



Health Benefits

Together, we are working toward a **healthier community.**

2025 ENROLLMENT

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

Care for all that is you

myhealth.kp.org/maryland



Experience health care designed with you in mind

You deserve high-quality care for your total health. We're here to help keep you at your healthiest—from routine checkups to complex treatments and mental wellness support.

So whatever your priority, ours is providing excellent care—for the you who's feeling great, the you who needs support, and every you in between.



Discover how we can help you stay healthy and doing what you love at kp.org/choosekp.



2025 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	\$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

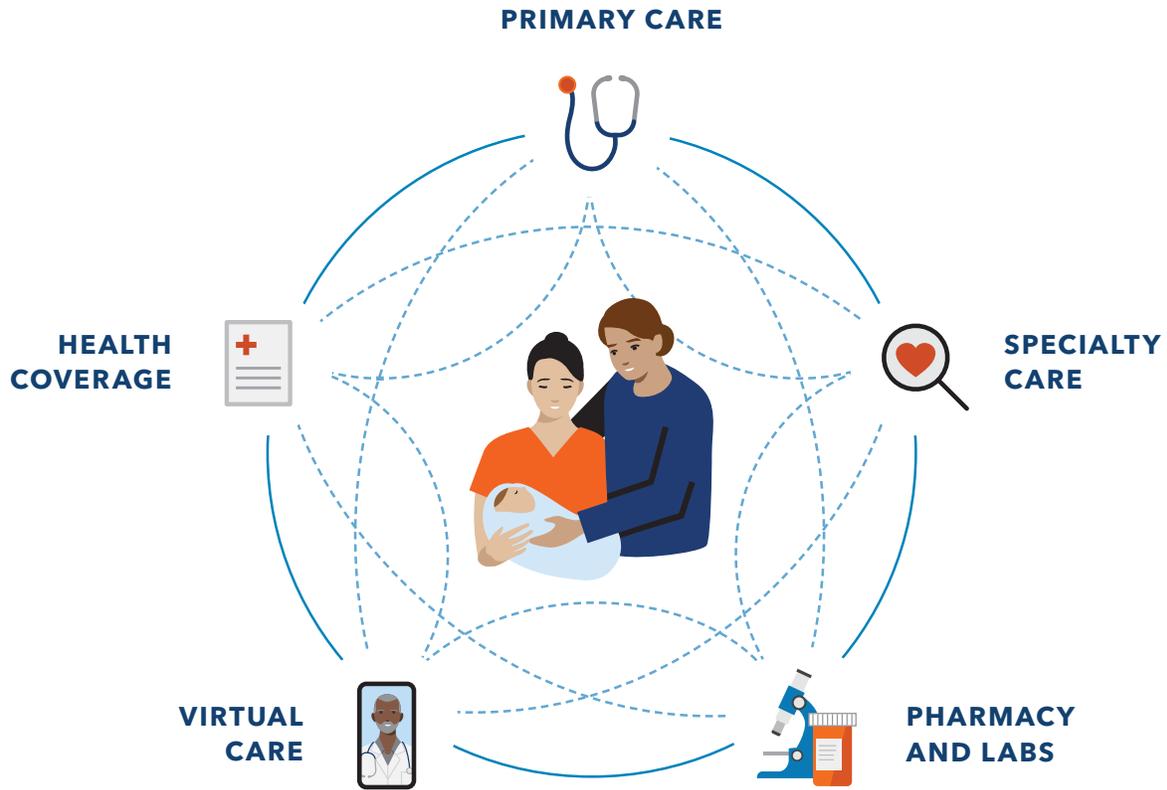
For more information on rates and benefits, visit dbm.maryland.gov/benefits.

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).

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A different kind of care



Your health care should make your life easier—with doctors and specialists, hospitals, and health plan benefits that are all connected and focused on providing you with exceptional care.

With Kaiser Permanente, you get this and more

Personalized care from
top specialists

24/7 access to care
wherever you are

Predictable costs
and less paperwork

Members stay with Kaiser Permanente nearly 3 times as long as other health plans.³

Care that's personalized

For the you who deserves to be seen and heard

You need a doctor who understands you. Someone who'll learn your lifestyle, health risks, and goals. At Kaiser Permanente, you don't have to repeat yourself every time you visit the doctor. Your care team has access to your entire medical history through your digital health record, so they know you and your story.

It's easy to find the perfect physician match for YOU. Choose from our physician profiles, which include their location, education, languages spoken (see **pages 12** and **13**), and more. Plus, you can change your selection at any time.

We guide you through every step with customized care



Your health history lives in your digital health record.



Your doctor guides you through appointments and referrals.



Your health record is available to you and your care team 24/7.



Your care team lets you know when to schedule checkups and tests.

Care that's world class

For the you who expects the best

No matter your need—mental wellness, maternity, cancer treatment, heart care, and beyond—you have access to expert doctors, cutting-edge technology, and the latest evidence-based treatments.



Explore high-quality care options for every health need at kp.org/excellence/mas.



A national leader in outcomes

We lead the nation in outcomes for conditions like cancer and heart disease, and we're among the top-rated health plans in every state we serve.^{4,5,6,7,8}

Kaiser Permanente members are

33% more likely to **survive heart disease**⁷

52% more likely to **survive colorectal cancer**⁸

20% **less likely to die early** of cancer⁷

Recognized excellence in stroke and heart disease care⁹

As a national enterprise, we've had 38 medical centers recognized by The American Heart Association and American Stroke Association's Get With The Guidelines® program for our commitment to excellence in the treatment of stroke or heart disease.

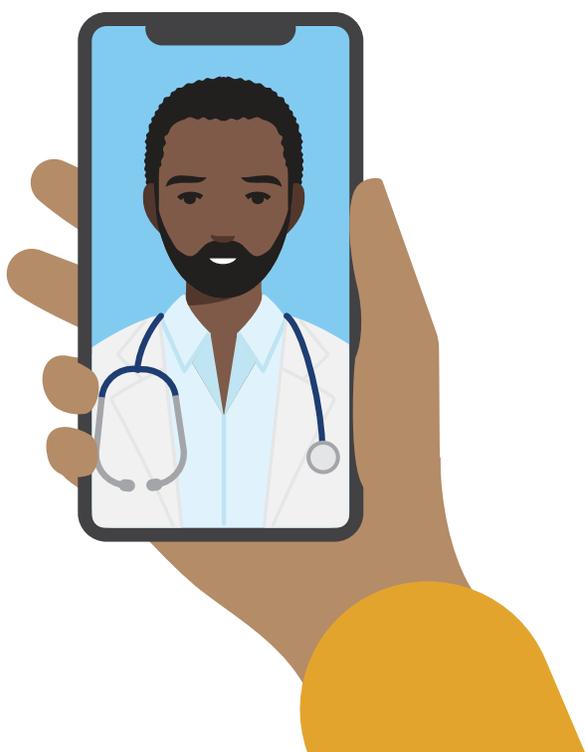
#1 among 70+ insurance carriers

For the fourth year in a row, Kaiser Permanente as a national enterprise is rated #1 overall among 70+ competitors, according to the survey *Best Health Insurance Companies* of 2024 by **Insure.com**.

Care that's convenient

For the you with a busy schedule

Visit kp.org or use our Kaiser Permanente app to schedule, view, and cancel routine appointments, or to talk to a clinician 24/7 by phone or video.² No matter how you connect, you'll always speak with a medical professional who can see your health history and pick up where you left off.



Your health at your fingertips

- Get 24/7 virtual care.
- Email your care team.
- View most lab results and doctor's notes.
- Check in for appointments.
- Pay bills and view statements.

Do more in one visit

Many of our locations have labs and radiology in the same building, so you can see your doctor, get an X-ray, and more—all in one stop.



More than half of our members avoided a trip to the ER or urgent care by meeting with a clinician for a video visit.^{2,10}



kp.org/getcare

Manage your care from anywhere

Check out kp.org/mobile to learn about the Kaiser Permanente app. Registered members with the app can manage routine appointments, see test results, and more.

Care you can count on

For the you who wants dependable service

You should always have the right care—when and where you need it. Choose the Permanente doctors and locations that work best for you, and be confident knowing that your care team is connected to a national network of specialists and services.

At Kaiser Permanente, most members say they get primary care appointments as soon as they expect—or sooner.¹¹

You can get timely, convenient service with:

- ✓ More primary care appointments
- ✓ Quick lab results
- ✓ 24/7 virtual care
- ✓ A large clinician network



See how to get care that meets you where you are at kp.org/getcare.



Care while traveling and before you go...

- Prepare for a healthy trip with our help, including simple ways to make travel less stressful, and more
- Get urgent and emergency care worldwide—not just at Kaiser Permanente facilities

See all the ways we support your health when you travel—call **951-268-3900** (TTY **711**)¹² or visit kp.org/travel.

Care that supports your total wellness

For the you who prioritizes whole health—mind, body, spirit

Our members can get help with depression, anxiety, addiction, and mental or emotional health—without a referral when the care is accessed within Kaiser Permanente. Share your concerns with anyone on your care team at any time, and they can connect you to the support you need:

- Individual or group therapy
- Health classes¹³
- Medication
- Self-care resources
- Mental wellness apps¹⁴

Explore our wellness services at kp.org/mentalhealthservices.



Resources for everyday wellness

We work together—and with you—to deliver whole-health care designed to help you live well. Take advantage of classes,¹³ services, and programs designed to help you achieve your health goals. Topics include:

- Healthy lifestyle programs¹⁴
- Wellness coaching¹⁴
- Fitness and exercise

Learn more at kp.org/health-wellness.

Care for urgent matters

For the you who needs treatment right away

Getting help for urgent health concerns is easier than ever at Kaiser Permanente.

Urgent Care and Advanced Urgent Care

If you need prompt medical attention, but it's not an emergency, our Urgent Care and 24/7 Advanced Urgent care are provided at select medical centers in the region.¹⁵

After Hours Care

You may also choose our new After Hours Care, which is appropriate for more minor health concerns like ear pain, rash, urinary tract infection, and minor injuries (sprain, laceration). Or cold, sinus, and flu-like symptoms. After Hours Care is offered by appointment only and at three locations:¹⁵



Visit kp.org/urgentcare/mas for the most current information about locations and hours for our After Hours Care, Urgent Care, and Advanced Urgent Care services.



After Hours Care
at Annapolis Medical Center
kp.org/annapolis



After Hours Care
at Ashburn Medical Center
kp.org/ashburn



After Hours Care
at Fredericksburg Medical Center
kp.org/fredericksburg

Premier hospitals

If you need inpatient or outpatient hospital treatment, we've chosen award-winning hospitals to team with in coordinating your care. These hospitals are located throughout Maryland, Virginia, and Washington, DC. Find out more at kp.org/premierhospitals.

For our most up-to-date listing of doctors, specialists, affiliated or network care providers, and facilities and services available, please check kp.org/facilities.

Kaiser Permanente medical facilities (with premier hospitals)

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

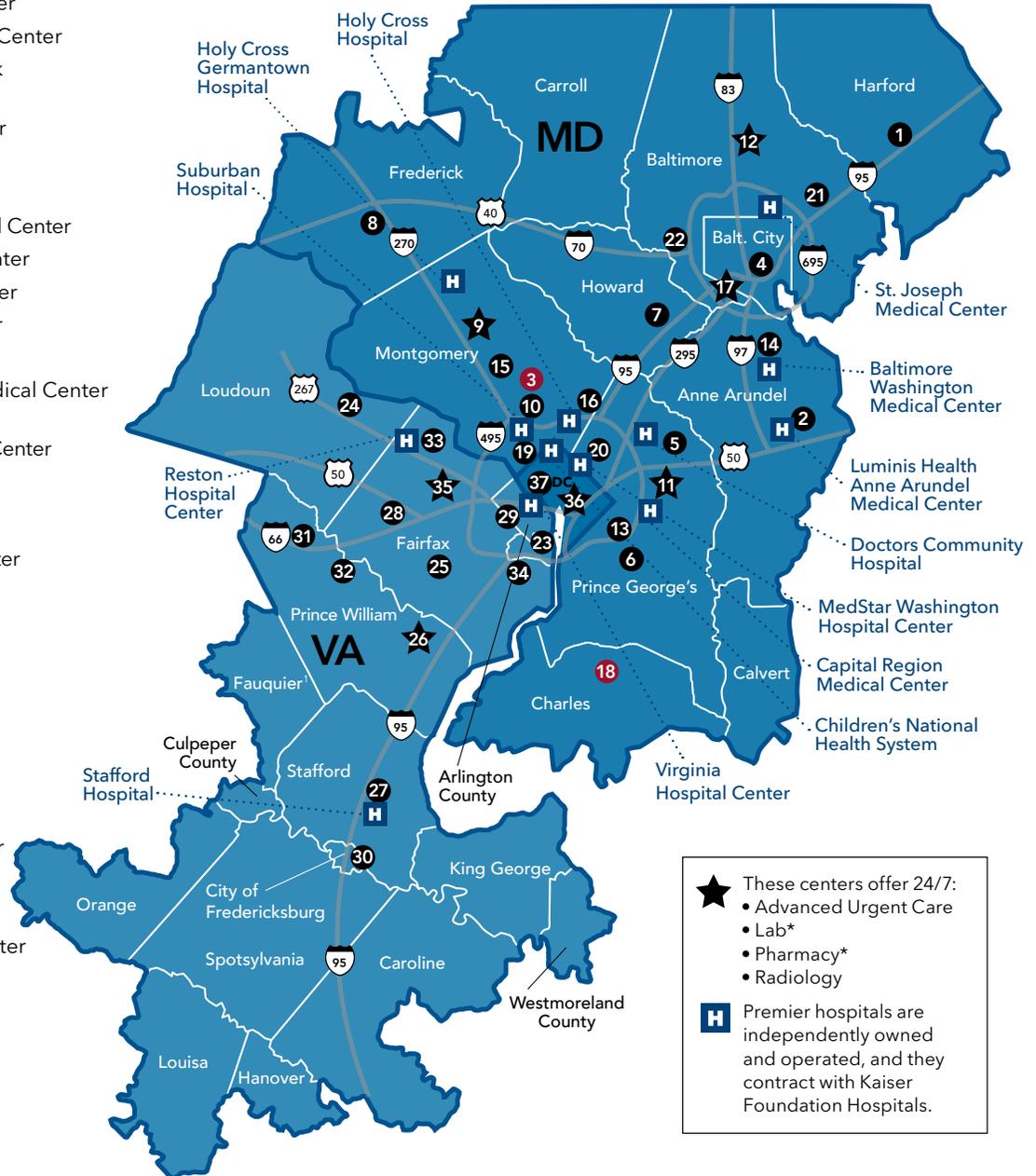
Virginia

- 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



*Extended pharmacy hours at Gaithersburg and Lutherville-Timonium and extended lab hours at Tysons Corner.

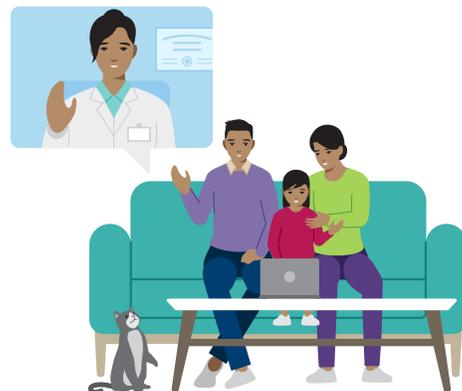
For our most up-to-date listing of facilities and services available, please check kp.org/facilities.

†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.

Getting started with our care

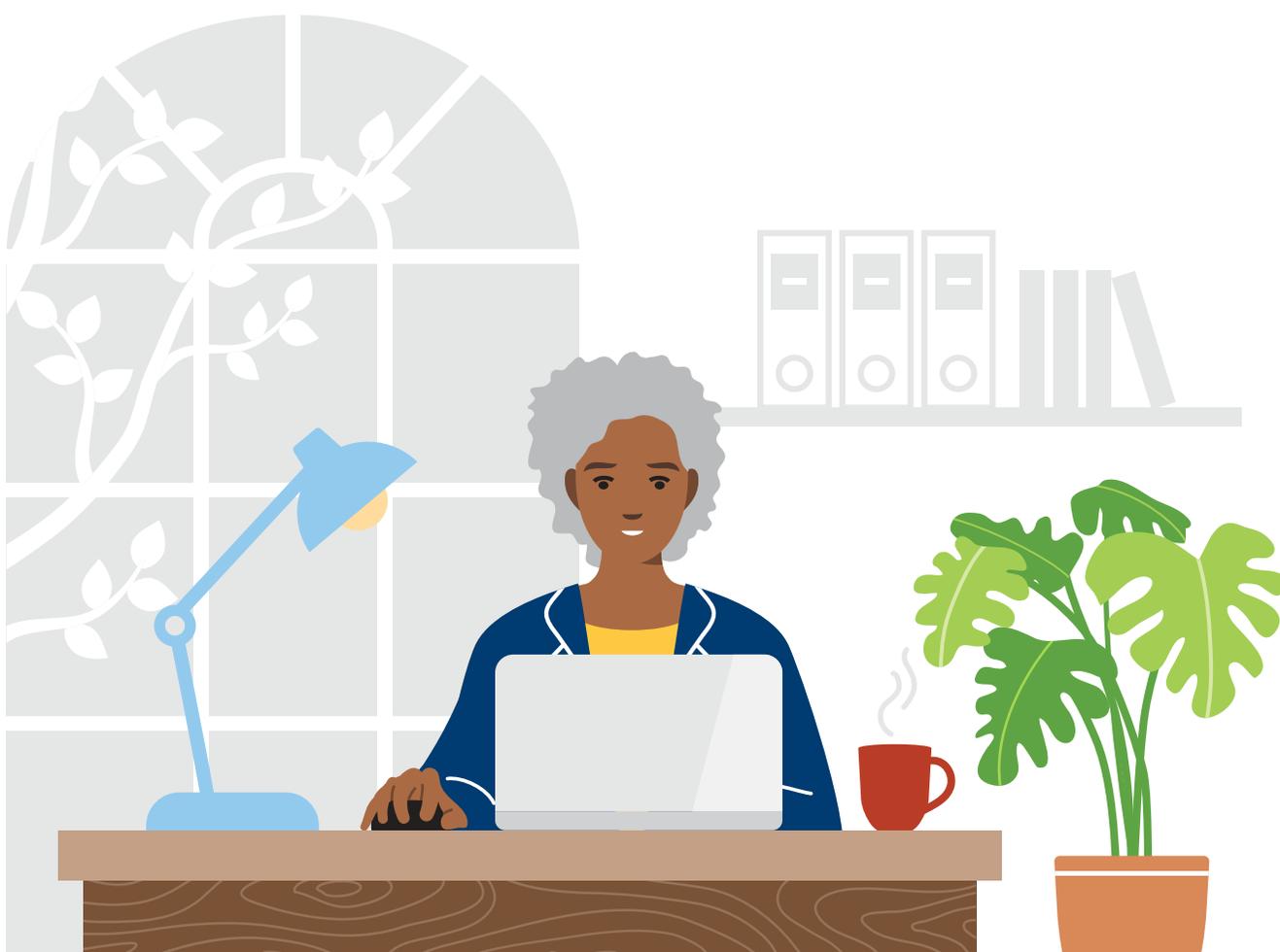
Here are just a few ways to start making the most of your membership with Kaiser Permanente:

- 1** Register on **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** at **kp.org/mobile**.
- 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.
- 4** Transfer prescriptions
Just send us some basic information on your current prescriptions, like Rx numbers and your previous pharmacy. We'll do the rest.
- 5** Look out for your Kaiser Permanente ID card
Your new Kaiser Permanente ID card, which includes your medical record number, will be delivered to you by mail. Add it to your wallet for safekeeping.



Questions? Contact us.

Visit kp.org/choosekp
or call **855-839-5763** (TTY **711**),
7 days a week, 7 a.m. to 11 p.m.



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>.

In the event of dispute, the provisions of the approved English version of the form will control.

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 ሊያገዝዎት 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**) .

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

বাংলা (Bengali) লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় 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: O buru na i na asu Igbo, oru enyemaka asusu, n'efu, diiri gi. Kpoo **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' hódíílnih **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) เรียน: 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 When appropriate and available. If you travel out of state, phone appointments and video visits may not be available in select states due to licensing laws. Laws differ by state.
- ³ Kaiser Permanente internal data, 2020; Hanming Fang, PhD, et al., "Trends in Disenrollment and Reenrollment Within US Commercial Health Insurance Plans, 2006-2018," *JAMA Network*, February 24, 2022.
- ⁴ Kaiser Permanente 2023 HEDIS® scores. Benchmarks provided by the National Committee for Quality Assurance (NCQA) Quality Compass® and represent all lines of business. Kaiser Permanente combined region scores were provided by the Kaiser Permanente Department of Care and Service Quality. The source for data contained in this publication is Quality Compass 2023 and is used with the permission of NCQA. Quality Compass 2023 includes certain CAHPS data. Any data display, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. Quality Compass® and HEDIS® are registered trademarks of NCQA. CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality.
- ⁵ 2022 Annual Report, Kaiser Permanente, [about.kaiserpermanente.org/who-we-are/annual-reports/2022-annual-report](https://www.kaiserpermanente.org/who-we-are/annual-reports/2022-annual-report).
- ⁶ NCQA's Private Health Insurance Plan Ratings 2023-2024, National Committee for Quality Assurance, 2023: Kaiser Foundation Health Plan of Colorado—HMO (rated 4 out of 5); Kaiser Foundation Health Plan of Georgia, Inc.—HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Hawaii—HMO (rated 4 out of 5); Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.—HMO (rated 5 out of 5); Kaiser Foundation Health Plan, Inc., of Northern California—HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of the Northwest—HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Southern California—HMO (rated 5 out of 5); Kaiser Foundation Health Plan of Washington—HMO (rated 4 out of 5).
- ⁷ Elizabeth A. McGlynn, PhD, et al., "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," Kaiser Permanente, July 20, 2022.
- ⁸ Theodore R. Levin, MD, et al., "Effects of Organized Colorectal Cancer Screening on Cancer Incidence and Mortality in a Large, Community-Based Population," *Gastroenterology*, November 2018.
- ⁹ American Heart Association and American Stroke Association, July 6, 2023.
- ¹⁰ Kaiser Permanente GCN Post-Visit Survey of 60,945 members, 2023.
- ¹¹ Kaiser Permanente National Market Research, November 2023.
- ¹² 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.
- ¹³ Some classes may require a fee.
- ¹⁴ The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time.
- ¹⁵ If you believe you are experiencing a medical emergency, please go to the nearest hospital or dial **911**.

