

Kaiser Permanente Senior Advantage (KPSA) Summary of Benefits (10/1/25 – 09/30/26)



Services		\$10 KPSA	\$25 KPSA
Lifetime Maximum		None	None
Annual Out-of-Pocket Maximum (Not all services apply to Annual OOPM)		\$1,000 per calendar year	\$1,000 per calendar year
Deductible		None	None
Office Visits		\$10 per visit	\$25 per visit
Lab/X-rays		No charge	No charge
Outpatient Surgery		\$10 per procedure	\$25 per procedure
Hospitalization Services		No charge	\$500 per stay
Emergency Services		\$50 per visit	\$50 per visit
Ambulance Services		\$50 per transport	\$150 per transport
Prescription Drugs			
• Generic		\$10 for up to 100-day supply	\$30 for up to 100-day supply
• Brand		\$20 for up to 100-day supply	\$75 for up to 100-day supply
Durable Medical Equipment		No charge	20% coinsurance
Eyewear (every 24 months at KP)		\$150 allowance	\$150 allowance
Hearing Aids (every 36 months at KP)		\$500 allowance per aid	\$500 allowance per aid
Home Health Care		No charge	No charge
Skilled Nursing Facility Care (for up to 100 days per benefit period)		No charge	No charge
Gym Membership/Discount Program		No charge	No charge

Important note: this is a benefit overview of SISC's Kaiser Permanente Senior Advantage group plan for **in-network services**.

All benefits are subject to the definitions, limitations, and exclusions set forth in the Kaiser Permanente Senior Advantage Plan Evidence of Coverage.

Kaiser Permanente Senior Advantage Additional Benefits



SISC members enrolled in a Kaiser Permanente Senior Advantage plan will have access to the following benefits:

Medical transportation

- ✓ Members will now receive up to 12 roundtrip, or 24 one-way rides, annually to go to or from doctor appointments, laboratories, pharmacies, all at no charge!

Meal delivery

- ✓ Members who have an inpatient stay at a hospital or skilled nursing facility can:
- ✓ Receive 3 dietitian-designed meals a day at no charge, for up to 4 weeks — a total of 84 meals once per calendar year
- ✓ Select from more than 70 entrée options, including heart-healthy, diabetic-friendly, and gluten-free meals
- ✓ Enjoy free delivery to any address in a Kaiser Permanente coverage region

One Pass Exercise Program (KPSA only)



Effective 1/1/2025 - Kaiser moved from Silver&Fit to One Pass

Kaiser Permanente Senior Advantage members currently using Silver&Fit® Healthy Aging Program, must contact Medicare One Pass to get restarted

- ✓ Choose from the largest nationwide network of gyms and fitness locations
- ✓ Work out at home with live, digital fitness classes or on-demand workouts
- ✓ Join a group class or find local clubs that match your social interests



To get started with the One Pass program:

- 1) Visit youronepass.com.
- 2) Click "Get Started" to register. Enter in your Last Name, First Name, DOB & Health Plan ID #.
- 3) Once registered, you'll receive a Member Code. Be sure to write down your Member Code.
*Member code to be used each time you register for a new fitness location or One Pass Service.
- 4) Search for gyms by clicking on the "Find a gym" page.

Questions? Call 1-877-614-0618

Monday through Friday, 6 a.m. to 7 p.m. PST

CompanionCare Medicare Supplement Plan

Companion Care is a Medicare Supplement (also known as Medigap) plan administered by Anthem Blue Cross with Medicare Part D prescription drug coverage provided through Navitus Health Solutions:

- ✓ Requires continuous enrollment in Medicare parts A & B
- ✓ Cost will not increase according to member's age but premiums may be subject to yearly increases
- ✓ Members enrolled in a Medicare Supplement/Medigap plan maintain Original Medicare
 - Member self-refers to any U.S. provider who accepts Medicare assignment
- ✓ The member's cost share is zero when the medical service is both approved by Medicare and the provider accepts Medicare assignment.
 - If the medical service is not covered by Medicare, then it will not be covered by the plan (excepting limited travel coverage).
 - Visit: <https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>
 - What's NOT covered by Part A and Part B?
- ✓ SISC members must reside within the United States.

Navitus Health Solutions Medicare Part D Prescription Drug Plan:

- ✓ \$9 generic/ \$35 brand and specialty - Costco zero copay program does NOT apply
- ✓ There is no coverage gap or "donut hole" on this plan.

CompanionCare Medicare Supplement Summary of Benefits (10/1/25 – 09/30/26)

Services	CompanionCare
Lifetime Maximum	None
Annual Out-of-Pocket Maximum (Not all services apply to Annual OOPM)	None
Deductible	None
Office Visits	No charge
Lab/X-rays	No charge
Outpatient Surgery	No charge
Hospitalization Services	No charge
Emergency Services	No charge
Ambulance Services	No charge per transport
Prescription Drugs	
• Generic	\$18 for up to 90-day supply
• Brand	\$90 for up to 90-day supply
Durable Medical Equipment	No charge
Home Health Care (part-time, intermittent)	No charge
Skilled Nursing Facility Care	No charge for up to 100 days per benefit period
Gym Membership/Discount Program	No charge

Important note: this is a benefit overview of SISC's Companion Care group plan where all services must be approved by Medicare to be covered on this plan.
All benefits are subject to the definitions, limitations, and exclusions set forth in the Anthem Companion Care Plan Evidence of Coverage.

100-A \$0 Anthem PPO (EGWP) Coordination of Benefits Plan

The 100-A \$0 and EGWP PPO plan is a coordination of benefits plan with Medicare Part D prescription drug coverage:

- ✓ Requires continuous enrollment in Medicare Parts A & B
- ✓ Members enrolled in a Medicare coordination of benefits plan maintain Original Medicare
 - Member self-refers to any Anthem Blue Cross or Blue Shield network provider
 - If the medical service is not covered by Medicare, then it may be covered under the PPO plan.
 - See your benefit summary for covered services

100-A \$0 PPO EGWP plan administered through Anthem or Blue Shield of California:

There is no deductible on the 100-A \$0 EGWP PPO plan. The member's medical cost share is zero or the defined copay (i.e., ambulance) when the medical service is both in-network and a covered benefit under the PPO plan.



Anthem Blue Cross 100-A \$0 EGWP PPO Summary of Benefits (10/01/25 - 09/30/26)

Services	100-A \$0 EGWP PPO
Lifetime Maximum	None
Annual Out-of-Pocket Maximum (Not all services apply to Annual OOPM)	\$1,000 individual / \$3,000 family per calendar year
Deductible	None
Office Visits	
• Primary Care	No charge
• Specialist	No charge
Lab/X-rays	No charge
Outpatient Surgery	No charge
Hospitalization Services	No charge
Emergency Services	\$100 per visit
Ambulance Services	\$100 per transport
Durable Medical Equipment	No charge
Hearing Aids (every 24 months)	Up to \$700 combined maximum
Home Health Care (part-time, intermittent)	No charge
Skilled Nursing Facility Care • Combined with inpatient rehabilitation services	No charge for up to 150 days per benefit period
Gym Membership/Discount Program	\$10-29/month + \$28 enrollment fee

Important note: this is a benefit overview of SISC's 100-A \$0 EGWP PPO group plan for **in-network services**.

All benefits are subject to the definitions, limitations, and exclusions set forth in the Anthem or Blue Shield 100-A \$0 EGWP PPO Plan Evidence of Coverages.



Anthem Blue Cross 100-A \$0 EGWP PPO Prescription Drug Plans

The 100-A \$0 EGWP PPO plan is a coordination of benefits plan with Medicare Part D prescription drug coverage administered through Navitus Health Solutions.

- ✓ There is no coverage gap or “donut hole” on these plans
- ✓ Members receive \$0 generic copays

			Network Retail Pharmacy (90 day supply)		Network Mail Order Pharmacy (90 day supply)	
Prescription Drug Plan	Out-of-Pocket Maximum (individual / family)	Deductible (individual / family)	Generic Copays	Brand and Specialty Copays	Generic Copays	Brand and Specialty Copays
0-25 EGWP	\$1,500 / \$2,500	\$0	\$0	\$75	\$0	\$60



Silver Fit (CompanionCare & 100-A Plans) Exercise and Healthy Aging Program

Available at no cost, Companion Care, and Kaiser Permanente Senior Advantage members can take advantage of the Silver Fit® Healthy Aging Program with benefits that include:

- ✓ Gym Membership at participating locations
- ✓ Home Fitness Program
- ✓ Healthy Aging Resource Library

To learn more about Silver Fit®, including how to register and locate fitness facilities near you, visit SilverandFit.com

Local participating* facilities may include:

- Snap Fitness
- 24 Hour Fitness
- Planet Fitness
- Fitness 19
- YogaSix

**Participation may vary by location.*



SISC Medicare Plan Types & Differences



Important Details	Kaiser Permanente Senior Advantage	Anthem CompanionCare	Anthem Blue Cross 100-A \$0 EGWP PPO Plan
Medicare Providers	Kaiser Permanente	U.S. Providers who Accept Medicare Assignment	Blue Shield Full PPO Network AND U.S. Providers who Accept Medicare Assignment
Must live in plan service area	Yes	No (U.S. only)	No
Deductible	No	No	No
Must receive non-emergency services in service area	Yes	No (U.S. only)	No
Medicare A &B required for enrollment (Retirees 65+)	Yes	Yes	Yes
Medicare assigned to plan	Yes	No	No
Retain Original Medicare	No (Medicare assigned to plan)	Yes	Yes
Travel Coverage	Emergency & Urgent Care	Emergency Care	Emergency & Urgent Care
Services Covered Beyond Medicare	Yes (example: Chiropractor)	No	Yes (example: Chiropractor)
Pharmacy Benefit Manager (PBM)	Kaiser Permanente	Navitus Health Solutions	Navitus Health Solutions
\$0 Generics @ Costco	No	No	Yes
Prescription Drug Coverage Gap ("donut hole")	No	No	No
Gym Membership Discount Program	Medicare One Pass®	Silver&Fit®	Fitness Your Way

All benefits are subject to the definitions, limitations, and exclusions set forth in the plan Evidence of Coverages.

38 *Urgent Care coverage only applicable to 100-A \$0 EGWP PPO Anthem members, subject to the definitions, limitations, and exclusions set forth in the plan Evidence of Coverages.