WELCOME
to Kaiser Permanente

2018 KAISER PERMANENTE INDIVIDUALS AND FAMILIES HSA-QUALIFIED DEDUCTIBLE HMO REFERENCE GUIDE

go to kp.org/newmember today
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, important phone numbers, and information about Urgent Care centers. You will also find information about pharmacies, getting care away from home, and understanding your costs.

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

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

Get started today by calling us at 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.

Welcome to Kaiser Permanente!

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

Your plan is governed by the Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHP-MAS), Group Agreement and Evidence of Coverage (EOC). Inside this booklet, it is referred to as your “plan document.”

In the event of ambiguity or conflict between this member guide and the KFHP-MAS Group Agreement and EOC, the KFHP-MAS Group Agreement and EOC shall control.
Let’s get started

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

Step 1:
Choose your doctor—and change anytime ............................ 2
Getting you connected with a doctor who suits your individual needs is the first priority. Choose from a wide range of great doctors. And, remember—you can change your doctor for any reason, at any time.

Step 2:
Register on kp.org .................................................. 4
Next, let’s get you plugged in to your online gateway to great health—kp.org. Here, you can access your doctor’s office, your health information, and so much more—from anywhere you are. kp.org is designed to help you manage your health and keep you feeling great.*

Step 3:
Get prescriptions .................................................. 6
Finally, we’ll help you transfer your prescriptions to Kaiser Permanente. We make it easy with just a call or a click. Have your prescription information handy and we’ll take care of the rest.

Also inside

Getting care ................................................................. 8
Important contacts ...................................................... 11
Kaiser Permanente locations ....................................... 13
Urgent Care locations and hours ................................. 14
Emergency care .......................................................... 15
Hospital care ............................................................... 16
Your medicines ........................................................... 17
Pharmacies ................................................................. 18
X-ray and imaging services ........................................... 19
Lab tests and results .................................................... 19
Care away from home .................................................. 20
Understanding your costs and benefits ......................... 21
Your share of costs ....................................................... 22
Estimating your costs ................................................... 23
Claims .......................................................................... 24
Dental ......................................................................... 25
Healthy extras ............................................................. 26
Kaiser Permanente for Individuals and Families ................. 28
Making changes to your account .................................... 29
How your HSA-Qualified Deductible HMO plan works ........... 31
Your health savings account ........................................... 32

*These features are available when you get care at Kaiser Permanente facilities. You will not be able to manage services you receive from out-of-network doctors and facilities on kp.org.
Choose your doctor—and change anytime

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

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

Choose the right doctor

To help you find a personal doctor (also called a primary care physician 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 obstetrician-gynecologist (ob/gyn) in addition to their PCP. The ob/gyn is a woman’s personal physician who coordinates women’s health care needs while communicating with the PCP, providing consistent, personalized care.

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

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

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 at the number on the right.

Change your doctor anytime

You can choose and change your doctor at any time, for any reason, by visiting kp.org/doctor, or you can call us for assistance at the number below. If you do not choose a doctor, one will be chosen for you.

Choose by phone

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

Choose online

Go to kp.org/doctor to browse our doctor profiles and find a doctor who matches your needs. Once you’ve chosen, call 800-777-7904 (TTY 711), 24 hours a day, 7 days a week, to schedule your first appointment.

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.
Elija a su médico y cámbielo en cualquier momento

Elija entre una gran variedad de excelentes médicos y cambie de médico en cualquier momento, por cualquier motivo.

En Kaiser Permanente sabemos lo importante que es encontrar un médico que se adapte a sus necesidades específicas. Aunque no necesite ver a su médico de inmediato, tener un médico con el que se sienta a gusto es una parte importante del cuidado de su salud.

Elija al médico adecuado
Para encontrar un PCP ([primary care physician, médico de atención primaria] o también llamado médico personal) que sea adecuado para usted, puede buscar en los perfiles de nuestros médicos en línea. Ahí encontrará información relacionada con su educación, credenciales, especialidades y sus áreas de interés, así como si están aceptando pacientes nuevos. Además de su PCP, las mujeres deben elegir un obstetra-ginecólogo (ginecobstetra). El ginecobstetra es un médico personal que coordina las necesidades de atención médica de las mujeres y, al mismo tiempo, está en comunicación con el PCP para proporcionar atención personalizada y constante.

Usted puede elegir un médico personal con cualquiera de estas especialidades:
• Medicina para adultos y medicina interna
• Medicina familiar
• Pediatría y medicina para adolescentes (para niños de hasta 18 años)

Cada miembro de la familia con cobertura puede elegir su propio médico personal. Si no elije un PCP o un ginecobstetra en un plazo de 30 días a partir de su inscripción, se le asignará uno.

Si el médico que le gustaría seleccionar no está aceptando pacientes nuevos, puede llamarnos para obtener ayuda al número que aparece a la derecha.

Cambie de médico en cualquier momento
Puede elegir y cambiar a su médico en cualquier momento, por cualquier motivo, desde el sitio web kp.org/doctor (en inglés), o puede llamarnos para obtener ayuda al número que aparece a continuación. Si usted no elige un médico, se elegirá uno por usted.

Elija por teléfono
Llámenos al 800-777-7902 (línea TTY 711), de lunes a viernes, de 7:30 a.m. a 9 p.m. Una vez que haya elegido un médico, podemos ayudarle a programar su primera cita.

Elija en línea
Visite el sitio web kp.org/doctor (en inglés) para consultar los perfiles de nuestros médicos y encontrar un médico que se adapte a sus necesidades. Una vez que lo elija, llame al 800-777-7904 (línea TTY 711), las 24 horas del día los 7 días de la semana, para programar su primera cita.

Consulte a especialistas sin necesidad de obtener una remisión en algunos casos
No necesita obtener una remisión para las siguientes especialidades. Simplemente llame para hacer una cita:
• 800-777-7904 para obstetricia-ginecología y optometría
• 866-530-8778 para salud del comportamiento—consulta inicial (excepto atención del paciente interno) para farmacodependencia o medicina de la adicción

Para otros tipos de atención especializada, su médico le hará una remisión.
Register 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.

Download the Kaiser Permanente app
Once you’ve registered, you can download the Kaiser Permanente app to your smartphone.

1. From your smartphone, go to your preferred app site: App Store℠ (iOS) or Google Play® (Android™).†
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.

Got a health matter that needs attention?
Video visits§ are available with a Kaiser Permanente emergency medicine physician who is connected to your personal doctor and can access your medical history. Simply visit kp.org or use our mobile app to schedule your video visit. You can also call the advice nurse any time for a video appointment.

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.
³The digital membership card is currently not available to members in certain plans, including Medicare, Medicaid, out of area, and Flexible Choice Three Tier Point-of-Service.
⁴During a video visit, you must be present in Maryland, Virginia, Washington, DC, Florida, North Carolina, West Virginia, or Pennsylvania. For members 18 and older. For certain medical conditions.
Regístrese en kp.org/espanol

Empiece a usar nuestro sitio web seguro, kp.org/espanol, para manejar su salud cuando más le convenga*

Visite kp.org/espanol en cualquier momento, desde cualquier lugar, para:
• Consultar la mayoría de sus resultados de laboratorio.
• Resurtir la mayoría de sus medicamentos recetados.
• Enviar correos electrónicos al consultorio de su médico con preguntas que no sean urgentes.
• Programar y cancelar citas de rutina.
• Imprimir registros de vacunación para la escuela, los deportes y los campamentos.
• Administrar la atención médica de un miembro de la familia.
• Obtener un presupuesto personalizado.
• Y mucho más.

Acceso del cuidador
Los cuidadores pueden tener acceso a ciertas funciones de kp.org/espanol de sus seres queridos que sean miembros de Kaiser Permanente. Las personas que no sean miembros pueden ser cuidadores en kp.org/espanol siempre y cuando sean mayores de 18 años de edad y tengan:
1. El permiso de usted o
2. Derechos legales para tomar decisiones de atención médica en su nombre o derechos legales para acceder a su información de atención médica.

Para crear una cuenta, visite el sitio web kp.org/register (en inglés) y siga las instrucciones para el acceso de cuidadores.

Descargue la aplicación de Kaiser Permanente
Una vez que se haya registrado, podrá descargar la aplicación de Kaiser Permanente en su teléfono inteligente.
1. Desde su teléfono inteligente, visite su sitio de aplicaciones preferido: App StoreSM (iOS) o Google Play® (Android™).†
2. Busque la aplicación de Kaiser Permanente y descárguela en su teléfono inteligente.
3. Use su identificación de usuario y su contraseña de kp.org/espanol para activar la aplicación, ¡y estará listo para comenzar!

Tarjeta de membresía digital‡
Acceda a la información de su membresía en cualquier momento y en cualquier lugar con la versión electrónica de su tarjeta de membresía to:
• Regístrese para sus citas.
• Recoja sus medicamentos recetados.
• Acceda a la información de la membresía de su familia.

Para usar su tarjeta de membresía digital, pulse el ícono en forma de tarjeta en la parte de abajo del tablero de la aplicación de Kaiser Permanente.

¿Tiene un asunto de salud que necesita atención?
Las citas por video§ están disponibles con un médico de medicina de emergencia de Kaiser Permanente que está en comunicación con su médico personal y puede acceder a su historial médico. Solo visite el sitio web kp.org/espanol o use nuestra aplicación móvil para programar su cita por video. También puede llamar al enfermero(a) consejero(a) para tener una cita por video.

*Estos beneficios están disponibles cuando recibe atención en los centros de atención de Kaiser Permanente.
†Apple es una marca comercial de Apple, Inc., registrada en los Estados Unidos y en otros países. App Store es una marca de servicios de Apple, Inc. Google Play y Android son marcas comerciales de Google, Inc.
‡La tarjeta de miembro digital no se encuentra actualmente disponible para los miembros de determinados planes, entre ellos: Medicare, Medicaid, Out of Area y Flexible Choice Three Tier Point-of-Service.
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 two or more business days to transfer your prescriptions.

Here’s what you’ll need
To transfer a prescription, please have the following information ready when you call:

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

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.*

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 Store® (iOS) or Google Play® (Android™).†

For a list of Kaiser Permanente pharmacies and phone numbers, see page 18.

* Some medications are not eligible for Mail Order Pharmacy. Mail Order Pharmacy can mail to addresses in MD, VA, DC, and certain locations outside the service area.
† Apple is a trademark of Apple, Inc., registered in the U.S. and other countries. App Store is a service mark of Apple, Inc. Google Play and Android are trademarks of Google, Inc.
**Obtenga medicamentos recetados**

Hacemos que le resulte fácil obtener sus medicamentos recetados

Tenemos dos formas de ayudarle a transferir sus medicamentos recetados de su farmacia actual a una farmacia de Kaiser Permanente.

1. Visite el sitio web kp.org/miembrosnuevos y siga los pasos para llenar el formulario en línea.
2. Solo elija una farmacia de Kaiser Permanente en kp.org/facilities (en inglés) y llámenos.

Recuerde comunicarse con nosotros antes de necesitar un resurtido, ya que transferir sus medicamentos recetados puede tardar dos días hábiles o más.

**Esta es lo que necesitará**
Para transferir un medicamento recetado, tenga la siguiente información a la mano cuando nos llame:
- Su número de historia clínica de Kaiser Permanente
- El nombre y número de teléfono de su farmacia actual
- El nombre, la concentración y las indicaciones para el uso del medicamento recetado
- El número de receta del medicamento recetado
- El nombre y el número de teléfono del médico que recetó el medicamento

**Cómo obtener resurtidos por correo**
Una vez que se transfirieron sus medicamentos recetados, es fácil resurtir sus pedidos para entrega a domicilio, sin costo. Primero regístrese para usar Mi Organizador de Salud en el sitio web kp.org/espanol. Después haga su pedido en línea y elija una opción de correo.*

**Pruebe aplicación My KP Meds**
Lleve el control de sus medicamentos desde la palma de su mano. Revise su historial, resurté sus medicamentos, programe recordatorios y vea los cambios que hicieron sus médicos en sus registros de salud. La aplicación My KP Meds está disponible sin costo en App StoreSM (iOS) o Google Play® (Android™).†

Para obtener una lista de las farmacias y números telefónicos de Kaiser Permanente, consulte la página 18.

* Algunos medicamentos no son elegibles para nuestro servicio de farmacia de pedidos por correo. La farmacia de pedidos por correo puede hacer envíos a domicilios ubicados en Maryland, Virginia, District of Columbia y ciertos lugares fuera del área de servicio.
† Apple es una marca comercial de Apple, Inc., registrada en los Estados Unidos y en otros países. App Store es una marca de servicios de Apple, Inc. Google Play y Android son marcas comerciales de Google, Inc.
Getting care

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

Seeing your doctor

What’s it for?

An expected care need, like a recommended preventive screening or a visit for a health issue currently being treated. Or, a new health concern or change in an existing health condition that is not an Urgent Care need.

Examples include:

• Pregnancy/maternity care
• Physical exams
• Pre-travel exams
• Pap tests
• Well-child checkups
• Medication checkups
• Follow-up visits

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

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

You can have a video appointment with your Permanente PCP instead of coming in for a visit.*

Text message reminders

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

---

* During a video visit, you must be present in Maryland, Virginia, Washington, DC, Florida, North Carolina, West Virginia, or Pennsylvania. For members 18 and older. For certain medical conditions.

† Text reminders are only available for members who schedule appointments for Adult Primary Care or Physical Therapy, and who are at least 18 years old.

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

What's it for?
Whenever you need medical advice or are unsure whether you need Urgent Care.

What should you know?
• Our medical advice line with skilled nurses is available 24 hours a day, 7 days a week.
• If you have a Permanente PCP and receive services at Kaiser Permanente medical centers, our advice nurses will be able to access your personal medical information when you call.
• You can get advice in a video chat with an emergency medicine doctor.*

Urgent Care

What's it for?
An illness or injury that requires prompt medical attention, but is not an emergency medical condition.

What should you know?
Examples of Urgent Care needs include:
• Minor injuries
• Sore throats and upper respiratory symptoms
• Earaches
• Sprains
• Backaches
• Frequent urination or burning sensation when urinating
An Urgent Care need may also include situations where you are experiencing new or worsening symptoms, or have concerns about your medication.

* During a video visit, you must be present in Maryland, Virginia, Washington, DC, Florida, North Carolina, West Virginia, or Pennsylvania. For members 18 and older. For certain medical conditions.
Emergency care

What's it for?
A medical or psychiatric condition that requires immediate attention to prevent serious jeopardy to your health.*

What should you know?
Symptoms that may indicate an emergency medical condition include:

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

Not sure what kind of care you need?
Our advice nurses can help.
Call 800-677-1112 (TTY 711), 24 hours a day, 7 days a week.

*An emergency medical condition is one that, in the absence of immediate medical attention, may result in 1) placing the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy, 2) serious impairment to bodily functions, or 3) serious dysfunction of any bodily organ or parts.
## Important contacts

<table>
<thead>
<tr>
<th>Services</th>
<th>Contact</th>
<th>Availability</th>
</tr>
</thead>
</table>
| **See your primary care physician in person** | **At Kaiser Permanente facilities:** 800-777-7904 (TTY 711) or online at kp.org/appointments.  
If you have an affiliated or network physician, contact your doctor’s office directly. | Go online 24/7 to schedule appointments with Permanente physicians.  
If your doctor is not a Permanente physician, call the doctor’s office for business hours. |
| **Video appointments with your primary care physician** | **With doctors who practice at Kaiser Permanente medical centers:** 800-777-7904 (TTY 711). | Go online 24/7 to schedule video visits with Permanente physicians.          |
| **See specialty doctors**                     | **At Kaiser Permanente facilities:** 800-777-7904 (TTY 711) or online at kp.org/appointments.  
(Not all specialty appointments can be made online.)  
If you have an affiliated or network physician, contact your doctor’s office directly. | Go online 24/7 to schedule appointments with Permanente physicians.  
(Not all specialty appointments can be made online.)  
If your doctor is not a Permanente physician, call the doctor’s office for business hours. |
| **Medical advice, including video chat with a doctor** | **800-777-7904 (TTY 711)** | Call a nurse for medical advice 24/7.                                       |

* During a video visit, you must be present in Maryland, Virginia, Washington, DC, Florida, North Carolina, West Virginia, or Pennsylvania.  
For members 18 and older. For certain medical conditions.
### Important contacts
(continued)

<table>
<thead>
<tr>
<th>Services</th>
<th>Contact</th>
<th>Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Urgent Care</strong></td>
<td>800-777-7904 (TTY 711)</td>
<td>13 locations; 6 open 24/7.</td>
</tr>
<tr>
<td></td>
<td>Unsure if you need urgent or emergency care?</td>
<td>Call 800-677-1112 (TTY 711).</td>
</tr>
<tr>
<td></td>
<td>Call 800-677-1112 (TTY 711).</td>
<td>If you think you're experiencing a medical emergency, immediately call 911 or go to the nearest emergency facility anytime, day or night.</td>
</tr>
<tr>
<td></td>
<td>Walk-ins are welcome for members.</td>
<td>24 hours a day, 7 days a week.</td>
</tr>
<tr>
<td><strong>Emergency care</strong></td>
<td>Dial 911.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unsure if you're experiencing an emergency?</td>
<td>Call 800-677-1112 (TTY 711).</td>
</tr>
<tr>
<td></td>
<td>If you think you're experiencing a medical emergency, immediately call 911 or go to the nearest emergency facility anytime, day or night.</td>
<td></td>
</tr>
<tr>
<td><strong>Behavioral health</strong></td>
<td>You can seek initial consultation without a referral from your doctor for outpatient treatment for mental illness, emotional disorders, drug abuse, and alcohol abuse.</td>
<td>Monday through Friday, 8:30 a.m. to 5 p.m. (except holidays).</td>
</tr>
<tr>
<td></td>
<td>866-530-8778 (TTY 711)</td>
<td></td>
</tr>
<tr>
<td><strong>Vision care</strong></td>
<td>800-777-7904 (TTY 711)</td>
<td>Hours vary by location.</td>
</tr>
<tr>
<td></td>
<td>Routine eye exams. Glaucoma screenings and cataract screenings don’t need a referral from your doctor.</td>
<td></td>
</tr>
</tbody>
</table>

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

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

Washington, DC
29 Kaiser Permanente Capitol Hill Medical Center
30 Northwest DC Medical Office Building

Virginia
19 Ashburn Medical Center
20 Burke Medical Center
21 Fair Oaks Medical Center
22 Falls Church Medical Center
23 Fredericksburg Medical Center
24 Manassas Medical Center
25 Reston Medical Center
26 Springfield Medical Center
27 Tysons Corner Medical Center
28 Woodbridge Medical Center

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

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

The addresses, telephone numbers, and hours of operation may change. Centers open 24/7 are open those hours on all holidays. For up-to-date information, visit [kp.org/urgentcare/mas](http://kp.org/urgentcare/mas).

**Washington, DC**

Kaiser Permanente Capitol Hill Medical Center
700 Second St., NE
Washington, DC 20002
Hours: 24 hours a day, 7 days a week

Kaiser Permanente

**Maryland**

Kaiser Permanente Baltimore Harbor Medical Center
815 E. Pratt St.
Baltimore, MD 21202
Hours: 5 p.m. - 1 a.m. M-F
9 a.m. - 5 p.m. Saturday, Sunday, holidays

Camp Springs Medical Center
6104 Old Branch Ave.
Temple Hills, MD 20748
Hours: 5:30 p.m. - 8 a.m. M-F
24 hours Saturday, Sunday, holidays

Gaithersburg Medical Center
655 Watkins Mill Road
Gaithersburg, MD 20879
Hours: 24 hours a day, 7 days a week

Kensington Medical Center
10810 Connecticut Ave.
Kensington, MD 20895
Hours: 5:30 p.m. - 1 a.m. M-F
9 a.m. - 9 p.m. Saturday, Sunday, select holidays

Largo Medical Center
1221 Mercantile Lane
Largo, MD 20774
Hours: 24 hours a day, 7 days a week

South Baltimore County Medical Center
1701 Twin Springs Road
Halethorpe, MD 21227
Hours: 24 hours a day, 7 days a week

White Marsh Medical Center
4920 Campbell Blvd.
Nottingham, MD 21236
Hours: 5 p.m. - 1 a.m. M-F
9 a.m. - 5 p.m. Saturday, Sunday

Holiday hours:
8:30 a.m. - 11:30 p.m.

**Virginia**

Fredericksburg Medical Center
1201 Hospital Drive
Fredericksburg, VA 22401
Hours: 5:30 p.m. - 1 a.m. M-F
9 a.m. - 5 p.m. Saturday, Sunday, holidays

Manassas Medical Center
10701 Rosemary Drive
Manassas, VA 20109
Hours: 5:30 p.m. - 1 a.m. M-F
9 a.m. - 5 p.m. Saturday, Sunday, holidays

Reston Medical Center
1890 Metro Center Drive
Reston, VA 20190
Hours: 5 p.m. - 1 a.m. M-F
9 a.m. - 9 p.m. Saturday, Sunday, holidays

Tysons Corner Medical Center
8008 Westpark Drive
McLean, VA 22102
Hours: 24 hours a day, 7 days a week

Woodbridge Medical Center
14139 Potomac Mills Road
Woodbridge, VA 22192
Hours: 24 hours a day, 7 days a week

**NON-KAISER PERMANENTE**

Winding Cross Urgent Care of Frederick
5930 Frederick Crossing Lane
Frederick, MD 21704
Main number: 240-379-7776
Hours: 10 a.m. - 8 p.m. M-F
10 a.m. - 5 p.m. Saturday
9 a.m. - 4 p.m. Sunday

The continued availability and/or participation of any facility cannot be guaranteed. Not all services are available at each medical center or site. Kaiser Permanente reserves the right to relocate or terminate the location of services.
Emergency care

You’re covered for emergency care worldwide

• If you think you’re experiencing an emergency, immediately call 911 or go to the nearest emergency room.

• Not sure if your medical problem requires an emergency room visit? Call 800-677-1112 (TTY 711). Specially trained nurses will help you 24 hours a day, 7 days a week, and will direct you to the most appropriate place to receive care.

• If an emergency room visit is not due to an emergency as defined in your plan document, you will pay all charges.

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

• Report your emergency room visit to Kaiser Permanente within 48 hours, or as soon as reasonably possible.

• Call the 24-hour medical advice line at 800-777-7904 (TTY 711) to report your visit.

What is an emergency?

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

• Placing the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy;

• Serious impairment to bodily functions; or

• Serious dysfunction of any bodily organ or part.

For more information about what constitutes an emergency, read your plan document.
Hospital care

kp.org/premierhospitals

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

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

We’ve chosen award-winning hospitals to be our partners in coordinating your care when you need inpatient or outpatient hospital care. These hospitals, located throughout Maryland, Virginia, and Washington, DC, are our premier hospital partners.

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

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

Premier hospitals by region

Maryland

Anne Arundel Medical Center, Annapolis askAAMC.org
Greater Baltimore Medical Center, Baltimore gbmc.org
Holy Cross Hospital, Silver Spring holycrosshealth.org
Saint Agnes Hospital, Baltimore TeamSaintAgnes.com
Suburban Hospital, Bethesda suburbanhospital.org

Virginia

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

District of Columbia

Children’s National Health System, Washington, DC childrensnational.org
MedStar Washington Hospital Center, Washington, DC whcenter.org
Sibley Memorial Hospital, Washington, DC sibley.org

* Kaiser Permanente premier hospitals are independently owned and operated hospitals and are not affiliated entities of Kaiser Permanente.
Your medicines

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

There are three ways to fill your prescriptions:

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

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

3  Through the EZ Refill line
   A great way to get your routine medicines:
   • Phone your refill order using our EZ Refill line.
   • You can fax or mail your request, too.
   • Request mail delivery anywhere in the United States for no additional charge.
   • Pick up your medicine at a Kaiser Permanente medical center pharmacy.*

What drugs are covered?
Visit kp.org/formulary for a list of approved drugs.

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

Nowadays, your medicine can make the house calls.
Kaiser Permanente’s Mail Order Pharmacy delivers your prescription refills right to your front door.†
Filling your prescriptions for home delivery is easy. Start by registering to use My Health Manager at kp.org. Then place your order online at kp.org or by using the KP app on your mobile device, or by calling 703-466-4900 or toll free 800-733-6345.

* Please allow up to five business days for delivery of your prescription by mail. If you have no refills left, it may take an additional 48 hours for us to contact your Kaiser Permanente network provider to confirm your prescription refill.
Items available through our mail-order service are subject to change at any time without notice and may be subject to state and other licensing restrictions. Please check with your Kaiser Permanente network pharmacy or Mail Order Pharmacy if you have a question about whether your prescription can be mailed.

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

There is a pharmacy in each Kaiser Permanente medical center. See page 10 for locations on a map.

<table>
<thead>
<tr>
<th>Washington, DC</th>
<th>Virginia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser Permanente</td>
<td>Ashburn Medical Center</td>
</tr>
<tr>
<td>Capitol Hill Medical Center</td>
<td>Pharmacy: 571-252-6005</td>
</tr>
<tr>
<td>Pharmacy: 202-346-3300</td>
<td>Burke Medical Center</td>
</tr>
<tr>
<td></td>
<td>Pharmacy: 703-249-7750</td>
</tr>
<tr>
<td>Northwest DC</td>
<td>Fair Oaks Medical Center</td>
</tr>
<tr>
<td>Medical Office Building</td>
<td>Pharmacy: 703-934-5800</td>
</tr>
<tr>
<td>Pharmacy: 202-419-6900</td>
<td>Falls Church Medical Center</td>
</tr>
<tr>
<td></td>
<td>Pharmacy: 703-237-4430</td>
</tr>
<tr>
<td>Maryland</td>
<td>Fredericksburg Medical Center</td>
</tr>
<tr>
<td></td>
<td>Pharmacy: 540-368-3800</td>
</tr>
<tr>
<td>Abingdon Medical Center</td>
<td>Manassas Medical Center</td>
</tr>
<tr>
<td>Main number: 410-515-5440</td>
<td>Pharmacy: 703-257-3030</td>
</tr>
<tr>
<td>Annapolis Medical Center</td>
<td>Reston Medical Center</td>
</tr>
<tr>
<td>Pharmacy: 410-571-7360</td>
<td>Pharmacy: 703-709-1560</td>
</tr>
<tr>
<td>Kaiser Permanente</td>
<td>Springfield Medical Center</td>
</tr>
<tr>
<td>Baltimore Harbor Medical Center</td>
<td>Pharmacy: 703-922-1234</td>
</tr>
<tr>
<td>Pharmacy: 410-637-5750</td>
<td>Tysons Corner Medical Center</td>
</tr>
<tr>
<td></td>
<td>Pharmacy: 703-287-4650</td>
</tr>
<tr>
<td>Camp Springs Medical Center</td>
<td>Woodbridge Medical Center</td>
</tr>
<tr>
<td>Pharmacy: 301-702-6175</td>
<td>Pharmacy: 703-490-7624</td>
</tr>
<tr>
<td>Columbia Gateway Medical Center</td>
<td></td>
</tr>
<tr>
<td>Pharmacy: 410-309-7500</td>
<td></td>
</tr>
<tr>
<td>Kaiser Permanente</td>
<td></td>
</tr>
<tr>
<td>Frederick Medical Center</td>
<td></td>
</tr>
<tr>
<td>Pharmacy: 240-529-1800</td>
<td></td>
</tr>
<tr>
<td>Gaithersburg Medical Center</td>
<td></td>
</tr>
<tr>
<td>Pharmacy: 240-632-4150</td>
<td></td>
</tr>
<tr>
<td>Kensington Medical Center</td>
<td></td>
</tr>
<tr>
<td>Pharmacy: 301-929-7175</td>
<td></td>
</tr>
<tr>
<td>Largo Medical Center</td>
<td></td>
</tr>
<tr>
<td>Pharmacy: 301-618-5552</td>
<td></td>
</tr>
<tr>
<td>Marlow Heights Medical Center</td>
<td></td>
</tr>
<tr>
<td>Pharmacy: 301-702-5190</td>
<td></td>
</tr>
<tr>
<td>North Arundel Medical Center</td>
<td></td>
</tr>
<tr>
<td>Pharmacy: 410-508-7675</td>
<td></td>
</tr>
<tr>
<td>Prince George’s (Hyattsville) Medical Center</td>
<td></td>
</tr>
<tr>
<td>Pharmacy: 301-209-6688</td>
<td></td>
</tr>
<tr>
<td>Shady Grove Medical Center</td>
<td></td>
</tr>
<tr>
<td>Pharmacy: 301-548-5755</td>
<td></td>
</tr>
<tr>
<td>Silver Spring Medical Center</td>
<td></td>
</tr>
<tr>
<td>Pharmacy: 301-572-1055</td>
<td></td>
</tr>
<tr>
<td>South Baltimore County Medical Center</td>
<td></td>
</tr>
<tr>
<td>Main number: 410-737-5000</td>
<td></td>
</tr>
<tr>
<td>Towson Medical Center</td>
<td></td>
</tr>
<tr>
<td>Pharmacy: 410-339-5655</td>
<td></td>
</tr>
<tr>
<td>White Marsh Medical Center</td>
<td></td>
</tr>
<tr>
<td>Pharmacy: 410-933-7626</td>
<td></td>
</tr>
<tr>
<td>Woodlawn Medical Center</td>
<td></td>
</tr>
<tr>
<td>Pharmacy: 443-663-6116</td>
<td></td>
</tr>
</tbody>
</table>

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

You will find radiology services at most Kaiser Permanente medical centers

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

Mammograms
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.

Lab tests and results

Labs are located within every Kaiser Permanente medical center

- For most routine lab tests, your Permanente doctor 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. Most results can be read online soon after the lab completes your tests, sometimes the same day.
- If your lab tests are not performed in a Kaiser Permanente medical center, follow your physician’s instructions about how to receive your test results.

To see most test results online, register at kp.org/register.
Care away from home

Coverage anywhere
- You’re covered for emergency and urgent care anywhere in the world.
- If you receive urgent or emergency care outside the service area (anywhere outside the District of Columbia, and parts of Maryland and Virginia), you will need to submit bills for reimbursement. You’re also covered for urgent and emergency care from any non-Permanente provider, worldwide.

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

Use this checklist before you go
A little planning makes a big difference. Plan now for a healthy trip.

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

Visit kp.org/travel for 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.

* Please refer to your plan document for details.
† This feature is available when you register on kp.org and get care at Kaiser Permanente facilities.
Understanding your costs and benefits

You pay $0 cost share for preventive care
With your plan, you pay $0 cost share for preventive care. That includes routine physicals, well-child visits, and certain screenings and tests (such as mammograms). So there’s no need to delay making your first appointment with your primary care physician.

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

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.

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

The table on the next page shows you the different types of costs (such as copays, coinsurance, or deductibles) you may be required to pay under your plan. What you pay is determined by the type of plan you have. Refer to your plan document for more details about your plan’s cost shares.

Learn more about the type of plan you have and what your costs may be:
- Call Member Services at 800-777-7902 (TTY 711), Monday through Friday, 7:30 a.m. to 9 p.m. (except holidays).
- Register at kp.org/register and then read a summary of your benefits online.
- To estimate your costs before your next visit, see page 23 of this booklet.
Your share of costs

“Cost share” refers to how health care costs are shared between you and Kaiser Permanente. Refer to your plan document to learn more about your plan’s specific cost shares.

<table>
<thead>
<tr>
<th>Type of cost share</th>
<th>What it is</th>
<th>When you pay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Copayments (copays)</strong></td>
<td>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.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>The percentage of the cost for a covered service. For example, if your coinsurance is 15 percent 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.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>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.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>Out-of-pocket maximum</strong></td>
<td>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.</td>
<td>Depending on your plan, the copayments, coinsurance, and deductibles you pay for most services will count toward the out-of-pocket maximum.</td>
</tr>
</tbody>
</table>
Estimating your costs

Want to know how much your next visit could cost?

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

What is Estimates?

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

Where do I find Estimates?

You can find Estimates on kp.org/costestimates. You’ll need to be registered on kp.org to use this secure tool.

How does Kaiser Permanente come up with an estimate?

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

Is the estimate exactly what I’ll pay?

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

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

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

Questions?

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

To watch a video about how Estimates works, visit vimeo.com/130211872.
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:
• A response within 30 days.
• An Explanation of Benefits that will detail what you need to pay and what the health plan will pay.

Filing an appeal
It is your right to file an appeal if you disagree with a decision not to pay for a claim. Read your plan document for more information.
You’re covered for dental care needed after an accident

Your medical coverage includes dental care needed after an accident. It does not provide preventive dental care or dental treatment that is not related to an accident. Refer to your plan document to determine your coverage.

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

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

- Visit dominionnational.com/kaiserdentists. You’ll find the most up-to-date list of participating dental providers online.
- Call Dominion National at 855-733-7524 (TTY 711). Knowledgeable Dominion member service specialists are available Monday through Friday from 7:30 a.m. to 6 p.m. to answer your questions about coverage or to help you find a participating dentist.

Make sure you bring your Kaiser Permanente medical ID card to your dental appointment. You will not get a separate dental ID card.

For all dental information:

- Refer to your plan document, or contact the benefits officer where you work, if your employer provides your coverage.
- Call Member Services at 800-777-7902 (TTY 711).
**Healthy extras**

**Resources for healthy living**
Take advantage of our wide variety of resources to help keep you informed, inspired, and feeling your best:

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

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

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

**ChooseHealthy Program**
You have access to a variety of healthy discounts without additional charge to your monthly premium. 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:
- Chiropractic care – 25 percent off customary charges
- Acupuncture care – 25 percent off customary charges
- Massage therapy services – 25 percent off customary charges
- Vitamins, supplements, and herbs

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

---

1 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 *Evidence of Coverage* 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.
**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 two business days.

**Do you have coverage from another plan, too?**

If you have other health coverage in addition to your coverage with Kaiser Permanente, please complete and return the Coordination of Benefits Questionnaire enclosed in your welcome kit, or notify Member Services by calling **800-777-7902 (TTY 711)**, Monday through Friday, 7:30 a.m. to 9 p.m. (except holidays).

If the other plan is your primary insurance, we reserve the right to bill the other health plan for the services we provide or authorize for you. Having more than one health care plan doesn’t affect your ability to access Kaiser Permanente services.

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

Please notify Member Services by calling **800-777-7902 (TTY 711)**, Monday through Friday, 7:30 a.m. to 9 p.m. (except holidays).
Kaiser Permanente for Individuals and Families

Below you will find additional information about your Kaiser Permanente for Individuals and Families plan, including how to pay your premium bills and make changes to your account.

**Monthly premiums**
Approximately 10 days before the first of each month, you will receive an invoice that includes a concise, updated record of your account. Any changes you make to your account will be reflected on the following month’s invoice. If an update is needed prior to the next invoice, you can confirm any changes with Member Services. Also contact Member Services at 800-777-7902 (TTY 711) if you have questions or concerns about the information on your invoice. Please note that we do not accept partial payments for premiums.

**Payment by check**
If you pay your monthly premium by check, write your medical record number in the note section of your check and mail it so that it is received on or before the first of each month. Please note that only full payments will be accepted.

Mail your check to:
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
P.O. Box 64199
Baltimore, MD 21264-4199

**Automatic payments**
Choosing automatic payment is the best way to ensure that there is no lapse in coverage due to late payments. If you choose to pay using our automatic payment process, we will automatically deduct the amount of your premium payment from the credit card, bank account, credit union account, or other participating financial institution that you indicate. After your first invoice is generated, you can enroll in our new online billing site to view and pay your invoices online and set up automatic recurring payments. To enroll, please visit [kp.org/mas/onlinebilling](http://kp.org/mas/onlinebilling). Your proof of payment will be the bank or credit card statements you receive each month. Review your statement each month to be sure your account has been debited correctly. Contact Member Services immediately about any discrepancies. If there is a change in your monthly payment, you will be notified before the new amount is debited from your account.
# Making changes to your account

<table>
<thead>
<tr>
<th>Change</th>
<th>If you bought your plan directly from Kaiser Permanente</th>
<th>If you bought your plan on a health insurance marketplace*</th>
</tr>
</thead>
</table>
| Changing your name or the name of someone enrolled as your dependent | Mail a written and signed request to: Employer Services Dept./KPIF 5W Kaiser Permanente for Individuals and Families  
2101 E. Jefferson St.  
Rockville, MD 20852-9995  
Or send by secure fax to: **855-414-2796**  
Include a copy of a legal document as proof of the name change. | Contact your state’s health insurance marketplace* directly. Your state’s marketplace will inform Kaiser Permanente of the change. |
| Changing your address                         | Contact Member Services at **800-777-7902 (TTY 711)**.  
Registered users of [kp.org](http://kp.org) can also request an address change online, 24 hours a day, 7 days a week, online through My Health Manager. | Contact your state’s health insurance marketplace* directly. Your state’s marketplace will inform Kaiser Permanente of the change. |
| Terminating your coverage                     | Mail a written and signed request† to: Employer Services Dept./KPIF 5W Kaiser Permanente for Individuals and Families  
2101 E. Jefferson St.  
Rockville, MD 20852-9995  
Or send by secure fax to: **855-414-2796** | Contact your state’s health insurance marketplace* directly. Your state’s marketplace will inform Kaiser Permanente of the termination. |
| Enrolling your newborn                        | Your newborn is covered from the time of birth through the first 31 days. Coverage terms are stated in your plan document and coordination of benefits may apply.  
To continue your newborn’s membership under your health plan beyond 31 days, please refer to your Membership Agreement or call Member Services at **800-777-7902 (TTY 711)**. | Your newborn is covered from the time of birth through the first 31 days. Coverage terms are stated in your plan document and coordination of benefits may apply.  
To continue your newborn’s membership under your health plan beyond 31 days, you must enroll him or her through your state’s health insurance marketplace.* It is important that you enroll your child as soon as possible after birth so you do not miss the newborn enrollment period under your state’s marketplace. |

---

* To contact your marketplace:  
District of Columbia: dchealthlink.com, 855-532-5465; Maryland: marylandhealthconnection.gov, 855-642-8572;  
Virginia: healthcare.gov, 800-318-2596.

† If you are a Maryland resident, you are not required to submit a written notice to terminate your coverage. Not paying your premium will serve as your notice of termination. It is suggested, however, that you let us know in writing that you would like to terminate your coverage so that we clearly understand your intention and are able to correctly adjust your account.
## Making changes to your account

(continued)

<table>
<thead>
<tr>
<th>Change</th>
<th>If you bought your plan directly from Kaiser Permanente</th>
<th>If you bought your plan on a health insurance marketplace*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adding dependents</td>
<td>Contact Member Services at 800-777-7902 (TTY 711) to learn the rules and regulations for adding dependents under your health plan.</td>
<td>Contact your state's health insurance marketplace* directly. There is a special enrollment period after any of the following events: marriage; birth or adoption of a child; divorce; or loss of a job and employer-sponsored coverage. Refer to your plan document for complete details.</td>
</tr>
<tr>
<td></td>
<td>There is a special enrollment period after any of the following events: marriage; birth or adoption of a child; divorce; or loss of a job and employer-sponsored coverage. Refer to your plan document for complete details.</td>
<td></td>
</tr>
<tr>
<td>Removing dependents</td>
<td>Mail a written and signed request† to: Employer Services Dept./KPIF 5W Kaiser Permanente for Individuals and Families</td>
<td>Contact your state's health insurance marketplace* directly. Your state's marketplace will inform Kaiser Permanente of the change.</td>
</tr>
<tr>
<td></td>
<td>2101 E. Jefferson St. Rockville, MD 20852-9995</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Or send by secure fax to: 855-414-2796</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Include the full name and family account number of the dependent being removed.</td>
<td></td>
</tr>
<tr>
<td>If a member dies</td>
<td>Mail a copy of the death certificate along with a written request to terminate coverage to: Employer Services Dept./KPIF 5W</td>
<td>Contact your state's health insurance marketplace* directly. The marketplace will terminate the coverage of the deceased and inform Kaiser Permanente of the termination of coverage.</td>
</tr>
<tr>
<td></td>
<td>Kaiser Permanente for Individuals and Families</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2101 E. Jefferson St. Rockville, MD 20852-9995</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Or send by secure fax to: 855-414-2796</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>If you have any questions about your account, please contact Member Services at 800-777-7902 (TTY 711).</td>
<td>Contact your state's health insurance marketplace* directly if there are other changes that may affect your account and your federal financial assistance, if applicable. These changes may be a loss or increase of income, marriage status, etc.</td>
</tr>
</tbody>
</table>


†If you are a Maryland resident, you are not required to submit a written notice to terminate your coverage. Not paying your premium will serve as your notice of termination. It is suggested, however, that you let us know in writing that you would like to terminate your coverage so that we clearly understand your intention and are able to correctly adjust your account.
How your HSA-Qualified Deductible HMO plan works

The deductible

Your plan has a deductible. However, most preventive care services are covered at no cost, even if your deductible has not been met. For other covered services, you’ll pay a copay or coinsurance for the rest of the plan year after you reach your deductible. See the chart below for an overview. For specific costs and details, see your plan document.

For more information on what to expect when you receive care, visit kp.org/costestimates for a personalized estimate, or call Member Services at 800-777-7902 (TTY 711), Monday through Friday, from 7:30 a.m. to 9 p.m. (except holidays). Estimates are based on your plan benefits and whether you’ve reached your deductible—so you get personalized information every time.

How your deductible plan works

<table>
<thead>
<tr>
<th></th>
<th>Start date</th>
<th>End date*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Before deductible</td>
<td>After deductible</td>
</tr>
<tr>
<td>Preventive care†</td>
<td>No charges</td>
<td>No charges</td>
</tr>
<tr>
<td>Other covered medical services‡</td>
<td>Full charges</td>
<td>Copays</td>
</tr>
<tr>
<td></td>
<td>Coinurance</td>
<td></td>
</tr>
<tr>
<td>Most prescription drugs‡</td>
<td>Full charges</td>
<td>Copays</td>
</tr>
<tr>
<td></td>
<td>Coinurance</td>
<td></td>
</tr>
</tbody>
</table>

*See your plan document for plan details, including the date your deductible and out-of-pocket maximum will start over.
†Most preventive care services are covered at no cost, even before you reach your deductible.
‡See your plan document for details on what services are subject to the deductible and out-of-pocket maximum.
Your health savings account

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

Your HSA belongs to you, so you can take it with you if you change jobs, change health plans, or retire. Usually your account will come with a debit card, so it’s easy to pay for your health expenses when you need to. You can use your HSA only for qualified medical expenses.

For a complete list of qualified medical expenses:

- Refer to Internal Revenue Service Publication 502, Medical and Dental Expenses, available online at irs.gov/publications.²
- Call 800-829-3676.

For more information about your HSA-Qualified Deductible HMO plan, call Member Services at 800-777-7902 (TTY 711), Monday through Friday, from 7:30 a.m. to 9 p.m. (except holidays).

Setting up an HSA

You can use an HSA administered by Kaiser Permanente, or you may choose any financial institution that offers HSAs.

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

For more information on HSAs visit: http://info.kaiserpermanente.org/html/hsa

---

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

†Kaiser Permanente is not responsible for the content or policies of external Internet sites.
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.


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).


Ɓàsɔ̀-wùɖù (Bassa): Dè ṣe ni àtì dìéddé gbo: Ò jù kè m Bàsò-wùɖù-po-nyò jù ní, ní, à wùɖú kà kò dò po-poò bèìn m gbo kpàa. Dà 1-800-777-7902 (TTY: 711)

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

中文 (Chinese): 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）。

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


Ɓàsɔ̀-wùɖù (Bassa): Dè ṣe ni àtì dìéddé gbo: Ò jù kè m Bàsò-wùɖù-po-nyò jù ní, ní, à wùɖú kà kò dò po-poò bèìn m gbo kpàa. Dà 1-800-777-7902 (TTY: 711)

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

中文 (Chinese): 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）。
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).

فارسی (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می‌باشد. با ۷۰۰۰-۷۹۷۷-۷۹۰۲ تماس بگیرید.

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.

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

.into: Nous ne pouvons pas comprendre le portugais. Veuillez appeler le 1-800-777-7902 (TTY: 711) pour obtenir un service d'aide linguistique gratuit.

Кыргызча (Kyrgyz) БЕСОО: Мага Кыргызча, сиздиң тилине сүрөттүү сыйлык багыттары келтирүү үчүн телеболуучу күчөрүү менен чыгарыңыз.

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 nagasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang balat. Tumawag sa 1-800-777-7902 (TTY: 711).
Your guide to better health

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

1. Choose your doctor—and change anytime
2. Register on kp.org
3. Get prescriptions

Glossary

**Covered services**
The care and services included in the health plan benefits.

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

**Deductible**
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.

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

**Primary care physician**
The physician responsible for providing routine medical care and for coordinating care from specialists, hospitals, and other health care professionals.
Want a printed provider directory?

Just complete the information requested on the reverse, fold along the dotted line, tape the card shut, and mail. Or go to kp.org/doctor to browse our doctor profiles and find a doctor who matches your needs.

kp.org
Find the right doctor for you

KPIF DIRECTORY

For a printed copy of the physician directory, complete the information below, fold along the dotted line, tape the card shut, and mail.

NAME

ADDRESS 1

ADDRESS 2

CITY STATE ZIP CODE

kp.org

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
2101 E. Jefferson St., Rockville, MD 20852