July 15th, 2024

Alicia Cochran, Renewal
911 Ridgebrook Rd.,
Sparks, MDMD21152

Re: Lithographers & Photoengravers Local 285 Welfare Fund (Associated Administrators)
2025 Medicare Advantage Group Renewal

Dear Sir or Madam,

Thank you for the opportunity to provide renewal information for your Medicare Advantage Group retiree health plan with Kaiser Permanente. We value your continued partnership and look forward to working with you in the future.

Inside this letter and accompanying documents, you'll find:

- 2025 group renewal Medicare Advantage group rate sheet
- 2025 Medicare Advantage Summary of Benefits
- Important information from Medicare
- Benefit changes that will take effect next year

Tackling your top health care concerns and delivering superior value
Businesses are facing persistent, widespread inflated costs for goods and services, as well as labor shortages that threaten workforce productivity. As the economic landscape continues to evolve, choosing the right health care partner is an essential advantage for navigating an uncertain future.

Your retirees deserve a high-quality, cost-efficient health plan that makes accessing care easier and more intuitive — and results in healthier outcomes for your diverse team.

Kaiser Permanente is uniquely positioned to address today's challenges and provide hassle-free health care that's easy for retirees to engage with whenever, wherever, and however they choose. Our approach prioritizes prevention and chronic condition management, and we use proven tools and unique support to help retirees combat stress and burnout. All of this happens with a foundational focus on equity and closing care gaps, so retirees and their families can thrive.

A stable leader in the Medicare marketplace
Today's health care market has undergone several significant shifts — including changes to reimbursements for Medicare Advantage plans. This trend is expected to continue.

As a leader in the health care industry, we've prepared for these changes and are constantly planning for the future. By making smart investments in our people, technology, and research, we're able to provide the value, quality, and stability our members have come to expect from us.

The enclosed 2025 renewal quote reflects our standard rate assumptions and requirements. **As outlined in our rate proposal, all the health plans offered must have comparable benefit designs.** If we find that the member cost share for certain benefits in another plan being offered is substantially different than ours, we may propose a new plan design to align our benefits.

Pricing summary

Kaiser Permanente uses adjusted community rating for Group Medicare across the program. We believe our community rated product best serves our customers because it:

- provides customers with a predictable, known final cost, in advance
- protects customers from the financial risk of adverse cost experience among their retirees
- reduces KP administrative costs, thus allowing for lower group premiums, and
- provides fair and appropriate premium rates for our customers based on the group of covered retirees.

For 2025, our Medicare Advantage group plans still include many extra benefits designed to help your retirees live their healthiest, including:

- **One Pass-** Retirees have access to a robust fitness network, featuring 26,000+ fitness locations, including independent, corporate, YMCA, senior centers, community centers, premium, and boutique studios. Digital solutions including 23K+ on-demand & livestreaming fitness classes through web, app, and TV, plus a workout builder are also included in addition to home fitness kits for members who prefer to work out at home. **This has replaced Silver and Fit for 2025.**
- **Thriving After 60 Community** - The Thriving After 60 community is dedicated to keeping your employees and retirees mentally and physically healthy all while having a good time. Our activities are designed to help your employees maintain their health and energy and stay connected with the community well into retirement. This program is for both members and non-members, and for more information about Thriving After 60, please visit us at **kp.org/ta60mas**.
- **Eyewear Allowance** – Members have a $200 allowance to use at Kaiser Permanente Vision Essentials locations. This allowance can be used toward frames, lenses, or contact lenses and may be combined with any vision riders purchased by the group. This allowance renews every 24 months and replaces the eyewear discount that was previously offered on our Medicare plans.
- **Transportation to medical appointments** - Members in need of transportation to medical appointments and the pharmacy have access to up to 24 one-way rides at no cost.
- **BrainHQ Brain Training App**- Members receive a free subscription to BrainHQ to help improve memory, cognition, and overall brain health.
- **Preventive Dental**- retirees automatically receive preventive dental coverage with a $30 copayment for each preventive care office visit including 2 oral exams, 2 cleanings, and one set of bitewing x-rays. Other covered dental services are provided at a reduced fee.

For 2025 your plan will include the following changes

- **One Pass -** Retirees have access to a robust fitness network, featuring 26,000+ fitness locations, including independent, corporate, YMCA, senior centers, community centers, premium, and boutique studios. Digital solutions including 23K+ on-demand & livestreaming fitness classes through web, app, and TV, plus a workout builder are also included in addition to home fitness kits for members who prefer to work out at home.
- **TrOOP for Part D** – The TrOOP for Part D Prescription drug plans has been reduced from $8000 to $2,000
- **Weight Loss Drug Rider –** Medicare Part D plans do not cover GLP-1s for weight loss, unless it is for medically accepted indications (I.e. diabetes). Employers can purchase a rider for $8 pmpm for 50% coinsurance on GLP-1s prescribed for weight loss
- **Acute Care at Home –** Qualifying members can be treated in their homes under supervision of KP medical staff
- **ASC supplemental benefit –** Robotic appendectomies and prostatectomies may be performed in KP ASC facilities instead of in IP settings

2025 Renewal Rates
The Kaiser Permanente Medicare Advantage health benefit plan is scheduled to renew on **January 1, 2025 and** go through **December 31, 2025**.

The enclosed 2025 renewal quote reflects our standard rate assumptions and requirements. As outlined in our Rate Proposal, all of the health plans offered must have comparable benefit designs. If we find that the member cost share for certain benefits in another plan your client offers is substantially different than ours, we may propose a new plan design to align our benefits.

Thank you for the opportunity to continue providing your client's Medicare-eligible retirees with quality health care services in 2025. Kaiser Permanente is committed to the well-being of your client's retirees. At Kaiser Permanente, we aspire to a single goal: We want our members to thrive. No matter what health status or stage of life, we want our members to be as healthy as possible and live life to the fullest.

If you have any questions or need to discuss changes to the benefits offered, please contact **Darrien Banks**, Senior Group Medicare Retiree Consultant at darrien.banks@kp.org.

Sincerely,

Darrien Banks

Darrien Banks
Senior Group Medicare Retiree Consultant

Important Information from Medicare

5-Star Medicare Plan for Mid-Atlantic States	For 2024, Kaiser Permanente Mid-Atlantic States, received an overall star rating of **3.5 stars** from Medicare. Kaiser Permanente is the only Medicare health plan in Maryland, Virginia, and Washington D.C. rated 5 out of 5 stars for 11 years in a row - 2013-2023. Every year, Medicare evaluates plans on their health and drug services based on a 5-star rating system.
Insulin and Vaccines	As of 2024, the out-of-pocket cost of **insulin products** is limited to no more than **$35 per month** in all Part D plans. In addition, **adult vaccines** covered under Part D, such as the shingles vaccine, are covered with **no cost sharing**.
Low Income Subsidy (LIS) Program	As of 2024, people with Medicare who have incomes up to 150% of poverty and resources at or below the limits for partial low-income subsidy benefits will be eligible for full benefits under the Part D Low-Income Subsidy (LIS) Program. The law eliminates the partial LIS benefit currently in place for individuals with incomes between 135% and 150% of poverty. Eligible individuals who have limited income may qualify for a government program that helps pay for Medicare Part D prescription drug costs. The Medicare low-income subsidy (LIS), also known as the Medicare Extra Help program, can amount to savings of as much as $5,000 per year. Medicare beneficiaries receiving LIS get assistance in paying for their Part D monthly premium, annual deductible, coinsurance, and copayments. Also, individuals enrolled in the Extra Help program do not have to pay the LEP while they are in the LIS program. This subsidization of the premium is applied to the employer's monthly Kaiser Permanente premium statement. The employer can refund the premium subsidy to the member or may be entitled to the subsidy when the employer is paying the premium for the member. You will find confirmation of this policy and the LEP policy in your employer contract that will be sent at the beginning of the year.
Inflation Reduction Act	The Inflation Reduction Act of 2022 includes several provisions to lower prescription drug costs for people with Medicare and reduce drug spending by the federal government, including a number of changes to the Medicare Part D drug benefit. These changes include a cap on out-of-pocket drug spending for enrollees in Medicare Part D plans and requiring Part D plans and drug

	manufacturers to pay a greater share of costs for Part D enrollees with high drug costs. https://www.cms.gov/inflation-reduction-act-and-medicare
Medicare Prescription Payment Plan (M3P)	Starting in 2025, Medicare members who receive Medicare Part D drugs will have the option to spread their payments for those drugs over 12 months. Members may opt into the program prior to the beginning of a plan year, or in any month during a plan year. Members may opt into the program by contacting Kaiser Permanente and completing the Medicare Prescription Payment Plan election process. The election requests can be completed using the paper form, toll-free telephone number, or kp.org. KP is developing a broad range of educational materials and tools for their members and will be ready in advance of open enrollment for the plan year 2025.
Annual Election Period 2024	The Centers for Medicare and Medicaid Services (CMS) 2025 Annual Election Period (AEP) will be from October 15, 2024, through December 7, 2024. This does not affect your employer group sponsored plans' open enrollment dates. The AEP is the time during which existing individual Medicare beneficiaries can make changes to their current coverage. If any of your retirees or their spouses are enrolled in a Medicare plan as an individual, not on the employer plan, this election period will apply to them. In 2025, the Medicare Advantage Open Enrollment Period (OEP) will run from January 1 – March 31 to allow individual Medicare Advantage members an additional opportunity to switch Medicare Advantage plans or return to Original Medicare.
LIS Reminder	Eligible individuals who have limited income may qualify for a government program that helps pay for Medicare Part D prescription drug costs. The Medicare low-income subsidy (LIS), also known as the Medicare Extra Help program, can amount to savings of as much as $5,000 per year. Medicare beneficiaries receiving LIS get assistance in paying for their Part D monthly premium, annual deductible, coinsurance, and copayments. Also, individuals enrolled in the Extra Help program do not have to pay the LEP while they are in the LIS program. This subsidization of the premium is applied to the employer's monthly Kaiser Permanente premium statement. The employer can refund the premium subsidy to the member or may be entitled to the subsidy when the employer is paying the premium for the member. You will find confirmation of this policy and the LEP policy in your employer contract that will be sent at the beginning of the year.
LEP Reminder	The Medicare Part D Late Enrollment Penalty (LEP) is added to the Medicare Part D premium by the Centers for Medicare and Medicaid Services (CMS). It is not a charge from Kaiser

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	Permanente. A beneficiary may owe a late enrollment penalty, if they go without Part D or creditable prescription drug coverage for any continuous period of 63 days or more after their Initial Enrollment Period is over. The Medicare Part D premium is included in the Kaiser Permanente Medicare Plan premium, so the LEP (if applicable) appears on the Kaiser Permanente employer group dues/premium billing each month and may be passed along by the employer to the member. The amount of the LEP depends on how long CMS determines the beneficiary went without Medicare Part D or creditable prescription drug coverage. Retirees who are flagged by CMS to be charged the LEP are sent three (3) letters from CMS by the plan explaining the pending charge and include a form that the retiree can send back to show there was creditable coverage. Once that form is received by CMS or their contractor, the LEP is reduced or eliminated. Most LEPs can be eliminated just by responding to the letter. There may be rare instances where your employee/retiree/dependent had no coverage or lesser coverage through a spouse's plan. In such cases, the LEP must be paid. This is a Medicare Part D charge (not a Kaiser Permanente charge) and is not negotiable. CMS provides an appeal process for cases where the entire charge or the amount is disputed by the Medicare beneficiary.

2025 Kaiser Foundation Health Plan of the Mid-Atlantic States Group Medicare Health Plan Rates

Group Name:	**Lithographers/Photoengravers Medicare Advantage**			**Underwriting Signature:**	**Dagmawi Tesfaye**
Group # (PID)	**5238**	**Subgroup/s (EU)**	**200**	**Comments:**	
Effective Date:	**1/1/2025**			**Date issued :**	**6/28/2024**

Year	2025
Jurisdiction	DC
KP Medicare Plan Name*	A (with Part D Rx)
Commissions	NA
Is this a National Group?	No

Benefit Description*:	
Deductible	**None**
Office visit	**$15**
Inpatient Copay	**$100**
RX**	**KP$15;ANP$25;MO$10-withD**
Dental	**$30 preventive**
Vision	**$200 allowance per 24 months**
DME	**$0**
ER	**$50**

Additional Rider Benefits:	
Hearing Aid	**none**
Chiropractic & Acupuncture	**none**
Acupuncture Only	**none**
Eyeglass Lenses & Frames & Contact Lenses	**none**
Over-the-Counter (OTC)	**none**
Weight Management Rx	**none**

PMPM (Medicare A, B, & D)	**$275.24**	
Cost of Rider Benefit(s) PMPM	**$0.00**	
Total PMPM (Medicare A, B, & D)	**$275.24**	**(includes applicable state mandates)**

*** This is not a complete description of plan benefits. For details of each plan, please consult the appropriate Plan Summary of Benefits or Explanation of Benefits (EOC) document.**

**** 60 day supply**

2025 Kaiser Foundation Health Plan of the Mid-Atlantic States Group Medicare Health Plan Rates

Group Name:	**Lithographers/Photoengravers Medicare Advantage**			**Underwriting Signature:**	**Dagmawi Tesfaye**
Group # (PID)	**5238**	**Subgroup/s (EU)**	**201**	**Comments:**	
Effective Date:	**1/1/2025**			**Date issued :**	**6/28/2024**

Year	2025
Jurisdiction	DC
KP Medicare Plan Name*	C++ (with Part D Rx)
Commissions	NA
Is this a National Group?	No

Benefit Description*:

Deductible	**None**
Office visit	**$10**
Inpatient Copay	**$0**
RX**	**KP$10;ANP$15;MO$5-withD**
Dental	**$30 preventive**
Vision	**$200 allowance per 24 months**
DME	**$0**
ER	**$50**

Additional Rider Benefits:

Hearing Aid	**none**
Chiropractic & Acupuncture	**none**
Acupuncture Only	**none**
Eyeglass Lenses & Frames & Contact Lenses	**none**
Over-the-Counter (OTC)	**none**
Weight Management Rx	**none**

PMPM (Medicare A, B, & D)	**$304.23**	
Cost of Rider Benefit(s) PMPM	**$0.00**	
Total PMPM (Medicare A, B, & D)	**$304.23**	**(includes applicable state mandates)**

*** This is not a complete description of plan benefits. For details of each plan, please consult the appropriate Plan Summary of Benefits or Explanation of Benefits (EOC) document.**

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