2027 Kaiser Permanente Guide to Medicare
Maryland, Virginia, and Washington, D.C.

Health care that just works



kp.org/medicare

KAISER PERMANENTE®

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Get care and coverage designed to help make your life easier

With a Kaiser Permanente Medicare health plan, you get quality care and coverage together. Your doctors and care team coordinate seamlessly to help keep you healthy. Innovative tools connect you to care whenever you need it. And your personalized treatment plan reflects your unique needs.



Let us help you understand your options

Whether you're enrolling in Medicare for the first time or shopping for a new plan to better meet your needs, we can help you make a confident, informed decision.

This guide provides an overview of Medicare and information about a Kaiser Permanente Medicare health plan, including benefits, convenient care options, healthy extras, and more.

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Medicare overview

Medicare is a federal health insurance program that provides health care coverage to millions of Americans. It's part of Social Security and designed to protect the health and well-being of those who use it. There are 4 parts to Medicare: A, B, C, and D. Each part covers specific services, from medical care to prescription drugs.

Helpful resources

Every year in late September, Medicare-eligible households receive the *Medicare & You* handbook by mail. This official handbook has important information about Medicare benefits, costs, rights and protections, health and drug plans, and answers to common questions. Here are some additional resources:

Medicare

Call **1-800-633-4227,**
24 hours a day, 7 days a week.
TTY users, call **1-877-486-2048.**
Visit **Medicare.gov**.*

Social Security

Call **1-800-772-1213,**
8 a.m. to 7 p.m.,
Monday through Friday.
TTY users, call **1-800-325-0778.**
Visit **SocialSecurity.gov**.*

*Kaiser Permanente is not responsible for the content or policies of external sites.

The 4 parts of Medicare

PART A: Hospital insurance	PART B: Medical insurance
• Inpatient care • Skilled nursing facility care • Home health care You pay no premium if you or your spouse paid Medicare taxes for at least 10 years while working.	• Services from doctors and other health care providers • Outpatient care • Durable medical equipment You pay a monthly premium.
PART C: Medicare Advantage	**PART D: Prescription drug coverage**
A Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. Bundles Part A, Part B, and usually Part D.	Helps cover the cost of prescription drugs, including many recommended shots or vaccines.

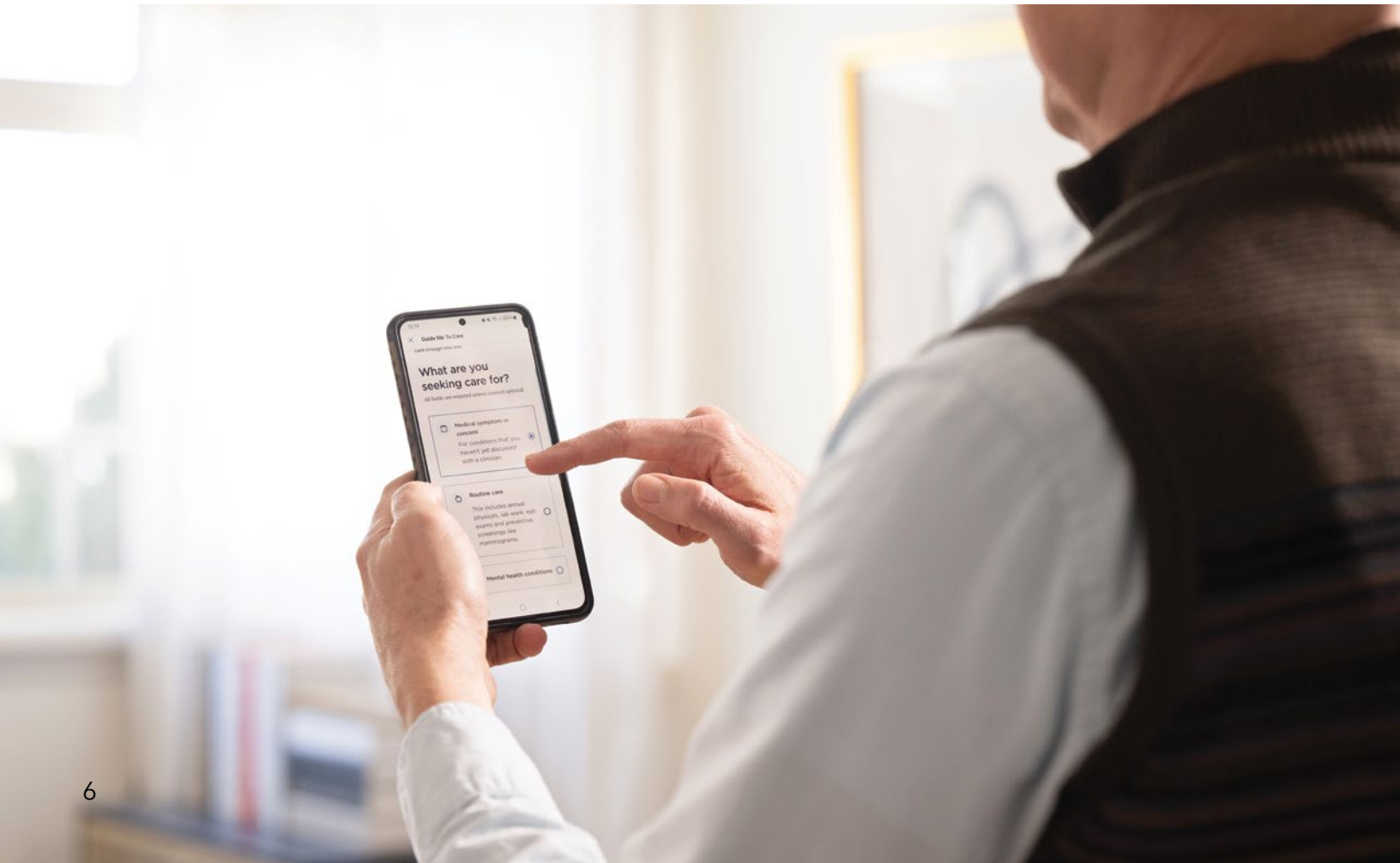
Additional notes

- 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 but usually have lower and more predictable out-of-pocket costs and may offer extra benefits not covered by Original Medicare, such as vision, hearing, dental, and fitness.

A different kind of care

When all your needs are handled under one plan, you get:

- **A seamless in-person and virtual care experience**
- **24/7 access to care wherever you are**
- **Support for your mental health and wellness**
- **High-quality preventive, primary, and specialty care**



Combined care and coverage

Your doctors, hospitals, and health plan benefits should work together to give you exceptional care, when and where you need it.

From preventive, primary, and virtual care to pharmacy, labs, and mental health support – we put it all together to make your health care work for you.

Kaiser Permanente makes choosing a Medicare health plan easy

Many of our plans include prescription drug coverage, so you can enjoy the convenience of all-in-one coverage in a single plan.[1]







"This was my first appointment with Dr. Rieple at Kaiser Permanente, and I could not be more impressed. She made me feel like I was the most important person on her schedule."

– Michele, Kaiser Permanente member

Timely, convenient in-person and virtual care

Get the care you need, when you need it. The Kaiser Permanente app helps make it easier to manage your care online or connect with your care team on demand. And with our national network of locations, specialists, and services, you can get timely lab results and primary care appointments close to home.



24/7 virtual care

Visit kp.org or use our app to talk to a clinician 24/7 by phone or video.[2] You can also email your care team, view most lab results, and more.



Mail-order pharmacy

Refill prescriptions online, in person, or over the phone – with same-day pickup and same-day or next-day home delivery for most prescriptions.[3]



Care while traveling

If you're planning to travel, we can help with vaccinations, prescriptions, and more. You also have access to urgent and emergency care worldwide – not just at Kaiser Permanente facilities.

Healthy lifestyle tools that make a difference

Members can take advantage of our healthy lifestyle programs to start living healthier. Improving diet, getting more exercise, and quitting smoking can dramatically reduce the risk of certain conditions.

Focused on prevention and chronic care management

When our members are at risk of or diagnosed with a chronic condition, they're automatically enrolled in a chronic disease management program — at no additional cost.

Resources for your everyday wellness

Discover classes, services, and programs to help you achieve your health goals.[4]

- Wellness coaching
- Fitness programs
- Gym memberships

Named best health plan in America by Insure.com for 6 years straight

Kaiser Permanente ranked number one overall on **Insure.com**'s list of best health plans of 2026.*

*"Best Health Insurance Companies of 2026," Insure.com, January 27, 2026. Insure.com plan ratings 2021–2026.

Care centered around you

With most plans, you get a wide range of preventive care at no extra cost. If you need specialty care – for cancer, heart health, or anything else – you have access to cutting-edge technology and the latest evidence-based care. You can also change to an available Kaiser Permanente doctor at any time, so you always have a health partner you know and trust.

We guide you every step of the way

Your health history lives in your electronic health record.

Your doctor guides you through appointments and referrals.

Your health record is available to you and your care team 24/7.

Your care team lets you know when to schedule checkups and tests.

> "You have enough stressors in your life. So at Kaiser Permanente we make sure health care isn't one of them."

– Dr. Khushboo Mehta
Family Medicine
Kaiser Permanente Washington



Featured benefits

A Kaiser Permanente Medicare health plan offers high-quality care, convenience, and value. Our members enjoy:

- **Comprehensive health care** with hospital care, medical services, and prescription drug coverage, all in one plan
- **A connected care team** with the choice of available Kaiser Permanente doctors
- **$0 copays for preventive dental services** and an annual allowance for comprehensive dental services*
- **A $1,000 allowance for hearing aids** per ear every 36 months**
- **Routine eye care** and an annual allowance for glasses and contact lenses
- **An over-the-counter (OTC) wellness benefit** for health-and-wellness products†

Find the right plan for you

Scan the QR code or go to **kp.org/medichart** to explore all plan benefits.

*Coinsurance may apply. Comprehensive dental allowance varies by plan and is not available with the Kaiser Permanente Medicare Advantage Value 2 MD (HMO) plan. See your *Evidence of Coverage* for details.
**Available to use at Kaiser Permanente audiology centers.
†Not available with Kaiser Permanente Medicare Advantage Value 2 MD (HMO) plan. Please refer to your *Evidence of Coverage* for details. OTC benefits may change each year on January 1. Any unused portion of the benefit limit will not carry forward to the next benefit period. Any unused amounts are forfeited upon disenrollment from our plan. The cost of eligible OTC items will be covered up to the balance available on your card. If there is a remaining amount to pay, you must use another form of payment.



Advantage Plus

With Advantage Plus, you can add comprehensive dental, hearing aid, and eyewear benefits to your Medicare Advantage (HMO and HMO-POS) plan for only **$18–$41 a month** – all invoiced on one simple bill.

How to enroll

To learn more and enroll online, **scan the QR code** or visit **kp.org/advantageplus**. If you're ready to enroll or have questions, call us at **1-877-263-3085** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week.

When to enroll

Not currently enrolled in Kaiser Permanente Medicare Advantage?

- Fill out the Medicare Advantage enrollment form at **kp.org/medicare** and choose the Advantage Plus option.
- Or sign up for Medicare Advantage with Advantage Plus over the phone with one of our Kaiser Permanente Medicare specialists.

New Medicare Advantage member or moved to a different Kaiser Permanente service area?

- Add Advantage Plus within 30 days of your Medicare Advantage effective date.

Existing Medicare Advantage member?

- Add Advantage Plus from October 15, 2026, through March 31, 2027. (Enrollment form must be received in our office by March 31, 2027.)

Advantage Plus Option 1 (optional supplemental package) premium and benefits	**Benefit details**
Monthly premium in addition to monthly Medicare Advantage individual plan premium and monthly Medicare premium(s)	You pay: **$18**
Comprehensive dental services* • Endodontics • Extractions • Nonroutine services • Periodontics • Prosthodontics, including dentures • Restorative services, including fillings and crowns	**$500** annual allowance towards comprehensive dental services with a 50% coinsurance. If your Kaiser Permanente Medicare Advantage plan includes a comprehensive dental allowance, these benefits can be combined.
Hearing aids	**$1,000** allowance per ear every 3 years for a total of **$2,000** when added together with the hearing aid benefit included in your Kaiser Permanente Medicare Advantage plan
Eyeglasses and contact lenses	**$275** allowance for eyewear every year. This can be combined with the eyewear allowance included in your Kaiser Permanente Medicare Advantage plan. To see your vision allowance, please refer to your Evidence of Coverage.
Advantage Plus Option 2 (optional supplemental package) premium and benefits	**Benefit details**
Monthly premium in addition to the monthly Medicare Advantage individual plan premium and monthly Medicare premium(s)	You pay: **$23**
Comprehensive dental services* • Endodontics • Extractions • Nonroutine services • Periodontics • Prosthodontics, including dentures • Restorative services, including fillings and crowns	**$1,000** annual allowance towards comprehensive dental services with a 50% coinsurance. If your Kaiser Permanente Medicare Advantage plan includes a comprehensive dental allowance, these benefits can be combined.
By combining Option 1 and Option 2, your premium will be **$41**, and your Advantage Plus comprehensive dental allowance will be **$1,500**. If your Kaiser Permanente Medicare Advantage plan includes a comprehensive dental allowance, these benefits can be combined.	

*Dental benefits provided by Liberty Dental. For information about the $0 preventive dental office visits included in your health plan, please refer to your *Evidence of Coverage*. To find an in-network dentist, call **1-888-650-1859** or visit **www.libertydentalplan.com**.

Remember, to enroll in the Advantage Plus optional benefits package, you must first be enrolled in a Kaiser Permanente Medicare Advantage individual plan.

Medicare Medicaid health plans

If you have Medicare and Medicaid, you may be able to enroll in a special plan designed to meet your needs. A Kaiser Permanente Medicare Medicaid health plan (also called a Dual Eligible Special Needs Plan or D-SNP) combines your Medicare and Medicaid benefits into one plan with more benefits and support.

Why choose Kaiser Permanente?

With **care and coverage in one plan,** we help make it easy to manage your benefits and get the care you need.

Our **doctors work together** and share your health information, so you don't have to repeat your story every time.

With your **doctors, labs, X-rays, and pharmacy all in one place,** you get more done in a single visit.

Our plan includes **extra benefits that make a difference,** including an allowance to purchase over-the-counter (OTC) health and wellness products, and you may qualify for our healthy food benefit to purchase approved healthy foods like fruits, vegetables, dairy, and more.*

Scan the QR code or go to **kp.org/dualchart** to learn more about plan benefits.

*Please refer to your *Evidence of Coverage* for details. OTC benefits may change each year on January 1. Any unused portion of the benefit limit will not carry forward to the next benefit period. Any unused amounts are forfeited upon disenrollment from our plan. The cost of eligible OTC items will be covered up to the balance available on your card. If there is a remaining amount to pay, you must use another form of payment. The Healthy Food benefit is part of a special supplemental program for the chronically ill. Not all members qualify. Members must have specific chronic conditions, like diabetes, chronic kidney disease (CKD), cardiovascular disorders, chronic lung disorders, or chronic heart failure to be eligible. There are other conditions that may qualify you for the benefit. Eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. For details, please contact us.

One Pass fitness program

One Pass® can help you find a fitness routine that's right for you, whether you work out at home or at the gym.



At the gym

Choose from a large nationwide network of gyms and fitness locations.



At home

Enjoy live, digital fitness classes or on-demand workouts and create routines tailored to you.



With a home fitness kit

Get fit and have fun with strength, yoga, and dance kits designed to help you work out at home.*



With new friends

Connect with others in a group class or find local clubs and social events that match your interests.



Questions?

Call us at **1-866-680-1523** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week, or visit **youronepass.com**.

*3 kits are offered and limited to one a year. Kit contents are subject to change based on availability.

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.

3 steps to learn more and enroll

1. Attend a FREE* live seminar, live webinar, or on-demand webinar presented by Kaiser Permanente Medicare specialists. Learn about exclusive Medicare health plan benefits, next steps, and enrollment resources, and ask questions that are important to you.

   Scan the QR code or
   visit **mykpagent.org** to RSVP.

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

3. Go to **kp.org/medicare** and enroll online or call us at **1-866-680-1523** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week, to speak with a Kaiser Permanente Medicare specialist.

*Free with no obligation to enroll.



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

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.



Get ready for enrollment with a personalized action plan

Go to **kp.org/takeaction** and answer a few simple questions to get next steps and timelines tailored to your needs.



Complete care to help you live a healthier life

Ready for health care that works for you?
Visit **kp.org/medicare** to get started.

Call **1-866-680-1523** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week, to talk to a Kaiser Permanente Medicare specialist.

Current members with questions can call Member Services 24 hours a day, 7 days a week (closed holidays).

- **1-800-464-4000** (English and more than 150 languages using interpreter services)
- **1-800-788-0616** (Spanish)
- **1-800-757-7585** (Chinese dialects)
- **711** (TTY)

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1. All-in-one coverage includes Medicare Parts A, B, and D in a single plan. **2.** When appropriate and available. These features apply to care you get at Kaiser Permanente facilities. **3.** Same-day and next-day prescription delivery services may be available for an additional fee. These services are not 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 is not 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 prescription delivery. **4.** Some classes may require a fee.

Kaiser Permanente is an HMO and HMO-POS plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal.

Notes

Notes

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Kaiser Permanente health plans around the country: Kaiser Foundation Health Plan, Inc., 393 E. Walnut St., Pasadena, CA 91188-8514. Kaiser Foundation Health Plan of Colorado, 10350 E. Dakota Ave., Denver, CO 80247. Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Rd. NE, Atlanta, GA 30305. Kaiser Foundation Health Plan, Inc. 711 Kapiolani Blvd., Honolulu, HI 96813. Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., 4000 Garden City Dr., Hyattsville, MD 20785. Kaiser Foundation Health Plan of Nevada, Inc., 10315 Professional Circle, Reno, NV 89521. Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232. Kaiser Foundation Health Plan of Washington, 2715 Naches Ave. SW, Renton, WA 98057.

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