

Health care without compromise

Are you ready for better care from the region's leading health system? No need to sacrifice convenience for quality when it comes to choosing a health plan. With Kaiser Permanente, you get:

Better convenience

- More than 33 locations in Maryland, Virginia, and Washington, DC, including 14 Urgent Care centers
- Most services under one roof to deliver the care you need in one trip
- In person, phone, online, video¹—you choose how to get care

Quality care

- Top doctors² from a top-rated health plan³
- A care team who knows your medical history to help you make the right decisions for your health

Predictable copays

- Many benefits—such as routine physicals and most X-rays and lab tests—at \$0 cost
- No surprise costs from Urgent Care or ER visits

Check out my.kp.org/maryland to:

- Take a look at **Plans and services** to locate your plan documents.
- Learn about the State of Maryland Wellness Program.
- Visit your **Healthy extras** page for ways to live healthier—mind, body, and spirit.



Health Benefits Together, we are working toward a *healthier community*



¹ Video visits are available to Kaiser Permanente members who have a camera-equipped computer or mobile device and are registered at [kp.org](https://my.kp.org). You must be present in Maryland, Virginia, or Washington, DC, for video visits with your primary care physician or behavioral health provider. For urgent video visits with an emergency doctor, you may also be present in West Virginia, Florida, North Carolina, or Pennsylvania. For certain medical or mental health conditions. For video visits with a behavioral health provider, appointments can be scheduled for follow-up care.

² The physicians who practice at Kaiser Permanente are recognized as Top Doctors in *Washingtonian* magazine (2019), *Northern Virginia Magazine* (2020), *Baltimore* magazine (2019), and *Washington Consumers' CHECKBOOK* magazine (2018).

³ In NCQA's Private Health Insurance Plan Ratings 2019–2020, the private health plan of Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., was rated 5 out of 5.

Convenient care that makes staying healthy easier

Your questions answered—anytime

Along with convenience and easy access to care, you have multiple ways to get answers to any questions you have: See your doctor via video visit.¹ Phone a nurse for advice 24/7. And manage your family's care with the KP app—check most lab results, schedule appointments, and more.² Visit kp.org/getcare for details.

Covered wherever you are

Seamless care goes where you do. Connect with us 24/7 in Maryland, Virginia, or Washington, DC. Plus you can get care in other service areas (all or part of California, Colorado, Georgia, Hawaii, Oregon, and Washington State).³ Visit us at kp.org/facilities.

You're also covered for urgent and emergency care anywhere in the world.⁴ Learn more at kp.org/travel.

2021 State of Maryland Kaiser Permanente IHM benefit highlights⁵

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	
Room and board, surgery, anesthesia, X-rays, lab tests, medications	\$0 per admission
Maternity	
Routine prenatal care visits and first postpartum visit	\$0
Delivery	\$0 per admission
Telehealth	
In-office e-consult with specialist	\$0
Video chat 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** or **TTY 711** for the hearing impaired.

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² When you receive care and services in a Kaiser Permanente facility.

³ Routine services aren't covered. Routine services include prevention, exams, checkups, follow-up care, and services for ongoing medical conditions such as dialysis.

⁴ Please refer to your *Evidence of Coverage* or other coverage documents for details.

⁵ 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 my.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.