

# THINKING OF RETIRING?



## Plan to live a well-balanced life with Kaiser Permanente Senior Advantage.

If you're at least 64 or eligible for Medicare, it's almost time for you to sign up for the Kaiser Permanente Senior Advantage plan. Senior Advantage combines Medicare coverage and Kaiser Permanente coverage into one plan, designed to help you stay well balanced at every stage of life. And joining Senior Advantage may save you money. Call us for more information. Here are a few things you need to know.

### What is Medicare?

Medicare is a federal health insurance program for people 65 and older and people with certain disabilities. It's divided into different parts:

#### Medicare Part A: Hospital insurance

Helps pay for medically necessary inpatient hospital care, skilled nursing facilities, some home health care, and hospice care.

#### Medicare Part B: Medical insurance

Helps pay for physician services, outpatient hospital care, and other medical services not covered by Part A. To join Kaiser Permanente Senior Advantage, you must be entitled to Medicare Part A and enrolled in Medicare Part B, or enrolled in Medicare Part B only. Parts A and B are available through Social Security.

#### Medicare Part D: Prescription drug coverage

Helps pay for outpatient prescription drugs. Medicare prescription drug coverage is purchased through private plans, not through the federal government.

### When should I apply for Medicare?

**If you plan to retire at age 65**, apply for Medicare through your local Social Security office three months before your 65th birthday, unless you're already receiving Social Security benefits.

**If you're already receiving Social Security benefits**, you may not need to apply for Medicare. Social Security should send you a packet with your Medicare card approximately three months before you turn 65. If you have any questions about your Medicare eligibility or coverage, please call Social Security toll free at **1-800-772-1213** (TTY **1-800-325-0778** for the deaf, hard of hearing, or speech impaired).

**If you plan to continue working after you turn age 65**, or if your spouse continues to work, check with your local Social Security office or your employer's group benefits administrator—it might not be in your best interest to sign up for Medicare Part B right now.

## What happens to my Kaiser Permanente membership when I turn 65?

You can continue your coverage through Kaiser Permanente and make the most of Medicare by joining our Senior Advantage plan. Senior Advantage gives you all the benefits of Medicare and more. More benefits, more services, and more convenience—all in one plan that will help you live well and feel your best. With Senior Advantage, you can keep seeing your doctor and continue to receive the quality care you've come to expect as a Kaiser Permanente member.

**An important note:** If your employer or trust fund offers Kaiser Permanente Senior Advantage coverage to retirees 65 and over, you may enjoy lower premiums by choosing the Senior Advantage plan. In some cases you must choose Senior Advantage to continue your employer-sponsored health benefits. Please contact your employer's health benefits administrator to discuss your options.

## Will I get Kaiser Permanente prescription drug coverage?

All Medicare Advantage plans through Kaiser Permanente include prescription drug coverage. Depending on which benefit plan your employer or trust fund selects, you will be covered by Medicare Part D or by some other prescription coverage.

## How do I make sure I don't miss a day of Kaiser Permanente coverage?

If you're nearing age 64, look for more information about Senior Advantage in the mail over the next few months.

If you're under age 64 and 9 months, it's still too early to enroll in Senior Advantage, but feel free to call our Member Service Call Center for more information about our plan. Call toll free **1-800-443-0815** (TTY **1-800-777-1370**), seven days a week, 8 a.m. to 8 p.m.

Once you've reached age 64 and 9 months, call one of our Senior Advantage specialists toll free at **1-800-747-2189** (TTY **1-800-777-1370**), Monday through Friday, 8 a.m. to 5:30 p.m., to find out how to join Senior Advantage without an interruption in your coverage.

Kaiser Permanente is a Medicare Advantage organization with a Medicare contract.