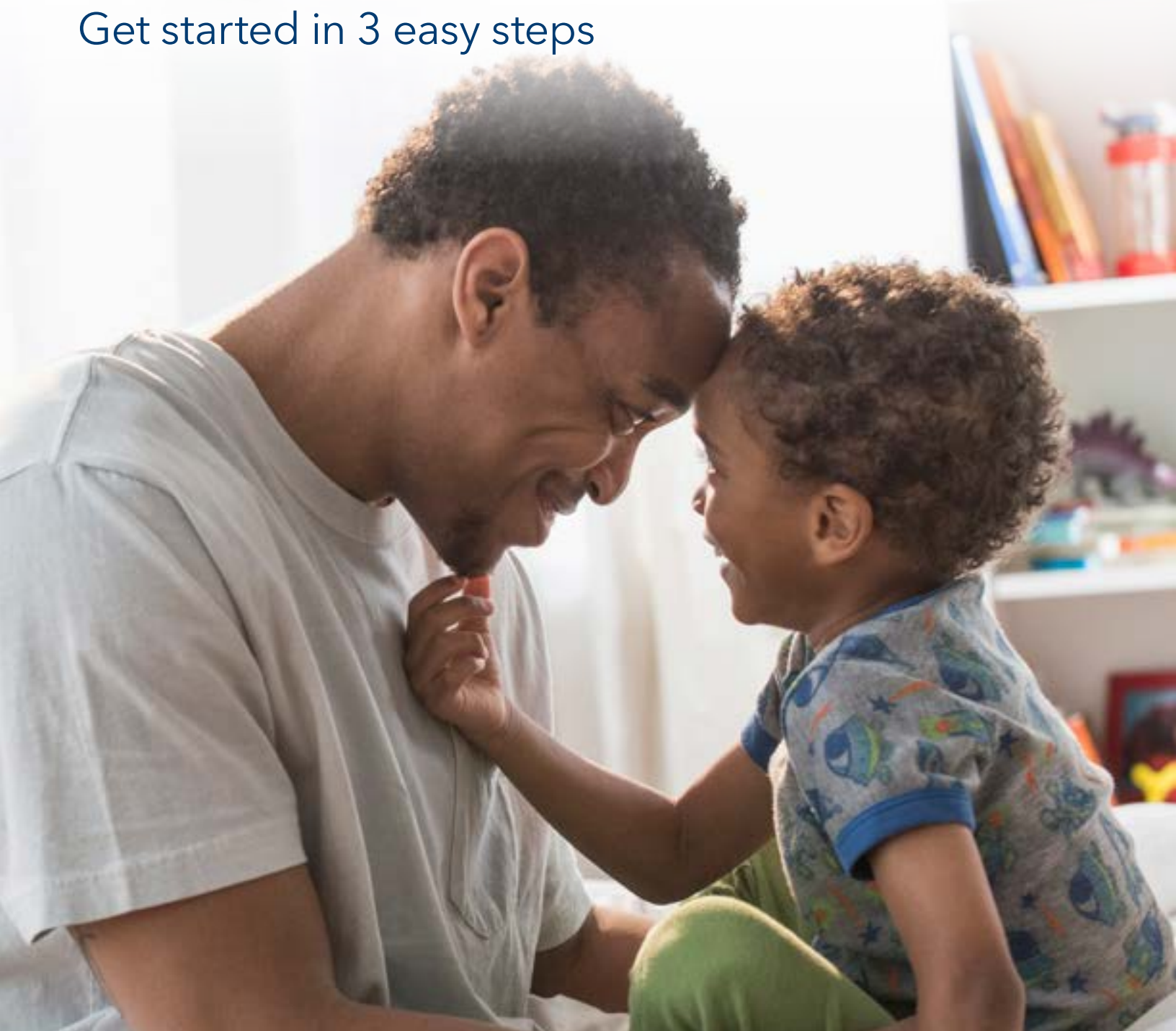


Welcome to Kaiser Permanente

Get started in 3 easy steps



How your Kaiser Permanente health plan works

Your Kaiser Permanente Select HSA-Qualified Deductible HMO plan

You are enrolled in the Kaiser Permanente Select HSA-Qualified Deductible HMO plan, which includes these highlights:

- The Kaiser Permanente Select delivery system
- A health savings account¹
- A deductible

With this plan, you have access to the Kaiser Permanente Select delivery system, which gives you quality care from over 1,800 physicians from the Mid-Atlantic Permanente Medical Group, P.C. (Permanente), who practice in state-of-the-art Kaiser Permanente facilities, and thousands of Community Physicians who have private practices in the community.

Getting care in Kaiser Permanente's integrated health system empowers you to:

- View most lab results, refill most prescriptions, email your doctor's office, schedule routine appointments, and more at [kp.org](https://www.kp.org).²
- Save time—if you have more than one appointment, test, or procedure, you may be able to have them done in one place on the same day.
- Call for medical advice anytime, and get video advice from a doctor who is connected to your personal care team.³
- Make a video appointment with your primary care doctor during regular office hours.³

Here's what to expect when using the Kaiser Permanente Select delivery system:

- If you choose a Community Physician instead of a Permanente physician, that Community Physician will coordinate your care. Speak with your Community Physician on how their care team is organized to support your care.

- If you receive care from a Community Physician, preauthorization is required unless you are receiving primary care services. To request preauthorization, your Community Physician must download the Uniform Consultation Referral Form at [providers.kp.org/mas](https://www.providers.kp.org/mas) under the [Forms](#) section. Then fax the completed form to the Kaiser Permanente Utilization Management Department at **800-660-2019**.
- If your primary care provider is a Permanente physician and you need an external service with a Community Physician, your Permanente physician will complete and submit an external referral request on your behalf.
- For questions about your benefits, preauthorizations, or external referral requests, call Member Services at **800-777-7902** (TTY **711**), Monday through Friday, 7:30 a.m. to 9 p.m. (closed holidays).

To choose a doctor who does not practice in a Kaiser Permanente facility, go to [kp.org](https://www.kp.org) and select [Doctors & Locations](#) and choose your region from the list. Then click [Search our affiliated and network physicians/providers](#). When you find your physician, call Member Services at **800-777-7902** (TTY **711**) with your selection. Please have the physician's name and address ready.

continues on the inside back cover

¹Your plan may be compatible with a health savings account. Please see your plan document for plan details.

²These features are available for care provided at Kaiser Permanente medical centers.

³When 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.

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 key details at your fingertips, including how to get care, important phone numbers, and information about our Urgent Care centers. You'll also find information about pharmacies, getting care away from home, and understanding your costs.

This 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 our New Member Activation Desk at **855-392-4851 (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,



Israel Rocha, Jr.
Regional President, Kaiser Permanente

Let's get started

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



Step 1

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



Step 2

Choose your doctor—and change anytime



Step 3

Get prescriptions

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

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 prevail.

Step 1 Create your online account on **kp.org**

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

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

- Schedule an appointment to see physicians and providers by video visit.²
- 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.

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.

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're at least 18 years old and have either:

- Permission from you as the member
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

After you've registered at **kp.org**, you can download our app to your smartphone.

1. From your smartphone, go to your preferred app site: App StoreSM (iOS) or Google Play[®] (Android[™]).³
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 a digital 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 Member Photo Upload feature to add your digital image to **kp.org**.

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

²When 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.

³Apple 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

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

To help you find the 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 if they're accepting new patients.

Women should choose an ob-gyn in addition to their primary care physician.

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

- Adult medicine/internal medicine
- Family medicine
- Ob-gyn
- Pediatrics/adolescent medicine (for children up to 18)

Each covered family member may choose their own personal doctor. If you don't 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, call us at **800-777-7904** (TTY **711**) for assistance.

See specialists, some without a referral

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. If you have an affiliated or network physician, contact that doctor's office directly.



To choose a doctor who does not practice in a Kaiser Permanente facility, go to **kp.org** and select [Doctors & Locations](#) and choose your region from the list. Then click [Search our affiliated and network physicians/providers](#). When you find your physician, call Member Services at **800-777-7902** (**711**). Please have the physician's name and address ready.

Step 3 Get prescriptions

We make it easy to get your prescriptions

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

- Go to kp.org/newmember and follow the steps to complete the online form.
OR
- Choose a Kaiser Permanente pharmacy at kp.org/facilities and call us.

Remember to contact us before you need a refill, as it can take 3 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

Medication reminder service

Our reminder service—offered via the Kaiser Permanente app¹—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](#).

Using network pharmacies

You may also have access to participating network pharmacies, including Giant, Harris Teeter, Rite Aid, Safeway, Walgreens, Walmart, and others. You will not be able to use the Kaiser Permanente Mail Order Pharmacy if you fill your prescriptions using network pharmacies. Check your plan document to see if your plan gives you access to network pharmacies.

For a list of Kaiser Permanente pharmacies and phone numbers, see page 7.



Get prescription refills by mail

Get medications sent to you in 3 to 5 business days and at no cost with Mail Order Pharmacy.² To start, register at kp.org, download the Kaiser Permanente app,¹ 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 prompts to check a status or to refill your prescription.



Get prescription refills online

Register on kp.org or the Kaiser Permanente app¹ 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.

¹To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org.

²Some 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.

Also inside

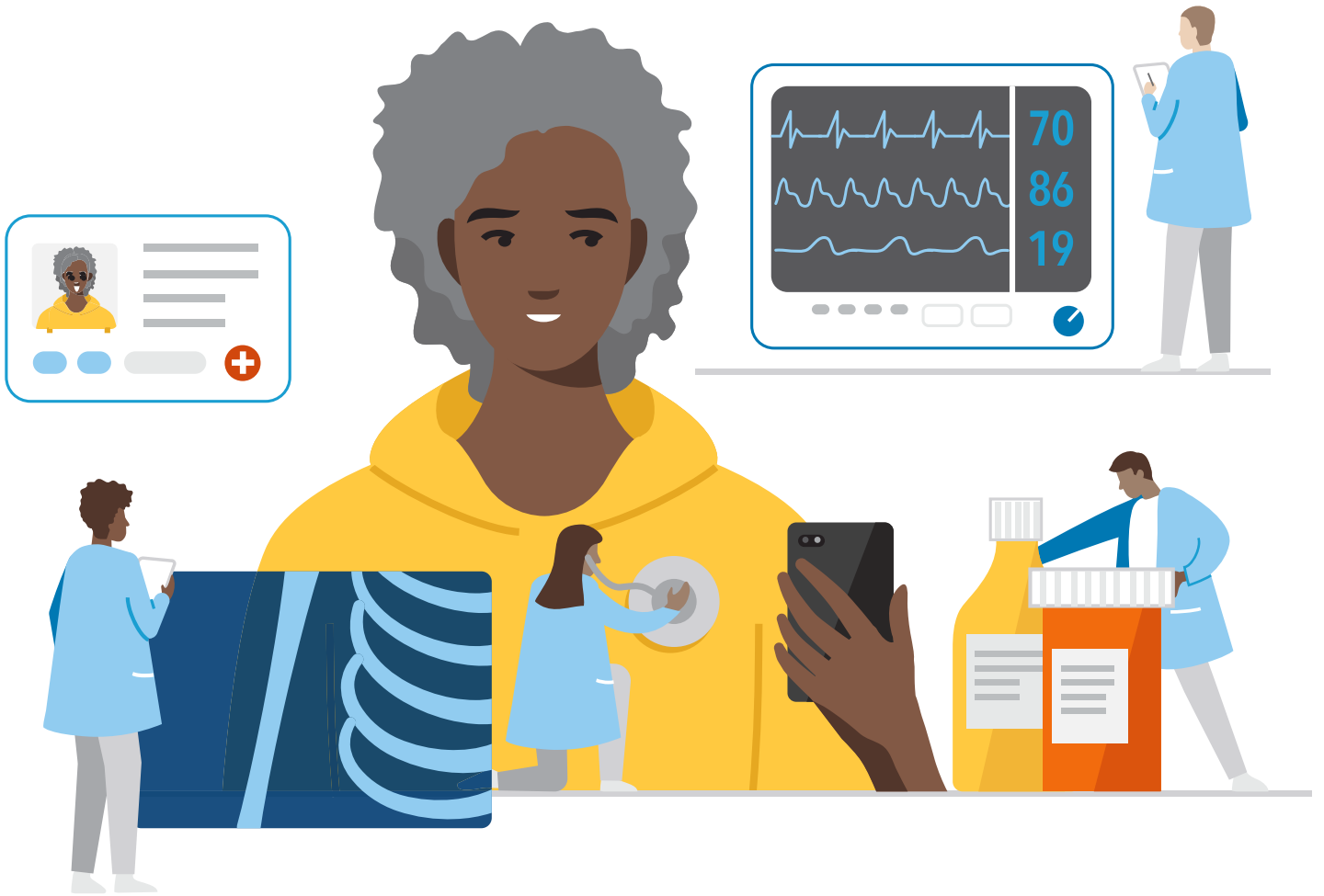
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Need help getting started?

Call our New Member Activation Desk at **855-392-4851 (TTY 711)**, Monday through Friday, 7 a.m. to 7 p.m.

Our onboarding agents can help you with everything from choosing a doctor to registering on **kp.org**, transferring your prescriptions, and making your first doctor's appointment.





Pharmacy phone numbers

There is a pharmacy in each Kaiser Permanente medical center. See the 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	Contact	Availability
 <p>Seeing your doctor</p> <p>For an expected care need, like a recommended preventive screening or a visit for a health issue currently being treated, or for a new health concern or change in an existing health condition that is not an urgent care need.</p>	<p>To make appointments with doctors at Kaiser Permanente facilities, visit kp.org/appointments or call 800-777-7904 (TTY 711).</p> <p>If you have an affiliated or network physician, contact your doctor’s office directly.</p>	<p>Call or go online 24 hours a day, 7 days a week, to schedule appointments with Permanente physicians.</p> <p>You can also use our automated wait list to get an earlier appointment if one becomes available. Simply select Join for sooner appointment to be notified if earlier appointments open up.¹</p> <p>If your doctor is not a Permanente physician, call the doctor’s office for business hours.</p>
 <p>Video visits²</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>For video visits with doctors who practice at Kaiser Permanente medical centers, visit kp.org or call 800-777-7904 (TTY 711).</p>	<p>Call or go online 24 hours a day, 7 days a week, to schedule video visits with Permanente physicians.</p>
 <p>E-visits³</p> <p>For certain conditions, you can use our online symptom checker and get personalized care advice within 1 hour.</p>	<p>Get started at kp.org.</p>	<p>E-visits are available 7 days a week, from 8 a.m. to midnight.</p>

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

²When 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.




³Available when you register and log in to kp.org or the Kaiser Permanente app.

Services	Contact	Availability
 <p>Medical advice by phone Whenever you need medical advice or are unsure whether you need urgent care.</p>	<p>800-777-7904 (TTY 711)</p>	<p>Call for medical advice 24 hours a day, 7 days a week.</p> <p>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.</p>
 <p>Urgent and After Hours Care You're covered at any Kaiser Permanente After Hours Care, Urgent Care, or Advanced Urgent Care center.</p>	<p>800-777-7904 (TTY 711)</p> <p>Unsure if you need urgent or emergency care? Call 800-677-1112 (TTY 711).</p> <p>If you're traveling internationally and need help locating urgent or emergency care, call 951-268-3900 (from a landline phone) or 951-268-3900 (from a mobile device).¹</p>	<p>15 locations; 7 open 24 hours a day, 7 days a week</p> <p>Members are welcome to walk in without an appointment at our Advanced Urgent Care centers.</p> <p>Urgent Care and After Hours Care are by appointment only.</p> <p>Learn more at kp.org/urgentcare/mas.</p>
 <p>Emergency care² You're covered for urgent and emergency illness or injury anywhere in the world.</p>	<p>If you think you're experiencing a medical emergency, immediately call 911 or go to the nearest emergency facility anytime, day or night.</p> <p>Unsure if you're experiencing an emergency? Call 866-677-1112 (TTY 711).</p>	<p>24 hours a day, 7 days a week</p>

¹This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the country. Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time (PT), and it reopens the day after a holiday at 4 a.m. PT.

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

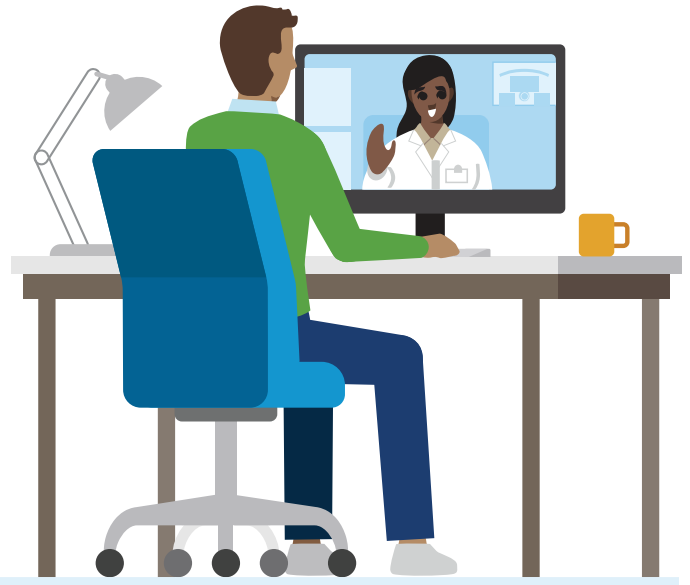
The right care (continued)

Services	Contact	Availability
 Behavioral health	<p>You can seek initial consultation without a referral from your doctor for outpatient treatment for behavioral health or substance use conditions.</p> <p>Call 866-530-8778 (TTY 711), Monday through Friday (except holidays), 8:30 a.m. to 5 p.m.</p>	<p>Preauthorization is required before receiving inpatient hospital care. Depending on your plan, it may also be required for certain outpatient procedures. Please refer to your plan document for more details.</p>
 Vision care	<p>Visit kp.org or call 800-777-7904 (TTY 711)</p> <p>You don't need a referral from your doctor to make an appointment.</p>	<p>Hours vary by location. Learn more at kp2020.org.</p>
 Seeing specialty doctors	<p>You need a referral from your primary care physician for specialty care. In most cases, an appointment will be coordinated for you by your care team. Otherwise, call Kaiser Permanente at 800-777-7904 (TTY 711).</p> <p>You don't need a referral for ob-gyn, optometry, and some behavioral health services.</p> <p>If you have an affiliated or network physician through your specific medical plan, contact your doctor's office directly.</p>	<p>Call or go online 24 hours a day, 7 days a week, 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>

If you're new to Kaiser Permanente or haven't seen your Permanente physician yet, and if you have a chronic condition, were recently hospitalized, or are or think you might be pregnant, please make an appointment as soon as possible. Call **800-777-7904** (TTY **711**).

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.¹ 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 app.²



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



E-visits for personalized advice in 1 hour 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** and the Kaiser Permanente app.²

For more information on your telehealth options and how to join a video or phone visit,¹ go to **kp.org/getcare**.

¹When 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.

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

Healthy extras to improve your mental and physical health

Enjoy access to our healthy extras¹—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 apps²

- **myStrength® Complete.** 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.
- **Headspace Care.** 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.

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, 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.
- Optum's Affinity Musculoskeletal Program. This network offers access to chiropractic, acupuncture, and massage therapy services and a 20% discount off their usual and customary services for members.
- One Pass Select Affinity®. Get discounts on fitness services.³

Refer to your plan document for more information.



¹The products and services described are provided by entities other than Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., and are neither offered nor guaranteed under your Kaiser Permanente contract. Kaiser Permanente does not endorse or make any representations regarding the quality or medical effectiveness of such products and services, nor the financial integrity of these entities. Kaiser Permanente disclaims any liability for these products and services.

²These apps and services 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.

³One Pass Select is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships under this program.

Urgent and After Hours Care

Urgent Care centers

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

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

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

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



24/7 Kaiser Permanente Advanced Urgent Care centers

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

- Physicians trained in emergency medicine
- Lower cost shares² than those for a typical hospital ER visit
- 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

After Hours Care

Our After Hours Care clinics offer limited lab and radiology services. The clinics are appropriate for minor health concerns, such as ear or neck pain, rash, UTI, minor injuries, and cold, sinus, or flu-like symptoms.

Get Care Now with a Clinician

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

- Connect to this virtual care service 24/7, and a clinician will reach out to you, usually within 2 hours
- Offered at no charge
- Available via phone, video, **kp.org**, or the Kaiser Permanente app³

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

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

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

Kaiser Permanente Urgent and After Hours Care locations

Maryland

Annapolis After Hours Care

888 Bestgate Road, Suite 111
Annapolis, MD 21401

By appointment only

Mon-Fri: 3-11 p.m.
Sat, Sun: 9 a.m.-5 p.m.
Closed holidays

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

10810 Connecticut Ave.
Kensington, MD 20895

By appointment only

Mon-Fri: 3-11 p.m.
Sat, Sun: 9 a.m.-5 p.m.
Closed holidays

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 After Hours Care OPENING FALL 2024

4920 Campbell Blvd.
Nottingham, MD 21236

By appointment only

Mon-Fri: 3-11 p.m.
Sat, Sun: 9 a.m.-5 p.m.
Closed holidays

Woodlawn After Hours Care OPENING 2024 (TBD)

7141 Security Blvd.
Baltimore, MD 21244

Virginia

Ashburn After Hours Care

43480 Yukon Drive
Ashburn, VA 20147

By appointment only

Mon-Fri: 3-9 p.m.
Sat, Sun: 9 a.m.-5 p.m.
Closed holidays

Caton Hill Advanced Urgent Care 24/7

13285 Minnieville Road
Woodbridge, VA 22192

Fredericksburg After Hours Care

1201 Hospital Drive
Fredericksburg, VA 22401

By appointment only

Mon-Fri: 3-11 p.m.
Sat, Sun: 9 a.m.-5 p.m.
Closed holidays

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.

Hospital care

kp.org/premierhospitals

Our premier hospitals

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

Located throughout Maryland, Virginia, and Washington, DC, these award-winning hospitals work with us to provide your treatment when you need inpatient or outpatient hospital care.

What if you're admitted to a non-premier hospital?

Once your condition has stabilized, we may move you to a premier hospital where Kaiser Permanente physicians are on duty. That way, we can deliver seamless and coordinated care during both your hospitalization and your transition out of the hospital.

Out-of-network hospitals:

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



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

Premier hospitals by region

Maryland

- Baltimore Washington Medical Center, Glen Burnie
umms.org/bwmc
- Capital Region Medical Center, Largo
umms.org/capital
- Holy Cross Germantown Hospital
holycrosshealth.org
- Holy Cross Hospital, Silver Spring
holycrosshealth.org
- Luminis Health Anne Arundel Medical Center, Annapolis
luminishealth.org/en/locations/lhaamc
- St. Joseph Medical Center, Towson
umms.org/sjmc
- Suburban Hospital, Bethesda
suburbanhospital.org



Virginia

- Reston Hospital Center, Reston
restonhospital.com
- Stafford Hospital, Stafford
marywashingthonhealthcare.com
- Virginia Hospital Center, Arlington
virginiahospitalcenter.com



Washington, DC

- Children's National Health System
childrensnational.org
- MedStar Washington Hospital Center
whcenter.org




Additional services

Services	What you need to know
<p>X-ray and imaging services</p> 	<p>For most services, you need a referral from your doctor. They'll let you know how to schedule your appointment.</p> <p>Most X-ray and imaging services are located wherever Urgent Care or Advanced Urgent Care is offered, so you don't have to make a separate trip to have an X-ray or other imaging test.</p> <p>Call the appointment line at 800-777-7904 (TTY 711) to schedule a mammogram. You don't need a referral from a doctor. Your primary care physician or ob-gyn will talk with you about how often you should be screened.</p> <p>Your results from tests done in Kaiser Permanente medical centers will be available in your medical record.</p>
<p>Lab tests and results</p> 	<p>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.</p> <p>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. 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.</p> <p>If your lab tests are not performed in a Kaiser Permanente medical center, follow your referring physician's instructions about how to receive your test results.</p>



Services	What you need to know
<p>Transferring medical records</p> 	<p>To make your transition to Kaiser Permanente as seamless as possible, please bring the following lists to your first appointment:</p> <ul style="list-style-type: none"> • Allergies • Cancer screening tests • Current and/or recent physicians (including addresses) • Immunizations • Medical conditions • Medications • Surgeries <p>Our physicians can often access your digital health record from your previous physicians. If your Kaiser Permanente physician determines that additional information is needed, they'll provide you with a Targeted Request for Medical Records Form, which you'll 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 mashimspmr@kp.org, or by fax at 855-902-4974. We'll only include specific documents in your Kaiser Permanente medical chart. Please also bring records to your first appointment.</p>
<p>Dental</p> 	<p>Your medical coverage includes dental care needed after an accident. It does not provide additional dental care or dental treatment that is not related to an accident. Refer to your plan document to determine your accidental dental coverage, or contact the benefits officer where you work if your employer provides your coverage.</p> <p>You may have a plan that includes preventive and other dental benefits. Refer to your health plan <i>Evidence of Coverage</i>, or contact the benefits officer where you work if your employer provides your coverage.</p> <p>For questions about dental benefits (other than accidental dental), visit kp.org/dental/mas or call LIBERTY Dental Plan at 800-764-5393 (TTY 877-855-8039). Knowledgeable LIBERTY Dental Plan member service specialists are available Monday through Friday, 8 a.m. to 8 p.m., to answer your questions about coverage or to help you find a participating dentist.</p>

Additional services (continued)

Services	What you need to know
<p>Chat with KP</p> 	<p>Chat with KP, our click-to-chat service, is available to members at no extra cost. Use the service to connect virtually with one of our licensed care providers via kp.org or the Kaiser Permanente app,¹ Monday through Friday (except holidays), 7 a.m. to 7 p.m.</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 seamless, convenient, and connected care.</p> <p>To chat with a nurse on your computer, log in to kp.org, select the Get Care, My Health, Message Center, or Appointment Center page, and then click Chat with a Nurse. To chat with a nurse on your smartphone, log in to the Kaiser Permanente mobile app,¹ visit the Get Care page, and tap Chat with KP.</p>
<p>Chronic care management</p> 	<p>You can join our disease management program if you need help managing ongoing health conditions, such as:</p> <ul style="list-style-type: none"> • Asthma • Chronic obstructive pulmonary disease • Coronary artery disease • Depression • Diabetes • High blood pressure <p>To learn more, leave a message anytime at 703-536-1465 in the Washington, DC, metropolitan calling area or at 410-933-7739 in the Baltimore area. Please leave your name, medical record number, address, and the condition for which you're requesting information, and we'll return your call within 2 business days.</p>
<p>Coordination of benefits</p> 	<p>If you have other health coverage in addition to your coverage with Kaiser Permanente, please notify Member Services at 800-777-7902 (TTY 711).</p> <p>If the other plan is your primary insurance, we reserve the right to bill the other health plan for the services we provide or authorize for you. Having more than one health care plan doesn't affect your ability to access Kaiser Permanente services. If you have a work-related injury or an injury caused by another party, please notify Member Services.</p>

¹To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on **kp.org**.

Care options while you're away from home

No matter where life takes you, Kaiser Permanente has you covered. If something unexpected happens while you're away from home, it's easier than ever to get care.

Routine care at your fingertips

Use your **kp.org** account or the Kaiser Permanente app¹ on the go to:

- Get medical advice from a licensed care professional 24/7
- Access care by phone, video, or e-visit—usually at no cost²
- Email nonurgent questions to your doctor's office

Urgent care³

No matter where you get urgent or emergency care, you can file a claim for reimbursement. And at many locations outside Kaiser Permanente service areas, you'll only pay your copay or coinsurance—no need to file a claim.

- Cigna HealthcareSM PPO Network⁴ providers
- MinuteClinics[®], including pharmacies⁵
- Concentra clinics⁵

Emergency care³

No matter where you are, you can simply go to the nearest emergency room. If it's a Kaiser Permanente location or a Cigna Healthcare PPO provider, you'll only pay your normal copay or coinsurance.



¹To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on **kp.org**.

²When 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 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 charges 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.

³If you believe you have an emergency medical condition, call 911 or go to the nearest hospital. For the complete definition of an emergency medical condition, please refer to your *Evidence of Coverage* or other coverage documents.

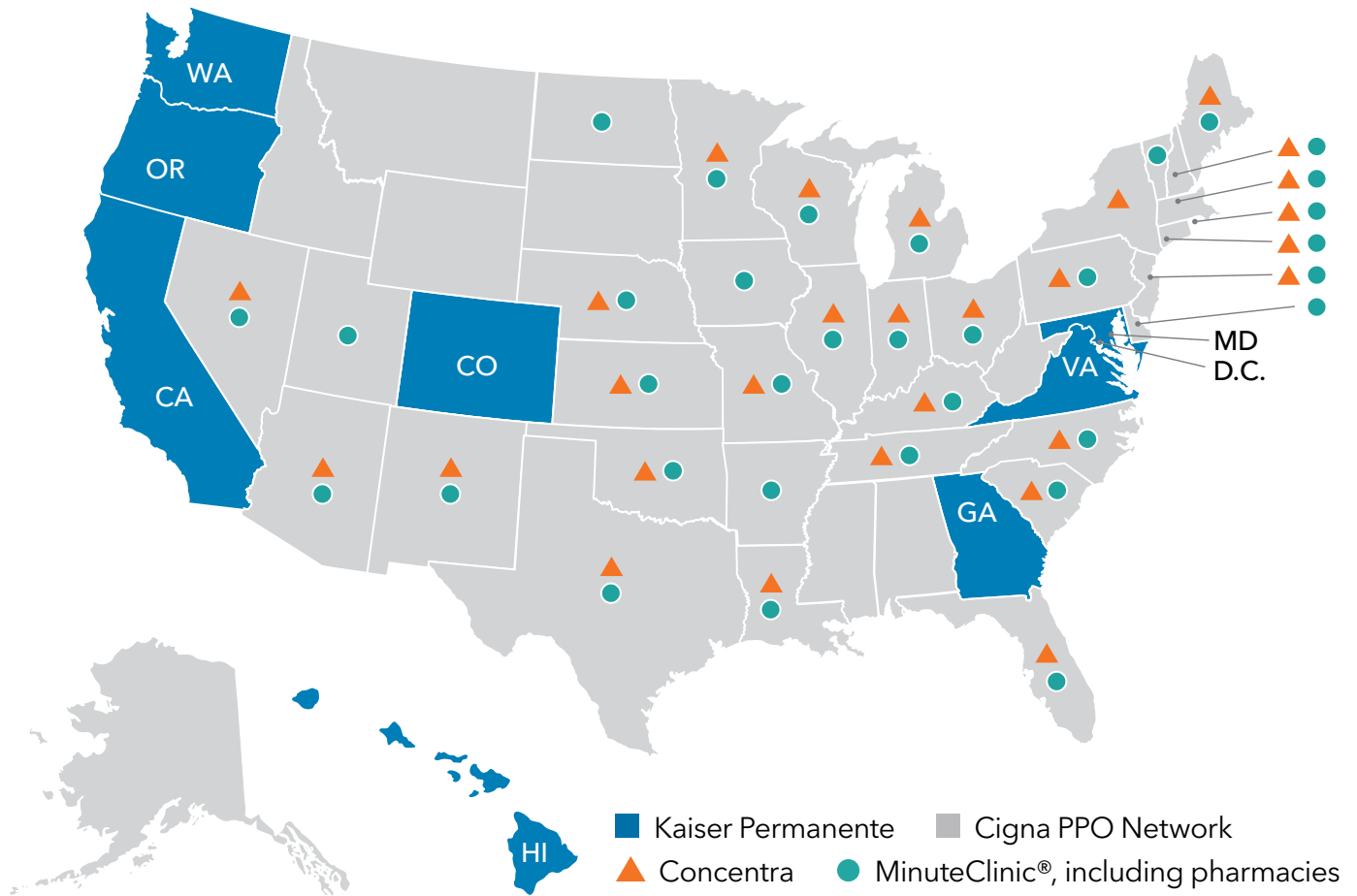
⁴The Cigna HealthcareSM PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration. Cigna Healthcare is an independent company and not affiliated with Kaiser Permanente Insurance Company or Kaiser Foundation 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.

⁵MinuteClinic and Concentra payment experiences vary by plan.

Care options while you're away from home

(continued)

Find care near you



Support while you're away

Need help finding care or learning what's covered while you're away? Call our Away from Home Travel Line at **951-268-3900** (TTY 711)¹ or visit kp.org/travel.

If you're traveling internationally and need help locating urgent or emergency care, call **001-951-268-3900** (from a landline phone) or **951-268-3900** (from a mobile device).



¹This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the country. Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time (PT), and it reopens the day after a holiday at 4 a.m. PT.

Understanding your costs and benefits

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

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

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

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

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.

You can estimate the cost of your next visit at kp.org/costestimates. You'll need to be registered on kp.org to use this secure tool.



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
Copayment (copay)	<p>The set fee you pay for a covered service (for instance, a non-preventive office visit) every time that service is provided. Copayments vary depending on your plan and don’t 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>
Coinsurance	<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 preventive care for non-grandfathered plans. What you owe depends on your plan’s benefits and the services you receive.</p>
Out-of-pocket maximum	<p>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.</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>
Deductible (Visit kp.org/deductibleplans for more information on deductible plans and to find helpful cost tools.)	<p>The set amount you must pay each contract year for covered medical services before the health plan begins to pay its share. Not all services may be applied to the deductible. Deductibles vary depending on the plan you have.</p> <p>Once you have met your deductible, you’ll be required to pay only the applicable copayment or coinsurance for most covered services for the remainder of your plan’s contract year. Certain conditions may apply.</p>	<p>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

You will not file claims for services if:

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

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 plan document.

How to file the claim

To request payment or reimbursement, log on to kp.org, select [Coverage & Costs](#), and then select [Submit a claim](#).

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:

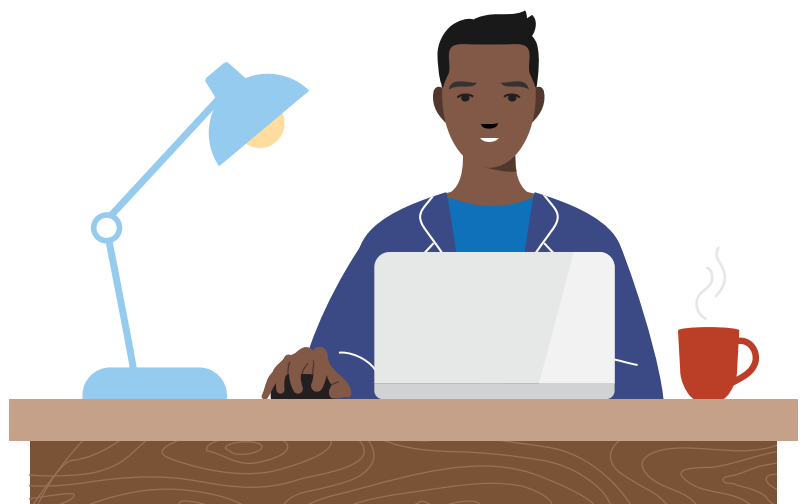
National Claims Administration -
Mid-Atlantic States
P.O. Box 371860
Denver, CO 80237-9998

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.



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 provider.

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, 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.

Notice of nondiscrimination

Kaiser Permanente complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Kaiser Permanente 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 Member Services at **1-888-777-5536** (TTY **711**), 8 a.m. to 8 p.m., seven days a week.

If you believe that Kaiser Permanente 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 with our Civil Rights Coordinator by writing to 2101 East Jefferson Street, Rockville, MD 20852 or calling Member Services at the number listed above. You can file a grievance by mail or phone. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. 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>.

Multi-language Interpreter Services

English

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call **1-888-777-5536** (TTY: **711**).

Spanish

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-888-777-5536** (TTY: **711**).

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 **1-888-777-5536** (TTY: **711**)。

Vietnamese

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-888-777-5536** (TTY: **711**).

Tagalog

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-888-777-5536** (TTY: **711**).

Korean

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-888-777-5536** (TTY: **711**)번으로 전화해 주십시오.

Russian

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-888-777-5536** (телетайп: **711**).

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。**1-888-777-5536** (TTY: **711**) まで、お電話にてご連絡ください。

Thai

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร **1-888-777-5536** (TTY: **711**).

Hindi

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। **1-888-777-5536** (TTY: **711**) पर कॉल करें।

Amharic

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያገዝዎት ተዘጋጅተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-888-777-5536** (መስማት ለተሳናቸው: **711**).

Farsi

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 711) 1-888-777-5536 تماس بگیری

Arabic

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-888-777-5536 (رقم هاتف الصم والبكم: -711).

German

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-888-777-5536 (TTY: 711).

French

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-777-5536 (ATS : 711).

Yoruba

AKIYESI: Ti o ba nso ede Yoruba ofe ni iranlowo lori ede wa fun yin o. E pe ero ibanisoro yi 1-888-777-5536 (TTY: 711).

Portuguese

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-888-777-5536 (TTY: 711).

Italian

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-888-777-5536 (TTY: 711).

Bengali

লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন 1-888-777-5536 (TTY: 711)।

Urdu

خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں 1-888-777-5536 (TTY: 711).

French Creole

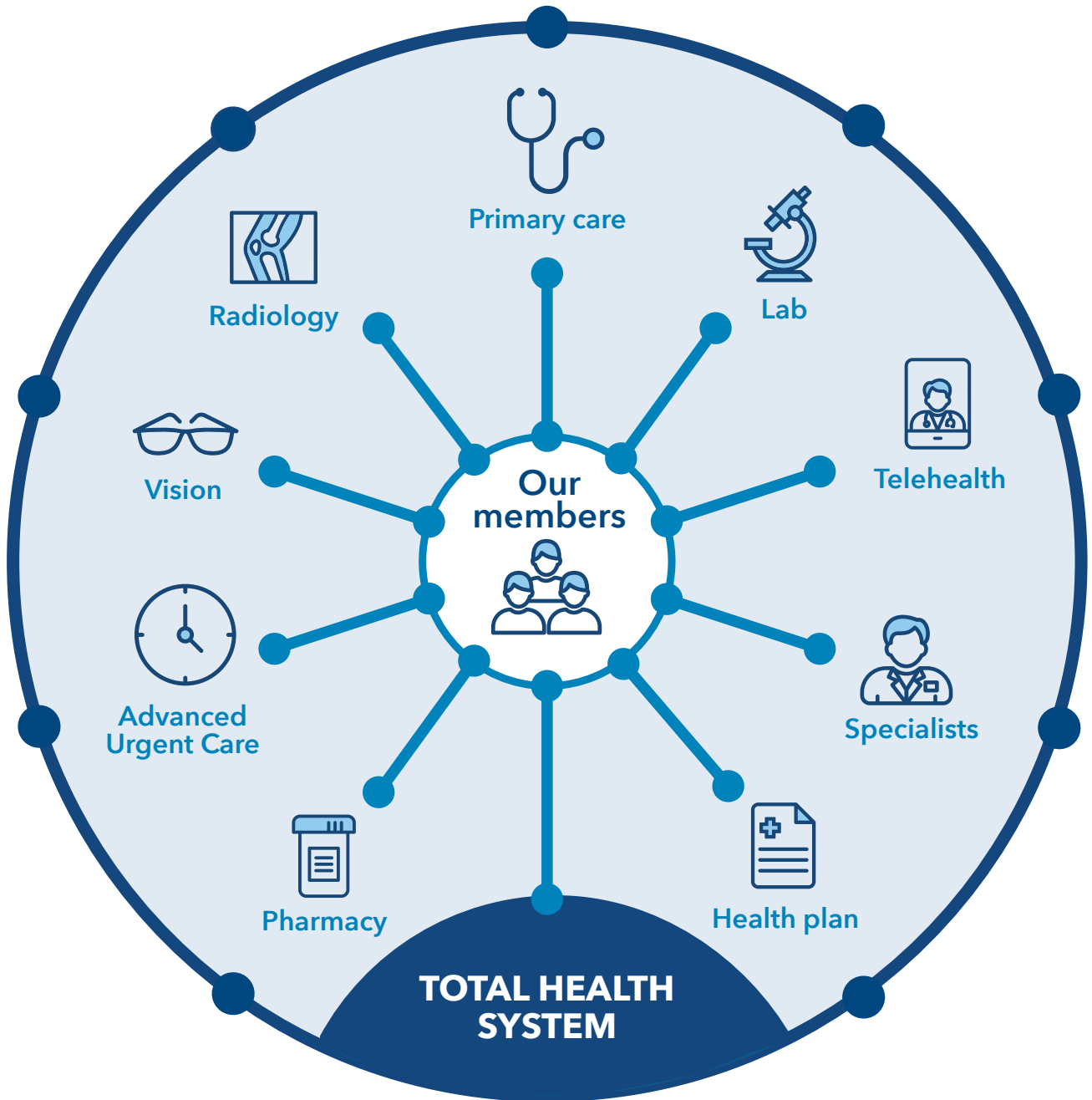
ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-888-777-5536 (TTY: 711).

Gujarati

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-888-777-5536 (TTY: 711).

Our members are at the heart of all that we do

Our patient-centered approach keeps the focus on our members and their well-being. Permanente doctors are relieved of administrative tasks, so they can focus on their patients. Instead of taking a one-size-fits-all approach, they get to know you and personalize your care to meet your health needs. This means you always get the care and treatment that works best for you.



Your health savings account

continued from the inside front cover

Your plan may be compatible with a health savings account (HSA), which lets you contribute pretax or tax-deductible dollars¹ to pay for qualified medical expenses, including copays, coinsurance, and deductible payments for a wide range of services. It works like a savings account. Any money you don't use by the end of the year will roll over to the next year.

Your HSA belongs to you, so you can take it with you if you change jobs, change health plans, or retire. You can use your HSA only for qualified medical expenses.

Setting up an HSA

If you have health coverage through your employer, talk to your benefits administrator about how to set up your HSA. Once you've

opened your account, you can start putting money in it. Keep in mind that the IRS sets a limit on how much you can put in your HSA each year.

To learn more about your HSA, visit kp.org/hsa.

Your deductible

Your plan has a deductible. A deductible is the amount you pay for covered health care services before your insurance plan starts to pay. After you reach your deductible, you'll only need to pay applicable copayment and coinsurance for most covered services for the remainder of your plan year.

Preventive care services, including routine physicals, and well-child visits are covered at no extra cost, even if your deductible has not been met.

How your deductible plan works

This table covers the deductible process that takes place between the start and end dates of your plan year.²

	Before medical deductible is met	After medical deductible is met	After out-of-pocket maximum is met
Preventive care ³	No charges	No charges	No charges
Other covered medical services ⁴	Full charges	Copays	No charges
		Coinsurance	
Most prescription drugs ^{4,5}	Full charges	Copays	No charges
		Coinsurance	

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

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

¹The 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.

²See your plan document for plan details, including the date your deductible and out-of-pocket maximum will start over.

³Most preventive care services are covered at no extra cost, even before you reach your deductible.

⁴See your plan document for details on what services are subject to the deductible and out-of-pocket maximum.

⁵Some plans have a separate pharmacy deductible. For those plans, you will need to pay full charges before your pharmacy deductible is met. Generic prescriptions may have copays, even when the plan has a separate pharmacy deductible. See your plan document for more details.

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**
Southern Maryland Medical Center

- 19 **well** Friendship Heights
by KAISER PERMANENTE.
- 20 West Hyattsville Medical Center
 - 21 White Marsh Medical Center
 - 22 Woodlawn Medical Center

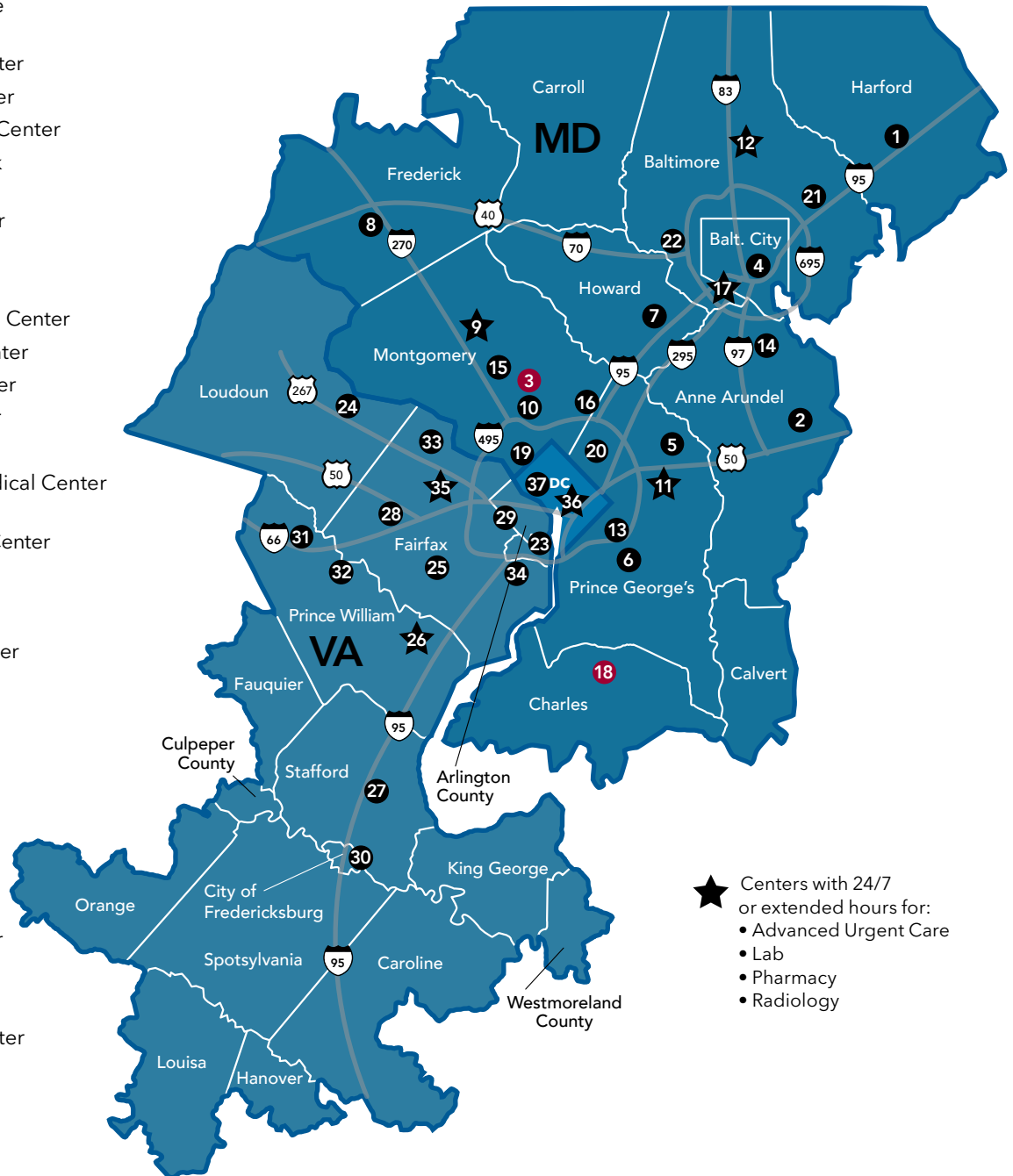
Virginia

- 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



- ★ Centers with 24/7 or extended hours for:
- Advanced Urgent Care
 - Lab
 - Pharmacy
 - Radiology

For the most current listing of available facilities and services, please visit kp.org/facilities.

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.