



Health Benefits

Together, we are working toward a *healthier community*



Kaiser Permanente Integrated Health Model Plan

State of Maryland Employee and Non-Medicare Retiree Health and Welfare Benefits Program

2023 ENROLLMENT | myhealth.kp.org/maryland⁷

FIND YOUR HEALTHY PLACE



2023 State of Maryland Kaiser Permanente IHM benefit highlights¹

Benefits and services	
Preventive care	
Routine physical exam	\$0
Outpatient services (per visit or procedure)	
Primary care office visit (copay waived for children under age 5)	\$15
Specialty care office visit	\$15
Most X-rays and lab tests	\$0
MRI, CT, PET scans	\$0
Outpatient surgery	\$0
Chiropractic and acupuncture services	\$15
Inpatient hospital care (per admission)	
Room and board, surgery, anesthesia, X-rays, lab tests, medications	\$0
Maternity	
Routine prenatal care visits and first postpartum visit	\$0
Delivery (per admission)	\$0
Telehealth	
In-office e-consult with specialist	\$0
Video chat ² with a doctor	\$0
Emergency and Urgent Care (per visit or trip)	
Emergency care	\$150
Urgent Care	\$15
Ambulance	\$0
Prescription drugs (generic/brand)	
Prescription drug coverage	Not covered under medical plan
Maximum out-of-pocket	
Per person	\$1,500
Maximum per family	\$3,000

For more information on rates and benefits, visit dbm.maryland.gov/benefits.⁷

Need to talk to a live person? Call Member Services, 7 days a week, 7 a.m. to 11 p.m., at **855-839-5763** (TTY **711**).

Throughout the brochure, the ⁷ symbol indicates that there is additional information for you to review. When ⁷ is displayed, click the link to learn more.

EXPERIENCE THE KAISER PERMANENTE DIFFERENCE

At Kaiser Permanente, we combine health care and coverage in one integrated health system. Your health plan, insurance, doctors, specialists, and medical facilities are all connected, which makes accessing care more convenient and affordable for you.

Our doctors provide the personalized care you need, and they proudly reflect and embrace the diversity of the communities we serve. We strive to make health care equitable and inclusive for all.

WHAT'S NEW



Get care now

24/7 video appointments with the next available on-demand clinician. **See page 8.**



Ginger

Another new self-care app to support your emotional well-being and total health. **See page 10.**



Chat

Connect with a Kaiser Permanente care team member via text chat. **See page 8.**



More facilities

New state-of-the-art medical centers throughout the region. **See page 11.**

We welcome the opportunity to become your partner in health. Please keep reading to see the many reasons you should choose Kaiser Permanente.

YOUR BLUEPRINT FOR A HEALTHIER YOU

Why choose Kaiser Permanente?3

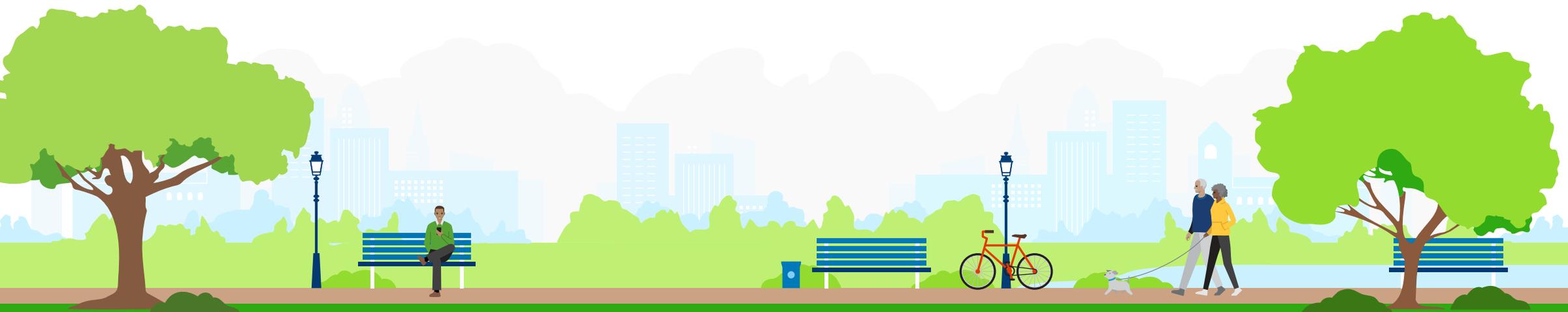
Care when and where you need it6

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Contact us15



Throughout the brochure, you can click this arrow symbol[↗] to learn more.

CARE WITHOUT COMPROMISE

Kaiser Permanente has it all: quality, convenience, and personalized care, for you and your family.



Integrated care[↗]

In our integrated system, everything works together to provide personalized care, including your health plan, doctor, medical centers, and more.



Medical excellence[↗]

Our specialists and multidisciplinary teams are focused on our members. We use groundbreaking research and innovative technology to prevent or treat any health concern.



Affordable prices

Thanks to our predictable copays and low out-of-pocket costs, you can meet your budget without sacrificing quality care.



Convenience

Each of our 35+ state-of-the-art medical centers offers primary care, specialty care, pharmacy, and more under one roof, so you can get your care in one trip.



National presence[↗]

There's strength in numbers. With 1,700+ doctors in the region and 23,000+ doctors nationwide, your care is backed by a network of knowledge and experience.



Specialty care[↗]

You have access to many specialists without a referral. If you ever need a second opinion on a tough health care decision, just ask. Even if you're already working with a specialist, your doctor can recommend another who isn't connected to your case.

You can get quality, evidence-based care for specialties like **mental health,[↗] heart health,[↗] cancer care,[↗] maternity care,[↗]** and more.



Easy enrollment[↗]

We make it easy to switch to Kaiser Permanente. We guide new members through every step of the process, including choosing a doctor and transferring prescriptions. Please see our **new member website[↗]** or **page 14** for additional information.





YOUR HEALTH IS IMPORTANT TO US

At Kaiser Permanente, you don't just have a doctor or care team—you have partners in health.



Care in sickness and health

Our focus on preventive medicine works to keep you healthy, not just treat health issues as they arise. Your care team will remind you about health screenings and other preventive measures to avoid health issues altogether.



Support for chronic conditions

If you have a condition like heart disease or diabetes, you're automatically enrolled in a disease management program for personal coaching. Innovative remote monitoring devices help you and your doctor stay on top of your condition without frequent in-person visits.



Specialty care when needed

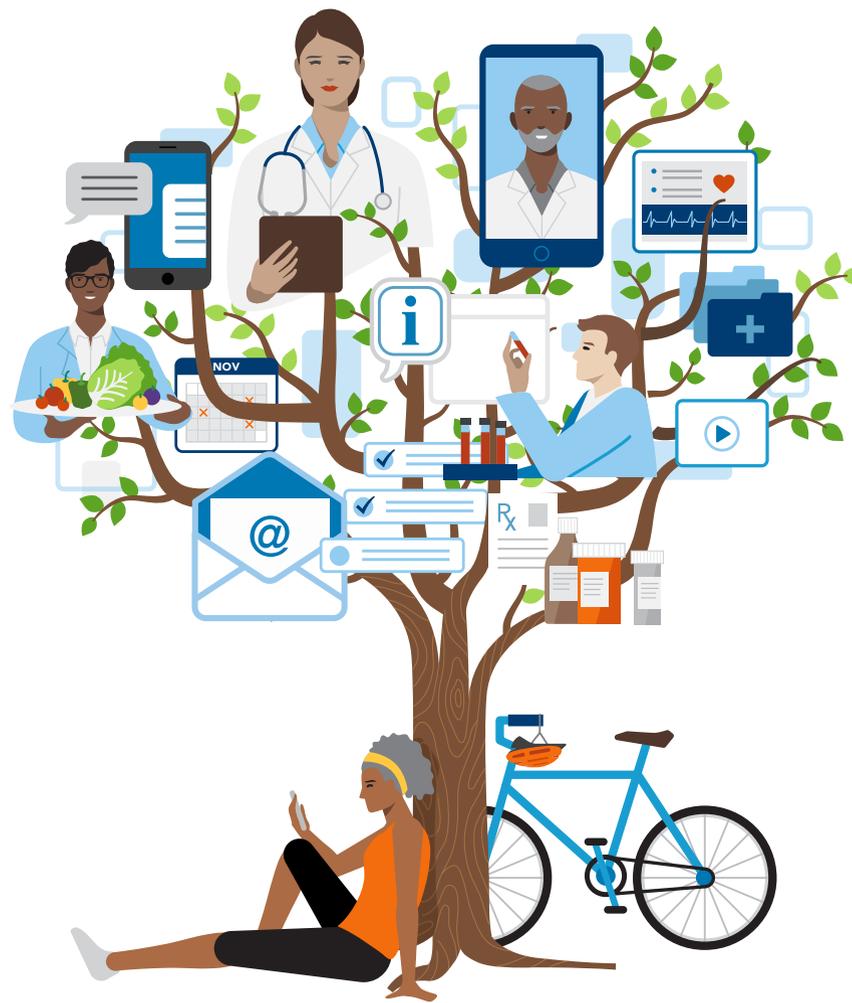
With access to 50+ specialties and subspecialties, you always get targeted treatment for health conditions. Plus, many specialties don't require a referral, like obstetrics-gynecology (ob-gyn) and mental health.



Informed, personalized care

Your electronic health record ensures that your entire care team is up to date on your health. They know what medications you're taking, when you're due for screenings, and more.





OUR HEALTH SYSTEM IS HERE FOR YOU

As a member of Kaiser Permanente, you're supported through every step of your care journey. No matter your concern, we make it easy to get the care you need.



Member Services

Member Services is available to help you with any part of your care. Just call **855-839-5763** (TTY **711**), Monday through Friday, 7:00 a.m. to 11 p.m., to schedule and manage appointments, check the status of tests, and more.



Take charge of your care on **kp.org**

When you can easily manage your care, health care works better for you. Get started by setting up your secure account on **kp.org**. You can view your health information, manage appointments, check test results, pay bills, and more—all online. And that's just the start.



Watch[↑] to see how our connected care helps speed up paths of recovery.



CARE MADE EASY

When you're a member of Kaiser Permanente, managing your care is a walk in the park.



Choose your doctor and change anytime⁷

Browse the profiles of our skilled doctors online and choose one who best fits your needs. See their backgrounds, specialties, languages spoken, and more.

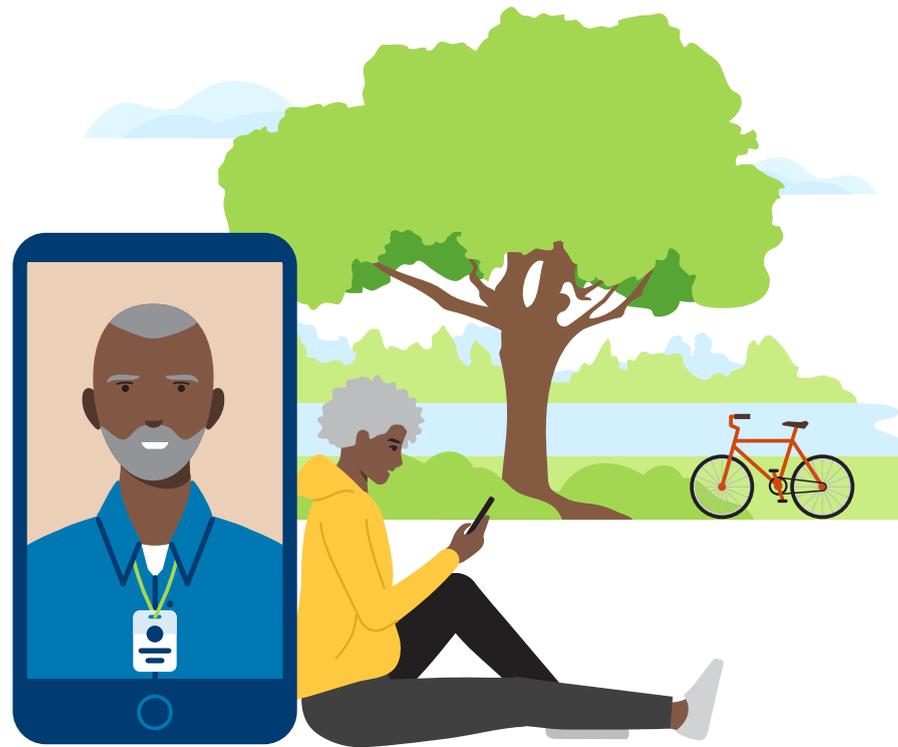


Get care on your terms⁷

You have access to care when and where it works best for you, with your choice of our doctors and facilities. On **kp.org** or the **Kaiser Permanente app**, you can schedule in-person and virtual appointments, email your doctor, and more.⁵



For more information about your plan, visit myhealth.kp.org/maryland⁷ or call us at **855-839-5763 (TTY 711)**, 7 days a week, 7 a.m. to 11 p.m.



WE VALUE YOUR HEALTH AND YOUR TIME

We make care fit your lifestyle, not the other way around.

Our virtual care options ensure that you can get care whenever and wherever you need it, with less disruption to your day.



NEW Get care now

Have 24/7 video calls with a clinician without an appointment—from the comfort of home, from your work desk, and even on the go.²



24/7 phone advice—for any reason

We're always here when you need us. Call to ask questions about your care, schedule appointments, and more.



In-person visits

You can often get appointments with your doctor on the same day. Visit for routine care, preventive care, to treat an illness, and more.



NEW Chat

Use our new click-to-chat service to connect with a health care professional online. Get medical advice, member information, and more.



E-visit

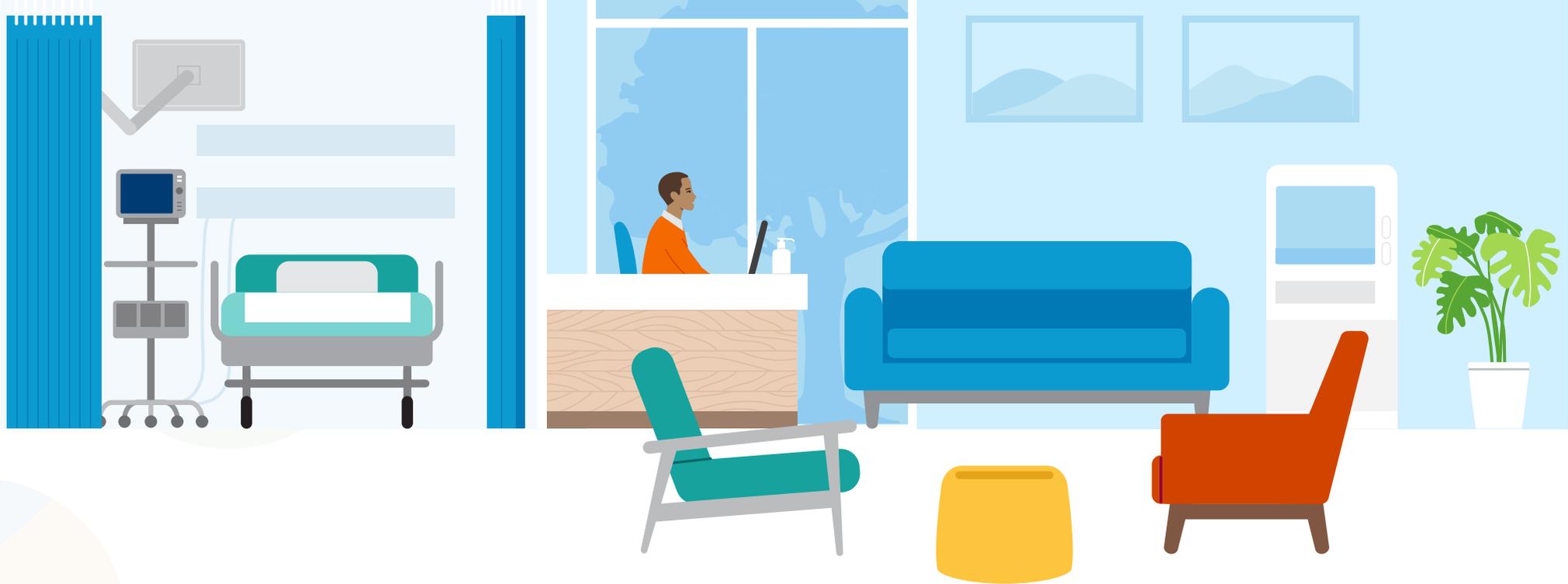
Complete a short online questionnaire about your symptoms, and you'll soon get personalized self-care advice from a doctor.



Email

Contact your doctor by email anytime with non-urgent questions. You'll usually get a response within two business days, if not sooner.





CARE ANYWHERE

Disaster can strike anytime, anywhere.

That's why you're always covered for care, no matter how serious your condition—even while traveling.



Urgent Care⁷

Kaiser Permanente's Urgent Care centers typically provide more services than standard community urgent care facilities. Our Urgent Care centers are staffed with skilled and knowledgeable emergency, family, and internal medicine physicians who work alongside nurses and technicians to provide comprehensive care.⁶



Advanced Urgent Care open 24/7⁷

These facilities are equipped to handle more serious health issues than typical urgent care facilities. You'll generally wait less time than in hospital emergency rooms.⁶



Emergency care

Some medical issues require immediate attention to protect your health. That's why you're covered worldwide for any emergency, such as chest pain, difficulty breathing, a loss of consciousness, and more.⁷



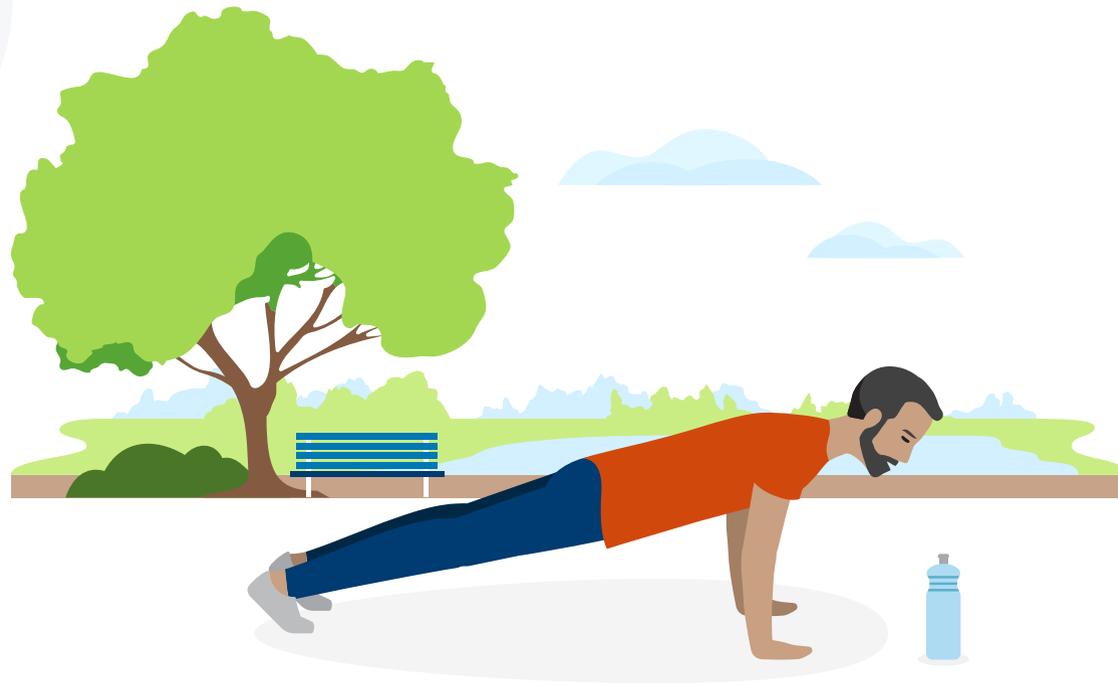
Travel care⁷

Whether you travel for work or for fun, you shouldn't have to worry about access to care. You're covered for emergency care anywhere in the world. And when you're away from home, you can now get urgent and emergency care from Cigna's U.S. network of health care professionals and facilities.⁸ You can also get urgent care from any provider when you're not in a Kaiser Permanente service area.

If you need care while traveling, just call our Away From Home Travel Line at **951-268-3900** or visit **kp.org/travel**.⁹



You can get urgent care at MinuteClinic locations or Concentra urgent care centers when traveling outside of our service area.¹⁰ Contact the appropriate location before visiting to confirm that services are available.



TAKE CHARGE OF YOUR HEALTH

We're always here to provide the care you need. But we also offer self-care resources to help you become your healthiest self.



Health and wellness discounts⁷

We give you special rates on gym memberships, acupuncture, and other supplementary health options.



Digital self-care apps⁷

Navigate mental and emotional challenges and improve your sleep, mood, relationships, and more with apps like Calm and myStrength—available to adult members at no cost.¹⁰



Healthy lifestyle programs⁷

Take advantage of online programs for weight loss, smoking cessation, stress management, and more—all at no cost.



Personal wellness coaching⁷

Work one-on-one with a wellness coach by phone, so they can help you reach your health goals.



Health classes⁷

Sign up for health classes that support your road to wellness.



Online wellness tools⁷

Get wellness information, health calculators, fitness videos and podcasts, and even recipes from world-class chefs.



Kaiser Permanente medical facilities (with premier hospitals)

Maryland

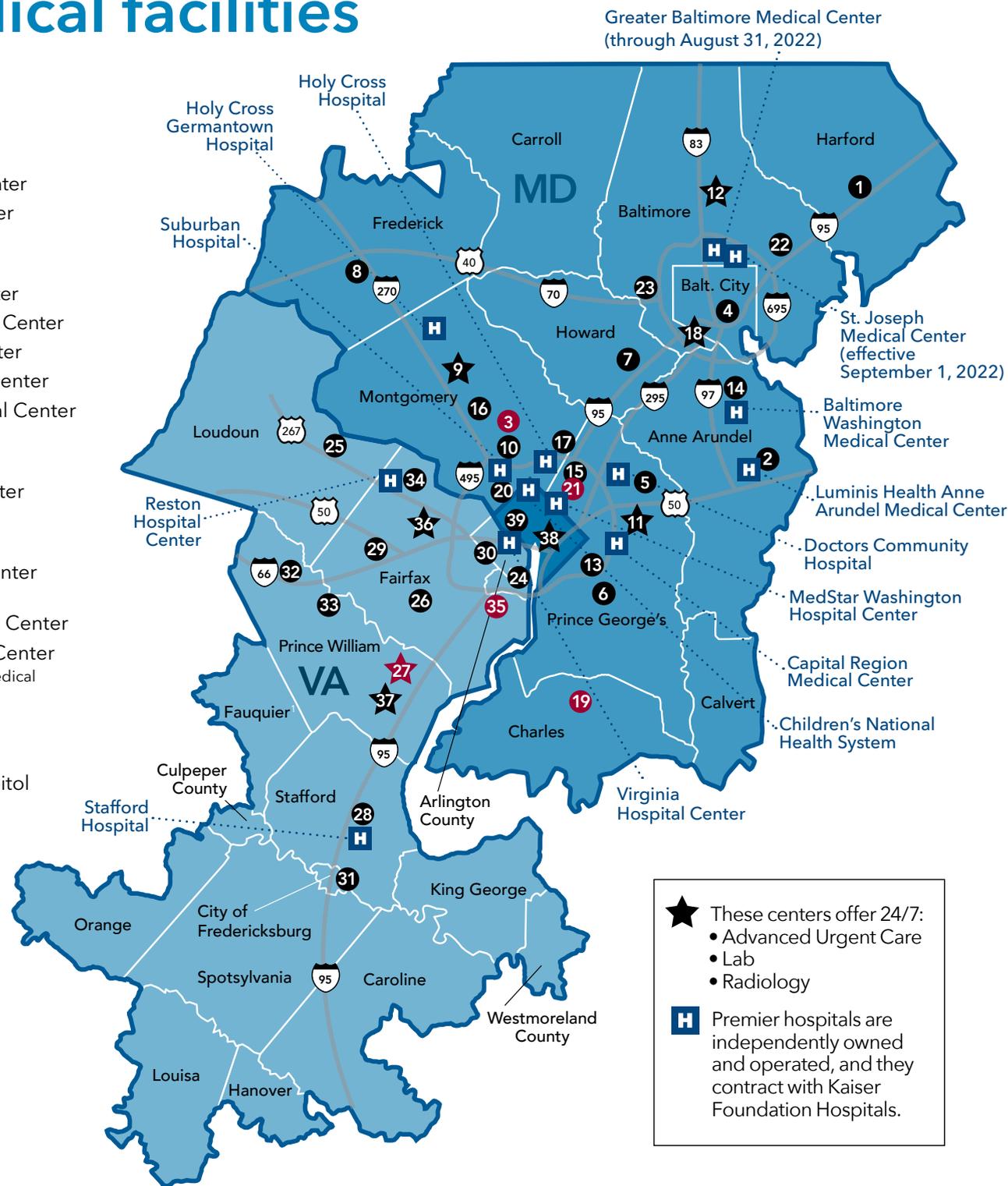
- 1 Abingdon Medical Center
- 2 Annapolis Medical Center
- 3 **FUTURE OPENING**
Medical Center in Aspen Hill
- 4 Kaiser Permanente Baltimore Harbor Medical Center
- 5 Bowie Fairwood Medical Center
- 6 Camp Springs Medical Center
- 7 Columbia Gateway Medical Center
- 8 Kaiser Permanente Frederick Medical 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 Prince George's Medical Center
(will close when West Hyattsville Medical Center opens)
- 16 Shady Grove Medical Center
- 17 Silver Spring Medical Center
- 18 South Baltimore County Medical Center
- 19 **FUTURE OPENING**
Medical Center in Waldorf
- 20  Friendship Heights
by KAISER PERMANENTE.
- 21 **OPENING 2022**
West Hyattsville Medical Center
- 22 White Marsh Medical Center
- 23 Woodlawn Medical Center

Virginia

- 24 Alexandria Medical Center
- 25 Ashburn Medical Center
- 26 Burke Medical Center
- 27 **OPENING 2022**
Caton Hill Medical Center
- 28 Colonial Forge Medical Center
- 29 Fair Oaks Medical Center
- 30 Falls Church Medical Center
- 31 Fredericksburg Medical Center
- 32 Haymarket Crossroads Medical Center
- 33 Manassas Medical Center
- 34 Reston Medical Center
- 35 **OPENING 2022**
Springfield Medical Center
(adjacent to current facility)
- 36 Tysons Corner Medical Center
- 37 Woodbridge Medical Center
(will close when Caton Hill Medical Center opens)

Washington, DC

- 38 Kaiser Permanente Capitol Hill Medical Center
- 39 Northwest DC Medical Office Building



★ These centers offer 24/7:
 • Advanced Urgent Care
 • Lab
 • Radiology

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

Please check kp.org/facilities⁷ for the most up-to-date listing of services available at Kaiser Permanente medical centers.

⁷Kaiser 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.

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>.

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 ሊያገለግሉት 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**).

Bàsɔ̀wò Wùdù (Bassa) Dè dɛ nià kɛ dyédé gbo: ɔ̃ jũ ké m̀ Bàsɔ̀wò-wùdù-po-nyò jũ ní, níí, à wuɖu kà kò d̀ò po-poò béin m̀ gbo kpáa. Đá **1-800-777-7902** (TTY: **711**)

বাংলা (Bengali) লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নি:খরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন 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: Ọ bụrụ na ị 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, éi ná hóló, kojí' hódíilnih **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) หมายเหตุ: ถ้าคุณพูดภาษาไทย 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**).

ENDNOTES

- ¹ This is a summary of the features of the Kaiser Permanente plan. For more information, read your Kaiser Permanente Summary of Benefits and Coverage. All benefits are subject to the definitions, limitations, and exclusions set forth in the *Evidence of Coverage*. This document can be downloaded by visiting the plans and benefits section of myhealth.kp.org/maryland. The emergency copay is waived if admitted to the hospital within 24 hours for the same condition or if admitted directly to the hospital as an inpatient.
- ² 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.
- ³ In the survey Best Health Insurance Companies for 2021 by [Insure.com](https://www.insure.com),⁷ Kaiser Permanente as a national enterprise is rated #1 overall among 15 companies. In the NCQA Commercial Health Plan Ratings 2021, our commercial plan is rated 5 out of 5, the highest rating in MD, VA, and DC. The 2019 Commission on Cancer, a program of the American College of Surgeons, granted Three-Year Accreditation with Commendation to the Kaiser Permanente cancer care program (extended through 2022). The Mid-Atlantic Permanente Medical Group is the largest multispecialty medical group in the Washington, DC, and Baltimore areas and exclusively treats Kaiser Permanente members. Permanente doctors are recognized as Top Doctors in *Northern Virginia Magazine* (2022), *Washingtonian* magazine (2021), and *Baltimore* magazine (2021). According to NCQA's Quality Compass[®] 2021, we're rated 5 out of 5 in 29 measures, including: controlling blood pressure (heart disease), blood pressure control (140/90) (diabetes), glucose control, colorectal cancer screening, breast cancer screening, cervical cancer screening, childhood immunizations, prenatal check-ups, and postpartum care. Quality Compass is a registered trademark of the NCQA.
- ⁴ The physicians who practice at Kaiser Permanente are recognized as Top Doctors in *Northern Virginia Magazine* (2022), *Washingtonian* magazine (2021), and *Baltimore* magazine (2021).
- ⁵ To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org.⁷
- ⁶ 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.⁷
- ⁷ 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 part. Refer to your *Evidence of Coverage* for the complete definition of emergency medical conditions.
- ⁸ The Cigna PPO network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration. Cigna is an independent company and not affiliated with Kaiser Foundation Health Plan, Inc., and its subsidiary health plans. Access to the Cigna PPO Network is available through Cigna's contractual relationship with the Kaiser Permanente health plans. The Cigna PPO Network is provided exclusively by or through operation 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.
- ⁹ This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the country. Long-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.
- ¹⁰ MinuteClinic and Concentra payment experiences vary by plan.
- ¹¹ 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.

WELCOME TO KAISER PERMANENTE

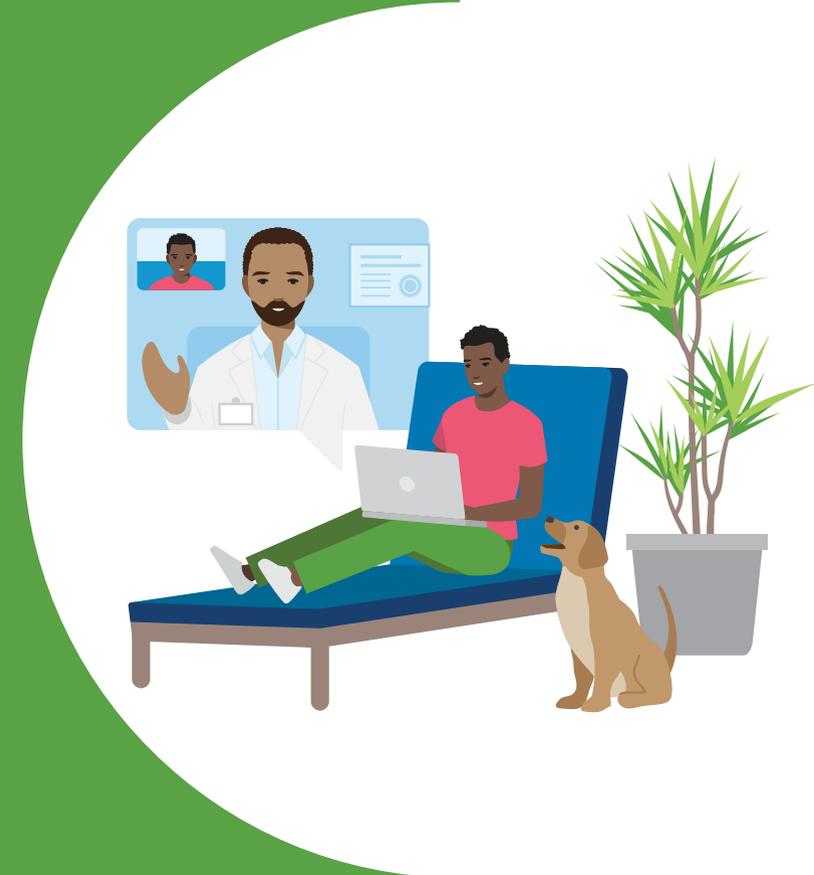
Thank you for choosing better health. We make it easy for you to start experiencing personalized, convenient care. You'll need your Kaiser Permanente ID card, which has your medical record number, to easily set up your secure kp.org online profile.

Get started

- 1 REGISTER ON [KP.ORG](https://kp.org)[↗]
Your secure account allows you to manage your care online. You can access your health information, manage appointments, pay bills, and more. Get started at kp.org/newmember.[↗]
- 2 DOWNLOAD THE KAISER PERMANENTE APP
Our smartphone app puts many features of kp.org in your pocket—and it's all secure. [Download the app now.](#)[↗]
- 3 CHOOSE YOUR DOCTOR
Browse our doctors[↗] on kp.org to view their backgrounds, specialties, languages spoken, and more. Choose your favorite and change at any time, for any reason.

New members

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