



Health Benefits

Together, we are working toward a
healthier community.

2026 ENROLLMENT

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

A photograph of two women and a dog on a rooftop patio. One woman is sitting on the ground in a red shirt and yellow pants, laughing. The other woman is sitting in a hammock in a patterned shirt and blue jeans, holding a small dog. They are both smiling and looking at each other. The background is a white wall and a red brick floor.

Health care that just works

myhealth.kp.org/maryland

 KAISER PERMANENTE®

2026 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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Experience simpler, smarter health care

When all your needs are handled
under one plan, you get:

- A seamless in-person and virtual care experience
- Support for your mental health and wellness
- 24/7 access to care wherever you are
- High-quality preventive, primary, and specialty care



Combined care and coverage is everything

Your doctors, hospitals, and health plan benefits should work together to give you exceptional care, when and where you need it.

From preventive, primary, and virtual care to pharmacy, labs, and mental health support—we put it all together to make your health care work for you.

That's why members stay with Kaiser Permanente nearly twice as long as other health plans.²



Discover how we can help you live your best life at kp.org/choosekp.

“ This was my first appointment with Dr. Rieple, and I could not be more impressed. She made me feel like I was the most important person on her schedule. ”

– Michele, Kaiser Permanente member



Timely, convenient in-person and virtual care

Get the care you need, when you need it. For members registered on **kp.org**, the Kaiser Permanente app makes it easier to manage your care online or connect with your care team on demand. And with our national network of locations, specialists, and services, you can get timely lab results and primary care appointments close to home.



Care in person

We have 35+ facilities across the Mid-Atlantic region—and more on the way. With 20 locations in Maryland, 13 in Virginia, and 2 in the District of Columbia, it's easy to find a location near you at **kp.org/facilities**. Plus, most locations contain doctors, lab, pharmacy, and X-ray all in the same building, making it more convenient to manage your health.



24/7 virtual care

Visit **kp.org** or use our app (for registered members) to talk to a clinician 24/7 by phone or video.³ You can also email your care team, view most lab results, and more.



Care while traveling

If you're planning to travel, we can help with vaccinations, prescriptions, and more. You also have access to urgent and emergency care worldwide—not just at Kaiser Permanente facilities.

Support for your body and mind

Members can get help with depression, anxiety, addiction, and mental or emotional health—without a referral for mental health care within Kaiser Permanente. Explore individual and group therapy, health classes, self-care resources, and more.⁴ These programs can help you create an action plan to reach your health goals.

Resources for your everyday wellness

Take advantage of classes, services, and programs to help you achieve your health goals.⁵

- Wellness coaching
- Fitness programs
- Gym memberships

Our members are:

5x

more likely to be
screened for depression⁶

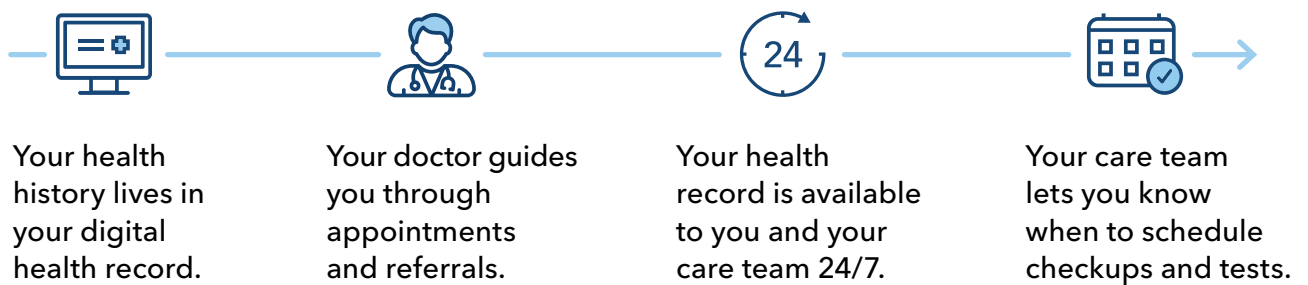
Nearly 2x

more likely to
respond to treatment⁶

Care that's world class

With most plans, you get a wide range of preventive care at no extra cost. If you need specialty care—for maternity, cancer care, heart health, or anything else—you have access to cutting-edge technology and the latest evidence-based care. You can also change your doctor at any time, so you always have a health partner you know and trust.

We guide you every step of the way



“ You have enough stressors in your life. So at Kaiser Permanente we make sure health care isn't one of them. ”

– Dr. Khushboo Mehta



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.

After Hours, Urgent, 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 here to help at select medical centers in the region.^{7,8,9}

You may also choose our **After Hours Care**—it's appropriate for more minor health concerns like ear pain, rash, urinary tract infection, and minor injuries (such as sprains and lacerations). Or for cold, sinus, and flu-like symptoms. After Hours Care is offered by appointment only and at four locations (see sidebar).⁷

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

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



After Hours Care Locations

Ashburn Medical Center
kp.org/ashburn

Fredericksburg Medical Center
kp.org/fredericksburg

White Marsh Medical Center
kp.org/whitemarsh

Woodlawn Medical Center
kp.org/woodlawn

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

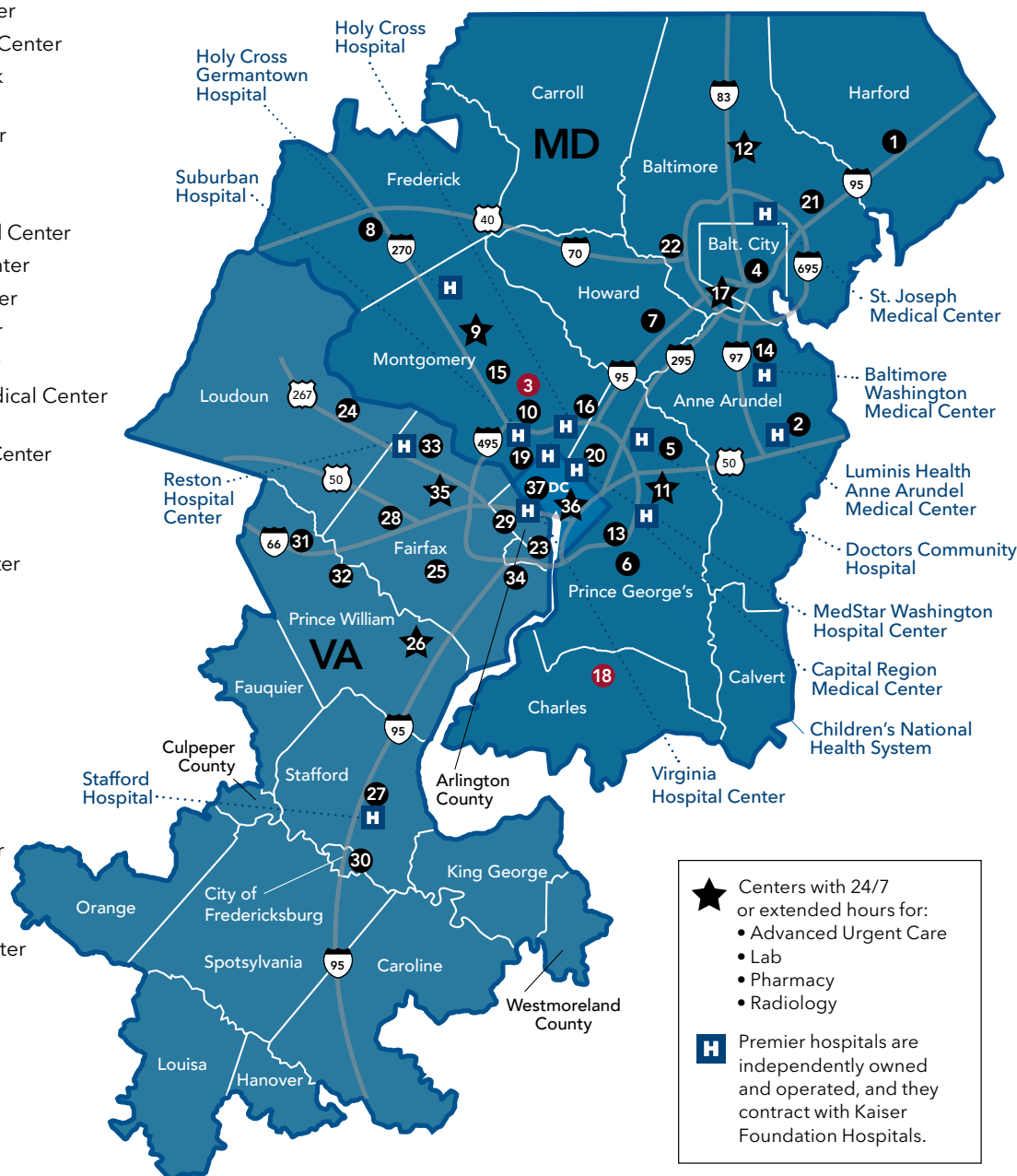
Virginia

- 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



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.

Getting started with our care

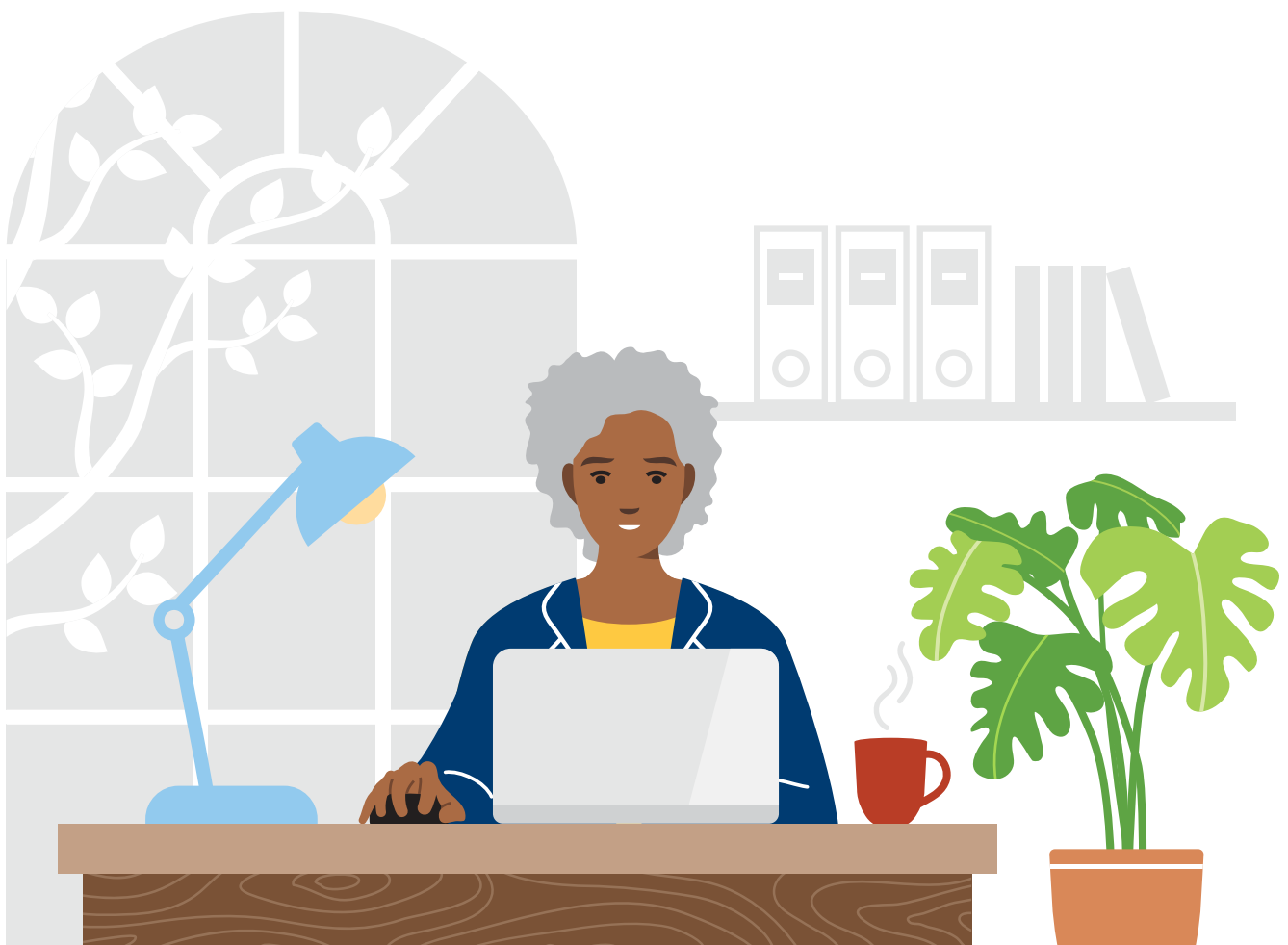
Here are just a few ways to start making the most of your membership with Kaiser Permanente:

- 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, exclude people or treat them differently on the basis of race, color, national origin (including limited English proficiency and primary language), age, disability, or sex (including sex characteristics, intersex traits; pregnancy or related conditions; sexual orientation; gender identity, and sex stereotypes).

Kaiser Health Plan:

- Provides 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, 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 **1-800-777-7902** (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, 4000 Garden City Drive, Hyattsville, MD 20785, 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>.

This notice is available at <https://healthy.kaiserpermanente.org/maryland-virginia-washington-dc/language-assistance/nondiscrimination-notice>

HELP IN YOUR LANGUAGE

ATTENTION: If you speak English, language assistance services including appropriate auxiliary aids and services, free of charge, are available to you. Call **1-800-777-7902** (TTY: **711**).

አማርኛ (Amharic) ትኩረት: አማርኛ የሚናገሩ ከሆነ ተገቢ የሆኑ ረዳት መርዳዎችን እና አገልግሎቶችን ጨምሮ የቋንቋ እርዳታ አገልግሎቶች በነጻ ይገኛሉ። በ **1-800-777-7902** ይደውሉ (TTY: **711**)።

العربية (Arabic) تنبيه: إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية بما في ذلك من وسائل المساعدة والخدمات المناسبة بالمجان. اتصل بالرقم **1-800-777-7902** (TTY: **711**).

Bàsòò Wùdù (Bassa) Mbi sog: nia maa Bàsàa, njàl mbom a ka maa njàng ndol ni mbom mi tsonj ni sonj, nij ma kénjén yé, mbi èyem. Wó nànj **1-800-777-7902** (TTY: **711**)

বাংলা (Bengali) মনোযোগ দিন: আপনি যদি বাংলায় কথা বলেন, আপনি বিনামূল্যে, উপযুক্ত সহায়ক পরিষেবা ও সাহায্য সমেত ভাষা সহায়তা পরিষেবা পেতে পারেন। **1-800-777-7902** (TTY: **711**)-এ ফোন করুন।

中文 (Chinese) 注意事項：如果您說中文，您可獲得免費語言協助服務，包括適當的輔助器材和服務。致電 **1-800-777-7902** (TTY: **711**)。

فارسی (Farsi) توجه: اگر به زبان فارسی صحبت می‌کنید، «تسهیلات زبانی»، از جمله کمک‌ها و خدمات پشتیبانی مناسب، به صورت رایگان در دسترس‌تان است با **1-800-777-7902** (تلفن متنی: **711**) تماس بگیرید.

Français (French) ATTENTION : si vous parlez français, des services d'assistance linguistique comprenant des aides et services auxiliaires appropriés, gratuits, sont à votre disposition. Appelez le **1-800-777-7902** (TTY: **711**).

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen die Sprachassistentz mit entsprechenden Hilfsmitteln und Dienstleistungen kostenfrei zur Verfügung. Rufen Sie **1-800-777-7902** an (TTY: **711**).

ગુજરાતી (Gujarati) ध्यान आपो: જો તમે ગુજરાતી બોલો છો, તો યોગ્ય સહાયક સહાય અને સેવાઓ સહિતની ભાષા સહાય સેવાઓ, તમારા માટે મફત ઉપલબ્ધ છે. **1-800-777-7902** (TTY: **711**) પર કોલ કરો.

Kreyòl Ayisyen (Haitian Creole) ATANSYON: Si w pale kreyòl, w ap jwenn sèvis asistans lang tankou ed ak sèvis konplemantè adapte gratis. Rele **1-800-777-7902** (TTY: **711**).

हिन्दी (Hindi) ध्यान दें: अगर आप हिंदी बोलते हैं, तो आपके लिए उपयुक्त सहायक उपकरण और सेवाओं सहित भाषा सहायता सेवाएँ मुफ्त उपलब्ध हैं। **1-800-777-7902** पर कॉल करें (TTY: **711**).

Igbo (Igbo) TINYE UCHE: Ọ bụrụ na ị na-asụ Igbo, Ọrụ enyemaka nke asụsụ gụnyere udi enyemaka na ọrụ kwesiri ekwesị, n'efu, dị nye gị. Kpọọ **1-800-777-7902** (TTY: **711**).

Italiano (Italian) ATTENZIONE. Se parla italiano, può usufruire gratuitamente dei servizi di assistenza linguistica compresi gli opportuni aiuti e servizi ausiliari. Chiamare il numero **1-800-777-7902** (TTY: **711**).

日本語 (Japanese) 注意：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。**1-800-777-7902** までお電話ください (TTY: **711**)。

한국어 (Korean) 주의: 한국어를 구사하실 경우, 필요한 보조 기기 및 서비스가 포함된 언어 지원 서비스가 무료로 제공됩니다. **1-800-777-7902** 로 전화해 주세요 (TTY: **711**).

Naabeehó (Navajo) Díí BAA AKÓ NÍNÍZIN: Díí saad bee yáníłt'í go Diné Bizaad, saad bee áká'ánída'áwo'déé', biniit'aa da beeso ndinish'aah t'aala'l bi'aa 'anashwo' doo biniit'aa, t'aadoo baahilinigoo bits'aadoo yeel, t'áá jiiik'eh, éí ná hóló, koji' hódíłnih **1-800-777-7902** (TTY: **711**).

Português (Portuguese) ATENÇÃO: Se fala português, temos à sua disposição serviços gratuitos de assistência linguística, incluindo serviços e materiais de apoio adequados. Ligue para **1-800-777-7902** (TTY: **711**).

Русский (Russian) ВНИМАНИЕ! Если вы говорите по-русски, вам доступны бесплатные услуги языковой поддержки, включая соответствующие вспомогательные средства и услуги. Позвоните по номеру **1-800-777-7902** (TTY: **711**).

Español (Spanish) ATENCIÓN: Si habla español, tiene a su disposición servicios de asistencia lingüística que incluyen ayudas y servicios auxiliares adecuados y gratuitos. Llame al **1-800-777-7902** (TTY: **711**).

Tagalog (Tagalog) PAALALA: Kung nagsasalita ka ng Tagalog, available sa iyo ang serbisyo ng tulong sa wika kabilang ang mga naaangkop na karagdagang tulong at serbisyo, nang walang bayad. Tumawag sa **1-800-777-7902** (TTY: **711**).

ไทย (Thai) โปรดทราบ: หากท่านพูดภาษาไทย ท่านสามารถขอรับบริการช่วยเหลือด้านภาษา รวมทั้งเครื่องช่วยเหลือนและบริการเสริมที่เหมาะสมได้ฟรี โทร **1-800-777-7902** (TTY: **711**).

اُردو (Urdu) توجه: اگر آپ اردو بولتے ہیں تو آپ مفت زبان کی معاونت کی خدمات حاصل کر سکتے ہیں، جیسے مناسب معاون امداد اور خدمات۔ کال کریں **1-800-777-7902** (TTY: **711**)۔

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu bạn nói tiếng Việt, bạn 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. Xin gọi **1-800-777-7902** (TTY: **711**).

Yorùbá (Yoruba) ÀKÍYÈSÍ: Tí o bá ń sọ èdè Yorùbá, àwọn isẹ̀ ìrànlowọ̀ èdè tó fí kún àwọn ohun èlò ìrànlowọ̀ tó yẹ àti àwọn isẹ̀ láísí ìdíyelé wà fún ọ. Pe **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 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.

³ 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.

⁴ Some classes may require a fee.

⁵ The services described 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.

⁶ Kaiser Permanente 2024 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 2024 and is used with the permission of NCQA. Quality Compass 2024 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.

⁷ 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 current information, visit kp.org/urgentcare/mas.

⁸ 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*, *Membership Agreement*, or federal brochure 73-047 for the complete definition of emergency medical conditions. 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.

⁹ If you believe you are experiencing a medical emergency, please go to the nearest hospital or dial **911**.

Notes

Notes

[illegible]

Kaiser Permanente offers you top-rated care

Not only are we the top-rated commercial plan in the region—we're a complete health care system designed to support your workforce.

Care and coverage together: Our integrated system connects your health care, plan coverage, doctors, facilities, and more, resulting in better health outcomes.

Care your way: Choose your own doctor and change anytime. Get in-person care at our state-of-the-art medical centers or virtual care from home, work, and on the go.

Connected care team: Your doctor and specialists are connected through your digital health record. They work together and with you to make care decisions—not an insurance company.

Care under one roof: In most of our medical centers, you can visit your doctor, fill prescriptions, take lab tests, and more—all in one trip.

Mental health support: If you struggle with depression, anxiety, addiction, or other mental or emotional issues, we're here to help—no referral needed.

Community support: In 2023, we invested \$3.1 billion in the health of our members and their communities.

By the numbers



12.4M
members served



117,000+
babies delivered



76,000+
nurses



25,000+
physicians



40
hospitals



611
medical offices

kp.org/choosekp



