

This is an educational letter sent to all Kaiser Permanente Medicare health plan members. It isn't specific to your health care circumstances or any treatment you may receive.

Dear Member,

This information is being provided to all Kaiser Permanente Medicare health plan members for educational purposes only about opioid pain medicines. Opioid pain medicines such as Oxycodone (Percocet®), Hydrocodone (Norco®), Fentanyl, and Morphine are strong medications. They carry serious risks of addiction and overdose. As your health plan provider, we want you to be informed about the potential risks of using opioids.

What are opioid pain medicines?

Opioid medicines can be used to help treat moderate to severe pain when other options have not worked. They may not improve all your pain and over time opioids may also change the way your brain handles pain signals. This may lead to even more pain and/or other health symptoms like change in mood or sleep and less ability to perform daily activities. For these reasons, long-term use of opioids should be monitored closely by a doctor.

What are the side effects and long-term risks of taking opioids?

- **Tolerance** Over time, opioids are less effective, with people needing higher doses to get the same level of pain relief.
- **Physical dependence** Withdrawal symptoms can happen when either suddenly stopping the medicine or lowering the dose by a large amount.
- Addiction You may not be able to control your opioid use.
- **Physical side effects** Opioids can cause nausea, vomiting, and constipation.
- **Drowsiness** Opioids can affect judgment and decision making. These side effects can cause falls and motor vehicle accidents with serious injuries.
- **Problems thinking clearly, low energy, and depression** These side effects can impact a person's ability to work and do daily activities.
- Sleep apnea or impaired breathing while sleeping Opioids may cause sleep problems that can cause daytime fatigue, impair thinking, and in some cases slow or even stop your breathing with inappropriate use.
- Low hormone levels Long-term opioid use may lead to low sex drive, low energy, depressed mood, slower recovery from muscle injuries, and thinning of the bones.
- Accidental overdose and death These risks increase the longer a person takes opioids.

How do I safely take opioid medicines?

- Follow directions carefully. Always follow your doctor's directions and never share your medicines with others.
- **Be cautious**. Do not take your medicines more often than prescribed. Talk to your doctor or pharmacist before you take any extra doses.
- Stay away from dangerous drug interactions. Talk to your doctor or pharmacist about all the medicines you take. Mixing opioids with any of the following can greatly add to the risk of overdose: alcohol, sleeping pills (such as zolpidem [Ambien®] or zaleplon [Sonata®]), anxiety drugs (such as diazepam [Valium®], alprazolam [Xanax®], and lorazepam [Ativan®]), and muscle relaxers (such as carisoprodol [Soma®], baclofen [Lioresal®], and others).

- Talk to your doctor about alternative pain relievers. If your pain is under control, ask your doctor if you should take them less often or change to other pain relief options.
- Naloxone: Ask your doctor or pharmacist about a naloxone rescue kit. Opioids can sometimes slow or even stop your breathing. Naloxone is a medicine that can undo the effect of opioids in your body. Naloxone is safe and can save your life. Talk to your doctor or pharmacist to see if it should be prescribed to you. Having naloxone on hand is recommended for all patients taking opioids regularly.
- **Safe storage of opioids**. Keep your opioid medicines in their original package and with the original labels. Store them in a place that is out of reach of children and cannot be easily accessed by others (e.g., locked cabinet).
- Follow safe disposal procedures. For safety reasons, unused medicines should be promptly disposed of by depositing medication into a collection kiosk available at many Kaiser Permanente pharmacies, using an approved send-away envelope, or at a "Drug Take Back Day" event. Send-away envelopes are available for members at select Kaiser Permanente pharmacies.

What alternative pain management options should I consider?

Talk to your doctor about ways to manage your pain that do not involve opioids and what is most appropriate for you. Some of these options may work better and have fewer risks and side effects. Depending on the type of pain you are experiencing, options may include:

- Over-the-counter medications such as ibuprofen (Motrin®), acetaminophen (Tylenol®), naproxen (Aleve®), or topicals like capsaicin, diclofenac gel (Voltaren®), or trolamine salicylate (Aspercreme®).
- Prescription-strength anti-inflammatory medications such as meloxicam (Mobic®), diclofenac (Voltaren®), and etodolac (Lodine®). Long-term use is not recommended for older adults due to risk of side effects.
- Some prescription non-opioid medications that target pain-producing nerves, such as gabapentin (Neurontin®) and pregabalin (Lyrica®).
- Chiropractor services, physical and other therapies, heat or cold compresses, exercise, acupuncture, and cognitive behavioral therapy.

Your doctor may recommend treatment options that your plan does not cover. If this happens, contact Member Services at the phone number on the back of your ID card or visit the CMS web page that describes coverage under Medicare Parts A and B to understand your options (https://www.medicare.gov/coverage/pain-management).

What Opioid Treatment Services are available?

Medicare under Part B (medical insurance) covers Opioid Treatment Programs (OTPs) for opioid use disorder (OUD) treatment. For information on your *plan's benefits* related to treatment for prescription drug abuse, including medication-assisted treatment, mental health, and counseling services, please see your **Evidence of Coverage** or call Member Services at the phone number on the back of your ID card.

We're here for you

If you have any questions about this information provided in this insert or you would like to find out more about ways to manage pain, please call Member Services at the phone number on the back of your ID card.

Sincerely, Kaiser Permanente

Dear Member:

Thank you for your continued membership in Kaiser Permanente Senior Advantage (HMO).

We are providing important information about your Medicare health care coverage effective January 1, 2024. Included are the following documents with important information for you.

- 1. Please start by reading the **Annual Notice of Changes and Evidence of Coverage Amendment for 2024**. It gives you a summary of changes we are making to your benefits and costs effective January 1, 2024. This notice only describes changes that our plan is making.
 - Please review this notice within a few days of receiving it to see how the changes might affect you. It also amends your current **Evidence of Coverage**, effective January 1, 2024. We will send you a notice once the **Evidence of Coverage** for your group's 2024 contract period is posted online shortly after your group renews its contract in 2024. Please be aware that your group can make changes upon renewal or at other times during its contract period. If you have questions about the benefits your group will offer during its 2024 contract period, please contact your group's benefits administrator.
- 2. A notice called **Additional plan information** explains how to get information about provider locations, request a print copy of our **Provider Directory**, or view it online.

If you have questions, we're here to help. Please call Member Services toll free at **1-877-221-8221** (TTY users call **711**). Hours are seven days a week, 8 a.m. to 8 p.m. Member Services also has free language interpreter services available for non-English speakers. You can also visit our website at **kp.org**.

We value your membership and hope to continue to serve you next year.

Sincerely,

Brian E. Sage

Director, Medicare

D: 38e

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal.

2024 Annual Notice of Changes and Evidence of Coverage Amendment for Group Members

You are currently enrolled as a member of Kaiser Permanente Senior Advantage. Next year, there will be some changes to our plan's costs and benefits.

This document tells about some of the changes effective January 1, 2024. It also amends your current **Evidence of Coverage**.

2024 changes

We're sending you this **Annual Notice of Changes and Evidence of Coverage Amendment** to tell you about the changes our plan is making effective January 1, 2024, for all Kaiser Permanente Senior Advantage group members, in accord with the Centers for Medicare & Medicaid Services (CMS) requirements. This notice only describes changes required by our plan. This notice doesn't describe any other changes; for example, changes made at the request of a group. Please contact your group's benefits administrator for more information.

What to do now

- **Ask**: Which changes apply to you?
 - ☐ Check the changes to our benefits and costs to see if they affect you.
 - Review the changes to medical care costs (doctor, hospital).
 - Think about how much you will spend on premiums, deductibles, and cost-sharing.
 - ☐ Check to see if your primary care doctors, specialists, hospitals, and other providers, will be in our network next year.

☐ Think about whether you are happy with our plan.

Additional resources

- Please contact our Member Services number at **1-877-221-8221** for additional information. (TTY users should call **711**.) Hours are 8 a.m. to 8 p.m., 7 days a week. This call is free.
- This document is available in large print if you need it by calling Member Services.
- Coverage under this plan qualifies as Qualifying Health Coverage (QHC) and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About Kaiser Permanente Senior Advantage

- Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal.
- When this **Annual Notice of Changes and Evidence of Coverage Amendment** says "we," "us," or "our," it means Kaiser Foundation Health Plan of the Northwest (Health Plan). When it says "plan" or "our plan," it means Kaiser Permanente Senior Advantage (Senior Advantage).

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Section 1 — Changes to benefits and costs for next year

Section 1.1 – Changes to the monthly premium

Your group will notify you about any change in your group's premium if the change affects the amount you will be expected to pay. If you have any questions about your contribution toward your group's premium, please contact your group's benefits administrator. You must continue to pay your Medicare premiums.

Section 1.2 – Changes to your maximum out-of-pocket amount

Medicare requires all health plans to limit how much you pay out-of-pocket for the year. This limit is called the maximum out-of-pocket amount. Once you reach this amount, you generally pay nothing for covered Part A and Part B services (and other health care services not covered by Medicare as described in the Medical Benefits Chart and Chapter 4 of the **Evidence of Coverage**) for the rest of the year.

Section 1.3 – Changes to the provider network

Updated directories are located on our website at **kp.org/directory.** You may also call Member Services for updated provider information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. Please review the 2024 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.

It is important that you know that we may make changes to the hospitals, doctors, and specialists (providers) that are part of your plan during the year. If a midyear change in our providers affects you, please contact Member Services so we may assist.

Section 1.4 – Changes to benefits and costs for medical services

Our plan is not requiring any changes to medical services during the 2024 contract year. However, your group may make changes that are not reflected in this document.

Section 2 — Administrative changes

Description	2023 (this year)	2024 (next year)
Term of Evidence of Coverage The "Term of the Evidence of Coverage" section in your Evidence of Coverage is amended as shown in the 2024 column.	If your group renews its Agreement with us on January 1st, the term of your current Evidence of Coverage is revised to be in effect for the months in which you are enrolled in Senior Advantage between January 1, 2023, and December 31, 2023, unless amended. If your group's Agreement renews at a later date in 2023, the term of your current Evidence of Coverage is revised to be in effect for the months in which you are enrolled in Senior Advantage during that contract period, unless amended.	If your group renews its Agreement with us on January 1st, the term of your current Evidence of Coverage is revised to be in effect for the months in which you are enrolled in Senior Advantage between January 1, 2024, and December 31, 2024, unless amended. If your group's Agreement renews at a later date in 2024, the term of your current Evidence of Coverage is revised to be in effect for the months in which you are enrolled in Senior Advantage during that contract period, unless amended.

Section 3 — Programs that offer free counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Oregon, the SHIP is called Senior Health Insurance Benefits Assistance (SHIBA) and in Washington, the SHIP is called Statewide Health Insurance Benefits Advisors (SHIBA).

It is a state program that gets money from the federal government to give free local health insurance counseling to people with Medicare. SHIP counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call Oregon SHIBA at 1-800-722-4134 (TTY 1-800-735-2900). You can call Washington SHIBA at 1-800-562-6900 (TTY 1-360-586-0241). You can learn more about Oregon SHIBA by visiting their website (https://shiba.oregon.gov). You can learn more about Washington SHIBA by visiting their website (https://www.insurance.wa.gov/shiba).

Section 4 — Programs that help pay for prescription drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- "Extra Help" from Medicare. People with limited incomes may qualify for "Extra Help" to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs, including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. To see if you qualify, call:
 - ◆ 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - ♦ The Social Security office at **1-800-772-1213** between 8 a.m. and 7 p.m., Monday through Friday, for a representative. Automated messages are available 24 hours a day. TTY users should call **1-800-325-0778**; or
 - ♦ Your state Medicaid office (applications).
- What if you have coverage from an AIDS Drug Assistance Program (ADAP)? The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through CAREAssist for Oregon residents and the Early Intervention Program for Washington residents. Note: To be eligible for the ADAP operating in your state, individuals must meet certain criteria, including proof of state residence and HIV status, low income as defined by the state, and uninsured/under-insured status. If you are currently enrolled in an ADAP, it can continue to provide you with Medicare Part D prescription cost-sharing assistance for drugs on the ADAP formulary. In order to be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number from CAREAssist for Oregon residents and the Early Intervention Program for Washington residents. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call CAREAssist at 1-800-805-2313 for Oregon residents and the Early Intervention Program at 1-877-376-9316 for Washington residents.

Section 5 — Questions?

Section 5.1 – Getting help from our plan

Questions? We're here to help. Please call Member Services at **1-877-221-8221**. (TTY only, call **711**.) We are available for phone calls 7 days a week, 8 a.m. to 8 p.m. Calls to these numbers are free.

Read your 2024 Evidence of Coverage (it has details about next year's benefits and costs)

This **Annual Notice of Changes and Evidence of Coverage Amendment** gives you a summary of some changes in your benefits and costs for 2024 that our plan is making and it amends your current **Evidence of Coverage**. We will send you a notice once the **Evidence of Coverage** for

your group's 2024 contract period is posted online shortly after your group renews its contract in 2024. Please keep in mind that groups can make changes to your group plan at any time.

Visit our website

You can also visit our website at **kp.org**. As a reminder, our website has the most up-to-date information about our provider network (**Provider Directory**).

Section 5.2 – Getting help from Medicare

To get information directly from Medicare:

- Call 1-800-MEDICARE (1-800-633-4227)
 - ♦ You can call **1-800-MEDICARE** (**1-800-633-4227**), 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.
- Visit the Medicare website
 - ♦ Visit the Medicare website (www.medicare.gov). It has information about cost, coverage, and quality star ratings to help you compare Medicare health plans in your area. To view the information about plans, go to www.medicare.gov/plan-compare.
- Read Medicare & You 2024
 - ♦ Read the Medicare & You 2024 handbook. Every fall, this document is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this document, you can get it at the Medicare website (https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.



Kaiser Permanente Senior Advantage Member Services

METHOD	Member Services – contact information
CALL	1-877-221-8221
	Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m.
	Member Services also has free language interpreter services available for non-English speakers.
TTY	711
	Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m.
WRITE	Member Services Kaiser Foundation Health Plan of the Northwest 500 NE Multnomah St., Suite 100 Portland, OR 97232-2099
WEBSITE	kp.org

Notice of Nondiscrimination

Kaiser Foundation Health Plan of the Northwest (Kaiser Health Plan) complies with applicable federal and state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. We also:

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
 - o Qualified sign language interpreters.
 - Written information in other formats, such as large print, audio, and accessible electronic formats.
- Provide no cost language services to people whose primary language is not English, such as:
 - o Qualified interpreters.
 - o Information written in other languages.

If you need these services, call Member Services at 1-800-813-2000 (TTY 711).

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with our Civil Rights Coordinator, by mail, phone, or fax. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You may contact our Civil Rights Coordinator at: Member Relations Department, Attention: Kaiser Civil Rights Coordinator, 500 NE Multnomah St. Ste 100, Portland, OR 97232-2099, Phone: 1-800-813-2000 (TTY 711), Fax: 1-855-347-7239. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

For Washington Members

You can also file a complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint portal, available at https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status, or by phone at 1-800-562-6900, or 360-586-0241 (TDD). Complaint forms are available at https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx.



Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at **1-877-221-8221** (TTY **711**). Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-877-221-8221 (TTY 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务,帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务,请致电 1-877-221-8221 (TTY 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問,為此我們提供免費的翻譯 服務。如需翻譯服務,請致電 1-877-221-8221 (TTY 711)。我們講中文的人員將樂意為您提供幫助。這 是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa **1-877-221-8221** (TTY **711**). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au **1-877-221-8221** (TTY **711**). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-877-221-8221 (TTY 711). sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter **1-877-221-8221** (TTY **711**). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.



Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-877-221-8221 (TTY 711). 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону **1-877-221-8221** (ТТҮ **711**). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على (TTY 711) 8221-877-1. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-877-221-8221 (TTY 711) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-877-221-8221 (TTY 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número **1-877-221-8221** (TTY **711**). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-877-221-8221 (TTY 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer **1-877-221-8221** (TTY **711**). Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがありますございます。通訳をご用命になるには、1-877-221-8221 (TTY 711). にお電話ください。日本語を話す人 者 が支援いたします。これは無料のサービスです。

Plan Information

As member of this plan, we may occasionally contact you to inform you of other Kaiser Permanente plans or products that may be available to you. If you wish to opt-out of these types of calls, please contact Member Services at the phone number on the back of your member ID card.

Provider Directories

If you need help finding a network provider or pharmacy, please visit **kp.org/directory** to search our online directory (Note: the 2024 directories are available online starting 10/01/2023 in accord with Medicare requirements).

To get a **Provider Directory**, or **Pharmacy Directory** (if applicable), mailed to you, you can call Kaiser Permanente at **1-877-221-8221** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.

Evidence of Coverage (EOC)

Your **EOC** explains how to get medical care and prescription drugs covered through your plan. It explains your rights and responsibilities, what's covered, and what you pay as a Kaiser Permanente member. If you have a question about your coverage, visit **kp.org/eoc** to view your **EOC** online (Note: the 2024 **EOC** for Northwest is available online starting the month your group renews in accord with Medicare requirements).

To get an **EOC** mailed to you, you can call Kaiser Permanente at **1-877-221-8221** (TTY **711)**, 7 days a week, 8 a.m. to 8 p.m.

