

# 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. You can also shop prices for out-of-network care.

# THE FREEDOM OF DEDUCTIBLE KAISER PERMANENTE 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 Deductible Kaiser Permanente Plus, you're covered for up to **10 or 15 out-of-network medical visits** per year (depending on your plan choice) 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.

## UNDERSTANDING YOUR PAYMENTS

Each plan year, your **deductible** is the amount you must pay toward covered medical services before **your health plan begins to pay its share**. Certain non-preventive care services are subject to the deductible.<sup>3</sup>

Family plans have both an individual deductible (described above) and **family deductible** that can be met by one or more family members. Once the family deductible is met, **your health plan begins to pay its share** for covered services for all family members.

Each plan year, your **out-of-pocket maximum** is the highest amount you must pay toward covered medical services before **your health plan begins to cover all costs**.<sup>4</sup> This excludes service charges that exceed the maximum allowable charge.

For detailed explanations of these terms, please visit [kp.org/healthcoverageterms/mas](https://kp.org/healthcoverageterms/mas)



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

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

<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>Check your *Evidence of Coverage* for services that count toward meeting your deductible.

<sup>4</sup>Check your *Evidence of Coverage* for services that count toward meeting your out-of-pocket maximum.

