

WELCOME

TO KAISER PERMANENTE

Make the most of
your membership in
3 EASY STEPS

1



2



3



2020 Signature Deductible HMO
Reference Guide

Greetings

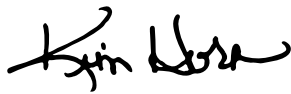
<Subscriber name>, we're glad to be your partner on this journey, and we look forward to a long and healthy relationship with you.

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

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

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

Get started today by calling us at **800-777-7902** (TTY **711**) or visiting **kp.org/newmember**. Take advantage of all that life has to offer by being as healthy as you can be.



Kim Horn

President, Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

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

Your plan is governed by the Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHP-MAS), *Group Agreement and Evidence of Coverage (EOC)*. Inside this booklet, it is referred to as your "plan document." In the event of ambiguity or conflict between this member guide and the KFHP-MAS *Group Agreement* and *EOC*, the KFHP-MAS *Group Agreement* and *EOC* shall control.



How your Kaiser Permanente health plan works

Your Signature Deductible HMO plan

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

- The Signature network
- A deductible

Your network: With this plan, you have access to the Signature network, which gives you quality care from Mid-Atlantic Permanente Medical Group, P.C. (Permanente), physicians. They're part of a group of over 1,500 physicians who practice in our state-of-the-art medical centers located 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 will 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 cost, even if your deductible has not been met.

How your deductible plan works

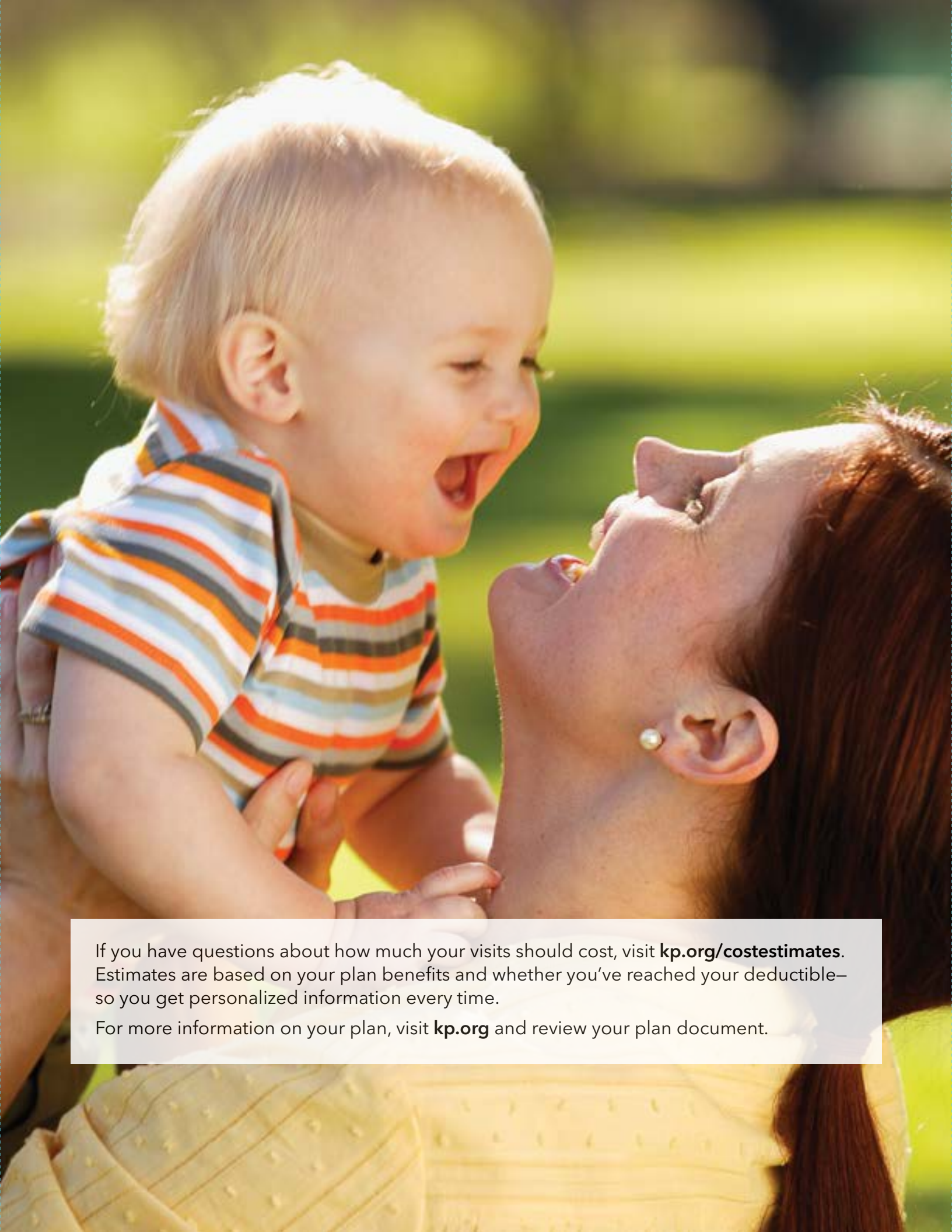
	Start date		End date ¹
	Before medical deductible is met	After medical deductible is met	After out-of-pocket maximum is met
Preventive care ²	No charges	No charges	No charges
Other covered medical services ³	Full charges	Copays Coinsurance	No charges
Most prescription drugs ^{3,4}	Copays Coinsurance	Copays Coinsurance	No charges

¹See your plan document for plan details, including the date your deductible and out-of-pocket maximum will start over.

²Most preventive care services are covered at no cost, even before you reach your deductible.

³See your plan document for details on what services are subject to the deductible and out-of-pocket maximum.

⁴Some plans have a separate pharmacy deductible. For those plans, you will need to pay full charges before your pharmacy deductible is met. See your plan document for more details.



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

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

Let’s get started

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

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1

Choose your doctor— and change anytime

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

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

Women should choose an ob/gyn in addition to their PCP.

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

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

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

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

See specialists, some without a referral

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

- **800-777-7904** for 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.

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.



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

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

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

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

Caregiver access

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

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

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

Creating an account is easy

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

Download the Kaiser Permanente app

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

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

Digital membership card

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

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

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

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

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



3 Get prescriptions

We make it easy to get your prescriptions

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

1. Go to **kp.org/newmember** and follow the steps to complete the online form.
2. Simply 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 2 or more business days to transfer your prescriptions.



Get prescription refills by phone

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



Get prescription refills online

Register on **kp.org** 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 Kaiser Permanente pharmacies located in our medical centers. Just select the Kaiser Permanente pharmacy where you'd like to pick them up. Visit **kp.org/facilities**.

Here's what you'll need

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

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

Getting refills by mail

Once you've transferred your prescriptions, filling your orders for home delivery—at no additional charge—is easy. Start by registering to use My Health Manager at **kp.org**. Then place your order online and choose the mail option.¹

Try our My KP Meds app

Keep track of your medications right in the palm of your hand. Review your history, refill medications, schedule reminders, and view changes made by your doctors in your medical records. The My KP Meds app is available at no cost from the App StoreSM (iOS) or Google Play[®] (AndroidTM).²

Using network pharmacies

You may also have access to participating network pharmacies, including Rite Aid, Giant, Walmart, Walgreens, Safeway, Harris Teeter, Kmart, and others. You will not be able to use 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 5.

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

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



Pharmacies

There is a pharmacy in each Kaiser Permanente medical center.
See page 8 for locations on a map.

Maryland

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Virginia

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

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

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

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

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

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

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

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

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

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

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

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

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

Washington, DC

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

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

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



The right care

Services	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, a new health concern or change in an existing health condition that is not an urgent care need.	At Kaiser Permanente facilities: 800-777-7904 (TTY 711) or kp.org/appointments . If you have an affiliated or network physician, contact your doctor's office directly.	Call or go online 24 hours a day, 7 days a week to schedule appointments with Kaiser Permanente physicians. If your doctor is not a Kaiser Permanente physician, call the doctor's office for business hours.
Video visits* See physicians and providers for urgent health concerns by video visit—wherever you need.	With doctors who practice at Kaiser Permanente medical centers: 800-777-7904 (TTY 711)	Call or go online 24 hours a day, 7 days a week to schedule video visits with Kaiser Permanente physicians.
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. You do not need a referral for obstetrics-gynecology, optometry, and some behavioral health services.	At Kaiser Permanente facilities: 800-777-7904 (TTY 711) If you have an affiliated or network physician, contact your doctor's office directly.	Call or go online 24 hours a day, 7 days a week to schedule appointments with Kaiser Permanente specialists. If your doctor is not a Kaiser Permanente physician, call the doctor's office for business hours.
Medical advice by phone Whenever you need medical advice or are unsure whether you need urgent care.	800-777-7904 (TTY 711)	Call a nurse for medical advice 24 hours a day, 7 days a week. If you have a Kaiser 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.

*If you have an HSA-Qualified Deductible HMO plan, you will need to pay the full charges for scheduled phone and video visits until you reach your deductible. Once you reach your deductible, your copay is \$0 for scheduled phone and video visits. Video visits are available to Kaiser Permanente members who have a camera-equipped computer or mobile device and are registered at **kp.org**. You must be present in Maryland, Virginia, or Washington, DC, for visits with your primary care physician or behavioral health provider. For urgent video visits with an emergency doctor, you may also be present in West Virginia, Florida, North Carolina, or Pennsylvania. Video visits are for certain medical or mental health conditions. For video visits with a behavioral health provider, appointments can be scheduled for follow-up care.



Services	Contact	Availability
Urgent care You are covered at any Kaiser Permanente Urgent Care center.	800-777-7904 (TTY 711) Unsure if you need urgent or emergency care? Call 800-677-1112 (TTY 711) .	14 locations; 6 open 24 hours a day, 7 days a week. kp.org/urgentcare/mas Walk-ins are welcome for members.
Emergency care* You are 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 800-677-1112 (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.	866-530-8778 (TTY 711)	Monday through Friday, 8:30 a.m. to 5 p.m. (except holidays).
Vision care You don't need a referral from your doctor.	800-777-7904 (TTY 711)	Hours vary by location. kp2020.org

If you are 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)**.

*If 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.



Kaiser Permanente medical facilities

Maryland

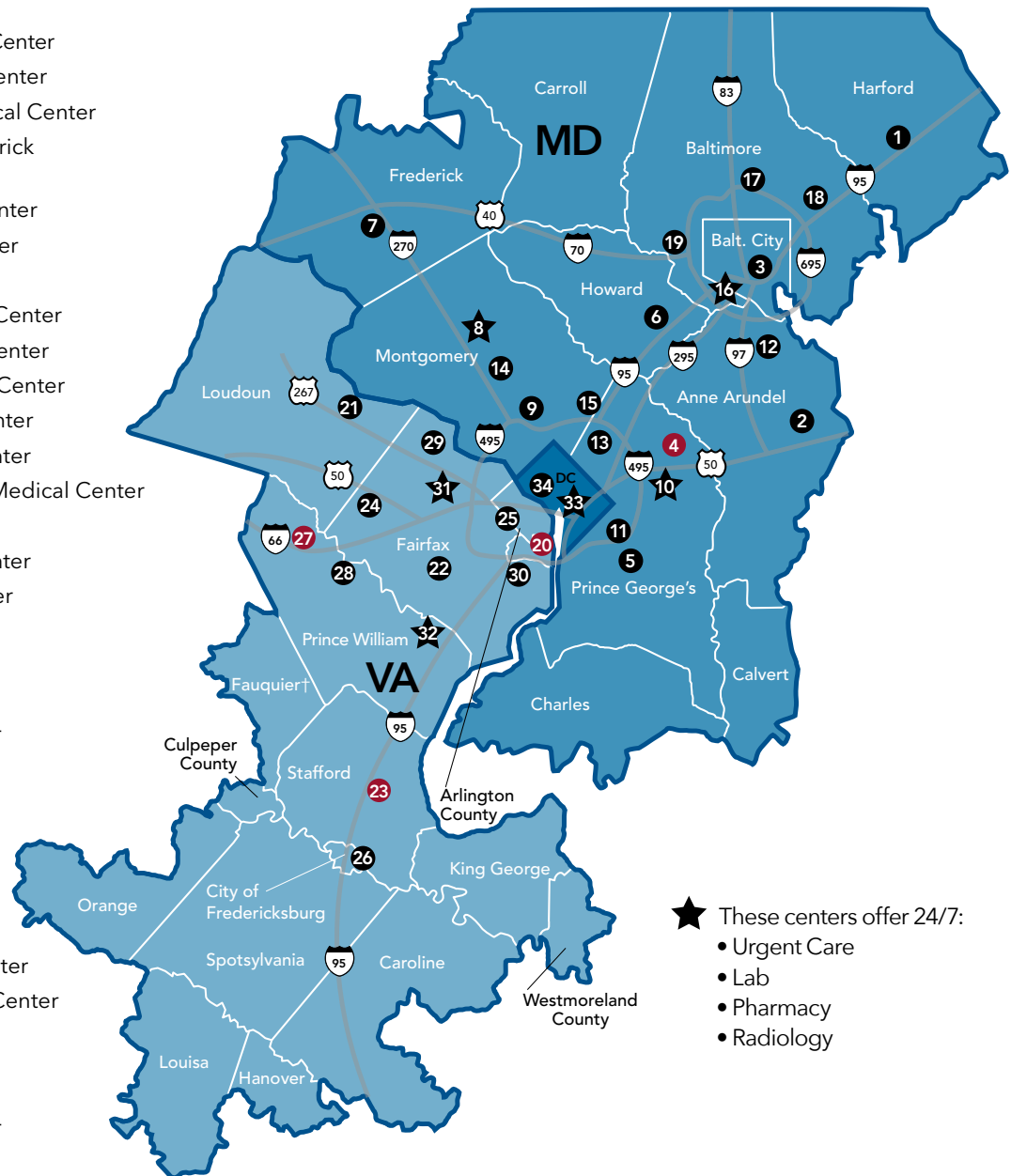
- 1 Abingdon Medical Center
- 2 Annapolis Medical Center
- 3 Kaiser Permanente Baltimore Harbor Medical Center
- 4 **OPENING LATE 2020**
Bowie Fairwood Medical Center
- 5 Camp Springs Medical Center
- 6 Columbia Gateway Medical Center
- 7 Kaiser Permanente Frederick Medical Center
- 8 Gaithersburg Medical Center
- 9 Kensington Medical Center
- 10 Largo Medical Center
- 11 Marlow Heights Medical Center
- 12 North Arundel Medical Center
- 13 Prince George's Medical Center
- 14 Shady Grove Medical Center
- 15 Silver Spring Medical Center
- 16 South Baltimore County Medical Center
- 17 Towson Medical Center
- 18 White Marsh Medical Center
- 19 Woodlawn Medical Center

Virginia

- 20 **NOW OPEN**
Alexandria Medical Center
- 21 Ashburn Medical Center
- 22 Burke Medical Center
- 23 **NOW OPEN**
Colonial Forge Medical Center
- 24 Fair Oaks Medical Center
- 25 Falls Church Medical Center
- 26 Fredericksburg Medical Center
- 27 **NOW OPEN**
Haymarket Crossroads Medical Center
- 28 Manassas Medical Center
- 29 Reston Medical Center
- 30 Springfield Medical Center
- 31 Tysons Corner Medical Center
- 32 Woodbridge Medical Center

Washington, DC

- 33 Kaiser Permanente Capitol Hill Medical Center
- 34 Northwest DC Medical Office Building



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

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

†Kaiser Permanente's service area in Fauquier County includes ZIP codes: 20119, 22720, 22728, 20181, 22406, and 22556; as of January 1, 2020, the service area will include: 20115, 20116, 20117, 20119, 20128, 20137, 20138, 20139, 20140, 20144, 20181, 20184, 20185, 20186, 20187, 20188, 20198, 22406, 22556, 22639, 22642, 22643, 22720, 22728, and 22739.



Urgent Care

Urgent Care centers

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

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

- Belly pain
- Breathing trouble
- Broken bones
- Chest discomfort
- Deep cuts
- Earaches
- Eye infections
- Flu
- Rash or skin infections
- Sprains and strains
- Urinary tract infections
- Vomiting, diarrhea, or nausea

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

24/7 Urgent Care centers

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

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

¹ 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.

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



Urgent Care (continued)

Kaiser Permanente Urgent Care locations

Maryland

Kaiser Permanente Baltimore Harbor Urgent Care

815 E. Pratt St., Baltimore, MD 21202

Mon-Fri: 5 p.m.–1 a.m.

Sat, Sun, holidays: 9 a.m.–5 p.m.

Camp Springs Urgent Care

6104 Old Branch Ave., Temple Hills, MD 20748

Mon-Fri: 5:30 p.m.–8 a.m.

Sat, Sun, holidays: Open 24 hours

Gaithersburg Urgent Care 24/7

655 Watkins Mill Road, Gaithersburg, MD 20879

Kensington Urgent Care

10810 Connecticut Ave., Kensington, MD 20895

Mon-Fri: 5:30 p.m.–1 a.m.

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

Largo Urgent Care 24/7

1221 Mercantile Lane, Largo, MD 20774

South Baltimore County Urgent Care 24/7

1701 Twin Springs Road, Halethorpe, MD 21227

White Marsh Urgent Care

4920 Campbell Blvd., Nottingham, MD 21236

Mon-Fri: 5 p.m.–1 a.m.

Sat, Sun, holidays: 9 a.m.–5 p.m.

Woodlawn Urgent Care

7141 Security Blvd., Baltimore, MD 21244

Mon-Fri: 5 p.m.–1 a.m.

Sat, Sun, holidays: 9 a.m.–5 p.m.

Virginia

Fredericksburg Urgent Care

1201 Hospital Drive, Fredericksburg, VA 22401

Mon-Fri: 5:30 p.m.–1 a.m.

Sat, Sun, holidays: 9 a.m.–5 p.m.

Manassas Urgent Care

10701 Rosemary Drive, Manassas, VA 20109

Mon-Fri: 5:30 p.m.–1 a.m.

Sat, Sun, holidays: 9 a.m.–5 p.m.

Reston Urgent Care

1890 Metro Center Drive, Reston, VA 20190

Mon-Fri: 5:30 p.m.–1 a.m.

Sat, Sun, holidays: 9 a.m.–9 p.m.

Tysons Corner Urgent Care 24/7

8008 Westpark Drive, McLean, VA 22102

Woodbridge Urgent Care 24/7

14139 Potomac Mills Road, Woodbridge, VA 22192

Washington, DC

Kaiser Permanente Capitol Hill Urgent Care 24/7

700 2nd St. NE, Washington, DC 20002

kp.org/urgentcare/mas

The continued availability and/or participation of any facility cannot be guaranteed.

Kaiser Permanente reserves the right to relocate, modify, or terminate the location and hours of services for Urgent Care. For the most up-to-date information, visit kp.org/urgentcare/mas.



Hospital care

kp.org/premierhospitals

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

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

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

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

Premier hospitals by region

Maryland

Anne Arundel Medical Center, Annapolis
askAAMC.org

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

Doctors Community Hospital, Lanham-Seabrook
dchweb.org

Greater Baltimore Medical Center, Baltimore
gbmc.org

Holy Cross Hospital, Germantown
holycrosshealth.org
(Available starting January 6, 2020)

Holy Cross Hospital, Silver Spring
holycrosshealth.org

Suburban Hospital, Bethesda
suburbanhospital.org

Virginia

Reston Hospital Center, Reston
restonhospital.com

Stafford Hospital, Stafford
marywashingtonhealthcare.com

Virginia Hospital Center, Arlington
virginiahospitalcenter.com

Washington, DC

Children's National Health System
childrensnational.org

MedStar Washington Hospital Center
whcenter.org

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



Additional services

Services	What you need to know
X-ray and imaging services	For most services, you need a referral from your doctor. He or she will let you know how to schedule your appointment. Most X-ray and imaging services are located wherever Urgent Care is offered, so you do not have to make a separate trip to have an X-ray or other imaging test. Call the appointment line to schedule a mammogram. You do not need a referral from a doctor. Your PCP 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 in your medical record.
Lab tests and results	For most routine lab tests, your Permanente physician will send the order electronically to the lab, and you can just walk in without an appointment. Most lab services are located wherever Urgent Care is offered, so you don't have to make a separate trip to have a lab test to complete your care. Your results from tests done in Kaiser Permanente medical centers will be in your medical record. You can read most results online soon after the lab completes your tests, sometimes the same day. If your lab tests are not performed in a Kaiser Permanente medical center, follow your physician's instructions about how to receive your test results. To see most test results online, register at kp.org/register.
Dental	Your medical coverage includes dental care needed after an accident. It does not provide preventive dental care or dental treatment that is not related to an accident. Refer to your plan document to determine your accidental dental coverage or contact the benefits officer where you work, if your employer provides your coverage. You may have a plan that includes preventive and other dental benefits Refer to your preventive dental plan document, or contact the benefits officer where you work, if your employer provides your coverage. • Visit dominionnational.com/kaiserdentists or call Dominion National at 855-733-7524 (TTY 711). Knowledgeable Dominion member service specialists are available Monday through Friday, 7:30 a.m. to 6 p.m., to answer your questions about coverage or to help you find a participating dentist.



Services

What you need to know

Care away from home

Coverage anywhere

- You're covered for emergency and urgent care anywhere in the world.
- If you need urgent care **in a Kaiser Permanente service area/region**, visit the nearest Kaiser Permanente Urgent Care clinic.¹
- If you need urgent care **in a state without Kaiser Permanente**, go to the nearest CVS MinuteClinic® or urgent care facility.²
- If you receive urgent or emergency care outside the service area (anywhere outside the District of Columbia, and parts of Maryland and Virginia), you will need to submit bills for reimbursement. You're also covered for urgent and emergency care from any non-Kaiser Permanente provider, worldwide.

In other Kaiser Permanente service areas

A wide range of care may be available to you in other Kaiser Permanente areas, including routine, urgent, or emergency care. Always contact Member Services to learn what your coverage options are, as plans vary.³ Locations include all or part of: California, Colorado, Georgia, Hawaii, Oregon, and Washington.

Find Kaiser Permanente locations at kp.org/facilities.

What is not covered

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

For more information

Call **951-268-3900** or visit kp.org/travel for helpful resources to help you plan for your trip, and for claim forms in case you need to file a claim for reimbursement after your trip.

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

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

³ Please refer to your plan document for details.



Additional services (continued)

Services	What you need to know
Healthy Extras*	Take advantage of our wide variety of resources to help keep you informed, inspired, and feeling your best: • Health education classes at our facilities. Registration is required. To register, call 800-777-7904 or browse courses at kp.org/classes. • Monthly <i>Partners in Health</i> newsletter. • Online wellness programs. Learn more at kp.org/healthylifestyles. • ChooseHealthy Program. This discount program is available to you in addition to any benefits for these services that may be covered under your plan. The ChooseHealthy Program allows you to receive discounts on a variety of alternative care and fitness services. Visit kp.org/choosehealthy to learn more.
Chronic care management	Get help managing your ongoing health conditions. If you have diabetes, asthma, depression, high blood pressure, chronic obstructive pulmonary disease, or coronary artery disease, and want information to help manage your condition, you can join our disease management program. Leave a message anytime at 703-536-1465 in the Washington, DC, metropolitan calling area or at 410-933-7739 in the Baltimore area. Please leave your name, medical record number, address, and the condition for which you are requesting information, and we will return your call within 2 business days.
Coordination of benefits	Do you have coverage from another plan, too? If you have other health coverage in addition to your coverage with Kaiser Permanente, please notify Member Services at 800-777-7902 (TTY 711). 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.

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



Understanding your costs and benefits

You pay \$0 cost share for preventive care

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

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

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

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

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.



Understanding your costs and benefits (continued)

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

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



Claims

You will not file claims for services if:

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

If you file a claim:

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

How to file the claim

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

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

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

Mail it to:

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

What you'll receive from us

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

Filing an appeal

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

NONDISCRIMINATION NOTICE

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

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats, such as large print, audio, and accessible electronic formats
- Provide no cost language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call **1-800-777-7902** (TTY: **711**)

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by mail or phone at: Kaiser Permanente, Appeals and Correspondence Department, Attn: Kaiser Civil Rights Coordinator, 2101 East Jefferson St., Rockville, MD 20852, telephone number: 1-800-777-7902.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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

HELP IN YOUR LANGUAGE

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

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

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

Bàsɔ̀wò Wùdù (Bassa) Dè dɛ nàà kɛ dyédé gbo: ɔ jũ ké m̀ Bàsɔ̀wò-wùdù-po-nyò jũ ní, níí, à wuɖu kà kò dò po-poò béìn m̀ gbo kpáa. Đá **1-800-777-7902** (TTY: **711**)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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