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

July 20, 2022

Alicia Cochran, Day-to-Day and Renewal
Lithographers & Photoengravers Local 285 Welfare Fund (Associated Administrators)
911 Ridgebrook Rd.
Sparks, Md 21152

SUBJECT: 2023 Kaiser Permanente Medicare Plan Contract Renewal

Dear Alicia Cochran

Thank you for the opportunity to provide renewal information for your 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:

- 2023 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/your employees].

For 2023, your plan benefits will not change. Our plans still include many extra benefits and extras 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.

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.

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.

The Kaiser Permanente Medicare health benefit plan is scheduled to renew on January 1, 2023 and go through December 31, 2023. Your contract will automatically renew on September 16,2022 with your current plan design. Your renewal rates and Summary of Benefits for the new contract period are enclosed.

The enclosed 2023 renewal quote reflects our standard rate assumptions and requirements. **As outlined in our Rate Proposal, all health plans offered must have comparable benefit designs.** If we find that the member cost share for certain benefits in another plan 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 2023. 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 and/or at 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 2022	The Centers for Medicare and Medicaid Services (CMS) 2022 Annual Election Period (AEP) will be from October 15, 2022 through December 7, 2022. 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 2023, the Medicare Advantage Open Enrollment Period (OEP) will run from January 1 – March 31 to allow Medicare beneficiaries additional opportunities to change coverage.
Part D Global Threshold Changes	On January 1, 2023, 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 \$4,430 to \$4,660 • Limit: (TrOOP): increases from \$7,050 to \$7,400 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 or from their last enrollment in a part D plan. 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 two letters by the plan on behalf of CMS explaining the pending charge along with a form that the retiree can send back to show that there was creditable coverage. Once the form is received by Kaiser, Kaiser will review to confirm whether an LEP amount must be applied per CMS' rules. The retiree must return this form or contact Kaiser to attest to prior creditable prescription drug coverage to avoid the LEP. 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 imposed by Medicare and is not negotiable. CMS provides an appeal process for cases where the charge or the amount is disputed by the Medicare beneficiary. Information on how to appeal the LEP is included in the letter Kaiser sends to beneficiaries that notifies them of the LEP.

* Source CMS Monthly Enrollment by CPSC August 2021

2023 Kaiser Foundation Health Plan of the Mid-Atlantic States Group Medicare Health Plan Rates

Group Name:	**Lithographers/Photoengravers Local 285 (Low Option)**			**Underwriting Signature:**	**Zach Azigi**
Group # (PID)	**5238**	**Subgroup/s (EU)**	**200**	**Comments:**	
Effective Date:	**1/1/2023**			**Date issued :**	**6/22/2022**

Year	2023
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**	
Over-the-Counter (OTC)	**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.

2023 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: 1/1/2023

Date issued : 6/22/2022

Year	2023
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
Over-the-Counter (OTC)	none

PMPM (Medicare A, B & D)	**$280.29**	
Cost of Rider Benefit(s) PMPM	**$0.00**	
Total PMPM (Medicare A, B & D)	**$280.29**	**(includes applicable state mandates)**

**** 60 day supply**

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