Advantage Plus

Enroll now for 2015

Get extra vision, dental, hearing, and fitness benefits

Kaiser Permanente Senior Advantage (HMO) California

H0524_012637 accepted
Be healthy. Be vibrant.

Now you have the option to add dental, hearing, extra vision, and fitness benefits to your Kaiser Permanente Senior Advantage plan. And even better, it’s affordable.
GET STARTED HERE

Our Quick Start Guide below gives you a good overview of Advantage Plus. To learn more, turn to the table of contents on page 3.

Quick Start Guide

A Go to page 4 for a quick look at how Advantage Plus makes it easy to expand your health care coverage. For more detailed information about Advantage Plus benefits, go to page 27.

B Turn to “Benefits at a glance” on page 5 for a summary of the dental, hearing, extra vision, and fitness benefits of Advantage Plus.

C Ready to sign up? Apply for coverage by filling out one of the enrollment forms in the center of this brochure.

For more information, visit us online at kp.org/vibrantyou.
Take advantage of extra benefits today.

To learn more or enroll, call one of our sales specialists toll free at 1-877-451-3816 (TTY 711 for the deaf, hard of hearing, or speech impaired), 7 days a week, 8 a.m. to 8 p.m.

Or visit us online at kp.org/vibrantyou.
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</tbody>
</table>
As a Kaiser Permanente Senior Advantage member, you enjoy the ease of combining your Medicare coverage with Kaiser Permanente coverage in a single plan. Now, with Advantage Plus, you can get valuable dental, hearing, extra vision, and fitness benefits added to your plan. So you get the health care coverage you need. And all of your health benefits are in one convenient package.

Get more health coverage. More value.

• More benefits
  Only $20 a month adds Advantage Plus coverage to your Senior Advantage plan. You’ll get dental, hearing, extra vision, and fitness benefits.

• The Silver&Fit® Exercise and Healthy Aging Program
  This fitness program helps you get and stay active. Choose a fitness facility membership or the Silver&Fit home fitness program. (Annual fitness membership fee is $25, paid to Silver&Fit for the facility membership, or $10 for the home fitness program.)

• 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 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 one of the Advantage Plus enrollment forms in the center of this booklet.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. Benefits, formulary, pharmacy network, provider network, premium and/or copayments/coinsurance may change on January 1 of each year. The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copayments, and restrictions may apply. You must be a Kaiser Permanente Senior Advantage member to apply, and you must continue to pay applicable Senior Advantage and Medicare Part B premiums and any other applicable Medicare premium(s), if not otherwise paid by Medicaid or another third party. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.
This chart shows the key **dental, hearing, extra vision, and fitness 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, please see “Enroll in Advantage Plus” on page 26.

### Southern California

<table>
<thead>
<tr>
<th>Senior Advantage coverage only</th>
<th>Advantage Plus coverage combined with Senior Advantage</th>
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</thead>
<tbody>
<tr>
<td><strong>DENTAL</strong></td>
<td></td>
</tr>
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| Dental services are generally not covered except for dental services necessary for radiation therapy, as covered by Medicare.* | Key dental benefits:*  
$10 per office visit that includes the following:  
**One cleaning** every 6 months. (Two cleanings within a 6-month period are covered if authorized.)  
**Oral examinations.**  
**Comprehensive periodontal evaluations.**  
**Most X-rays.**  
**Coverage for periodontics:**  
From $60 to $585 (in addition to the office visit copay).  
**Coverage for dentures:**  
From $32 to $650 (in addition to the office visit copay).  
$125 per arch for teeth whitening (external bleaching) in addition to the office visit copay. |
| **HEARING AIDS**              |                                                     |
| Hearing aids are generally not covered except for certain implanted hearing devices covered by Medicare, which are provided at no additional charge.* | $350 credit per hearing aid, per ear, every 3 years.  
Certain implanted hearing devices covered by Medicare are provided at no additional charge. |
| **VISION**                    |                                                     |
| $50 credit every 2 years.     | An additional $285. A total credit of $335.         |
| **FITNESS**                   |                                                     |
|                               | Fitness facility or home fitness benefit through the Silver&Fit program. |

*See your **Evidence of Coverage** for information about dental, hearing, and vision services provided under the Senior Advantage individual plan.*
### Northern California

<table>
<thead>
<tr>
<th>Senior Advantage coverage only</th>
<th>Advantage Plus coverage combined with Senior Advantage</th>
</tr>
</thead>
</table>

#### DENTAL

Dental services are generally not covered except for dental services necessary for radiation therapy, as covered by Medicare.*

Key dental benefits:*  
$10 per office visit that includes the following:  
One cleaning every 6 months. (Two cleanings within a 6-month period are covered if authorized.)  
Oral examinations.  
Comprehensive periodontal evaluations.  
Most X-rays.  
Coverage for periodontics:  
From $71 to $595 (in addition to the office visit copay).  
Coverage for dentures:  
From $46 to $923 (in addition to the office visit copay).  
$125 per arch for teeth whitening (external bleaching) in addition to the office visit copay.

#### HEARING AIDS

Hearing aids are generally not covered except for certain implanted hearing devices covered by Medicare, which are provided at no additional charge.*

$350 credit per hearing aid, per ear, every 3 years.  
Certain implanted hearing devices covered by Medicare are provided at no additional charge.

#### VISION

$75 credit every 2 years.  
An additional $240. A total credit of $315.

#### FITNESS

Fitness facility or home fitness benefit through the Silver&Fit program.

*See your Evidence of Coverage for information about dental, hearing, and vision services provided under the Senior Advantage individual plan.

For more information, visit kp.org/vibrantyou.
2 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 check-ups and cleanings, you can help keep your whole body healthy.
Advantage Plus dental benefits are provided through the DeltaCare® USA Program offered by Delta Dental of California.

Q: What is the DeltaCare® USA Program?
A: The DeltaCare® USA Program, offered by Delta Dental, provides a broad range of dental care through a convenient network of dentists. These contract dentists are screened to make sure that they maintain Delta Dental’s standards of quality, access, and safety. All of the dentists in our network have established dental practices. When you visit your assigned contract dentist, you pay only the required copayment for covered benefits (see Chapter 4 in your Senior Advantage Evidence of Coverage). There are no deductibles, no lifetime maximums, and virtually no claim forms under this dental program.

Q: When can I begin to use my dental benefits?
A: Once your enrollment in Advantage Plus is confirmed, you can begin using your dental benefits on your effective date. You will also get an ID card from Delta Dental.

Q: How do I choose my dentist?
A: When you enroll in Advantage Plus, Delta Dental will assign you to a contract dentist based on your home ZIP code. If you would like to change your assigned dentist, you can do so at any time. Call Delta Dental's Customer Service Department toll free at 1-877-644-1774 (TTY 1-800-735-2929), Monday through Friday, 5 a.m. to 6 p.m. Delta Dental is always expanding its network and adding new dentists and areas. For the most up-to-date list of dentists, visit deltadentalins.com/directory.

Note: It can take a few weeks for the dentist you selected to be activated in Delta Dental's system. If you would like to see your dentist within the first few weeks of your enrollment in Advantage Plus, you should call Delta Dental to confirm that the dentist you chose is in their system and accepting patients. For questions about your dentist, or if you would like to change your dentist, call Delta Dental’s Customer Service Department toll free at 1-877-644-1774 (TTY 1-800-735-2929), Monday through Friday, 5 a.m. to 6 p.m.

Q: How do I make an appointment?
A: To make an appointment, simply call your contract dentist’s office and let them know you are a DeltaCare® USA enrollee. If you have questions about available appointments or being able to get to a dentist, call Delta Dental’s Customer Service Department toll free at 1-877-644-1774 (TTY 1-800-735-2929), Monday through Friday, 5 a.m. to 6 p.m.

To get covered services, you must go to your assigned Delta dentist. Services provided by a specialist preapproved by Delta Dental or emergency services are exceptions. Any other treatment is not covered under this dental program.
Q: What happens if I have an emergency?
A: If you need emergency services, you should get in touch with your contract dentist whenever possible. If you do not have an assigned contract dentist yet and you need emergency services, you should contact Delta Dental’s Customer Service Department toll free at 1-877-644-1774 (TTY 1-800-735-2929), Monday through Friday, 5 a.m. to 6 p.m., and they will help you find a dentist. For more information about emergency benefits, see your Senior Advantage Evidence of Coverage.

Q: Can I get a second opinion?
A: You may ask for a second opinion if you disagree with or question your contract dentist’s diagnosis and/or treatment plan. 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.

Q: What if I need to change my Delta dentist?
A: You may change your dentist at any time by calling Delta Dental’s Customer Service Department toll free at 1-877-644-1774 (TTY 1-800-735-2929), Monday through Friday, 5 a.m. to 6 p.m. You must make your request for a contract dentist change before the 21st of the month for the change to be effective the first day of the next month.

Before you can change your contract dentist, you must also complete any treatment in progress, such as (a) partial or full dentures for which final impressions have been taken, (b) completion of root canals, or (c) delivery of crowns when teeth have been prepared.
Good hearing allows you to fully enjoy life. You’re more confident, secure, and connected to your world.

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 has to change. Today’s hearing products are smaller, more effective, and more comfortable than they were in the past.

Hearing benefits from Advantage Plus can help make sure you’re not missing the sounds and conversations that make life more fulfilling.

Health tip:

QUICK HEARING SELF-CHECK

Be sure to have your hearing checked by a plan provider. In the meantime, 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?

For more information, visit kp.org/vibrantyou.
This section is for our Southern California members. Northern California members, please see page 15.

FREQUENTLY ASKED QUESTIONS

Hearing services for Southern California Kaiser Permanente members are provided together with:

- Kaiser Permanente Audiology Department
- HEARx West, which is a joint venture between Kaiser Permanente and HearUSA. HearUSA works with your health plan to provide a broad range of affordable hearing care products and services in Southern California.

Q: Which hearing tests are covered?
A: Your current Kaiser Permanente Senior Advantage plan covers 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 for the office visit copayment that’s described in your Senior Advantage Evidence of Coverage. If you think you’re losing your hearing, call the Kaiser Permanente Audiology Department. You will be charged an office visit copayment if HEARx West or the Kaiser Permanente Audiology Department gives you a diagnostic hearing evaluation.

Advantage Plus covers hearing aid checks that help your audiologist recommend the correct hearing aid for you and confirm that the aid matches your prescription – at no extra charge. HEARx West will also test your hearing aids at no extra charge to make sure that they are working properly.

If you think you might have hearing loss, call the Kaiser Permanente Audiology Department.

Q: If I have hearing loss, are hearing aids covered?
A: As a Kaiser Permanente member with the Advantage Plus package, you will receive a $350 credit toward the purchase of a hearing aid in each ear (maximum $700 for both ears). This credit is available once every 3 years. You’ll need to pay the difference between the $350 credit and the price of the hearing aid.

Q: Where can I get my hearing aids?
A: You may use your hearing aid benefit at any of the HEARx West locations in Southern California. To find a location near you, see page 13 or call HEARx West toll free at 1-800-700-3277 (TTY 711), Monday through Friday, 5 a.m. to 5 p.m. If you do not live near a HEARx West facility, a HEARx West representative can help you find a provider in your area. (Note: Kaiser Permanente Audiology Departments do not service or carry hearing aids.)

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 tests or hearing aids.

Q: Are there any limits to the type or style of hearing aid I can get?
A: You may purchase your hearing aids at any of the HEARx West centers or approved network providers. Your HEARx West audiologist 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: What if I have a medical problem with my hearing?

A: If the Kaiser Permanente or HEARx West audiologist finds a medical problem during your exam, he or she will 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 aid at HEARx West, you have a limited warranty for a 3-year period. You should contact your HEARx West location for more details. Batteries, repairs, and accessories are not covered under this hearing aid benefit.

For more information, visit kp.org/vibrantyou.
# HEARx WEST CENTERS

If you can’t find a HEARx West location near you, you may be able to use one of the Hearing Care Network locations in your area. For more information, call HEARx West toll free at **1-800-700-3277**, Monday through Friday, 5 a.m. to 5 p.m.

## KERN COUNTY

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<th>Location</th>
<th>Address</th>
<th>City</th>
<th>Zip Code</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bakersfield</td>
<td>2530 F St., #100</td>
<td>Bakersfield</td>
<td>93301</td>
<td>661-633-2934</td>
</tr>
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## LOS ANGELES COUNTY

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<th>Address</th>
<th>City</th>
<th>Zip Code</th>
<th>Phone</th>
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</thead>
<tbody>
<tr>
<td>Bellaflower</td>
<td>14359 Clark Ave.</td>
<td>Bellflower</td>
<td>90706</td>
<td>562-804-3119</td>
</tr>
<tr>
<td>Claremont</td>
<td>554 E. Baseline Road</td>
<td>Claremont</td>
<td>91711</td>
<td>909-626-4617</td>
</tr>
<tr>
<td>Lakewood</td>
<td>4206 Woodruff Ave.</td>
<td>Lakewood</td>
<td>90713</td>
<td>562-303-1436</td>
</tr>
<tr>
<td>Lancaster</td>
<td>2054 West Avenue K</td>
<td>Lancaster</td>
<td>93535</td>
<td>661-949-1824</td>
</tr>
<tr>
<td>Los Feliz</td>
<td>2654 Griffith Park Blvd.</td>
<td>Los Angeles</td>
<td>90039</td>
<td>323-906-1275</td>
</tr>
<tr>
<td>Pasadena</td>
<td>3707 E. Foothill Blvd.</td>
<td>Pasadena</td>
<td>91107</td>
<td>626-351-3226</td>
</tr>
<tr>
<td>Reseda</td>
<td>19367 Victory Blvd., #14</td>
<td>Reseda</td>
<td>91335</td>
<td>818-343-8116</td>
</tr>
<tr>
<td>South Bay</td>
<td>3525 Pacific Coast Highway, #N</td>
<td>Torrance</td>
<td>90505</td>
<td>310-534-1113</td>
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<tr>
<td>Sun Valley</td>
<td>8341 Laurel Canyon Blvd.</td>
<td>Sun Valley</td>
<td>91352</td>
<td>818-768-6447</td>
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<tr>
<td>Torrance</td>
<td>19800 Hawthorne Blvd., #226</td>
<td>Torrance</td>
<td>90503</td>
<td>310-371-7984</td>
</tr>
<tr>
<td>Valencia</td>
<td>25914 N. McBean Parkway</td>
<td>Santa Clarita</td>
<td>91355</td>
<td>661-799-9965</td>
</tr>
<tr>
<td>West Los Angeles</td>
<td>1268 S. La Cienega Blvd.</td>
<td>Los Angeles</td>
<td>90066</td>
<td>310-854-0473</td>
</tr>
<tr>
<td>Whittier</td>
<td>13512 Whittier Blvd.</td>
<td>Whittier</td>
<td>90605</td>
<td>562-693-6106</td>
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## ORANGE COUNTY

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<tbody>
<tr>
<td>Anaheim</td>
<td>1801 W. Romneya Drive, #605</td>
<td>Anaheim</td>
<td>92801</td>
<td>714-956-2881</td>
</tr>
<tr>
<td>Huntington Beach</td>
<td>16490 Beach Blvd.</td>
<td>Westminster</td>
<td>92683</td>
<td>714-843-9797</td>
</tr>
<tr>
<td>Lake Forest</td>
<td>24352 Rockfield Blvd.</td>
<td>Lake Forest</td>
<td>92630</td>
<td>949-461-0166</td>
</tr>
<tr>
<td>Orange County</td>
<td>18220 Yorba Linda Blvd., #312</td>
<td>Yorba Linda</td>
<td>92886</td>
<td>714-993-5652</td>
</tr>
<tr>
<td>Yorba Linda</td>
<td>1041 E. Yorba Linda Blvd., #202</td>
<td>Placentia</td>
<td>92870</td>
<td>714-579-0717</td>
</tr>
</tbody>
</table>
RIVERSIDE COUNTY

Moreno Valley
27120 Eucalyptus Ave.,
Suite F
Moreno Valley
92555
951-488-0479

Palm Desert
72655 Highway 111, Suite B-3
Palm Desert
92260
760-340-9082

Riverside
3832 La Sierra Ave.
Riverside
92505
951-637-3722

Temecula
41880 Kalmia St.
Murrieta
92562
951-698-9807

SAN BERNARDINO COUNTY

Chino
3920 Grand Ave., Space 9
Suite 3920-E
Chino
91710
909-248-9112

Fontana
16940 Slover Ave., #A
Fontana
92337
909-854-8569

Redlands
415 E. Citrus Ave.
Redlands
92373
909-793-2631

SAN DIEGO COUNTY

Bonita
2220 Otay Lakes Road, #503
Chula Vista
91915
619-691-1108

Hillcrest
1244 University Ave.
San Diego
92103
619-291-0030

La Mesa
8066-68 La Mesa Blvd.
La Mesa
91941
619-644-9515

Oceanside
3870 Mission Ave.
Oceanside
92058
760-721-1141

Poway
14845 Pomerado Road
Poway
92064
858-435-0190

San Diego
7910 Frost St., #420
San Diego
92123
858-569-6090

Vista
1611 F S. Melrose Drive
Vista
92081
760-597-0050

Opening Fall 2014
La Jolla
8915 Towne Centre Drive
Suite 116
San Diego
92122

VENTURA COUNTY

Camarillo
5800 Santa Rosa Road
Camarillo
93012
805-482-9821

Ojai
1211 Maricopa Highway, #109
Ojai
93023
805-646-4520

Thousand Oaks
3825 E. Thousand Oaks Blvd.
#O
Thousand Oaks
91362
805-496-1674

Ventura
3003 Loma Vista Road, #C
Ventura
93003
805-648-1685
This section is for our **Northern California** Members. Southern California members, please see page 11.

**FREQUENTLY ASKED QUESTIONS**

The hearing aids that Advantage Plus covers are provided at 18 Kaiser Permanente Hearing Centers in **Northern California**. Each center offers professional hearing aid services, products, and accessories.

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

**A:** Your current Kaiser Permanente Senior Advantage plan covers 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 for the office visit copayment that’s described in your Senior Advantage Evidence of Coverage. If you think you’re losing your hearing, call the Kaiser Permanente Audiology Department. You will be charged an office visit copayment if HEARx West or the Kaiser Permanente Audiology Department gives you a diagnostic hearing evaluation.

Advantage Plus covers hearing aid checks that help your audiologist recommend the correct hearing aid for you and confirm that the aid matches your prescription – at no extra charge. HEARx West will also test your hearing aids at no extra charge to make sure that they are working properly.

If you think you might have hearing loss, call the Kaiser Permanente Audiology Department.

**Q:** If I have hearing loss, are hearing aids covered?

**A:** As a Kaiser Permanente member with the Advantage Plus package, you will receive a $350 credit toward the purchase of a hearing aid in each ear (maximum $700 for both ears). This credit is available once every 3 years. You’ll need to pay the difference between the $350 credit and the price of the hearing aid.

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

**A:** You may use your hearing aid benefit at any of the Kaiser Permanente Hearing Centers in Northern California. Locations are listed on the next page.

**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 tests or hearing aids.

**Q:** Are there any limits to the type or style of hearing aid that is covered?

**A:** You may purchase your hearing aid at one of our Kaiser Permanente Hearing Centers. The audiologist will help you choose the 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:** What if I have a medical problem with my hearing?

**A:** If Kaiser Permanente Hearing Center audiologist finds a medical problem during your exam, he or she will 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 aid?

**A:** If you bought your hearing aid at a Kaiser Permanente Hearing Center, you have up to a 3-year manufacturer’s warranty, as well as a 3-year loss and damage warranty. If you purchase your hearing aid from a Kaiser Permanente Hearing Center, you may bring it in for repairs and servicing at any of our Northern California locations. Batteries and accessories are not covered under this hearing aid benefit. Contact your local Kaiser Permanente Hearing Center for more details.
KAISER PERMANENTE HEARING CENTERS

CENTRAL VALLEY

Modesto
4601 Dale Road, 2nd Floor
Modesto, CA 95356
209-735-3193
1-866-735-2922 TTY

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

DIABLO SERVICE AREA

Walnut Creek
710 South Broadway, Suite 209
Walnut Creek, CA 94596
925-295-4327
925-295-5177 TTY

EAST BAY

Oakland
2923 Webster St., Suite 201
Oakland, CA 94609
510-752-8330

FRESNO

1630 E. Shaw Ave., Suite 124
Fresno, CA 93710
559-448-5640

GREATER ALAMEDA SERVICE AREA

Union City
3553 Whipple Road, Bldg. B
2nd Floor
Union City, CA 94587
510-675-2001
510-675-2002 TTY

NAPA/SOLANO

Vacaville
1 Quality Drive
Vacaville, CA 95688
707-624-3400

Vallejo
975 Sereno Drive
Vallejo, CA 94589
707-651-1055
1-800-735-2922 TTY

NORTH VALLEY

Roseville
2120 Professional Drive
Suite 220
Roseville, CA 95661
916-771-6680
916-771-6676 TTY

Sacramento
3180 Arden Way
Sacramento, CA 95825
916-977-3277
916-977-3282 TTY

REDWOOD CITY

1800 Broadway St., Suite 5
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
415-833-2400 TTY

SAN JOSE

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

SAN RAFAEL

Novato
100 Rowland Way
Suite 125
Novato, CA 94945
415-209-2444
415-209-2440 TTY

SANTA CLARA

2894 Homestead Road
Santa Clara, CA 95051
408-553-6900
408-261-3144 TTY

SANTA ROSA

3333 Mendocino Ave.
Suite 240
Santa Rosa, CA 95403
707-566-5201
707-566-5259 TTY

SOUTH SACRAMENTO

7300 Wyndham Drive
Sacramento, CA 95823
916-525-6280
916-525-6098 TTY

SOUTH SAN FRANCISCO

Daly City
15 Southgate Ave., Suite 210
Daly City, CA 94015
650-758-5363
650-758-5371 TTY
Want to enhance your life? Improve your vision. It’s possible that your vision has changed — but you haven’t noticed. An eye exam can show you what you’ve been missing. When you see clearly, daily activities such as driving and reading become much easier.

It’s important to have your eyes checked regularly to spot minor as well as more serious eye problems. Advantage Plus adds to your Senior Advantage vision benefits, giving you more to spend on your glasses or contacts. So you’ll have more choices to help you see a brighter, more vibrant world.

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 antireflective coating on your eyeglass lenses to cut down on glare.
- Check with your doctor to find out if any medications you are taking can affect your night vision.
FREQUENTLY ASKED QUESTIONS

Advantage Plus vision benefits are provided through Vision Essentials by Kaiser Permanente. They have locations at most Kaiser Permanente medical offices. You can usually get your eye exam and fill your prescription for eyeglasses right in the same building. 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: If you’re a Kaiser Permanente member with an Advantage Plus package, you’ll get a credit of $240 in Northern California and $285 in Southern California to use toward the purchase of eyeglasses or contact lenses in addition to the standard credit available to Senior Advantage members (see your Senior Advantage Evidence of Coverage). The total credit is for a single eyewear purchase every 2 years. If you do not use the entire credit at the initial point of sale, you cannot use it later. If the eyewear you purchase costs more than the entire credit, you’ll need to pay the difference.

Q: After I first use my Advantage Plus vision benefit, how soon can I use it again?
A: You can use your Advantage Plus vision benefit again 2 years after the date you first use it.

Q: Where can I get my eyeglasses and contact lenses?
A: You can use your vision benefit at any Vision Essentials by Kaiser Permanente location. Many can be found in Kaiser Permanente’s medical offices. To find a location near you, call toll free 1-800-443-0815 (TTY 711), 7 days a week, 8 a.m. to 8 p.m. You can also visit our website at kp.org/2020, where you’ll find information about promotions for even more savings.

Q: What does Vision Essentials by Kaiser Permanente offer?
A: When it comes to your eyes and eyewear, we want you to be completely happy with your selection, so we offer the following:

• Satisfaction guarantee. You can exchange or return your prescription eyeglasses for a complete refund within 30 days from the date of delivery.
• Prescription guarantee. Doctor-approved prescription changes can be made at no additional charge within 60 days from the date of delivery.
• Price guarantee. If you find a lower price on one of our regularly stocked frames, we’ll match it. (Excludes Internet offers.)
Join Advantage Plus and get active with our fitness benefit through the Silver&Fit program. The Silver&Fit Exercise & Healthy Aging Program was designed to help you improve your health and fitness. With the Silver&Fit program, you can choose membership in a fitness facility or the Silver&Fit Home Fitness Program. And for a low-cost annual member fee, the Silver&Fit program 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 to experience muscle soreness.

• Wear the right clothing and shoes. In general, loose clothing is best. It is also important to get closed-toed, nonslip shoes that give you good support.
Choose the Silver&Fit® Exercise & Healthy Aging Program option that works for you!

Through the Silver&Fit program offered by Kaiser Permanente, you can choose from a variety of programs to help you stay fit and active.

<table>
<thead>
<tr>
<th>SERVICES PROVIDED</th>
<th>Full Coed Fitness Facility*</th>
<th>Basic Coed Fitness Facility*</th>
<th>Gender-Specific Fitness Facility*</th>
<th>Exercise Center*</th>
<th>Home Fitness Program†</th>
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<tbody>
<tr>
<td>Membership at a local participating fitness facility that includes:</td>
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<tr>
<td>• Access to cardiovascular and strength-training equipment</td>
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<td>Varies by facility</td>
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<tr>
<td>• Access to fitness facility features, such as saunas, pools, and whirlpools (where available)‡</td>
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<tr>
<td>• Fitness facility exercise classes (if offered as part of fitness facility membership)‡</td>
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<td>Varies by facility</td>
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<tr>
<td>Silver&amp;Fit group exercise classes at the fitness facility (may include yoga, Zumba Gold®, aqua, fall prevention, tai chi, strength/cardio training, or the Silver&amp;Fit Signature Series Classes®)</td>
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<td>Varies by facility</td>
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<td>The Silver Slate® quarterly newsletter</td>
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<td>Access to the Silver&amp;Fit website</td>
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<td>Toll-free telephone assistance (with TTY/TDD option)</td>
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<td>Silver&amp;Fit social activities</td>
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<tr>
<td>Option to choose up to 2 Home Fitness Kits in lieu of fitness facility membership</td>
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<td>Healthy aging education kits on SilverandFit.com or, if requested, DVD with booklets</td>
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*Member pays an annual $25 fee.  †Member pays an annual $10 fee.  ‡Any nonstandard fitness facility service that typically requires an additional fee is not included in your membership.

For more information, visit kp.org/vibrantyou.
When you enroll into Advantage Plus, you automatically receive the Silver&Fit program as part of your Advantage Plus benefit. Once your Advantage Plus membership is effective, you can activate your Silver&Fit benefit and choose from one of the options that follow.

OPTION 1: The Silver&Fit® Facility Membership

When you choose the Silver&Fit Facility Membership,* you have access to a broad network of participating full and basic coed fitness facilities, gender-specific (male-only or female-only) facilities, and exercise centers, in addition to instructor-led classes. The program includes (where available) fitness facilities for dance studios, yoga, or Pilates. You can take advantage of all of the services and features that are part of your fitness facility membership, which may include access to cardiovascular and resistance-training equipment; exercise classes offered by the fitness facility; and, where available, saunas, steam rooms, and whirlpools* – at no extra cost. (Special services offered by fitness facilities may vary by facility.) You can pay your yearly, non-refundable fee of $25 to Silver&Fit by going online to SilverandFit.com, or by calling Silver&Fit customer service.

OPTION 2: The Silver&Fit Home Fitness Program

If you enjoy working out at home or if you cannot go to a fitness facility, you may want to sign up for the Silver&Fit Home Fitness Program. Senior Advantage members can choose one or two of the following exercise kits: Walking; Yoga; Tai Chi; Pilates; Aqua Aerobics; Stress Management; Dance; Cardio Strength; and Chair Boxing, among others. The kits may include materials such as a DVD, a booklet with general information, and a Quick Start guide. If you are enrolled in the Home Fitness Program and renew your benefits with Kaiser Permanente, you can choose one or two new fitness kits each benefit year. If you wish to enroll in the Home Fitness Program, you will pay $10 each year for two Home Fitness kits. The fee must be paid each year to continue your enrollment in the program.

*Any nonstandard fitness facility service that typically requires an additional fee is not included in your membership.
Stay informed about your health

with The Silver Slate

Get healthy ideas and smart tips with your no-cost subscription to The Silver Slate, a quarterly health newsletter for Silver&Fit members. You can view The Silver Slate on the website, or you can receive your copy by mail or email once you have enrolled into the program.

For more information about how to get healthier through the Silver&Fit benefit, call Customer Service toll free at 1-877-427-4788 (TTY/TDD 1-877-710-2746), Monday through Friday, 5 a.m. to 6 p.m. Once your Advantage Plus membership is effective, we’ll send you more information about starting your Silver&Fit benefit.

Silver&Fit
P.O. Box 509117
San Diego, CA 92150-9117
Toll free 1-877-427-4788
(TTY/TDD 1-877-710-2746)
Monday through Friday, 5 a.m. to 6 p.m.
SilverandFit.com
FREQUENTLY ASKED QUESTIONS

Q: What is included in the Silver&Fit® Exercise & Healthy Aging Program?
A: The Silver&Fit Exercise & Healthy Aging Program gives Silver&Fit members access to a fitness facility membership through a broad network of participating fitness facilities and instructor-led classes. If you’re not interested in joining a facility, Silver&Fit offers a Home Fitness Program, with your choice of up to 2 home fitness kits. In addition, all enrolled Silver&Fit members will get Healthy Aging educational materials available online or, if you like, by mail. Members also have access to The Silver Slate newsletter, which provides useful information about health and wellness, and access to the Silver&Fit website, SilverandFit.com.

Q: What are the different types of Silver&Fit facilities?
A: Members have the option to select from the following:

- Full coed fitness facilities offer Silver&Fit exercise classes in addition to their standard membership with cardiovascular and resistance-training equipment.
- Basic coed fitness facilities offer a standard membership access to cardiovascular and resistance-training equipment.
- Gender-specific fitness facilities offer a standard membership, but members work out only with others of the same gender.
- Exercise centers include dance facilities, community pools, recreation centers, yoga and Pilates studios, and more.

Q: Can I still use my current fitness facility?
A: Once you have paid your annual member fee, if the fitness facility is part of the Silver&Fit network, you should let your facility know that you are enrolled in the Silver&Fit program by showing the ID card that you’ll get in your welcome packet. If your current fitness facility isn’t part of the Silver&Fit network, you’ll need to choose a Silver&Fit fitness facility. To learn about your options, you can visit SilverandFit.com online or call the Silver&Fit toll-free Customer Service hotline at 1-877-427-4788 (TTY/TDD 1-877-710-2746).

Q: How can I suggest a facility for the Silver&Fit network?
A: You can suggest a fitness facility by going online to SilverandFit.com or by calling the Silver&Fit toll-free Customer Service hotline at 1-877-427-4788 (TTY/TDD 1-877-710-2746).

Q: Can I change my fitness facility? If so, how often?
A: Yes, you can. To change your fitness facility, you can go online to the Silver&Fit website at SilverandFit.com or call the Silver&Fit toll-free Customer Service hotline at 1-877-427-4788 (TTY/TDD 1-877-710-2746). You can change fitness facilities once per month and the change will be effective the first of the next month.

Q: Do I need to pay my annual fee again if I switch to a new facility?
A: No. You are only required to pay your annual fee once each benefit year.

Q: Once I change to a new fitness facility, when can I start going to the new one?
A: When you switch facilities mid-month, your effective date with the new facility will be the first of the next month.
Q: If I choose to leave my current facility, can I join any facility in the network (service area)?
A: Yes. When you switch facilities, you can choose any facility in the network. Your effective date with the new facility will be the first of the following month.

Q: If my current facility leaves the network, how will I know?
A: You will get a fitness facility resignation/termination letter from Silver&Fit, giving you a 30-day advance notice (when possible) of the facility leaving the network.

Q: What if I have a complaint against a facility?
A: Silver&Fit will look into any complaints and follow up accordingly. We may use an inquiry letter, a site visit, or a secret shopper call to investigate your concern.

Q: What is the fee for the Silver&Fit Home Fitness Program and what types of exercise kits are included?
A: The annual fee for the Silver&Fit Home Fitness Program is $10, payable by credit card or money order, to Silver&Fit online at SilverandFit.com. Or you can pay over the phone at 1-877-427-4788 (TTY/TDD 1-877-710-2746). Members can receive up to 2 of the following kits:
- Cardio Strength
- Walking
- Yoga
- Tai Chi
- Pilates
- Aqua Aerobics
- Stress Management
- Chair Dance
- Chair Resistance Band Strength
- Chair Tai Chi
- Chair Aerobics for Everyone
- Chair Yoga
- Exercise for the Bed Ridden
- Chair Boxing
- And more!

Q: If I choose the Silver&Fit Home Fitness Program, how long will it take for my exercise kits to arrive?
A: Your first exercise kit will be mailed within 10 days of the date we process your payment. The second exercise kit (if you choose one) will be mailed 90 days after we ship the first exercise kit.

Q: If I choose the Silver&Fit Home Fitness Program when I enroll and then change my mind, how long must I wait before I can join a facility?
A: You may call the toll-free Customer Service hotline at any time to enroll with a fitness facility. You will need to pay the annual, non-refundable fee when you call. Your effective date will be the first of the following month. And you will no longer receive the Silver&Fit toolkits.

Q: What if I’m using the Silver&Fit Home Fitness Program and then change my mind and join a facility? Do I need to return the exercise kits?
A: No. You may keep the Silver&Fit toolkits.

Q: If I switch from the Silver&Fit Home Fitness Program to a fitness facility, will I need to pay the fitness facility fee?
A: Yes. You will need to pay the annual, non-refundable fitness facility fee to Silver&Fit.

Q: If I switch from a Silver&Fit fitness facility to the Home Fitness Program, will I need to pay the Home Fitness Program annual member fee?
A: No. You will not need to pay another fee if you decide to switch from a fitness facility to the Home Fitness Program.

Q: Other than the annual member fee, will I ever have to pay a fitness facility for Silver&Fit benefits?
A: You should not have to pay any other fees for the Silver&Fit fitness facility membership. The only other fees you would have to pay are any fees associated with an upgraded membership or non-standard services.

For more information, visit kp.org/vibrantyou.
Q: If I’m an eligible health plan member but I haven’t enrolled in the Silver&Fit program, can I still use the Silver&Fit website?
A: Yes. Silver&Fit-eligible health plan members who have not enrolled in the Silver&Fit program can register to use the website and all of the features, including trackers, planners, challenges, Silver&Fit Connected!™, rewards information, and a library of health information. You will also have access to The Silver Slate newsletter online.

Q: What is Silver&Fit Connected!™?
A: Silver&Fit Connected! is a tool that allows members to track exercise and activity using wearable fitness devices and apps. Members may convert their exercise and activity into points to earn rewards if applicable.

Q: If I register for the Silver&Fit website, what must I do to use Silver&Fit Connected!™?
A: Once you have registered, you will see a custom marketplace that shows you all the approved devices and apps. Once you log in your information with your chosen device and app, you’ll be directed back to SilverandFit.com. You’ll be able to track your progress on the website. Purchase of a fitness device or application may be required and is not reimbursed by the Silver&Fit program.

Q: What are Challenges on the website?
A: Challenges are a fun way to interact with other members and stay motivated. Interactive graphics will show your progress toward a goal. You can challenge yourself or other Silver&Fit-eligible members.

Q: How do I disenroll from the Silver&Fit program?
A: To disenroll, call the Silver&Fit toll-free Customer Service hotline at 1-877-427-4788 (TTY/TDD 1-877-710-2746). Your annual fee payment, however, is non-refundable.

The Silver&Fit Program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Silver&Fit, The Silver Slate, Silver&Fit Connected!™, and the Silver&Fit Signature Series Classes are trademarks of ASH and used with permission herein. Other names and logos may be trademarks of their respective owners.
ENROLL IN ADVANTAGE PLUS

Applying for Advantage Plus is easy

• Complete one of the enrollment forms in the center of this brochure, 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.

• If you’re already a Kaiser Permanente Senior Advantage member, you can enroll in the Advantage Plus package anytime from October 15, 2014, through March 31, 2015.

• If you’re a new Senior Advantage member, or enrolling because you have moved and need to fill out a new enrollment form, you can add Advantage Plus within 30 days of enrolling in Senior Advantage.

• The premium for your Advantage Plus dental, hearing, extra vision, and fitness 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 fitness 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/vibrantyou. Or call one of our sales specialists at 1-877-451-3816 (TTY 711), 7 days a week, 8 a.m. to 8 p.m. We’ll be happy to help.
The Advantage Plus benefit package gives you additional dental,* hearing, extra vision, and fitness 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 dental, hearing, extra vision, and fitness coverage through Advantage Plus, see your Senior Advantage Evidence of Coverage.

*Kaiser Permanente has an agreement with Delta Dental of California to provide you comprehensive dental care through a network of dentists that contract with Delta Dental’s DeltaCare® USA Dental HMO program. For information about dental coverage, please refer to your Senior Advantage Evidence of Coverage.

Delta Dental of California administers the DeltaCare® USA program.

Enrollment and disenrollment

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

If you are already a Senior Advantage member, you may add Advantage Plus benefits to your Senior Advantage individual plan coverage by sending us the enrollment form before March 31, 2015, for coverage to become effective on April 1, 2015. Coverage is effective the first of the month following the date we receive your completed enrollment form.

If you are 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 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, please call one of our sales specialists toll free at 1-877-451-3816 (TTY 711 for the hearing/speech impaired), 7 days a week, 8 a.m. to 8 p.m. For more details about disenrollment, see your Senior Advantage Evidence of Coverage.

For additional information about the Senior Advantage individual plan, see your Senior Advantage Evidence of Coverage.
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, vision, and hearing coverage for an affordable monthly premium. More health benefits, great care. Now that's a healthy addition to your coverage. Enroll today.

Want more info?

Visit kp.org/vibrantyou. Or call one of our sales specialists toll free at 1-877-451-3816 (TTY 711 for the hearing/speech impaired), 7 days a week, 8 a.m. to 8 p.m.
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