1-800-772-1213** (TTY **711** for the deaf, hard of hearing, or speech impaired), 7 a.m. to 7 p.m., Monday through Friday.

### **What if I want to keep working?**

If you plan to keep working after you turn 65, or if your spouse continues to work, check with your local Social Security office or your employer or trust fund's benefits administrator for more information. You may not need to do anything right now.

### **What happens to my health coverage when I turn 65 and retire?**

Your benefits administrator can tell you what health plans your employer or trust fund offers for retirees. Your employer or trust fund may offer a Kaiser Permanente Medicare health plan, which you may be able to get for a lower premium than your current plan.\* In some cases, you may have to choose a Kaiser Permanente Medicare option if you want to keep getting your health benefits through your employer or trust fund.

### **What if I'm already a Kaiser Permanente member and retire at 65?**

You can continue your coverage through Kaiser Permanente by joining our Medicare health plan. Stay with the health care team you know and trust. Talk to your benefits administrator to get started.

### **Will I get Kaiser Permanente prescription drug coverage?**

Many Kaiser Permanente Medicare health plans come with prescription drug coverage. Depending on which plan your employer or trust fund offers, you'll be covered by Medicare Part D or by some other prescription coverage. Talk to your benefits administrator to find out more about Part D coverage.

### **How do I make sure I don't miss a day of my health coverage?**

Talk to your employer or trust fund's benefits administrator to find out how to sign up for Senior Advantage so you don't have a break in your health coverage.

## **Questions about Medicare or Kaiser Permanente's Medicare health plans?**

**Contact your employer or trust fund's benefits administrator today.**



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\*You must continue to pay your Medicare Part B premium and any other applicable Medicare premium(s), if not otherwise paid by Medicaid or another third party.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year and at other times in accord with your group's contract with us. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.