



City of San José Office of Retirement Services **Medicare Plan Comparison 2025**

	Kaiser Medicare Sr. Advantage (California only)	Anthem Medicare Advantage PPO (Nationwide)			
		In-Network		Out-of-Network	
<b>Phone:</b>	1-800-464-4000	1-833-848-8729 (pre-enrollment)			
<b>Group Number:</b>	Group #887 (NorCal) Group #230179 (SoCal)	1-833-848-8730 (post-enrollment) Group #CAEGR027			
<b>Website:</b>	<a href="http://www.kp.org">www.kp.org</a>	<a href="http://www.Anthem.com/ca/csj">www.Anthem.com/ca/csj</a>			
	<b>Monthly Premium</b>	<b>Monthly Premium</b>			
<b>Member Only</b>	\$0.00/Month	\$0.00/Month			
<b>Member+ Spouse/DP</b>	\$0.00/Month	\$0.00/Month			
<b>Medicare Part-A assignment required?</b>	Yes (except for retirees hired prior to March 7, 1986)	No			
<b>Medicare Part-B assignment required?</b>	Yes	Yes			
<b>Medicare Part-D (Rx) assignment required?</b>	Yes	Yes			
<b>Can I use my Advantage insurance with a doctor outside of the network?</b>	No	Yes			
<b>Limited Coverage Area</b>	Yes (see <a href="http://sjretirement.com">sjretirement.com</a> for zip code list)	No			
<b>Annual Deductible (calendar year)</b>	None	None			
<b>Out-of-Pocket Maximum Single Family</b>	\$1,000/year for any one member	\$0			
<b>Physician Office Visit</b>	\$25 copay	\$0			
<b>Hospital Care</b>	\$250/admit	\$0			
<b>Prescriptions</b>  Generic Brand Preferred Brand Non-Formulary Specialty Drug	\$10 copay (100-day supply) Mail order: 1 copay (100-day supply)	<u>Retail 30-day supply:</u> \$10 copay \$25 copay \$40 copay 10% up to \$100	<u>Retail 90-day supply:</u> \$30 copay \$75 copay \$120 copay 10% up to \$300	<u>Mail-Order 90-day supply:</u> \$20 copay \$50 copay \$80 copay 10% up to \$300	Out-of-network only covered if in-network not available
<b>Over-the Counter (OTC)</b>	No charge for a quarterly benefit limit of \$70	To get over the counter drugs listed as covered under your drug plan, you must have a prescription from your provider and have the prescribed drug filled by the pharmacist.			
<b>Emergency Room</b>	\$50/visit (waived if admitted)	\$0			
<b>Allowance for Over-The-Counter Wellness Items?</b>	\$70 quarterly allowance. To place your order, call (833) 569-2360 or visit <a href="http://kp.org/otc/ca">kp.org/otc/ca</a>	No			
<b>Chiropractic Services</b>	Not Covered	\$0 copay, limited to 20 visits per year combined in/out network			
<b>Annual Eye Exam</b>	\$25 copay	\$0 copay, \$70 maximum benefit			

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<b>Eyeglasses or Contact Lenses</b>	\$150 allowance (every 24 months)	N/A
<b>Hearing Aid(s)</b>	\$500 allowance per aid (every 36 months)	\$0 copay, \$500 maximum benefit (every calendar year) Hearing aid must be ordered through HearingCare Solutions and selected from the list of available devices. HearingCare Solutions will send the device directly to your provider.
<b>Ambulance Services</b>	\$50 per trip	\$0
<b>Coordination of Benefits?</b>	No	No
<b>Primary Care Physician (PCP) Required?</b>	Yes	No
<b>Can I go to a doctor of my choice?</b>	Yes, if the doctor you select is a Kaiser physician and they're taking new patients.	Yes
<b>Are video consultations available?</b>	Yes	Yes, via LiveHealth Online
<b>What services are available while I am traveling?</b>	Emergency Services Only	United States - Nationwide Services International Travel - Urgent and Emergency Services Only
<b>Free Gym Services</b>	Yes- One Pass™ For enrollment information call: (877) 614-0618 or visit <a href="http://youronepass.com">youronepass.com</a>	Yes- SilverSneakers For enrollment information, call: (888) 423- 4632 or visit <a href="http://SilverSneakers.com/starthere">SilverSneakers.com/starthere</a>
<b>Free Meals</b>	84 meals per calendar year	Provides up to 14 meals per qualifying event, allows up to four (4) events each year (56 meals in total).
<b>Transportation</b>	Up to 24 one-way trips (50 miles per trip)/calendar year.	No
<b>Hearing Aid Allowance</b>	Yes, \$500 allowance per aid every 36 months	\$500 maximum benefit every calendar year
<b>Self-care tools available?</b>	Yes, Headspace & Calm. Visit <a href="http://kp.org/selfcare">kp.org/selfcare</a> for more info	Yes, register online at <a href="http://anthem.com/ca/csj">anthem.com/ca/csj</a> - "My Health Dashboard"
<b>Nurseline</b>	1-833-574-2273	1-800-700-9184 (TTY 711) 24 hours/7 days
<b>Acupuncture Services</b>	\$25 Copay when prescribed by a doctor	\$0 copay, limited to 20 visits per year combined in/out network
<b>Self-Referrals Available?</b>	Yes	Yes