



WELCOME

to Kaiser Permanente

2020 DEDUCTIBLE HMO PLUS PLAN WITH THE SIGNATURE NETWORK
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 **888-225-7202** (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 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](https://kp.org) is designed to help you manage your health and keep you feeling great. Members have this option only if they choose a physician of the Mid-Atlantic Permanente Medical Group, P.C. (Permanente).*



Step 3:
Get prescriptions..... 4
Finally, we can help you transfer your prescriptions to Kaiser Permanente, where you'll usually get the lowest out-of-pocket costs, as well as Mail Order Pharmacy services. 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	6
Important contacts.....	10
Deductible HMO Plus plan overview	12
Kaiser Permanente medical facilities.....	14
Urgent Care.....	15
Kaiser Permanente Urgent Care locations and hours.....	16
Emergency care.....	17
Hospital care	18
Your medicines	19
Kaiser Permanente pharmacies.....	20
X-ray and imaging services.....	21
Lab tests and results	21
Understanding your costs and benefits	22
Your share of costs	23
Estimating your costs.....	24
Claims.....	25
Dental.....	26
In-network care away from home	27
Healthy extras	28

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



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, in-network 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.

Change your doctor anytime

You can choose and change your doctor at any time, for any reason. If you do not choose a doctor, one will be chosen for you.

Your out-of-network benefit

This plan also covers up to 10 out-of-network medical visits for certain physician, laboratory, and radiology services with any licensed provider outside of the Kaiser Permanente care delivery system, anywhere in the United States.

To schedule an appointment with an out-of-network provider, please contact the provider's office directly.

Choosing an in-network doctor

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.

For questions about your out-of-network coverage, call the Customer Service Center at **888-225-7202** (TTY **711**). Or reference your *Evidence of Coverage*.

See in-network 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 PCP will refer you when needed.

Out-of-network provider

When using your covered out-of-network benefits, you do not need a referral to see a licensed out-of-network provider.



2 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.

Registering is very easy

Go to kp.org/newmember from a computer (not a mobile device) and follow the sign-on instructions. You'll need your medical record number, which you can find on your member ID card.

Download the Kaiser Permanente app

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

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

Digital membership card

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

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

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

Got a health matter that needs attention?

Video visits³ 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 anytime for a video appointment.

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

² 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.

³ Video visits are available to Kaiser Permanente members who have a camera-equipped computer or mobile device and are registered at kp.org. You must be present in Maryland, Virginia, or Washington, DC, for visits with your primary care physician or behavioral health provider. For urgent video visits with an emergency doctor, you may also be present in West Virginia, Florida, North Carolina, or Pennsylvania. Video visits are for certain medical or mental health conditions. For video visits with a behavioral health provider, appointments can be scheduled for follow-up care.



3 Get prescriptions

Pharmacy options

Kaiser Permanente pharmacies:

- Fill prescriptions from Kaiser Permanente medical center pharmacies or online at [kp.org](https://www.kp.org).
- You can also use Kaiser Permanente's Mail Order Pharmacy to get your prescription refills delivered right to your front door.*

Participating (community network) pharmacies:

- Fill prescriptions at participating pharmacies, including Rite Aid, Giant, Walmart, Walgreens, Safeway, Harris Teeter, Kmart, and others.
- There is no mail-order service with this pharmacy option.
- You may have higher copayments than you would if you go to a Kaiser Permanente pharmacy, and a deductible may apply, depending on your plan's benefits.

Out-of-network pharmacies:

- DHMO Plus members have the option to fill 5 out-of-network prescriptions per contract year.
- There is no mail-order service with this pharmacy option.
- All prescriptions must be 30-day supply only.
- You may have higher copayments than you would if you go to a participating (community network) pharmacy or a Kaiser Permanente pharmacy, and a deductible may apply, depending on your plan's benefits.
- You may need to pay full out-of-pocket costs for prescriptions filled at out-of-network pharmacies and submit claims for reimbursement.

? What drugs are covered?

Visit [kp.org/formulary](https://www.kp.org/formulary) for a list of approved drugs.

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



We make it easy to get your prescriptions from Kaiser Permanente pharmacies

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.



Get prescription refills by phone

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



Get prescription refills online

Register on kp.org to request refills for most prescriptions online.



Picking up your order

You can fill your prescriptions at the Kaiser Permanente pharmacies located in our medical centers. Just select the Kaiser Permanente pharmacy where you'd like to pick them up. Visit kp.org/facilities.

Here's what you'll need

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

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

Getting refills by mail

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

Try our My KP Meds app

Keep track of your medications, right in the palm of your hand. Review your history, refill medications, schedule reminders, and view changes made by your doctors in your medical records. The My KP Meds app is available at no cost from the App Store™ for Apple users and from Google Play™ for Android users.²

For a list of Kaiser Permanente pharmacies and phone numbers, see page 20.

¹ 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.

² 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 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

In-network

You can schedule an appointment online with your Permanente PCP or ob/gyn. If your doctor isn't available at a time that works for you, call to request an appointment with another physician.

You can have a video or phone appointment with your Permanente PCP instead of coming in for a visit, at no cost share.¹

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.² 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.³

¹ Video visits are available to Kaiser Permanente members who have a camera-equipped computer or mobile device and are registered at kp.org. You must be present in Maryland, Virginia, or Washington, DC, for visits with your primary care physician or behavioral health provider. For urgent video visits with an emergency doctor, you may also be present in West Virginia, Florida, North Carolina, or Pennsylvania. Video visits are for certain medical or mental health conditions. For video visits with a behavioral health provider, appointments can be scheduled for follow-up care.

² 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.

³ 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 that there will be no charge, or do not sign up for the Kaiser Permanente text messaging service.



Seeing your doctor

Out-of-network

If you use your out-of-network option for care, speak with your out-of-network provider for information on making appointments and to learn about how his/her care team is structured.

At your appointment:

- Show your membership ID card when you arrive.
- When you see an out-of-network provider for the first time, let the office staff know you are using the out-of-network option of your Kaiser Permanente plan, which lets you see any licensed provider for up to 10 medical visits for certain physician, laboratory, and radiology services, per member, per contract year.

Medical advice

What's it for?

Whenever you need medical advice or are unsure whether you need Urgent Care.

What should you know?

- Our Kaiser Permanente 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 for no cost share.*

Out-of-network

Remember, even if you have an out-of-network doctor, you can still use Kaiser Permanente's 24-hour medical advice line.

* Video visits are available to Kaiser Permanente members who have a camera-equipped computer or mobile device and are registered at kp.org. You must be present in Maryland, Virginia, or Washington, DC, for visits with your primary care physician or behavioral health provider. For urgent video visits with an emergency doctor, you may also be present in West Virginia, Florida, North Carolina, or Pennsylvania. Video visits are for certain medical or mental health conditions. For video visits with a behavioral health provider, appointments can be scheduled for follow-up care.



Getting care (continued)

Urgent Care

What's it for?

An illness or injury that requires prompt attention, but is not an emergency medical condition.

What should you know?

Examples of Urgent Care needs include:

- Minor injuries
- Sprains
- Sore throats and upper respiratory symptoms
- Backaches
- Earaches
- 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.

In-network

Please see page 16 for a list of Kaiser Permanente Urgent Care locations.



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

Emergency care is covered as an in-network benefit.

For more information on emergency care, see page 17.

* 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

Services	In-network	Out-of-network
See your primary care or specialty physician	At Kaiser Permanente facilities: 800-777-7904 (TTY 711) or online at kp.org/appointments . (Not all specialty appointments can be made online.) 24 hours a day, 7 days a week.	Call your out-of-network provider directly. Ask your 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). You must be physically present in MD, VA, or DC, and be 18 years or older.* For certain medical conditions. No extra cost.	Not available.
Medical advice	800-777-7904 (TTY 711) 24 hours a day, 7 days a week.	You may choose to call your out-of-network provider directly during business hours, or call the Kaiser Permanente appointment and advice line at 800-777-7904 (TTY 711), 24 hours a day, 7 days a week.
Urgent Care	800-777-7904 (TTY 711) Unsure if you need urgent or emergency care? Call 800-677-1112 (TTY 711). Walk-ins are welcome for members. 14 locations; 6 open 24/7.	Not covered in your out-of-network benefit.

* Video visits are available to Kaiser Permanente members who have a camera-equipped computer or mobile device and are registered at **kp.org**. You must be present in Maryland, Virginia, or Washington, DC, for visits with your primary care physician or behavioral health provider. For urgent video visits with an emergency doctor, you may also be present in West Virginia, Florida, North Carolina, or Pennsylvania. Video visits are for certain medical or mental health conditions. For video visits with a behavioral health provider, appointments can be scheduled for follow-up care.



Services	In-network	Out-of-network
Emergency care	If you think you're experiencing a medical emergency, immediately call 911 or go to the nearest emergency facility anytime, day or night. 24 hours a day, 7 days a week. Unsure if you're experiencing an emergency? Call 800-677-1112 (TTY 711).	All emergency care is covered as an in-network benefit.
Behavioral health	You can seek initial consultation without a referral from your doctor for outpatient treatment for behavioral health or substance use conditions. Call 866-530-8778 (TTY 711), Monday through Friday, 8:30 a.m. to 5 p.m. (except holidays).	You can receive certain types of outpatient care from any licensed behavioral health or chemical dependency professional for mental illness, emotional disorders, and drug or alcohol abuse. Inpatient hospital care is not covered in your out-of-network benefit.
Vision care	800-777-7904 (TTY 711) Hours vary by location.	Not covered in your out-of-network benefit.
Maternity care*	If you think you may be pregnant, call 800-777-7904 (TTY 711) for an appointment with your obstetrician.	Not covered in your out-of-network benefit.

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

* Enrolling newborns: Your newborn will receive coverage from the time of birth through the first 31 days. Coverage is provided according to the terms of your *Evidence of Coverage*, and coordination of benefits may apply. For information on enrolling your newborn for health care coverage beyond 31 days, call **800-777-7904** (TTY **711**).



Deductible HMO (DHMO) Plus plan overview

The Kaiser Permanente DHMO Plus plan with the SignatureSM network gives you quality care from Mid-Atlantic Permanente Medical Group, P.C. (Permanente), physicians. They're part of a group of over 1,500 physicians who practice in our medical centers located in Maryland, the District of Columbia, and Virginia. This plan also covers up to 10 out-of-network medical visits for certain physician, laboratory, and radiology services, and 5 pharmacy refills a year with any licensed provider outside of the Kaiser Permanente care delivery system, anywhere in the United States.

How does the out-of-network benefit work?

An out-of-network visit is defined as any encounter or service that is received outside of the Kaiser Permanente network. For example, you go to see your favorite doctor for a yearly checkup. During the visit, your

doctor orders two labs. In this scenario, you will use 3 out of your 10 yearly visits, because you visited your doctor and had lab tests out of network.

About this plan

	Physicians	Hospitals	Out-of-pocket costs		Referral and preauthorization	Claims
In-network providers	Permanente physicians.	Hospitals included in the Kaiser Permanente premier hospital collaboration.*	Usually lowest out-of-pocket costs. Some services are subject to a deductible, then copay or coinsurance. Certain services are covered before the deductible at a copay.	When you visit an in-network Permanente provider, in most cases, you will not be charged more than your copayment or coinsurance for covered services after meeting the deductible.	Referral to see most specialists is required. Some services may require preauthorization. Permanente physicians will submit this for you.	Virtually no claim forms to complete.
Out-of-network providers	Any licensed physician or provider not included in the Signature network.	Inpatient hospitalization not covered out of network.	There is no deductible and any costs for services will not count toward meeting the in-network deductible. Usually higher out-of-pocket costs. Out-of-network visits will not count toward meeting the out-of-pocket maximum, which is only applicable to the covered services provided by a contracted provider, including Permanente physicians.	When you visit an out-of-network provider, you may be billed for the difference, if any, between billed charges and the maximum allowable charge. Charges that exceed the maximum allowable are not covered, do not satisfy the deductible, and do not accumulate to the out-of-pocket maximum.	No referral to specialists needed. No preauthorization to see an out-of-network provider needed.	You may need to pay the full cost for service and submit a claim for reimbursement. Each service and prescription rendered out of network will count toward the 10-visit and 5-pharmacy-refill limits.

* The premier hospitals are independently owned and operated hospitals, and they contract with Kaiser Foundation Hospitals.



In-network

Key things to remember for in-network services:

- You can view most lab results, refill most prescriptions, email your doctor's office, schedule routine appointments, and more online at [kp.org](https://www.kp.org).¹
- If you're having more than one test or procedure, you may be able to have them done in one place and fill your prescription at the same place, saving you time.
- When you call for medical advice, you could also have a video visit with a doctor who is connected to your personal care team. You can also make a video appointment with your primary care doctor during regular office hours.²
- Urgent Care is available 24/7 at six medical centers and on evenings and weekends at eight others.
- There is a deductible. Some services, such as preventive care and primary care physician (PCP) visits, are offered before a deductible is met. Refer to your *Evidence of Coverage* for a list of services that are subject or not subject to the deductible.
- Preauthorization may be required for certain services, which your Permanente physician will obtain for you.

Refer to your *Evidence of Coverage* for more information.

Out-of-network

Key things to remember for out-of-network services:

Out-of-network care:

- There is no separate deductible.
- Your out-of-pocket costs will generally be higher when you choose to receive services from out of-network providers and facilities.
- You may need to submit claims for reimbursement.

Member responsibilities:

- It is your responsibility to manage claim forms and other administrative tasks.
- Out-of-network providers may require you to pay the full cost of each visit. If so, you will need to submit claim forms to the address on the back of your ID card with itemized bills for reimbursement.

Out-of-network costs:

- After you receive any out-of-network covered medical service, and once a medical claim for your service has been verified as an eligible benefit, you will receive an Explanation of Benefits (EOB). The EOB will show you a breakdown of the charges and payments for your visit and how much you are responsible for paying.
- Out-of-network providers may also bill you for the difference, if any, between billed charges and the maximum allowable charge. Charges that exceed the maximum allowable are not covered, do not satisfy the deductible, and do not accumulate to the out-of-pocket maximum.
- Out-of-network visits do not count toward meeting your deductible or out-of-pocket maximum, which are both only applicable to in-network benefits.
- Out-of-network physicians are not linked to your electronic medical record.
- If you exceed your 10 visits per contract year and choose to continue to go out of network, you will pay out of pocket for those services, unless a referral has been issued and an authorization for services with the out-of-network provider has been approved. You can also choose to go in-network to Kaiser Permanente for all of your care.
- Your out-of-network pharmacist is not linked to your medical record.

Refer to your plan document for more information.

¹ These features are available for care provided at Kaiser Permanente medical centers.

² Video visits are available to Kaiser Permanente members who have a camera-equipped computer or mobile device and are registered at [kp.org](https://www.kp.org). You must be present in Maryland, Virginia, or Washington, DC, for visits with your primary care physician or behavioral health provider. For urgent video visits with an emergency doctor, you may also be present in West Virginia, Florida, North Carolina, or Pennsylvania. Video visits are for certain medical or mental health conditions. For video visits with a behavioral health provider, appointments can be scheduled for follow-up care.



Kaiser Permanente medical facilities

Maryland

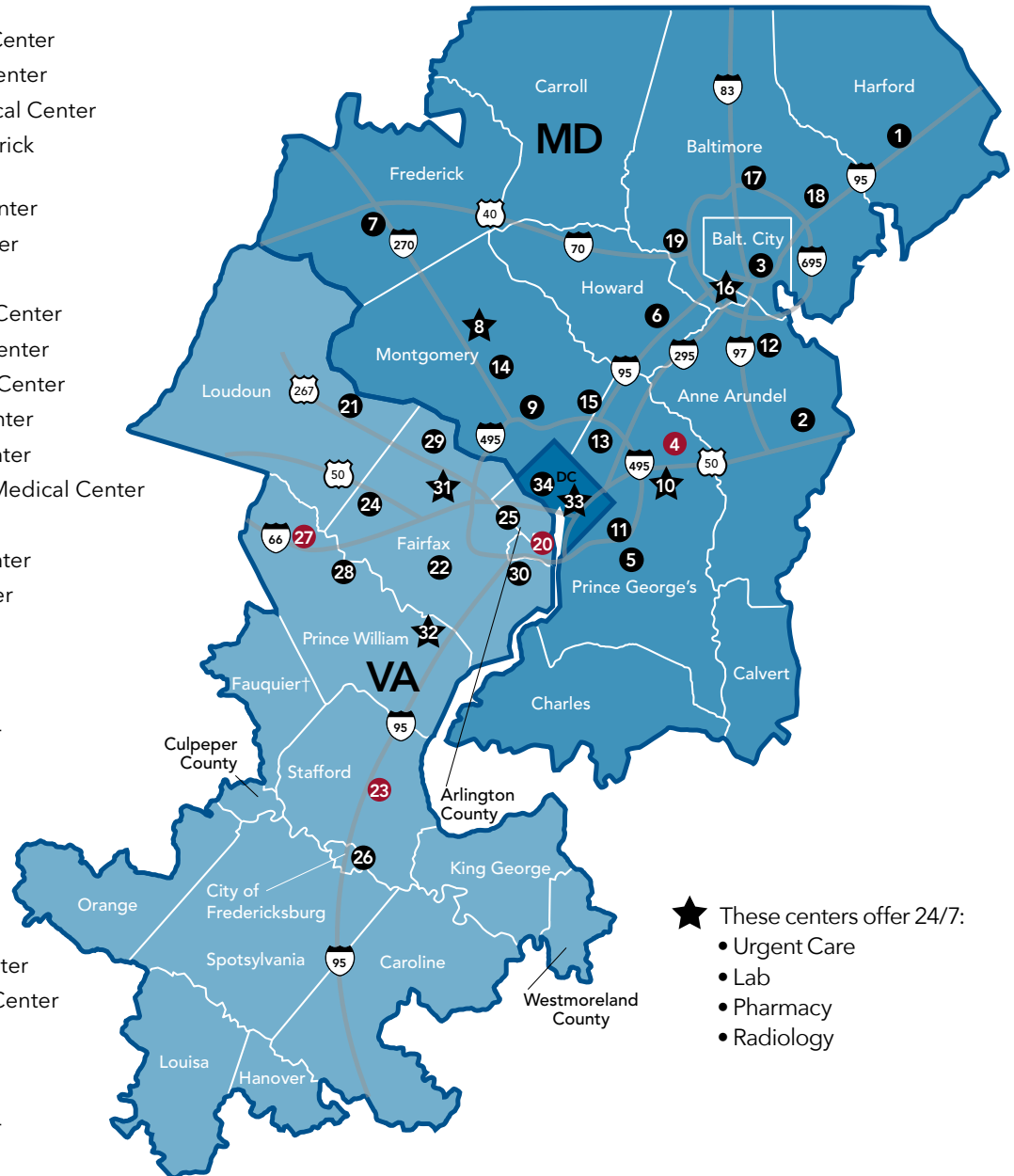
- 1 Abingdon Medical Center
- 2 Annapolis Medical Center
- 3 Kaiser Permanente Baltimore Harbor Medical Center
- 4 **OPENING LATE 2020**
Bowie Fairwood Medical Center
- 5 Camp Springs Medical Center
- 6 Columbia Gateway Medical Center
- 7 Kaiser Permanente Frederick Medical Center
- 8 Gaithersburg Medical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

Virginia

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

Washington, DC

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



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

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

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



Urgent Care

Urgent Care offers services to those who require immediate, but not emergency, care for things such as a high fever or sudden onset of unusual symptoms

In-network:

- If you think you need Urgent Care, call the medical advice line at **800-777-7904** (TTY **711**), 24 hours a day, 7 days a week, to speak with a medical advice nurse who can direct you to the best location for care.
- You can go to any Kaiser Permanente Urgent Care facility. See page 16 for a list of our Urgent Care facilities and locations.
- You will usually pay the lowest out-of-pocket amount if you seek Urgent Care at Kaiser Permanente facilities.
- You also have access to network Urgent Care facilities in the community. See page 16 for a list of our Urgent Care facilities and locations.

Out-of-network:

Not covered in your out-of-network benefit.



Kaiser Permanente 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. 24/7 Urgent Care locations are also open on holidays. For up-to-date information, visit kp.org/urgentcare/mas.

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

Woodlawn Medical Center
7141 Security Blvd.
Woodlawn, MD 21244
Hours: 5 p.m. - 1 a.m. M-F
9 a.m. - 5 p.m. Saturday,
Sunday, holidays

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: 5:30 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

Washington, DC

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

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



Emergency care

You are covered for emergency care worldwide

All emergency care is covered as an in-network benefit, and you will be responsible only for the in-network copay or coinsurance, regardless of where you seek care. Emergency care is not covered out of network.

- If you think you are 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 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

In-network hospitals

Kaiser Permanente carefully selects premier hospitals* to team with us in taking great care of you. See a list of our hospitals at kp.org/premierhospitals.

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 team with in coordinating your care when you need inpatient or outpatient hospital care. These hospitals are located throughout Maryland, Virginia, and Washington, DC.

If you are 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.

Out-of-network hospitals:

Inpatient hospitalization is not covered in your out-of-network benefit.

Premier hospitals by region

Maryland

Anne Arundel Medical Center, Annapolis
askAAMC.org

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

Doctors Community Hospital, Lanham-Seabrook
dchweb.org

Greater Baltimore Medical Center, Baltimore
gbmc.org

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

Holy Cross Hospital, Silver Spring
holycrosshealth.org

Suburban Hospital, Bethesda
suburbanhospital.org

Virginia

Reston Hospital Center, Reston
restonhospital.com

Stafford Hospital, Stafford
marywashingtonhealthcare.com

Virginia Hospital Center, Arlington
virginiahospitalcenter.com

Washington, DC

Children's National Health System
childrensnational.org

MedStar Washington Hospital Center
whcenter.org

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



Your medicines

Fill prescriptions from Permanente physicians, out-of-network doctors, and dentists.

Pharmacy options

Kaiser Permanente pharmacies:

- Fill prescriptions from Kaiser Permanente medical center pharmacies or online at [kp.org](https://www.kp.org).
- You can also use Kaiser Permanente's Mail Order Pharmacy to get your prescription refills delivered right to your front door.*

Participating (community network) pharmacies:

- Fill prescriptions at participating pharmacies, including Rite Aid, Giant, Walmart, Walgreens, Safeway, Harris Teeter, Kmart, and others.
- There is no mail-order service with this pharmacy option.
- You may have higher copayments than you would if you go to a Kaiser Permanente pharmacy, and a deductible may apply.

Out-of-network pharmacies:

- DHMO Plus members have the option to fill 5 out-of-network prescriptions per contract year.
- There is no mail-order service with this pharmacy option.
- All prescriptions must be 30-day supply only.
- You may have higher copayments than you would if you go to a participating (community network) pharmacy, and a deductible may apply.
- You may need to pay full out-of-pocket costs for prescriptions filled at out-of-network pharmacies and submit claims for reimbursement.

There are three ways to fill your prescriptions at a Kaiser Permanente pharmacy

1 At Kaiser Permanente medical centers

Your Permanente physician 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](https://www.kp.org/register), you can:

- Request most prescription refills on your computer, tablet, or smartphone (subject to limits).
- 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.*

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](https://www.kp.org). Then place your order online at [kp.org](https://www.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.

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.



Kaiser Permanente pharmacies

There is a pharmacy in each Kaiser Permanente medical center.
See page 14 for locations on a map.

Maryland

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Virginia

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

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

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

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

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

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

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

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

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

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

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

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

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

Washington, DC

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

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

To locate Kaiser Permanente pharmacies, please call Member Services at **888-225-7202 (TTY 711)**, Monday through Friday, 7:30 a.m. to 9 p.m. (except holidays) or go to **kp.org** to find Kaiser Permanente pharmacies.

Participating (community network)

Pharmacies that are on the MedImpact Network can be located by going to **medimpact.com**. MedImpact pharmacies include Rite Aid, Giant, Walmart, Walgreens, Safeway, Harris Teeter, Kmart, and others.



X-ray and imaging services

In-network:

- 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.
- 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.

Out-of-network:

- You can receive routine X-ray and other imaging services at any facility.

- If you receive screenings in out-of-network facilities, you will likely pay in full and submit a claim for reimbursement. The provider may also bill you for the difference, if any, between actual billed charges and the maximum allowable charge. Not all imaging services are covered out of network. See your *Evidence of Coverage* for more details.
- Orders fulfilled at out-of-network facilities will count toward your 10-visit limit for out-of-network services.
- You can bring orders from out-of-network providers to be fulfilled at Kaiser Permanente facilities.

Mammograms

Call the appointment line to schedule a mammogram, or contact your out-of-network imaging facility. 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

In-network:

- Labs are located within every Kaiser Permanente medical center.
- For most routine lab tests, your Permanente physician will send the order electronically to the lab, and you can just walk in without an appointment.
- Most Kaiser Permanente lab services are located wherever Urgent Care is offered. So you do not 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.

Out-of-network:

- You can receive lab tests at any facility.
- If you receive screenings in out-of-network facilities, you will likely pay in full and submit a claim for reimbursement. The provider may also bill you for the difference, if any, between actual billed charges and the maximum allowable charge.
- Orders fulfilled at out-of-network facilities will count toward your 10-visit limit for out-of-network services.
- You can bring orders from out-of-network providers to be fulfilled at Kaiser Permanente facilities.

To see most test results online, register at kp.org/register.*

* For lab tests done 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 in-network 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 doctor.

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

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

When you receive preventive care from an out-of-network provider, you will have to pay a cost share.

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 the Customer Service Center at **888-225-7202 (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 24 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.

Type of cost share	What it is	When you pay
<p>Deductible (Visit kp.org/deductibleplans for more information on deductible plans and to find helpful cost tools.)</p>	<p>The set amount you must pay each contract year for certain covered medical services before the health plan begins to pay its share. Not all services may be applied to the deductible. Some services are offered at a copay whether or not you have met the deductible. Deductible levels vary depending on the plan you have.</p> <p>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.</p>	<p>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. You may also receive an estimate of your charges before your office visit for certain services, and you may choose to make a deposit payment based on that estimate.</p>
<p>Copayments (copays)</p>	<p>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 count towards both your deductible accumulation and out-of-pocket maximum for most in-network services.</p>	<p>Nearly all plans have copayments or coinsurance. A copayment or coinsurance may be owed on the day you receive services, for each visit, even if multiple visits occur on the same day.</p>
<p>Coinsurance</p>	<p>Coinsurance is the percentage of the allowed amount of the service that the Member owes. For example, if your coinsurance is 15 percent and your allowed office visit amount is \$100, then you pay \$15 and the health plan pays \$85. Coinsurances count towards both your deductible accumulation and out-of-pocket maximum for most in-network services.</p>	<p>There is no copay or coinsurance for in-network preventive care. What you owe depends upon your plan’s benefits and the services you receive.</p>
<p>Out-of-pocket maximum</p>	<p>The maximum amount you pay out of pocket each contract year for most covered services. Once the amounts you have paid equal the out-of-pocket maximum, you pay nothing for those covered services for the remainder of the contract year.</p>	<p>Depending on your plan, the copayments, coinsurance, and deductibles you pay for most services will count toward the out-of-pocket maximum.</p>



Estimating your costs

Get a personalized estimate with our online tool when using in-network services and providers*

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 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).

To watch a video about how Estimates works, visit kp.org/estimates/video.

* Estimates online calculator will not be able to provide cost estimates for out-of-network services and providers. The estimates online calculator only provides cost estimates for in-network services and providers.



Claims

You will not file claims for services if:

- You get medical care and services from in-network providers.
- You receive an authorized referral to see an out-of-network provider for medically necessary care.

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

Fill out the member reimbursement claims form. For a copy, call **888-225-7202**.

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

Mail it to:

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
P.O. Box 371860
Denver, CO 80237-9998

What you'll receive from us

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

Filing an appeal

It is your right to file an appeal. Read your plan document for more information.



Dental

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 *Evidence of Coverage* to determine your coverage.

Out-of-Network:

Not covered in your out-of-network benefit.

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

- Visit [dominionnational.com/kaiserdentists](https://www.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**). 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.
- Refer to your coverage documents, or contact the benefits officer where you work, if your employer provides your coverage.



In-network care away from home

Coverage anywhere

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

In other Kaiser Permanente service areas

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

- California
- Hawaii
- Colorado
- Oregon
- Georgia
- Washington

Find Kaiser Permanente locations at kp.org/facilities.

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.⁴
- 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.

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

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

³ Please refer to your plan document for details.

⁴ This feature is available when you register on **kp.org** and get care at Kaiser Permanente facilities.



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 an 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% off customary charges
- Acupuncture care - 25% off customary charges
- Massage therapy services - 25% 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 plan document for information regarding those services covered under your Kaiser Permanente contract.

The ChooseHealthy program is administered by American Specialty Health Administrators, Inc., a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.



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 Kaiser Permanente coverage, notify Member Services by calling **888-225-7202** (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 **888-225-7202** (TTY **711**), Monday through Friday, 7:30 a.m. to 9 p.m. (except holidays).

NONDISCRIMINATION NOTICE

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

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

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

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

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

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

HELP IN YOUR LANGUAGE

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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.

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.

Dependent

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

Premium

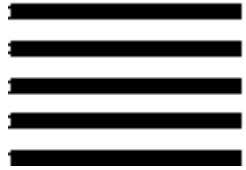
The amount you and/or your employer pay (usually each month) for health plan coverage.

Primary care physician

The physician responsible for providing routine medical care and for coordinating care from specialists, hospitals, and other health care professionals.



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 2001 LANHAM, MD

POSTAGE WILL BE PAID BY ADDRESSEE

ART & NEGATIVE GRAPHICS
SUITE C
4621 BOSTON WAY
LANHAM MD 20706-9906



DETACH HERE

▲ FOLD HERE ▲



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



▲ FOLD HERE ▲

✂ DETACH HERE



SIGNATURE 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

