



Kaiser has been added as an additional HMO plan option

How the Kaiser Permanente Traditional HMO plan works

With the Kaiser Permanente Traditional Health Maintenance Organization (HMO) plan, services must be obtained at a Kaiser facility, except in case of emergency. Kaiser integrates all elements of healthcare such as physician's medical centers, pharmacy and administration in one convenient facility. In addition, Kaiser Permanente offers online tools so you can email your doctor's office, make appointments, refill prescriptions and more. ***The Kaiser Plans are only available for retirees residing in the State of California.***

Kaiser Senior Advantage Plan Requirements (retirees and/or dependents 65+):

- If you or your dependent are over 65 and you want Kaiser, you will be required to enroll in the Kaiser Senior Advantage Plan.
- Retirees and/or dependents in this plan must be enrolled in Medicare A & B and you must assign your Medicare benefits to Kaiser.
- If your home zip code is outside of the Kaiser Senior Advantage service area, you will not be eligible to enroll.

Frequently Asked Questions

Q. If I'm a retiree over 65 and enroll in Kaiser's Senior Medicare Advantage Plan but my spouse is under 65, does he/she stay on the regular Kaiser Plan?

A. Yes, but on their 65th birthday they would be moved to the Senior Advantage Plan. Your spouse must also be enrolled in Medicare Part A & B and assign the benefits to the Kaiser Senior Advantage Plan.

Q. If I am a retiree under 65, but my spouse is over 65, can we both be enrolled in Kaiser?

A. Yes. You would enroll in the regular Kaiser plan and your spouse would need to enroll in the Kaiser Senior Advantage Plan. He/She must be enrolled in Medicare Part A & B and they must assign their Medicare benefit to Kaiser. Otherwise, Kaiser coverage terminates for you and your dependent and you will need to enroll in Anthem Blue Cross HMO or PPO Medical Plans. When you turn 65 you may either elect the Kaiser Permanente Senior Advantage plan or elect to enroll in Anthem HMO or PPO plan.

Q. If I or my dependent become eligible for Medicare on our 65th birthday and enroll only in Medicare Part A and not in Part B, can we keep our Kaiser coverage?

A. No, you would need to contact the district's Employee Benefit Office to terminate Kaiser HMO medical and enroll in Anthem Blue Cross HMO or PPO medical plan.

Q. If I enroll in Kaiser and move from California to another state, am I able to switch to Anthem Blue Cross PPO?

A. Yes. Contact the district's Employee Benefit Office prior to relocation for assistance.

If you need additional information, please visit RSCCD's website at www.rscdd.edu/Departments/Benefits
For more information about Kaiser Permanente, please visit www.kp.org