KAISER PERMANENTE® Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

July 20, 2021

Mark Poole
Lithographers & Photoengravers Local 285 Welfare Fund
6210 North Capitol St., NW
Washington, DC 20011

Dear Mr. Poole:

Thank you for the opportunity to provide renewal information for your client's 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:

- 2022 group renewal rates
- Important contract, benefit, and other changes that will take effect next year

Our commitment to affordability

For over 75 years, our mission has been to provide high-quality, affordable health care services and to improve the health of our members and the communities we serve. As a leader in confronting the challenges facing health care in America, we aim to keep our expense trends in line with economic growth.

We believe in quality health care that provides good value at a price people can afford to pay. Our investment in prevention, quality, clinical excellence, patient safety, and administrative efficiency enables us to manage costs and continue providing high-quality care for your client's workforce.

For 2022, the following changes will be made to you Medicare Health Plan:

- A change in vision allowance from $100 every 12 months to $200 every 24 months
- Changes to medical benefits:
    - $0 UV phototherapy devices for members with qualifying conditions
    - Therapeutic shoes for members with peripheral vascular conditions affecting the legs and feet
    - Some needed dental services for members undergoing transplant surgery

We also want to remind you of all of the extra benefits included in your employer-sponsored Medicare plan designed to help your retirees live their healthiest, including:

- ***Silver and Fit Exercise and Healthy Aging*** – This program provides a no-cost membership at a participating fitness center. In addition, there is the choice of one StayFit at-home fitness kit, which may include a Garmin or FitBit device, light weights, or a yoga mat. This benefit also includes website access, online fitness classes, and educational tools, as well as social activities and rewards programs.

- ***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 nonmembers, and for more information about Thriving After 60, please visit us at kp.org/ta60mas.

- ***Vision Benefit Adjustment*** – Members now 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.

The Kaiser Permanente Medicare health benefit plan is scheduled to renew on January 1, 2022 and go through December 31, 2022. . Your contract will automatically renew with your current plan design and 2022 rates attached herein, unless you request or have requested a change in writing. Your renewal rates and Summary of Benefits for the new contract period are enclosed.

The enclosed 2022 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.

Employer Reporting

Based on your group's size we may have the ability to provide you with reporting specific to your retirees regarding kp.org engagement, Covid-19 vaccination rates, preventative lifestyle risk factors, and much more. Please contact your account manager for additional details.

Your Partner in Health

Thank you for the opportunity to continue providing your Medicare-eligible retirees with quality health care services in 2022. Kaiser Permanente is committed to the well-being of your 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, Medicare Retiree Consultant, at (202) 763-9397 or darrien.banks@kp.org.

Sincerely,

Tanya Robinson

Tanya Robinson
Executive Director Kaiser Permanente Medicare

Enclosures:
Group Renewal Notice
Rate Calculation Sheet
Plan Summary
Important CMS Information

Important CMS Information

Annual Election Period 2021	The Centers for Medicare and Medicaid Services (CMS) 2020 Annual Election Period (AEP) will be from October 15, 2021 through December 7, 2021. This does not affect your employer group sponsored plans' open enrollment dates. The AEP is the time during which individual Medicare beneficiaries may enroll in, change their Medicare Part D plan or disenroll from a plan and return to original Medicare. 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 2022, the Medicare Advantage Open Enrollment Period will run from January 1 – March 31 to allow Medicare beneficiaries additional opportunities to change coverage.
Part D Global Threshold Changes	On January 1, 2022, the following changes will apply to all Medicare plan members who are covered by Medicare Part D benefits: Members enrolled in the Individual Kaiser Permanente Medicare plan will have a coverage gap from the ICL to the TROOP, during which they will pay 25% plus a dispensing fee for brand name drugs, and 25% of the Plan's cost for generic drugs. Employer group waiver plan benefits continue to cover medications through the Medicare Part D coverage gap, so members of employer group plans will not experience the coverage gap. • Initial Coverage Limit (ICL): increases from \$4,130 to \$4,430 • Limit: (TrOOP): increases from \$6,550 to \$7,050 Once the Part D out of pocket spending limit has been reached, beneficiary copayments will be reduced to the amounts appropriate for the Employer Group Medicare plan offered.
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 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.

* Source CMS Monthly Enrollment by CPSC August 2020

2022 Kaiser Foundation Health Plan of the Mid-Atlantic States Group Medicare Health Plan Rates

Group Name:	**Lithographers/Photoengravers (Low Option)**			**Underwriting Signature:**	**Zach Azigi**
Group # (PID)	**5238**	**Subgroup/s (EU)**	**200**	**Comments:**	
Effective Date:	**1/1/2022**			**Date issued :**	**6/30/2021**

Year	2022
Jurisdiction	DC
KP Medicare Plan Name*	A (with Part D Rx)
Commissions	NA
Is this a National Group?	No

Benefit Description*:	
Office visit	**$15**
Inpatient Copay	**$100**
RX MO/KP/ANP**	**10/15/25-withD**
Dental	**$30 preventive**
Vision (including $200 Allowance per 24 months)	**standard**
DME	**$0**
ER	**$50**

Additional Rider Benefits:	
Hearing Aid	**none**
Chiropractic & Acupuncture	**none**
Acupuncture Only	**none**
Eyeglass Lenses & Frames & Contact Lenses	**none**

PMPM (Medicare A, B & D)	**$246.36**	
Cost of Rider Benefit(s) PMPM	**$0.00**	
Total PMPM (Medicare A, B & D)	**$246.36**	**(includes applicable state mandates)**

**** 60 day supply**

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.

2022 Kaiser Foundation Health Plan of the Mid-Atlantic States Group Medicare Health Plan Rates

Group Name:	**Lithographers/Photoengravers Local 285 (High Option)**			**Underwriting Signature:**	**Zach Azigi**
Group # (PID)	**5238**	**Subgroup/s (EU)**	**201**	**Comments:**	
Effective Date:	**1/1/2022**			**Date issued :**	**6/30/2021**

Year	2022
Jurisdiction	DC
KP Medicare Plan Name*	C++ (with Part D Rx)
Commissions	NA
Is this a National Group?	No

Benefit Description*:	
Office visit	**$10**
Inpatient Copay	**$0**
RX MO/KP/ANP**	**5/10/15-withD**
Dental	**$30 preventive**
Vision (including $200 Allowance per 24 months)	**standard**
DME	**$0**
ER	**$50**

Additional Rider Benefits:	
Hearing Aid	**none**
Chiropractic & Acupuncture	**none**
Acupuncture Only	**none**
Eyeglass Lenses & Frames & Contact Lenses	**none**

PMPM (Medicare A, B & D)	**$280.67**	
Cost of Rider Benefit(s) PMPM	**$0.00**	
Total PMPM (Medicare A, B & D)	**$280.67**	**(includes applicable state mandates)**

**** 60 day supply**

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.