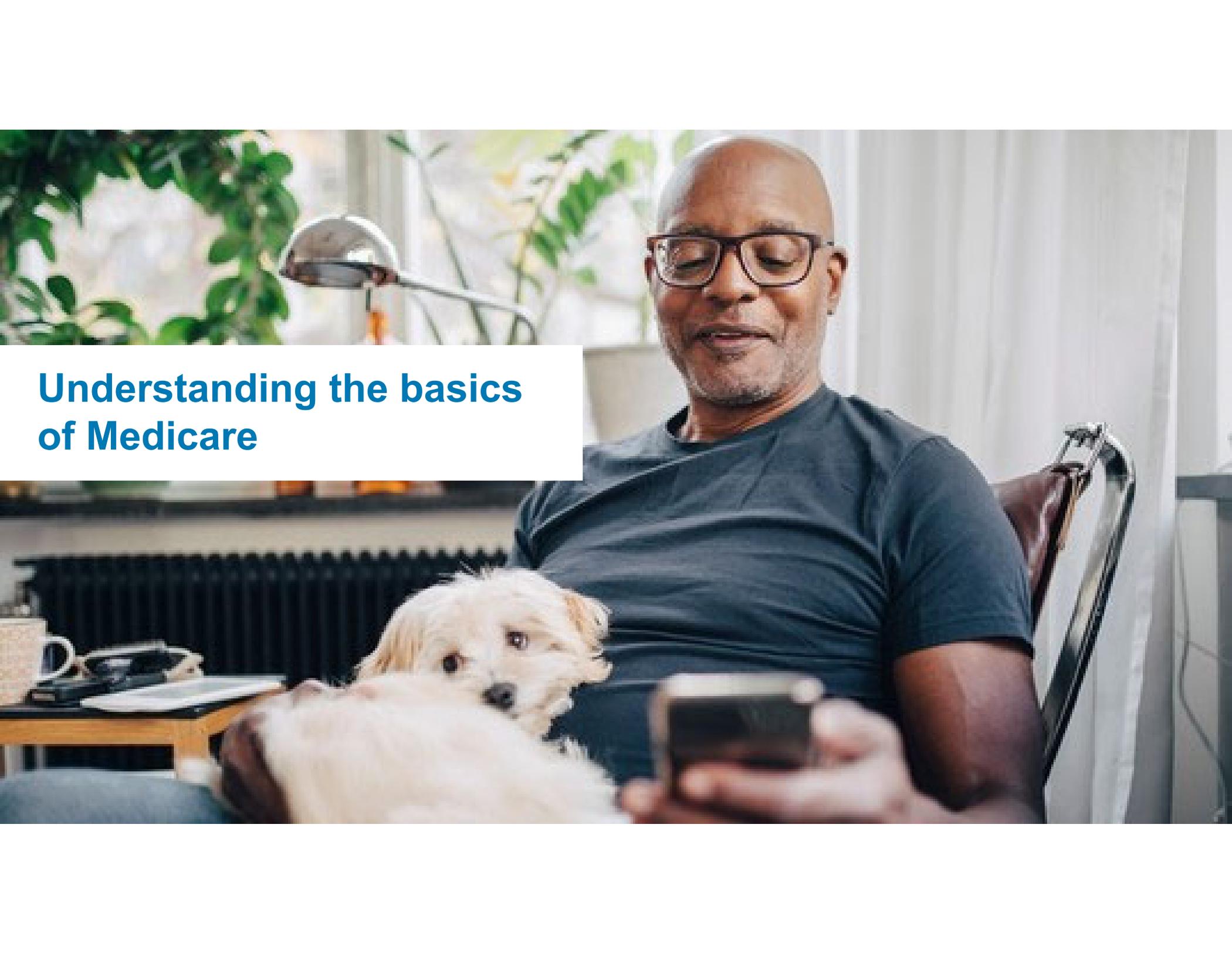


Medicare 101 for University of California Retirees

2023 Plan Year



Understanding the basics of Medicare

Who can join Medicare?

You're eligible to join Medicare if:



You're 65 or older



You have end-stage renal (kidney) disease (ESRD)



You're under 65, but live with a disability

- Must be eligible for Social Security disability
- Requires a 2-year waiting period

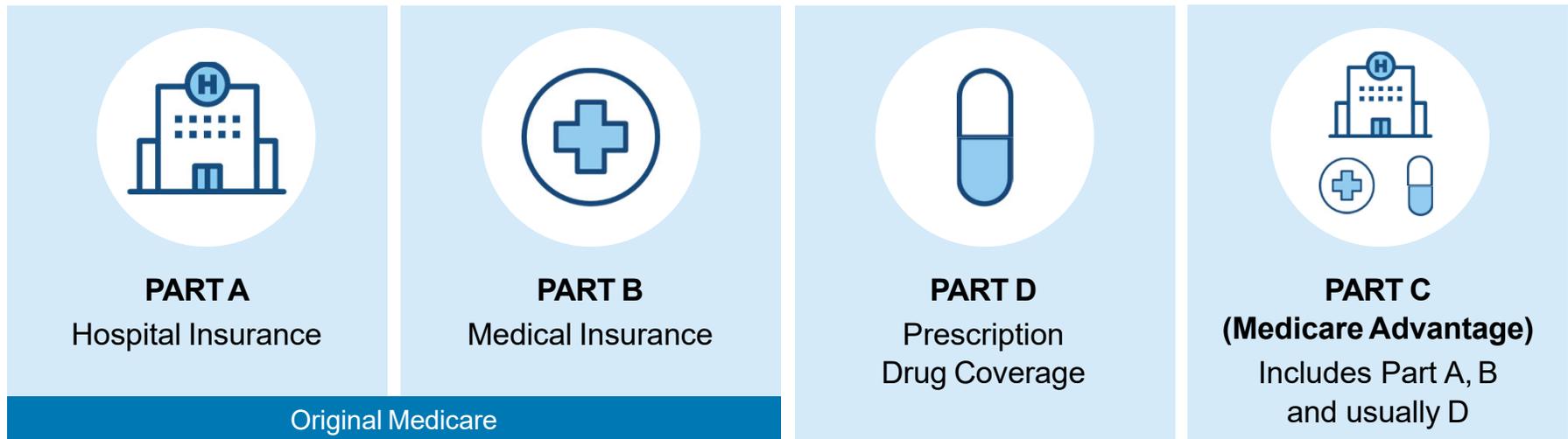


You have amyotrophic lateral sclerosis (ALS)



What is Medicare?

- Medicare is a federally funded health insurance program.
- Medicare was established in 1965.
- Medicare is administered by the Centers for Medicare & Medicaid Services (CMS).
- Medicare includes 4 parts:





Part A: Hospital Insurance

What it does:

- Gives you coverage for inpatient hospital care
- Also covers skilled nursing care, hospice care, and home health care

What it costs:

- Most won't have to pay a premium for Part A. To make sure you qualify for premium-free Part A, contact Social Security.
- If you worked less than 10 years, there is a monthly premium up to \$506*, your monthly premium is set by a Medicare formula.

* Amount is for 2023



Part B: Medical Insurance

What it does:

- Helps cover doctors' and other health care providers' services, like lab and radiology
- Outpatient care, durable medical equipment, dialysis, and some preventive care services are also covered

What it costs:

- Your monthly premium is usually deducted from your Social Security or Railroad Retirement Board retirement check
- Late enrollment penalty (LEP):
 - Your premium increases 10% for each 12-month period that you decline coverage.
 - Not a one-time penalty, **but continues throughout enrollment.**
 - Not imposed if you continue to work for — and get your health coverage from — an employer or trust fund of 20 or more (You have up to 8 months after your employment ends to enroll)

Part B: Medical Insurance, Continued

2023 Medicare Part B Monthly Premiums*

Your yearly income†		You pay
Single-standard‡ Married couple-standard‡	\$97,000 or less \$194,000 or less	\$164.90‡
Single Married couple	\$97,001 - \$123,000 \$194,001 - \$246,000	\$230.80
Single Married couple	\$123,001 - \$153,000 \$246,001 - \$306,000	\$329.70
Single Married couple	\$153,001 - \$183,000 \$306,001 - \$366,000	\$428.60
Single Married couple	\$183,001 - \$500,000 \$366,001 - \$750,000	\$527.50
Single Married couple	Above \$500,000 Above \$750,000	\$560.50

If you're married but file a tax return separately from your spouse

Your yearly income†	You pay
\$97,000 – or less (standard‡)	\$164.90‡
\$97,001 – less than \$403,000	\$527.50
Greater than or equal to \$403,000	\$560.50

†Modified adjusted gross income as reported on your 2021 IRS tax return.

‡You will pay this Standard amount if you 1) enroll in Part B for the first time in 2023, 2) do not get Social Security benefits, 3) are directly billed for your Part B premiums. See [medicare.gov](https://www.medicare.gov) for complete details.

***Note:** The above dollar amounts are for 2023 and may change in 2024.

Part A & B: Enrolling in Medicare When First Eligible



Initial Enrollment Period

- If you're already getting benefits from Social Security, you'll be automatically enrolled in both Part A and Part B starting the first day of the month you turn 65.
- If you **do not** get benefits from Social Security, you'll need to contact Social Security.
- You can enroll over a 7-month period, which starts 3 months before your 65th birthday, known as the **Initial Enrollment Period**.
- You may be able to enroll online at [socialsecurity.gov](https://www.socialsecurity.gov).



Note: Completing the application form and submitting it doesn't automatically enroll you in Medicare Part B. Social Security must first determine if you're eligible.



Part B: Late Enrollment Into Medicare

Special Enrollment Period*

- Triggered by certain events, such as loss of employment or **retirement**, that allow you to enroll in Medicare or change plans.
- Complete two forms:
 - **CMS-40B “Application for Enrollment in Part B”** (applicant completes)
 - **CMS-L564 “Request for Employment Information”** (applicant & employer)
 - Forms can be found on ssa.gov or cms.gov
 - Submit forms via mail, fax, local Social security office, or upload securely <https://secure.ssa.gov/mpboa/medicare-part-b-online-application/>, no more than 60 days prior to your requested effective date
 - Part B effective date will equal your retiree health coverage start date

*If you did not enroll in Part A when you were first eligible and you are entitled to premium-free Part A, you can enroll at any time.)

Part B: Late Enrollment Into Medicare, Continued

Form CMS-40B

<https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/CMS-Forms-Items/CMS017339>

DEPARTMENT OF HEALTH AND HUMAN SERVICES
CENTERS FOR MEDICARE & MEDICAID SERVICES

Form Approved
OMB No. 0938-1230
Expires: 02/21

APPLICATION FOR ENROLLMENT IN MEDICARE PART B (MEDICAL INSURANCE)

1. Your Medicare Number

2. Do you wish to sign up for Medicare Part B (Medical Insurance)? YES

3. Your Name (Last Name, First Name, Middle Name)

4. Mailing Address (Number and Street, P.O. Box, or Route)

5. City State Zip Code

6. Phone Number (including area code)
 () -

7. Written Signature (DO NOT PRINT)
 SIGN HERE

8. Date Signed
 / /

IF THIS APPLICATION HAS BEEN SIGNED BY MARK (X), A WITNESS WHO KNOWS THE APPLICANT MUST SUPPLY THE INFORMATION REQUESTED BELOW.

9. Signature of Witness

10. Date Signed
 / /

11. Address of Witness

12. Remarks

Form CMS-L564

<https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/CMS-Forms-Items/CMS009718>

DEPARTMENT OF HEALTH AND HUMAN SERVICES
CENTERS FOR MEDICARE & MEDICAID SERVICES

Form Approved
OMB No. 0938-0787

REQUEST FOR EMPLOYMENT INFORMATION

SECTION A: To be completed by individual signing up for Medicare Part B (Medical Insurance)

1. Employer's Name

2. Date / /

3. Employer's Address

City State Zip Code

4. Applicant's Name

5. Applicant's Social Security Number
 - -

6. Employee's Name

7. Employee's Social Security Number
 - -

SECTION B: To be completed by Employers

For Employer Group Health Plans ONLY:

1. Is (or was) the applicant covered under an employer group health plan? Yes No

2. If yes, give the date the applicant's coverage began. (mm/yyyy)
 /

3. Has the coverage ended? Yes No

4. If yes, give the date the coverage ended. (mm/yyyy)
 /

5. When did the employee work for your company?
 From: (mm/yyyy) / To: (mm/yyyy) / Still Employed: (mm/yyyy) /

6. If you're a large group health plan and the applicant is disabled, please list the timeframe (all months) that your group health plan was primary payer.
 From: (mm/yyyy) / To: (mm/yyyy) /





Part D: Prescription Drug Coverage

What it does:

- Covers outpatient prescription drugs

To enroll:

You have 3 options for enrolling in Part D:

1. A Medicare Advantage plan that includes Part D prescription drug coverage
2. A stand-alone Prescription Drug Plan that offers prescription drug coverage only
- 3. Coverage through an employer or union**

Unlike with Parts A and B, you **sign up for Part D directly** with your plan. Part D is not directly offered by Medicare or Social Security.



Part D: Prescription Drug Coverage, Continued

Medicare Part D Income Related Monthly Adjustment Amount (IRMAA)

The Part D higher-income premium is in addition to the annual Part B premium adjustment and is determined according to formulas set by federal law.

Based on your 2021 yearly income, your 2023 Part D monthly cost is*:

File individual tax return	File joint tax return	In 2023, you pay monthly
\$97,000 or less	\$194,000 or less	No Part D IRMAA Premium
\$97,001 to \$123,000	\$194,001 to \$246,000	\$12.20
\$123,001 to \$153,000	\$246,001 to \$306,000	\$31.50
\$153,001 to \$183,000	\$306,001 to \$366,000	\$50.70
\$183,001 to \$500,000	\$366,001 to \$750,000	\$70.00
above \$500,001	above \$750,001	\$76.40

*These amounts may change yearly.

Medicare's Extra Help Program: Low-Income Subsidy

- For Medicare beneficiaries with limited income and resources
- Provides extra help with Part D premiums and outpatient drug copays
 - Degree of help depends on income and resources
- Additional facts about extra help:
 - Apply at Social Security or state Medicaid office
 - Administered by your plan, for CMS
 - You must be enrolled in a Part D plan to get help



Medicare Coverage Options



Here are some ways you can get Medicare coverage:

- You get Original Medicare through the Centers for Medicare & Medicaid Services (CMS).
 - You can supplement Original Medicare by enrolling in a **MediGap Plan**. Premiums for these plans are not covered.
 - You can sign up for a **Medicare Advantage Plan**, known as **Medicare Part C**, through private insurance companies.

UC Mandate - Enrolling in a UC Medicare Plan

All retirees age 65 or older who are eligible for Medicare Part A premium-free or those receiving Social Security disability benefits for two years or more must:

- Enroll in and maintain Medicare Part B coverage by paying premiums to Social Security
- If determined by Medicare, pay Part D IRMMA (Income-Related Medicare Monthly Premium Adjustment) to Medicare
- Assign benefits to Medicare – there are separate forms for HMO and PPO plans

Why?

- Medicare enrollment allows UC to offer all retirees reduced plan premiums, and in some cases, a Part B reimbursement
- Helps to make retiree insurance a sustainable program

UC Mandate - Consequences of Non-Compliance

- UC will impose a substantial non-refundable offset penalty of **\$419.60/month** on retirees who do not comply (or family does not comply)
- After 3 months of offset, retiree and/or family will be de-enrolled from medical coverage
- Retirees/family may be able to re-enroll when in compliance with UC Policy (restrictions apply)

Enrolling in a UC Medicare Plan - Scenarios

1. Employee **continues to work** and employee or family member(s) is/are turning 65
2. Employee is retiring, and employee or family member(s) is/are 65+
3. Employee is retired; employee or family member(s) is/are turning 65
4. Employee is 65 and retired, and then returns to work

Scenario 1- Employee Continuing to Work after 65

1. Enroll in Medicare Part A if it is premium-free*
2. Defer Medicare Part B
3. Continue in your UC employee health plan
4. For an enrolled spouse, follow steps 1-3 (above)
5. For an enrolled domestic partner, call Social Security for options

*If enrolled in the Health Savings Plan, Medicare enrollment (even Part A only) will disqualify you from participation

Scenario 2 – Employee Age 65 enrolling in a UC Medicare Plan

To be eligible for Health & Welfare as a Retiree:

- 120 Days - Must retire within 120 calendar days from Date of Separation to continue insurance
- Monthly Pension – Will receive a monthly benefit at retirement (No insurance if lump sum cashout)
- Enrolled/Eligible for Insurance - Must be enrolled in (or eligible for) medical, dental, vision, legal and/or AD&D immediately prior to termination of UC employment
- Satisfy any additional service credit and/or age requirements depending on when you were hired at UC

Scenario 2 – Employee Age 65 enrolling in a UC Medicare Plan

Beginning 60 days prior to your retirement date:

1. Complete the Request for Employment Information form and either make an appointment with Social Security for your Medicare enrollment or enroll online
2. Fill out UC's Medicare assignment form for your current health plan (forms are on UCNet)

Scenario 3 – Retiree turns age 65 after Retirement

Beginning 90 days prior to the month of your 65th birthday:

1. Go to Social Security or enroll online in Medicare Parts A and B before your 65th birthday
2. Follow the instructions in your Medicare Age-In Packet* and fill out UC's Medicare assignment form for your current health plan (forms are on UCNNet)

**If you do not receive a Medicare Age-In Packet, contact RASC at 1-800-888-8267*

Enrolling in a UC Medicare Plan

- The monthly costs for medical coverage on the following pages apply to retirees eligible for 100% of the UC/employer contribution toward the premium for each plan; and is based on all family members enrolled in Medicare.
- ***If you are subject to graduated eligibility and, therefore, not eligible for the maximum UC / employer contribution, your costs may be higher than those listed.***
- Your plan cost appears as a deduction on your UCRP benefit direct deposit statement.

UC Medicare Plan Costs

When all family members are in Medicare

Medicare Plan		Self in Medicare	Self + Adult or Self + Child(ren) Both in Medicare	Self + Adult + Child(ren) All in Medicare	UC Medicare Choice (UnitedHealthcare)	Your Premium	\$0.00	\$0.00	\$0.00
Kaiser Permanente Senior Advantage	Your Premium	\$0.00	\$0.00	\$0.00	UC Medicare PPO (Anthem)	Your Premium	\$116.63	\$233.26	\$349.89
	Medicare Part B Reimbursement	\$119.70	\$239.40	\$359.10		Medicare Part B Reimbursement	\$0.00	\$0.00	\$0.00
UC High Option Supplement to Medicare (Anthem)	Your Premium	\$210.80	\$421.60	\$632.40	UC Medicare PPO without Prescription Drugs (Anthem)	Your Premium	\$0.00	\$0.00	\$0.00
	Medicare Part B Reimbursement	\$0.00	\$0.00	\$0.00		Medicare Part B Reimbursement	\$170.10	\$340.20	\$510.30

Medicare Part B reimbursement may apply if your premium cost is \$0.00. Part B reimbursement is based on a Medicare Part B premium of \$144.60 per person. Reimbursements vary and are added automatically to your monthly retirement payment.

Assign your Medicare benefits to your UC-sponsored retiree medical plan.

Whether you're enrolled in a UC-sponsored retiree medical plan with a Medicare version or partner plan or enrolling in a Medicare plan during a Period of Initial Eligibility (PIE), you'll need to fill out the appropriate form to assign your Medicare benefits to your Medicare plan. As a retiree this occurs when you turn 65; as a UC employee this occurs when you retire and you are 65 or older.

Non-Medicare Plans	Retiree Medicare Plans	Required Forms
UC Care or CORE	UC Medicare PPO with Prescription Drugs	Medicare Prescription Drug Plan Enrollment Form for UC Medicare PPO (UBEN 123)
UC Blue & Gold HMO	UC Medicare Choice	Enrollment Form for UC Medicare Choice (UBEN 121)
Kaiser Permanente CA	Kaiser Permanente Senior Advantage	Medicare Advantage Enrollment/Election Form for Kaiser (UBEN 127)

RESOURCES

Blue Cross MedicareRx with Senior Rx Plus Enrollment Form for UC Medicare PPO or UC High Option Supplement to Medicare (UBEN 123) [PDF](#)

Enrollment Form for UC Medicare Choice (UBEN 121) [PDF](#)

Medicare Advantage Universal Enrollment/Election Form for Kaiser Senior Advantage (UBEN 127) [PDF](#)

UC's Kaiser Permanente Senior Advantage (KPSA) Assignment Form UBEN127

UNIVERSITY OF CALIFORNIA		Human Resources	Medicare Advantage Universal Enrollment/Election Form California Group Plan	
Medicare Advantage Plan you are requesting enrollment in: KAISER SENIOR ADVANTAGE				
Employer Group Name (required): University of California	Group # (Plan to complete) KN-603624 KS-102624	Requested Effective Date: (subject to CMS approval)		
Desired Contracting Medical Group: (if applicable) N/A	Desired Contracting Physician: (if applicable) N/A	Medical Group/Physician No.: (if applicable)		
Last Name:	First Name:	MI:	Gender: <input type="checkbox"/> M <input type="checkbox"/> F	
Permanent Residence Address (Street Address Only—No P.O. Box):				
City:	State:	ZIP:	County:	
Mailing Address if Different (Street, City, State, ZIP):				
Daytime Phone Number (including area code):		E-mail address (optional):		
Evening Phone Number (including area code):				
Social Security Number (SSN):		Date of Birth:		
Are you the Subscriber? <input type="checkbox"/> Yes <input type="checkbox"/> No				
If no, provide Subscriber Name and Social Security Number (your group may require this information)				
Subscriber Name:		Subscriber SSN:		
Please Provide Your Medicare Insurance Information Please take out your red, white and blue Medicare card to complete this section.		Name (as it appears on your Medicare card):		
<ul style="list-style-type: none"> • Fill out this information as it appears on your Medicare card — AND — • Attach a copy of your Medicare card or your letter from Social Security or the Railroad Retirement Board. 		Medicare Number: _____ Is Entitled To: Coverage Start Date: HOSPITAL (Part A) / / MEDICAL (Part B) / / You must have Medicare Parts A and B to join a Medicare Advantage plan.		
1. Are you the retiree? <input type="checkbox"/> Yes <input type="checkbox"/> No				
If yes, retirement date (month/date/year): / /				
If no, name of retiree: _____				
2. Are you covering a spouse/domestic partner or dependents under this employer plan? <input type="checkbox"/> Yes <input type="checkbox"/> No				
If yes, name of spouse/DP: _____				
Name of dependents: _____				

UNIVERSITY OF CALIFORNIA UCnet

HOME NEWS WORKING AT UC COMPENSATION & BENEFITS TOOLS & SERVICES

RETIREES

- Retirement benefit direct deposit dates
- Retiree associations
- New Dimensions
- Retirement Administration Service Center (RASC)

Retirees



As UC retiree, you're still a valuable part of the UC community. We you'll find lots of interesting information and news throughout UC this page we've collected links to information specifically for retiree

News for you

Keep up with news about UC, your benefits and other information to you.

News for you

Keep up with news about UC, your benefits and other information of interest to you.

- Retiree news on UCnet
- New Dimensions
- News about UC

Your benefits

Information about your retirement, health and other benefits, including carriers' contact information.

- [Getting help with UC Retirement At Your Service \(UCRAYS\)](#)
- [Medical](#)
- Dental
- Vision
- AD&D
- Medicare
- Health Care Facilitators
- UC Retirement Plan
- UC Retirement Savings Plan

<https://ucnet.universityofcalifornia.edu/compensation-and-benefits/health-plans/medical/index.html>

For retirees who live in California

Please note that employees who retire but are not yet eligible for Medicare stay in their current medical plan until another qualifying event or Open Enrollment. Retirement is not a qualifying event that triggers a Period of Initial Eligibility. Get answers to your questions about Medicare.

During Open Enrollment, retirees not eligible for Medicare may enroll in any of the employee plans except UC Health Savings Plan. Individuals enrolled in the UC Health Savings Plan when they retire may continue in the plan as a retiree until they, or a covered family member, becomes entitled to Medicare.

Retirees enrolled in Medicare may choose from the following plans:

- UC Medicare Choice (administered by UnitedHealthcare)
- UC Medicare PPO (administered by Anthem Blue Cross)
- UC Medicare PPO without prescription drugs (administered by Anthem Blue Cross)
- UC High Option Supplement to Medicare (administered by Anthem Blue Cross)
- Kaiser Senior Advantage

Behavioral health benefits for Medicare plans are provided by Medicare and the plan.

For retirees who live outside California

As noted above, employees who retire but are not yet eligible for Medicare stay in their current medical plan until another qualifying event or Open Enrollment. Retirement is not a qualifying event that triggers a Period of Initial Eligibility.

UC provides Medicare-eligible retirees and their families who live outside California a Medicare Coordinator program, administered by Via Benefits.

UNIVERSITY OF CALIFORNIA UCnet

HOME NEWS WORKING AT UC **COMPENSATION & BENEFITS** TOOLS & SERVICES *Search*

COMPENSATION & BENEFITS

- UC Fair Wage/Fair Work Plan
- Compensation
- Health Plans**
- UC Blue & Gold HMO

Kaiser Senior Advantage

This is a Medicare Advantage plan, which means that it generally replaces your Medicare coverage. You agree to let Kaiser manage your Medicare benefits. It is an HMO (health maintenance organization) with a closed network of providers.

Kaiser Permanente Senior Advantage is considered the “partner plan” of Kaiser HMO. That means that if you are a retiree enrolled in Kaiser HMO, you’ll be transferred into Kaiser Permanente Senior Advantage when you turn 65, once Medicare has approved your enrollment form.

2023 PLAN DOCUMENTS

- Kaiser Senior Advantage Summary (2023) [PDF](#)

PLAN DOCUMENTS

- Kaiser Senior Advantage Booklet [PDF](#)
- Kaiser Senior Advantage Summary [PDF](#)

About a Kaiser Permanente Medicare health plan

- ✓ A Kaiser Permanente Medicare health plan is a Medicare Advantage plan for people with Medicare
- ✓ A Kaiser Permanente Medicare health plan provides services covered by Medicare (including Medicare Part D prescription drug coverage)
- ✓ As a Kaiser Permanente Medicare health plan member, you get your Medicare benefits through Kaiser Permanente
- ✓ The Medicare program pays Kaiser Permanente to manage health care for people with Medicare (our Kaiser Permanente Medicare health plan members)



High Medicare Star Quality Ratings You Can Depend On*

Kaiser Permanente region	Star rating*
California	★★★★★
Colorado	★★★★★
Georgia	★★★★★
Hawaii	★★★★★
Mid-Atlantic States (MD, VA, D.C.)	★★★★★
Northwest (OR, SW Washington)	★★★★
Kaiser Permanente Washington	★★★★☆

Check out our highly rated* 2023 Medicare health plans at kp.org/medicarestars.

*Every year, Medicare evaluates plans based on a 5-star rating system.

University of California Kaiser Permanente Medicare Advantage Plan Summary of Benefits (1/1/2023 - 12/31/2023)

Services	University of California
 Annual Out-of-Pocket Maximum	\$1,500 per calendar year \$3,000 per calendar year
 Lifetime Maximum	None
 Office Visits	\$20 per visit
 Lab/X-rays	No charge
 Outpatient Surgery	\$100 per procedure
 Hospitalization Services	\$250 per admission
 Emergency Services	\$65 per visit
 Ambulance Services	\$0 per trip
 Prescription Drugs (Generic and Brand)	\$10 generic / \$50 brand for up to a 100-day supply via mail order
 Durable Medical Equipment	No charge
 Eyewear	\$150 allowance every 24 months
 Hearing Aid	\$2,500 per aid allowance every 36 months

*This is a summary of some benefits and their copays and coinsurance. For specific information about your covered health plan benefits, limitations, and exclusions, including those not listed in this summary, please see your *Evidence of Coverage*.

Focus on a healthier you

Feel your best with vision benefits built right into your Kaiser Permanente Medicare health plan.

\$150 allowance/24 months

Vision benefits are provided through Vision Essentials by Kaiser Permanente. With locations at most Kaiser Permanente medical offices, Vision Essentials can give eye exams and fill your prescription for eyeglasses or contact lenses in the same building.

Why vision coverage?

- It's important to have your eyes checked regularly to spot minor as well as more serious eye problems
- When you see clearly, daily activities such as driving and reading become much easier
- You'll enjoy better offers on glasses or contacts

Vision benefits



Hear well, live well

Feel your best with hearing benefits built right into your Kaiser Permanente Medicare health plan.

\$2,500 allowance/36 months

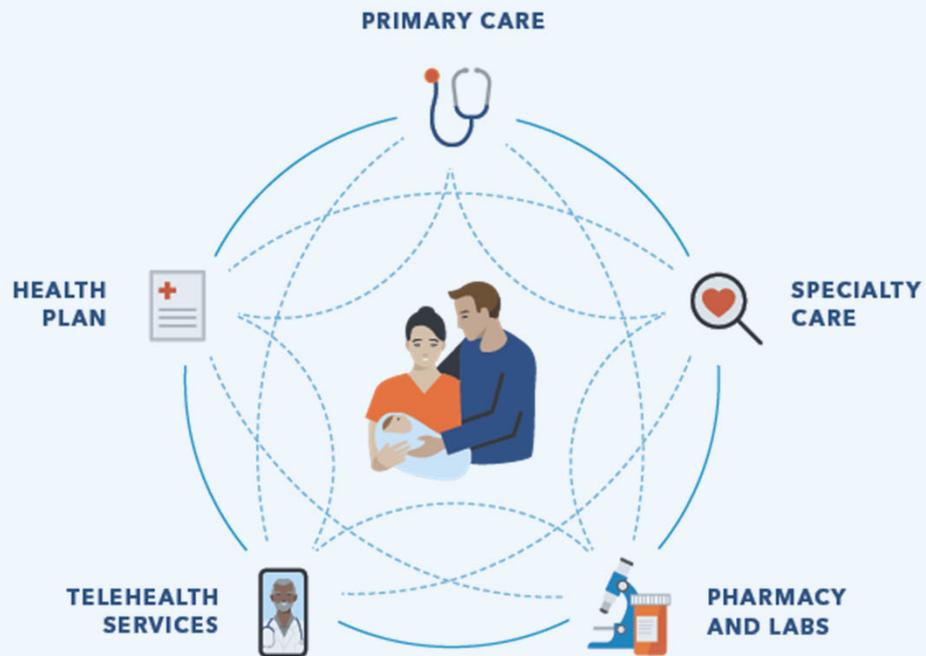
Good hearing allows you to fully enjoy life

- You can improve your quality of life with the latest hearing products, which are smaller, more effective, and more comfortable than they were in the past
- Our Medicare health plan covers hearing aid checks, where your audiologist can recommend the correct hearing aid for you and confirm that it matches your prescription, at no extra charge
- As a Kaiser Permanente member, you'll get an allowance toward the purchase of a hearing aid in each ear (available once every 36 months)

Hearing benefits



It's easier to find your healthy place with connected care



We combine care and coverage:

- **Doctors**
- **Hospitals**
- **Health plan**

Care feels easier and faster and is centered around all that is you.

Quality care with you at the center

Your doctor will build a care plan based on your needs and work with your care team to deliver high-quality, personalized care.



Preventive care to keep you healthy



Specialty care when you need it



Support for ongoing conditions

Get care in your language — with multilingual doctors and phone interpretation in more than 150 languages.

We've helped deliver millions of COVID-19 vaccines to our members, communities, and underserved areas. Visit kp.org/covidvaccine to search vaccine appointments.



Convenient ways to get what you need

Good health goes beyond the doctor's office. Manage your care 24/7 with the Kaiser Permanente app or at kp.org.¹



Stay on top of your health²

- Schedule or cancel vaccinations and routine appointments.
- Email your doctor's office with nonurgent questions.
- Order a COVID-19 self-test.
- See most test results.
- Read your doctor's notes.



Fill prescriptions²

- Have most prescriptions delivered directly to your front door.³
- Get same-day or next-day delivery for an additional fee.⁴
- Order them for same-day pickup.

1. To use the Kaiser Permanente app, you must be a member registered on kp.org. 2. These features are available when you get care from Kaiser Permanente facilities. 3. Not all prescriptions can be mailed, restrictions may apply. Please check with your local pharmacy. 4. Same-day and next-day prescription delivery services may be available for an additional fee. These services aren't covered under your health plan benefits and may be limited to specific prescription drugs, pharmacies, and areas. Order cutoff times and delivery days may vary by pharmacy location. Kaiser Permanente isn't responsible for delivery delays by mail carriers. Kaiser Permanente may discontinue same-day and next-day prescription delivery services at any time without notice and other restrictions may apply. Medi-Cal and Medicaid beneficiaries should ask their pharmacy for more information about prescriptions.



Specialty care you can trust

No matter your needs, you'll have access to great doctors, advanced technology, and evidence-based care to help you recover quickly. Here are a few areas where we lead the way.

Cancer care

Hearing that you have cancer can be overwhelming. But no member — or doctor — goes it alone. A multidisciplinary team of cancer specialists works with you and your family to determine the best approach to your treatment.

Learn more at kp.org/cancercare.

Cardiac care

No 2 hearts are alike. There are many types of heart disease, and different people need different types of care. You and your doctor will make decisions about your care together, and you'll have guidance and support at every step.

Learn more at kp.org/cardiaccare.



Care while traveling

Since keeping you safe and healthy is our first priority, you're covered for emergency and urgent care anywhere in the world. You can also get urgent care at MinuteClinic® in select CVS and Target stores when you're traveling outside a Kaiser Permanente area.

How we make getting care while traveling more convenient:

-  Our Away from Home Travel Line is available 24 hours a day, 7 days a week at **951-268-3900**
-  Visit kp.org/travel — a special section of kp.org that's focused on getting care while traveling
-  You can refill eligible prescriptions early in preparation for your travel





Added support to help you thrive¹



Self-care apps, including
Calm and myStrength
Get apps at kp.org/exercise



Wellness coaching by phone



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



Reduced rates on specialty care
services like acupuncture, chiropractic
care, and massage therapy



On-site health education
classes and support groups²



Seasonal farmers markets³



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. ²Classes vary at each location and some may require a fee. ³Not available in all areas.

Contact Information

UC Retirement Administrative Service Center: 1-800-888-8267

Monday – Friday, 8:30 a.m. to 4:30 p.m. PT

Secure message: Sign into UCRAYS, select “Messages”

<https://ucnet.universityofcalifornia.edu/index.html>

Kaiser Permanente Member Services: 1-800-443-0815 (TTY 711)

7 days a week, 8 a.m. to 8 p.m. kp.org/universityofcalifornia

Social Security: 1-800-772-1213 (TTY 1-800-325-0778)

Monday through Friday, 8 a.m. to 7 p.m. ssa.gov

Medicare: 1-800-MEDICARE (1-800-633-4227) TTY 1-877-486-2048

24 hours a day, 7 days a week. medicare.gov



 KAISER PERMANENTE®



About a Kaiser Permanente Medicare health plan

- ✓ A Kaiser Permanente Medicare health plan is a Medicare Advantage plan for people with Medicare
- ✓ A Kaiser Permanente Medicare health plan provides services covered by Medicare (including Medicare Part D prescription drug coverage)
- ✓ As a Kaiser Permanente Medicare health plan member, you get your Medicare benefits through Kaiser Permanente
- ✓ The Medicare program pays Kaiser Permanente to manage health care for people with Medicare (our Kaiser Permanente Medicare health plan members)



High Medicare Star Quality Ratings You Can Depend On*

Kaiser Permanente region	Star rating*
California	★★★★★
Colorado	★★★★★
Georgia	★★★★★
Hawaii	★★★★★
Mid-Atlantic States (MD, VA, D.C.)	★★★★★
Northwest (OR, SW Washington)	★★★★
Kaiser Permanente Washington	★★★★½

Check out our highly rated* 2023 Medicare health plans at kp.org/medicarestars.

*Every year, Medicare evaluates plans based on a 5-star rating system.

University of California Kaiser Permanente Medicare Advantage Plan Summary of Benefits (1/1/2023 - 12/31/2023)

Services	University of California
 Annual Out-of-Pocket Maximum	\$1,500 per calendar year \$3,000 per calendar year
 Lifetime Maximum	None
 Office Visits	\$20 per visit
 Lab/X-rays	No charge
 Outpatient Surgery	\$100 per procedure
 Hospitalization Services	\$250 per admission
 Emergency Services	\$65 per visit
 Ambulance Services	\$0 per trip
 Prescription Drugs (Generic and Brand)	\$10 generic / \$50 brand for up to a 100-day supply via mail order
 Durable Medical Equipment	No charge
 Eyewear	\$150 allowance every 24 months
 Hearing Aid	\$2,500 per aid allowance every 36 months

*This is a summary of some benefits and their copays and coinsurance. For specific information about your covered health plan benefits, limitations, and exclusions, including those not listed in this summary, please see your *Evidence of Coverage*.

Focus on a healthier you

Feel your best with vision benefits built right into your Kaiser Permanente Medicare health plan.

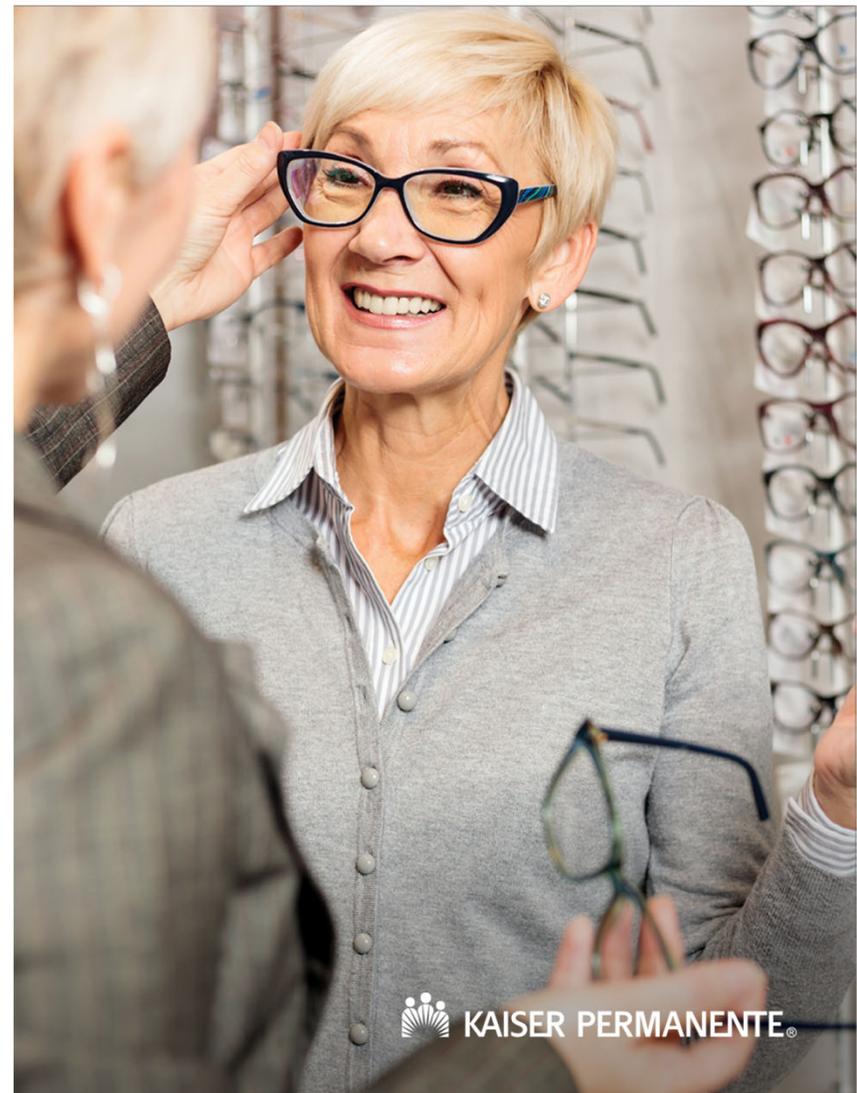
\$150 allowance/24 months

Vision benefits are provided through Vision Essentials by Kaiser Permanente. With locations at most Kaiser Permanente medical offices, Vision Essentials can give eye exams and fill your prescription for eyeglasses or contact lenses in the same building.

Why vision coverage?

- It's important to have your eyes checked regularly to spot minor as well as more serious eye problems
- When you see clearly, daily activities such as driving and reading become much easier
- You'll enjoy better offers on glasses or contacts

Vision benefits



Hear well, live well

Feel your best with hearing benefits built right into your Kaiser Permanente Medicare health plan.

\$2,500 allowance/36 months

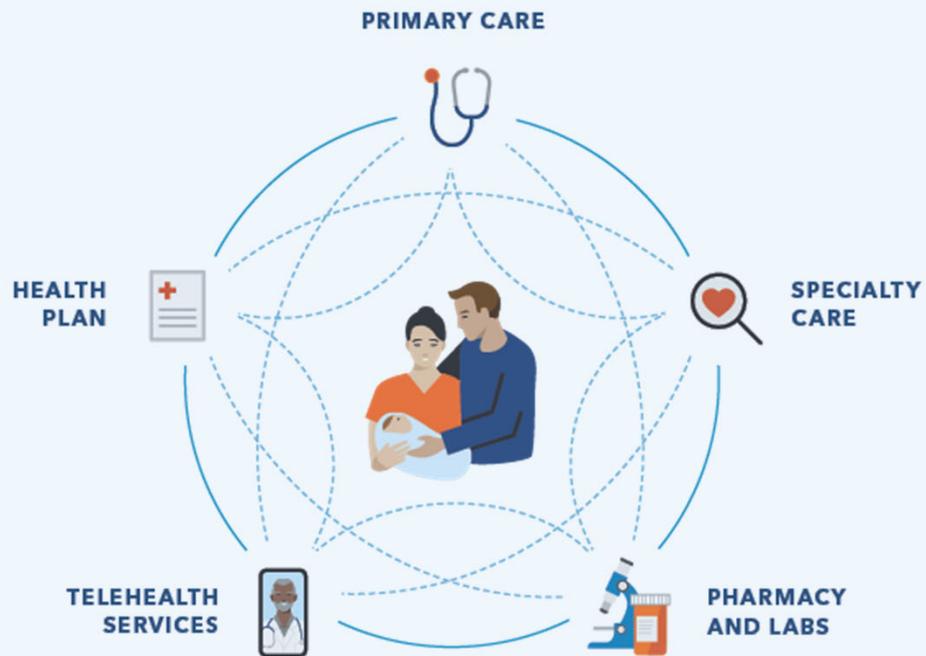
Good hearing allows you to fully enjoy life

- You can improve your quality of life with the latest hearing products, which are smaller, more effective, and more comfortable than they were in the past
- Our Medicare health plan covers hearing aid checks, where your audiologist can recommend the correct hearing aid for you and confirm that it matches your prescription, at no extra charge
- As a Kaiser Permanente member, you'll get an allowance toward the purchase of a hearing aid in each ear (available once every 36 months)

Hearing benefits



It's easier to find your healthy place with connected care



We combine care and coverage:

- **Doctors**
- **Hospitals**
- **Health plan**

Care feels easier and faster and is centered around all that is you.

Quality care with you at the center

Your doctor will build a care plan based on your needs and work with your care team to deliver high-quality, personalized care.



Preventive care to keep you healthy



Specialty care when you need it



Support for ongoing conditions

Get care in your language — with multilingual doctors and phone interpretation in more than 150 languages.

We've helped deliver millions of COVID-19 vaccines to our members, communities, and underserved areas. Visit kp.org/covidvaccine to search vaccine appointments.



Convenient ways to get what you need

Good health goes beyond the doctor's office. Manage your care 24/7 with the Kaiser Permanente app or at kp.org.¹



Stay on top of your health²

- Schedule or cancel vaccinations and routine appointments.
- Email your doctor's office with nonurgent questions.
- Order a COVID-19 self-test.
- See most test results.
- Read your doctor's notes.



Fill prescriptions²

- Have most prescriptions delivered directly to your front door.³
- Get same-day or next-day delivery for an additional fee.⁴
- Order them for same-day pickup.

1. To use the Kaiser Permanente app, you must be a member registered on kp.org. 2. These features are available when you get care from Kaiser Permanente facilities. 3. Not all prescriptions can be mailed, restrictions may apply. Please check with your local pharmacy. 4. Same-day and next-day prescription delivery services may be available for an additional fee. These services aren't covered under your health plan benefits and may be limited to specific prescription drugs, pharmacies, and areas. Order cutoff times and delivery days may vary by pharmacy location. Kaiser Permanente isn't responsible for delivery delays by mail carriers. Kaiser Permanente may discontinue same-day and next-day prescription delivery services at any time without notice and other restrictions may apply. Medi-Cal and Medicaid beneficiaries should ask their pharmacy for more information about prescriptions.



Specialty care you can trust

No matter your needs, you'll have access to great doctors, advanced technology, and evidence-based care to help you recover quickly. Here are a few areas where we lead the way.

Cancer care

Hearing that you have cancer can be overwhelming. But no member — or doctor — goes it alone. A multidisciplinary team of cancer specialists works with you and your family to determine the best approach to your treatment.

Learn more at kp.org/cancercare.

Cardiac care

No 2 hearts are alike. There are many types of heart disease, and different people need different types of care. You and your doctor will make decisions about your care together, and you'll have guidance and support at every step.

Learn more at kp.org/cardiaccare.



Care while traveling

Since keeping you safe and healthy is our first priority, you're covered for emergency and urgent care anywhere in the world. You can also get urgent care at MinuteClinic® in select CVS and Target stores when you're traveling outside a Kaiser Permanente area.

How we make getting care while traveling more convenient:



Our Away from Home Travel Line is available 24 hours a day, 7 days a week at **951-268-3900**



Visit kp.org/travel — a special section of kp.org that's focused on getting care while traveling



You can refill eligible prescriptions early in preparation for your travel





Added support to help you thrive¹



Self-care apps, including
Calm and myStrength
Get apps at kp.org/exercise



Wellness coaching by phone



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



Reduced rates on specialty care
services like acupuncture, chiropractic
care, and massage therapy



On-site health education
classes and support groups²



Seasonal farmers markets³



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. ²Classes vary at each location and some may require a fee. ³Not available in all areas.