

## KAISER PERMANENTE PARTICIPATING PROVIDER NETWORK

# The flexibility and freedom members need, nationwide

With PHCS™, MultiPlan®, and Cigna PPO Network access across the U.S., Flexible Choice and PPO Insurance plan members have many options for care.<sup>1,2,3,4</sup>

### Your care, your choice

With the Participating Provider Network, members have the freedom to choose their doctor for each visit—no referral needed.

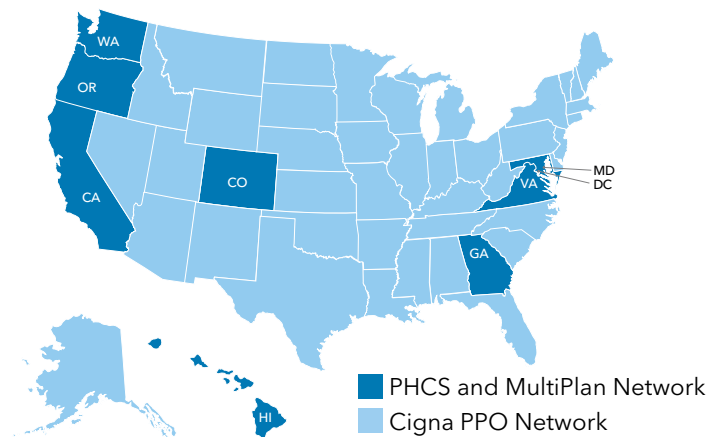
Plus, there are:

- Lower out-of-pocket costs
- No claim forms to complete
- No unexpected costs at the time of service—members pay only their copay or coinsurance at their visit

For some services, like outpatient surgery and complex imaging, members will need to get precertification for care at PHCS and MultiPlan Network providers. Cigna PPO Network providers will do this for them.

### Nationwide coverage

In Kaiser Permanente states, members can get care from the PHCS and MultiPlan Network.<sup>5</sup> In all other states, they can visit Cigna PPO Network providers.



### Find care near you

Visit [kp.org/choiceproducts/mas](https://kp.org/choiceproducts/mas) to find PHCS, MultiPlan, and Cigna PPO Network providers.

<sup>1</sup> Kaiser Foundation Health Plan of the Mid-Atlantic States (KFHP-MAS) underwrites the In-Network HMO Tier (Option 1) and Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc. (KFHP), underwrites the In-Network PPO Tier (Option 2) and Out-of Network Tier (Option 3).

<sup>2</sup> Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc. (KFHP), underwrites the In-Network PPO Tier (Option 1) and Out-of Network Tier (Option 2).

<sup>3</sup> The Cigna PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration.

<sup>4</sup> KPIC has contracted with PHCS and MultiPlan Network to provide access to hospitals and physicians with a commitment to keeping out-of-pocket costs low through contracted rates.

<sup>5</sup> Kaiser Permanente states: California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and Washington, DC.

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