



Alameda County Employees' Retirement Association
BOARD OF RETIREMENT

**RETIREES COMMITTEE/BOARD MEETING
NOTICE and AGENDA**

ACERA MISSION:

To provide ACERA members and employers with flexible, cost-effective, participant-oriented benefits through prudent investment management and superior member services.

Wednesday, September 6, 2023
8:30 a.m.

LOCATION AND TELECONFERENCE	COMMITTEE MEMBERS	
<p>ACERA C.G. "BUD" QUIST BOARD ROOM 475 14TH STREET, 10TH FLOOR OAKLAND, CALIFORNIA 94612-1900 MAIN LINE: 510.628.3000 FAX: 510.268.9574</p> <p>The public can observe the meeting and offer public comment by using the below Webinar ID and Passcode after clicking on the below link or calling the below call-in number.</p> <p>Link: https://zoom.us/join Call-In: 1 (669) 900-6833 US Webinar ID: 879 6337 8479 Passcode: 699406 For help joining a Zoom meeting, see: https://support.zoom.us/hc/en-us/articles/201362193</p>	ELIZABETH ROGERS, CHAIR	ELECTED RETIRED
	HENRY LEVY, VICE CHAIR	TREASURER
	OPHELIA BASGAL	APPOINTED
	KEITH CARSON	APPOINTED
	KELLIE SIMON	ELECTED GENERAL

The Alternate Retired Member votes in the absence of the Elected Retired Member, or, if the Elected Retired Member is present, then votes if both Elected General members, or the Safety Member and an Elected General member, are absent.

The Alternate Safety Member votes in the absence of the Elected Safety Member, either of the two Elected General Members, or both the Retired and Alternate Retired members.

This is a meeting of the Retirees Committee if a quorum of the Retirees Committee attends, and it is a meeting of the Board if a quorum of the Board attends. This is a joint meeting of the Retirees Committee and the Board if a quorum of each attends.

Note regarding accommodations: If you require a reasonable modification or accommodation for a disability, please contact ACERA between 9:00 a.m. and 5:00 p.m. at least 72 hours before the meeting at accommodation@acera.org or at 510-628-3000.

Public comments are limited to four (4) minutes per person in total. The order of items on the agenda is subject to change without notice. Board and Committee agendas and minutes and all documents distributed to the Board or a Committee in connection with a public meeting (unless exempt from disclosure) are posted online at www.acera.org and also may be inspected at 475 14th Street, 10th Floor, Oakland, CA 94612-1900.

RETIREES COMMITTEE/BOARD MEETING

NOTICE and AGENDA, Page 2 of 3 – Wednesday, September 6, 2023

Call to Order: 8:30 a.m.

Roll Call

Public Input (Time Limit: 4 minutes per speaker)

Action Items: Matters for discussion and possible motion by the Committee

1. Approval to Maintain Current Hearing Aid Benefit Allowance for Kaiser Permanente Medicare and Early (Non-Medicare Eligible) Plan Enrollees for Plan Year 2024

Discussion and possible motion to recommend that the Board of Retirement approve maintaining the current hearing aid benefit allowance for Medicare and early (non-Medicare eligible) retirees enrolled in the Kaiser Permanente group medical plan.

- Carlos Barrios

Recommendation

Staff recommends that the Retirees Committee recommend to the Board of Retirement a motion to maintain the current hearing aid benefit allowance for Kaiser Permanente Medicare and early (non-Medicare eligible) enrollees for Plan Year 2024.

Information Items: These items are not presented for Committee action but consist of status updates and cyclical reports

1. ACERA-Sponsored Medical Plans and Premiums for Plan Year 2024

Report on renewal of Alameda County's medical plan contracts for the 2024 Plan Year. Staff will provide information regarding renewal rates and plan coverage for the Plan Year February 1, 2024 through January 31, 2025.

- Carlos Barrios

- Ava Lavender, Alameda County

- Stephen Murphy, Segal

2. Discussion Regarding Kaiser Permanente Senior Advantage Plan Optional Riders for Plan Year 2024

Staff will provide information regarding optional riders available for the Kaiser Permanente Senior Advantage plan for Plan Year 2024.

- Carlos Barrios

Trustee Remarks

RETIREES COMMITTEE/BOARD MEETING

NOTICE and AGENDA, Page 3 of 3 – Wednesday, September 6, 2023

Future Discussion Items

- Presentation and Acceptance of SRBR Funding Report/Valuation
- SRBR Policy Update

Establishment of Next Meeting Date

October 4, 2023, at 9:30 a.m.

Adjournment



MEMORANDUM TO THE RETIREES COMMITTEE

DATE: September 6, 2023

TO: Members of the Retirees Committee

FROM: Carlos Barrios, Assistant Chief Executive Officer 

SUBJECT: **Approval to Maintain Current Hearing Aid Benefit Allowance for Kaiser Permanente Medicare and Early (Non-Medicare Eligible) Plan Enrollees for Plan Year 2024**

The Board representatives from the Alameda County Retired Employees (ACRE) and Retired Employees of Alameda County, Inc. (REAC) retiree associations expressed interest in getting cost estimates to increase the hearing aid benefits for our members. Based on the medical renewal group plan rates for Plan Year 2024, and the additional cost to increase the hearing aid benefit, Staff is recommending that we not increase the hearing aid benefit at this time.

There is a 14.07% increase for the 2024 premium rates (from \$909.74 to \$1,037.76) for the early (non-Medicare) plan, and an 11.84% increase (from \$316.81 to \$354.31) for the Kaiser Permanente Senior Advantage plan. The additional cost to increase the hearing aid benefit from the current \$1,000 allowance per ear every 36 months to \$2,000 is \$18.65 per member/per month. Based on the May 2023 enrollment numbers, the estimated additional annual cost due to the rate increases is \$3,226,963, and the estimated annual cost to increase the hearing aid benefit would be \$1,144,066. The total estimated annual cost for both the increase in the rates and to increase the hearing aid benefit is \$4,371,029.

Attached is information from Segal, ACERA's Benefits Consultant, which provides alternative sources for hearing aids.

Recommendation

Staff recommends that the Retirees Committee recommend to the Board of Retirement a motion to maintain the current hearing aid benefit allowance for Kaiser Permanente Medicare and early (non-Medicare eligible) enrollees for Plan Year 2024.

Attachment

Hearing Aid - Alternative Sources Update

- The cost of a pair of hearing aids may range from \$3,000 to \$6,000 ⁽¹⁾, based on technology used and type of fit (e.g. in the canal, over the ear, behind the ear, etc.)

	Via Benefits	Amplifon (Delta Dental)	TruHearing (VSP)
Self-Reported Retail Discount	N/A ⁽²⁾	66%	60%

⁽¹⁾ Hearing aid cost range provided by <https://www.goodrx.com/health-topic/ear/hearing-aid-cost>

⁽²⁾ Via Benefits no longer has a contractual relationship with any hearing aid distributor to provide discounts on hearing aid appliances



MEMORANDUM TO THE RETIREES COMMITTEE

DATE: September 6, 2023

TO: Members of the Retirees Committee

FROM: Carlos Barrios, Assistant Chief Executive Officer *CB*

SUBJECT: **ACERA-Sponsored Medical Plans and Premiums for Plan Year 2024**

Provided below is a summary of the Plan Year 2024 medical renewal group plan rates from our carriers; Kaiser Permanente and UnitedHealthcare (UHC). The County of Alameda (County) will review the attached presentation regarding the 2024 Plan Year renewal rates.

Level of Coverage	2023 Rates & % Increase/ (Decrease)	2024 Rates & % Increase/ (Decrease)	2024 Difference	20 + MMA (\$635.37) Retiree Out-of-Pocket
<i>Kaiser HMO</i>	7.90%	14.07%		
Retiree Only	\$909.74	\$1,037.76	\$128.02	\$402.39
Retiree + One Dep	\$1,819.48	\$2,075.52	\$256.04	\$1,440.15
Retiree + Two/More Deps	\$2,574.60	\$2,936.90	\$362.30	\$2,301.53
<i>UHC HMO – Signature Value</i>	9.00%	13.48%		
Retiree Only	\$1,290.92	\$1,464.90	\$173.98	\$829.53
Retiree + One Dep	\$2,581.72	\$2,929.64	\$347.92	\$2,294.27
Retiree + Two/More Deps	\$3,653.08	\$4,145.40	\$492.32	\$3,510.03
<i>UHC HMO – Signature Value Advantage</i>	8.00%	13.48%		
Retiree Only	\$843.94	\$957.68	\$113.74	\$322.31
Retiree + One Dep	\$1,687.72	\$1,915.18	\$227.46	\$1,279.81
Retiree + Two/More Deps	\$2,388.08	\$2,709.92	\$321.84	\$2,074.55
<i>Kaiser Sr. Advantage</i>	(8.02%)	11.84%		
Retiree Only	\$316.81	\$354.31	\$37.50	\$0.00
Retiree + One Dep	\$633.62	\$708.62	\$354.31	\$354.31

Attached for your information is a five-year medical plans rate history for the period 2019 through 2023.

Silver&Fit® Exercise & Healthy Aging Program

The 2024 Kaiser Permanente Senior Advantage plan rate includes the premium of \$2.80 per member/per month for the Silver&Fit program. Staff is checking with Kaiser to find out if there has been any changes to track and provide additional utilization information. Staff plans to conduct another survey during the Open Enrollment period to determine the level of participation in the Silver&Fit program.

2024 Premium Rates for Individual Medical Plans through Via Benefits

The 2024 individual plans Medicare premium rates will not be available until early October. The Medicare plans and rates go through a Centers for Medicare and Medicaid Services (CMS) approval process before they are released. The 2024 premiums for individual Early Retiree plans will be available around the same time in October.

Attachments

ACERA ANNUAL BENEFITS RENEWAL PRESENTATION

RETIREES COMMITTEE

Benefits and Rates for 2024

September 6, 2023

Ava Lavender
HR Division Manager, Benefits
Keith Brown, VP
Newfront Insurance



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Executive Summary

The purpose of this presentation is to present rates and plan design changes to the ACERA Retirees Committee resulting from the Plan Year (PY) 2024 renewal negotiations between the County of Alameda and its medical carriers, Kaiser and UHC.

- The overall blended (i.e., for actives, subgroups and early retirees) rate increase is **14.07% for Kaiser**. The final, rate increase for **UHC is 13.48% for SV and SVA**, which is *lower than UHC's initial renewal rate increase of 18.01%*.
- **The above PY 2024 rate actions continue to make the UHC SVA the lowest cost plan.**
- There are no plan design changes in PY 2024 for the commercial medical plans offered by Kaiser and UHC.
- **The Kaiser Permanente Senior Advantage (KPSA) plan is increasing by 11.84%.**



County of Alameda 2024 Plan Year – Blended Rate Increases by Carrier (Actives, Subgroups and Early Retirees)



KAISER PERMANENTE®

14.07%
(HMO)

Kaiser's renewal called for a blended 14.07% rate increase

15.72%
(County)

Actives:
5,731

1.92%
(ACERA)

Early Retirees:
887



UnitedHealthcare®

13.48%
(HMO)

To demonstrate their continued partnership with the County and ACERA, UHC made underwriting concessions to +13.48%.

This was down from an initial overall rate increase of +18.01%.

11.59%
(County)

Actives:
1,388

41.17%
(ACERA)

Early Retirees:
166

**Blended
Rate
Increases**

**Unblended
Rate
Increases***



Contributing Factors To Medical Premium Increases

➤ Kaiser

- Kaiser justified the higher than usual rate renewal based on inflation, labor shortages, and ongoing recovery from the COVID-19 pandemic.
- They also noted that increasing demand for care has driven utilization higher at the same time that inflation and labor shortages substantially increased the cost of care delivery.
- Kaiser reported an operating loss of \$1.3B for 2022.
- Kaiser also anticipates higher than normative renewals in PY 2025.

➤ UHC

- UHC indicated the increase is partially due to a “return to normal” as curtailment of needed medical services, which occurred during the COVID-19 pandemic, inflationary trends, and labor shortages.
- High-cost claimants and high inpatient and outpatient utilization among the UHC membership as compared to normative benchmarks also impacted the rates. Resulting premium increase is high compared to historical renewals.

For both UHC and Kaiser, the key cost drivers above can largely be explained by the timing of the COVID-19 pandemic in relation to the claims experience used in developing premium increases. The experience period used for underwriting last year saw a suppression of claims during most of 2021 where members were utilizing healthcare only when necessary. Resultantly, there was a major reduction in office visits, voluntary surgeries and any other medical care that could be delayed.

County of Alameda

2024 Plan Year – Kaiser HMO Early Retiree Rates

2024 Kaiser HMO Renewal	Current Enrollment*	2023 Monthly Premium Rate	2024 Monthly Premium Rate	Increase
Retiree Only	758	\$909.74	\$1,037.76	14.07%
Retiree + 1	94	\$1,819.50	\$2,075.52	14.07%
Retiree + Family	35	\$2,574.60	\$2,936.90	14.07%
Monthly Total	887	\$950,727	\$1,084,512	14.07%

*Current enrollment is based on February 2023 retiree count.

These rates include the Surcharge Buy-out (SBO). ACERA currently has 115 members over 65 that continue to create the need for the SBO. Last year there were 153 members.

County of Alameda

2024 Plan Year – UHC HMO Early Retiree Rates

2024 UHC HMO SignatureValue Renewal	Current Enrollment*	2023 Monthly Premium Rate	2024 Monthly Premium Rate	Increase
Retiree Only	65	\$1,290.92	\$1,464.90	13.48%
Retiree + 1	9	\$2,581.72	\$2,929.64	13.48%
Retiree + Family	2	\$3,653.08	\$4,145.40	13.48%
Monthly Total	76	\$114,451	\$129,876	13.48%

2024 UHC HMO SignatureValue Advantage Renewal	Current Enrollment*	2023 Monthly Premium Rate	2024 Monthly Premium Rate	Increase
Retiree Only	55	\$843.94	\$957.68	13.48%
Retiree + 1	16	\$1,687.72	\$1,915.18	13.48%
Retiree + Family	11	\$2,388.08	\$2,709.92	13.48%
Monthly Total	82	\$99,689	\$113,124	13.48%

*Current enrollment is based on February 2023 retiree count.

County of Alameda

2024 Plan Year – Kaiser Senior Advantage Rates

The Kaiser Senior Advantage (KPSA) rates will increase by 11.84% in PY 2024. The increase includes the Silver & Fit benefit.

2024 Kaiser HMO Senior Advantage Renewal	2023 Monthly Premium Rate	2024 Monthly Premium Rate	Increase
Retiree Only	\$316.81	\$354.31	11.84%
Retiree + 1	\$633.62	\$708.62	11.84%
Retiree + Family	\$1,388.78	\$1,570.00	13.05%

These rates include the Surcharge Buy-out.

This rate is the sum of the Retiree + 1 **Medicare** rate (\$708.62) and the difference between the **Pre-65 2-Party** and **Pre-65 Family** rates on page 6.

County of Alameda

2024 Plan Year – Kaiser Senior Advantage Rider Options

Kaiser is offering the Silver & Fit benefit in the base renewal, which equates to a charge of \$2.80 PMPM (no change from last year). Below is a summary of the utilization of the benefit in 2023:

Kaiser California Silver&Fit - Alameda County Employees Retirement Association Group Utilization: 000007668

Plan ID	Year	Month	FITNESS CENTER		HOME FITNESS KITS	WEB REGISTRANTS		
			Member Count	Visit Count	Unique Members w/Kits	Total Kits	New	Active
000007668	2023	2	220	1,407	15	15	17	928
000007668	2023	3	213	1,451	46	46	48	975
000007668	2023	4	214	1,387	28	28	17	992
000007668	2023	YTD	286	4,245	89	89	82	994

The year-to-date (YTD) is as of April 30, 2023.

County of Alameda

2024 Plan Year – Kaiser Senior Advantage Rider Options

Additionally, Kaiser has offered ACERA additional options available as riders.

1. **Over-the-Counter (OTC) Benefit:** \$1.75 PMPM
 - Includes a \$70 quarterly benefit limit for OTC products

2. **Meals Rider:** \$2.00 PMPM
 - Up to 84 meals (3 meals per day for up to 4 weeks) post discharge from an inpatient or skilled nursing facility

3. **Transportation Rider:** \$2.50 PMPM
 - Routine & post-discharge transportation coverage up to 24 one-way trips per year to medically-related appointments
 - 50-mile radius per trip

ACERA KPSA with Riders	w/Silver & Fit	w/out Silver & Fit
Renewal KPSA	\$354.31	\$351.51
Renewal KPSA + OTC	\$356.06	\$353.26
Renewal KPSA + Meals	\$356.31	\$353.51
Renewal KPSA + Transportation	\$356.81	\$354.01

County of Alameda

2024 Plan Year – Hearing Aid Benefit Rider Options

As requested, Kaiser has offered the following Hearing Aid Benefit options to the HMO Early Retiree Plan as well as the KPSA Plan. The rates shown in the table below represent the increase to the renewal for each tier on the HMO Early Retiree plan and to the PMPM for the KPSA plan. The increase would apply to all enrollees in the plan.

2024 Kaiser HMO Hearing Aid Benefits (Early Retiree and KPSA)	PMPM
\$2,000 Allowance per ear every 36-months	\$18.65
\$2,500 Allowance per ear every 36-months	\$23.30
\$3,000 Allowance per ear every 36-months	\$27.95
\$5,000 Allowance per ear every 36-months	\$46.60

COA 2024 Plan Year – Early Retiree HMO Rates Blended vs. ACERA Unblended

2024 Kaiser HMO	Current Enrollment*	2024 BLENDED Monthly Premium	2024 UNBLENDED ACERA Monthly Premium	\$ Variance	% Variance
Retiree Only	758	\$1,037.76	\$1,179.32	\$141.56	13.64%
Retiree + 1	94	\$2,075.52	\$2,358.64	\$283.12	13.64%
Retiree + Family	35	\$2,936.90	\$3,337.54	\$400.64	13.64%
Monthly Total	887	\$1,084,512	\$1,232,451	\$147,938	13.64%

2024 UHC HMO SV Network	Current Enrollment*	2024 BLENDED Monthly Premium	2024 UNBLENDED ACERA Monthly Premium	\$ Variance	% Variance
Retiree Only	65	\$1,464.90	\$1,822.44	\$357.54	24.41%
Retiree + 1	9	\$2,929.64	\$3,644.68	\$715.04	24.41%
Retiree + Family	2	\$4,145.40	\$5,157.18	\$1,011.78	24.41%
Monthly Total	76	\$129,876	\$161,575	\$31,699	24.41%

2024 UHC HMO SVA Network	Current Enrollment*	2024 BLENDED Monthly Premium	2024 UNBLENDED ACERA Monthly Premium	\$ Variance	% Variance
Retiree Only	55	\$957.68	\$1,191.42	\$233.74	24.41%
Retiree + 1	16	\$1,915.18	\$2,382.62	\$467.44	24.41%
Retiree + Family	11	\$2,709.92	\$3,371.36	\$661.44	24.41%
Monthly Total	82	\$113,124	\$140,735	\$27,611	24.41%

COA 2024 Plan Year – Early Retiree HMO Rates 2023 vs. 2024 ACERA Unblended

2024 Kaiser HMO	Current Enrollment*	2023 UNBLENDED ACERA Monthly Premium	2024 UNBLENDED ACERA Monthly Premium	\$ Variance	% Variance
Retiree Only	758	\$1,156.40	\$1,179.32	\$22.92	1.98%
Retiree + 1	94	\$2,312.80	\$2,358.64	\$45.84	1.98%
Retiree + Family	35	\$3,272.60	\$3,337.54	\$64.94	1.98%
Monthly Total	887	\$1,208,495	\$1,232,451	\$23,955	1.98%

2024 UHC HMO SV Network	Current Enrollment*	2023 UNBLENDED ACERA Monthly Premium	2024 UNBLENDED ACERA Monthly Premium	\$ Variance	% Variance
Retiree Only	65	\$1,839.82	\$1,822.44	(\$17.38)	-0.94%
Retiree + 1	9	\$3,679.46	\$3,644.68	(\$34.78)	-0.95%
Retiree + Family	2	\$5,206.38	\$5,157.18	(\$49.20)	-0.94%
Monthly Total	76	\$163,116	\$161,575	(\$1,541)	-0.94%

2024 UHC HMO SVA Network	Current Enrollment*	2023 UNBLENDED ACERA Monthly Premium	2024 UNBLENDED ACERA Monthly Premium	\$ Variance	% Variance
Retiree Only	55	\$1,063.00	\$1,191.42	\$128.42	12.08%
Retiree + 1	16	\$2,125.78	\$2,382.62	\$256.84	12.08%
Retiree + Family	11	\$3,007.94	\$3,371.36	\$363.42	12.08%
Monthly Total	82	\$125,565	\$140,735	\$15,170	12.08%

*Current enrollment is based on February 2023 retiree count.

Low-income Premium Subsidy Amounts (Part D) – 2024

Percentage of Maximum Subsidy Amount	2024 Subsidy Amount
100%	To be provided early November
75%	To be provided early November
50%	To be provided early November
25%	To be provided early November

Questions



THANK YOU



ALAMEDA COUNTY
Human Resource Services
Employee Benefits Center

Medical Rate Comparisons

2019 - 2023 Rate History



Kaiser Early Retiree

853 Enrolled*

	2019	2020	2021	2022	2023
Rating Structure	Rate	Rate	Rate	Rate	Rate
Retiree	\$765.06	\$785.44	\$810.72	\$843.16	\$909.74
Retiree & 1 Dep	\$1,530.12	\$1,570.88	\$1,621.44	\$1,686.32	\$1,819.48
Retiree & 2+ Deps	\$2,165.12	\$2,222.80	\$2,294.34	\$2,386.22	\$2,574.60
% Change over Retiree Monthly Premium		2.66%	3.22%	4.00%	7.90%

Kaiser Permanente Senior Advantage

4,259 Enrolled*

	2019	2020	2021	2022	2023
Rating Structure	Rate	Rate	Rate	Rate	Rate
Retiree	\$394.07	\$411.54	\$382.21	\$344.44	\$316.81
Retiree & Spouse	\$788.14	\$823.08	\$764.42	\$688.88	\$633.62
% Change over Retiree Monthly Premium		4.40%	-7.10%	-9.88%	-8.02%

UnitedHealthcare SignatureValue HMO Early Retiree

75 Enrolled*

	2019	2020	2021	2022	2023
Rating Structure	Rate	Rate	Rate	Rate	Rate
Retiree	\$1,047.16	\$1,087.80	\$1,150.60	\$1,184.32	\$1,290.92
Retiree & 1 Dep	\$2,094.24	\$2,175.50	\$2,301.12	\$2,368.56	\$2,581.72
Retiree & 2+ Deps	\$2,963.32	\$3,078.30	\$3,256.06	\$3,351.46	\$3,653.08
% Change over Retiree Monthly Premium		3.88%	5.77%	2.93%	9.00%

UnitedHealthcare SignatureValue Advantage HMO Early Retiree - Effective 2/1/20

82 Enrolled*

	2019	2020	2021	2022	2023
Rating Structure	Rate	Rate	Rate	Rate	Rate
Retiree	\$980.94	\$831.92	\$759.16	\$781.42	\$843.94
Retiree & 1 Dep	\$1,961.80	\$1,663.74	\$1,518.20	\$1,562.70	\$1,687.72
Retiree & 2+ Deps	\$2,775.92	\$2,354.18	\$2,148.24	\$2,211.18	\$2,388.08
% Change over Retiree Monthly Premium		-15.19%	-8.75%	2.93%	8.00%

*As of May 2023



MEMORANDUM TO THE RETIREES COMMITTEE

DATE: September 6, 2023

TO: Members of the Retirees Committee

FROM: Carlos Barrios, Assistant Chief Executive Officer 

SUBJECT: **Discussion Regarding Kaiser Permanente Senior Advantage Plan
Optional Riders for Plan Year 2024**

The County of Alameda provided information on the below additional options available for the Kaiser Permanente Senior Advantage plan for Plan Year 2024.

- Over-the-Counter (OTC) Benefit
- Meals Benefit
- Transportation Benefit

Attached is the information regarding the additional benefits provided by Kaiser Permanente.

Attachments

County of Alameda

2024 Plan Year – Kaiser Senior Advantage Rider Options

Additionally, Kaiser has offered ACERA additional options available as riders.

1. **Over-the-Counter (OTC) Benefit: \$1.75 PMPM**
 - Includes a \$70 quarterly benefit limit for OTC products

2. **Meals Rider: \$2.00 PMPM**
 - Up to 84 meals (3 meals per day for up to 4 weeks) post discharge from an inpatient or skilled nursing facility

3. **Transportation Rider: \$2.50 PMPM**
 - Routine & post-discharge transportation coverage up to 24 one-way trips per year to medically-related appointments
 - 50-mile radius per trip

ACERA KPSA with Riders	w/Silver & Fit	w/out Silver & Fit
Renewal KPSA	\$354.31	\$351.51
Renewal KPSA + OTC	\$356.06	\$353.26
Renewal KPSA + Meals	\$356.31	\$353.51
Renewal KPSA + Transportation	\$356.81	\$354.01



Over-the-Counter (OTC) Wellness Benefit

As a Kaiser Permanente Medicare health plan group member, you can get OTC health and wellness products delivered to your home. And all at no cost.



You can use your benefit to order:

- Vitamins and minerals
- Allergy, cough, and cold remedies
- Antacids, laxatives, and stomach aids
- Pain relievers and fever reducers
- First aid kits, joint supports, and incontinence products
- Blood pressure monitors and thermometers
- Diabetic supplies such as compression stockings and sharps containers

Your Kaiser Permanente Senior Advantage (HMO) plan includes a **\$70** quarterly benefit limit for OTC products.¹

Ready to order? It's easy – visit our website or call today.

Place your order for your OTC health and wellness products in one of the following ways:



Visit kp.org/otc/ca



Call **1-833-569-2360 (TTY 711)**,
Monday through Friday,
7 a.m. to 6 p.m.

(continues on next page)

(continued)

Who can use this benefit?

You must be a Kaiser Permanente Medicare health plan member covered under your employer group.

Need a catalog?

Call **1-833-569-2360** (TTY **711**), Monday through Friday, 7 a.m. to 6 p.m. to have a print catalog mailed to you. You can also view our digital catalog at **kp.org/otc/ca**.

If you have questions or to learn more about the OTC health and wellness benefit, call the Member Service Contact Center at **1-800-443-0815** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.

¹Please refer to your *Evidence of Coverage* for details. OTC benefits may change each year on January 1. Minimum order value is \$25. Shipments must be delivered to an address within California. Your benefit limit resets on January 1, April 1, July 1, and October 1. Any unused portion of the quarterly benefit will not carry forward to the next quarter. Your order may not exceed your quarterly benefit limit. Limitations and restrictions may apply. Cash, checks, credit cards, or money orders are not accepted. 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.

Get fresh, nutritious meals delivered to your home at no charge

Your plan covers 84 meals



As a Kaiser Permanente Medicare health plan group member, you can get fresh, healthy meals delivered to your home immediately following an inpatient stay at a hospital or skilled nursing facility. And all at no cost.

How does the meal plan work?

- After discharge from an inpatient stay at a hospital or skilled nursing facility, your discharge team will refer you for meal delivery to your home.
- A representative from the meal provider will call you to talk about available menu options and schedule delivery.
- You can choose from over 70 entrees to support your dietary needs, including heart-healthy, diabetic-friendly, gluten-free, and more.
- You can get 3 meals per day for up to 4 weeks, for a total of 84 meals.*

What can you expect?

Every meal is:

- Designed by a dietitian to be nutritionally complete and delicious.
- Prepared with fresh, high-quality ingredients.
- Delivered in a climate-controlled cooler.
- Ready upon delivery – all you have to do is heat and enjoy.
- Able to remain fresh in the refrigerator for 14 days.

Menu options include favorites like:

Breakfast

- Sausage, Egg, and Cheese Breakfast Burrito
- Buttermilk Pancake with Egg
- Cheese Omelet with Waffle and Syrup
- Cinnamon Apple Oatmeal with Scrambled Eggs

Lunch/Dinner

- BBQ Chicken with Potatoes
- Salisbury Steak with Gravy and Mixed Vegetables
- Three-Cheese Ravioli with Garlic Butter Sauce
- Sweet and Sour Chicken with Stir-Fry Vegetables

Who can use this benefit?

- You must be a Kaiser Permanente Medicare health plan member covered under your employer group.
- You receive a referral from your discharge team upon discharge from a hospital or skilled nursing facility.
- You're discharged to go home and not to another inpatient or skilled nursing facility.
- You're home immediately following an inpatient stay at a hospital or skilled nursing facility. Members discharged from the Emergency Department, same-day surgery (without a hospital admission), or observation don't qualify to use the benefit.



If you have questions or to learn more about the meal delivery benefit, call the Member Service Contact Center at **1-800-443-0815 (TTY 711)** seven days a week, 8 a.m. to 8 p.m.

*Meal benefit is only available once per calendar year. Meals can be delivered to any home in your Kaiser Permanente Medicare health plan service area. Menus are subject to change. Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal.

Need a ride to the doctor? Your plan covers that.

You can now get a ride to and from your doctor visits at no charge

As a Kaiser Permanente Medicare health plan member, you can get a ride to and from your appointments at no cost. Your plan covers up to 24 one-way trips (50 miles per trip) per calendar year.

To use this service, you must:

- Be a Kaiser Permanente Medicare health plan member
- Be going to or from a medical service covered under your plan

You can get rides for:

- Doctor appointments
- Medical services such as lab or X-ray
- Picking up medications or medical equipment

Types of transportation:

The following types of transportation are available:

- Rideshare, taxi, or private transportation service. This includes accommodating walkers and wheelchairs that are collapsible and can fit in the trunk.
- Wheelchair van or gurney van service is restricted to those who are not able to sit in a private vehicle for the duration of the ride.

To schedule a ride:

- For rideshare, taxi, or private transportation service, call **1-877-930-1477 (TTY 711)**. You can also schedule online at **medicaltrip.net** or download the MTM Link Member app. To download the app on your device, visit the App Store (Apple) or Google Play (Android) and search for MTM Link Member App.
- For wheelchair van or gurney van transportation service, call **1-833-226-6760**.
- Request your ride at least 3 business days (Monday through Friday) before your appointment. If you have an urgent last-minute appointment, call as soon as you can, and we'll try to accommodate you.

When you call, have the following information ready:

- Your Kaiser Permanente ID card
- The date and time of your appointment
- Your departure and destination addresses
- If you'll need a return trip
- If anyone will be traveling with you (such as a family member or caregiver)

If you have a medical emergency, call 911.