

# Welcome to Kaiser Permanente

Get started in 3 easy steps





# How your Kaiser Permanente health plan works

Your HSA-Qualified Flexible Choice plan gives you the freedom to choose how you receive care, each time you receive care, from:

- Kaiser Permanente providers (Option 1, HMO/in-network/Signature)
- Physicians in the contracted networks (Option 2, Participating Provider Organization [PPO])
- Any licensed physician or provider not included in Option 1 or 2 (Option 3, out-of-network)

Benefit levels and cost shares vary according to the provider option level (Option 1, 2, or 3). In general, your out-of-pocket costs may increase as you move from HMO providers to PPO providers to out-of-network providers. But with Deductible Flexible Choice, you can switch between provider options as you desire.

## About this plan

Services	HMO network (Option 1) <sup>1</sup>	PPO network (Option 2) <sup>1</sup>	Out-of-network (Option 3) <sup>1</sup>
<b>Out-of-pocket costs</b> 	Most services, including outpatient drugs, are subject to a deductible, <sup>2</sup> then a copay or coinsurance.	Most services, including outpatient drugs, are subject to a deductible, <sup>2</sup> then a copay or coinsurance.	Most services, including outpatient drugs, are subject to a deductible, <sup>2</sup> then coinsurance.
<b>Claims</b> 	Virtually no claim forms to complete.	Provider usually completes and submits claim forms.	Providers may require members to pay the full cost of each visit. If so, you will need to submit a claim for reimbursement.

Preauthorization may be required for certain services in Option 1, in which case your Permanente physician will act on your behalf to seek that preauthorization. In Options 2 and 3, all inpatient and certain outpatient services require precertification. For more information on precertification, see page 26.

*continues on the inside back cover*

<sup>1</sup>Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHP-MAS) underwrites the In-Network HMO Tier (Option 1) and Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc. (KFHP), underwrites the In-Network PPO Tier (Option 2) and the Out-of Network Tier (Option 3).

<sup>2</sup>Each option has a separate deductible. If members meet the deductible in one option, they will pay only the applicable copay or coinsurance for covered services received in that option. If they receive services in another option, they must meet that option's deductible amount before paying only the applicable copay or coinsurance for covered services received in that option. Options 2 and 3 deductibles and out-of-pocket maximums cross-accumulate. Covered charges applied to satisfy the deductible or out-of-pocket maximum in Option 2 will be applied towards satisfaction of the deductible or out-of-pocket maximum in Option 3. Likewise, covered charges applied to satisfy the deductible or out-of-pocket maximum in Option 3 will be applied towards satisfaction of the deductible or out-of-pocket maximum in Option 2.

# 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 **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.

**Welcome to Kaiser Permanente.**



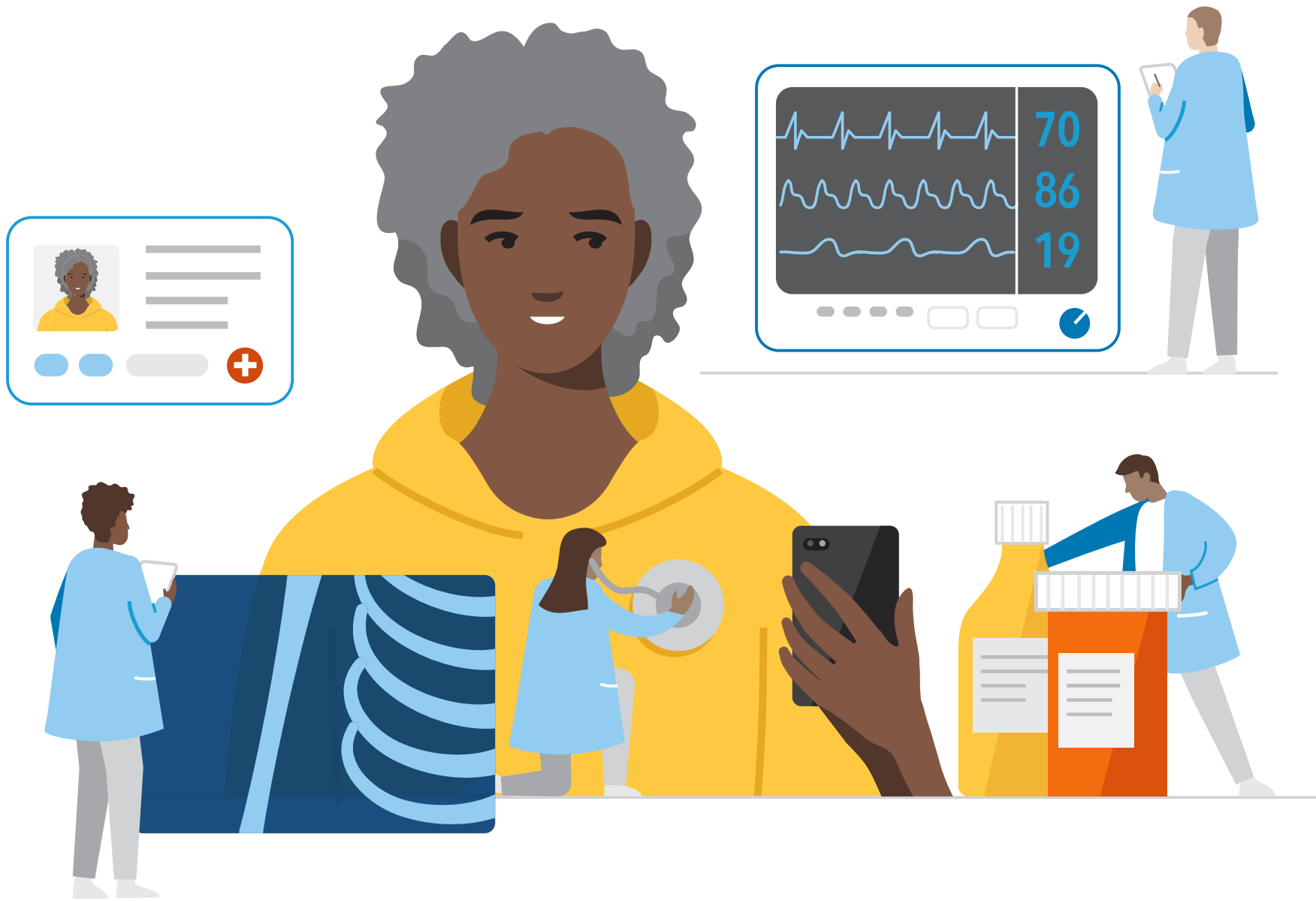
Ruth Williams-Brinkley  
*Regional President, Kaiser Permanente*

Stay in the know with all things Kaiser Permanente—check out **kp.org/insider** for valuable health information, facility updates, and member discounts.

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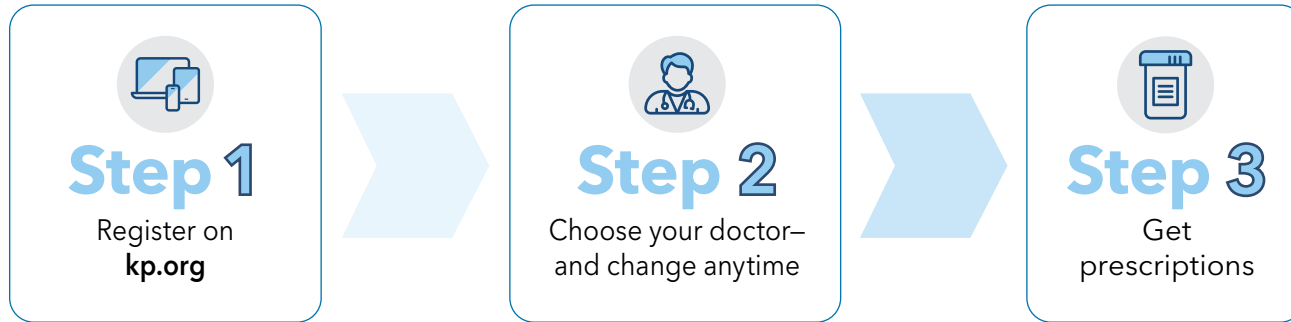
Your plan is governed by the Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHP-MAS), *Group Agreement* and *Evidence of Coverage (EOC)* and the Kaiser Permanente Insurance Company (KPIC) *Group Policy* and *Certificate of Insurance (COI)*. Inside this reference guide, they are referred to as your "coverage documents."

This reference guide provides an overview of your benefits and services. In the event of ambiguity or conflict between this reference guide and the KFHP-MAS *Group Agreement* and *EOC*, and/or the KPIC *Group Policy*, your coverage documents shall prevail.



# Let's get started

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



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# Step 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.
- Use our Chat with KP feature.
- And much more.

### Caregiver access

Caregivers can access certain features of **kp.org** for loved ones who are members of Kaiser Permanente. 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.

### Download the Kaiser Permanente app

Now you can download the Kaiser Permanente app<sup>3</sup> to your smartphone.

1. From your smartphone, go to your preferred app<sup>3</sup> site: App Store<sup>SM</sup> (iOS) or Google Play<sup>®</sup> (Android<sup>™</sup>).<sup>4</sup>
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.

Personalize your **kp.org** experience: Use your member ID card and our new Member Photo Upload feature to add your digital image to **kp.org**.



### Creating an account is 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.

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

<sup>2</sup>When appropriate and available. 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.

<sup>3</sup>To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on **kp.org**.

<sup>4</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.

## Step 2 Choose your doctor—and change anytime

Your Flexible Choice plan gives you the freedom to choose how you receive care, each time you receive care:

- From Kaiser Permanente providers (Option 1),
- From physicians in the PHCS™ or MultiPlan® networks<sup>1</sup> when getting care in a Kaiser Permanente state, or from the Cigna Healthcare<sup>SM</sup> PPO Network<sup>2</sup> when you get care outside a Kaiser Permanente state (Option 2)
- From any licensed physician or provider not included in Option 1 or 2 (Option 3)



### Option 1: Permanente 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](https://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** (TTY **711**) 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.

Visit [kp.org/flexiblechoice/mas](https://kp.org/flexiblechoice/mas) to learn more about how your Flexible Choice plan works.

### Option 2<sup>3</sup>: Participating provider

To find a physician, facility, or health care practitioner who participates in the PHCS or MultiPlan networks when getting care in a Kaiser Permanente state, or from the Cigna Healthcare PPO Network when you get care outside a Kaiser Permanente state, do one of the following:

- Check online at [kp.org/flexiblechoice/mas](https://kp.org/flexiblechoice/mas) for the most up-to-date information
- Review the *Flexible Choice Physician Directory*

No referral is needed for office visits to Option 2 physicians or specialists; however, precertification applies to certain covered services under Options 2 and 3. For more information on precertification, see page 26. The Kaiser Permanente Insurance Company (KPIC) *Certificate of Insurance* contains a complete listing of services that require precertification.

<sup>1</sup>The PHCS™ and MultiPlan® networks include physicians and health care practitioners and facilities available to Flexible Choice members via Kaiser Permanente Insurance Company's network access agreement. Not all PHCS and MultiPlan network providers are included. Provider networks change regularly. Before making your appointment, confirm that the provider is still participating in the network.

<sup>2</sup>The Cigna Healthcare<sup>SM</sup> PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration. Cigna Healthcare is an independent company and not affiliated with Kaiser Permanente Insurance Company or Kaiser Foundation Health Plan. Access to the Cigna Healthcare PPO Network is available through Cigna Healthcare's contractual relationship with Kaiser Permanente Insurance Company and Kaiser Foundation Health Plan. The Cigna Healthcare PPO Network is provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

<sup>3</sup>Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHP-MAS) underwrites the In-Network HMO Tier (Option 1) and Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc. (KFHP), underwrites the In-Network PPO Tier (Option 2) and the Out-of-Network Tier (Option 3). This coverage is subject to exclusions, benefit limitations, and other terms and conditions. For specific information about your Option 2 and 3 coverage, review the KPIC *Group Policy* and *Certificate of Insurance*. The KPIC *Group Policy*, which incorporates the *Certificate of Insurance*, is the legally binding document between your employer and KPIC. Please contact KPIC Member Services at **800-392-8649** (TTY **711**) to request a copy of your coverage documents.



## Step 2 Choose your doctor—and change anytime (continued)

If a physician you were seeing (before becoming a Kaiser Permanente member) is not part of the PHCS or MultiPlan networks, or the Cigna PPO Network, you can nominate that physician to become a network member.

### Option 3<sup>1</sup>: Any licensed provider

Through Option 3, you can work directly with any licensed provider or facility anywhere. No referral is needed for office visits to Option 3 physicians or specialists; however, precertification applies to certain covered services under Options 2 and 3. For more information on precertification, see page 26. KPIC's *Certificate of Insurance* contains a complete listing of services that require precertification.

**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.



<sup>1</sup>Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHP-MAS) underwrites the In-Network HMO Tier (Option 1) and Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc. (KFHP), underwrites the In-Network PPO Tier (Option 2) and the Out-of Network Tier (Option 3). This coverage is subject to exclusions, benefit limitations, and other terms and conditions. For specific information about your Option 2 and 3 coverage, review the KPIC *Group Policy* and *Certificate of Insurance*. The KPIC *Group Policy*, which incorporates the *Certificate of Insurance*, is the legally binding document between your employer and KPIC. Please contact KPIC Member Services at **800-392-8649** (TTY **711**) to request a copy of your coverage documents.



## Step 3 Get prescriptions

You can fill prescriptions from any provider at any pharmacy.

### Kaiser Permanente pharmacies:

- Fill prescriptions from Kaiser Permanente medical center pharmacies or at **kp.org**.
- Our reminder service—offered via the Kaiser Permanente app<sup>1,2</sup>—can send you alerts about what dose of your medications to take and when, making it easier for you to keep track. Creating a reminder is easy:
  1. In the Kaiser Permanente app, go to the pharmacy section.
  2. In the medication list, tap the medication you want to view.
  3. Under prescription details, toggle on “Reminders to Take.”
- You will generally have the lowest copayments.

### Participating (community network) pharmacies:

- Fill prescriptions at participating pharmacies,<sup>3</sup> including Giant, Harris Teeter, Rite Aid, Safeway, Walgreens, Walmart, and others.
- There is no mail-order service with this pharmacy option.
- You may have higher cost shares than you would with 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 with 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 mail

Get medications sent to you in 3 to 5 days and at no cost with Mail Order Pharmacy.<sup>4</sup> To start, register at **kp.org**, download the Kaiser Permanente app,<sup>1,2</sup> or call **800-733-6345**. Some prescriptions are available for same-day or next-day delivery for a small fee; for eligible prescriptions, select this option at checkout.



### Get prescription refills by phone

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



### Get prescription refills online

Register on **kp.org** or the Kaiser Permanente app<sup>1,2</sup> to request refills for most prescriptions online.



### What drugs are covered?

Visit **kp.org/formulary** for a list of approved drugs.



### Picking up your order

You can fill your prescriptions at the pharmacies located in our medical centers. Just visit **kp.org/facilities** and select the pharmacy where you'd like to pick them up.

<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.

<sup>2</sup>To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on **kp.org**.

<sup>3</sup>Participating pharmacies are pharmacies under contract with MedImpact and the pharmacy benefits are underwritten by Kaiser Permanente Insurance Company. MedImpact pharmacies are subject to change.

<sup>4</sup>Some 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.

# Pharmacy phone numbers

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

## Maryland

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

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

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

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

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

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

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

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

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

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

Lutherville-Timonium  
Medical Center  
**410-847-3029**

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

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

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

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

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

West Hyattsville Medical Center  
**240-906-6600**

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

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

## Virginia

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

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

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

Caton Hill Medical Center  
**703-986-2500**

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

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

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

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

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

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

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

Springfield Medical Center  
**571-622-2100**

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




## Washington, DC

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

Northwest DC  
Medical Office Building  
**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 (except holidays), 7:30 a.m. to 9 p.m. 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	Option 1	Option 2	Option 3
<p><b>Seeing your doctor</b></p>  <p>For an expected care need, such as a recommended preventive screening or a visit for a health issue currently being treated, a new health concern, or a change in an existing health condition that isn't an urgent care need.</p>	<p>At Kaiser Permanente facilities: <b>800-777-7904 (TTY 711)</b> or online at <b>kp.org/appointments</b>, 24 hours a day, 7 days a week.</p> <p>You can also use our automated wait list to get an earlier appointment if one becomes available. Select <a href="#">Join for sooner appointment</a> and be notified if earlier appointments open up.<sup>1</sup></p> <p>If you have an affiliated physician, contact your doctor's office directly. Ask your doctor's office for business hours.</p>	<p>Contact your provider directly. Some services may require precertification.</p> <p>For a list of network physicians available under Option 2, visit <b>kp.org/flexiblechoice/mas</b>.</p>	<p>Call your out-of-network provider directly. Ask your doctor's office for business hours.</p>
<p><b>Video visits<sup>2</sup></b></p>  <p>See physicians and providers by video visit—wherever you need. You can also meet a physician on demand with Get Care Now with a Clinician. Short wait times may apply.</p>	<p>With doctors who practice at Kaiser Permanente medical centers: <b>800-777-7904 (TTY 711)</b>.</p>	<p>Call or go online 24 hours a day, 7 days a week, to schedule video visits with Permanente physicians.</p>	<p>Contact your provider directly for availability of telehealth appointments.</p>
<p><b>E-visits<sup>3</sup></b></p> 	<p>Available online at <b>kp.org</b>. For certain conditions, you can use our online symptom checker and get personalized care advice within 2 hours.</p>	<p>Available online at <b>kp.org</b>. For certain conditions, you can use our online symptom checker and get personalized care advice within 2 hours.</p>	<p>Contact your provider directly for availability of e-visits.</p>



<sup>1</sup>Sooner appointments are available for phone, video, or in-person appointments. Availability varies by service and department.

<sup>2</sup>When appropriate and available. 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.

<sup>3</sup>Available when you register and log in to **kp.org** or the Kaiser Permanente app.



## The right care (continued)

Services	Option 1	Option 2	Option 3
<p><b>Medical advice by phone</b></p> 	<p><b>800-777-7904 (TTY 711)</b> 24 hours a day, 7 days a week</p>	<p>You may choose to call your network-participating provider directly during business hours, or call <b>800-777-7904 (TTY 711)</b>, 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 <b>800-777-7904 (TTY 711)</b>, 24 hours a day, 7 days a week.</p>
<p><b>Urgent care</b></p> 	<p><b>800-777-7904 (TTY 711)</b> You're covered at any Kaiser Permanente Urgent Care or Advanced Urgent Care center: 15 locations; 7 open 24/7. Walk-ins are welcome for members. Unsure if you need urgent or emergency care? Call <b>800-677-1112 (TTY 711)</b>.</p>	<p>Members have access to urgent and emergency care many places nationwide. Learn more at <b>kp.org/getcare</b>. Or visit <b>kp.org/flexiblechoice/mas</b> for a list of participating urgent care facilities.</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>
<p><b>Emergency care</b></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. Unsure if you're experiencing an emergency? Call <b>800-677-1112 (TTY 711)</b>.</p>	<p>All emergency care is covered as an Option 1 benefit regardless of the provider's option status (Option 1, 2, or 3).</p>	<p>All emergency care is covered as an Option 1 benefit regardless of the provider's option status (Option 1, 2, or 3).</p>

Services	Option 1	Option 2	Option 3
<p><b>Behavioral health</b></p> 	<p>You can seek an initial consultation without a referral from your doctor for outpatient treatment for mental health or substance use conditions. Call <b>866-530-8778 (TTY 711)</b>, Monday through Friday (except holidays), 8:30 a.m. to 5 p.m.</p>	<p>You do not need a referral from a provider participating in the networks for KPIC to receive care for mental illness, emotional disorders, and substance use disorders.</p> <p>Precertification is required before receiving inpatient hospital care. Depending on your plan, it may also be required for certain outpatient procedures.</p> <p>Call <b>888-567-6847 (TTY 711)</b>, Monday through Friday, 8 a.m. to 11 p.m. You may, however, request precertification 24 hours a day, 7 days a week. Cigna Healthcare PPO providers will manage any necessary precertification.</p> <p>See page 26 for more information about precertification.</p>	<p>You can receive care from any licensed behavioral health or chemical dependency professional for mental illness, emotional disorders, and substance use disorder.</p> <p>Precertification is required before receiving inpatient hospital care. Depending on your plan, it may also be required for certain outpatient procedures.</p> <p>Call <b>888-567-6847 (TTY 711)</b>, Monday through Friday, 8 a.m. to 11 p.m. You may, however, request precertification 24 hours a day, 7 days a week.</p> <p>See page 26 for more information about precertification.</p>
<p><b>Vision care</b></p> 	<p><b>800-777-7904 (TTY 711)</b> Hours vary by location.</p>	<p>Visit <a href="https://kp.org/flexiblechoice/mas">kp.org/flexiblechoice/mas</a> to find a list of optometrists who participate in Option 2.</p>	<p>You can visit any licensed optometrist or vision facility. You may be required to pay for services in full and submit a claim for reimbursement.</p>

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

## The right care (continued)

Services	Option 1	Option 2	Option 3
<p><b>Maternity care</b></p> 	<p>If you think you may be pregnant, call <b>800-777-7904</b> (TTY <b>711</b>) for an appointment with your obstetrician.</p>	<p>Visit <a href="http://kp.org/flexiblechoice/mas">kp.org/flexiblechoice/mas</a> to find a list of obstetricians who participate in Option 2.</p> <p><b>Enrolling newborns</b> Newborns will receive coverage from birth through their first 31 days. Coverage is provided according to the terms of your <i>KPIC Group Policy</i> and <i>Certificate of Insurance</i>, and coordination of benefits may apply. For information on enrolling your newborn for health care coverage beyond 31 days, call <b>800-392-8649</b> (TTY <b>711</b>).</p>	<p>You can choose any licensed provider for obstetric care.</p> <p>For office visits and other services while you are pregnant, you'll pay your applicable copays or coinsurance, and your deductible must be met, unless otherwise indicated.</p> <p><b>Enrolling newborns</b> Your newborn will receive coverage from the time of birth through the first 31 days. Coverage is provided according to the terms of your <i>KPIC Group Policy</i> and <i>Certificate of Insurance</i>, and coordination of benefits may apply. For information on enrolling your newborn for health care coverage beyond 31 days, call <b>800-392-8649</b> (TTY <b>711</b>).</p>
<p><b>Preauthorization/precertification</b></p> 	<p>Preauthorization may be required for certain services in Option 1, which your Permanente physician will request on your behalf.</p>	<p>Precertification is required for all inpatient admissions and certain outpatient services.</p> <p>To obtain precertification for PHCS, MultiPlan, and out-of-network providers, contact Permanente Advantage at <b>888-567-6847</b> (TTY <b>711</b>). Representatives are available Monday through Friday, 8 a.m. to 11 p.m. You may, however, request precertification 24 hours a day, 7 days a week, especially for urgent requests. Cigna Healthcare PPO providers will manage any necessary precertification.</p>	<p>Precertification is required for all inpatient admissions and certain outpatient services.</p> <p>Contact Permanente Advantage at <b>888-567-6847</b> (TTY <b>711</b>). Representatives are available Monday through Friday, 8 a.m. to 11 p.m. You may, however, request precertification 24 hours a day, 7 days a week, especially for urgent requests.</p>



# Getting virtual care with Kaiser Permanente

Virtual care allows members to see their personal doctor—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](https://kp.org) and downloading the Kaiser Permanente app.<sup>2</sup>



**Get Care Now with a Clinician** for 24/7 on-demand service with the next available clinician—no appointment is needed for Urgent Care that can be addressed virtually



**E-visits** for personalized advice in 2 hours or less



**Email** consultations with your doctor



**24/7** advice line and online chat

During a virtual visit, your doctor can access your digital health 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](https://kp.org) and the Kaiser Permanente app.

## Are you ready for your video visit?

Please make sure your computer is working prior to your appointment. To check, visit [kp.org/tipsvideovisits](https://kp.org/tipsvideovisits) and click [Tech Check](#).

For more information on your telehealth options and how to join a video visit, go to [kp.org/getcare](https://kp.org/getcare).

<sup>1</sup>When appropriate and available. 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.

<sup>2</sup>To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on [kp.org](https://kp.org).

# Healthy extras to improve your mental and physical health

Enjoy access to our healthy extras<sup>1</sup>—online resources to help manage your well-being:

## Virtual classes at no extra cost

- Cataract Class
- Managing Prediabetes
- Nutrition for Cholesterol Control
- Nutrition for Weight Control
- Stress Management

## Fitness classes at no extra cost

- **ClassPass** on-demand fitness classes

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

- **myStrength® Complete.**<sup>3</sup> Use this comprehensive and flexible digital program to get proven tools and support for stress, sleep management, depression, anxiety, and more.
- **Calm.** Reduce stress, improve sleep, and enhance mood with meditation.

- **Ginger.** Get immediate one-on-one emotional support for coping with many common challenges—from stress and low mood to work or relationship issues.

Learn more and download these apps at [kp.org/selfcareapps](https://kp.org/selfcareapps).

Other resources to help keep you informed, inspired, and feeling your best:

- Health education classes at our facilities. Registration is required. Browse courses at [kp.org/classes](https://kp.org/classes), and to register, call **800-777-7904** (TTY 711).
- *Partners in Health.* This monthly newsletter brings you health tips, member stories, and facility or service updates.
- Online wellness programs. Learn more at [kp.org/healthylifestyles](https://kp.org/healthylifestyles).

- ChooseHealthy® offers discounts on alternative care and fitness services. The program is available to you in addition to any benefits for these services that may be covered under your plan. Learn more at [kp.org/choosehealthy](https://kp.org/choosehealthy).

Refer to your plan document for more information.



<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 coverage documents 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>These apps 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.

<sup>3</sup>myStrength Complete by Teladoc Health is available to members 13 and older who do not have a Maryland Medicaid health plan. Some of these services may not be covered under your health plan benefits and may not be 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. Psychiatry is not included in the myStrength Complete membership.

# Urgent care

Urgent care offers services to those who require immediate, but not emergency, care for things such as a high fever or sudden onset of unusual symptoms.

**As a Flexible Choice member, you have a variety of options for accessing urgent care.**

## Option 1

- If you think you need Urgent Care, call the medical advice line at **800-777-7904 (TTY 711)**, 24 hours a day, 7 days a week, to speak with a medical advice nurse who can direct you to the best location for care.
- You can go to any Kaiser Permanente Urgent Care facility. See the next page for a list of our Urgent Care facilities and locations.
- You will usually pay the lowest out-of-pocket amount if you seek Urgent Care at Kaiser Permanente Option 1 facilities.
- You may also be able to see an Urgent Care physician by video visit<sup>1</sup> if you cannot come into one of our Urgent Care centers. During your visit, the doctor can access your digital health record, so your care is seamless, convenient, and connected.

## 24/7 Kaiser Permanente Advanced Urgent Care centers

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

- Physicians trained in emergency medicine
- Lower cost shares<sup>2</sup> than a typical hospital emergency room
- 24/7 laboratory services
- Extended pharmacy hours, with most open 24/7
- 24/7 advanced imaging services, including CT, MRI, and ultrasound
- An observation unit where patients can be monitored for up to 24 hours

## Get Care Now with a Clinician

With our Get Care Now on-demand service, no appointment is needed for Urgent Care that can be addressed virtually—you can see the next available clinician today.

- Connect to this virtual care service 24/7, and a physician will reach out to you, usually within 2 hours
- Offered at no charge
- Available via phone, video, **kp.org**, or the Kaiser Permanente app<sup>3</sup>

## Option 2

- You have access to urgent care facilities that are in the PHCS™ or MultiPlan® networks when getting care in a Kaiser Permanente state, or from the Cigna PPO Network<sup>4</sup> when you get care outside a Kaiser Permanente state, anywhere in the country.
- Before making an urgent care appointment at an Option 2 facility, you should confirm that the facility participates in the networks.
- You will be responsible for any applicable deductible amount, copay, or coinsurance when you receive care.
- Your out-of-pocket cost will generally be higher than in Option 1.

## Option 3

- You have access to any urgent care facility not already in Option 1 or Option 2.
- 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 generally have the highest out-of-pocket cost when using this option.

<sup>1</sup>When appropriate and available. 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.

<sup>2</sup>Cost share depends upon your plan. For specific information, please check your coverage documents.

<sup>3</sup>To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on **kp.org**.

<sup>4</sup>The Cigna Healthcare<sup>SM</sup> PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration. Cigna Healthcare is an independent company and not affiliated with Kaiser Permanente Insurance Company or Kaiser Foundation Health Plan. Access to the Cigna Healthcare PPO Network is available through Cigna Healthcare's contractual relationship with Kaiser Permanente Insurance Company and Kaiser Foundation Health Plan. The Cigna Healthcare PPO Network is provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

## Kaiser Permanente Urgent Care locations

### Maryland

Annapolis Urgent Care  
(Opens January 2, 2024)  
888 Bestgate Road, Suite 111  
Annapolis, MD 21401  
*By appointment only*  
Mon-Fri: 3-11 p.m.  
Sat, Sun, holidays: 9 a.m.-5 p.m.

Kaiser Permanente Baltimore Harbor Urgent Care  
*Temporarily closed*  
815 E. Pratt St.  
Baltimore, MD 21202

Camp Springs Urgent Care  
6104 Old Branch Ave.  
Temple Hills, MD 20748  
*By appointment only*  
Fri: 3-11 p.m.  
Sat, Sun: 9 a.m.-5 p.m.

Gaithersburg Advanced Urgent Care **24/7**  
655 Watkins Mill Road  
Gaithersburg, MD 20879

Kensington Urgent Care  
*Temporarily closed*  
10810 Connecticut Ave.  
Kensington, MD 20895

Largo Advanced Urgent Care **24/7**  
1221 Mercantile Lane  
Largo, MD 20774

Lutherville-Timonium Advanced Urgent Care **24/7**  
2391 Greenspring Drive  
Lutherville-Timonium, MD 21093

South Baltimore County Advanced Urgent Care **24/7**  
1701 Twin Springs Road  
Halethorpe, MD 21227

White Marsh Urgent Care  
4920 Campbell Blvd.  
Nottingham, MD 21236  
*By appointment only*  
Mon-Fri: 3-11 p.m.  
Sat, Sun: 9 a.m.-5 p.m.

Woodlawn Urgent Care  
*Temporarily closed*  
7141 Security Blvd.  
Baltimore, MD 21244

### Virginia

Ashburn Urgent Care  
(Opens January 2, 2024)  
43480 Yukon Drive  
Ashburn, VA 20147  
*By appointment only*  
Mon-Fri: 3-11 p.m.  
Sat, Sun, holidays: 9 a.m.-5 p.m.

Caton Hill Advanced Urgent Care **24/7**  
13285 Minnieville Road  
Woodbridge, VA 22192

Fredericksburg Urgent Care  
1201 Hospital Drive  
Fredericksburg, VA 22401  
*By appointment only*  
Mon-Fri: 3-7 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  
*By appointment only*  
Mon-Fri: 3-11 p.m.  
Sat, Sun, holidays: 9 a.m.-9 p.m.

Tysons Corner Advanced Urgent Care **24/7**  
8008 Westpark Drive  
McLean, VA 22102

### Washington, DC

Kaiser Permanente Capitol Hill Advanced 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](https://kp.org/urgentcare/mas).

# Hospital care

## Option 1

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

We've chosen award-winning hospitals to team with for coordinating your care. These hospitals are located throughout the District of Columbia, Maryland, and Virginia. When you are a patient at a premier hospital, your care will be guided 24/7 by Permanente physicians who exclusively care for our members at that hospital. With Kaiser Permanente on-site, your care is coordinated within the hospital and with your primary care physician, ensuring the smooth transition of your care before, during, and after your hospitalization. To learn more about our premier hospitals, visit [kp.org/premierhospitals](https://kp.org/premierhospitals).

## Option 2

- You can receive inpatient hospitalization services from hospitals and facilities that participate in Option 2. Your physician who participates in Option 2 may make arrangements for your hospital admission.
- It's important to note that not all physicians at Option 2 hospitals participate in the Option 2 provider network. Depending on your benefit plan design package, you may be responsible for

a higher out-of-pocket expense if you receive care from a physician in an Option 2 facility who does not participate in the Option 2 network.

- Be aware that almost all obstetrical and surgical procedures will require the services of an anesthesiologist and pathologist. Obstetrical admissions may also require neonatology services.
- When planning your admission to an Option 2 hospital, be sure to tell your physician you want to be admitted to a hospital in which the hospital-based physicians also participate with the networks for KPIC.
- For a complete list of network-participating hospitals serving Option 2, visit [kp.org/flexiblechoice/mas](https://kp.org/flexiblechoice/mas).
- Several hospitals and facilities are included in both the Option 1 and Option 2 networks.
- Precertification is required for inpatient admissions and certain outpatient services.
- See page 26 for more information on precertification.

When you seek care at one of these hospitals or facilities, your cost shares and coverage for services will be determined according to the Option level of the physician who directs your care.



- If you are admitted by an Option 1 Kaiser Permanente provider to a hospital that is included in both Options 1 and 2, then the charges for hospital services will be at the Option 1 benefits level.
- If you are admitted by an Option 3 provider to a hospital in Option 2, then the charges for hospital services will be at the Option 2 benefits level and the physician's charges will be paid at the Option 3 benefits level.

## Option 3





- You can receive inpatient hospitalization services from licensed or accredited hospitals and facilities not in Option 1 or 2. Such providers are Option 3 providers.
- When you receive Option 3 services, you'll be responsible for charges that exceed the maximum allowable charge for a covered service. If your Option 3 provider does not accept assignment, you'll also need to submit itemized claims for each provider or facility for reimbursement. See pages 24-25 for more information on claims.
- Precertification is required for inpatient admissions and certain outpatient services. See page 26 for more information on precertification.

<sup>1</sup>Premier hospitals are independently owned and operated, and they contract with Kaiser Foundation Hospitals.

# Additional services

Services	What you need to know		
<p><b>X-ray and imaging services</b></p> 	<p><b>Option 1</b></p> <ul style="list-style-type: none"> <li>You'll find radiology services at most Kaiser Permanente medical centers.</li> <li>For most services, you need your doctor's referral. The doctor will let you know how to schedule your appointment.</li> <li>At some of our medical centers, we have advanced imaging equipment for MRIs, CT scans, and more.</li> <li>X-ray and imaging services are located wherever Kaiser Permanente Urgent Care or Advanced Urgent Care is offered, so you do not have to make a separate trip to have an X-ray or other imaging test.</li> </ul>	<p><b>Option 2</b></p> <ul style="list-style-type: none"> <li>Before scheduling any X-rays or other imaging services, check first to be sure the facilities are part of the networks for KPIC.</li> <li>Precertification may be required. Refer to your coverage documents. For more information on precertification, see page 26.</li> </ul>	<p><b>Option 3</b></p> <ul style="list-style-type: none"> <li>You can receive X-ray and other imaging services at any facility.</li> <li>Precertification may be required. Refer to your coverage documents. For more information on precertification, see page 26.</li> <li>If you receive tests and screenings in Option 3 facilities, you may be required to 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. Refer to your coverage documents for more details.</li> </ul>
<p><b>Lab tests and results</b></p> 	<p><b>Option 1</b></p> <ul style="list-style-type: none"> <li>For most routine lab tests, your Permanente physician will send the order electronically to the Kaiser Permanente lab, and you can just walk in without an appointment.</li> <li>Most lab services are located wherever Urgent Care or Advanced Urgent Care is 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.</li> <li>Your results from tests done in Kaiser Permanente medical centers will be available in your medical record. You can read most results 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.</li> </ul>	<p><b>Option 2</b></p> <ul style="list-style-type: none"> <li>Before scheduling any lab test, check first to be sure the facilities are part of the networks for KPIC.</li> <li>Precertification may be required. See page 26 for more information on precertification.</li> </ul>	<p><b>Option 3</b></p> <ul style="list-style-type: none"> <li>You can receive lab services at any facility.</li> <li>If you receive tests and screenings in Option 3 facilities, you may be required to 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. Refer to your coverage document for more details.</li> <li>Precertification may be required. See page 26 for more information on precertification.</li> </ul>



Services	What you need to know
<p><b>Dental</b></p> 	<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><b>You may have a plan that includes preventive and other dental benefits as a supplement to your Option 1 coverage.</b> Refer to your preventive dental plan document, or contact the benefits officer where you work if your employer provides your coverage. Visit <a href="https://kp.org/dental/mas">kp.org/dental/mas</a> or call LIBERTY Dental Plan at <b>800-764-5393</b> (TTY <b>877-855-8039</b>). Knowledgeable LIBERTY Dental Plan member service specialists are available Monday through Friday, 8 a.m. to 8 p.m. (ET), to answer your questions about coverage or to help you find a participating dentist.</p>
<p><b>Chat with KP</b></p> 	<p>Check out Chat with KP, our new click-to-chat service available to members at no extra cost. Use Chat with KP to chat virtually with one of our licensed care providers via <a href="https://kp.org">kp.org</a> or the Kaiser Permanente app,<sup>1</sup> Monday through Friday, 7 a.m. to 7 p.m., excluding holidays.</p> <p>This service offers the same benefits as our 24/7 advice line, including quick advice and referrals—all with just a click. You can also share pictures through the chat and see your complete chat history, ensuring your care is seamless, convenient, and connected.</p> <p>To chat with a nurse on your computer, log in to <a href="https://kp.org">kp.org</a>, select Get Care, My Health, Message Center, or Appointment Center pages, and then click Chat with a Nurse. To chat with a nurse on your smartphone, log in to the Kaiser Permanente mobile app,<sup>1</sup> visit the Get Care page, and tap Chat with KP.</p>
<p><b>Chronic care management</b></p> 	<p><b>Get help managing your ongoing health conditions.</b> If you have asthma, chronic obstructive pulmonary disease, coronary artery disease, depression, diabetes, or high blood pressure and want information to help manage your condition, you can join our disease management program.</p> <p>Leave a message anytime at <b>703-536-1465</b> in the Washington, DC, metropolitan calling area or at <b>410-933-7739</b> 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>
<p><b>Coordination of benefits</b></p> 	<p><b>Do you have coverage from another plan, too?</b> If you have other health coverage in addition to your coverage with Kaiser Permanente, please notify Member Services at <b>800-777-7902</b> (TTY <b>711</b>).</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. If you have a work-related injury or an injury caused by another party, please notify Member Services.</p>

<sup>1</sup>To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on [kp.org](https://kp.org).

# Care away from home

## Option 1

### 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'll 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 at **800-777-7902 (TTY 711)** to learn what your coverage options are, as plans vary.<sup>3</sup> Locations include all or part of California, Colorado, Georgia, Hawaii, Oregon, and Washington (State).

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

### What is not covered under Option 1

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



<sup>1</sup>If you get care at a CVS MinuteClinic, Concentra Urgent Care, 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.

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

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

## Option 2

To get care outside of a Kaiser Permanente service area, you can use Option 2 of your Flexible Choice plan and see a practitioner who participates in the PHCS or MultiPlan networks when getting care in a Kaiser Permanente state, or from the Cigna Healthcare PPO Network when you get care outside a Kaiser Permanente state.

To find a physician, facility, or health care practitioner who participates in the networks:

- Check online at [kp.org/flexiblechoice/mas](https://kp.org/flexiblechoice/mas) for the most up-to-date information (regardless of where you are geographically located).
- Review the *Flexible Choice Physician Directory*.

## Option 3

Remember that with your Flexible Choice plan, you can get care for covered services from any provider, anywhere in the world. By using this option, you may be required to 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.



### For more information

Call **951-268-3900** or visit [kp.org/travel](https://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.

# Understanding your costs and benefits

## You pay \$0 cost share for Options 1 and 2 preventive care

With your plan, you pay \$0 cost share for preventive care in Options 1 and 2. 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 doctor.

Sometimes, the doctor will want to do something that is not preventive care. For example, during your routine appointment, the doctor may find a mole that needs to be removed for testing. Because that's not covered as preventive care, the care may be subject to the copay or coinsurance and deductible under Option 2. In most cases, you'll get a bill in the mail for such additional, non-preventive services.

If you receive preventive care services through an Option 3 provider, you may have to pay the full cost of services and submit a claim for reimbursement.

The table on the next page shows you the different types of costs (such as copays, coinsurance, or

deductibles) you may be required to pay under your plan. What you pay is determined by the type of plan you have and the type of provider you select. Refer to your coverage documents for more details about your plan's cost shares.

## For questions about your specific plan

### Option 1:

- Call Member Services at **888-225-7202** (TTY **711**), Monday through Friday (except holidays), 7:30 a.m. to 9 p.m.
- 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, go to **kp.org/costestimates**.

### Option 2 and Option 3:

- Call Member Services at **888-225-7202** (TTY **711**), Monday through Friday (except holidays), 7:30 a.m. to 9 p.m.
- Contact the benefits administrator where you work.
- Check with your provider's billing office for cost estimates.
- Refer to your *KPIC Certificate of Insurance*.



# Your share of costs

“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
<b>Copayment (copay)</b>	<p>The set fee you pay for a covered service (for example, a 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.</p>	<p>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.</p>
<b>Coinsurance</b>	<p>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.</p>	<p>There is no copay or coinsurance for Option 1 and Option 2 preventive care. What you owe depends upon your plan’s benefits and the services you receive.</p>
<b>Out-of-pocket maximum</b>	<p>The maximum amount you pay out of pocket each contract/policy 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/policy year. Covered services continue to be subject to the maximum allowable charge after meeting the out-of-pocket maximum.</p>	<p>Depending on your plan, the copayments, coinsurance, and deductibles you pay for most services will count toward the out-of-pocket maximum.</p>
<b>Deductible</b>	<p>The set amount you must pay each contract year for covered medical services before the health plan begins to pay its share. Only covered services may be applied to the deductible. Deductibles vary depending on the plan you have.</p> <p>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 or until you reach your out-of-pocket maximum. Certain conditions may apply.</p>	<p>Option 1 only: If you have a deductible, you’ll 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.</p>

# Claims

## Option 1

### 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.

### 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 you may be owed.
- Care must be medically necessary. Please refer to your coverage documents.

### 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:

Kaiser Foundation Health Plan of the  
Mid-Atlantic States  
P.O. Box 371860  
Denver, CO 80237-9998

### What you'll receive from us

- A response within 30 days
- 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 coverage documents for more information.

## Option 2

- After you visit an Option 2 provider, you usually will not have to file a claim, and you will not be billed for the difference between what the doctor charges and the reimbursement he or she received. However, if you receive services from a nonparticipating provider, you may be required to file a claim with KPIC.
- If your plan has an annual deductible, reimbursement is based on how much you have already paid toward your deductible and any remaining charges for which you are responsible, such as coinsurance.
- Written notice of your claim should be submitted within 20 days of the date of service, or as soon as reasonably possible.





- Proof of loss must be submitted within 90 days of the date of the service, or as soon as reasonably possible.
- To obtain medical and pharmacy claim forms, see your human resources representative or contact Member Services at **888-225-7202 (TTY 711)**, Monday through Friday (except holidays), 7:30 a.m. to 9 p.m. You can also locate these forms online at [kp.org/flexiblechoice/mas](http://kp.org/flexiblechoice/mas).
- Mail all claims (including claims for direct member reimbursements) to:
 

Kaiser Foundation Health Plan of the  
Mid-Atlantic States  
P.O. Box 371860  
Denver, CO 80237-9998
- If your claim is denied, in whole or in part, you'll receive detailed written information on the Explanation of Benefits document you receive. You have the right to file a grievance or appeal if you disagree with the decision not to authorize medical services or drugs, or not to pay for a claim. You may also have a provider file an appeal on your behalf. Refer to your coverage documents for specific details about the appeals process.

### Option 3

- You may be required to pay the full amount you are charged when you receive care from an Option 3 provider. If so, you'll need to submit a claim form to KPIC with an itemized bill for reimbursement.
- Reimbursement is based on how much you have already paid toward your deductible and any remaining charges for which you are responsible, such as coinsurance.
- Written notice of your claim should be submitted within 20 days of the date of service, or as soon as reasonably possible.
- Proof of loss must be submitted within 90 days of the date of the service, or as soon as reasonably possible.
- To obtain medical and pharmacy claim forms, see your human resources representative or contact Member Services at **888-225-7202 (TTY 711)**, Monday through Friday (except holidays), 7:30 a.m. to 9 p.m. You can also locate these forms online at [kp.org/flexiblechoice/mas](http://kp.org/flexiblechoice/mas).

- Mail all claims (including claims for direct member reimbursements) to:
 

Kaiser Foundation Health Plan of the  
Mid-Atlantic States  
P.O. Box 371860  
Denver, CO 80237-9998
- If your claim is denied, in whole or in part, you'll receive detailed written information on the Explanation of Benefits you receive. You have the right to file a grievance or appeal if you disagree with the decision not to authorize medical services or drugs, or not to pay for a claim. You may also have a provider file an appeal on your behalf. Refer to your coverage documents for specific details.



# Precertification

Applies to certain Option 2 and Option 3 services only. Precertification is required for all inpatient care (such as hospital surgical procedures) and certain outpatient procedures.

- Your physician, hospital, or authorized representative may request precertification on your behalf.
- To obtain precertification for PHCS, MultiPlan, and out-of-network providers, contact Permanente Advantage at **888-567-6847** (TTY **711**). Representatives are available Monday through Friday, from 8 a.m. to 11 p.m. You may, however, request precertification 24 hours a day, 7 days a week. Response to urgent requests occurs within 2 hours of your message; nonurgent requests get a response during the following business day. Cigna Healthcare PPO providers will manage any necessary precertification.
- If you do not obtain precertification for covered services that require it, you may be required to pay the entire expense should the services be deemed not medically necessary. If the service is deemed to have not been medically necessary, the following may apply:
  - > You will have to pay a penalty, and the benefit that would have been paid to you will be reduced by 30%, up to a maximum penalty of \$5,000 per policy year.
  - > Any additional amount you pay for failure to obtain precertification will not be counted toward meeting any applicable deductible, coinsurance, or out-of-pocket maximum.
  - > For a hospital stay or other inpatient care extended beyond the number of days first precertified without further precertification (concurrent review), your benefits for the extra days will be reduced, or will not be covered if deemed not medically necessary. Services that are not covered do not satisfy the deductible and do not accumulate to the out-of-pocket maximum.
- Please review the entire precertification section in your coverage document for complete terms, conditions, and limitations. If there are any discrepancies between this guide and the benefits detailed in your *KPIC Group Policy* and *Certificate of Insurance*, the *Group Policy* will prevail.



## OPTION 1

# Requirements for timely medical appointments

Some customers of Kaiser Permanente have a right to an appointment with an in-network health care provider within a certain number of days. You have this right if:

1. You reside in the District of Columbia and purchase your coverage through DC Health Link or receive it through your employer in the District of Columbia.  
AND
2. The appointment is for your first visit with a provider. A first visit includes when you:
  - a. Schedule your first primary care visit with a provider;
  - b. Have changed primary care providers and need to schedule your first visit with a new primary care provider; or
  - c. Schedule your first visit with a provider other than your primary care provider, your behavioral health/substance use provider, or your prenatal care provider for specialty treatment.

## How quickly can you expect to be seen?

The District of Columbia has set the standards below for appointments with an in-network providers:

Service type	Time frame
First appointment with a new or replacement primary care physician	Within 7 business days
First appointment with a new or replacement provider for behavioral health treatment, including substance use treatment	Within 7 business days
First appointment with a new or replacement provider for prenatal care treatment	Within 15 business days
First appointment with a new or replacement provider for specialty care treatment	Within 15 business days

If you have trouble scheduling an appointment within the time frames listed above, please call **800-777-7902 (TTY 711)** to speak with a Member Services representative, who will connect you with the staff who will help you schedule an appointment within the time frames listed.



## Requirements for timely medical appointments

Some customers of Kaiser Permanente Insurance Company have a right to an appointment with an in-network health care provider within a certain number of days. You have this right if:

1. You buy your health insurance directly or receive it through your employer in the District of Columbia.  
AND
2. The appointment is for your first visit with a provider. A first visit includes when you:
  - a. Schedule your first primary care visit with a provider;
  - b. Have changed primary care providers and need to schedule your first visit with a new primary care provider; or
  - c. Schedule your first visit with a provider other than your primary care provider, your behavioral health/substance use provider, or your prenatal care provider for specialty treatment.

### How quickly can you expect to be seen?

The District of Columbia has set the standards below for appointments with in-network providers:

Service type	Time frame
First appointment with a new or replacement primary care physician	Within 7 business days
First appointment with a new or replacement provider for behavioral Hhealth treatment, including substance use treatment	Within 7 business days
First appointment with a new or replacement provider for prenatal care treatment	Within 15 business days
First appointment with a new or replacement provider for specialty care treatment	Within 15 business days

If you have trouble scheduling an appointment within the time frames listed above, please call **888-225-7202** to speak to a Kaiser Permanente Insurance Company (KPIC) representative. They'll help you schedule an appointment within the time frames.

1. The KPIC representative may give you the provider's contact information, and you may need to schedule the appointment yourself.
2. The KPIC representative cannot guarantee the specific provider you want to see is available for an appointment within the time frames listed above as the provider may have already scheduled appointments with other patients or is otherwise unavailable. Instead, the representative will give you contact information for a qualified, in-network provider who's available to see you within the time frames.
3. The KPIC representative can't otherwise guarantee an appointment with a provider you've seen before.

# Kaiser Permanente Insurance Company's network adequacy policy

Kaiser Foundation Health Plan of the Mid-Atlantic States (KFHP-MAS) underwrites the In-Network HMO Tier (Option 1), and Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc. (KFHP), underwrites the Participating Provider Network Tier (Option 2) and Non-Participating Provider Network Tier (Option 3).

Your plan gives you the freedom to choose how you receive care, each time you receive care:

- From providers in the KPIC Participating Provider Network
- From any licensed provider not included in the KPIC Participating Provider Network

Benefit levels and cost shares vary according to the provider option level. In general, your out-of-pocket costs may increase as you move from participating providers to non-participating providers. But with your plan, you can switch between provider options as you desire.

## What is the network adequacy policy?

The network adequacy policy applies to all KPIC members covered under a KPIC group health policy and covers services from a non-participating provider because of access deficiencies within the participating provider network. The policy states that when a member is unable to obtain covered services from a participating provider due to network adequacy standards, availability standards, or geographic access standards, the

covered services will be processed at the member's participating provider benefit level. The member will be held harmless from any balance billing from the non-participating provider.

## What if I am unable to find a participating provider?

If you're unable to obtain covered services from a participating provider due to exceeding the maximum distance, wait time limits, or geographical maximum distance (miles) per provider type standards, the covered services will be processed at your participating provider benefit level.

## How can I book an appointment with a participating provider?

If you're seeking services in the Mid-Atlantic States, you can go to the participating provider link: [multiplan.com/KPMAS](https://multiplan.com/KPMAS) to locate a provider near you for any service, including specialty services. You'll need to contact the provider directly to schedule an appointment.

## What if I'm unable to find an appointment with a participating provider?

If you're unable to find an appointment with a participating provider, including specialty services, the network adequacy policy may be applicable. For assistance, please email [NetworkAdequacy-KPIC@kp.org](mailto:NetworkAdequacy-KPIC@kp.org) or call the Mid-Atlantic States customer service office at **888-225-7202** (TTY **711**), Monday through Friday, 8 a.m. to 8 p.m.

When making an appointment, please let your provider know that your plan allows you to see any licensed provider for care. Precertification may be required for certain services.

## How can I learn about the precertification requirements for the plan?

For the precertification requirements, refer to your *Certificate of Insurance* or visit [kp.org/permanenteadvantage](https://kp.org/permanenteadvantage).

Your provider should call the precertification team at **888-567-6847** (TTY **711**), Monday through Friday, 8:30 a.m. to 6 p.m. ET, for precertification requests.

# Kaiser Permanente Insurance Company's network adequacy policy (continued)

## What can I do if my doctor requires me to pay for services in full at the time of my visit?

Because non-participating providers are not contracted with KPIC, they have the option to either bill you directly or submit a claim to KPIC on your behalf. If your doctor requires you to pay the full cost of the visit, you should submit a Member Reimbursement Claim Form, itemized bill(s), and a copy of your proof of payment to receive the participating provider benefit level reimbursement minus the applicable cost share (such as copayment, coinsurance, and deductible). Your doctor may also submit the claim to the claims office listed below.

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

## What additional tips would be helpful for me?

For additional information, you can visit your regional KPIC microsite to learn more about your plan: [kp.org/choiceproducts/mas](http://kp.org/choiceproducts/mas).



## 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 አርዳታ ድርጅቶች፣ በነጻ ሊያግዙዎት 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**) .

**Bàsóò Wùdù (Bassa) Dè dɛ nià kɛ dyédé gbo:** ɔ jũ ké ñ Bàsóò-wùdù-po-nyò jũ ní, ní, à wudu kà kò dò po-poò béin ñ gbo kpáa. Đá **1-800-777-7902** (TTY: **711**)

**বাংলা (Bengali) লক্ষ্য করুন:** যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন 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 بہ 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 buru na i na asu Igbo, oru enyemaka asusu, n'efu, diiri gi. Kpoo **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 yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éi ná hóló, kojí' hódíłnih **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).

## NONDISCRIMINATION NOTICE

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- 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 **1-888-225-7202** (TTY: **711**)

If you believe that Kaiser Permanente Insurance Company 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: KPIC Civil Rights Coordinator, Grievance 1557, Nine Piedmont Center, 3495 Piedmont Road, NE, Atlanta, GA 30305-1736, telephone number 1-888-225-7202.

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>.

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**አማርኛ (Amharic) ያስተውሉ፡** እንግሊዘኛ የሚናገሩ ከሆነ፣ የቋንቋ እርዳታ አገልግሎቶች፣ ከክፍያ ነጻ፣ ለእርስዎ ይገኛሉ። ወደ **1-888-225-7202** ይደውሉ (TTY: **711**)።

**العربية (Arabic) ملحوظة:** إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم (TTY: **711**) **1-888-225-7202**.

**Bàsɔ̀ ɔ̀ Wùdù (Bassa) Dè dɛ̀ nìà kɛ̀ dyédé gbo:** Ɔ̀ jũ ké m̀ Bàsɔ̀-ɔ̀-wùdù-po-nyò jũ ní, níí, à wuɖu kà kò dò po-poò bɛ̀in m̀ gbo kpáa. Đá **1-888-225-7202** (TTY: **711**)

**বাংলা (Bengali) মনোযোগ দিন:** যদি আপনি ইংরেজিতে কথা বলেন, আপনার জন্য ভাষা সহায়তা পরিষেবা, বিনামূল্যে উপলব্ধ। **1-888-225-7202** (TTY: **711**) এ কল করুন।

**中文 (Chinese) 注意:** 如果您使用繁體中文，您可以免費獲得語言協助服務。請致電 **1-888-225-7202** (TTY: **711**)

**فارسی (Farsi) توجه:** اگر به زبان فارسی صحبت می‌کنید، خدمات تسهیلات زبانی بصورت رایگان برای شما فراهم می‌باشد. با شماره **1-888-225-7202** (TTY: **711**) تماس بگیرید.

**Français (French) ATTENTION :** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-888-225-7202** (TTY: **711**).

**Deutsch (German) ACHTUNG:** Wenn Sie Deutsch sprechen, steht Ihnen eine kostenlose Sprachassistenz zur Verfügung. Bitte wählen Sie: **1-888-225-7202** (TTY: 711).

**ગુજરાતી (Gujarati) ધ્યાન આપો:** જો તમે અંગ્રેજી બોલો છો, તો ભાષા સહાય સેવાઓ, વિના મૂલ્યે, આના પર ઉપલબ્ધ છે તમે. **1-888-225-7202** (TTY: 711) પર કોલ કરો.

**Kreyòl Ayisyen (Haitian Creole) ATANSYON:** Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-888-225-7202** (TTY: 711).

**हिंदी (Hindi) ध्यान दें:** यदि आप अंग्रेजी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध हैं। **1-888-225-7202** (टीटीवाई: 711) पर कॉल करें।

**Igbo (Igbo) GEE NTI:** Ọ buru na ị na asụ Igbo, ọrụ enyemaka nkowa asụsụ, du n'efu, dijiri gi. Kpọọ **1-888-225-7202** (TTY: 711).

**Italiano (Italian) ATTENZIONE:** In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero **1-888-225-7202** (TTY: 711).

**Iloko (Ilocano) PAKDAAR:** No agsasaoka iti Ilokano, dagiti awan bayadna a serbisio a para iti beddeng ti lengguahe ket sidadaan para kenka. Awagan ti **1-888-238-5742** (TTY: 711)

**日本語 (Japanese) 注意事項:** 日本語を話される場合、言語支援サービスを無料でご利用いただけます。 **1-888-225-7202** (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. **1-888-225-7202** (TTY: 711) 번으로 전화해 주십시오.

**Naabeehó (Navajo) Díí baa akó nínizin:** Díí saad bee yánílti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiiik'eh, éí ná hól'ó, koj j' hódílnih **1-888-225-7202** (TTY: 711).

**Português (Portuguese) ATENÇÃO:** Se fala português, encontram-se disponíveis de forma gratuita serviços linguísticos. Basta ligar para **1-888-225-7202** (TTY: 711).

**Русский (Russian) ВНИМАНИЕ:** если вы говорите на русском языке, вам доступны бесплатные услуги перевода. Звоните **1-888-225-7202** (TTY: 711).

**Español (Spanish) ATENCIÓN:** Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-888-225-7202** (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 **1-888-225-7202** (TTY: 711).

**ไทย (Thai) โปรดทราบ:** หากคุณพูดภาษาอังกฤษ คุณสามารถใช้บริการช่วยเหลือด้านภาษาได้ฟรี โทร **1-888-225-7202** (TTY: 711).

**اردو (Urdu) خبردار:** اگر آپ انگریزی زبان بولتے ہیں، تو لسانی معاونت کی خدمات، بلامعاوضہ، آپ کے لیے دستیاب ہیں۔ **1-888-225-7202** (TTY: 711) پر کال کریں۔

**Tiếng Việt (Vietnamese) CHÚ Ý:** Nếu quý vị nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho quý vị. Gọi số **1-888-225-7202** (TTY: 711).

**Yorùbá (Yoruba) AKIYESI:** Ti o ba nso ede Yoruba ofe ni iranlowo lori ede wa fun o. Pe **1-888-225-7202** (TTY: 711)

# How your Kaiser Permanente health plan works (continued from the inside front cover)

## Option 2

- Your out-of-pocket costs will generally be higher when you choose to receive services from Option 2 providers and facilities, compared to Option 1.
- When you receive covered services from a provider who participates in Option 2, you will be subject to the applicable copay or coinsurance for those covered services after you satisfy your plan year deductible.
- You won't be billed any difference in charges if your provider's usual charge for a covered service is higher than the contracted fee that Kaiser Permanente Insurance Company (KPIC) has agreed to pay.
- After you receive any Option 2 medical service, you will receive an Explanation of Benefits (EOB). The EOB will show you a breakdown of the charges and payments for your visit and will also show how much you are responsible for paying, as well as your deductible and out-of-pocket maximum accumulations. It is not a bill.

## Option 3

- Your out-of-pocket costs will generally be the highest when you choose to receive services from Option 3 providers and facilities.
- Option 3 providers may require you to pay the full cost of each visit at the time the care is provided. If so, you will need to submit claim forms with itemized bills for reimbursement.
- In addition to your plan year deductible, copay, and/or coinsurance, you will be responsible for the difference, if any, between the billed cost of the service and the payment your Option 3 provider received from KPIC. To be prepared, be sure to ask the doctor's office in advance about billing and cost of services.
- After you receive any Option 3 medical service, and once a medical claim for your service has been verified as an eligible benefit, you will receive an EOB. The EOB will show you a breakdown of the charges and payments for your visit and will also show how much you are responsible for paying. It is not a bill.

## Your health savings account

A health savings account (HSA) lets you contribute pretax or tax-deductible dollars<sup>1</sup> to pay for qualified medical expenses, including copays, coinsurance, and deductible payments for a wide range of services. It works like a savings account. With your HSA-Qualified Flexible Choice plan, you or your employer have the option to open an HSA. Any money you don't use by the end of the year will roll over to the next year, which means you can grow your savings to pay for care in the future.

### Want to talk? We're here to help.

If you have questions about how much your visits should cost, visit [kp.org/costestimates](https://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](https://kp.org) and review your coverage documents.

<sup>1</sup>The tax references in this document relate to federal income tax only. Consult with your financial or tax adviser for information about state income tax laws. Federal and state tax laws and regulations are subject to change. If tax, investment, or legal advice is required, seek the services of a qualified professional.

# Kaiser Permanente medical facilities

## Maryland

- 1 Abingdon Medical Center
- 2 Annapolis Medical Center
- 3 **FUTURE LOCATION**  
Medical Center in Aspen Hill
- 4 Kaiser Permanente Baltimore Harbor Medical Center
- 5 Bowie Fairwood Medical Center
- 6 Camp Springs Medical Center
- 7 Columbia Gateway Medical Center
- 8 Kaiser Permanente Frederick Medical Center
- 9 Gaithersburg Medical Center
- 10 Kensington Medical Center
- 11 Largo Medical Center
- 12 Lutherville-Timonium Medical Center
- 13 Marlow Heights Medical Center
- 14 North Arundel Medical Center
- 15 Shady Grove Medical Center
- 16 Silver Spring Medical Center
- 17 South Baltimore County Medical Center
- 18 **FUTURE LOCATION**  
Medical Center in Waldorf
- 19  Friendship Heights  
by KAISER PERMANENTE.
- 20 West Hyattsville Medical Center
- 21 White Marsh Medical Center
- 22 Woodlawn Medical Center

\*Extended pharmacy hours at Gaithersburg and Lutherville-Timonium and extended lab hours at Tysons Corner.

For our most up-to-date listing of facilities and services available, please check [kp.org/facilities](https://kp.org/facilities).

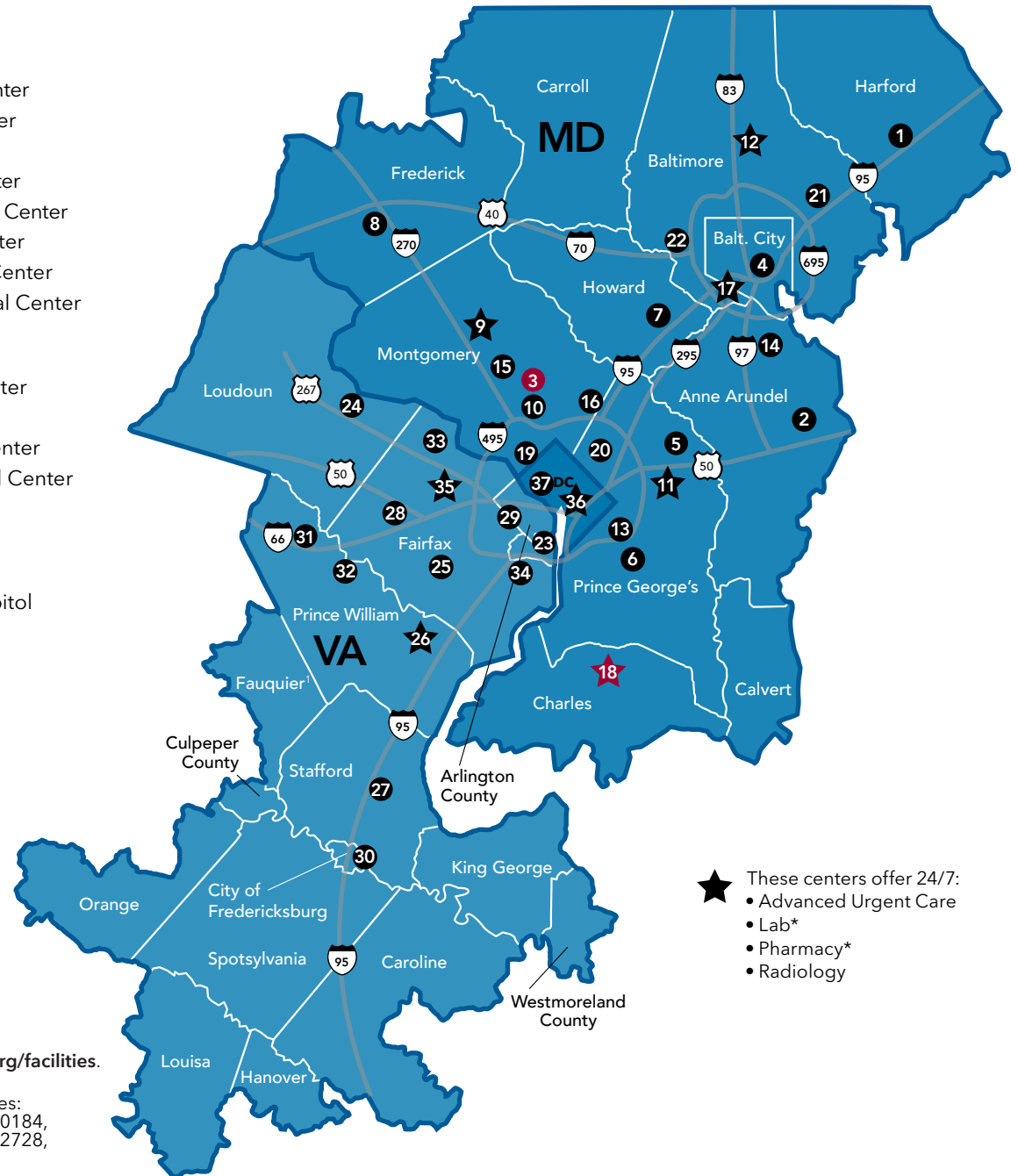
<sup>1</sup>Kaiser Permanente's service area in Fauquier County includes the following ZIP codes: 20115, 20116, 20117, 20119, 20128, 20137, 20138, 20139, 20140, 20144, 20181, 20184, 20185, 20186, 20187, 20188, 20198, 22406, 22556, 22639, 22642, 22643, 22720, 22728, and 22739.

## Virginia

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

## Washington, DC

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



★ These centers offer 24/7:  
 • Advanced Urgent Care  
 • Lab\*  
 • Pharmacy\*  
 • Radiology