2025 Signature Deductible HMO Reference Guide

Welcome to Kaiser Permanente

Get started in 3 easy steps



kp.org

Your Signature Deductible HMO plan

You are enrolled in the Signature Deductible HMO plan, which includes these key highlights:

- The Signature delivery system
- A deductible

With this plan, you have access to the Signature delivery system, which gives you quality care from Mid-Atlantic Permanente Medical Group, P.C. (Permanente), physicians. They're part of a group of over 1,800 physicians who practice in Maryland, the District of Columbia, and Virginia. **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.¹

	Before medical deductible is met	After medical deductible is met	After out-of-pocket maximum is met	
Preventive care ²	No charges	No charges	No charges	
Some covered medical	Copays	Copays	No sharaas	
services (services not subject to deductible) ³	Coinsurance	Coinsurance	No charges	
All other covered	Full charges	Copays		
medical services ³	Full charges	Coinsurance	No charges	

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, key 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?



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.

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.

- 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 do not choose a primary care physician or ob-gyn within the first 30 days of enrollment, one will be assigned to you.

If the doctor you'd like to select isn't accepting new patients, 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 obstetricsgynecology 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.



Go to **kp.org/doctor** to browse our doctor profiles and find a doctor who matches your needs. You can also call **800-777-7904** (TTY **711**), 24 hours a day, 7 days a week.

We make it easy to get your prescriptions

We have two ways to help you transfer prescriptions 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.

$\ref{eq: covered}$ What drugs are covered?

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

I 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

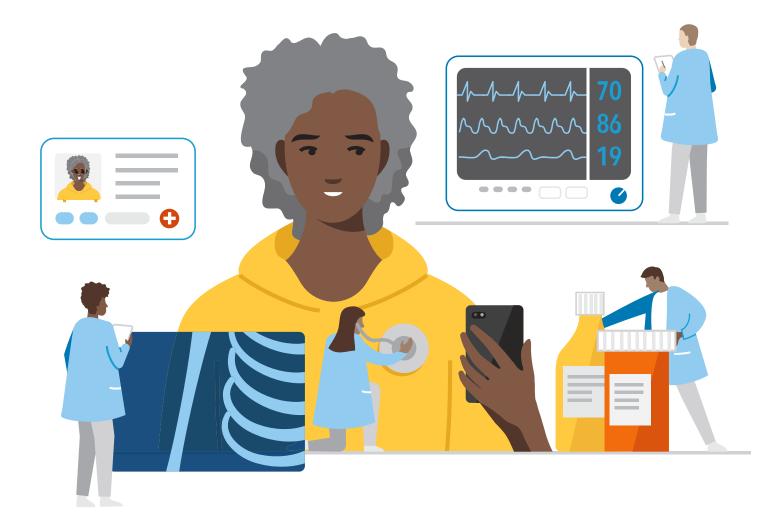
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Need help getting started?

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
Seeing your doctor 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.	To make appointments with doctors at Kaiser Permanente facilities, visit kp.org/ appointments or call 800-777- 7904 (TTY 711).	Call or go online 24 hours a day, 7 days a week, to schedule appointments with Permanente physicians. 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
Video visits ² 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.	For video visits with doctors who practice at Kaiser Permanente medical centers, visit kp.org or call 800-777- 7904 (TTY 711).	Call or go online 24 hours a day, 7 days a week, to schedule video visits with Permanente physicians.
E-visits³ For certain conditions, you can use our online symptom checker and get personalized care advice within 1 hour.	Get started at kp.org .	E-visits are available 7 days a week, from 8 a.m. to midnight.
Medical advice by phone Whenever you need medical advice or are unsure whether you need urgent care.	800-777-7904 (TTY 711)	Call for medical advice 24 hours a day, 7 days a week.

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
Virgent and After Hours Care You're covered at any Kaiser Permanente After Hours Care, Urgent Care, or Advanced Urgent Care location.	800-777-7904 (TTY 711) Unsure if you need urgent or emergency care? Call 800-677-1112 (TTY 711). 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	 15 locations; 7 open 24 hours a day, 7 days a week Members are welcome to walk in without an appointment at our Advanced Urgent Care centers. Urgent Care and After Hours Care are by appointment only. Learn more at kp.org/urgentcare/mas.
Emergency care² You're covered for urgent and emergency illness or injury anywhere in the world.	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 866-677-1112 (TTY 711).	24 hours a day, 7 days a week
Behavioral health	You can seek initial consultation without a referral from your doctor for outpatient treatment for behavioral health or substance use conditions. Call 866-530-8778 (TTY 711), Monday through Friday (except holidays), 8:30 a.m. to 5 p.m.	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.

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
Vision care	Visit kp.org or call 800-777-7904 (TTY 711)	Hours vary by location. Learn more at kp2020.org .
	You don't need a referral from your doctor to make an appointment.	
Seeing specialty doctors	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). You do not need a referral for ob-gyn, optometry, and some behavioral health services.	Call or go online 24 hours a day, 7 days a week, to schedule appointments with Permanente physicians.

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 postvisit 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 ondemand 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.

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 Iuminishealth.org/en/locations/ Ihaamc
- St. Joseph Medical Center, Towson umms.org/sjmc
- Suburban Hospital, Bethesda suburbanhospital.org

Virginia

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

Washington, DC

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

Additional services

Services	What you need to know
X-ray and imaging services	For most services, you need a referral from your doctor. They'll let you know how to schedule your appointment.
services	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.
	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.
	Your results from tests done in Kaiser Permanente medical centers will be available in your medical record.
Lab tests and results	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.
Ŷ	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.
	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.



Services	What you need to know		
Transferring medical	To make your transition to Kaiser Permanente as seamless as possible, please bring the following lists to your first appointment:		
records	 Allergies Cancer screening tests Current and/or recent physicians (including addresses) Immunizations 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. 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 		
Dental	 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. 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. 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 work if your employer provides your coverage. 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. 		

Additional services (continued)

Services	What you need to know	
Chat with KP	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.	
لمحر	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.	
	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.	
Chronic care management	You can join our disease management program if you need help managing ongoing health conditions, such as:	
\sim	• Asthma,	• Depression
	• Chronic obstructive pulmonary disease	• Diabetes
-	 Coronary artery disease 	 High blood pressure
	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'lll return your call within 2 business days.	
Coordination of benefits	If you have other health coverage in addition to your coverage with Kaiser Permanente, please notify Member Services at 800-777-7902 (TTY 711).	
	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.	

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.



To 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.

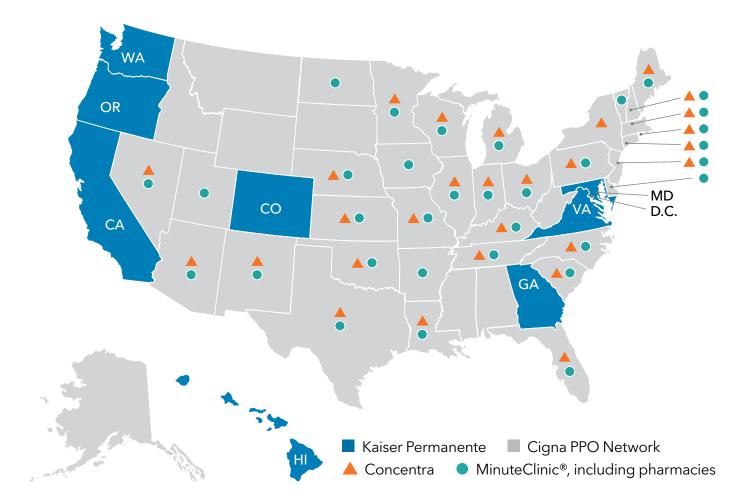
³If you believe you have an emergency medical condition, call 911 or go to the nearest hospital. For the complete definition of an emergency medical condition, please refer to your *Evidence of Coverage* or other coverage documents.
⁴The Cigna HealthcareSM PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for

⁴The Cigna Healthcare^{5M} 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

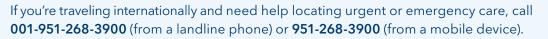
(continued)

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**.





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)	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 do not count toward a deductible. However, they do count toward your annual out-of-pocket maximum for most services.	Nearly all plans have copayments or coinsurance. A copayment or coinsurance may be owed on the day you receive services, for each visit, even if multiple visits occur on the same day.
Coinsurance	The percentage of the cost for a covered service. For example, if your coinsurance is 15% and your allowed office visit cost is \$100, then you pay \$15 and the health plan pays \$85. Coinsurance varies according to your plan and does not apply toward the deductible. However, it counts toward your annual out-of-pocket maximum for most services.	There is no copay or coinsurance for preventive care for non- grandfathered plans. What you owe depends on your plan's benefits and the services you receive.
Out-of-pocket maximum	The maximum amount you pay out of pocket each contract year for most covered services. Once the amounts you have paid equal the out-of-pocket maximum, you pay nothing for those covered services for the remainder of the contract year.	Depending on your plan, the copayments, coinsurance, and deductibles you pay for most services will count toward the out-of-pocket maximum.
Deductible (Visit kp.org/ deductibleplans for more information on deductible plans and to find helpful cost tools.)	The set amount you must pay each contract year for covered medical services before the health plan begins to pay its share. Not all services may be applied to the deductible. Deductibles vary depending on the plan you have. Once you have met your deductible, you'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.	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.

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:

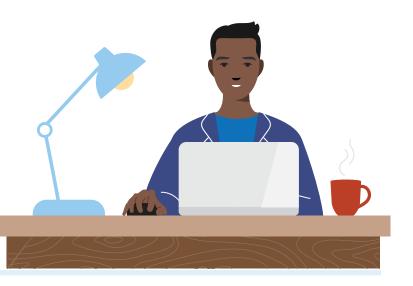
National Claims Administration -Mid-Atlantic States P.O. Box 371860 Denver, CO 80237-9998

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:

- 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: የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-888-777-5536** (መስማት ለተሳናቸው: **711**).

Farsi

Arabic

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

French Creole

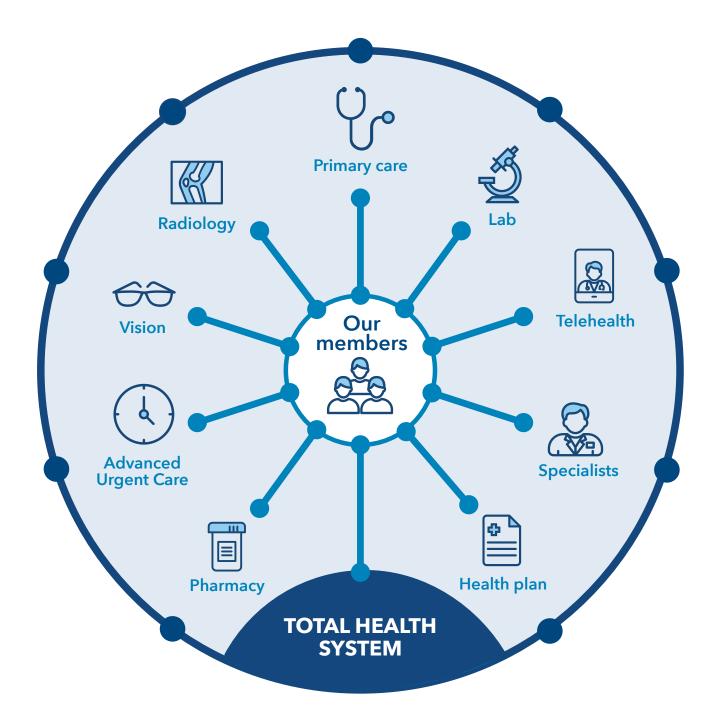
ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-888-777-5536** (TTY: **711**).

Gujarati

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક 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.



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



- 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

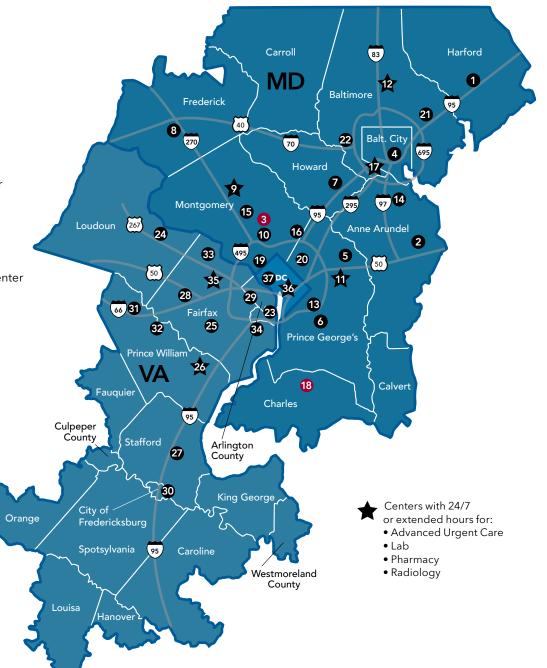
kp.org

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



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.



Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. 2101 E. Jefferson St., Rockville, MD 20852 2024MC0454 MAS 9/30/24-12/31/25