



# WELCOME

to Kaiser Permanente

2022 INTEGRATED HEALTH MODEL FOR  
THE STATE OF MARYLAND PLAN

# 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, 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. 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 **855-839-5763** (TTY **711**) or visiting **[kp.org/newmember](https://kp.org/newmember)**. Take advantage of all that life has to offer by being as healthy as you can be.

## Welcome to Kaiser Permanente!



Ruth Williams-Brinkley  
*Regional President, Kaiser Permanente*

Stay in the know with all things Kaiser Permanente. For a valuable member resource full of useful health information, facility updates, and even member discounts, check out **[insider.kp.org](https://insider.kp.org)**.

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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.

# Let's get started

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



## Step 1: Register on **kp.org**..... 2

First, let's get you plugged in to your online gateway to great health—**kp.org**. Here, you can access your doctor's office, your health information, and so much more—from anywhere you are. **Kp.org** is designed to help you manage your health and keep you feeling great.<sup>1</sup>



## Step 2: Choose your doctor— and change anytime ..... 3

Getting you connected with a doctor who suits your individual needs is the first priority. Choose from a wide range of great doctors. And, remember—you can change your doctor for any reason, at any time.



## Step 3: Get prescriptions..... 4

Finally, we'll help you transfer your prescriptions to Kaiser Permanente. We make it easy with just a call or a click. Have your prescription information handy and we'll take care of the rest.

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<sup>1</sup>These features are available when you get care at Kaiser Permanente facilities. You will not be able to manage services you receive from out-of-network doctors and facilities on **kp.org**.



# 1 Register on kp.org

Start using our secure website, **kp.org**, to manage your health on your time<sup>1</sup>

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

- Schedule an appointment to see physicians and providers by video visit.<sup>2</sup>
- 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.

## 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:

- permission from you, or
- 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.



### Registering is very easy

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

## Download the Kaiser Permanente app

Now you can download the Kaiser Permanente app to your smartphone.

1. From your smartphone, go to your preferred app site: App Store<sup>SM</sup> (iOS) or Google Play<sup>®</sup> (Android<sup>™</sup>).<sup>3</sup>
2. Search for the Kaiser Permanente app, and 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.

### Got a health matter that needs attention?

Video visits<sup>2</sup> are available with a Kaiser Permanente emergency medicine physician who is connected to your personal doctor and can access your medical history. Simply visit **kp.org** or use our mobile app to schedule your video visit. You can also call the advice nurse anytime for a video appointment.

<sup>1</sup>These features are available when you get care at Kaiser Permanente facilities.

<sup>2</sup>If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors and health care providers from providing care across state lines. Laws differ by state. If you have an HSA-qualified deductible plan, you may need to pay the full charge for scheduled phone appointments and video visits until you reach your deductible. Once you reach your deductible, you won't pay anything for scheduled phone appointments and video visits. The deductible may be waived for COVID-19 vaccinations, once available, and COVID-19 testing-related services for the duration of the public health emergency.

<sup>3</sup>Apple 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.



# 2

## Choose your doctor— and change anytime

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

At Kaiser Permanente, we know how important it is to find a doctor who matches your specific needs. Even if you don't need to see your doctor right away, having a doctor you connect with is an important part of taking care of your health.

### Choose the right doctor

To help you find a personal doctor (also called a primary care physician) who's right for you, you can browse our online doctor profiles. There, you'll see information related to their education, credentials, specialties, and interest areas, as well as whether or not they're accepting new patients.

Women should choose an obstetrician-gynecologist (ob-gyn) in addition to their primary care physician. The ob-gyn is a woman's personal physician who coordinates women's health care needs while communicating with the primary care physician, providing consistent, personalized care.

### You can choose a personal doctor with any of these specialties:

- Adult medicine/internal medicine
- Family medicine
- Pediatrics/adolescent medicine (for children up to 18)
- Obstetrics-gynecology

Each covered family member may choose his or her own personal doctor. If you do not choose a primary care physician or ob-gyn within the first 30 days of enrollment, one will be assigned to you.

If the doctor you'd like to select isn't accepting new patients, you can call us for assistance at the number on the right.

### Change your doctor anytime

You can choose and change your doctor at any time, for any reason, by visiting [kp.org/doctor](https://kp.org/doctor), or you can call us for assistance at the number below.



#### Choose by phone

Call us at **800-777-7904** (TTY **711**), 24 hours a day, 7 days a week. Once you've decided on a doctor, we can help you schedule your first appointment.



#### Choose online

Go to [kp.org/doctor](https://kp.org/doctor) to browse our doctor profiles, find a doctor who matches your needs, and schedule your appointment.

### See specialists, some without a referral

You don't need a referral for the following specialties. Just call for an appointment:

- **800-777-7904** for 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 primary care doctor will refer you to the right specialist for the care you need. If you have an affiliated or network physician, contact that doctor's office directly.



# 3 Get prescriptions

Only members who are enrolled in the State of Maryland CVS pharmacy plan can use Kaiser Permanente pharmacies to fill and refill prescriptions

## We make it easy to get your prescriptions

We have two ways to help you transfer your prescriptions from your current pharmacy to a Kaiser Permanente pharmacy:

1. Go to [kp.org/newmember](https://kp.org/newmember) and follow the steps to complete the online form.
2. Simply choose a Kaiser Permanente pharmacy at [kp.org/facilities](https://kp.org/facilities) and call us.

Remember to contact us before you need a refill, as it can take two or more business days to transfer your prescriptions.

## Here's what you'll need

To transfer a prescription, please have the following information ready when you call:

- Your Kaiser Permanente medical record number
- The name and telephone number of your current pharmacy
- The name, strength, and directions for use of the prescribed medication
- The prescription number of the prescribed medication
- The name and phone number of the physician who prescribed the medication

## Try our My KP Meds app

Keep track of your medications right in the palm of your hand. Review your history, refill medications, schedule reminders, and view changes made by your doctors in your medical records. The My KP Meds app is available at no extra cost from the App Store<sup>SM</sup> (iOS) or Google Play<sup>®</sup> (Android<sup>™</sup>).<sup>1</sup>

For a list of Kaiser Permanente pharmacies and phone numbers, see page 16.



### Get prescription refills by phone

Call us at **800-700-1479** (TTY **711**), 24 hours a day, 7 days a week, and follow the instructions to request refills for most prescriptions.



### Get prescription refills online

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



### What drugs are covered?

Visit [kp.org/formulary](https://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://kp.org/facilities).

<sup>1</sup>Apple 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.



# Getting care

No matter what kind of care you need, we've got you covered

## Seeing your doctor

### What's it 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.

### Examples include:

- Pregnancy/maternity care
- Physical exams
- Pre-travel exams
- Pap tests
- Well-child checkups
- Medication checkups
- Follow-up visits
- Trouble sleeping
- General digestion problems
- Gradual skin changes
- Joint stiffness
- Ongoing anxiety issues
- Weight loss or gain

You can schedule an appointment online with your physician or ob-gyn of the Mid-Atlantic Permanente Medical Group, P.C. (Permanente). If your doctor isn't available at a time that works for you, call to request an appointment with another physician.

For appointments with affiliated or network physicians, contact your doctor's office directly.

You can have a video appointment with your Permanente primary care physician instead of coming in for a visit, at no cost share.<sup>1</sup>

### Text message reminders

To make it easier to stay on top of your health care, you can now opt in to receive text message reminders for appointments in certain departments.<sup>2</sup> Just provide your mobile phone number<sup>3</sup> to the call center when you schedule an appointment or to the receptionist when you check in for the first time.

<sup>1</sup>If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors and health care providers from providing care across state lines. Laws differ by state. If you have an HSA-qualified deductible plan, you may need to pay the full charge for scheduled phone appointments and video visits until you reach your deductible. Once you reach your deductible, you won't pay anything for scheduled phone appointments and video visits. The deductible may be waived for COVID-19 vaccinations, once available, and COVID-19 testing-related services for the duration of the public health emergency.

<sup>2</sup>Text reminders are only available for members who schedule appointments for adult primary care or physical therapy, and who are at least 18 years old.

<sup>3</sup>Kaiser Permanente does not guarantee the successful delivery of each text message (SMS) to each individual recipient. The service depends on the individual cellular and mobile phone carriers to deliver SMS messages to each recipient. There may be a charge by your cell phone provider to receive SMS messages. If you do not wish to receive an associated charge, please confirm with your carrier that there will be no charge, or do not sign up for the Kaiser Permanente text messaging service.



## Getting care (continued)

<b>Medical advice</b>	<p><b>What's it for?</b> Whenever you need medical advice or are unsure whether you need Urgent Care.</p> <hr/> <p><b>What should you know?</b></p> <ul style="list-style-type: none"><li>• Our medical advice line with skilled nurses is available 24 hours a day, 7 days a week.</li><li>• If you have a Permanente primary care physician and receive services at Kaiser Permanente medical centers, our advice nurses will be able to access your personal medical information when you call.</li><li>• You can get advice in a video chat with an emergency medicine doctor for no cost share.<sup>1</sup></li></ul>
<b>Urgent Care</b>	<p><b>What's it for?</b> An illness or injury that requires prompt medical attention but is not an emergency medical condition.</p> <hr/> <p><b>What should you know?</b> Examples of Urgent Care needs include:</p> <ul style="list-style-type: none"><li>• Minor injuries</li><li>• Sore throats and upper respiratory symptoms</li><li>• Earaches</li><li>• Sprains</li><li>• Backaches</li><li>• Frequent urination or burning sensation when urinating</li></ul> <p>An Urgent Care need may also include situations where you are experiencing new or worsening symptoms or have concerns about your medication.</p>
<b>Transferring medical records</b>	<p>To make your transition to Kaiser Permanente as seamless as possible, please bring the following to your first appointment: a list of your allergies, medications, medical conditions, surgeries, cancer screening tests, and immunizations. Please also provide a list of your current and/or recent physicians, including addresses.</p> <p>Kaiser Permanente physicians can often access your electronic medical record from your previous physicians. If your Kaiser Permanente physician determines that additional information is needed, they will provide you with a Targeted Request for Medical Records Form, which you will submit to your previous physician(s) for those specific records.</p> <p>If you already have your records, you can contact our Health Information Management Services (HIMS) Department by email at <a href="mailto:mashimspmr@kp.org">mashimspmr@kp.org</a>, or by fax at <b>855-902-4974</b>. We will only include specific documents in your Kaiser Permanente medical chart. Please also bring records to your first appointment.</p>

<sup>1</sup>If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors and health care providers from providing care across state lines. Laws differ by state. If you have an HSA-qualified deductible plan, you may need to pay the full charge for scheduled phone appointments and video visits until you reach your deductible. Once you reach your deductible, you won't pay anything for scheduled phone appointments and video visits. The deductible may be waived for COVID-19 vaccinations, once available, and COVID-19 testing-related services for the duration of the public health emergency.





## Emergency care

### What's it for?

A medical or psychiatric condition that requires immediate attention to prevent serious jeopardy to your health.<sup>1</sup>

### What should you know?

Symptoms that may indicate an emergency medical condition include:

- Chest pain or pressure that may radiate to the arm, neck, back, shoulder, jaw, or wrist
- Sudden onset of severe abdominal pain
- Severe shortness of breath
- Sudden decrease in or loss of consciousness
- Sudden inability to talk or to move one side of the body, or sudden slurred speech
- Severe, persistent bleeding that cannot be stopped
- Major injuries like gunshot or stab wounds, or severe injuries from a vehicle accident
- Active labor when there isn't time for a safe transfer to a designated hospital before delivery



#### **Not sure what kind of care you need?**

Our advice nurses can help. Call us at **800-777-7904** (TTY **711**), 24 hours a day, 7 days a week.



<sup>1</sup>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 parts.



# Important contacts

Services	Contact	Availability
<p><b>See your primary care physician in person</b></p> <p>Preventive and routine care appointment with your doctor in primary care and obstetrics-gynecology.</p>	<p>At Kaiser Permanente facilities: <b>800-777-7904 (TTY 711)</b> or online at <b>kp.org/appointments</b>.</p> <p>If you have an affiliated or network physician, contact your doctor's office directly.</p>	<p>Go online 24/7 to schedule appointments with Permanente physicians.</p> <p>If your doctor is not a Permanente physician, call the doctor's office for business hours.</p>
<p><b>Video visits<sup>1</sup></b></p> <p>See physicians and providers by video visit—wherever you need. You can also meet a physician on demand with Video Visits Now. Short wait times may apply.</p>	<p>With doctors who practice at Kaiser Permanente medical centers:</p> <p>Visit <b>kp.org</b> or call <b>800-777-7904 (TTY 711)</b>.</p>	<p>Go online 24/7 to schedule video visits with Permanente physicians.</p>
<p><b>See specialty doctors</b></p> <p>Specialty care appointment.</p>	<p>At Kaiser Permanente facilities: <b>800-777-7904 (TTY 711)</b> or online at <b>kp.org/appointments</b>. (Not all specialty appointments can be made online.)</p> <p>If you have an affiliated or network physician, contact your doctor's office directly.</p>	<p>Go online 24/7 to schedule appointments with Permanente physicians. (Not all specialty appointments can be made online.)</p> <p>If your doctor is not a Permanente physician, call the doctor's office for business hours.</p>
<p><b>Medical advice, including video chat with a doctor<sup>1</sup></b></p> <p>Talk with one of our nurses 24/7. You can also video chat with an emergency doctor from your computer or mobile device. For certain medical conditions. You must be physically present in MD, VA, or DC to video chat, and be 18 years or older.</p> <p>No copay.</p>	<p><b>800-777-7904 (TTY 711)</b></p>	<p>Call a nurse for medical advice 24/7.</p>

<sup>1</sup>If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors and health care providers from providing care across state lines. Laws differ by state. If you have an HSA-qualified deductible plan, you may need to pay the full charge for scheduled phone appointments and video visits until you reach your deductible. Once you reach your deductible, you won't pay anything for scheduled phone appointments and video visits. The deductible may be waived for COVID-19 vaccinations, once available, and COVID-19 testing-related services for the duration of the public health emergency.



Services	Contact	Availability
<p><b>Urgent Care</b></p> <p>You are covered at any Kaiser Permanente Urgent Care or Advanced Urgent Care center.</p>	<p><b>800-777-7904 (TTY 711)</b></p> <p>Unsure if you need urgent or emergency care? Call <b>800-677-1112 (TTY 711)</b>.</p> <p>Walk-ins are welcome for members.</p>	<p>14 locations; 6 open 24/7.</p>
<p><b>Emergency care</b></p> <p>You are covered for urgent and emergency illness or injury anywhere in the world.</p>	<p>Dial <b>911</b>.</p> <p>Unsure if you're experiencing an emergency? Call <b>800-677-1112 (TTY 711)</b>.</p> <p>If you think you're experiencing a medical emergency, immediately call <b>911</b> or go to the nearest emergency facility anytime, day or night.</p>	<p>24 hours a day, 7 days a week.</p>
<p><b>Behavioral health</b></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><b>866-530-8778 (TTY 711)</b></p>	<p>Monday through Friday, 8:30 a.m. to 5 p.m. (except holidays).</p>
<p><b>Vision care and eyewear</b></p> <p>Routine eye exams. Glaucoma screenings and cataract screenings don't need a referral from your doctor.</p>	<p><b>800-777-7904 (TTY 711)</b></p>	<p>Hours vary by location.</p>

If you have a chronic condition or 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)**.



# Getting virtual care with Kaiser Permanente

Virtual care allows members to see their personal doctors—as well as any specialists they've been referred to—by video, phone, or email, usually for no copay.<sup>1</sup> When you need medical attention, you can start your journey using any of our virtual care options after registering and logging on to **kp.org** and downloading the Kaiser Permanente (KP) app:



24/7 phone or video visits with our clinicians—available on demand for routine or more serious care



E-visits for personalized advice



Email consultations with your doctor



24/7 advice line and online chat

During a virtual visit, your doctor can access your electronic medical record and consult with other physicians so your care is seamless, convenient, and connected. All of your post-visit information, prescriptions, lab results, immunization status, emails, and more are available and secure with **kp.org** and the KP app.

For more information on your telehealth options and how to join a video visit, go to **kp.org/getcare**.

## Healthy extras to improve your well-being

You also have access to online resources to help manage your overall mental and physical health. These include:

### Virtual classes at no extra cost

- Managing prediabetes
- Nutrition for cholesterol control
- Nutrition for weight control
- Stress management
- Cataract class

### Fitness classes at no extra cost

- ClassPass on-demand fitness classes

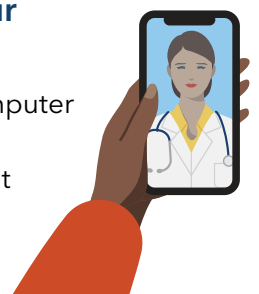
### Self-care apps<sup>2</sup>

- myStrength: Boost your overall well-being and resilience with this easy-to-use app.
- Calm: This meditation app can help reduce stress, improve sleep habits, and enhance mood.

Refer to your plan document for more information.

## Are you ready for your video visit?

Please make sure your computer is working prior to your appointment. To check, visit **kp.org/tipsvideovisits** and click **Tech Check**.



<sup>1</sup>If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors and health care providers from providing care across state lines. Laws differ by state. If you have an HSA-qualified deductible plan, you may need to pay the full charge for scheduled phone appointments and video visits until you reach your deductible. Once you reach your deductible, you won't pay anything for scheduled phone appointments and video visits. The deductible may be waived for COVID-19 vaccinations, once available, and COVID-19 testing-related services for the duration of the public health emergency.

<sup>2</sup>The apps described above are not covered under your health plan benefits and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. myStrength® is a wholly owned subsidiary of Livongo Health, Inc.





# Urgent Care and 24/7 Advanced Urgent Care locations and hours

Save the emergency room for emergencies. When you need care right away and it's not an emergency, call **800-777-7904 (TTY 711)**.

Unsure if you need urgent or emergency care? Call **800-677-1112 (TTY 711)**.

The addresses, telephone numbers, and hours of operation may change. 24/7 Kaiser Permanente Advanced Urgent Care locations are also open on holidays. For up-to-date information, visit [kp.org/urgentcare/mas](http://kp.org/urgentcare/mas).

## Maryland

### Kaiser Permanente Baltimore Harbor Urgent Care

*Temporarily closed*

815 E. Pratt St.  
Baltimore, MD 21202

### Camp Springs Urgent Care

*Temporarily closed*

6104 Old Branch Ave.  
Temple Hills, MD 20748

### Gaithersburg Urgent Care **24/7**

655 Watkins Mill Road  
Gaithersburg, MD 20879

### Kensington Urgent Care

*Temporarily closed*

10810 Connecticut Ave.  
Kensington, MD 20895

### 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: 3-11 p.m.  
Sat, Sun, holidays: 9 a.m.-5 p.m.

### Woodlawn Urgent Care

*Temporarily closed*  
7141 Security Blvd.  
Baltimore, MD 21244

## Virginia

### Fredericksburg Urgent Care

1201 Hospital Drive  
Fredericksburg, VA 22401  
Mon-Fri: 3-11 p.m.  
Sat, Sun, holidays: 9 a.m.-5 p.m.

### Manassas Urgent Care

*Temporarily closed*  
10701 Rosemary Drive  
Manassas, VA 20109

### Reston Urgent Care

1890 Metro Center Drive  
Reston, VA 20190  
Mon-Fri: 3-11 p.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](http://kp.org/urgentcare/mas).



# Emergency care

You're covered for emergency care worldwide

- If you think you're experiencing an emergency, immediately call 911 or go to the nearest emergency room.
- Not sure if your medical problem requires an emergency room visit? Call **800-677-1112** (TTY **711**). Specially trained nurses will help you 24 hours a day, 7 days a week, and will direct you to the most appropriate place to receive care.
- If an emergency room visit is not due to an emergency as defined in your plan document, you will pay all charges.

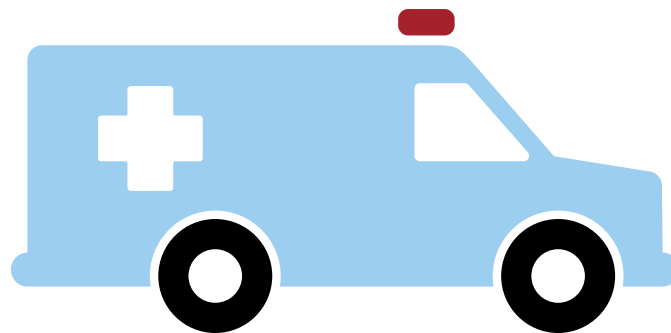
## If you visit an emergency room, anywhere in the world:

- Report your emergency room visit to Kaiser Permanente within 48 hours, or as soon as reasonably possible.
- Call the 24-hour medical advice line at **800-777-7904** (TTY **711**) to report your visit.

## What is an emergency?

It's a medical condition that, in the absence of immediate medical attention, may result in:

- 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;
- Serious impairment to bodily functions; or
- Serious dysfunction of any bodily organ or part.
- For more information about what constitutes an emergency, read your plan document.





# Hospital care

[kp.org/premierhospitals](https://kp.org/premierhospitals)

Kaiser Permanente carefully selects premier hospitals<sup>1</sup> to team with us in taking great care of you.

For regular care, your doctor works closely with specialists, pharmacists, lab technicians, therapists, and many other professionals—all of whom are up to the minute on your health—for a better care experience.

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 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.

## Premier hospitals by region

### Maryland

Anne Arundel Medical Center, Annapolis  
[askAAMC.org](https://askAAMC.org)

Baltimore Washington Medical Center, Glen Burnie  
[umms.org/bwmc](https://umms.org/bwmc)

Doctors Community Hospital, Lanham-Seabrook  
[dchweb.org](https://dchweb.org)

Greater Baltimore Medical Center, Baltimore  
[gbmc.org](https://gbmc.org)

Holy Cross Hospital, Germantown  
[holycrosshealth.org](https://holycrosshealth.org)

Holy Cross Hospital, Silver Spring  
[holycrosshealth.org](https://holycrosshealth.org)

Suburban Hospital, Bethesda  
[suburbanhospital.org](https://suburbanhospital.org)

### Virginia

Reston Hospital Center, Reston  
[restonhospital.com](https://restonhospital.com)

Stafford Hospital, Stafford  
[marywashingtonhealthcare.com](https://marywashingtonhealthcare.com)

Virginia Hospital Center, Arlington  
[virginiahospitalcenter.com](https://virginiahospitalcenter.com)

### Washington, DC

Children's National Health System  
[childrensnational.org](https://childrensnational.org)

MedStar Washington Hospital Center  
[whcenter.org](https://whcenter.org)

<sup>1</sup>The 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](https://kp.org/premierhospitals).





# Your medicines

Fill prescriptions from Permanente physicians, affiliated doctors, network doctors, and dentists

## There are three ways to fill your prescriptions:

### 1. At Kaiser Permanente medical centers

Your Permanente physician can send most prescriptions electronically from his or her office directly to the pharmacy, where you can pick up your medicine. If you have a prescription from a dentist or other prescriber, simply present your prescription with your membership ID card at any Kaiser Permanente medical center pharmacy.

### 2. Online

Once you register at [kp.org/register](https://kp.org/register), you can:

- Request most prescription refills on your computer, tablet, or smartphone.
- Choose to have the medicine mailed to you at no additional cost or pick it up at a Kaiser Permanente medical center pharmacy.
- Get refill reminders.
- Read your medication allergies, list of current medicines, and more.

### 3. Through the EZ Refill line

A great way to get your routine medicines:

- Phone in your refill order using our EZ Refill line; you can fax or mail your request, too.<sup>1</sup>
- Request mail delivery for no additional charge.<sup>1</sup>
- Pick up your medicine at a Kaiser Permanente medical center pharmacy.

#### What drugs are covered?

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

#### For the fastest service,

call **800-700-1479** (TTY **711**), any time of the day or night, and follow the instructions.

## Nowadays, your medicine can make the house calls.

Kaiser Permanente's prescription home delivery service delivers your prescription refills right to your front door.<sup>1</sup>

Filling your prescriptions for home delivery is easy. Just place your order online at [kp.org](https://kp.org), use the KP app on your mobile device, or call **703-466-4900** or toll free **800-733-6345**.

<sup>1</sup>Some medications are not eligible for prescription home delivery. Prescription home delivery can mail to addresses in MD, VA, DC, and certain locations outside the service area.

Please allow up to five business days for delivery of your prescription by mail. If you have no refills left, it may take an additional 48 hours for us to contact your Kaiser Permanente network provider to confirm your prescription refill. Items available through our mail-order service are subject to change at any time without notice, and may be subject to state and other licensing restrictions.



# Pharmacies

There is a pharmacy in each Kaiser Permanente medical center.  
See page 11 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**

Bowie Fairwood Medical Center  
Pharmacy: **301-867-1330**

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.



# X-ray and imaging services

You will find radiology services at most Kaiser Permanente medical centers

- For most services, you need a referral from your doctor. He or she will let you know how to schedule your appointment.
- At some of our medical centers, we have advanced imaging equipment for MRIs, CT scans, and more.
- Most X-ray and imaging services are located wherever Urgent Care and Advanced Urgent Care is offered so you do not have to make a separate trip to have an X-ray or other imaging test.

## Mammograms

Call **800-777-7904** (TTY **711**), 24 hours a day, 7 days a week, 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.



# Lab tests and results

Labs are located within every Kaiser Permanente medical center

- 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.
- Most lab services are located wherever Urgent Care and Advanced Urgent Care are offered. So you don't have to make a separate trip to have a lab test to complete your care. You can also schedule your lab appointment in advance to save time.
- Your results from tests done in Kaiser Permanente medical centers will be in your medical record. Most results can be read online soon after the lab completes your tests, sometimes the same day.
- 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.

To see most test results online, register at [kp.org/register](https://kp.org/register).



# Care away from home

## Coverage anywhere

- 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.<sup>1</sup>
- If you need urgent care **in a state without Kaiser Permanente**, go to the nearest CVS MinuteClinic®, Concentra Urgent Care, or urgent care facility.<sup>2</sup>
- 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-Permanente provider, worldwide.

## 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.<sup>3</sup> Locations include all or part of:

- California
- Colorado
- Georgia
- Hawaii
- Oregon
- Washington

Find Kaiser Permanente locations at [kp.org/facilities](https://kp.org/facilities).


## What is not covered

You are not covered for routine (nonemergency and nonurgent) care outside the service area.

## Use this checklist before you go

A little planning makes a big difference. Plan now for a healthy trip.

- Register on **kp.org** to see your health information and email your doctor or health care team anytime.
- Get our KP app to stay connected when you're on the go.
- See your doctor if you need to manage a condition during your trip.
- Refill your prescriptions to have enough while you're away.
- Print a summary of your online medical record in case you don't have internet access.<sup>4</sup>
- Make sure your immunizations are up to date, including your yearly flu shot.
- Bring your Kaiser Permanente ID card. It has important phone numbers on the back.
- Keep your prescription medications with you in your carry-on bag if traveling by plane.
- Save the Away from Home Travel Line contact information.  
Phone: **951-268-3900**  
Website: **kp.org/travel**

 Visit **kp.org/travel** for useful 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.

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

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

<sup>3</sup>Please refer to your plan document for details.

<sup>4</sup>This feature is available when you register on **kp.org** and get care at Kaiser Permanente facilities.



# Understanding your costs and benefits

## You pay \$0 cost share for preventive care

With your plan, you pay \$0 cost share for preventive care. That 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.

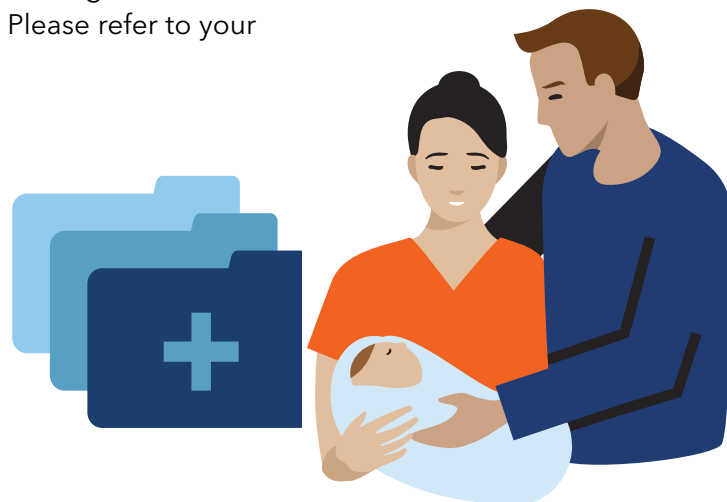
Tests or services ordered for or during a routine physical or well-child visit may result in cost sharing if those services are related to diagnosing, monitoring, or treating an existing condition.

You may have a copay for most other care, such as appointments with specialists, urgent care, and some tests and services. Please refer to your plan document.

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.

## Learn more about the type of plan you have and what your costs may be:

- Call Member Services at **855-839-5763** (TTY **711**), 7 days a week, 7 a.m. to 11 p.m. (except holidays).
- Contact the benefits officer where you work, if you are covered through your employer.
- Register at **kp.org/register** and then read a summary of your benefits online.
- To estimate your costs before your next visit, see page 21 of this booklet.





# Your share of costs

“Cost share” refers to how health care costs are shared between you and Kaiser Permanente. 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
<b>Copayments (copays)</b>	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.
<b>Coinsurance</b>	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.
<b>Out-of-pocket maximum</b>	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.



# Estimating your costs

Get a personalized estimate with our online tool

Estimating your out-of-pocket costs is easy thanks to Estimates, our treatment cost calculator.

## What is Estimates?

Estimates is our online calculator that gives you cost estimates for many common services.

## Where do I find Estimates?

You can find Estimates on [kp.org/costestimates](https://kp.org/costestimates). You'll need to be registered on [kp.org](https://kp.org) to use this secure tool.

## How does Kaiser Permanente come up with an estimate?

We take the average cost of services in your area. Then we apply our plan benefits and how much you've spent so far for care. You'll see an estimate for your out-of-pocket cost. This will include the costs you are responsible for, such as a copay.

## Is the estimate exactly what I'll pay?

No, the estimate gives you a general idea of what you'll pay for a particular service. What you actually pay may be higher or lower depending on the care you receive. Your bill will show the actual cost of the service and what you will need to pay.

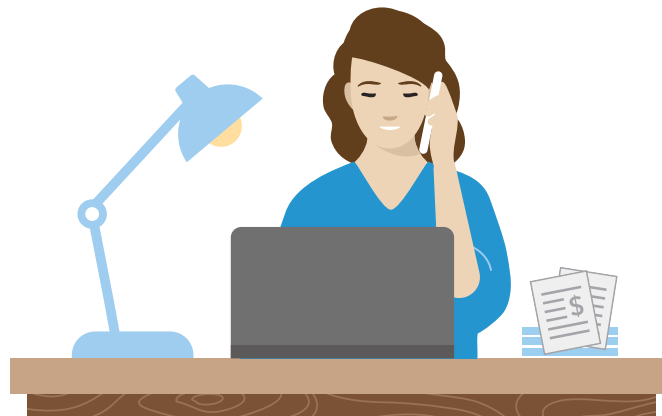
## What if the estimate is more than I can afford to pay?

If your estimate is more than you can afford to pay, don't let that keep you from getting the care you need. We offer several options to help you manage your medical expenses when you get care at Kaiser Permanente medical centers. Please call the number on the back of your Kaiser Permanente ID card for assistance.

### ? Questions?

If you can't get an estimate for a service online, call **877-608-0077** (TTY **711**), Monday through Friday, 7:30 a.m. to 9 p.m. (except holidays). Don't let an estimate keep you from getting the care you need.

To watch a video about how Estimates works, visit [kp.org/estimates/video](https://kp.org/estimates/video).





# Claims

## You will not file claims for services if:

- You get medical care and services from in-network providers.
- You get an authorized referral from your network provider to see an out-of-network provider.
- Your amount paid was for a copayment.

## 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 to you.
- Care must be medically necessary. Please refer to your plan document.

## How to file the claim

To request payment or reimbursement, download a member reimbursement form. To download the form, log on to [kp.org](http://kp.org), select [Coverage & Costs](#), and then click [Submit a claim](#). The member reimbursement form will be under the [Claim forms](#) section.

Along with your member reimbursement form, the following information is required for all claims:

- Itemized bills (should include date of service, services received, and cost of each item)
- Medical records (copies of original medical reports, admission notes, emergency room records, and/or consultation reports)
- Proof of payment (receipts or bank or credit card statements)

You can also mail your member reimbursement form and required documents 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.







# Dental

## You're covered for dental care needed after an accident

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 coverage.

### If you have a plan that includes preventive and other dental benefits

For information about coverage, finding a dentist, and more:

- Visit [dominionnational.com/kaiserdentists](https://www.dominionnational.com/kaiserdentists). You'll find the most up-to-date list of participating dental providers online.
- Call Dominion National at **855-733-7524** (TTY **711**). Knowledgeable Dominion member service specialists are available Monday through Friday from 7:30 a.m. to 6 p.m. to answer your questions about coverage or to help you find a participating dentist.
- Make sure you bring your Kaiser Permanente medical ID card to your dental appointment. You will not get a separate dental ID card.

### For all dental information:

- Refer to your plan document, or contact the benefits officer where you work, if your employer provides your coverage.
- Call Member Services at **855-839-5763** (TTY **711**).



# Healthy extras

## Resources for healthy living

Take advantage of our wide variety of resources to help keep you informed, inspired, and feeling your best:

- **Self-care apps**

The Calm and MyStrength apps are available to members at no extra cost. Learn more and download these apps at [kp.org/selfcareapps](https://kp.org/selfcareapps).

- **Health education classes online or at our facilities**

Our Health Education Departments offer health classes and support groups at our facilities, some of which may require a fee. Course catalogs are available at our Health Education Departments. Registration is required. To register, call **800-777-7904** anytime, day or night. You can also browse course listings online at [kp.org/classes](https://kp.org/classes).

- **Monthly newsletter**

When you sign up on [kp.org](https://kp.org), you'll automatically start getting our *Partners in Health* monthly newsletter by email. It has health tips, member stories, and updates on facilities and services.

- **Online wellness programs**

Our online healthy lifestyle programs create customized action plans tailored to your health needs and areas of interest. Start with a Total Health Assessment and go from there. Visit [kp.org/healthylifestyles](https://kp.org/healthylifestyles).

## ChooseHealthy®<sup>1</sup>

You have access to a variety of healthy discounts without an additional charge to your monthly premium. The ChooseHealthy discount program is available to you in addition to any benefits for these services that may be covered under your plan.

ChooseHealthy allows you to receive discounts on a variety of alternative care and fitness services:

- Chiropractic care—25% off customary charges
- Acupuncture care—25% off customary charges
- Massage therapy services—25% off customary charges
- Vitamins, supplements, and herbs

Visit [kp.org/choosehealthy](https://kp.org/choosehealthy) to learn more.

## Active&Fit® Direct

The Active&Fit Direct program offers access to fitness center memberships for just \$25 a month, plus a \$25 enrollment fee.<sup>2</sup> Choose from more than 9,000 participating fitness centers and instructor-led classes nationwide and start exercising today.

### Here's how:

Enroll and find a fitness center near you at [kp.org/choosehealthy](https://kp.org/choosehealthy). Select your area, click the [ChooseHealthy](#) link, then click the [Find a Provider](#) tab.

<sup>1</sup>The 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.

<sup>2</sup>Prices shown do not include applicable taxes.



## Do you have coverage from another plan?

If you have other health coverage in addition to your coverage with Kaiser Permanente, notify Member Services by calling **855-839-5763** (TTY **711**), 7 days a week, 7 a.m. to 11 p.m. (except holidays).

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.

## If you have a work-related injury or an injury caused by another party

Please notify Member Services by calling **855-839-5763** (TTY **711**), 7 days a week, 7 a.m. to 11 p.m. (except holidays).

## Get seamless care with the help of your electronic health record



**Share your health history** and any concerns with your personal doctor.



**Your doctor coordinates your care**, so you don't have to worry about where to go or who to call next.



**Future care teams** have a full picture of your health history—without you having to repeat your story.



**With your health records in hand**, your care team knows your needs in the moment and reminds you to schedule checkups and tests. Plus, you can view your records 24/7.

## 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.

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## 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 ሊያገዝዎት 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 **1-800-777-7902** (TTY: **711**) .

**Ḃàsóò Wùdù (Bassa) Dè dɛ nià kɛ dyédé gbo:** Ǿ jũ ké m̀ Ḃàsóò-wùdù-po-nyò jũ ní, níí, à wuɖu kà kò dò po-poò b́éin m̀ gbo kpáa. Ǿá **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) સુચન:** 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 buru na i na asu Igbo, oru enyemaka asusu, n'efu, diiri gi.  
Kpo **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 nínizin:** Díí saad bee yánífti'go Diné Bizaad, saad bee áká'ánida'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih **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:** หากคุณพูดภาษาไทย 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).

# Your guide to better health

Keep this book handy as a quick reference to getting the most out of your new plan

1



Choose your doctor—  
and change anytime

2



Register on [kp.org](https://kp.org)

3



Get prescriptions

## Glossary

### Covered services

The care and services included in the health plan benefits.

### Dependent

One who is covered under a subscriber's plan, depending on applicable law and the plan's terms and conditions.

### Premium

The amount you and/or your employer pay (usually each month) for health plan coverage.

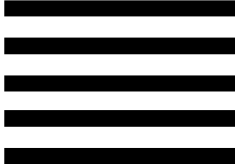
### Primary care physician

The physician responsible for providing routine medical care and for coordinating care from specialists, hospitals, and other health care professionals.





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