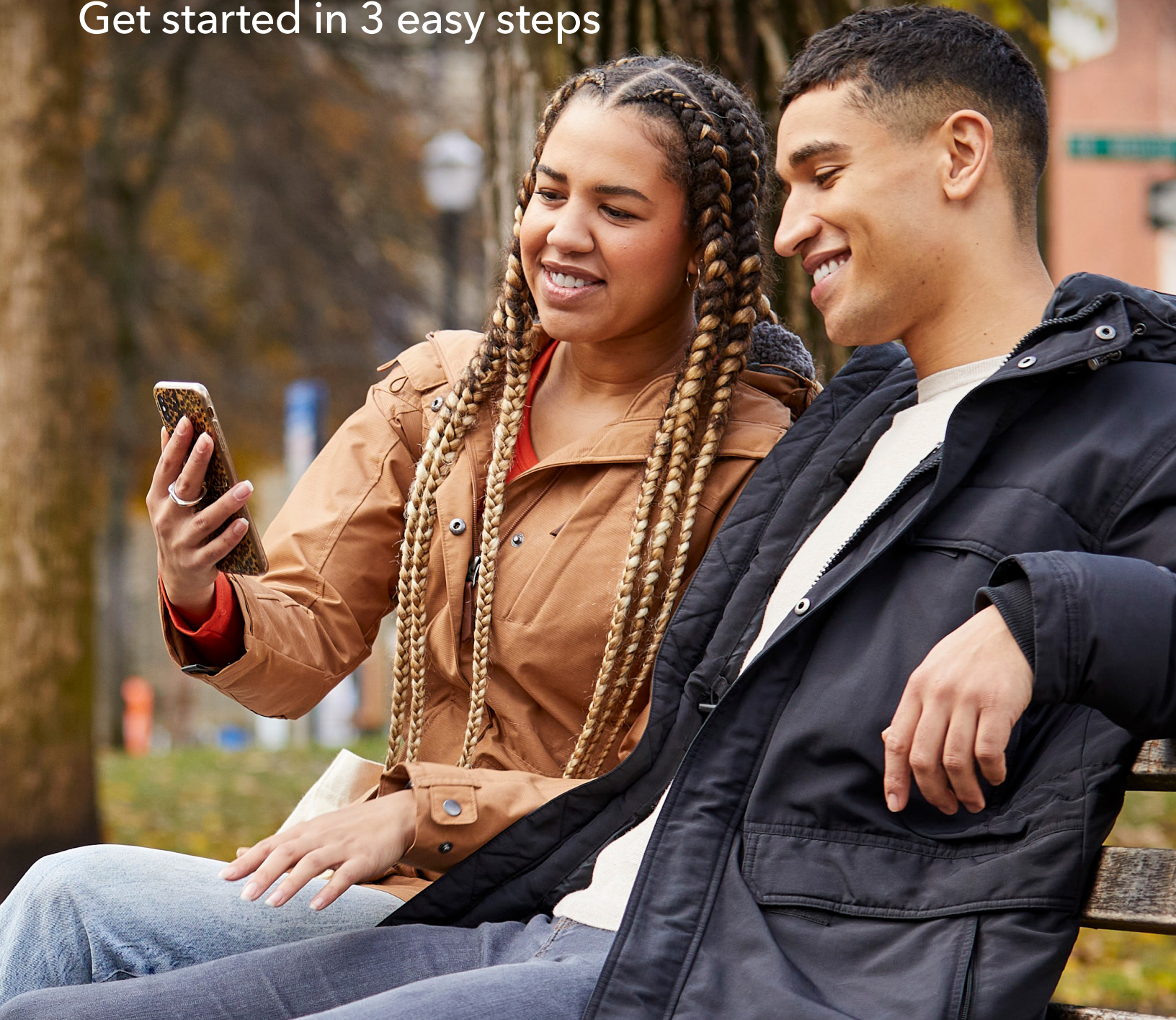


Welcome to Kaiser Permanente

Get started in 3 easy steps





How your plan works

Your Level Funded Flexible Choice Point-of-Service (POS) Plan gives you the freedom to choose how you receive care, each time you receive care:

- From Option 1: EPO Network Providers (Kaiser Permanente's Signature™ provider network)
- From Option 2: Participating Providers (PPO Providers)
- From Option 3: Non-Participating Providers (out-of-network)

Benefit levels and cost shares vary according to the provider option level (Option 1, 2, or 3). In general, your out-of-pocket costs may increase as you move from Option 1 to Option 3. But with Level Funded Flexible Choice, you can switch between provider options as you desire.

About your plan

Services	EPO Network Providers OPTION 1	Participating Providers (PPO Providers) OPTION 2	Non-Participating Providers (out-of-network) OPTION 3
Out-of-pocket costs 	No deductible on most plans. Most services are covered at a copay.	Some services are subject to a deductible, then a copay or coinsurance. Certain services are covered before the deductible at a copay.	Most services are subject to a deductible, and then coinsurance.
Claims 	Virtually no claim forms to complete.	Provider generally completes and submits claim forms. There is no balance billing for covered services.	You may need to submit claims for reimbursement. You may be responsible for paying amounts that are greater than the maximum allowable charge.

Preauthorization may be required for certain services in Option 1, in which case your Permanente physician will act on your behalf to seek that preauthorization.

In Options 2 and 3, all inpatient and certain outpatient services require precertification. For more information on precertification, see page 23.

continues on the inside back cover

Greetings

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 care with Kaiser Permanente. It puts key details at your fingertips, including how to get care, important phone numbers, and information about our Urgent Care centers. You'll also find information about pharmacies, getting care away from home, and understanding your costs.

This guide will also walk you through the most important steps for accessing care. The sooner you choose a doctor and sign up on our website, the more you'll get out of your new 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 our New Member Activation Desk 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!

Let's get started

Making the most of your care takes only **3 easy steps**. Ready to go?



Step 1

Create your online account on **kp.org**



Step 2

Choose your doctor—and change anytime



Step 3

Get prescriptions

Stay in the know with all things Kaiser Permanente—check out **kp.org/insider** for valuable health insights, facility updates, and discounts.

Step 1 Create your online account on **kp.org**

Start using our secure website, **kp.org**, to manage your health on your time¹

Visit **kp.org** anytime, from anywhere, to:

- Schedule an appointment to see physicians and providers by video visit.²
- 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.
- Use our Chat with KP feature.
- And much more.

Creating an account is easy

Go to **kp.org/newmember** from a computer or mobile device and follow the sign-on instructions. You'll need your medical record number, which you can find on your member ID card.

Caregiver access

Caregivers can access certain features of **kp.org** for loved ones who are members of Kaiser Permanente. Nonmembers can be caregivers on **kp.org** as long as they're at least 18 years old and have either:

- Permission from you as the member
- OR
- 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

After you've registered at **kp.org**, you can download our app to your smartphone.

1. From your smartphone, go to your preferred app site: App StoreSM (iOS) or Google Play[®] (Android[™]).³
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 ID card

Access your information anytime, anywhere, with a digital version of your ID card to:

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

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



Personalize your **kp.org** experience

Use your ID card and our photo upload feature to add your digital image to **kp.org**.

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

²When appropriate and available. 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.

³Apple 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.

Step 2 Choose your doctor—and change anytime

Your Level Funded Flexible Choice plan gives you the freedom to choose how you receive care, each time you receive care, from:

- EPO Network providers (Option 1)
- Participating providers (Option 2)
 - > For care received in Kaiser Permanente states (California, Colorado, District of Columbia, Georgia, Hawaii, Maryland, Oregon, Virginia, and Washington), you can access physicians who are part of the Kaiser Permanente–contracted PCHS/MultiPlan network.¹
 - > For care received outside of Kaiser Permanente states, you can access the Cigna Healthcare PPO Network.²
- Any licensed physician or provider not included in Option 1 or 2 (Option 3)

Option 1: EPO Network Providers

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. You don't need a referral for the following specialties—just call for an appointment:

- **800-777-7904** (TTY **711**) for ob-gyn and optometry
- **866-530-8778** for behavioral health—initial consultations (except inpatient care) and chemical dependency or addiction medicine

For other types of specialty care, your doctor will refer you.

Visit levelfunded.kp.org to learn more about how your Flexible Choice plan works.

Choose by phone

Call us at **888-225-7202** (TTY **711**), Monday through Friday, 7:30 a.m. to 9 p.m. Once you've decided on a doctor, we can help you schedule your first appointment.

Option 2: Participating provider

To find a physician, facility, or health care practitioner do one of the following:

- To find a PHCS/MultiPlan network provider, go to <https://www.multiplan.com/kpmas>.
- To find a Cigna Healthcare PPO Provider, go to: kp.org/CignaPPONetworkDirectory.

No referral is needed for office visits to Option 2 physicians or specialists; however, precertification applies to certain covered services under Options 2 and 3. For more information on precertification, see page 23.



¹The PHCS™ and MultiPlan® networks include physicians and health care practitioners and facilities available to Flexible Choice members via Kaiser Permanente Insurance Company's network access agreement. Not all PHCS and MultiPlan network providers are included. Provider networks change regularly. Before making your appointment, confirm that the provider is still participating in the network.

²The Cigna HealthcareSM PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration. Cigna Healthcare is an independent company and not affiliated with Kaiser Permanente Insurance Company or Kaiser Foundation Health Plan. Access to the Cigna Healthcare PPO Network is available through Cigna Healthcare's contractual relationship with Kaiser Permanente Insurance Company and Kaiser Foundation Health Plan. The Cigna Healthcare PPO Network is provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

Step 2 Choose your doctor—and change anytime (continued)

Option 3: Any licensed provider

Through Option 3, you can work directly with any licensed provider or facility anywhere. No referral is needed for office visits to Option 3 physicians or specialists; however, precertification applies to certain covered services under Options 2 and 3. For more information on precertification, see page 23.

It's important to keep in mind that your benefits will vary in each provider option, and the amount you pay for a particular service will depend on the provider option you choose and, in some cases, where you choose to receive care.



Step 3 Get prescriptions

You can fill prescriptions from any provider at any pharmacy.

Kaiser Permanente pharmacies:

- Fill prescriptions from Kaiser Permanente medical center pharmacies or at **kp.org**.
- Our reminder service—offered via the Kaiser Permanente app¹—can send you alerts about what dose of your medications to take and when, making it easier for you to keep track. Creating a reminder is easy:
 1. In the Kaiser Permanente app, go to the pharmacy section.
 2. In the medication list, tap the medication you want to view.
 3. Under prescription details, toggle on “Reminders to Take.”
- You'll generally have the lowest copayments.

Participating (community network) pharmacies:

- Fill prescriptions at participating pharmacies.²
- There is no mail-order service with this pharmacy option.
- You may have higher cost shares than you would with a Kaiser Permanente pharmacy, and a deductible may apply.

Non-participating (out-of-network) pharmacies:

- Fill prescriptions at all other pharmacies.
- There is no mail-order service with this pharmacy option.
- You may have higher cost shares than you would with 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 to Optum Rx for reimbursement.



Get prescription refills by mail

Get medications sent to you in 3 to 5 business days and at no cost with Mail Order Pharmacy.³ To start, register at **kp.org**, download the Kaiser Permanente app,¹ or call **800-733-6345**. Some prescriptions are available for same-day or next-day delivery for a small fee; for eligible prescriptions, select this option at checkout.



Get prescription refills by phone

Call us at **800-700-1479 (TTY 711)**, 24 hours a day, and follow the prompts to check a status or to refill your prescription.



Get prescription refills online

Register at **kp.org** or the Kaiser Permanente app¹ to request refills for most prescriptions online.



What drugs are covered?

Visit **kp.org/formulary** for a list of approved drugs.



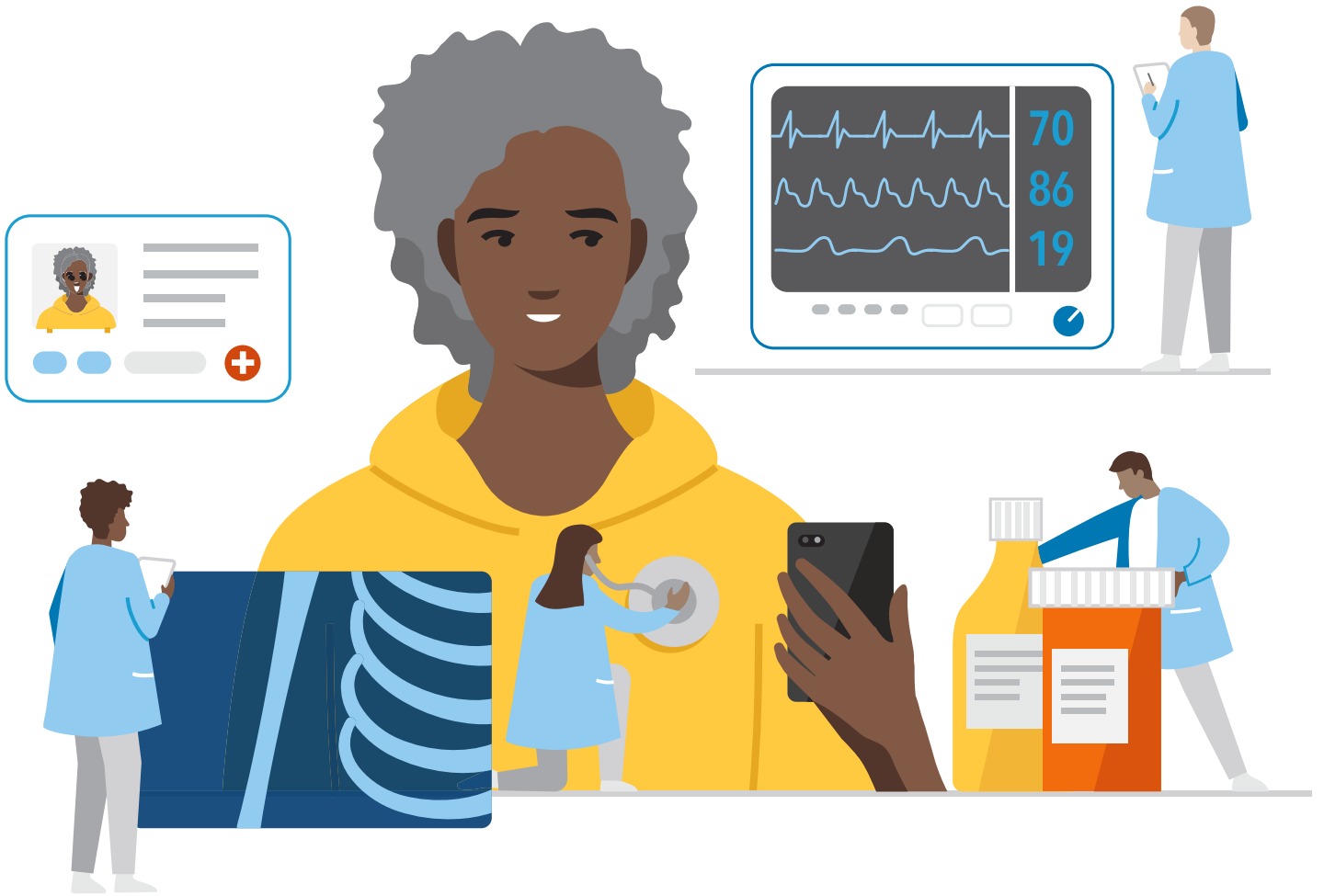
Picking up your order

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

¹To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on **kp.org**.

²Participating pharmacies are pharmacies under contract with Optum Rx. Optum Rx pharmacies are subject to change.

³Some 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.



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Pharmacy phone numbers

There is a pharmacy in each Kaiser Permanente medical center. See the back cover for locations on a map.

Maryland

Abingdon Medical Center
410-515-5450

Annapolis Medical Center
410-571-7360

Kaiser Permanente Baltimore Harbor Medical Center
410-637-5750

Bowie Fairwood Medical Center
301-867-1330

Camp Springs Medical Center
301-702-6175

Columbia Gateway Medical Center
410-309-7500

Kaiser Permanente Frederick Medical Center
240-529-1800

Gaithersburg Medical Center
240-632-4150

Kensington Medical Center
301-929-7175

Largo Medical Center
301-618-5552

Lutherville-Timonium Medical Center
410-847-3020

Marlow Heights Medical Center
301-702-5190

North Arundel Medical Center
410-508-7675

Shady Grove Medical Center
301-548-5755

Silver Spring Medical Center
301-572-1055

South Baltimore County Medical Center
410-737-5200

West Hyattsville Medical Center
240-906-6600

White Marsh Medical Center
410-933-7626

Woodlawn Medical Center
443-663-6116

Virginia

Alexandria Medical Center
703-721-6310

Ashburn Medical Center
571-252-6005

Burke Medical Center
703-249-7750

Caton Hill Medical Center
703-986-2500

Colonial Forge Medical Center
540-602-6300

Fair Oaks Medical Center
703-934-5800

Falls Church Medical Center
703-237-4430

Fredericksburg Medical Center
540-368-3800

Haymarket Crossroads Medical Center
571-445-7300

Manassas Medical Center
703-257-3030

Reston Medical Center
703-709-1560

Springfield Medical Center
571-622-2100





Tysons Corner Medical Center
703-287-4650

Washington, DC

Kaiser Permanente Capitol Hill Medical Center
202-346-3300



Northwest DC Medical Office Building
202-419-6900

The right care



Services	Option 1	Option 2	Option 3
<p>Seeing your doctor</p>  <p>For an expected care need, such as a recommended preventive screening or a visit for a health issue currently being treated; a new health concern; or a change in an existing health condition that isn't an urgent care need.</p>	<p>At Kaiser Permanente facilities: 800-777-7904 (TTY 711) or online at kp.org/appointments, 24 hours a day, 7 days a week.</p> <p>You can also use our automated wait list to get an earlier appointment if one becomes available. Select Join for sooner appointment and be notified if earlier appointments open up.¹</p>	<p>Contact your provider directly. Some services may require precertification.</p> <ul style="list-style-type: none"> To find a PHCS/MultiPlan network provider, go to https://www.multiplan.com/kpmas. To find a Cigna Healthcare PPO Provider, go to: kp.org/CignaPPONetworkDirectory. 	<p>Call your out-of-network provider directly. Ask your doctor's office for business hours.</p>
<p>Video visits²</p>  <p>See physicians and providers by video visit—wherever you need. You can also meet a physician on demand with Get Care Now with a Clinician. Short wait times may apply.</p>	<p>Call or go online 24 hours a day, 7 days a week, to schedule video visits with Permanente physicians.</p>	<p>Contact your provider directly about the availability of telehealth appointments.</p>	<p>Contact your provider directly about the availability of telehealth appointments.</p>
<p>E-visits³</p> 	<p>Available online at kp.org. For certain conditions, you can use our online symptom checker and get personalized care advice within 1 hour.</p>	<p>Contact your provider directly about the availability of e-visits.</p>	<p>Contact your provider directly about the availability of e-visits.</p>
<p>Medical advice by phone</p> 	<p>800-777-7904 (TTY 711) 24 hours a day, 7 days a week</p>	<p>Contact your provider directly about the availability of medical advice by phone.</p>	<p>Contact your provider directly about the availability of medical advice by phone.</p>

¹Sooner appointments are available for phone, video, or in-person appointments. Availability varies by service and department.
²When appropriate and available. 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.
³Available when you register and log in to **kp.org** or the Kaiser Permanente app.

The right care (continued)



Services	Option 1	Option 2	Option 3
<p>Urgent care</p> 	<p>You're covered at any Kaiser Permanente After Hours, Urgent, or Advanced Urgent Care center: 14 locations; 7 open 24/7.</p> <p>You may walk in without an appointment at our Advanced Urgent Care centers. Urgent Care and After Hours Care are by appointment only.</p> <p>Unsure if you need urgent or emergency care? Call 800-677-1112 (TTY 711).</p> <p>If you're traveling internationally and need help locating urgent or emergency care, call 001-951-268-3900 (from a landline phone) or +1-951-268-3900 (from a mobile device).¹</p>	<p>Members have access to urgent and emergency care at many places nationwide. Learn more at kp.org/getcare.</p>	<p>You can visit any licensed out-of-network urgent care facility. Make sure to keep a copy of your bill to submit with your claim for reimbursement.</p>
<p>Emergency care</p> 	<p>If you think you're experiencing a medical emergency, immediately call 911 or go to the nearest emergency facility anytime, day or night.</p> <p>Unsure if you're experiencing an emergency? Call 800-677-1112 (TTY 711).</p>	<p>All emergency care is covered as an Option 1 benefit regardless of the provider's option status (Option 1, 2, or 3).</p>	<p>All emergency care is covered as an Option 1 benefit regardless of the provider's option status (Option 1, 2, or 3).</p>

¹Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time (PT), and it reopens the day after a holiday at 4 a.m. PT.

Services	Option 1	Option 2	Option 3
<p>Behavioral health</p> 	<p>You can seek an initial consultation without a referral from your doctor for outpatient treatment for mental health or substance use conditions.</p> <p>Call 866-530-8778 (TTY 711), Monday through Friday (except holidays), 8:30 a.m. to 5 p.m.</p>	<p>You don't need a referral from a provider participating in the networks for KPIC to receive outpatient care for mental illness, emotional disorders, and substance use disorders.</p> <p>Precertification is required before receiving inpatient hospital care. Depending on your plan, it may also be required for certain outpatient procedures.</p> <p>Call 888-567-6847 (TTY 711), Monday through Friday, 8 a.m. to 11 p.m. You may, however, request precertification 24 hours a day, 7 days a week. Cigna Healthcare PPO providers will manage any necessary precertification.</p> <p>See page 23 for more information about precertification.</p>	<p>You can receive care from any licensed behavioral health or chemical dependency professional for mental illness, emotional disorders, and substance use disorders.</p> <p>Precertification is required before receiving inpatient hospital care. Depending on your plan, it may also be required for certain outpatient procedures.</p> <p>Call 888-567-6847 (TTY 711), Monday through Friday, 8 a.m. to 11 p.m. You may, however, request precertification 24 hours a day, 7 days a week.</p> <p>See page 23 for more information about precertification.</p>
<p>Vision care</p> 	<p>800-777-7904 (TTY 711) Hours vary by location.</p>	<p>Visit kp.org/flexible-choice/mas to find a list of optometrists who participate in Option 2.</p>	<p>You can visit any licensed optometrist or vision facility. You may be required to pay for services in full and submit a claim for reimbursement.</p>

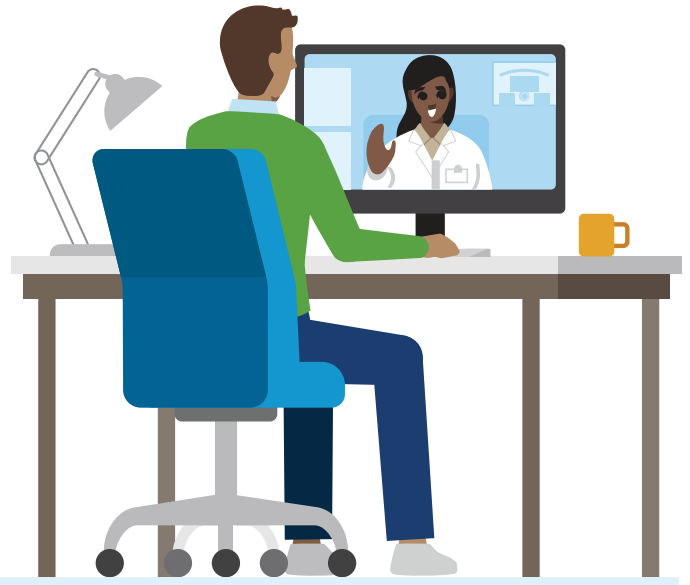
If you have a chronic condition, were recently hospitalized, or if you are or think you might be pregnant, please make an appointment as soon as possible. Call **800-777-7904** (TTY **711**).

The right care (continued)

Services	Option 1	Option 2	Option 3
<p>Maternity care</p> 	<p>If you think you may be pregnant, call 800-777-7904 (TTY 711) for an appointment with your obstetrician.</p>	<p>Visit kp.org/flexible choice/mas to find a list of obstetricians who participate in Option 2.</p>	<p>You can choose any licensed provider for obstetric care.</p> <p>For office visits and other services while you're pregnant, you'll pay your applicable copays or coinsurance, and your deductible must be met, unless otherwise indicated.</p>
<p>Preauthorization/precertification</p> 	<p>Preauthorization may be required for certain services in Option 1, which your Kaiser Permanente providers will request on your behalf.</p>	<p>Precertification is required for all inpatient admissions and certain outpatient services.</p> <p>To obtain precertification for PHCS, MultiPlan, and out-of-network providers, contact Permanente Advantage at 888-567-6847 (TTY 711). Representatives are available Monday through Friday, 8 a.m. to 11 p.m. You may, however, request precertification 24 hours a day, 7 days a week, especially for urgent requests. Cigna Healthcare PPO providers will manage any necessary precertification.</p>	<p>Precertification is required for all inpatient admissions and certain outpatient services.</p> <p>Contact Permanente Advantage at 888-567-6847 (TTY 711). Representatives are available Monday through Friday, 8 a.m. to 11 p.m. You may, however, request precertification 24 hours a day, 7 days a week, especially for urgent requests.</p>

Getting virtual care with Kaiser Permanente

Virtual care allows members to see their personal doctor—as well as any specialists they've been referred to—by video, phone, or email, usually for no copay.¹ When you need medical attention, you can start your journey using any of our virtual care options after registering and logging on to **kp.org** and downloading the Kaiser Permanente app.²



Get Care Now with a Clinician

for 24/7 on-demand service with the next available clinician—no appointment is needed for Urgent Care that can be addressed virtually



E-visits (available 24/7)—answer a questionnaire and get instant care recommendations or a physician's advice/treatment response in 1 hour or less



Email consultations with your doctor



24/7 advice line and online chat

During a virtual visit, your doctor can access your digital health record and consult with other physicians, so your care is seamless, convenient, and connected. All of your post-visit information, prescriptions, lab results, immunization status, emails, and more are available and secure with **kp.org** and the Kaiser Permanente app.²

For more information on your telehealth options and how to join a video or phone visit,¹ go to **kp.org/getcare**.

¹When appropriate and available. 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.

²To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on **kp.org**.

Healthy extras to improve your mental and physical health

Enjoy access to our healthy extras—online resources to help manage your well-being:

Virtual classes at no extra cost

- Cataract Class
- Managing Prediabetes
- Nutrition for Cholesterol Control
- Nutrition for Weight Control
- Stress Management

Self-care apps

- **Calm.** Reduce stress, improve sleep, and enhance mood with meditation.
- **Headspace.** Get immediate one-on-one emotional support for coping with many common challenges—from stress and low mood to work or relationship issues.

Learn more and download these apps at kp.org/selfcareapps.

Additional resources

- **Health education classes.** Join in at our facilities (registration required). Browse courses at kp.org/classes, and to register, call **800-777-7904** (TTY **711**).
- **Partners in Health.** This monthly newsletter brings you health tips, member stories, and facility or service updates.
- **Online wellness programs.** Learn more at kp.org/healthylifestyles.
- **Optum's Affinity Musculoskeletal Program.** Access chiropractic, acupuncture, and massage therapy services, along with a 20% discount off their usual and customary services for members.
- **One Pass Select Affinity®.** Get discounts on fitness services.



Urgent and After Hours Care

Urgent care offers services to adults and children who require immediate, but not emergency, care for conditions like fever or sudden onset of unusual symptoms

As a Flexible Choice member, you have a variety of options for accessing urgent care.

Option 1

- 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 17 for a list of our Urgent Care facilities and locations.
- You'll usually pay the lowest out-of-pocket amount if you seek Urgent Care at Kaiser Permanente Option 1 facilities.
- You may also be able to see an Urgent Care physician by video visit¹ if you cannot come into one of our Urgent Care centers. During your visit, the doctor can access your digital health record, so your care is seamless, convenient, and connected.

24/7 Kaiser Permanente Advanced Urgent Care centers

At our medical centers that have 24/7 Advanced Urgent Care, you get:

- Physicians trained in emergency medicine
- Lower cost shares² than a typical hospital emergency room
- Extended lab and pharmacy hours, with most open 24/7

- 24/7 advanced imaging services, including CT, MRI, and ultrasound
- An observation unit where patients can be monitored for up to 24 hours

After Hours Care

Offered by appointment only, our After Hours Care clinics offer limited lab and radiology services. The clinics are appropriate for minor health concerns, such as ear or neck pain, rash, urinary tract infection, minor injuries, and cold, sinus, or flu-like symptoms.

Get Care Now with a Clinician

With our Get Care Now on-demand service, no appointment is needed for Urgent Care that can be addressed virtually—you can see the next available clinician today.

- Connect to this virtual care service 24/7, and a physician will reach out to you, usually within 2 hours
- Offered at no charge
- Available via phone, video, **kp.org**, or the Kaiser Permanente app³



¹When appropriate and available. 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.

²Cost share depends upon your plan. For specific information, please check your coverage documents.

³To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on **kp.org**.

Urgent and After Hours Care (continued)

Option 2

- You have access to urgent care facilities that are in the PHCS™ or MultiPlan® networks when getting care in a Kaiser Permanente service area, or from the Cigna PPO Network¹ when you get care outside a Kaiser Permanente service area, anywhere in the country.²
- Before making an urgent care appointment at an Option 2 facility, you should confirm that the facility participates in the networks.
- You'll be responsible for any applicable deductible amount, copay, or coinsurance when you receive care.
- Your out-of-pocket cost will generally be higher than in Option 1.

Option 3

- You have access to any urgent care facility not already in Option 1 or Option 2.
- The facility may ask you to pay in full when you receive care. If so, retain a copy of the bill as proof of payment, and submit your claim for reimbursement.
- You'll generally have the highest out-of-pocket cost when using this option.



¹The Cigna HealthcareSM PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration. Cigna Healthcare is an independent company and not affiliated with Kaiser Permanente Insurance Company or Kaiser Foundation Health Plan. Access to the Cigna Healthcare PPO Network is available through Cigna Healthcare's contractual relationship with Kaiser Permanente Insurance Company and Kaiser Foundation Health Plan. The Cigna Healthcare PPO Network is provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

²Kaiser Permanente operates in the District of Columbia, and the states of California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, and Washington.

Kaiser Permanente Urgent and After Hours Care locations

Maryland

Camp Springs Urgent Care

6104 Old Branch Ave.
Temple Hills, MD 20748

By appointment only

Fri: 3-11 p.m.
Sat, Sun: 9 a.m.-5 p.m.

Gaithersburg Advanced Urgent Care 24/7

655 Watkins Mill Road
Gaithersburg, MD 20879

Kensington Urgent Care

10810 Connecticut Ave.
Kensington, MD 20895

By appointment only

Mon-Fri: 3-11 p.m.
Sat, Sun: 9 a.m.-5 p.m.
Closed holidays

Largo Advanced Urgent Care 24/7

1221 Mercantile Lane
Largo, MD 20774

Lutherville-Timonium

Advanced Urgent Care 24/7

2391 Greenspring Drive
Lutherville-Timonium, MD 21093

South Baltimore County

Advanced Urgent Care 24/7

1701 Twin Springs Road
Halethorpe, MD 21227

White Marsh After Hours Care

4920 Campbell Blvd.
Nottingham, MD 21236

By appointment only

Mon-Fri: 3-11 p.m.
Sat, Sun: 9 a.m.-5 p.m.
Closed holidays

Woodlawn After Hours Care

7141 Security Blvd.
Baltimore, MD 21244

By appointment only

Mon-Fri: 3-11 p.m.
Sat, Sun: 9 a.m.-5 p.m.
Closed holidays

Virginia

Ashburn After Hours Care

43480 Yukon Drive
Ashburn, VA 20147

Appointments recommended

Mon-Fri: 3-11 p.m.
Sat, Sun: 9 a.m.-5 p.m.
Closed holidays

Caton Hill Advanced Urgent Care 24/7

13285 Minnieville Road
Woodbridge, VA 22192

Fredericksburg After Hours Care

1201 Hospital Drive
Fredericksburg, VA 22401

Appointments recommended

Mon-Fri: 3-11 p.m.
Sat, Sun: 9 a.m.-5 p.m.
Closed holidays

Reston Urgent Care

1890 Metro Center Drive
Reston, VA 20190

By appointment only

Mon-Fri: 3-11 p.m.
Sat, Sun, holidays: 9 a.m.-9 p.m.

Tysons Corner Advanced Urgent Care 24/7

8008 Westpark Drive
McLean, VA 22102

Washington, DC

Kaiser Permanente Capitol Hill Advanced Urgent Care 24/7

700 2nd St. NE
Washington, DC 20002



The continued availability and/or participation of any facility cannot be guaranteed. 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.

Hospital care

Option 1

Kaiser Permanente carefully selects premier hospitals¹ to team with us in taking great care of you.

Located throughout Maryland, Virginia, and Washington, DC, these award-winning hospitals work with us to provide your treatment when you need inpatient or outpatient hospital care. Your care will be guided 24/7 by Permanente physicians who exclusively care for our members at that hospital. With Kaiser Permanente doctors on-site, your care is coordinated within the hospital and with your primary care physician, ensuring the smooth transition of your care before, during, and after your hospitalization. To learn more about our premier hospitals, visit kp.org/premierhospitals.

Option 2

- You can receive inpatient hospitalization services from hospitals and facilities that participate in Option 2. Your physician who participates in Option 2 may make arrangements for your hospital admission.
- It's important to note that not all physicians at Option 2 hospitals participate in the Option 2 provider network. Depending on your benefit plan design package, you may be responsible for a higher out-of-pocket expense if you receive care from a physician in an Option 2 facility who does not participate in the Option 2 network.
- Be aware that almost all obstetrical and surgical procedures will require the services of an anesthesiologist and pathologist. Obstetrical admissions may also require neonatology services.
- When planning your admission to an Option 2 hospital, be sure to tell your physician you want to be admitted to a hospital in which the hospital-based physicians also participate with the networks for KPIC.

- For a list of participating hospitals serving Option 2, visit kp.org/flexiblechoice-doctor/mas.
- Several hospitals and facilities are included in both the Option 1 and Option 2 networks.
- Precertification is required for inpatient admissions and certain outpatient services.
- See page 23 for more information on precertification.

When you seek care at one of these hospitals or facilities, your cost shares and coverage for services will be determined according to the Option level of the physician who directs your care.



- If you're admitted by an Option 1 Kaiser Permanente provider to a hospital that is included in both Options 1 and 2, then the charges for hospital services will be at the Option 1 benefits level.
- If you're admitted by an Option 3 provider to a hospital in Option 2, then the charges for hospital services will be at the Option 2 benefits level and the physician's charges will be paid at the Option 3 benefits level.

Option 3


- You can receive inpatient hospitalization services from licensed or accredited hospitals and facilities not in Option 1 or 2. Such providers are Option 3 providers.
- When you receive Option 3 services, you'll be responsible for charges that exceed the maximum allowable charge for a covered service. If your Option 3 provider does not accept assignment, you'll also need to submit itemized claims for each provider or facility for reimbursement.
- Precertification is required for inpatient admissions and certain outpatient services. See page 23 for more information on precertification.

¹Premier hospitals are independently owned and operated, and they contract with Kaiser Foundation Hospitals.

Additional services

Services	What you need to know		
<p>X-ray and imaging services</p> 	<p>Option 1</p> <ul style="list-style-type: none"> You'll find radiology services at most Kaiser Permanente medical centers. For most services, you need your doctor's referral. The doctor 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 Kaiser Permanente Urgent Care or Advanced Urgent Care is offered, so you don't have to make a separate trip to have an X-ray or other imaging test. 	<p>Option 2</p> <ul style="list-style-type: none"> Before scheduling any X-rays or other imaging services, check first to be sure the facilities are part of the networks for KPIC. Precertification may be required. Refer to your coverage documents. For more information on precertification, see page 23. 	<p>Option 3</p> <ul style="list-style-type: none"> You can receive X-ray and other imaging services at any facility. Precertification may be required. Refer to your coverage documents. For more information on precertification, see page 23. If you receive tests and screenings in Option 3 facilities, you may be required to 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. Refer to your coverage documents for more details.
<p>Lab tests and results</p> 	<p>Option 1</p> <ul style="list-style-type: none"> For most routine lab tests, your Permanente physician will send the order electronically to the Kaiser Permanente lab, and you can just walk in without an appointment. Most lab services are located wherever Urgent Care or Advanced Urgent Care is offered, so you don't have to make a separate trip to have a lab test to complete your care. You can also schedule your lab appointment in advance to save time. Your results from tests done in Kaiser Permanente medical centers will be available in your medical record. You can read most results 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 referring physician's instructions on how to get your test results. 	<p>Option 2</p> <ul style="list-style-type: none"> Before scheduling any lab test, check first to be sure the facilities are part of the networks for KPIC. Precertification may be required. See page 23 for more information on precertification. 	<p>Option 3</p> <ul style="list-style-type: none"> You can receive lab services at any facility. If you receive tests and screenings in Option 3 facilities, you may be required to 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. Refer to your coverage document for more details. Precertification may be required. See page 23 for more information on precertification.

Additional services (continued)

Services	What you need to know
<p>Chronic care management</p> 	<p>You can join our disease management program if you need help managing ongoing health conditions, such as:</p> <ul style="list-style-type: none">• Asthma• Chronic obstructive pulmonary disease• Coronary artery disease• Depression• Diabetes• High blood pressure• Weight management <p>To learn more, leave a message anytime at 703-536-1465 (Washington, DC, metropolitan calling area) or 410-933-7739 (Baltimore area). Please leave your name, medical record number, address, and the condition for which you're requesting information, and we'll return your call within 2 business days.</p>

Care options while you're away from home

Option 1

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®, Concentra Urgent Care, 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'll 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 at **800-777-7902 (TTY 711)** to learn what your coverage options are, as plans vary.³ Locations include all or part of the following states: California, Colorado, Georgia, Hawaii, Oregon, and Washington.

Find Kaiser Permanente locations at kp.org/facilities.

What is not covered under Option 1

You are not covered for routine (nonemergency and nonurgent) care outside the service area.

Option 2

To get care outside of a Kaiser Permanente service area, you can use Option 2 of your Flexible Choice plan and see a practitioner who participates in the PHCS or MultiPlan networks when getting care in a Kaiser Permanente state, or from the Cigna Healthcare PPO Network when you get care outside a Kaiser Permanente state.

To find a physician, facility, or health care practitioner who participates in the networks:

- Check online at kp.org/flexiblechoice-doctor/mas for the most up-to-date information (regardless of where you're geographically located).
- Review the *Flexible Choice Physician Directory*.

Option 3

Remember that with your Flexible Choice plan, you can get care for covered services from any provider, anywhere in the world. By using this option, you may be required to 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.



For more information

Call **951-268-3900** or 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.

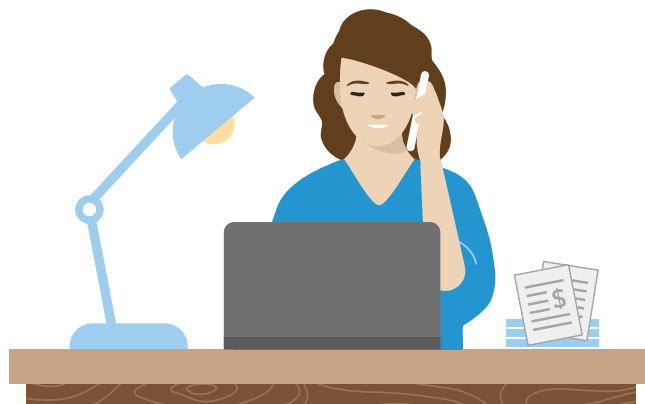
¹If you get care at a CVS MinuteClinic, Concentra Urgent Care, or any other urgent care facility within a state with Kaiser Permanente providers, you'll be asked to pay up front for services you receive and will need to file a claim for reimbursement.

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

³Please refer to your plan document for details.

Your share of costs

“Cost share” refers to what you pay as part of your share for health care costs. 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
Copayment (copay)	The set fee you pay for a covered service (like a non-preventive office visit) every time that service is provided. Copayments vary depending on your plan and don’t count toward a deductible. However, they do count toward your annual out-of-pocket maximum for most services.	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.
Coinsurance	The percentage of the cost for a covered service. For example, if your coinsurance is 15% 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.	There is no copay or coinsurance for Option 1 and Option 2 preventive care. What you owe depends upon your plan’s benefits and the services you receive.
Out-of-pocket maximum	The maximum amount you pay out of pocket each 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/policy year. Covered services continue to be subject to the maximum allowable charge after meeting the out-of-pocket maximum.	Depending on your plan, the copayments, coinsurance, and deductibles you pay for most services will count toward the out-of-pocket maximum.
Deductible	The set amount you must pay each contract year for covered medical services before the health plan begins to pay its share. Only covered services may be applied to the deductible. Deductibles vary depending on the plan you have. Once you have met your deductible, you’ll be required to pay only the applicable copayment or coinsurance for most covered services for the remainder of your plan’s contract year or until you reach your out-of-pocket maximum. Certain conditions may apply.	Option 1 only: If you have a deductible, you’ll 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.

Precertification

Applies to certain Option 2 and Option 3 services only. Precertification is required for all inpatient care (such as hospital surgical procedures) and certain outpatient procedures.

- Your physician, hospital, or authorized representative may request precertification on your behalf.
- To obtain precertification for PHCS, MultiPlan, and out-of-network providers, contact Permanente Advantage at **888-567-6847** (TTY **711**). Representatives are available Monday through Friday, from 8 a.m. to 11 p.m. You may, however, request precertification 24 hours a day, 7 days a week. Response to urgent requests occurs within 2 hours of your message; nonurgent requests get a response during the following business day. Cigna Healthcare PPO providers will manage any necessary precertification.
- If you do not obtain precertification for covered services that require it, you may be required to pay the entire expense should the services be deemed not medically necessary. If the service is deemed to have not been medically necessary, the following may apply:
 - > You will have to pay a penalty, and the benefit that would have been paid to you will be reduced by 30%, up to a maximum penalty of \$5,000 per policy year.
 - > Any additional amount you pay for failure to obtain precertification will not be counted toward meeting any applicable deductible, coinsurance, or out-of-pocket maximum.
 - > For a hospital stay or other inpatient care extended beyond the number of days first precertified without further precertification (concurrent review), your benefits for the extra days will be reduced, or will not be covered if deemed not medically necessary. Services that are not covered do not satisfy the deductible and do not accumulate to the out-of-pocket maximum.
- Please review the entire precertification section in your coverage document for complete terms, conditions, and limitations. If there are any discrepancies between this guide and the benefits detailed in your benefits booklet will prevail.



HELP IN YOUR LANGUAGE:

Kaiser Permanente Insurance Company (KPIC) complies with applicable federal and state civil rights law and does not discriminate or exclude people or treat them less favorably on the basis of race, color, national origin (including limited English proficiency and primary language), ancestry, age, disability, or sex (including sex characteristics, intersex traits; pregnancy or related conditions; sexual orientation; gender identity, gender expressions, and sex stereotypes), religion, creed or marital status.

KPIC:

- Provides no cost auxiliary 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, braille and accessible electronic formats
- Provides 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: **1-866-213-3062** (TTY: **711**)

ATTENTION: If you speak English, language assistance services including appropriate auxiliary aids and services, free of charge, are available to you. Call **1-866-213-3062** (TTY: **711**).

አማርኛ (Amharic) ማሳሰቢያ:- አማርኛ የሚናገሩ ከሆነ፣ ተገቢ የሆኑ ረዳት መርጃዎች እና አገልግሎቶችን ጨምሮ የቋንቋ እርዳታ አገልግሎቶች በነጻ ለእርስዎ ይገኛሉ። ወደ **1-866-213-3062** (TTY: **711**) ይደውሉ።

العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم **1-866-213-3062** (TTY: **711**).

Հայերեն (Armenian) ՈՒՇԱՂՐՈՒԹՅՈՒՆ. Եթե հայերեն եք խոսում, ձեզ համար մատչելի են լեզվական աջակցության անվճար ծառայություններ, ներառյալ համապատասխան օժանդակ միջոցներ և ծառայություններ: Զանգահարեք **1-866-213-3062** հեռախոսահամարով (TTY **711**):

Băsa-Wùdù (Bassa) DYÉDÉ-GBO-DÈ-ÐÈ: Ɔ jũ ké m̄ d̄yi Băsa-Wùdù po-nyò jùin, wuɖu-xwíníin mú zàzà b̄ě kè gbo-kpá-kpá ɔ kè kũà t̄òò b̄ě se wídí. p̄éè-p̄éé d̄ò k̄ɔ̄ɛ ni bó m̄ bìì. Ɖá **1-866-213-3062** (TTY: **711**).

বাংলা (Bengali) মনোযোগ দিন: আপনি যদি বাংলা ভাষায় কথা বলেন, তাহলে আপনি প্রয়োজনীয় সহায়ক উপকরণ ও সেবা, সহ ভাষা পরিষেবা বিনামূল্যে পেতে পারেন। কল করুন **1-866-213-3062** (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協助服務，包括適當的輔助與服務。請致電**1-866-213-3062** (TTY: **711**)。

فارسی (Persian) توجه: اگر به زبان فارسی صحبت می‌کنید خدمات کم‌کسانی زبانی، شامل کمک‌ها و خدمات جانبی مناسب، به صورت رایگان در دسترس‌تان قرار می‌گیرد. با شماره **1-866-213-3062** تماس بگیرید (TTY: **711**).

Français (French) ATTENTION : si vous parlez français, des services d'assistance linguistique, notamment des aides et des services auxiliaires adaptés, sont mis gratuitement à votre disposition. Appelez le **1-866-213-3062** (TTY: **711**).

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen die Sprachassistentz mit entsprechenden Hilfsmitteln und Dienstleistungen kostenfrei zur Verfügung. Bitte wählen Sie die **1-866-213-3062** (TTY: **711**).

ગુજરાતી (Gujarati) ध्यान राખो: જો તમે ગુજરાતી બોલતા હોવ, તો યોગ્ય સહાયક સહાય અને સેવાઓ, સહિતની ભાષા સહાય સેવાઓ, તમારા માટે મફત ઉપલબ્ધ છે. કોલ કરો **1-866-213-3062** (TTY: **711**).

Kreyòl Ayisyen (Haitian Creole) ATANSYON: Si w pale kreyòl ayisyen, gen sèvis asistans lengwistik ansanm ak èd epi sèvis ki gen rapò ak sa yo, ki disponib pou ou san w p ap peye. Rele **1-866-213-3062** (TTY: **711**).

हिंदी (Hindi) ध्यान दें: अगर आप हिंदी बोलते हैं, तो आपके लिए उपयुक्त सहायक उपकरण और सेवाओं सहित भाषा सहायता सेवाएँ मुफ्त उपलब्ध हैं। **1-866-213-3062** (TTY: **711**) पर कॉल करें।

Hmoob (Hmong) CEEB TOOM: Yog tias koj hais lus Hmoob, muaj cov kev pab txhais lus uas pab dawb rau koj. Hu rau **1-866-213-3062** (TTY: **711**).

Igbo (Igbo) GEE NTI: O buru na ina-asu asusu English, oru enyemaka asusu gunyere oru na enyemaka kwesiri ekwesiri, di n'efu, di maka gi. Kpoo **1-866-213-3062** (TTY: **711**).

Italiano (Italian) ATTENZIONE: Se parla italiano, può usufruire gratuitamente dei servizi di assistenza linguistica compresi gli opportuni aiuti e servizi ausiliari. Chiami il numero **1-866-213-3062** (TTY: **711**).

日本語 (Japanese) お知らせ : 日本語を話す場合、適切な補助機器やサービスを含む言語支援サービスが無料で提供されます。電話 : **1-866-213-3062** (TTY: **711**)。

ខ្មែរ (Khmer) សូមយកចិត្តទុកដាក់: ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ សេវាកម្មជំនួយភាសា រួមទាំងឧបករណ៍ និងសេវាកម្មជំនួយសមរម្យ ដោយមិនគិតថ្លៃ គឺអាចរកបានសម្រាប់អ្នក។ សូមទូរសព្ទទៅលេខ **1-866-213-3062** (TTY: **711**)។

한국어 (Korean) 참고: 한국어를 구사하시는 경우, 필요한 보조 기기와 서비스가 포함된 언어 지원 서비스가 무료로 제공됩니다. **1-866-213-3062**(TTY: **711**)번으로 전화하십시오.

ພາສາລາວ (Laotian) ໝາຍເຫດ: ຖ້າທ່ານເວົ້າພາສາລາວ, ຈະມີບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ລວມທັງຄວາມຊ່ວຍເຫຼືອ ແລະ ບໍລິການເສີມທີ່ກ່ຽວຂ້ອງໂດຍບໍ່ເສຍຄ່າ. ໂທຫາ **1-866-213-3062** (TTY: **711**).

Naabeehó (Navajo) BEE ADIIT'ÁNÍ: T'áá shoodí éí Diné bizaad bee yánilti', t'áá iiyisí dóó ch'iyáán yáhoot'éét níhá shikaadéét dah naashá. Doo baa akót'éego níhá baqah daniidli'í'. Háálá **1-866-213-3062** (TTY: **711**).

नेपाल (Nepali) ध्यान दिनुहोस्: यदि तपाईं नेपाली बोल्नुहुन्छ भने उपयुक्त सहायक साधनहरू र सेवाहरू सहितको भाषा सहायता सेवा तपाईंको लागि नि:शुल्क उपलब्ध छ। **1-866-213-3062** (TTY: **711**) मा फोन गर्नुहोस्।

Afaan Oromoo (Oromo) FUULEFFANNAA: Afaan Oromoo dubbattu yoo ta'e, tajaajiloonni afaanii meeshaalee fi tajaajiloota qaama miidhamtootaaf mijaa'oo ta'an dabalatee, kaffaltii

irraa bilisa karaa ta'een, ni argamu. Bilbilaa **1-866-213-3062** irratti (TTY: **711**).

Português (Portuguese) ATENÇÃO: Se você fala português, serviços de assistência de idioma, incluindo recursos e serviços auxiliares adequados, estão disponíveis gratuitamente para você. Ligue para **1-866-213-3062** (TTY: **711**).

ਪੰਜਾਬੀ (Punjabi) ਧਿਆਨ ਦਿਓ: ਜੇਕਰ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਤੁਹਾਡੇ ਲਈ ਢੁਕਵੇਂ ਸਹਾਇਕ ਉਪਕਰਨਾਂ ਸਮੇਤ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਮੁਫਤ ਵਿੱਚ ਉਪਲਬਧ ਹਨ। **1-866-213-3062** (TTY: **711**) 'ਤੇ ਕਾਲ ਕਰੋ।

Română (Romanian) ATENȚIE: Dacă vorbiți limba română, vă sunt disponibile în mod gratuit servicii de asistență lingvistică, inclusiv ajutoare și servicii auxiliare adecvate. Sunați la numărul **1-866-213-3062** (TTY: **711**).

Русский (Russian) ВНИМАНИЕ: если вы говорите по-русски, вы можете получить бесплатные услуги языковой поддержки, включая соответствующие вспомогательные средства и услуги. Звоните по телефону **1-866-213-3062** (TTY: **711**).

Español (Spanish) ATENCIÓN: Si habla español, tiene a su disposición servicios de asistencia lingüística que incluyen aparatos y servicios auxiliares adecuados y gratuitos. Llame al **1-866-213-3062** (TTY: **711**).

Tagalog (Tagalog) PAUNAWA: Kung kayo ay nagsasalita ng Tagalog, ang mga serbisyo ng tulong sa wika, kabilang ang mga naaangkop na karagdagang tulong at serbisyo, na walang bayad, ay available sa inyo. Tumawag sa **1-866-213-3062** (TTY: **711**).

ไทย (Thai) หมายเหตุ: หากท่านพูดภาษาไทย ท่านสามารถขอรับบริการช่วยเหลือด้านภาษา รวมทั้งเครื่องช่วยเหลือและบริการเสริมที่เหมาะสมได้ฟรี โปรดติดต่อหมายเลข **1-866-213-3062** (เครื่อง TTY: **711**)

Українська (Ukrainian) УВАГА! Якщо ви володієте українською мовою, вам доступні безкоштовні послуги з мовної допомоги, включно із відповідною додатковою допомогою та послугами. Телефонуйте **1-866-213-3062** (TTY: **711**).

اردو (Urdu) توجہ دیں: اگر آپ اردو بولتے ہیں تو لسانی اعانت کی خدمات، بشمول مناسب معاون امدادی آلات اور خدمات، بلا معاوضہ، آپ کے لیے دستیاب ہیں۔ **1-866-213-3062** (TTY: **711**) پر کال کریں۔

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu nói tiếng Việt, quý vị có thể sử dụng các dịch vụ hỗ trợ ngôn ngữ miễn phí, bao gồm các dịch vụ và phương tiện hỗ trợ phù hợp. Gọi số **1-866-213-3062** (TTY: **711**).

Yorùbá (Yoruba) ÀKÍYÈSÍ: Bí o bá lè sọ èdè Yorùbá, àwọn ètò ìrànlọwọ èdè, tíítí kan àwọn ohun èlò àti isẹ ìrànlọwọ tó yẹ wà fún ọ lófẹ́ẹ́. Pe **1-866-213-3062** (TTY: **711**).

NONDISCRIMINATION NOTICE:

If you believe that KPIC has failed to provide these services or discriminated in another way on the basis of national origin, ancestry, age, disability, sex, religion, creed, or marital status, you can file a grievance by mail or phone with your home region Civil Rights Coordinator office:

Colorado	Georgia	Northwest
KPIC Civil Rights Coordinator PO Box 378066 Denver, CO 80237-8066 Fax: 1-866-466-4042 Phone: 1-855-364-3184	KPIC Civil Rights Coordinator Nine Piedmont Center 3495 Piedmont Rd NE Atlanta, GA 30305-1736 Fax: 1-404-949-5001 Phone: 1-855-364-3185	KPIC Civil Rights Coordinator 500 NE Multnomah St., Suite 100 Portland, OR 97232-2099 Fax: 1-855-347-7239 Phone: 1-866-616-0047
California	Mid-Atlantic (DC, MD, VA)	Washington
KPIC Civil Rights Coordinator PO Box 1809 Pleasanton, CA 94566 Fax: 1-888-987-2252 Phone: 1-800-788-0710	KPIC Civil Rights Coordinator PO Box 1809 Pleasanton, CA 94566 Fax: 1-888-987-2252 Phone: 1-800-788-0710	KPIC Civil Rights Coordinator P.O. Box 34593 Seattle, WA 98124-1593 Fax: 1-206-630-1859 Phone: 1-866-458-5479

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights:

- By completing the complaint form and submitting the form to:

The U.S. Department of Health and Human Services
200 Independence Avenue SW, Room 509F, HHH Building
Washington, DC 20201
Phone: 1-800-368-1019
Phone (TDD): 1-800-537-7697

Complaint forms can be found online:
<https://www.hhs.gov/ocr/office/file/index.html>

- Or, electronically by submitting your complaint through the Office for Civil Rights Complaints Online Portal:

<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

How your plan works

(continued from the inside front cover)

Option 2

- Your out-of-pocket costs will generally be higher when you choose to receive services from Option 2 providers and facilities, compared to Option 1.
- When you receive covered services from a provider who participates in Option 2, you'll be subject to the applicable copay or coinsurance for those covered services after you satisfy your deductible.
- You won't be billed any difference in charges if your provider's usual charge for a covered service is higher than the contracted fee that Kaiser Permanente Insurance Company (KPIC) has agreed to pay.
- After you receive any Option 2 medical service, you'll receive an Explanation of Benefits (EOB). The EOB will show you a breakdown of the charges and payments for your visit and will also show how much you are responsible for paying, as well as your deductible and out-of-pocket maximum accumulations. It is not a bill.

Option 3

- Your out-of-pocket costs will generally be the highest when you choose to receive services from Option 3 providers and facilities.
- Option 3 providers may require you to pay the full cost of each visit at the time the care is provided. If so, you'll need to submit claim forms with itemized bills for reimbursement.
- In addition to your plan year deductible, copay, and/or coinsurance, you will be responsible for the difference, if any, between the billed cost of the service and the payment your Option 3 provider received from KPIC. To be prepared, be sure to ask the doctor's office in advance about billing and cost of services.
- After you receive any Option 3 medical service, and once a medical claim for your service has been verified as an eligible benefit, you'll receive an EOB. The EOB will show you a breakdown of the charges and payments for your visit and will also show how much you are responsible for paying. It is not a bill.

Want to talk? We're here to help.

If you have questions about how much your visits should cost, visit kp.org/costestimates. Estimates are based on your plan benefits and whether you've reached your deductible—so you get personalized information every time.

For more information on your plan, visit kp.org and review your coverage documents.



Kaiser Permanente Insurance Company (KPIC) provides administrative services and underwrites stop-loss insurance for the Kaiser Permanente Level Funded program.

KPIC is a subdivision of Kaiser Foundation Health Plan, Inc. (KFHP).

Kaiser Permanente medical facilities

Maryland

- 1 Abingdon Medical Center
- 2 Annapolis Medical Center
- 3 **FUTURE LOCATION**
Medical Center in Aspen Hill
- 4 Kaiser Permanente Baltimore Harbor Medical Center
- 5 Bowie Fairwood Medical Center
- 6 Camp Springs Medical Center
- 7 Columbia Gateway Medical Center
- 8 Kaiser Permanente Frederick Medical Center
- 9 Gaithersburg Medical Center
- 10 Kensington Medical Center
- 11 Largo Medical Center
- 12 Lutherville-Timonium Medical Center
- 13 Marlow Heights Medical Center
- 14 North Arundel Medical Center
- 15 Shady Grove Medical Center
- 16 Silver Spring Medical Center
- 17 South Baltimore County Medical Center
- 18 **FUTURE LOCATION**
Southern Maryland Medical Center

- 19  Friendship Heights
by KAISER PERMANENTE.
- 20 West Hyattsville Medical Center
- 21 White Marsh Medical Center
- 22 Woodlawn Medical Center

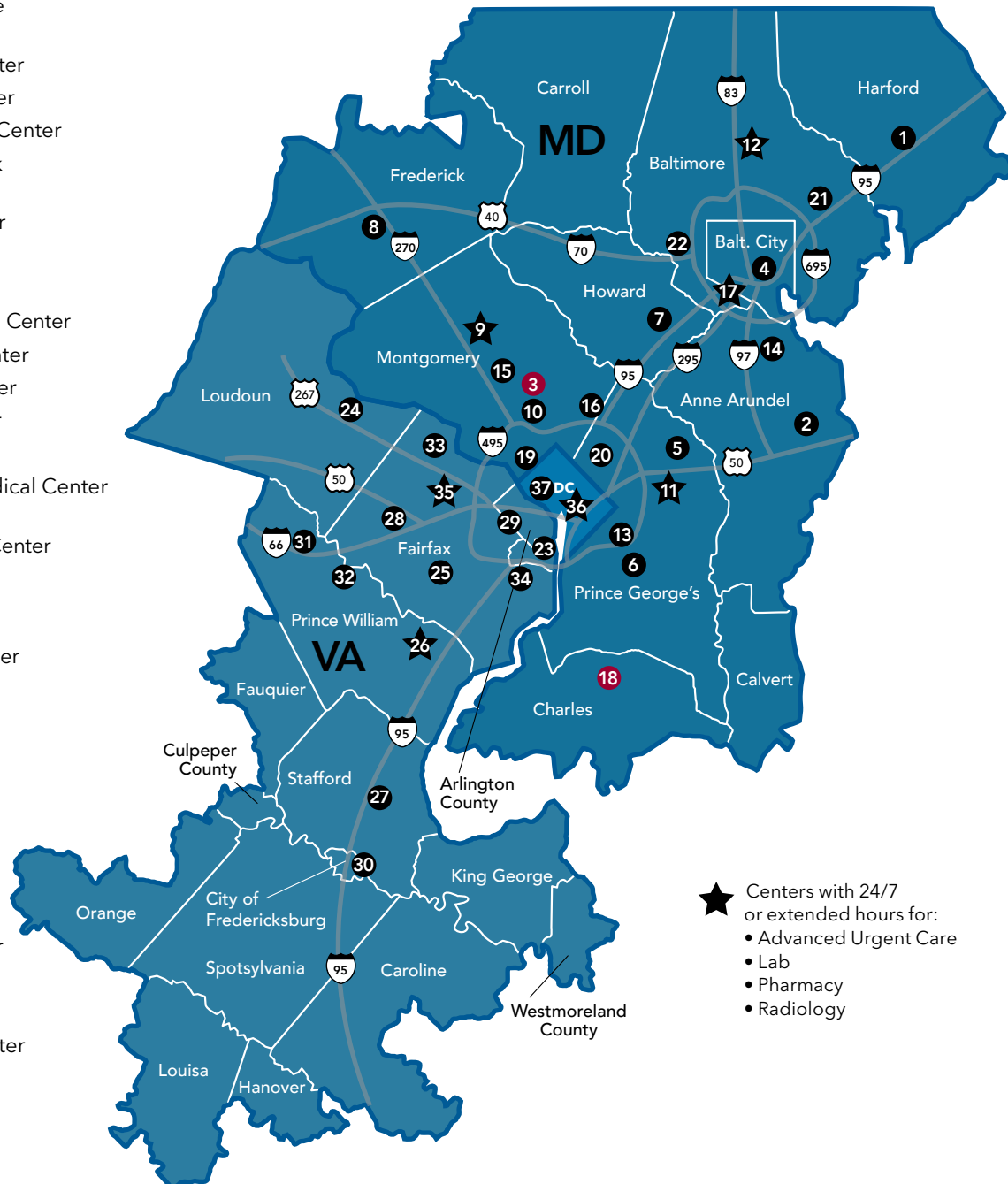
Virginia

- 23 Alexandria Medical Center
- 24 Ashburn Medical Center
- 25 Burke Medical Center
- 26 Caton Hill Medical Center
- 27 Colonial Forge Medical Center
- 28 Fair Oaks Medical Center
- 29 Falls Church Medical Center
- 30 Fredericksburg Medical Center
- 31 Haymarket Crossroads Medical Center
- 32 Manassas Medical Center

- 33 Reston Medical Center
- 34 Springfield Medical Center
- 35 Tysons Corner Medical Center

Washington, DC

- 36 Kaiser Permanente Capitol Hill Medical Center
- 37 Northwest DC Medical Office Building



- ★ Centers with 24/7 or extended hours for:
 - Advanced Urgent Care
 - Lab
 - Pharmacy
 - Radiology

For the most current listing of available facilities and services, please visit kp.org/facilities.

Kaiser Permanente's service area in Fauquier County includes the following ZIP codes: 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.