

WELCOME

TO KAISER PERMANENTE

Make the most of
your membership in
3 EASY STEPS



2021 Deductible Added Choice Plan
with Select Network Reference Guide
Small Group

Greetings

We're glad to be your partner on this journey, and we look forward to a long and healthy relationship with you.

This reference guide will help you make the most of your membership with Kaiser Permanente. It puts important details at your fingertips, including how to get care, how your plan works, important phone numbers, and information about Urgent Care centers. You will also find information about pharmacies, getting care away from home, and understanding your costs.

This reference guide will also walk you through the most important steps for accessing your membership and learning more about how your plan works. The sooner you choose a doctor and sign up on our website, the more you'll get out of your new health plan.

We encourage you to take a few minutes to read through this brochure and keep it nearby for quick reference.

Get started today by calling us at **888-225-7202 (TTY 711)** or visiting **kp.org/newmember**. Take advantage of all that life has to offer by being as healthy as you can be.



Ruth Williams-Brinkley

Regional President, Kaiser Permanente

► **To learn more about the details of your plan, open the fold on the cover.**

Your plan is governed by the Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHP-MAS), *Group Agreement and Evidence of Coverage (EOC)*. Inside this booklet, it is referred to as your "plan document."

In the event of ambiguity or conflict between this member guide and the KFHP-MAS *Group Agreement* and *EOC*, the KFHP-MAS *Group Agreement* and *EOC* shall control.



How your Kaiser Permanente health plan works

Your Deductible Added Choice with the SelectSM network plan gives you the freedom to choose how you receive care, each time you receive care:

In-network: You get quality care from the Kaiser Permanente Select network, composed of over 1,600 physicians of the Mid-Atlantic Permanente Medical Group, P.C. (Permanente), and thousands of community physicians in private practice. Refer to the *Select Physician Directory* or

visit kp.org/doctor for a list of network primary care physicians, ob/gyns, specialists, and hospitals.

Out-of-network: You may visit any licensed physician not included in the network, and you do not need to notify us of your choice.

It's important to keep in mind that your benefits will vary in each provider option, and the amount you pay for a particular service will depend on the provider option you choose.

About this plan

	In-network providers	Out-of-network providers
Physicians	Permanente physicians and thousands of community physicians in private practice.	Any licensed physician or provider not included in the network.
Hospitals	Kaiser Permanente premier hospitals. ¹	Any hospital not included in the network.
Out-of-pocket costs	Usually the lowest out-of-pocket costs. There is a deductible. Some services, such as preventive care and primary care physician visits, are offered before a deductible is met. Refer to your plan document for a list of services that are subject or not subject to the deductible.	Usually the highest out-of-pocket costs. Most services are subject to a deductible and then coinsurance.
	When you visit an in-network provider, you will not be charged more than your deductible, copayment, or coinsurance for covered services.	When you visit an out-of-network provider, in addition to your contract year deductible, copayment, and/or coinsurance, you may be responsible for the difference between the billed charges and the maximum allowable charge.
Referral and preauthorization	Referral to see specialists is required. Some services may require preauthorization. If you have a Permanente physician, he or she will obtain preauthorization for you. If you have a network physician, you will be responsible for obtaining preauthorization.	No referral to specialists is needed. Some services require preauthorization. You will be responsible for obtaining preauthorization. Contact member services or UMOC at 888-225-7202 to obtain preauthorizations. Representatives are available from 8 a.m. to 11 p.m., Monday through Friday. You may, however, request precertification 24 hours a day, 7 days a week. Response to urgent requests occurs within two hours of your message; nonurgent requests will get a reply during the following business day. Visit kp.org/addedchoice/mas .
Claims	Virtually no claim forms to complete.	You may be required to pay the full cost of each visit. If so, you will need to submit claim forms with itemized bills for reimbursement. Forms are available at kp.org/addedchoice/mas .

¹The premier hospitals are independently owned and operated hospitals, and they contract with Kaiser Foundation Hospitals.



Your provider choices

In-network

Costs

There is a deductible. Some services, such as preventive care and primary care physician visits, are offered before a deductible is met. Refer to your plan document for a list of services that are subject or not subject to the deductible.

Referrals

If you have a referral from a Permanente physician, preauthorization from the health plan may also be required for certain services. Your Permanente physician will act on your behalf to seek this preauthorization.

If you have a referral from a network physician, you will need to get preauthorization from the Kaiser Permanente Utilization Management Department by calling Member Services at **800-777-7902 (TTY 711)**, Monday through Friday, 7:30 a.m. to 9 p.m. (except holidays).

If your preauthorization request is denied

You have the right to file an appeal if you disagree with the Health Plan's decision not to authorize medical, surgical, or behavioral health services, or drugs and devices. Appeal rights and detailed instructions are included with your plan document.

You can fax appeals to **866-640-9826**. Refer to your plan document for more information.

Out-of-network

Costs

- After you receive any out-of-network covered medical service, and once a medical claim for your service has been verified as an eligible benefit, you will receive an Explanation of Benefits (EOB). The EOB will show you a breakdown of the charges and payments for your visit, deductible and out-of-pocket maximum accumulations, and how much you are responsible for paying.
- You must first meet your annual deductible before the health plan begins to pay for covered services.
- After you meet your deductible, you will have to pay coinsurance or copays for covered services for the rest of the contract year, and out-of-network providers may also bill you for the difference, if any, between actual billed charges and the maximum allowable charge.
- Out-of-network physicians are not connected electronically to one another or to you, which means you manage your own care, carrying your paper medical record and other files with you from office to office. You must follow up to be sure that test results are communicated between doctors' offices. You must wait for lab results.
- Your pharmacist is not linked to your medical record.




Refer to your plan document for more information.

If you have questions about how much your visits should cost, visit kp.org/costestimates. Estimates are based on your plan benefits and whether you've reached your deductible—so you get personalized information every time.

For more information on your plan, visit kp.org and review your plan document.

Let's get started

Making the most of your membership takes only 3 easy steps.
Ready to go?

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1

Choose your doctor— and change anytime

Select from a wide range of great doctors
and change anytime, for any reason

Your Added Choice plan gives you the freedom to choose how you receive care, each time you receive care.

- In-network: Kaiser Permanente providers or in-network community providers
- Out-of-network: any licensed provider

In-network: choosing a personal doctor (primary care physician)

Choose by phone

Call us at **888-225-7202** (TTY **711**), Monday through Friday, 7:30 a.m. to 9 p.m. Once you've decided on a doctor, we can help you schedule your first appointment.

Choose online

Go to **kp.org/doctor** to browse our doctor profiles and find a doctor who matches your needs. Once you've chosen, call **800-777-7904** (TTY **711**), 24 hours a day, 7 days a week, to schedule your first appointment. You don't need a referral for the following specialties. Just call for an appointment:

- **800-777-7904** for obstetrics-gynecology and optometry
- **866-530-8778** for behavioral health—initial consultation (except inpatient care) and chemical dependency or addiction medicine

For other types of specialty care, your doctor will refer you.

Out-of-network: any licensed provider

Through the out-of-network tier, you can work directly with any licensed provider or facility anywhere. No referral is needed for office visits to out-of-network physicians or specialists; however, preauthorization applies to certain covered services under out-of-network.

It's important to keep in mind that your benefits will vary in each provider option, and the amount you pay for a particular service will depend on the provider option you choose, and, in some cases, where you choose to receive care.

Visit **kp.org/addedchoice/mas** to learn more about how your Added Choice plan works.



2

Create your online account on **kp.org**

Start using our secure website, **kp.org**, to manage your health on your time¹

Visit **kp.org** anytime, from anywhere, to:

- View most lab results.
- Refill most prescriptions.
- Email your doctor's office with nonurgent questions.
- Schedule and cancel routine appointments.
- Print vaccination records for school, sports, and camp.
- Manage a family member's health care.
- Get a personalized cost estimate.
- And much more.

Out-of-network physicians are not connected electronically to one another or to you, which means you manage your own care, carrying your paper medical record and other files with you from office to office. You must follow up to be sure that test results are communicated between doctors' offices. You must wait for lab results.

Your pharmacist is not linked to your medical record.

Caregiver access

Caregivers can have access to certain features of **kp.org** for their loved ones who are Kaiser Permanente members. Nonmembers can be caregivers on **kp.org** as long as they are at least 18 years old and have either:

1. Permission from you, or
2. Legal rights to make health care decisions on your behalf, or legal rights to access your health care information.

To set up an account, go to **kp.org/register** and follow the prompts for caregiver access.

Download the Kaiser Permanente app

Once you've registered on **kp.org**, you can download the Kaiser Permanente app to your smartphone.

1. From your smartphone, go to your preferred app site: App StoreSM (iOS) or Google Play[®] (AndroidTM).²
2. Search for the Kaiser Permanente app, then download it to your smartphone.
3. Use your **kp.org** user ID and password to activate the app, and you'll be ready to go.

Digital membership card

Access your membership information anytime, anywhere with an electronic version of your membership card to:

- Check in for appointments.
- Pick up prescriptions.
- Access your family's membership information.

To use your digital membership card, tap the card icon at the bottom of the Kaiser Permanente app dashboard.



Creating an account is easy

Go to **kp.org/newmember** from a computer or mobile device. You'll need your medical record number, which you can find on your member ID card.

¹These features are available when you get care at Kaiser Permanente facilities.

²Apple is a trademark of Apple, Inc., registered in the U.S. and other countries. App Store is a service mark of Apple, Inc. Google Play and Android are trademarks of Google, Inc.



3 Get prescriptions

You can fill prescriptions from any provider at any Kaiser Permanente or community network pharmacy

Kaiser Permanente pharmacies:

- Fill prescriptions from Kaiser Permanente medical center pharmacies or online at [kp.org](https://www.kp.org).
- You can also use Kaiser Permanente's Mail Order Pharmacy to get your prescription refills delivered right to your front door.¹

Participating (community network) pharmacies:

- Fill prescriptions at participating pharmacies, including Rite Aid, Giant, Walmart, Walgreens, Safeway, Harris Teeter, Kmart, and others.
- There is no mail-order service with this pharmacy option.
- You may have higher cost shares than you would if you went to a Kaiser Permanente pharmacy, and a deductible may apply.

Out-of-network pharmacies:

- Fill prescriptions at all other pharmacies.
- There is no mail-order service with this pharmacy option.
- You may have higher cost shares than you would if you went to a participating (community network) pharmacy, and a deductible may apply.
- You may need to pay full out-of-pocket costs for prescriptions filled at out-of-network pharmacies and submit claims to MedImpact for reimbursement.



Get prescription refills by phone

Call us at **800-700-1479 (TTY 711)**, 24 hours a day, and follow the instructions to request refills for most prescriptions.



Get prescription refills online

Register on [kp.org](https://www.kp.org) to request refills for most prescriptions online.



What drugs are covered?

Visit [kp.org/formulary](https://www.kp.org/formulary) for a list of approved drugs.



Picking up your order

You can fill your prescriptions at the Kaiser Permanente pharmacies located in our medical centers. Just select the Kaiser Permanente pharmacy where you'd like to pick them up. Visit [kp.org/facilities](https://www.kp.org/facilities).

¹Some medications are not eligible for Mail Order Pharmacy. Mail Order Pharmacy can mail to addresses in MD, VA, DC, and certain locations outside the service area.



Pharmacies

There is a pharmacy in each Kaiser Permanente medical center.
See page 9 for locations on a map.

Maryland

Abingdon Medical Center
Pharmacy: **410-515-5450**

Annapolis Medical Center
Pharmacy: **410-571-7360**

Kaiser Permanente Baltimore
Harbor Medical Center
Pharmacy: **410-637-5750**

Camp Springs Medical Center
Pharmacy: **301-702-6175**

Columbia Gateway
Medical Center
Pharmacy: **410-309-7500**

Kaiser Permanente
Frederick Medical Center
Pharmacy: **240-529-1800**

Gaithersburg Medical Center
Pharmacy: **240-632-4150**

Kensington Medical Center
Pharmacy: **301-929-7175**

Largo Medical Center
Pharmacy: **301-618-5552**

Marlow Heights Medical Center
Pharmacy: **301-702-5190**

North Arundel Medical Center
Pharmacy: **410-508-7675**

Prince George's (Hyattsville)
Medical Center
Pharmacy: **301-209-6688**

Shady Grove Medical Center
Pharmacy: **301-548-5755**

Silver Spring Medical Center
Pharmacy: **301-572-1055**

South Baltimore County
Medical Center
Pharmacy: **410-737-5200**

Towson Medical Center
Pharmacy: **410-339-5655**

White Marsh Medical Center
Pharmacy: **410-933-7626**

Woodlawn Medical Center
Pharmacy: **443-663-6116**

Virginia

Alexandria Medical Center
Pharmacy: **703-721-6310**

Ashburn Medical Center
Pharmacy: **571-252-6005**

Burke Medical Center
Pharmacy: **703-249-7750**

Colonial Forge Medical Center
Pharmacy: **540-602-6300**

Fair Oaks Medical Center
Pharmacy: **703-934-5800**

Falls Church Medical Center
Pharmacy: **703-237-4430**

Fredericksburg Medical Center
Pharmacy: **540-368-3800**

Haymarket Crossroads
Medical Center
Pharmacy: **571-445-7300**

Manassas Medical Center
Pharmacy: **703-257-3030**

Reston Medical Center
Pharmacy: **703-709-1560**

Springfield Medical Center
Pharmacy: **703-922-1234**

Tysons Corner Medical Center
Pharmacy: **703-287-4650**

Woodbridge Medical Center
Pharmacy: **703-490-7624**

Washington, DC

Kaiser Permanente
Capitol Hill Medical Center
Pharmacy: **202-346-3300**

Northwest DC
Medical Office Building
Pharmacy: **202-419-6900**

Your plan may allow you to use non-Kaiser Permanente pharmacies. For information, call Member Services at **800-777-7902** (TTY **711**), Monday through Friday, 7:30 a.m. to 9 p.m. (except holidays). If your plan is through your employer, check with your benefits manager to find out if your plan includes non-Kaiser Permanente pharmacies.



The right care

Services	In-network	Out-of-network
<p>Seeing your doctor</p> <p>For an expected care need, like a recommended preventive screening or a visit for a health issue currently being treated, or a new health concern or change in an existing health condition that is not an urgent care need.</p>	<p>At Kaiser Permanente facilities: 800-777-7904 (TTY 711) or online at kp.org/appointments. (Not all specialty appointments can be made online.) 24 hours a day, 7 days a week.</p> <p>If you have a community physician, contact your doctor's office directly. Ask your doctor's office for business hours.</p>	<p>Call your out-of-network provider directly.</p> <p>Ask your doctor's office for business hours.</p>
<p>Video visits¹</p> <p>See physicians and providers for urgent health concerns by video visit—wherever you need.</p>	<p>With doctors who practice at Kaiser Permanente medical centers: 800-777-7904 (TTY 711).</p>	<p>Not available.</p>
<p>Medical advice by phone</p> <p>Whenever you need medical advice or are unsure whether you need urgent care.</p>	<p>800-777-7904 (TTY 711) 24 hours a day, 7 days a week.</p>	<p>You may choose to call your out-of-network provider directly during business hours, or call the Kaiser Permanente appointment and advice line at 800-777-7904 (TTY 711), 24 hours a day, 7 days a week.</p>
<p>Urgent care</p> <p>You are covered at any Kaiser Permanente Urgent Care center.</p>	<p>800-777-7904 (TTY 711) Unsure if you need urgent or emergency care? Call 800-677-1112 (TTY 711). Walk-ins are welcome for members. Fourteen locations; 6 open 24/7.</p> <p>kp.org/urgentcare/mas</p>	<p>You can visit any licensed out-of-network urgent care facility. Make sure to keep a copy of your bill to submit with your claim for reimbursement.</p>

¹Video visits are available to Kaiser Permanente members who have a camera-equipped computer or mobile device and are registered at [kp.org](https://www.kp.org). You must be present in Maryland, Virginia, or Washington, DC, for visits with your primary care physician or behavioral health provider. For urgent video visits with an emergency doctor, you may also be present in West Virginia, Florida, North Carolina, or Pennsylvania. For certain medical or mental health conditions. For video visits with a behavioral health provider, appointments can be scheduled for follow-up care.



Services	In-network	Out-of-network
<p>Emergency care¹ You are covered for urgent and emergency illness or injury anywhere in the world.</p>	<p>If you think you're experiencing a medical emergency, immediately call 911 or go to the nearest emergency facility anytime, day or night. 24 hours a day, 7 days a week.</p> <p>Unsure if you're experiencing an emergency? Call 800-677-1112 (TTY 711).</p>	<p>All emergency care is covered as an in-network benefit.</p>
<p>Behavioral health</p>	<p>You can seek initial consultation without a referral from your doctor for outpatient treatment for behavioral health or substance use conditions.</p> <p>Call 866-530-8778 (TTY 711), Monday through Friday, 8:30 a.m. to 5 p.m. (except holidays).</p>	<p>You can receive care from any licensed behavioral health or chemical dependency professional for mental illness, emotional disorders, and drug or alcohol abuse.</p> <p>Preauthorization is required before receiving inpatient hospital care. Depending on your plan, it may also be required for certain outpatient procedures.</p>
<p>Vision care You don't need a referral from your doctor.</p>	<p>800-777-7904 (TTY 711) Hours vary by location. kp2020.org</p>	<p>You can visit any licensed optometrist or vision facility. You will pay for services in full and submit a claim for reimbursement.</p>
<p>Maternity care²</p>	<p>If you think you may be pregnant, call 800-777-7904 (TTY 711) for an appointment with your obstetrician.</p>	<p>You can choose any licensed provider for obstetric care.</p> <p>For office visits and other services while you are pregnant, you will pay your applicable copays or coinsurance, and your deductible must be met, unless otherwise indicated.</p>

If you have a chronic condition, were recently hospitalized, or are or think you might be pregnant, please make an appointment as soon as possible. Call **800-777-7904** (TTY **711**).

¹If you reasonably believe you have an emergency medical condition, call 911 or go to the nearest emergency department. An emergency medical condition is one that, in the absence of immediate medical attention, may result in 1) placing the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy, 2) serious impairment to bodily functions, or 3) serious dysfunction of any bodily organ or part. Refer to your plan document for the complete definition of emergency medical conditions.

²Enrolling newborns: Your newborn will receive coverage from the time of birth through the first 31 days. Coverage is provided according to the terms of your plan document, and coordination of benefits may apply. For information on enrolling your newborn for health care coverage beyond 31 days, call **800-777-7904** (TTY **711**).



See your doctor on the go with a virtual visit

A video visit¹ is a virtual chat you can have with a Permanente primary care physician, specialist, emergency physician, or other clinical provider. You'll get the same quality of care that you receive when you visit the office, and your provider can access your electronic medical record so your care is seamless, convenient, and connected.

Video visits are a convenient care option available to you for any care that your physician determines can be conveniently done by video. Some circumstances where video visits may happen include:

- Follow-up care
- Behavioral health appointments
- Care for minor health conditions, such as coughs/cold/flu, allergies, skin infections, or minor injuries/aches and pains
- Pediatric visits
- Medication refills, questions, and consultations
- Urinary issues

Schedule a video visit by joining **kp.org** at **kp.org/register** or by downloading the Kaiser Permanente (KP) app and clicking [Register](#).

For a video visit, you must have a reliable internet connection and one of the following:

- A smartphone or tablet with the KP app downloaded
- A laptop or desktop² with a webcam and speakers

To join your video visit³ on your mobile device:

- Log in to the KP app
- Tap [View Appointment](#)
- Select your video visit appointment and tap [Join Now](#)

To join your video visit³ from your laptop or desktop:

- Log into **kp.org** (Use the Chrome web browser for the best video visit experience)
- Click [Appointment Center](#)
- Select your video visit appointment and click [Join](#)

Unable to schedule a video visit? We offer other flexible virtual care, such as:

- Telephone appointments with your doctors and emergency physicians
- 24/7 nurse advice telephone line
- Messaging your doctor's office with nonurgent questions anytime⁴
- E-visit questionnaires that allow you to answer questions for several symptoms and direct you to appropriate care⁴

For more information, visit kp.org/getcare.

¹Video visits are available to Kaiser Permanente members who have a camera-equipped computer or mobile device and are registered at **kp.org**. You must be present in Maryland, Virginia, or Washington, DC, for visits with your primary care physician or behavioral health provider. For urgent video visits with an emergency doctor, you may also be present in West Virginia, Florida, North Carolina, or Pennsylvania. Video visits are for certain medical or mental health conditions. For video visits with a behavioral health provider, appointments can be scheduled for follow-up care.

²Microsoft Edge and Mozilla Firefox are not compatible.

³If you are under the age of 18, please have a parent/legal guardian present by video or by phone at the scheduled time to provide verbal consent.

⁴Available when you register and log in to **kp.org** or the KP app.



Kaiser Permanente medical facilities

Maryland

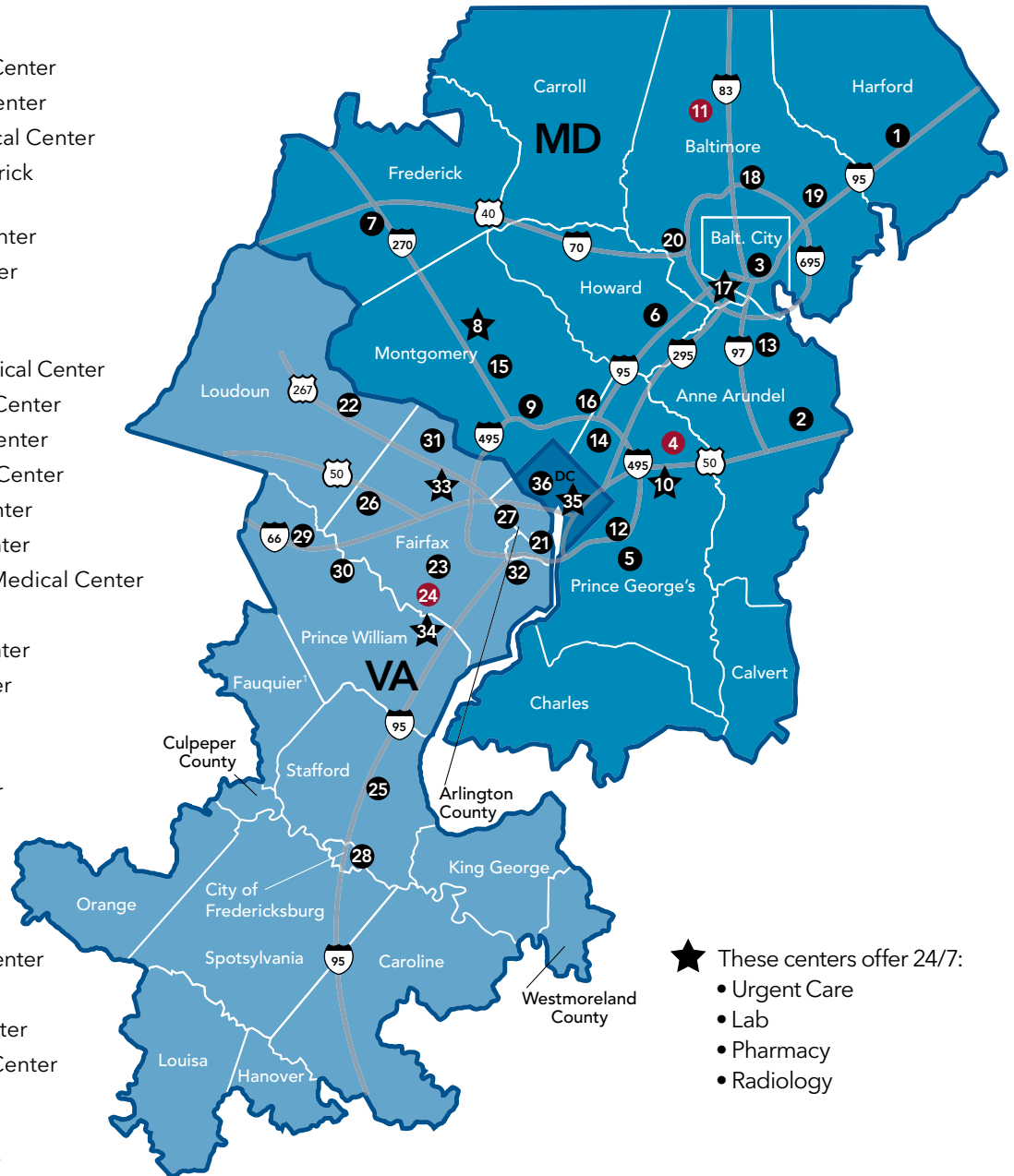
- 1 Abingdon Medical Center
- 2 Annapolis Medical Center
- 3 Kaiser Permanente Baltimore Harbor Medical Center
- 4 **OPENING 2021**
Bowie Fairwood Medical Center
- 5 Camp Springs Medical Center
- 6 Columbia Gateway Medical Center
- 7 Kaiser Permanente Frederick Medical Center
- 8 Gaithersburg Medical Center
- 9 Kensington Medical Center
- 10 Largo Medical Center
- 11 **OPENING 2022**
Lutherville-Timonium Medical Center
- 12 Marlow Heights Medical Center
- 13 North Arundel Medical Center
- 14 Prince George's Medical Center
- 15 Shady Grove Medical Center
- 16 Silver Spring Medical Center
- 17 South Baltimore County Medical Center
- 18 Towson Medical Center
- 19 White Marsh Medical Center
- 20 Woodlawn Medical Center

Virginia

- 21 Alexandria Medical Center
- 22 Ashburn Medical Center
- 23 Burke Medical Center
- 24 **OPENING 2022**
Caton Hill Medical Center
- 25 Colonial Forge Medical Center
- 26 Fair Oaks Medical Center
- 27 Falls Church Medical Center
- 28 Fredericksburg Medical Center
- 29 Haymarket Crossroads Medical Center
- 30 Manassas Medical Center
- 31 Reston Medical Center
- 32 Springfield Medical Center
- 33 Tysons Corner Medical Center
- 34 Woodbridge Medical Center

Washington, DC

- 35 Kaiser Permanente Capitol Hill Medical Center
- 36 Northwest DC Medical Office Building



- ★ These centers offer 24/7:
 - Urgent Care
 - Lab
 - Pharmacy
 - Radiology

Please check kp.org/facilities for the most up-to-date listing of services available at Kaiser Permanente medical centers.

1Kaiser Permanente's service area in Fauquier County includes the following ZIP codes: 20115, 20116, 20117, 20119, 20128, 20137, 20138, 20139, 20140, 20144, 20181, 20184, 20185, 20186, 20187, 20188, 20198, 22406, 22556, 22639, 22642, 22643, 22720, 22728, and 22739.



Urgent care

Urgent Care centers

Open evenings, weekends, and holidays, our Urgent Care centers are located in Maryland, Virginia, and Washington, DC.

Call **800-777-7904** (TTY **711**) to get the care you need, or come in if you are experiencing any of the following:

- Abdominal pain
- Breathing trouble
- Broken bones
- Deep cuts
- Flu- or cold-like symptoms
- Rash or skin infections
- Sprains and strains
- Urinary tract infections
- Vomiting, diarrhea, or nausea

These are examples of conditions that are treated in Urgent Care. If you think you are experiencing an emergency medical condition,¹ call 911.

24/7 Kaiser Permanente Advanced Urgent Care centers

At our medical centers that have 24/7 Urgent Care, you get:

- Physicians trained in emergency medicine
- Lower cost shares² than a typical hospital emergency room
- 24/7 pharmacy and laboratory services
- 24/7 advanced imaging services, including CT, MRI, and ultrasound
- An observation unit where patients can be monitored for up to 24 hours

Video visits for Urgent Care

You may also be able to see an Urgent Care physician by video visit³ if you cannot come into one of our Urgent Care centers. During your visit, the doctor can access your electronic medical record, so your care is seamless, convenient, and connected.

Out-of-network

- You have access to any out-of-network urgent care facility, anywhere in the country.
- The facility may ask you to pay in full when you receive care. If so, retain a copy of the bill as proof of payment, and submit your claim for reimbursement.
- You will have the highest out-of-pocket cost when using this option.

¹An emergency medical condition is one that, in the absence of immediate medical attention, may result in 1) placing the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy, 2) serious impairment to bodily functions, or 3) serious dysfunction of any bodily organ or part. Refer to your plan document for the complete definition of emergency medical conditions.

²Cost share depends upon your plan. For specific information, please check your plan document.

³Video visits are available to Kaiser Permanente members who have a camera-equipped computer or mobile device and are registered at kp.org. You must be present in Maryland, Virginia, or Washington, DC, for visits with your primary care physician or behavioral health provider. For urgent video visits with an emergency doctor, you may also be present in West Virginia, Florida, North Carolina, or Pennsylvania. Video visits are for certain medical or mental health conditions. For video visits with a behavioral health provider, appointments can be scheduled for follow-up care.



Kaiser Permanente Urgent Care locations

Maryland

Kaiser Permanente Baltimore Harbor Urgent Care

815 E. Pratt St., Baltimore, MD 21202

Mon-Fri: 5 p.m.-1 a.m.

Sat, Sun, holidays: 9 a.m.-5 p.m.

Camp Springs Urgent Care

6104 Old Branch Ave., Temple Hills, MD 20748

Mon-Fri: 5:30 p.m.-8 a.m.

Sat, Sun, holidays: Open 24 hours

Gaithersburg Urgent Care 24/7

655 Watkins Mill Road, Gaithersburg, MD 20879

Kensington Urgent Care

10810 Connecticut Ave., Kensington, MD 20895

Mon-Fri: 5:30 p.m.-1 a.m.

Sat, Sun, select holidays: 9 a.m.-9 p.m.

Largo Urgent Care 24/7

1221 Mercantile Lane, Largo, MD 20774

South Baltimore County Urgent Care 24/7

1701 Twin Springs Road, Halethorpe, MD 21227

White Marsh Urgent Care

4920 Campbell Blvd., Nottingham, MD 21236

Mon-Fri: 5 p.m.-1 a.m.

Sat, Sun, holidays: 9 a.m.-5 p.m.

Woodlawn Urgent Care

7141 Security Blvd., Baltimore, MD 21244

Mon-Fri: 5 p.m.-1 a.m.

Sat, Sun, holidays: 9 a.m.-5 p.m.

Virginia

Fredericksburg Urgent Care

1201 Hospital Drive, Fredericksburg, VA 22401

Mon-Fri: 5:30 p.m.-1 a.m.

Sat, Sun, holidays: 9 a.m.-5 p.m.

Manassas Urgent Care

10701 Rosemary Drive, Manassas, VA 20109

Mon-Fri: 5:30 p.m.-1 a.m.

Sat, Sun, holidays: 9 a.m.-5 p.m.

Reston Urgent Care

1890 Metro Center Drive, Reston, VA 20190

Mon-Fri: 5:30 p.m.-1 a.m.

Sat, Sun, holidays: 9 a.m.-9 p.m.

Tysons Corner Urgent Care 24/7

8008 Westpark Drive, McLean, VA 22102

Woodbridge Urgent Care 24/7

14139 Potomac Mills Road, Woodbridge, VA 22192

Washington, DC

Kaiser Permanente Capitol Hill Urgent Care 24/7

700 2nd St. NE, Washington, DC 20002

The continued availability and/or participation of any facility cannot be guaranteed. Kaiser Permanente reserves the right to relocate, modify, or terminate the location and hours of services for Urgent Care. For the most up-to-date information, visit kp.org/urgentcare/mas.



Hospital care

kp.org/premierhospitals

Kaiser Permanente carefully selects premier hospitals¹ to team with us in taking great care of you.

We've chosen award-winning hospitals to team with in coordinating your care when you need inpatient or outpatient hospital care. These hospitals are located throughout Maryland, Virginia, and Washington, DC.

If you're admitted to a hospital that is not one of our premier hospitals

Once your condition has stabilized, we may move you to one of our premier hospital locations where our Kaiser Permanente physicians are on duty. By doing so, we can provide you seamless and coordinated care, both during your hospitalization and in your transition out of the hospital.

Out-of-network hospitals:

- You can receive inpatient hospitalization services from any licensed or accredited hospitals and facilities.
- When you receive services, you may need to pay allowable charges (such as the contracted amount a provider has agreed to accept) to the hospital, doctor, or other providers, as described in your plan document. You may also need to submit a claim for reimbursement.

Premier hospitals by region

Maryland

Anne Arundel Medical Center, Annapolis
askAAMC.org

Baltimore Washington Medical Center, Glen Burnie
umms.org/bwmc

Doctors Community Hospital, Lanham-Seabrook
dchweb.org

Greater Baltimore Medical Center, Baltimore
gbmc.org

Holy Cross Hospital, Germantown
holycrosshealth.org

Holy Cross Hospital, Silver Spring
holycrosshealth.org

Suburban Hospital, Bethesda
suburbanhospital.org

Virginia

Reston Hospital Center, Reston
restonhospital.com

Stafford Hospital, Stafford
marywashingtonhealthcare.com

Virginia Hospital Center, Arlington
virginiahospitalcenter.com

Washington, DC

Children's National Health System
childrensnational.org

MedStar Washington Hospital Center
whcenter.org

¹The premier hospitals are independently owned and operated hospitals, and they contract with Kaiser Foundation Hospitals. The continued availability and/or participation of any facility cannot be guaranteed. Kaiser Permanente reserves the right to relocate, modify, or terminate the location for premier hospitals. For the most up-to-date information, visit kp.org/premierhospitals.



Additional services

Services	What you need to know
X-ray and imaging services	<p>In-network: For most services, you need a referral from your doctor. He or she will let you know how to schedule your appointment.</p> <p>Most X-ray and imaging services are located wherever Urgent Care is offered, so you do not have to make a separate trip to have an X-ray or other imaging test.</p> <p>Call the appointment line to schedule a mammogram. You do not need a referral from a doctor. Your primary care physician or ob/gyn will talk with you about how often you should be screened.</p> <p>Your results from tests done in Kaiser Permanente medical centers will be in your medical record.</p> <p>Out-of-network: You can receive X-ray and other imaging services at any facility.</p> <p>If you receive screenings in out-of-network facilities, you will likely pay in full and submit a claim for reimbursement. The provider may also bill you for the difference, if any, between actual billed charges and the maximum allowable charge.</p>
Lab tests and results	<p>In-network: For most routine lab tests, your Permanente physician will send the order electronically to the lab, and you can just walk in without an appointment. If you are seeing a community doctor, you need a referral from him or her.</p> <p>Most lab services are located wherever Urgent Care is offered, so you don't have to make a separate trip to have a lab test to complete your care.</p> <p>Your results from tests done in Kaiser Permanente medical centers will be in your medical record.</p> <p>You can read most results online soon after the lab completes your tests, sometimes the same day.</p> <p>If your lab tests are not performed in a Kaiser Permanente medical center, follow your physician's instructions about how to receive your test results.</p> <p>Out-of-network: You can receive lab services at any facility.</p> <p>If you receive lab services in out-of-network facilities, you will likely pay in full and submit a claim for reimbursement. The provider may also bill you for the difference, if any, between actual billed charges and the maximum allowable charge.</p>



Additional services (continued)

Services	What you need to know
Dental	<p>Your medical coverage includes dental care needed after an accident. It does not provide preventive dental care or dental treatment that is not related to an accident. Refer to your plan document to determine your accidental dental coverage, or contact the benefits officer where you work if your employer provides your coverage.</p> <p>You may have a plan that includes preventive and other dental benefits Refer to your preventive dental plan document, or contact the benefits officer where you work if your employer provides your coverage.</p> <ul style="list-style-type: none">• Visit dominionnational.com/kaiserdentists or call Dominion National at 855-733-7524 (TTY 711). Knowledgeable Dominion member service specialists are available Monday through Friday, 7:30 a.m. to 6 p.m., to answer your questions about coverage or to help you find a participating dentist.
Care away from home	<p>In-network:</p> <p>Coverage anywhere</p> <ul style="list-style-type: none">• You're covered for emergency and urgent care anywhere in the world.• If you need urgent care in a Kaiser Permanente service area/region, visit the nearest Kaiser Permanente Urgent Care clinic.¹• If you need urgent care in a state without Kaiser Permanente, go to the nearest CVS MinuteClinic® or urgent care facility.²• If you receive urgent or emergency care outside the service area (anywhere outside the District of Columbia, and parts of Maryland and Virginia), you will need to submit bills for reimbursement. You're also covered for urgent and emergency care from any non-Kaiser Permanente provider worldwide. <p>In other Kaiser Permanente service areas A wide range of care may be available to you in other Kaiser Permanente areas, including routine, urgent, or emergency care. Always contact Member Services to learn what your coverage options are, as plans vary.³ Locations include all or part of California, Colorado, Georgia, Hawaii, Oregon, and Washington.</p> <p>Find Kaiser Permanente locations at kp.org/facilities.</p> <p>What is not covered You are not covered for routine (nonemergency and nonurgent) care outside the service area.</p> <p>For more information Call 951-268-3900 or visit kp.org/travel for helpful resources to help you plan for your trip, and for claim forms in case you need to file a claim for reimbursement after your trip.</p>

¹If you get care at a CVS MinuteClinic or any other urgent care facility within a state with Kaiser Permanente providers, you'll be asked to pay up front for services you receive and will need to file a claim for reimbursement.

²If you get care at a CVS MinuteClinic, you'll be charged your standard copay or coinsurance.

³Please refer to your plan document for details.



Services	What you need to know
Care away from home (continued)	<p>Out-of-network: Remember that with your Added Choice plan, you can get care from any provider, anywhere. By using this option, you will likely pay in full and submit a claim for reimbursement. The provider may also bill you for the difference, if any, between actual billed charges and the maximum allowable charge.</p>
Healthy Extras¹	<p>Take advantage of our wide variety of resources to help keep you informed, inspired, and feeling your best:</p> <ul style="list-style-type: none"> • Health education classes at our facilities. Registration is required. To register, call 800-777-7904 or browse courses at kp.org/classes. • Monthly <i>Partners in Health</i> newsletter. • Online wellness programs. Learn more at kp.org/healthylifestyles. • ChooseHealthy Program. This discount program is available to you in addition to any benefits for these services that may be covered under your plan. The ChooseHealthy Program allows you to receive discounts on a variety of alternative care and fitness services. Visit kp.org/choosehealthy to learn more.
Chronic care management	<p>Get help managing your ongoing health conditions. If you have diabetes, asthma, depression, high blood pressure, chronic obstructive pulmonary disease, or coronary artery disease and want information to help manage your condition, you can join our disease management program.</p> <p>Leave a message anytime at 703-536-1465 in the Washington, DC, metropolitan calling area or at 410-933-7739 in the Baltimore area. Please leave your name, medical record number, address, and the condition for which you are requesting information, and we will return your call within 2 business days.</p>
Coordination of benefits	<p>Do you have coverage from another plan, too? If you have other health coverage in addition to your coverage with Kaiser Permanente, please notify Member Services at 800-777-7902 (TTY 711).</p> <p>If the other plan is your primary insurance, we reserve the right to bill the other health plan for the services we provide or authorize for you. Having more than one health care plan doesn't affect your ability to access Kaiser Permanente services.</p> <p>If you have a work-related injury or an injury caused by another party, please notify Member Services.</p>

¹The products and services described are provided by entities other than Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., and are neither offered nor guaranteed under your Kaiser Permanente contract. Kaiser Permanente does not endorse or make any representations regarding the quality or medical effectiveness of such products and services, nor the financial integrity of these entities. Kaiser Permanente disclaims any liability for these products and services. Some Kaiser Permanente members may have coverage through their health plan for some of the same services available through ChooseHealthy. The value-added services available under the ChooseHealthy program are separate and apart from any chiropractic, acupuncture, or massage services available under your contract. Please see your plan document for information regarding those services covered under your Kaiser Permanente contract. The ChooseHealthy program is administered by American Specialty Health Administrators, Inc., a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.



Understanding your costs and benefits

You pay \$0 cost share for in-network preventive care

Preventive care includes routine physicals, well-child visits, and certain screenings and tests (such as mammograms), so there's no need to delay making your first appointment with your primary care physician.

If you have symptoms of a condition, your doctor may order a service to help find out what it is or help treat it. Since you've shown symptoms, this service doesn't qualify as preventive. It's actually diagnostic, since it's used to diagnose your condition, and cost sharing may apply.

You may also get services to help treat a condition that's already been diagnosed. Since you're being treated for an existing condition, these services are also non-preventive, and cost sharing may apply.

You will have a copay for most other care, such as appointments with specialists, Urgent Care, and some tests and services.

When you receive preventive care from an out-of-network provider, you will have to pay a cost share.

The table on the next page shows you the different types of costs (such as copays or coinsurance) you may be required to pay under your plan. What you pay is determined by the type of plan you have. Refer to your plan document for more details about your plan's cost shares.

You can estimate the cost of your next visit at kp.org/costestimates.

You'll need to be registered on kp.org to use this secure tool.



“Cost share” refers to what you pay as part of your share for health care costs. Refer to your plan document to learn more about your plan’s specific cost shares.

Type of cost share	What it is	When you pay
Copayments (copays)	The set fee you pay for a covered service (e.g., non-preventive office visit) every time that service is provided. Copayments vary depending on your plan and do not count toward a deductible. However, they do count toward your annual out-of-pocket maximum for most services.	Nearly all plans have copayments or coinsurance. A copayment or coinsurance may be owed on the day you receive services, for each visit, even if multiple visits occur on the same day.
Coinsurance	The percentage of the cost for a covered service. For example, if your coinsurance is 15% and your allowed office visit cost is \$100, then you pay \$15 and the health plan pays \$85. Coinsurance varies according to your plan and does not apply toward the deductible. However, it counts toward your annual out-of-pocket maximum for most services.	There is no copay or coinsurance for preventive care for non-grandfathered plans. What you owe depends upon your plan’s benefits and the services you receive.
Deductible (Visit kp.org/deductibleplans for more information on deductible plans and to find helpful cost tools)	The set amount you must pay each contract year for covered medical services before the health plan begins to pay its share. Not all services may be applied to the deductible. Deductibles vary depending on the plan you have. Once you have met your deductible, you will be required to pay only the applicable copayment or coinsurance for most covered services for the remainder of your plan’s contract year. Certain conditions may apply.	If you have a deductible, you will be billed for the full allowed amount for each service that is subject to the deductible during check-in or after the service via mailed bill. You may also receive an estimate of your charges before your office visit for certain services, and you may choose to make a deposit payment based on that estimate.
Out-of-pocket maximum	The maximum amount you pay out of pocket each contract year for most covered services. Once the amounts you have paid equal the out-of-pocket maximum, you pay nothing for those covered services for the remainder of the contract year.	Depending on your plan, the copayments, coinsurance, and deductibles you pay for most services will count toward the out-of-pocket maximum.



Claims

You will not file claims for services if:

- You get medical care and services from network providers.
- You get an authorized referral from your network provider to see an out-of-network provider.

If you file a claim:

- You have up to 180 days from the date you received care to submit your claim.
- Kaiser Permanente will review the claim and decide what payment or reimbursement may be owed you.
- Care must be medically necessary. Please refer to your plan document.

How to file the claim

To request payment or reimbursement, ask your service provider for a statement on its stationery with the following information:

- Name of the patient
- Date of service
- Service provided (procedures performed, with Current Procedural Terminology [CPT] code)
- Diagnosis with International Classification of Diseases (ICD) code
- Amount charged for each service

Write the member's Kaiser Permanente ID number on each page of the document.

Mail it to:

National Claims Administration Mid-Atlantic States
P.O. Box 371860
Denver, CO 80237-9998

What you'll receive from us

An Explanation of Benefits that will detail what you need to pay and what the health plan will pay.

Filing an appeal

It is your right to file an appeal if you disagree with a decision not to pay for a claim. Read your plan document for more information.

NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (Kaiser Health Plan) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. We also:

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
 - 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:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call **1-800-777-7902** (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, or sex, you can file a grievance by mail or phone at: Kaiser Permanente, Appeals and Correspondence Department, Attn: Kaiser Civil Rights Coordinator, 2101 East Jefferson St., Rockville, MD 20852, telephone number: 1-800-777-7902.

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 <http://www.hhs.gov/ocr/office/file/index.html>.

In the event of dispute, the provisions of the approved English version of the form will control.

HELP IN YOUR LANGUAGE

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call **1-800-777-7902** (TTY: **711**).

አማርኛ (Amharic) ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ **1-800-777-7902** (TTY: **711**)።

العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم **711** (TTY: **1-800-777-7902**).

ፊንታ ወሃታ (Bassa) Dè dɛ nià kɛ dyédé gbo: Ɔ jù ké m Bāsɔɔ-wùdù-po-nyɔ jù ní, níí, à wuɖu kà kò dò po-poɔ bɛin m gbo kpáá. Đá **1-800-777-7902** (TTY: **711**)

বাংলা (Bengali) লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। (সহায়তা করুন **1-800-777-7902** (TTY: **711**))।

中文 (Chinese) 注意: 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 **1-800-777-7902** (TTY: **711**)。

فارسی (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با **1-800-777-7902 (TTY: 711)** تماس بگیرید.

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-777-7902 (TTY: 711)**.

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung.
Rufnummer: **1-800-777-7902 (TTY: 711)**.

ગુજરાતી (Gujarati) સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો **1-800-777-7902 (TTY: 711)**.

Kreyòl Ayisyen (Haitian Creole) ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-800-777-7902 (TTY: 711)**.

हिन्दी (Hindi) ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। **1-800-777-7902 (TTY: 711)** पर कॉल करें।

Igbo (Igbo) NRUBAMA: O bụrụ na i na asụ Igbo, ọrụ enyemaka asụsụ, n'efu, dijiri gi. Kpọọ **1-800-777-7902 (TTY: 711)**.

Italiano (Italian) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero **1-800-777-7902 (TTY: 711)**.

日本語 (Japanese) 注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。**1-800-777-7902 (TTY: 711)** まで、お電話にてご連絡ください。

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-800-777-7902 (TTY: 711)** 번으로 전화해 주십시오.

Naabeehó (Navajo) Díí baa akó nínízin: Díí saad bee yánífti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódílnih **1-800-777-7902 (TTY: 711)**.

Português (Portuguese) ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-800-777-7902 (TTY: 711)**.

Русский (Russian) ВНИМАНИЕ: если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-800-777-7902 (TTY: 711)**.

Español (Spanish) ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-777-7902 (TTY: 711)**.

Tagalog (Tagalog) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad.
Tumawag sa **1-800-777-7902 (TTY: 711)**.

ไทย (Thai) เรียน: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร **1-800-777-7902 (TTY: 711)**.

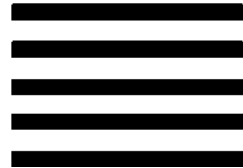
اردو (Urdu) خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں **1-800-777-7902 (TTY: 711)**.

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-777-7902 (TTY: 711)**.

Yorùbá (Yoruba) AKIYESI: Ti o ba nso ede Yoruba ofe ni iranlowo lori ede wa fun yin o. E pe ero ibanisoro yi **1-800-777-7902 (TTY: 711)**.



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LANHAM MD 20706-9906

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Just complete the information requested on the back, fold along the dotted line, tape the card shut, and mail. Or go to kp.org/doctor to browse our doctor profiles and find a doctor who matches your needs.

kp.org

Find the right doctor for you



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SELECT DIRECTORY

For a printed copy of the physician directory, complete the information below, fold along the dotted line, tape the card shut, and mail.

NAME

ADDRESS 1

ADDRESS 2

CITY

STATE

ZIP CODE

kp.org

 KAISER PERMANENTE®

