



NOVATO  
UNIFIED  
SCHOOL  
DISTRICT



# Welcome to Kaiser Permanente - 2025

Presenting Medicare 101 and the Kaiser Permanente Medicare health plans

Novato USD

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3/19/25



## History of Kaiser Permanente

**For more than 75 years, Kaiser Permanente has been providing high-quality, affordable health care services and improving the health of our members and the communities we serve.** It all began when an inventive young surgeon, Dr. Sidney Garfield, and a pioneering industrialist, Henry J. Kaiser, came together to build a new model for health care for tens of thousands of workers at the Kaiser Shipyards during World War II.

Whether it's advocating for equity and inclusion, protecting our environment, or tackling a pandemic head-on, the people of Kaiser Permanente are here for the tough stuff – with fresh ideas in hand. And, we tackle each challenge with one vision in mind: to help our members and communities experience more healthy years.



## Understanding the basics of Medicare



# Who can join Medicare?

## You're eligible to join Medicare if:



You're 65 or older



You're under 65, but live with a disability

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



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



You have amyotrophic lateral sclerosis (ALS)



U.S. citizen or a permanent legal resident who has lived in the United States for at least five years



# What is Medicare?

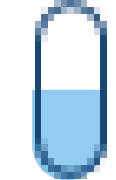
- Medicare is a federally funded health insurance program.
- Medicare was established in 1965.
- Medicare is administered by the Centers for Medicare & Medicaid Services (CMS).
- Medicare includes 4 parts:



**PART A**  
Hospital Insurance



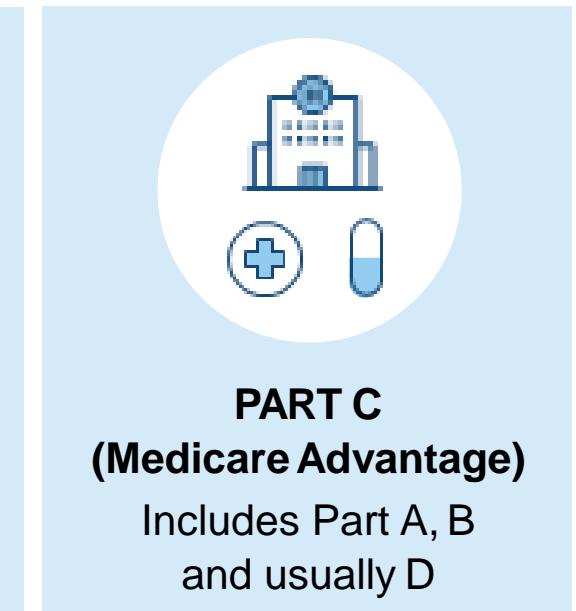
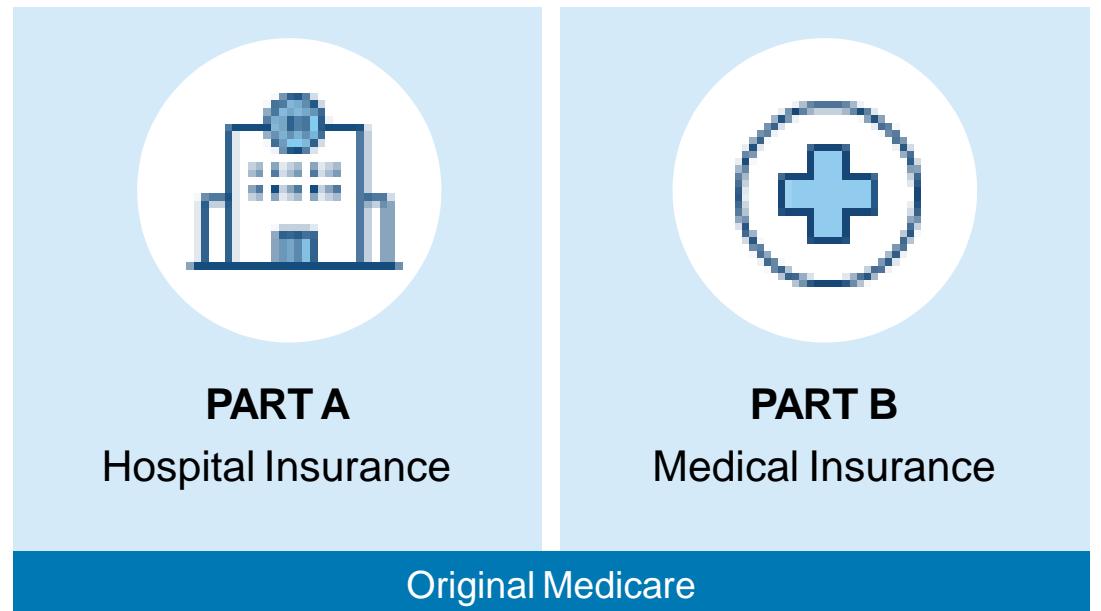
**PART B**  
Medical Insurance

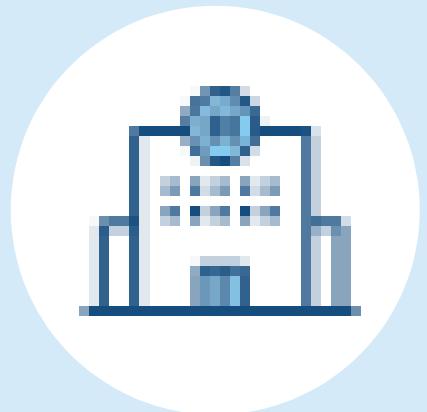


**PART D**  
Prescription  
Drug Coverage



**PART C**  
**(Medicare Advantage)**  
Includes Part A, B  
and usually D





## 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, your monthly premium is set by a Medicare formula.

\* Amount is for 2025



## 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 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.)



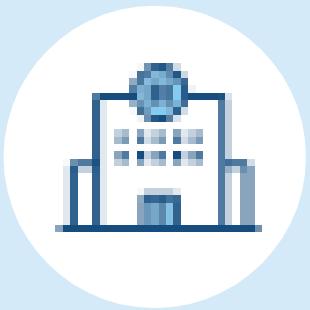
## Part B: Medical Insurance

Based on your 2023 yearly income, your 2025 Part B monthly cost is:

File individual tax return	File joint tax return	In 2025, you each pay
\$106,000 or less	\$212,000 or less	<b>\$185.00*</b>
\$106,001 to \$133,000	\$212,001 to \$266,000	<b>\$259.00</b>
\$133,001 to \$167,000	\$266,001 to \$334,000	<b>\$370.00</b>
\$167,001 to \$200,000	\$334,001 to \$400,000	<b>\$480.90</b>
\$200,001 to \$500,000	\$400,001 to \$750,000	<b>\$591.90</b>
above \$500,001	above \$750,001	<b>\$628.90</b>

\*You'll pay this standard amount if you: 1) enroll in Part B for the first time in 2025 2) don't get Social Security benefits; 3) are directly billed for your Part B premiums. Contact Social Security about your Part B premium.

**Note:** The above dollar amounts may change yearly.



# 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**.



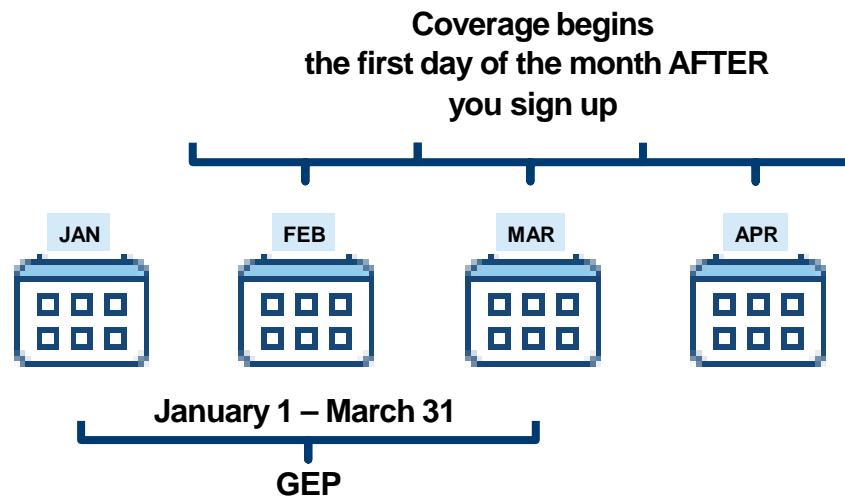
**Note:** Completing the application form and submitting it doesn't automatically enroll you in Medicare Part B. Social Security must first determine if you're eligible.

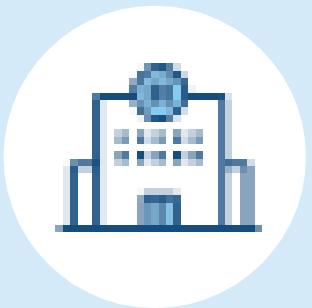


## Part A & B: Late Enrollment Into Medicare

### 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 each year. When you sign up during this period, your coverage starts the first day of the month after you sign up.





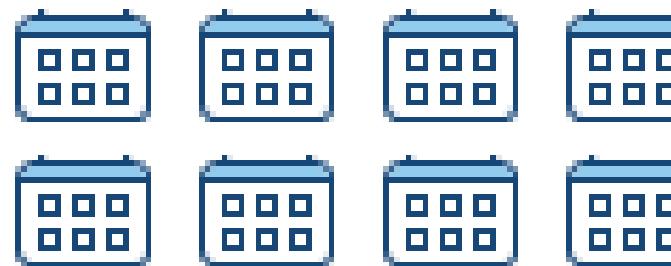
## Part A & B: Working Past Age 65? Enroll Into Medicare When You Retire

### Special Enrollment Period

- If you continue to work past your 65th birthday, you have 8 months to enroll in Parts A and B after you retire.

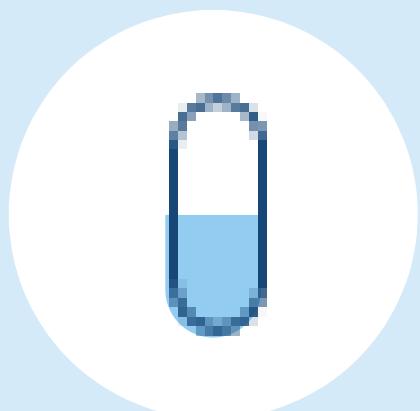


OR



While you have coverage  
from an employer

The 8 months after your coverage ends for Parts A & B



## Part D: Prescription Drug Coverage

### What it does:

- Covers outpatient prescription drugs

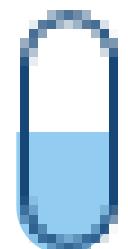
### To enroll:

- You have two ways of enrolling in Part D:
  1. Through an individual or employer/union Group Medicare Advantage (Part C) plan that includes Part D prescription drug coverage.
  2. A stand-alone Prescription Drug Plan that offers prescription drug coverage only.

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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



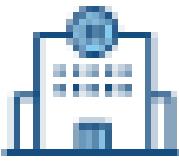
## Medicare Part D Income Related Monthly Adjustment Amount (IRMAA)

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 2023 yearly income, your 2025 Part D monthly cost is:**

File individual tax return	File joint tax return	In 2025, you each pay*
\$106,000 or less	\$212,000 or less	<b>No additional cost</b>
\$106,001 to \$133,000	\$212,001 to \$266,000	<b>\$13.70</b>
\$133,001 to \$167,000	\$266,001 to \$334,000	<b>\$35.30</b>
\$167,001 to \$200,000	\$334,001 to \$400,000	<b>\$57.00</b>
\$200,001 to \$500,000	\$400,001 to \$750,000	<b>\$78.60</b>
above \$500,001	above \$750,001	<b>\$85.80</b>

\*These amounts may change yearly based on adjustments made by, and paid by you, to the federal government.



## Part C: Medicare Coverage Options

**Here are some ways you can get Medicare coverage:**

- You get an Original Medicare Plan 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.  
(Note: Kaiser Permanente does not offer MediGap plans.)
- You can sign up for a Medicare Advantage Plan, known as Medicare Part C, through private insurance companies.



## Part C: Medicare Advantage

### What it does:

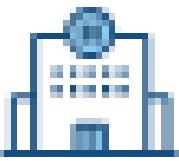
- Combines your benefits from Parts A, B, and sometimes D (prescription drug coverage) in a single plan and are an alternative to Original Medicare\*
- Services under a network of providers that you must use for care

### What it costs:

- Medicare pays an amount for your coverage each month to private health plans.
- Some plans have additional monthly premiums; in many plans, you pay a copay for covered services.
- If you choose an out-of-network provider, you'll be financially responsible, except in the case of an emergency or urgent care.\*\*

\*Except care for some clinical research and hospice care (Original Medicare covers hospice care even if you're in a Medicare Advantage Plan).

\*\*Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.



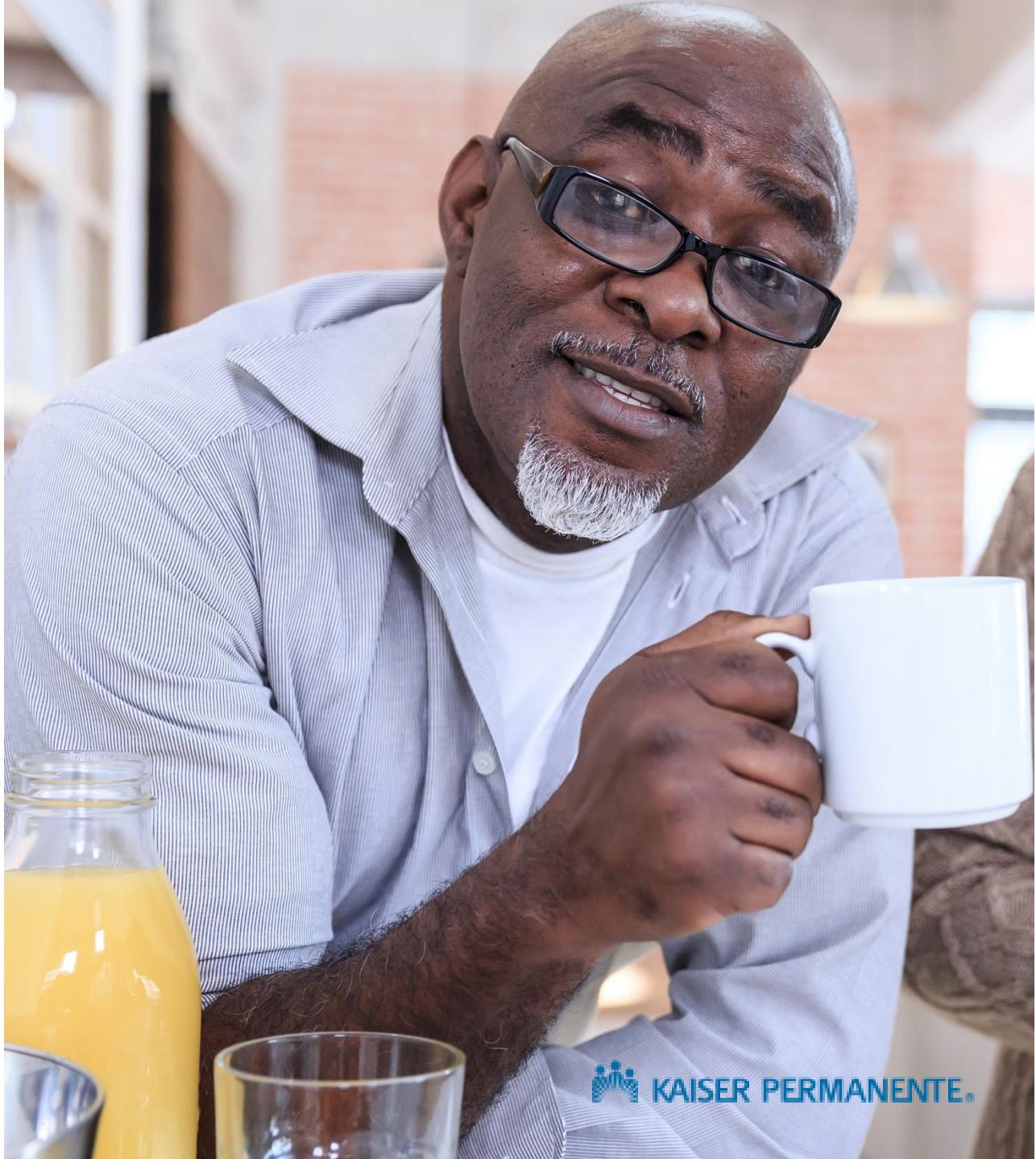
## Part C: Medicare Advantage

### Types of Medicare Advantage plans:

- Health maintenance organization (HMO) plans
- Point-of-service (HMO-POS) plans
- Preferred provider organization (PPO) plans
- Private fee-for-service (PFFS) plans
- Medical savings account (MSA) plans

## 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



## Kaiser Permanente Medicare health plan

- Kaiser Permanente Medicare health plan is a Medicare Advantage plan for people with Medicare.
- 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).



# Novato USD

## Kaiser Permanente Medicare health plan—Summary of Benefits (10/1/24-9/30/25)

Services	Novato USD
Annual Out-of-Pocket Maximum	<b>\$1,000 per member per calendar year</b>
Lifetime Maximum	<b>None</b>
Office Visits	<b>\$15/\$15 per visit</b>
Lab/X-rays	<b>No charge</b>
Outpatient Surgery	<b>\$15 per procedure</b>
Hospitalization Services	<b>\$250 per admission</b>
Emergency Services	<b>\$50 per visit</b>
Ambulance Services	<b>\$50 per trip</b>
Prescription Drugs (Generic and Brand)	<b>\$10- Generic, \$20- Brand/Specialty for up to a 100-day supply</b>
Durable Medical Equipment	<b>No charge</b>
Eyewear	<b>\$150 allowance every 24 months</b>

This is a benefit summary of Novato USD's Kaiser Permanente Medicare health plan. All benefits are subject to the definitions, limitations, and exclusions set forth in the Kaiser Permanente Medicare health plan **Evidence of Coverage**.

## Contact Information

If you have questions about the **Novato USD** Kaiser Permanente Medicare health plan, contact your HR Benefits Department.

**Kaiser Permanente Member Services:** 1-800-443-0815 (TTY 711)  
*7 days a week, 8 a.m. to 8 p.m.*

**Social Security:** 1-800-772-1213 (TTY 1-800-325-0778)  
*Monday through Friday, 8 a.m. to 7 p.m.*

**Medicare:** 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048)  
*24 hours a day, 7 days a week.*





# Questions?

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.

# Appendix

# Mental health and emotional wellness apps

Everyone needs support for total health — mind, body, and spirit. These wellness apps can help members navigate life's challenges and make small changes to improve sleep, mood, relationships, and more.<sup>1</sup>



## Calm

Meditation and relaxation app designed to help strengthen mental fitness and help with stress, anxiety, insomnia, depression, and more



## ClassPass

Access to thousands of on-demand workout videos, plus live-streaming and in-person exercise classes from top studios worldwide



## headspace care

On-demand emotional support through the Ginger app — Ginger's emotional support coaches are available 24/7 to help with stress, low mood, sleep troubles, and more

Go to [kp.org/selfcare](http://kp.org/selfcare) to learn more and download apps.

<sup>1</sup> These 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. Only available to Kaiser Permanente members with medical coverage. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Medicare health plan grievance process.

# Work out your way and find your fit

One Pass® can help you find a fitness routine that's right for you, whether you work out at home or at the gym — and it's available at no extra cost.

## At the gym

Choose from a large nationwide network of gyms and fitness locations (included in the Core and Premium networks).

## At home

Work out at home with live, digital fitness classes or on-demand workouts.

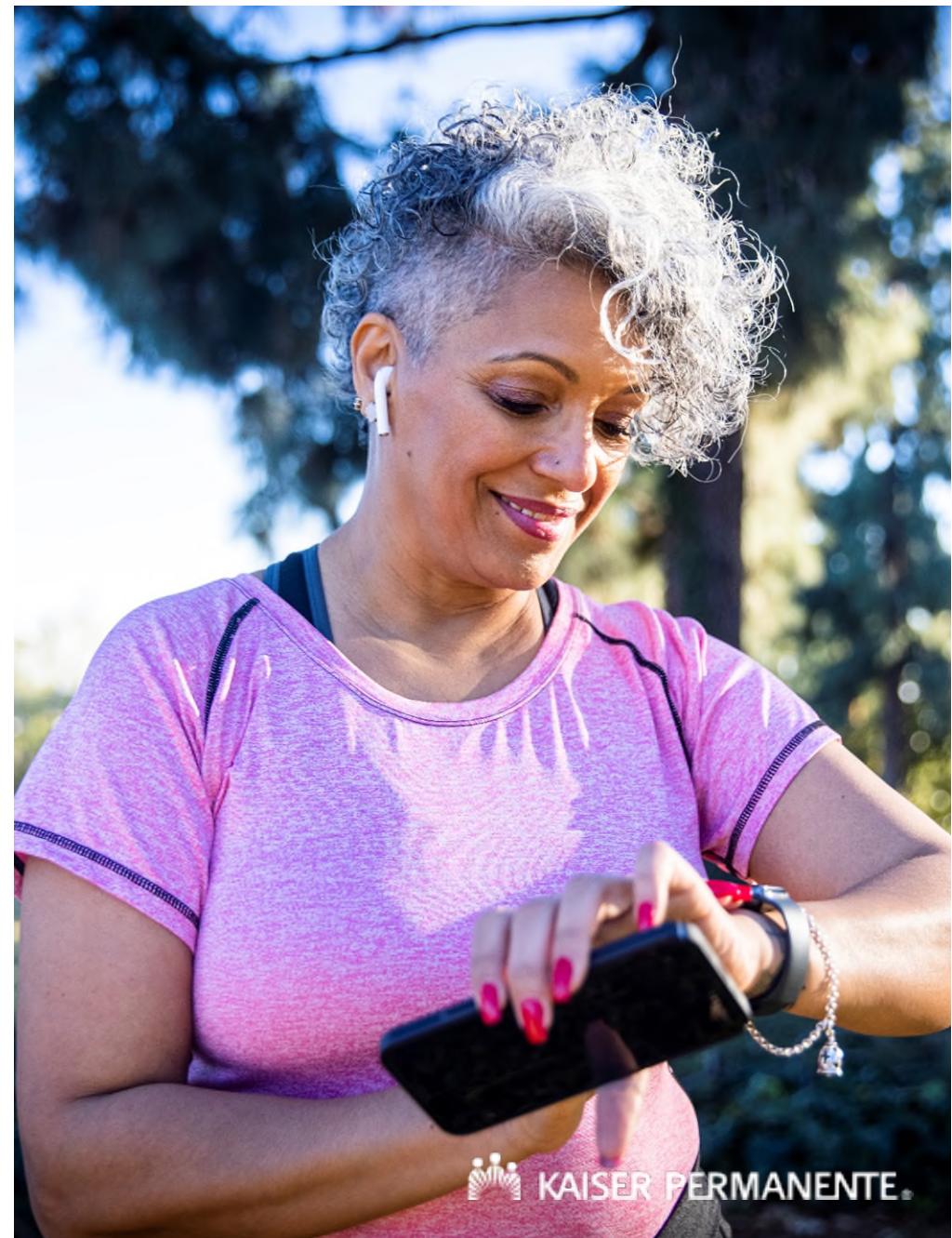
## Brain training

With One Pass, you can benefit from a complete brain workout program using interactive cognitive tests and brain exercises all available online.

## With new friends

Join a group class or find local clubs and social events that match your interests.

One Pass® is a registered trademark of Optum, 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.



# Maintaining good brain health

Get a complete brain workout, including an initial cognitive test and an ongoing brain training program featuring a collection of games and activities to keep you engaged.

## Why is good brain health important?

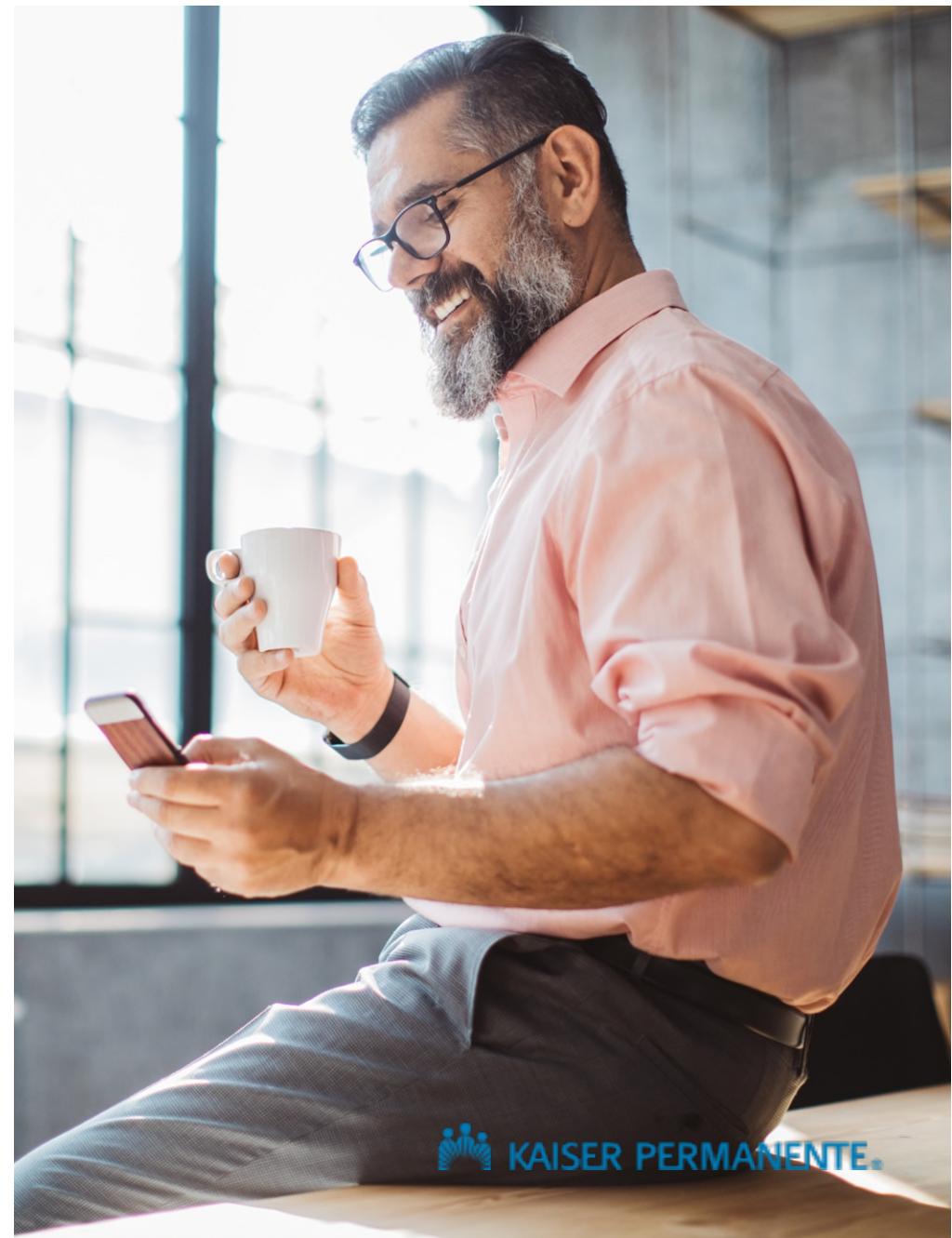
- Maintaining good brain health is critical, especially as we age, because cognitive functioning declines over time due to various factors, including environment, drugs, stress, growth factors, learning, and aging.

## How do you take care of your brain health?

- Following a brain-healthy lifestyle is essential to maintaining cognitive health. This includes exercising, watching your nutrition, managing your stress, and stimulating your brain.

## How does the program work?

- It offers a collection of brain games to keep you interested, challenged, and engaged, similar to diversifying workouts with new activities at the gym.



## Focus on a healthier you

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

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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 get an allowance toward an eyewear purchase once every 2 years

