

Kaiser Permanente Senior Advantage Frequently Asked Questions

Q: What are the benefits of joining the Kaiser Permanente Senior Advantage plan designed for Contra Costa Community College District (CCCCD) retirees?

CCCCD has partnered with Kaiser Permanente to offer the Senior Advantage plan to our retirees who are 65 and over and enrolled in Medicare Parts A and B. By joining Senior Advantage, you will help us contain our health care costs and help ensure coverage for our future retirees.

Senior Advantage combines your Kaiser Permanente coverage with your Medicare coverage into a single plan **at no additional premium**. Senior Advantage gives you all the benefits of Medicare, plus more. You may also save money with Senior Advantage because you pay only copayments for services.

See the chart below to compare your current Kaiser Permanente plan to Kaiser Permanente Senior Advantage.

| Services | Your current Kaiser Permanente plan (does not coordinate with Medicare) | Kaiser Permanente Senior Advantage (coordinates with Medicare Parts A and B) |
|---|--|---|
| Office Visits | \$15 per visit | \$5 per visit |
| Outpatient Surgery | \$15 procedure | \$5 procedure |
| Medicare Prescription Drug Coverage (Part D) | | |
| Formulary generic drugs—up to a 100-day supply Formulary brand-name drugs—up to a 100-day supply | \$5 copay \$15 copay | \$5 copay \$5 copay |
| Eyeglasses/Contact Lenses Eyeglasses and contact lenses every 24 months Eyeglasses and contact lenses following cataract surgery in accord with Medicare guidelines | No additional optical allowance | \$150 allowance |

^{*}Calculated using prices set by the pharmacy.

Q: What is my Kaiser Permanente travel coverage under the Senior Advantage plan?

If you're planning to travel outside the Kaiser Permanente service area, please bring your Kaiser Permanente ID card and the Kaiser Permanente *Travel Kit*.

The Travel Kit explains where and how to get care in other Kaiser Permanente regions through the visiting member program. It also answers questions you may have about emergency and urgent care while you're traveling anywhere in the world.

If you plan to move or go on a long trip, please call the Kaiser Permanente Member Service Call Center to find out if the place you're going to is in the Kaiser Permanente service area.

To receive a Travel Kit, call the Kaiser Permanente Member Service Call Center toll free at 1-800-443-0815 <(TTY 1-800-777-1370 for the hearing/speech impaired)>, seven days a week, 8 a.m. to 8 p.m.

Q: If I leave the Kaiser Permanente service area and then return, can I reenroll at a later date?

You have the flexibility to reenroll in the Senior Advantage plan. When you return to a Kaiser Permanente service area, please contact CCCCD Human Resources immediately at **925-229-1000 ext. 1294**. Human Resources can provide you with an enrollment form.

Q: How do I disenroll from Senior Advantage in order to use my Medicare Parts A and B card independently from Kaiser Permanente? When will my disenrollment be effective? What happens to my Kaiser Permanente medical coverage?

The process of disenrolling is simple. Complete and submit the Senior Advantage disenrollment form, which can be received by calling the CCCCD Human Resources Benefits division at **925-229-1000 ext. 1294** from 8:30 a.m. to 5:00 p.m. You can also download the form at http://www.4cd.net/default.aspx.

If you submit the form by the 15th of the month, it will be effective starting the 1st of the following month.

Once you disenroll in Senior Advantage, you automatically revert to your current Kaiser Permanente plan. (Please refer to the table on the front page for information regarding this plan.)

Q: How do I reenroll in Senior Advantage?

Complete and submit a Senor Advantage enrollment form. To obtain a form, please contact the CCCCD Human Resources Benefits division **925-229-1000 ext. 1294**.

Q: How do I disenroll from Senior Advantage due to extended travel? When will my disenrollment be effective?

If you wish to disenroll from Senior Advantage or need to disenroll due to extended travel, please obtain a disenrollment form by contacting Reed Rawlinson from the district at **925-229-1000 ext. 1294**. Complete and return your disenrollment form a few weeks prior to your travel or desired termination date. Your disenrollment will be effective on the first of the month following Kaiser Permanente's receipt of your disenrollment form.

Q: How do I reenroll after my extended travel? What happens to my CCCCD plan membership?

When you disenroll from Senior Advantage, your membership in the CCCCD plan will not terminate. You can enroll in a non-Kaiser Permanente Medicare Advantage plan, return to an Original Medicare plan, or reenroll in the Senior Advantage plan. When you return from your travel, you will automatically be enrolled in the CCCCD commercial plan. You will have 30 days to switch and enroll in the Senior Advantage, which includes enhanced benefits such as a \$5 office visit copayment and more. (See the comparison chart on the reverse side for details.) When you're ready to reenroll in Senior Advantage, contact the district and request a Senior Advantage form.

Q: Where can I get more information about Senior Advantage coverage that is sponsored by CCCCD?

If you'd like more information about Senior Advantage or would like to enroll, call a Senior Advantage specialist toll free at 1-800-747-2189 (TTY **1-800-777-1370** for the hearing/speech impaired), Monday through Friday, 8:30 a.m. to 5:00 p.m.