

Kaiser Permanente Senior Advantage (HMO) Northern California

# Advantage Plus

Get comprehensive dental, fitness, hearing, and vision benefits

Enroll now for 2026



Learn more at [kp.org/advantageplus](http://kp.org/advantageplus)

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 KAISER PERMANENTE®



## Be healthy. Be vibrant.

Now you have the option to add comprehensive dental, fitness, hearing, and vision benefits to your Kaiser Permanente Senior Advantage plan.



**Want more info?** To learn more or to enroll online, visit us at [kp.org/advantageplus](http://kp.org/advantageplus). Or call us at **1-877-451-3816** (TTY 711), 7 days a week, 8 a.m. to 8 p.m.

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# **Advantage Plus**

## **A benefits package for a healthier, more vibrant you**

As a Kaiser Permanente Senior Advantage member, you enjoy the ease of combining your Medicare coverage with Kaiser Permanente health benefits coverage in one convenient package. With Advantage Plus, now you can get the health coverage you need, with valuable comprehensive dental, fitness, hearing, and vision benefits added to your plan.<sup>1</sup>

### **Get more health coverage. More value.**

- More benefits**

Only **\$20** a month adds Advantage Plus coverage to your Senior Advantage plan. You'll get comprehensive dental, fitness, hearing, and vision benefits.

- The convenience of one simple bill**

You'll get one bill that includes both your Senior Advantage and Advantage Plus coverage – so taking care of your health is easier than ever. If you like, you can pay your bill through monthly credit card or electronic bank payments.

Advantage Plus gives you the choice to add more benefits to your Senior Advantage plan. The Advantage Plus package is optional, so if you want to add these benefits, be sure to fill out the Advantage Plus Enrollment Form in this kit.

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 health plan area in which you enroll.

# Benefits at a glance

This chart shows the key **comprehensive dental, fitness, hearing, and vision benefits** you'll get when you add Advantage Plus to your Senior Advantage plan. For **all 4 benefits**, you pay a **\$20 monthly premium**, which is added to your monthly Senior Advantage premium.

To learn more about how to enroll, see "How to Enroll in Advantage Plus" on **page 19**.

Senior Advantage coverage only	Advantage Plus coverage combined with Senior Advantage <sup>1</sup>
<p><b>Dental<sup>2</sup></b></p> <p>Essential diagnostic, preventive, and periodontal services</p> <p>\$0 office visit copay for 2 annual preventive dental visits</p> <p>Essential covered services include:</p> <ul style="list-style-type: none"><li>• Oral exams</li><li>• X-rays</li><li>• Preventive cleanings</li><li>• Fluoride treatments</li><li>• Periodontal scaling and root planing</li><li>• Periodontal maintenance</li><li>• Palliative treatment of dental pain</li></ul>	<p>Essential services <b>plus additional</b> diagnostic, preventive, and periodontal, including comprehensive dental services, inclusive of implant coverage</p> <p>Affordable procedure-level copays apply</p> <p>Comprehensive covered services such as:</p> <ul style="list-style-type: none"><li>• Fillings, including composite fillings on anterior and posterior teeth</li><li>• Extractions and other oral surgery services</li><li>• Endodontic services, including root canal procedures</li><li>• Crowns and onlays with various options for materials from porcelain to high noble metals</li><li>• Bridges</li><li>• Dentures</li><li>• Implant services (up to 2 implants per calendar year)</li><li>• Adjunctive services, including nitrous oxide, deep sedation/general anesthesia, and external bleaching for home application</li></ul>

## **Hearing aids<sup>2,3</sup>**

Hearing aids aren't generally covered except for certain implanted hearing devices covered by Medicare, which are provided at no additional charge

\$800 allowance toward hearing aids per ear every 3 years

## **Vision<sup>2,4</sup>**

Not covered

\$300 allowance toward prescription eyeglasses or contact lenses every 2 years

## **Fitness<sup>2</sup>**

Not covered

One Pass fitness program includes:

- Access to the gym memberships, home fitness kits, and cognitive tests and brain health exercises
- Live, digital fitness classes and on-demand workouts



## Enjoy the power of a healthy smile

Your dental health is key to your overall health. Healthy teeth and gums allow you to eat better and feel better.

Preventing and treating dental problems are important at any stage of life. You may feel more tooth sensitivity or have dental problems as a result of certain medications or health conditions. Regular oral exams not only keep your mouth healthy – they can also help spot medical problems.

Advantage Plus makes it easy to smile, because you know you're getting the dental care you need.

### Health tip:



#### Reduce your risk of infection

Brushing and flossing are important for healthy teeth. They also help reduce the risk of infection. Bacteria can travel from the mouth to other parts of the body, causing infection. This is a major cause of joint replacements failing. With proper oral health, including brushing, flossing, and regular checkups and cleanings, you can help keep your whole body healthy.

# Frequently asked questions

Advantage Plus dental benefits are provided through the DeltaCare® USA Medicare plan offered by Delta Dental of California.

## Q: What is the DeltaCare USA Medicare plan?

**A:** The DeltaCare USA Medicare plan, offered by Delta Dental, is a dental HMO plan with predictable costs and convenient access to a large network of general dentists. Under this plan, you can select a primary care dentist from the DeltaCare USA Medicare network. Key features of the plan include no deductibles, no annual maximums, and no claim forms to submit when you visit an in-network provider. Additionally, all services have fixed copays, which allow for predictable out-of-pocket costs. See Chapter 4 in your Senior Advantage **Evidence of Coverage** for more information.

## Q: When can I begin to use my Advantage Plus dental benefits?

**A:** Once your enrollment in Advantage Plus is confirmed, you can begin using your dental benefits on your effective date. You'll also get a Welcome Letter with a new ID card from Delta Dental. Please note that you don't need to take your ID card with you to get services.

## Q: How do I choose my dentist?

**A:** You can select your dentist in one of the following ways:

- Go to [www1.deltadentalins.com/kaiser-ca](http://www1.deltadentalins.com/kaiser-ca). Use the "Find a Dentist" tool to search for a DeltaCare USA Medicare dentist. You can schedule an appointment with an in-network dentist who is currently accepting new patients. They will automatically become your selected provider when your claim is processed.
- Create an online account at [www1.deltadentalins.com/kaiser-ca](http://www1.deltadentalins.com/kaiser-ca), and preselect your dentist through Delta Dental's member portal. Then make an appointment with the dentist you selected.
- Call Delta Dental if you need help with finding and selecting a dentist at **1-877-644-1774**:
  - **During enrollment:** October 1, 2025, to February 15, 2026, 7 days a week, 8 a.m. to 8 p.m.
  - **Outside of enrollment:** February 16, 2026, to September 30, 2026, Monday through Friday, 8 a.m. to 8 p.m.

Then make an appointment with the dentist you selected.

**Q: What if I want or need to change my Delta dentist?**

**A:** You may change your dentist by calling Delta Dental's Customer Service Department at **1-877-644-1774 (TTY 711)**:

- **During enrollment:**

October 1, 2025, to February 15, 2026,  
7 days a week,  
8 a.m. to 8 p.m.

- **Outside of enrollment:**

February 16, 2026, to September 30, 2026,  
Monday through Friday,  
8 a.m. to 8 p.m.

- **Anytime:** Visit [www1.deltadentalins.com/kaiser-ca](http://www1.deltadentalins.com/kaiser-ca), enter your location, and select the DeltaCare USA Medicare network. Please note that you must create a username and password to log in and make changes to your provider selection online.

Selections made by the 15th of the month are effective immediately. Selections made on or after the 16th of the month will be effective on the first day of the following month.

Delta Dental is always expanding its network and adding new dentists and areas. For the most up-to-date list of dentists, visit [www1.deltadentalins.com/kaiser-ca](http://www1.deltadentalins.com/kaiser-ca), enter your location, and select the DeltaCare USA Medicare network.

Before changing your dentist, it's strongly advised that you complete any treatment in progress to avoid paying additional copays. Such treatments include, but aren't limited to:

- Partial or full dentures for which final impressions have been taken
- Completion of root canals
- Delivery of crowns when teeth have been prepared

**Q: How do I make an appointment?**

**A:** To make an appointment, simply call your preselected dentist or a dentist in the DeltaCare USA Medicare Network and let them know you're a DeltaCare USA Medicare enrollee. If you have questions about providers in the DeltaCare USA Medicare Network, call Delta Dental's Customer Service Department at **1-877-644-1774 (TTY 711)**:

- **During enrollment:**

October 1, 2025, to February 15, 2026,  
7 days a week, 8 a.m. to 8 p.m.

- **Outside of enrollment:**

February 16, 2026, to September 30, 2026,  
Monday through Friday,  
8 a.m. to 8 p.m.

**Q: When does my dental coverage apply?**

**A:** To use covered services, you must get care from the dentist you selected or the dentist that was assigned to you. If you didn't choose a dentist or get assigned to one, you may seek care from any DeltaCare USA Medicare provider. Once this provider submits a claim on your behalf, they'll automatically become your assigned provider. Services provided by a specialist preapproved by Delta Dental or emergency services are exceptions. Any other treatment isn't covered under this dental program.

**Q: What happens if I have an emergency?**

**A:** If you need emergency services, you should contact your selected dentist whenever possible. If you haven't selected a dentist yet and you need emergency services, call Delta Dental's Customer Service Department at **1-877-644-1774 (TTY 711)**, and they'll help you find a dentist:

- **During enrollment:** October 1, 2025, to February 15, 2026, 7 days a week 8 a.m. to 8 p.m.
- **Outside of enrollment:** February 16, 2026, to September 30, 2026, Monday through Friday, 8 a.m. to 8 p.m.

For more information about emergency benefits, see your Senior Advantage **Evidence of Coverage**.

**Q: Can I get a second opinion?**

**A:** If you disagree with or question your selected dentist's diagnosis or treatment plan, you may ask for a second opinion. Delta Dental may also ask you to get a second opinion to confirm that your contract dentist's treatment or your use of benefits is necessary and appropriate. For more information, see your Senior Advantage **Evidence of Coverage**.



## Reshape your life with the One Pass Fitness program

Join Advantage Plus and get active with the One Pass Fitness program, which is designed to help you improve your health and fitness. This program can help you find a fitness routine that's right for you, whether you work out at home or at the gym, and is automatically included when you enroll in Advantage Plus.

### Health tip:



#### Exercise safety tips

These safety steps can prevent injury and help you get the most from your workout:

- Check with your doctor before you start a new activity or exercise routine, especially if you have a health condition.
- Start slowly and do a little more each day. If you do too much at once, you're more likely to be injured or experience muscle soreness.
- Wear the right clothing and shoes. In general, loose clothing is best. It's also important to get closed-toed, nonslip shoes that give you good support.

# One Pass fitness program

One Pass can help you find a fitness routine that's right for you, whether you work out at home or at the gym.

## Work out your way and find your fit



### At the gym

Choose from a large nationwide network of gyms and fitness locations. Visit any location in the network and create a workout routine just for you.



### At home

Work out at home with live, digital fitness classes or on-demand workouts. Plus, use our custom workout builder to create workout routines tailored to your fitness level and interests.



### Brain training

Get a complete brain workout, including an initial cognitive test and an ongoing brain training program featuring a collection of games and activities to keep you engaged.



### With new friends

Join a group class or find local clubs and social events that match your interests – there are many great ways to connect with others who share your passions.

One Pass is a registered trademark of One Pass Solutions, Inc., in the U.S. and other jurisdictions and is a voluntary program. The One Pass program and amenities vary by plan, area, and location. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. One Pass is not responsible for the services or information provided by third parties. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them.

The services described above are not covered under your health plan benefits and are not subject to the terms set forth in your **Evidence of Coverage** or other plan documents. These services may be discontinued at any time without notice.

# Frequently asked questions

## Q: What is One Pass?

**A:** The One Pass program is a health and wellness program that provides its members with fitness options and healthy aging resources to empower them to get fit. As a member, you can access a fitness membership through a robust network of participating fitness centers nationwide. If you like the flexibility of working out at home, you can choose one Home Fitness Kit per benefit year.

One Pass includes:

- Access to a nationwide network of gyms and fitness locations
- Live, digital fitness classes and on-demand workouts
- Online brain training made just for you to help improve your memory and focus
- Groups, clubs, and social events near you so that you can meet like-minded people

Visit [YourOnePass.com](http://YourOnePass.com) to learn more about the program's features.

## Q: How do I access the fitness benefit?

**A:** Simply follow the steps below to get started with One Pass:

1. Go to [YourOnePass.com](http://YourOnePass.com).
2. Click "Get started" and follow the prompts.
3. Get your One Pass member code on the dashboard page.
4. Click "Fitness" and then "Find gyms" to search for fitness locations near you.
5. Bring your One Pass member code with you to any participating location, and the staff will set up your membership for all future visits.

Your One Pass member code is a single code that allows you to access any fitness location in the network. You can also use your member code to access online fitness vendors, cognitive health and social connection features, and other One Pass offerings. To get your member code, go to [YourOnePass.com](http://YourOnePass.com) and enroll in the program. Then you can take your member code to the participating fitness location of your choice within the One Pass network. The participating fitness location will get you enrolled with the standard gym membership at no additional cost.

## Q: What if I don't have my member code while I'm at a One Pass participating fitness facility?

**A:** You must provide your member code to the gym to register. You can access this online or on the One Pass app. If you have trouble with getting your code, call One Pass Customer Service number at **1-877-614-0618** (TTY **711**), Monday through Friday, 6 a.m. to 7 p.m. The gym location may be able to assist as well.

## Q: Do members have to pay for any additional services?

**A:** Additional services such as personal training, fee-based group fitness classes, expanded access hours, or additional classes outside of the standard membership offering aren't included. It will be up to each member to pay for the additional services if they wish to have access to them. Members should contact the specific locations that they're interested in joining to learn more.

**Q: What if a fitness location currently doesn't participate with One Pass?**

**A:** If a member searches for participating fitness locations and doesn't see their desired location, they can call One Pass Customer Service or submit an online gym nomination form to let One Pass know of a location to consider. It's up to the fitness location to decide whether they want to be part of the One Pass network. Unless the location becomes a participating fitness location, members won't be able to take advantage of the One Pass program at that location.

**Q: How can I suggest a facility for the One Pass network?**

**A:** You can suggest a fitness facility by going online to [YourOnePass.com](http://YourOnePass.com) or by calling the One Pass Customer Service number at **1-877-614-0618** (TTY **711**).

**Q: Can members use multiple participating fitness locations?**

**A:** Yes. With One Pass, members can use multiple participating fitness locations during the same month. Members will need to present their member code to each new participating fitness location they want to use. The location will enroll the member in the gym, providing access to a standard membership at no additional cost.

**Q: Can members visit any participating fitness location while traveling within the United States?**

**A:** Yes, provided there is a location in the area. With One Pass, members can use multiple participating fitness locations. Members will need to present their member code to each new participating location they want to use. The participating fitness location can then enroll the member in the gym, providing access to a standard membership at no additional cost. To find a participating location, enter the address or ZIP code on the fitness location search page.

**Q: What is the Premium network?**

**A:** The Premium network includes participating boutique fitness studios that include a certain number of classes that are part of the participating fitness location's standard membership offering. Members should contact the specific location(s) they're interested in joining to learn more.

**Q: Will members have access to premium gyms?**

**A:** Yes, One Pass includes access to premium gyms.

**Q: If my current facility leaves the network, how will I know?**

**A:** You'll get an email 30 days in advance, when possible, notifying you that the fitness center is leaving the network.



## Hearing well is living well.

With good hearing, you're more confident, secure, and connected to your world. Hearing benefits from Advantage Plus can help make sure you're not missing the sounds and conversations that make life more fulfilling.

Millions of Americans have some degree of hearing loss. Among people over 50, it's the third-most-common health issue, behind heart disease and arthritis. But now more than ever, hearing loss doesn't mean that your quality of life must change. Today's hearing products are smaller, more effective, and more comfortable than they were in the past.

### Health tip:



#### Quick hearing self-check

If you think you have a hearing problem, get your hearing checked at a **Kaiser Permanente Hearing Center near you**. Use these questions for a simple self-check of your hearing health:

- Do you often ask people to speak up or repeat themselves?
- Do you have trouble following conversations in a noisy room or understanding speech on the phone?
- Do you have trouble hearing the sound of your telephone, alarm clock, or doorbell?
- Do others complain that your TV or stereo is too loud?

# Frequently asked questions

Hearing services for Kaiser Permanente members are provided by our Kaiser Permanente Audiology Department.

**Q: Which hearing tests are covered?**

**A:** Your current Kaiser Permanente Senior Advantage plan covers diagnostic hearing tests to check if you need hearing correction or to make a diagnosis when you think you're having a hearing problem. You can get a diagnostic audiology test at the copay that's described in your Senior Advantage **Evidence of Coverage**. If you think you're losing your hearing, call the Kaiser Permanente Audiology Department.

Hearing aid evaluations to help your hearing care professional recommend the correct hearing aid for you and confirm that the aid matches your prescription are covered at no extra charge. Kaiser Permanente Audiology will also test your hearing aids at no extra charge to make sure they're working properly.

**Q: If I have hearing loss, what is my coverage for hearing aids?**

**A:** If you're a Kaiser Permanente member with the Advantage Plus package, you'll get an **\$800** allowance toward the purchase of a hearing aid in each ear. This allowance is available once every 3 years. If the hearing aid you purchase costs more than the entire allowance amount, you'll need to pay the difference.

**Q: Where can I get my hearing aids?**

**A:** To use your hearing aid benefit, you must purchase the aid at any of the Kaiser Permanente Hearing Centers in Northern California. To find a location near you, see **page 16** or visit [kphearingcenters.com/our-centers](http://kphearingcenters.com/our-centers).

**Q: Do I need a referral or special claim form to use my hearing aid benefit?**

**A:** No. You don't need referrals or claim forms for hearing aids.

**Q: Are there any limits to the type or style of hearing aid I can get?**

**A:** To use your hearing aid benefit, you may purchase your hearing aids at any Kaiser Permanente Hearing Center. Your Kaiser Permanente hearing care professional will help you choose hearing aids that best meet your needs. A complete range of technologies and styles is available, and your test results and recommended treatment options will be explained to you.

**Q: Does this benefit cover over-the-counter (OTC) hearing aids?**

**A:** No. The Advantage Plus hearing aid benefit covers hearing aids prescribed for your level of hearing loss. Contact your local Kaiser Permanente Audiology Department or go to [kphearingcenters.com](http://kphearingcenters.com) to learn more about possible OTC hearing aid options.

**Q: What if I have a medical problem with my hearing?**

**A:** If the Kaiser Permanente hearing care provider finds a medical problem during your exam, they'll update your primary care doctor and help you get the correct medical follow-up.

**Q: What if I need service or repairs on my hearing aids?**

**A:** If you bought your hearing aids at a Kaiser Permanente Hearing Center, you have a limited warranty for a 3-year period. Batteries, repairs, and accessories aren't covered under this benefit.

# Kaiser Permanente Hearing Centers

For more information, visit [kphearingcenters.com/our-centers](http://kphearingcenters.com/our-centers).

## CENTRAL VALLEY

**Fresno**  
7110 N. First St.  
Fresno, CA 93720  
**559-448-5640**

**Modesto**  
3800 Dale Road, 1st Floor  
Modesto, CA 95356  
**209-557-6900**

**Stockton**  
7373 West Lane  
Stockton, CA 95210  
**209-476-5437**  
**1-800-735-2922 TTY**

## DIABLO SERVICE AREA

**Antioch**  
5009 Lone Tree Way, Ste. D  
Antioch, CA 94531  
**925-436-4250**

**Walnut Creek**  
710 S. Broadway, Ste. 209  
Walnut Creek, CA 94596  
**925-295-4327**  
**711 TTY**

## EAST BAY

**Oakland**  
3751 Broadway, Ste. B  
Oakland, CA 94611  
**510-752-8330**

**Pleasanton**  
3825 Hopyard Road  
Ste. 270  
Pleasanton, CA 94588  
**925-295-4327**

## GREATER ALAMEDA SERVICE AREA

**Union City**  
3553 Whipple Road  
Bldg. B, 2nd Floor  
Union City, CA 94587  
**510-675-2001**  
**711 TTY**

## NAPA/SOLANO

**Napa**  
3285 Claremont Way,  
2nd Floor, Room 2063  
Napa, CA 94558  
**707-258-4770**

**Vacaville**  
1 Quality Drive  
Vacaville, CA 95688  
**707-651-2500**

**Vallejo**  
975 Sereno Drive  
Bay View North  
Vallejo, CA 94589  
**707-651-2500**

## NORTH VALLEY

**Roseville**  
2120 Professional Drive  
Ste. 220  
Roseville, CA 95661  
**916-771-6680**  
**711 TTY**

**Sacramento**  
3180 Arden Way  
Sacramento, CA 95825  
**916-977-3277**  
**711 TTY**

**REDWOOD CITY**  
702 Marshall St., Ste. 100  
Redwood City, CA 94063  
**650-299-2977**  
**1-800-735-2922 TTY**

**SAN FRANCISCO**  
4141 Geary Blvd., 1st Floor  
San Francisco, CA 94118  
**415-833-8222**  
**711 TTY**

## SAN JOSE

5831 Cottle Road  
San Jose, CA 95123  
**408-363-4801**  
**1-800-735-2922 TTY**

## SAN RAFAEL

1600 Los Gamos Drive  
Lobby A  
San Rafael, CA 94903  
**415-444-7400**

## SANTA CLARA

2894 Homestead Road  
Santa Clara, CA 95051  
**408-553-6900**  
**711 TTY**

**SkyPort**  
1721 Technology Drive  
2nd Floor  
San Jose, CA 95110  
**408-436-6870**

## SANTA ROSA

3333 Mendocino Ave.  
Ste. 115  
Santa Rosa, CA 95403  
**707-566-5201**  
**711 TTY**

## SCOTTS VALLEY

5715 Scotts Valley Drive  
2nd Floor  
Scotts Valley, CA 95066  
**831-440-4565**

## SOUTH SACRAMENTO

7300 Wyndham Drive  
Sacramento, CA 95823  
**916-525-6280**  
**711 TTY**

## SOUTH SAN FRANCISCO

**Daly City**  
15 Southgate Ave., Ste. 210  
Daly City, CA 94015  
**650-758-5363**  
**711 TTY**



## Focus on a healthier you

The gift of sight can enhance your quality of life. But as you age, your eyes and vision naturally change – so it's important to have an eye exam every 1 to 2 years.

At Vision Essentials by Kaiser Permanente, our ophthalmologists and optometrists are here to help. With specialists in vitreous retina, medical retina, corneal disease, glaucoma, oculoplastics, and low vision, you can get care that's focused on your needs.

And if your doctor prescribes eyeglasses or contact lenses, you don't have to go far. At Kaiser Permanente Optical Centers, you can have an eye exam and shop over 1,000 styles in the same visit. Use your Advantage Plus optical benefit to buy prescription eyewear that works best for you and your lifestyle.

### Health tip:



#### Better night vision

If your night vision isn't what it used to be, keep these helpful nighttime driving guidelines in mind:

- Drive more slowly so that you have more time to react.
- Keep your windshield and all the lights on your car clean.
- Ask your eye care professional about getting anti-reflective coating on your eyeglass lenses to cut down on glare.
- Check with your doctor to find out if any medications you're taking can affect your night vision.

# Frequently asked questions

With Advantage Plus, you can get great eye care at Vision Essentials by Kaiser Permanente, which is located conveniently at most Kaiser Permanente medical offices. That means you can have an eye exam and purchase eyeglasses or contact lenses with your new prescription in the same visit. For information about vision services (including limitations and exclusions) covered by Senior Advantage and Advantage Plus, see Chapter 4 in your Senior Advantage **Evidence of Coverage**.

**Q: What is my coverage for eyeglasses and contact lenses?**

**A:** Kaiser Permanente members enrolled in Advantage Plus will receive a **\$300** allowance to apply toward the purchase of prescription eyeglasses or contact lenses. The allowance renews every 2 years from the last purchase date and is only redeemable at Kaiser Permanente Optical Centers. Your balance doesn't carry over, so we recommend using your entire allowance in one transaction to get the most out of your vision benefit.

**Q: After I first use my vision benefit, how soon can I use it again?**

**A:** You can use your benefit again 2 years after the date the benefit was last used.

**Q: What does Vision Essentials by Kaiser Permanente offer?**

**A:** Make an appointment with our experienced ophthalmologists, optometrists, and specialists to check your vision and help manage your eye health. If you're prescribed eyeglasses or contact lenses during your visit, you can browse and try on any of our 1,000+ frames on display. Our opticians are available to help with frame styling and lens decisions.

You can also visit **kp2020.org** anytime to browse and purchase eyewear with your benefit. Plus, if your prescription changes more than 0.50 diopters within 90 days of your order, you can get replacement lenses at no extra cost.



# How to enroll in Advantage Plus

## Applying for Advantage Plus is easy

- **Online:** Visit [kp.org/advantageplus](http://kp.org/advantageplus) for fast and easy enrollment.
- **By mail:** Complete the enrollment form in this kit, one for each person enrolling. Fill in every item, and sign and date the form. Return your enrollment form in the postage-paid envelope.

## Other important information about applying for Advantage Plus

- You must be a Kaiser Permanente Senior Advantage individual plan member to enroll in the Advantage Plus package.
- Advantage Plus is not available under the Dual Complete (HMO D-SNP) plans.
- The premium for your Advantage Plus comprehensive dental, fitness, hearing, and vision benefits is **\$20** per month. The **\$20** monthly premium is in addition to your monthly Senior Advantage premium, and you must also continue to pay your Medicare Part B premium.

Thank you for taking this step toward better dental, hearing, vision, and physical health. We'll let you know when your enrollment form has been approved and give you more details about your coverage and start date. For more information, visit us online at [kp.org/advantageplus](http://kp.org/advantageplus). Or call us at **1-877-451-3816 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m. We'll be happy to help.

# Important information

The Advantage Plus benefit package includes comprehensive dental,<sup>5</sup> fitness, hearing, and vision coverage for an additional monthly premium of **\$20**. This is in addition to any premiums required for Senior Advantage described in your Senior Advantage **Evidence of Coverage**, and you must also continue to pay your monthly Medicare premiums.

For more information about comprehensive dental, fitness, hearing, and vision coverage through Advantage Plus, see your Senior Advantage **Evidence of Coverage**.

## Enrollment and disenrollment

### Enrollment

To enroll in Advantage Plus, you must complete the Advantage Plus enrollment form.

If you're already a Senior Advantage member, you may add Advantage Plus benefits to your Senior Advantage individual plan coverage by enrolling online or sending us the enrollment form from October 15, 2025, through December 31, 2025, for an effective date of January 1, 2026. Members may also add Advantage Plus benefits from January 1, 2026, through March 31, 2026. Coverage is typically effective the first of the month following the date we receive your completed enrollment form.

If you're enrolling in Senior Advantage either as a new member or because you have moved and you must complete a new Senior Advantage enrollment form, you can add Advantage Plus within 30 days of enrolling in Senior Advantage. Coverage is typically effective the first of the month following the date we receive your completed enrollment form.

### Disenrollment

You can stop your Advantage Plus coverage anytime. Your disenrollment will be effective the first of the month following the date we receive your completed disenrollment form. To request a disenrollment form, call us at **1-877-451-3816** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m. You won't be eligible to reenroll until the next Advantage Plus annual election period, for coverage effective January 1, 2027. Please keep in mind that you're eligible for one hearing aid allowance every 3 years and one eyewear allowance every 2 years, so those benefits may not immediately be available when you reenroll.

For additional information about the Senior Advantage individual plan, see your Senior Advantage **Evidence of Coverage**.

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1. You must be a Kaiser Permanente Senior Advantage individual plan member to apply. Advantage Plus is not available under the Dual Complete (HMO D-SNP) plans. 2. See your **Evidence of Coverage** for information about dental, hearing, fitness, and vision services provided under the Senior Advantage individual plan. 3. You can only use your hearing aid benefit at a Northern California Kaiser Permanente Hearing Center. 4. You can only use your optical benefit at a Kaiser Permanente Optical Center or [kp2020.org](http://kp2020.org). 5. Kaiser Permanente has an agreement with Delta Dental of California to provide you comprehensive dental care through the DeltaCare USA Medicare network. For information about dental coverage, please refer to your Senior Advantage **Evidence of Coverage**.

Delta Dental of California administers the DeltaCare USA Medicare program.

## Notes

## Notes

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## Notes



# For a healthier, more vibrant you. Enroll in Advantage Plus today.

Get more value from your Kaiser Permanente Medicare health plan by adding Advantage Plus. You can get extra benefits such as dental, fitness, hearing, and vision coverage for a monthly premium. More health benefits, great care. Now that's a healthy addition to your coverage.



**Want more info?** To learn more or to enroll online, visit us at [kp.org/advantageplus](http://kp.org/advantageplus). Or call us at **1-877-451-3816** (TTY 711), 7 days a week, 8 a.m. to 8 p.m.



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<Internal Tracking Information>

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