

# Choose the Kaiser Permanente difference

At Kaiser Permanente, you're supported by an entire health system that connects your health plan, insurance, doctors, specialists, and medical facilities. You can view your health information and manage all your care at [kp.org](https://www.kp.org), which puts you in control. Our doctors can access your health information too, so you always get personalized care that meets your needs. This makes care more convenient and affordable for you, so you can focus on being healthy.



## Top doctors and specialists

Many of our 1,700+ doctors and specialists are recognized as Top Doctors<sup>1</sup> for the quality care they provide—and they exclusively treat Kaiser Permanente members. They practice in 50+ specialties and subspecialties, so your health is always covered.



## Flexible care options

- Have in-person appointments at our medical centers, each with many services under one roof.
- Get \$0 telehealth care with 24/7 video visits,<sup>2</sup> nurse advice by phone and text chat, e-visits, and more.
- Visit our 24/7 Advanced Urgent Care centers without an appointment, and get care while traveling.
- Plus, you're covered for out-of-network services.



## State-of-the-art facilities

Each of our medical centers has doctors, specialists, pharmacy, lab, and more under one roof, so you make fewer trips. With 35+ convenient medical centers across the region—and more on the way—you can always find care near you.



## Affordable prices you control

Our care is easy on your budget with fixed payments for most in-network services, including \$0 copays for preventive care, telehealth care, and more. Plus, you don't have to meet a deductible, and you can shop prices for out-of-network care.

# THE FREEDOM OF HMO PLUS

When you get care, you choose either an **in-network** or **out-of-network** provider based on your needs and budget. **In-network care** includes our Signature care delivery system with 1,700+ Kaiser Permanente physicians, many of whom are recognized as Top Doctors.<sup>1</sup> **Out-of-network care** includes any licensed provider, pharmacy, or hospital.

With HMO Plus, you're covered for up to **10 out-of-network medical visits** per year for certain physician, laboratory, and radiology services, as well as up to **5 out-of-network pharmacy refills**. This means you can continue to see a doctor you trust and fill prescriptions where it's most convenient for you.

## IN-NETWORK

- Usually lower out-of-pocket costs.
- Referral required to see most specialists.
- Some services require preauthorization, which your doctor will obtain.
- Virtually no claims to submit for reimbursement.
- Most services are covered at a copay or coinsurance.

## OUT-OF-NETWORK


- Usually higher out-of-pocket costs.
- No referral required to see specialists.
- You may need to submit claims for reimbursement.
- Providers may bill the difference between billed charges for services and the maximum allowable charge paid by your plan.


## PRESCRIPTIONS MADE EASY


You can fill prescriptions anytime on **kp.org** and have them delivered to your home, or pick them up at any Kaiser Permanente medical center near you.<sup>4</sup> And you have many more convenient pickup options at out-of-network pharmacies—up to 5 refills per year.


## Healthy extras to improve your well-being

Your plan includes many wellness resources to help you be your healthiest, at no additional cost. These self-care apps are just the start.<sup>3</sup>

**Calm**   
The #1 app for sleep, meditation, and relaxation.

**myStrength**   
Personalized programs to boost your emotional health and resilience.

**ClassPass**   
Special rates on thousands of fitness videos.

**Ginger**   
One-on-one support for common emotional challenges.

Explore all your benefits at [kp.org/hmodhmoplus/mas](https://kp.org/hmodhmoplus/mas).

<sup>1</sup> The physicians who practice at Kaiser Permanente are recognized as Top Doctors in *Northern Virginia Magazine* (2022), *Washingtonian* magazine (2021), and *Baltimore* magazine (2021).

<sup>2</sup> If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors and health care providers from providing care across state lines. Laws differ by state.

<sup>3</sup> These apps are not covered under your health plan benefits and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. myStrength is a wholly owned subsidiary of Livongo Health, Inc.

<sup>4</sup> Some medications are not eligible for Mail Order Pharmacy. Mail Order Pharmacy can deliver to addresses in MD, VA, DC, and certain locations outside the service area.

