WELCOME
to Kaiser Permanente

2018 SELECT 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 ...................................... 3
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 .......................................... 4
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.

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*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.
1 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.
2 Register on kp.org

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

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.

*These features are available when you get care at Kaiser Permanente facilities.
†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.
‡The 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.
§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.
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™).†

Using network pharmacies

You may also have access to participating network pharmacies, including CVS, Farm Fresh, Rite Aid, Walgreens, Target, Safeway, Harris Teeter, Shoppers Food Warehouse, 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 15.

*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.
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
- Trouble sleeping
- General digestion problems
- Gradual skin changes
- Joint stiffness
- Ongoing anxiety issues
- Weight loss or gain

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.

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* 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.
### Getting care (continued)

<table>
<thead>
<tr>
<th>Medical advice</th>
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<tbody>
<tr>
<td><strong>What's it for?</strong></td>
<td>Whenever you need medical advice or are unsure whether you need Urgent Care.</td>
</tr>
<tr>
<td><strong>What should you know?</strong></td>
<td></td>
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<tr>
<td>• Our medical advice line with skilled nurses is available 24 hours a day, 7 days a week.</td>
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<tr>
<td>• 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.</td>
<td></td>
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<tr>
<td>• You can get advice in a video chat with an emergency medicine doctor.*</td>
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<table>
<thead>
<tr>
<th>Urgent Care</th>
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<tbody>
<tr>
<td><strong>What's it for?</strong></td>
<td>An illness or injury that requires prompt medical attention, but is not an emergency medical condition.</td>
</tr>
<tr>
<td><strong>What should you know?</strong></td>
<td></td>
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<tr>
<td>Examples of Urgent Care needs include:</td>
<td></td>
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<tr>
<td>• Minor injuries</td>
<td>• Sprains</td>
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<tr>
<td>• Sore throats and upper respiratory symptoms</td>
<td>• Backaches</td>
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<tr>
<td>• Earaches</td>
<td>• Frequent urination or burning sensation when urinating</td>
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<tr>
<td>An Urgent Care need may also include situations where you are experiencing new or worsening symptoms, or have concerns about your medication.</td>
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</table>

*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.
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>
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</thead>
<tbody>
<tr>
<td>See your primary care physician in person</td>
<td>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.</td>
<td>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.</td>
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<tr>
<td>Preventive and routine care appointment with your doctor in primary care and obstetrics-gynecology.</td>
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<tr>
<td>Video appointments with your primary care physician</td>
<td>With doctors who practice at Kaiser Permanente medical centers: 800-777-7904 (TTY 711).</td>
<td>Go online 24/7 to schedule video visits with Permanente physicians.</td>
</tr>
<tr>
<td>You must be physically present in MD, VA, or DC, and be 18 years or older.* For certain medical conditions.</td>
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<tr>
<td>See specialty doctors</td>
<td>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.</td>
<td>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.</td>
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<tr>
<td>Specialty care appointment.</td>
<td></td>
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<tr>
<td>Medical advice, including video chat with a doctor*</td>
<td>800-777-7904 (TTY 711)</td>
<td>Call a nurse for medical advice 24/7.</td>
</tr>
<tr>
<td>Talk with one of our nurses 24/7. You can also video chat with an emergency doctor from your computer or mobile device. For certain medical conditions. You must be physically present in MD, VA, or DC to video chat, and be 18 years or older.</td>
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</table>

*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.
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<thead>
<tr>
<th>Services</th>
<th>Contact</th>
<th>Availability</th>
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<tbody>
<tr>
<td><strong>Urgent Care</strong></td>
<td>800-777-7904 (TTY 711)</td>
<td>13 locations; 6 open 24/7</td>
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<tr>
<td></td>
<td>Unsure if you need urgent or</td>
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<tr>
<td></td>
<td>emergency care? Call 800-677-1112 (TTY 711).</td>
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<td></td>
<td>Walk-ins are welcome for members.</td>
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<tr>
<td><strong>Emergency care</strong></td>
<td>Dial 911.</td>
<td>24 hours a day, 7 days a week</td>
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<td></td>
<td>Unsure if you’re experiencing an</td>
<td></td>
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<tr>
<td></td>
<td>emergency? Call 800-677-1112 (TTY 711).</td>
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<tr>
<td></td>
<td>If you think you’re experiencing a</td>
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<tr>
<td></td>
<td>medical emergency, immediately call 911 or go to the nearest emergency facility anytime, day or night.</td>
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<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>
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<td></td>
<td>866-530-8778 (TTY 711)</td>
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<tr>
<td><strong>Vision care</strong></td>
<td>800-777-7904 (TTY 711)</td>
<td>Hours vary by location</td>
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<td></td>
<td>Routine eye exams. Glaucoma screenings and cataract screenings don’t need a referral from your doctor.</td>
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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

**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

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

Please check [kp.org/facilities](http://kp.org/facilities) for the most up-to-date listing of the services located at Kaiser Permanente medical centers.

These centers offer 24/7:
- Urgent Care
- Lab
- Pharmacy
- Radiology
### Urgent Care locations and hours

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).

<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Hours</th>
<th>Non-Kaiser Permanente</th>
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<tbody>
<tr>
<td><strong>Washington, DC</strong></td>
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<tr>
<td>Kaiser Permanente</td>
<td>Capitol Hill Medical Center</td>
<td>24 hours a day, 7 days a week</td>
<td></td>
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<tr>
<td>700 Second St., NE</td>
<td>Washington, DC 20002</td>
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<tr>
<td><strong>Maryland</strong></td>
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<tr>
<td>Kaiser Permanente Baltimore</td>
<td>Harbor Medical Center</td>
<td>5 p.m. – 1 a.m. M-F 9 a.m. – 5 p.m. Saturday, Sunday, holidays</td>
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<tr>
<td>815 E. Pratt St.</td>
<td>Baltimore, MD 21202</td>
<td></td>
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<tr>
<td>Camp Springs Medical Center</td>
<td>6104 Old Branch Ave. Temple Hills, MD 20748</td>
<td>5:30 p.m. – 8 a.m. M-F 24 hours Saturday, Sunday, holidays</td>
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<tr>
<td>Gaithersburg Medical Center</td>
<td>655 Watkins Mill Road Gaithersburg, MD 20879</td>
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<tr>
<td>Kensington Medical Center</td>
<td>10810 Connecticut Ave. Kensington, MD 20895</td>
<td>5:30 p.m. – 1 a.m. M-F 9 a.m. – 9 p.m. Saturday, Sunday, select holidays</td>
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<td><strong>Largo</strong></td>
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<tr>
<td>Largo Medical Center</td>
<td>1221 Mercantile Lane Largo, MD 20774</td>
<td>24 hours a day, 7 days a week</td>
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<tr>
<td><strong>South Baltimore County</strong></td>
<td>Medical Center</td>
<td>24 hours a day, 7 days a week</td>
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<tr>
<td>1701 Twin Springs Road</td>
<td>Halethorpe, MD 21227</td>
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<td><strong>White Marsh</strong></td>
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<tr>
<td>White Marsh Medical Center</td>
<td>4920 Campbell Blvd. Nottingham, MD 21236</td>
<td>5 p.m. – 1 a.m. M-F 9 a.m. – 5 p.m. Saturday, Sunday, holidays</td>
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<td><strong>Virginia</strong></td>
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<tr>
<td>Fredericksburg Medical Center</td>
<td>1201 Hospital Drive Fredericksburg, VA 22401</td>
<td>5:30 p.m. – 1 a.m. M-F 9 a.m. – 5 p.m. Saturday, Sunday, holidays</td>
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<td><strong>Manassas</strong></td>
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<tr>
<td>Manassas Medical Center</td>
<td>10701 Rosemary Drive Manassas, VA 20109</td>
<td>5:30 p.m. – 1 a.m. M-F 9 a.m. – 5 p.m. Saturday, Sunday, holidays</td>
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<tr>
<td><strong>Reston</strong></td>
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<tr>
<td>Reston Medical Center</td>
<td>1890 Metro Center Drive Reston, VA 20190</td>
<td>24 hours a day, 7 days a week</td>
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<td><strong>Tysons Corner</strong></td>
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<tr>
<td>Tysons Corner Medical Center</td>
<td>8008 Westpark Drive McLean, VA 22102</td>
<td>24 hours a day, 7 days a week</td>
<td></td>
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<tr>
<td><strong>Woodbridge</strong></td>
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<tr>
<td>Woodbridge Medical Center</td>
<td>14139 Potomac Mills Road Woodbridge, VA 22192</td>
<td>24 hours a day, 7 days a week</td>
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<td><strong>Winding Cross</strong></td>
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<tr>
<td>Winding Cross Urgent Care of Frederick</td>
<td>5930 Frederick Crossing Lane Frederick, MD 21704</td>
<td>10 a.m. – 8 p.m. M-F 10 a.m. – 5 p.m. Saturday 9 a.m. – 4 p.m. Sunday</td>
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</table>

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.
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.

Washington, DC
Kaiser Permanente
Capitol Hill Medical Center
Pharmacy: 202-346-3300

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

Maryland
Abingdon Medical Center
Main number: 410-515-5440

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
Main number: 410-737-5000

Towson Medical Center
Pharmacy: 410-339-5655

White Marsh Medical Center
Pharmacy: 410-933-7626

Woodlawn Medical Center
Pharmacy: 443-663-6116

Virginia
Ashburn Medical Center
Pharmacy: 571-252-6005

Burke Medical Center
Pharmacy: 703-249-7750

Fair Oaks Medical Center
Pharmacy: 703-934-5800

Falls Church Medical Center
Pharmacy: 703-237-4430

Fredericksburg Medical Center
Pharmacy: 540-368-3800

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

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).
- Contact the benefits officer where you work, if you are covered through your employer.
- Register at kp.org/register and then read a summary of your benefits online.
- To estimate your costs before your next visit, see page 20 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</strong> (copays)</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> (Visit <a href="https://kp.org/deductibleplans">kp.org/deductibleplans</a> for more information on deductible plans and to find helpful cost tools)</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

Get a personalized estimate with our online tool

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.

• Monthly newsletter
  When you sign up on 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.

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 to learn more.

* 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.
Healthy extras (continued)

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).
Select network

Your plan gives you quality care from almost 1,500 physicians of the Mid-Atlantic Permanente Medical Group, P.C. (Permanente), and thousands of network physicians who have private practices in the community.

Why getting care at Kaiser Permanente facilities is a great idea:

• You can view most lab results, refill most prescriptions, email your doctor’s office, schedule routine appointments, and more through My Health Manager at kp.org.*

• If you’re having more than one appointment, test, or procedure, you may be able to have them done in one place on the same day, saving you time.

• When you call for medical advice anytime, you could get video advice from a doctor who is connected to your personal care team.†

• You can make a video appointment with your primary care doctor during regular office hours.‡

• Urgent Care is available 24/7 at six medical centers and on evenings and during weekends at seven other locations.

Getting care from network physicians

Your plan also includes network physicians who have private practices in the community and do not practice in Kaiser Permanente medical centers. If you choose a doctor in the network, talk with that physician about how his or her health care team is organized to support your care. Remember that you can still go to Kaiser Permanente medical centers for Urgent Care, to fill prescriptions, have lab tests done, and more. Refer to the Select Physician Directory or visit kp.org/doctor for a list of network primary care physicians, ob/gyns, specialists, and hospitals.

Referrals

If you have a referral from a network physician, you will need to get preauthorization from the Kaiser Permanente Utilization Management Department by calling Member Services at 800-777-7902 (TTY 711), Monday through Friday, 7:30 a.m. to 9 p.m. (except holidays).

If your preauthorization request is denied

You have the right to file an appeal if you disagree with the health plan’s decision not to authorize medical, surgical, or behavioral health services, or drugs and devices. Appeal rights and detailed instructions are included with your plan document. You can fax appeals to 866-640-9826.

*These features are available for care provided at Kaiser Permanente medical centers.
†Video advice with a doctor is for certain medical conditions for members 18 and older. Member must be physically present in Maryland, Virginia, or Washington, DC.
‡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.
How your Kaiser Permanente 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.

<table>
<thead>
<tr>
<th>How your deductible plan works</th>
<th>Start date</th>
<th>Before deductible</th>
<th>After deductible</th>
<th>After out-of-pocket maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
<tr>
<td>Preventive care†</td>
<td>Before</td>
<td>No charges</td>
<td>No charges</td>
<td>No charges</td>
</tr>
<tr>
<td></td>
<td>deductible</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other covered medical services‡</td>
<td>Before</td>
<td>Full charges</td>
<td>Copays</td>
<td>No charges</td>
</tr>
<tr>
<td></td>
<td>deductible</td>
<td></td>
<td>Coinurance</td>
<td></td>
</tr>
<tr>
<td>Most prescription drugs‡</td>
<td>Before</td>
<td>Full charges</td>
<td>Copays</td>
<td>No charges</td>
</tr>
<tr>
<td></td>
<td>deductible</td>
<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.
A health savings account (HSA) lets you contribute pretax or tax deductible dollars* to pay for qualified medical expense, 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 or your employer have the option to open an HSA. Any money you don’t use by the end of the year will roll over to the next year, which means you can grow your savings to pay for care in the future.

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.†
- 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

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

Once you’ve opened your account, you can start putting money in it. Keep in mind that the IRS sets a limit on how much you can put in your HSA each year. Some employers also contribute money to their employees’ accounts. To see if your employer does, talk to your benefits manager.

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).

አማርኛ (Amharic) ይ智力ስር: የጋበሮች ከም ምርጭ ከም በተጋወጭ ከም የእርዳታ ያስፈርጉል። ያለ ሚርጭ የተጋወጭ 1-800-777-7902 (TTY: 711).

العربية (Arabic) ملاحظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوفر لك بالمجان.

اتصل برقم 1-800-777-7902 (TTY: 711).

Ɓàsɔ̀w Òwòɗ (Bassa) Đè qè nià ke dyédé gbo: ɓ jù kɛ m Ɓàsɔ̀w-òwòɗ-po-nyò jù ní, nií, à wùdù kà kɔ dɔ po-pɔò bɛìn m gbo kpáa. ðà 1-800-777-7902 (TTY: 711)

বাংলা (Bengali) লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে সিংহরচয় ভাষা সহায়তা পরিষেবা উপলব্ধ হবে। কোন 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）。
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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.
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