Medicare Eligible / Post-65 Only

Kaiser Permanente Mid-Atlantic HMO - Maryland, Virginia, Wash. D.C.*

Plan Changes are in Orange General Information	2026 In-Network	2026 Out-of-Network	2026 Out-of-Area	2026 Comments
Lifetime Maximum Benefit	N/A	N/A	N/A	
Annual Maximum Benefit	N/A N/A	N/A N/A	N/A N/A	
Coinsurance Percentage	N/A	N/A	N/A	
Precertification Requirements	YES	N/A	N/A	
Precertification Penalty	No coverage, except for emergency or	N/A	N/A	
	urgently needed care.			
Health Savings Account (HSA)	N/A	N/A	N/A	
Health Reimbursement Account (HRA) R & C	N/A N/A	N/A N/A	N/A N/A	
Deductibles	N/A	N/A	N/A	
Individual Annual Deductible	None	N/A	N/A	
Family Annual Deductible	None	N/A	N/A	
Applies to Out-of-Pocket Maximum	N/A	N/A	N/A	
Prescription benefits are covered under	N/A	N/A	N/A	
medical deductible				
Out-of-Pocket Mx per Plan Year				
Individual Out-of-Pocket Maximum Per	\$3,400.00	N/A	N/A	
Family Out-of-Pocket Maximum Per Year	N/A	N/A	N/A	
Outpatient Services				
Primary Care Physician Visits	\$10 per Medicare covered visit	N/A	Out of Area covered in emergencies and	
			urgent care only	
Specialist Visit	\$10 per Medicare covered visit	N/A	Out of Area covered in emergencies and urgent care only	
Lab tests and X-ray	covered in full, \$10 for Medicare covered	N/A	Out of Area covered in emergencies and	
	therapeutic radiology services.	No.	urgent care only	
Specialized Imaging	covered in full, \$10 for Medicare covered	N/A	Out of Area covered in emergencies and	
Outpatient Surgery	therapeutic radiology services. covered in full	N/A	urgent care only Out of Area covered in emergencies and	<u> </u>
Outpatient Surgery	covered in tuli	IN/A	urgent care only	
Allergy Testing	\$10 office visit copayment	N/A	Out of Area covered in emergencies and	
<i>o, o</i>			urgent care only	
Allergy Injections	Serum covered in full. \$10 office visit	N/A	Out of Area covered in emergencies and	
	copayment may apply		urgent care only	
Preventive Care				
Well Child Care Office Visit	N/A	N/A	Out of Area covered in emergencies and	
Mall Obited Ann Book	NI/A	NI/A	urgent care only	
Well Child Age limit Adult Routine Physical Exams	N/A All Medicare covered preventive care	N/A N/A	N/A Out of Area covered in emergencies and	
Adult Routine Physical Exams	covered in full. Office visit copay may	IN/A	urgent care only	
Adult Immunizations	covered in full for Medicare covered	N/A	Out of Area covered in emergencies and	
	immunizations; office visit copay may		urgent care only	
Routine Mammogram	covered in full; office visit copay may	N/A	Out of Area covered in emergencies and	
	apply.		urgent care only	
Pap Smear	covered in full; office visit copay may	N/A	Out of Area covered in emergencies and	
Develope Conservation (DOA)	apply.	AI/A	urgent care only	
Prostate Screening (PSA)	covered in full; office visit copay may	N/A	Out of Area covered in emergencies and urgent care only	
Colon Cancer Screenings	apply. covered in full; office visit copay may	N/A	Out of Area covered in emergencies and	
Colon Garleer Gereenings	apply.	1907	urgent care only	
Cardiovascular screenings	covered in full; office visit copay may	N/A	Out of Area covered in emergencies and	
	apply.		urgent care only	
Hearing Evaluations	\$10 copay for Medicare-covered diagnostic	N/A	Out of Area covered in emergencies and	
Lange of the section	hearing exams		urgent care only	
Inpatient Hospital		No.	0.111	
Deductible per Confinement	covered in full per benefit period.	N/A	Out of Area covered in emergencies and	
Deductible per Day	N/A	N/A	urgent care only Out of Area covered in emergencies and	
Deductible per Day	IN/A	IN/A	urgent care only	
Hospital Services	covered in full per benefit period under	N/A	Out of Area covered in emergencies and	
	inpatient benefit		urgent care only	<u> </u>
Physicians and Surgeons' Services	covered in full per benefit period under	N/A	Out of Area covered in emergencies and	
	inpatient benefit		urgent care only	
Emergency Services				
Emergency Room Treatment	\$50 copay for each Medicare-covered	N/A	\$50 copay for each Medicare-covered	
Non-emergency or non-urgent use of ER	emergency room visits not covered	N/A	emergency room visits Out of Area covered in emergencies and	
			urgent care only	
Ambulance	covered in full for Medicare-covered	N/A	Out of Area covered in emergencies and	
Universit Court Families C	ambulance benefits	h1/4	urgent care only	
Urgent Care Facility Services	\$10 copay for medicare-covered urgently- need-care visits	N/A	\$10 copay for medicare-covered urgently- need-care visits	
Physician Office Visit	covered under emergency room visit	N/A	Out of Area covered in emergencies and	
injustan onto viole	22.000 and on orgonoy room visit	1970	urgent care only	
After Hours	covered under emergency room visit	N/A	Out of Area covered in emergencies and	
			urgent care only	
Maternity Care				
Physician Office Visit	\$10 copay for each Medicare-covered visit	N/A	Out of Area covered in emergencies and	
	11 6 11 6 11 11	N/C	urgent care only	
Maternity Care - Inpatient Delivery	covered in full for Medicare-covered	N/A	Out of Area covered in emergencies and	
Midwife delivery services	inpatient services covered in full for Medicare-covered	N/A	urgent care only Out of Area covered in emergencies and	
wildwife delivery services	inpatient services	IN/A	urgent care only	
	inpution services		argonic date only	L

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Kaiser Permanente Mid-Atlantic HMO - Maryland, Virginia, Wash. D.C.*

2026 In-Network	2026 Out-of-Network	2026 Out-of-Area	2026 Comments
N/A	N/A	Out of Area covered in emergencies and	
N/A	N/A	urgent care only Out of Area covered in emergencies and	
covered in full for each Medicare-covered	N/Δ	urgent care only	
hospital stay		urgent care only	
No specific limit to number of days covered when in stay is accordance with Medicare guidelines.	N/A	Out of Area covered in emergencies and urgent care only	
\$10 for each Medicare-covered individual	N/A	Out of Area covered in emergencies and	
\$10 for each Medicare-covered group	N/A	Out of Area covered in emergencies and	
N/A	N/A	N/A	
or group therapy visit or partial	IN/A	urgent care only	
NI/A	N/A	NIA	
N/A	N/A N/A	N/A	
covered in full	N/A	Out of Area covered in emergencies and	
covered in full for each Medicare-covered	N/A	Out of Area covered in emergencies and	
No specific limit to number of days covered when in stay is accordance with Medicare	N/A	Out of Area covered in emergencies and urgent care only	
guidelines. \$10 for each Medicare-covered individual	N/A	Out of Area covered in emergencies and	
or group therapy visit		urgent care only	
IN/A	IN/A	IV/A	
en vere d'a 5 de	NUA	Out of Area covered in a covered in	
covered in tull	N/A	Out of Area covered in emergencies and urgent care only per Medicare Guidelines	
\$10 for each Medicare-covered visit	N/A	Out of Area covered in emergencies and	
		urgent care only per Medicare Guidelines	
\$15 office visit copay for Medicare covered	N/A	Out of Area covered in emergencies and	All Medicare-covered and non-Medicare
spine to correct subluxation) - \$15 copay for 20 additional visits (20 visit are		urgent care only; chiropractic only available from participating vendor/providers in area.	covered rider chiropractic visits will be covered consistently with the \$15 copay.
\$15 Copay up to 20 visits for Medicare covered- Acupuncture (Chronic lower back	N/A	Out of area covered only for emergencies and urgent care. Acupuncture only	All Medicare-covered and non-Medicare covered rider acupuncture visits will be covered consistently with the \$15 copay.
not covered	N/A	Acupressure is not covered	covered consistently with the \$10 copay.
not covered	N/A	Massage therapy is not covered	
not covered	not covered	Not covered	
covered in full for each Medicare-covered item	N/A	Out of Area covered in emergencies and urgent care only based on Medicare	
covered in full for each Medicare-covered item	N/A	Out of Area covered in emergencies and urgent care only based on Medicare	
covered in full for each Medicare-covered visit	N/A	Out of Area covered in emergencies and urgent care only based on Medicare	
Covered in full for Medicare Diabetes	N/A	Out of Area covered in emergencies and	
Prevention Program.	N/A	urgent care only based on Medicare	
covered in full, subject to office visit copay and approval based on Medicare guidelines	N/A	Guidelines Out of Area covered in emergencies and urgent care only based on Medicare	
covered in full, subject to office visit copay		Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and	Coverage only for disease or injury
covered in full, subject to office visit copay and approval based on Medicare guidelines and provider authorization. covered only per Medicare guidelines	N/A N/A	Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines (Medical not Dental)	Coverage only for disease or injury approved by Medicare
covered in full, subject to office visit copay and approval based on Medicare guidelines and provider authorization.	N/A	Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines (Medical not Dental) Out of Area covered in emergencies and urgent care only based on Medicare	
covered in full, subject to office visit copay and approval based on Medicare guidelines and provider authorization. covered only per Medicare guidelines \$10 per Medicare-covered visit covered in full for each Medicare-covered	N/A N/A	Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines (Medical not Dental) Out of Area covered in emergencies and urgent care only based on Medicare Guidelines (Medical not Dental) Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and	
covered in full, subject to office visit copay and approval based on Medicare guidelines and provider authorization. covered only per Medicare guidelines \$10 per Medicare-covered visit	N/A N/A N/A	Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines (Medical not Dental) Out of Area covered in emergencies and urgent care only based on Medicare Guidelines (Medical not Dental)	
covered in full, subject to office visit copay and approval based on Medicare guidelines and provider authorization. covered only per Medicare guidelines \$10 per Medicare-covered visit covered in full for each Medicare-covered visit covered in full for each Medicare-covered	N/A N/A N/A	Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines (Medical not Dental) Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and	
covered in full, subject to office visit copay and approval based on Medicare guidelines and provider authorization. covered only per Medicare guidelines \$10 per Medicare-covered visit covered in full for each Medicare-covered visit tovered in full for each Medicare-covered stay up to 100 days per benefit period.	N/A N/A N/A N/A	Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines (Medical not Dental) Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and urgent care only	
covered in full, subject to office visit copay and approval based on Medicare guidelines and provider authorization. covered only per Medicare guidelines \$10 per Medicare-covered visit covered in full for each Medicare-covered visit covered in full for each Medicare-covered stay up to 100 days per benefit period. covered in full under Original Medicare not covered	N/A N/A N/A N/A N/A N/A N/A	Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines (Medical not Dental) Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and urgent care only	
covered in full, subject to office visit copay and approval based on Medicare guidelines and provider authorization. covered only per Medicare guidelines \$10 per Medicare-covered visit covered in full for each Medicare-covered visit overed in full for each Medicare-covered stay up to 100 days per benefit period. covered in full under Original Medicare	N/A N/A N/A N/A N/A N/A	Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines (Medical not Dental) Out of Area covered in emergencies and urgent care only based on Medicare Guidelines (Medical not Dental) Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and urgent care only	
covered in full, subject to office visit copay and approval based on Medicare guidelines and provider authorization. covered only per Medicare guidelines \$10 per Medicare-covered visit covered in full for each Medicare-covered visit covered in full for each Medicare-covered stay up to 100 days per benefit period. covered in full under Original Medicare not covered covered in accordance with Medicare guidelines for medically necessary	N/A N/A N/A N/A N/A N/A N/A	Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines (Medical not Dental) Out of Area covered in emergencies and urgent care only based on Medicare Guidelines (Medical not Dental) Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and urgent care only	
covered in full, subject to office visit copay and approval based on Medicare guidelines and provider authorization. covered only per Medicare guidelines \$10 per Medicare-covered visit covered in full for each Medicare-covered visit visit covered in full for each Medicare-covered stay up to 100 days per benefit period. covered in full under Original Medicare not covered in full under Original Medicare covered in accordance with Medicare guidelines for medically necessary circumstances covered in accordance with Medicare guidelines for medically necessary circumstances covered in accordance with Medicare guidelines for medically necessary circumstances	N/A N/A N/A N/A N/A N/A N/A N/A	Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines (Medical not Dental) Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and urgent care only per Medicare guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare	
covered in full, subject to office visit copay and approval based on Medicare guidelines and provider authorization. covered only per Medicare guidelines \$10 per Medicare-covered visit covered in full for each Medicare-covered visit visit covered in full for each Medicare-covered stay up to 100 days per benefit period. covered in full under Original Medicare not covered in full under Original Medicare covered in accordance with Medicare guidelines for medically necessary circumstances covered in accordance with Medicare guidelines for medically necessary circumstances covered in accordance with Medicare guidelines for medically necessary circumstances covered in accordance with Medicare guidelines for medically necessary circumstances covered in accordance with Medicare guidelines for medically necessary circumstances	N/A N/A N/A N/A N/A N/A N/A N/A	Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines (Medical not Dental) Out of Area covered in emergencies and urgent care only based on Medicare Guidelines (Medical not Dental) Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and urgent care only part dependence on the covered of the covered on the covered	
covered in full, subject to office visit copay and approval based on Medicare guidelines and provider authorization. covered only per Medicare guidelines \$10 per Medicare-covered visit covered in full for each Medicare-covered visit covered in full for each Medicare-covered stay up to 100 days per benefit period. covered in full under Original Medicare not covered covered in accordance with Medicare guidelines for medically necessary circumstances covered in accordance with Medicare guidelines for medically necessary circumstances covered in accordance with Medicare guidelines for medically necessary circumstances covered in accordance with Medicare guidelines for medically necessary circumstances covered in accordance with Medicare guidelines for medically necessary circumstances	N/A N/A N/A N/A N/A N/A N/A N/A	Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines (Medical not Dental) Out of Area covered in emergencies and urgent care only based on Medicare Guidelines (Medical not Dental) Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and urgent care only per Medicare guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines	
covered in full, subject to office visit copay and approval based on Medicare guidelines and provider authorization. covered only per Medicare guidelines \$10 per Medicare-covered visit covered in full for each Medicare-covered visit visit covered in full for each Medicare-covered stay up to 100 days per benefit period. covered in full under Original Medicare not covered in full under Original Medicare covered in full under Original Medicare guidelines for medically necessary circumstances covered in accordance with Medicare guidelines for medically necessary circumstances covered in accordance with Medicare guidelines for medically necessary circumstances covered in accordance with Medicare guidelines for medically necessary circumstances covered in accordance with Medicare guidelines for medically necessary circumstances covered in full for medically necessary circumstances	N/A	Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines (Medical not Dental) Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and urgent care only Out of Area covered in emergencies and urgent care only not covered Out of Area covered in emergencies and urgent care only per Medicare guidelines Out of Area covered in emergencies and urgent care only per Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines Out of Area covered in emergencies and urgent care only based on Medicare Guidelines	
	N/A covered in full for each Medicare-covered hospital stay No specific limit to number of days covered when in stay is accordance with Medicare guidelines. \$10 for each Medicare-covered individual visit \$10 for each Medicare-covered group therapy visit N/A \$10 for each Medicare-covered individual or group therapy visit or partial N/A N/A covered in full for each Medicare-covered hospital stay No specific limit to number of days covered when in stay is accordance with Medicare guidelines. \$10 for each Medicare-covered individual or group therapy visit N/A covered in full for each Medicare dividual or group therapy visit N/A covered in full for each Medicare covered hospital stay No specific limit to number of days covered when in stay is accordance with Medicare guidelines. \$10 for each Medicare-covered individual or group therapy visit N/A covered in full \$10 for each Medicare covered visit \$15 office visit copay for Medicare covered chiropractic (manual manipulation of the spine to correct subluxation) - \$15 copay for 20 additional visits (20 visit are combined Chiro and Acu) \$15 Copay up to 20 visits for Medicare covered covered - Acupuncture (Chronic lower back pain) (20 visit are combined Chiro and Acu) not covered not covered covered in full for each Medicare-covered item covered in full for each Medicare-covered item	N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A Out of Area covered in emergencies and urgent care only urgent care only urgent care only out of Area covered in emergencies and urgent care only out of Area covered in emergencies and urgent care only out of Area covered in emergencies and urgent in the covered in emergencies and urgent care only out of Area covered in emergencies and urgent care only out of Area covered in emergencies and urgent care only per Medicare urgent care only urgent care only per Medicare urgent care only per Medicare urgent urgent urgent urgent urgent

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*Disclaimer: This comparison contains the general features of the plans based on our knowledge at the time of this printing and is not intended to replace the legal documents that contain the complete provisions of each plan. Contract terms are outlined in detail in the certificates issue to you by the respective carriers. Final interpretation of any provision of the plan is governed by the master insurance contract and membership agreements on file in the Aerospace Employee Benefits Department.					
Plan Changes are in Orange	2026 In-Network	2026 Out-of-Network	2026 Out-of-Area	2026 Comments	
In Vitro Fertilization	Not covered.	N/A	not covered		
Infertility Treatments - Lifetime Maximum	Covered as per Medicare guidelines for medical necessity.	N/A	Out of Area covered in emergencies and urgent care only based on Medicare Guidelines		

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Dian Channes are in Orenne	2020 In Naturals	2020 Out of Notice de	2020 Out of Arro	2026 Commonts
Plan Changes are in Orange Vision Care	2026 In-Network	2026 Out-of-Network	2026 Out-of-Area	2026 Comments
Eye Examination	\$10 per Medicare-covered visit	N/A	Out of Area covered in emergencies and	
Lye Examination	\$10 per Medicare-covered visit	N/A	urgent care only	
Lenses	\$200 allowance (combined lenses and	N/A	Out of Area covered in emergencies and	There is a \$200 allowance per calendar
	frames or contacts) every 24 months at		urgent care only	year towards corrective eyeglasses, lenses,
	Kaiser Permanente optical facility. First pair			frames or contact lenses at Kaiser
	of glasses following cataract surgery is			Permanente Vision Essentials locations
F	covered at 80%	N/A	Out of Assessment in assessment and	
Frames	\$200 allowance (combined lenses and frames or contacts) every 24 months at	IN/A	Out of Area covered in emergencies and urgent care only per Medicare guidelines	
	Kaiser Permanente optical facility. First pair		digent care only per Medicare guidennes	
	of glasses following cataract surgery is			
	covered at 80%			
Contact lenses- necessary	\$200 allowance (combined lenses and	N/A	Out of Area covered in emergencies and	
	frames or contacts) every 24 months at		urgent care only per Medicare guidelines	
	Kaiser Permanente optical facility. First pair			
	of glasses following cataract surgery is covered at 80%			
Contact lenses-elective	not covered	N/A	Out of Area covered in emergencies and	
			urgent care only	
Lasik Eye Surgery	not covered	N/A	Not covered	
Organ and Tissue Transplants				
Organ Transplant -Inpatient	covered in full for each Medicare-covered	N/A	Out of Area covered in emergencies and	
	inpatient stay	N//A	urgent care only per Medicare guidelines	
Organs covered	The following types of transplants are	N/A	Out of Area covered in emergencies and	
	covered following Medicare guidelines: corneal, kidney, kidney-pancreatic, heart,		urgent care only per Medicare guidelines	
	liver, lung, heart/lung, bone marrow, stem			
	cell, and intestinal/multivisceral. Kaiser			
	Permanente will arrange to have case			
	reviewed by a Medicare-approved			
	transplant center that will decide whether			
Transplant Travel	patient is a candidate for a transplant. If you are sent outside of your community	N/A	Out of Area covered in emergencies and	
Transplant Travel	for a transplant, we will arrange or pay for	IN/A	urgent care only per Medicare guidelines	
	appropriate lodging and transportation		digent care only per medicare guidennes	
	costs for you and a companion based on			
	Medicare guidelines.			
Transplant donor expenses	Certain medical and hospital expenses are	N/A	Out of Area covered in emergencies and	
	covered if approved by Health Plan and the		urgent care only per Medicare guidelines	
	expenses are directly related to the transplant and follow Medicare guidelines.			
Lifetime Maximum	N/A	N/A	N/A	
Prescription Drug Coverage	14/1	1471	1971	
Annual Prescription Deductible - Individual	None	N/A	N/A	
Annual Prescription Deductible - Family	None	N/A	N/A	
Out-of-Pocket Maximums - Individual	Catastrophic is \$2,100 then member	N/A	Out of Area covered in emergencies and	
	pays nothing.		urgent care only per Medicare guidelines	
Out-of-Pocket Maximums - Family Annual Maximum Benefit	N/A N/A	N/A N/A	N/A N/A	
Lifetime Maximum Benefit	N/A N/A	N/A N/A	N/A N/A	
Generic Substitution	Yes	N/A	N/A	
Retail Refill Penalty	N/A	N/A	N/A	
Prescription Drug Retail				
Retail - Generic	\$10 copay for up to a 60 day supply at a	\$7.50 copay for up to 30 day supply out of	Plan drugs may be covered in special	
	preferred network pharmacy or \$15 for up	network	circumstances, for instance, illness while	
	to a 60 day supply at standard network		traveling outside of the plan's service area	
	pharmacy		where there is no network pharmacy. You	
			may have to pay more than your normal cost-sharing amount if you get your drugs	
			at an out-of-network pharmacy. In addition,	
			you will likely have to pay the pharmacy's	
			full charge for the drug and submit	
			documentation to receive reimbursement	
			from Kaiser Permanente	
Retail - Brand Formulary	\$10 copay for up to a 60 day supply at a	\$7.50 copay for up to 30 day supply out of	Plan drugs may be covered in special	
	preferred network pharmacy or \$15 for up	network	circumstances, for instance, illness while traveling outside of the plan's service area	
	to a 60 day supply at standard network pharmacy		where there is no network pharmacy. You	
	pharmacy		may have to pay more than your normal	
			cost-sharing amount if you get your drugs	
			at an out-of-network pharmacy. In addition,	
			you will likely have to pay the pharmacy's	
			full charge for the drug and submit	
			documentation to receive reimbursement	
Retail - Brand Non-Formulary	\$10 copay for up to a 60 day supply at a	\$7.50 copay for up to 30 day supply out of	from Kaiser Permanente Plan drugs may be covered in special	
Trous - Drand Non-1 Officially	preferred network pharmacy or \$15 for up	network	circumstances, for instance, illness while	
	to a 60 day supply at standard network		traveling outside of the plan's service area	
	pharmacy		where there is no network pharmacy. You	
			may have to pay more than your normal	
			cost-sharing amount if you get your drugs	
			at an out-of-network pharmacy. In addition,	
			you will likely have to pay the pharmacy's	
			full charge for the drug and submit documentation to receive reimbursement	
	1		from Kaiser Permanente	1

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Plan Changes are in Orange	2026 In-Network	2026 Out-of-Network	2026 Out-of-Area	2026 Comments
Single Source Brand	\$10 copay for up to a 60 day supply at a preferred network pharmacy or \$15 for up to a 60 day supply at standard network pharmacy	\$7.50 copay for up to 30 day supply out of network	Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit	
Multi Source Brand	\$10 copay for up to a 60 day supply at a preferred network pharmacy or \$15 for up to a 60 day supply at standard network	\$7.50 copay for up to 30 day supply out of network	documentation to receive reimbursement from Kaiser Permanente Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area	
	pharmacy		where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Kaiser Permanente	
Injectable Medications	Medicare-covered injectable vaccines covered in fu ll	Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Kaiser Permanente	Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Kaiser Permanente	
Prescription Drug Mail Order Mail-Order - Generic	\$5 copay for up to 90-day supply	Diagram and the second in second	Dies de les estats de la constant	
Mail-Order - Generic	ээ сорау югор ю эо-чау suppry	Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Kaiser Permanente	Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Kaiser Permanente	
Mail-Order - Brand Formulary	\$5 copay for up to 90-day supply from Kaiser Permanente mail order. Brand and/or non-Formulary only covered when medically necessary as determined by Kaiser Permanente physician.	Plan drugs may be covered in special crumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Kaiser Permanente	Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Kaiser Permanente	
Mail-Order - Brand Non-Formulary	\$5 copay for up to 90-day supply for medically necessary drugs Brand and/or non-Formulary only covered when medically necessary as determined by Kaiser Permanente physician.	Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Kaiser Permanente	Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Kaiser Permanente	
Single Source Brand	\$5 copay for up to 90-day supply when medically necessary. Brand and/or non-Formulary only covered when medically necessary as determined by Kaiser Permanente physician.	Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy, In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Kaiser Permanente	Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy, in addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Kaiser Permanentle	
Multi Source Brand	\$5 copay for up to 90-day supply when medically necessary. Brand and/or non-Formulary only covered when medically necessary as determined by Kaiser Permanente physician.	Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Kaiser Permanente	Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Kaiser Permanente	

Medicare Eligible / Post-65 Only Kaiser Permanente Mid-Atlantic HMO - Maryland, Virginia, Wash. D.C.*

Plan Changes are in Orange	2026 In-Network	2026 Out-of-Network	2026 Out-of-Area	2026 Comments
Injectable Medications	covered in accordance with Medicare part	Plan drugs may be covered in special	Plan drugs may be covered in special	
	D guidelines for medically necessary	circumstances, for instance, illness while	circumstances, for instance, illness while	
	circumstances	traveling outside of the plan's service area	traveling outside of the plan's service area	
		where there is no network pharmacy. You	where there is no network pharmacy. You	
		may have to pay more than your normal	may have to pay more than your normal	
		cost-sharing amount if you get your drugs	cost-sharing amount if you get your drugs	
		at an out-of-network pharmacy. In addition,	at an out-of-network pharmacy. In addition,	
		you will likely have to pay the pharmacy's full charge for the drug and submit	you will likely have to pay the pharmacy's full charge for the drug and submit	
		documentation to receive reimbursement	documentation to receive reimbursement	
		from Kaiser Permanente	from Kaiser Permanente	
Day Supply	Copay covers up to a 60 day supply, or up	Plan drugs may be covered in special	Plan drugs may be covered in special	
, ,,,	to a 90 day supply for mail order drug when	circumstances, for instance, illness while	circumstances, for instance, illness while	
	Medicare approved.	traveling outside of the plan's service area	traveling outside of the plan's service area	
		where there is no network pharmacy. You	where there is no network pharmacy. You	
		may have to pay more than your normal	may have to pay more than your normal	
		cost-sharing amount if you get your drugs	cost-sharing amount if you get your drugs	
		at an out-of-network pharmacy. In addition,	at an out-of-network pharmacy. In addition,	
		you will likely have to pay the pharmacy's	you will likely have to pay the pharmacy's	
		full charge for the drug and submit	full charge for the drug and submit	
		documentation to receive reimbursement	documentation to receive reimbursement	
		from Kaiser Permanente	from Kaiser Permanente	
Other Services - Prescription Drugs				
Over the Counter	not covered	not covered	not covered	
Prenatal Vitamins	Medicare Part D covered drug	Plan drugs may be covered in special circumstances, for instance, illness while	Plan drugs may be covered in special circumstances, for instance, illness while	
		traveling outside of the plan's service area	traveling outside of the plan's service area	
		where there is no network pharmacy. You	where there is no network pharmacy. You	
		may have to pay more than your normal	may have to pay more than your normal	
		cost-sharing amount if you get your drugs	cost-sharing amount if you get your drugs	
		at an out-of-network pharmacy. In addition,	at an out-of-network pharmacy. In addition,	
		you will likely have to pay the pharmacy's	you will likely have to pay the pharmacy's	
		full charge for the drug and submit	full charge for the drug and submit	
		documentation to receive reimbursement	documentation to receive reimbursement	
		from Kaiser Permanente	from Kaiser Permanente	
Diabetic Supplies	covered in full for each Medicare-covered	N/A	Out of Area covered in emergencies and	
	item		urgent care only based on Medicare	
			Guidelines	
Lifestyle Drugs	limited benefit for sexual dysfunction drugs	not covered.	not covered	
	(50% copayment) (16 pills per 60-day			
Contraceptives - Injectable	supply) covered in accordance with Medicare Part	Plan drugs may be covered in special	Plan drugs may be covered in special	
Contraceptives - Injectable	D guidelines	circumstances, for instance, illness while	circumstances, for instance, illness while	
	D galdennes	traveling outside of the plan's service area	traveling outside of the plan's service area	
		where there is no network pharmacy. You	where there is no network pharmacy. You	
		may have to pay more than your normal	may have to pay more than your normal	
		cost-sharing amount if you get your drugs	cost-sharing amount if you get your drugs	
		at an out-of-network pharmacy. In addition,	at an out-of-network pharmacy. In addition,	
		you will likely have to pay the pharmacy's	you will likely have to pay the pharmacy's	
		full charge for the drug and submit	full charge for the drug and submit	
		documentation to receive reimbursement	documentation to receive reimbursement	
		from Kaiser Permanente	from Kaiser Permanente	
Fertility Drugs	Not covered	not covered	not covered	
Smoking Cessation	covered in accordance with Medicare Part	Plan drugs may be covered in special	Plan drugs may be covered in special	
	D guidelines	circumstances, for instance, illness while	circumstances, for instance, illness while	
		traveling outside of the plan's service area	traveling outside of the plan's service area	
		where there is no network pharmacy. You	where there is no network pharmacy. You	
		may have to pay more than your normal	may have to pay more than your normal	
		cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition,	cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition,	
		you will likely have to pay the pharmacy's	you will likely have to pay the pharmacy's	
		full charge for the drug and submit	full charge for the drug and submit	
		documentation to receive reimbursement	documentation to receive reimbursement	
		from Kaiser Permanente	from Kaiser Permanente	
Cosmetic Medications	not covered	not covered	not covered	
Nutritional Supplements	not covered	Not covered	Not covered	
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