

Get more value from your retiree benefits

Find the Medicare plan that's right for your budget



Compare the 2020 Aerospace Senior Advantage (HMO) plan versus the Individual plan¹

	Aerospace Kaiser Permanente Senior Advantage (HMO) Plan	Kaiser Permanente Senior Advantage (HMO) Individual Plan
Average monthly premium	\$190	\$0
Out-of-pocket maximum ²	\$1,500	\$4,000
Doctor visits	\$15	\$15
Specialist visits	\$15	\$25
Emergency department	\$50	\$90
Urgent care	\$15	\$5
Labs/X-rays	No charge	\$20/\$30
MRI/CT/PET scans	No charge	\$215
Ambulance per trip	\$50	\$200
Hospitalization	\$200 per admission	\$235 per day for days 1 through 7
Outpatient surgery	\$15	\$200
Durable medical equipment	20% coinsurance	20% coinsurance
Optical hardware (every 24 months)	\$150 allowance	\$40 allowance
Home health care	No charge	No charge
Skilled nursing facility (100 days per benefit period)	No charge	\$0 for days 1 through 20, then \$100 per day
Generic Rx	\$10 for up to a 30-day supply	Up to a 30-day supply \$3 preferred generic (tier 1) \$15 generic (tier 2)
Brand Rx	\$20 for up to a 30-day supply	Up to a 30-day supply ³ \$47 preferred brand name (tier 3) \$100 nonpreferred brand name (tier 4)
Specialty Rx	\$20 for up to a 30-day supply	Up to a 30-day supply ³ 33% specialty (tier 5) \$0 injectable Part D vaccines (tier 6)

Understand your share of costs

When choosing a plan, there’s more to consider than just the monthly premium amount.

- If you’re managing a condition that requires regular doctor visits or lab tests, estimate your total copays for the year.
- If you take prescription medications, estimate your monthly costs. Learn more about drug tiers at [kp.org/medicareformulary](https://www.kp.org/medicareformulary).
- If you were to have a major health event, consider what your share of costs could be before you reach the plan’s out-of-pocket maximum (the total amount you need to pay before your plan pays 100% of covered services for the year).

Here’s an example of the yearly costs you might face if you had a major health event:

	Aerospace Kaiser Permanente Senior Advantage (HMO) Plan	Kaiser Permanente Senior Advantage (HMO) Individual Plan
4 doctor visits	\$60	\$60
1 specialist visit	\$15	\$25
1 ER visit	\$50	\$90
4 lab tests	\$0	\$80
1 X-ray	\$0	\$30
1 ambulance trip	\$50	\$200
7-day hospital stay	\$200	\$1,645
1 outpatient surgery	\$15	\$200
30-day skilled nursing facility stay	\$0	\$1,000
Out-of-pocket expenses so far	\$390	\$3,330
2 generic drug prescriptions	\$20 per 100-day supply	\$30 per 30-day supply (tier 2)
2 brand-name drug prescriptions	\$40 per 100-day supply	\$94 per 30-day supply (tier 3)
Yearly out-of-pocket expenses for drugs	\$720	\$1,488
Yearly premium	\$2,280	\$0
Total out-of-pocket costs	\$3,390	\$4,818

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

1. This is just a summary. See your **Evidence of Coverage** for full details. **2.** The out-of-pocket maximum doesn't include monthly premium payments or prescription drug costs. **3.** When the annual total drug costs paid by you and any Part D plan reach \$4,020, you move into the Coverage Gap Stage. You now pay 25% of the actual drug cost for preferred brand name (tier 3) and 25% for nonpreferred brand name (tier 4).