



Greetings

Welcome to Kaiser Permanente Medicare Advantage. 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 Kaiser Permanente Medicare Advantage membership. It puts important information at your fingertips, including how to get care, important phone numbers, and information about Urgent Care centers. You will also find information about pharmacies and getting care away from home.

If you are new to Kaiser Permanente, this reference guide will walk you through the most important steps to accessing your membership. You can also call the New Member Activation Desk at **1-855-392-4851** (TTY **711**), Monday through Friday, 7 a.m. to 7 p.m. or visit **kp.org/newmember** to learn more. The sooner you choose a doctor and sign up for an account on our website, the more you'll get out of your new health plan.

We encourage you to take a few minutes to read through this brochure and keep it nearby for quick reference.

If you have any questions about your Kaiser Permanente Medicare Advantage plan, call us at **1-888-777-5536** (TTY **711**). Take advantage of all that life has to offer by being as healthy as you can be.

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

Ruth Williams-Brinkley
Regional President, Kaiser Permanente

Roch E. Williams - Breakley

Your plan is governed by an agreement called an *Evidence of Coverage (EOC)*. In the event of ambiguity or conflict between this reference guide and the *EOC*, the *EOC* shall prevail. To view your *Evidence of Coverage*, visit **kp.org/eocmasma**.

Important contacts

Services	Contact	Contact hours
New Member Activation Desk Our onboarding agents can help you with choosing a doctor, registering on kp.org, transferring your prescriptions, and making your first doctor's appointment by phone or video.	1-855-392-4851 (TTY 711)	Monday through Friday, 7 a.m. to 7 p.m.
Member Services To ask questions about your benefits and coverage or to request a copy of your Evidence of Coverage.	1-888-777-5536 (TTY 711)	8 a.m. to 8 p.m., 7 days a week
No-cost transportation to medical appointments Kaiser Permanente Medicare Advantage includes 24 rides¹ for nonurgent medical appointments at Kaiser Permanente medical centers and contracted facilities.	1-855-932-5412 To ensure availability, schedule your ride as soon as possible, but no later than 2 hours prior to your appointment. Rides that are canceled within 3 hours of the scheduled pickup time will be deducted from your ride allowance. You can also call this number to check your ride balance.	24 hours a day, 7 days a week
Prescription refills by phone	1-800-700-1479 (TTY 711) Follow the instructions to request refills for most prescriptions.	24 hours a day, 7 days a week

¹Twenty-four one-way rides per contract year. For nonemergency transportation only.

Services	Contact	Contact hours
Centers for Medicare & Medicaid Services	1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048) Medicare.gov	24 hours a day, 7 days a week
Social Security	1-800-772-1213 (TTY 1-800-325-0778)	Monday through Friday, 7 a.m. to 7 p.m.
State Medicaid offices	Maryland Maryland Medical Assistance Program/HealthChoice 1-410-767-5800 or 1-800-492-5231 (TTY 1-800-735-2258)	Monday through Friday, 8 a.m. to 5 p.m.
	Virginia Virginia Department of Medical Assistance Services 1-804-786-6145 (TTY 1-800-828-1120)	Monday through Friday, 8 a.m. to 5 p.m.
	Washington, DC DC Department of Health Medical Assistance Administration 1-202-442-5955 (TTY 711)	Monday through Friday, 8:15 a.m. to 4:45 p.m. (closed on DC holidays)
Maryland Senior Prescription Drug Assistance Program (SPDAP)	The State of Maryland provides assistance through SPDAP to Medicare beneficiaries with income below certain levels who enroll in a Part D prescription drug plan. Subsidies from the Maryland SPDAP can reduce out-of-pocket Part D premiums for eligible individuals. Interested individuals can apply by calling 1-800-551-5995 (TTY 1-800-877-5156).	Monday through Friday, 8 a.m. to 5 p.m.

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**Medical Center in Waldorf



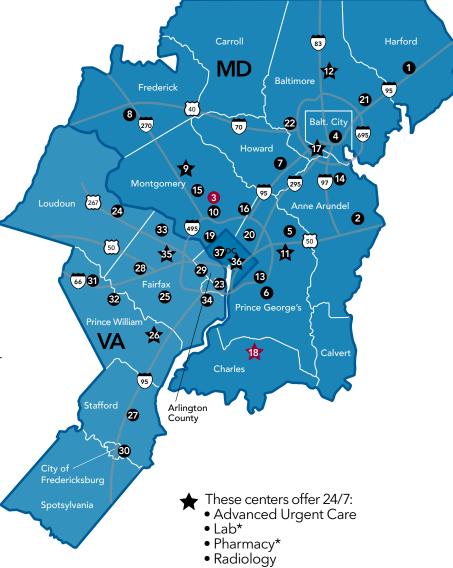
- 20 West Hyattsville Medical Center
- 21 White Marsh Medical Center
- 22 Woodlawn Medical Center

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.

Let's get started

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







Step 2

Choose your doctorand change anytime





Also inside

Pharmacy phone numbers	12
Getting care	13
The right care for you	14
Getting virtual care with Kaiser Permanente	18
Preventive care	19
Specialty care	20
Vision care	
Preventive dental	
Wellness for the whole you	24
Thriving After 60	25
Healthy extras to improve your mental and physical health	
Urgent care	
Kaiser Permanente Urgent Care locations	29
Emergency care	
Hospital care	
Extra Help for Medicare Part D prescription drug plan costs	32
Additional services	
Care away from home	36
Claims	
Moving and disenrollment	40



Need help getting started?

Call our New Member Activation Desk at **1-855-392-4851** (TTY **711**), Monday through Friday, 7 a.m. to 7 p.m.

Our onboarding agents can help you with everything from choosing a doctor to registering on **kp.org**, transferring your prescriptions, and making your first doctor's appointment.

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.

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, 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**. Under My Account, click on Profile and preferences. Then select Act for a family member. On the next page, select Add a caregiver for yourself and enter the caregiver's information.



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.

Next, take a few minutes to complete the Kaiser Permanente Medicare Total Health Assessment, which provides us an overview of your medical history and allows us to provide the best care for you.

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.

Download the Kaiser Permanente app

Now you can download the Kaiser Permanente app¹ to your smartphone.

- From your smartphone, go to your preferred app site: App StoreSM (iOS) or Google Play[®] (AndroidTM).²
- 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 membership card

Access your membership information anytime, anywhere, with an electronic version of your membership card to:

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

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



Personalize your **kp.org** experience:

Use your member ID card and our new Member Photo Upload feature to add your digital image to **kp.org**.

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

²Apple is a trademark of Apple, İnc., 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

Select an available Kaiser Permanente doctor and change to another available Kaiser Permanente doctor anytime, for any reason

Choose the right Kaiser Permanente doctor

To help you find a personal doctor (also called a primary care physician) who's right for you, you can browse our online doctor profiles. There, you'll see information related to their education, credentials, specialties, and interest areas, as well as whether or not they're accepting new patients.

Women up to age 75 should choose an ob-gyn in addition to their primary care physician.

You can choose a personal doctor with any of these specialties:

- Adult medicine/internal medicine
- Family medicine
- Ob-gyn
- Pediatrics/adolescent medicine (for children up to 18)

Each covered family member may choose their own personal doctor. If you do not choose a primary care physician or ob-gyn within the first 30 days of enrollment, one will be assigned to you.

If the doctor you'd like to select isn't accepting new patients, you can call us at **1-800-777-7904** (TTY **711**) for assistance.

Your physician network

A physician network is a group of doctors and other providers who are contracted to give health care services to plan members. Your network includes physicians in the Mid-Atlantic Permanente Medical Group, P.C., who practice in Kaiser Permanente medical centers. You may also choose network physicians for primary care and obstetrics-gynecology. Network physicians are in private practice in the community and do not practice at Kaiser Permanente medical centers. You must use network providers except in emergency or urgent care situations or for out-of-area renal dialysis. If you obtain routine care from out-of-network providers, neither Medicare nor Kaiser Permanente will be responsible for the costs.

To access our online provider directory, visit **kp.org/directory**. To request a copy of the provider directory, please call Member Services at **1-888-777-5536** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.

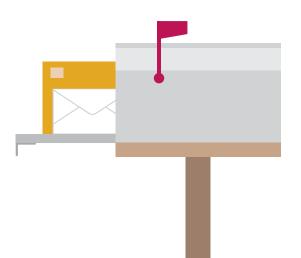


Change your doctor anytime

You can choose an available
Kaiser Permanente doctor, by visiting
kp.org/doctor, or you can call us
for assistance at 1-800-777-7904
(TTY 711), 24 hours a day, 7 days a week.
You can change to another available
Kaiser Permanente doctor at any time.

Notification of physician changes

If your doctor leaves our network or changes office locations, we will mail you a letter explaining the change and when the change is effective. Typically, another physician will be named to take your doctor's patients. However, if you would like to make your own selection, you may do so at any time. If your physician is just moving to another location, you may choose to continue seeing them at the new location.





Choose online

Go to **kp.org/doctor** to browse our doctor profiles and find an available doctor who matches your needs. You can also call **1-800-777-7904** (TTY **711**), 24 hours a day, 7 days a week.

Choose by phone

Call us at 1-888-777-5536 (TTY 711), 7 days a week, 8 a.m. to 8 p.m. Once you've decided on a doctor, we can help you schedule your first appointment.

Step[®] Get prescriptions

We make it easy to get your prescriptions

We have two ways to help you transfer your prescriptions from your current pharmacy to a Kaiser Permanente pharmacy.

- Go to **kp.org/newmember** and follow the steps to complete the online form.
- Simply choose a Kaiser Permanente pharmacy at kp.org/facilities and call us.

Remember to contact us before you need a refill, as it can take 3 or more business days to transfer your prescriptions.

Here's what you'll need

To transfer a prescription, please have the following information ready when you call:

- Your Kaiser Permanente medical record number
- The name and telephone number of your current pharmacy
- The name, strength, and directions for use of the prescribed medication
- The prescription number of the prescribed medication

Mail Order Pharmacy

Get medications in 3 to 5 days and at no cost with Mail Order Pharmacy.¹ Register at **kp.org** or download the Kaiser Permanente app to start using this service,^{2,3} or call **1-800-700-1479** (TTY **711**), 24 hours a day, 7 days a week. Some prescriptions are available for same-day and next-day delivery for a small fee; members with eligible prescriptions can select this option at checkout.

Medication reminder service

Remembering to take medication is important for your health care. Our reminder service—offered via the Kaiser Permanente app^{2,3}—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.

Using network pharmacies

You may also have access to participating network pharmacies, including Giant, Harris Teeter, Rite Aid, Safeway, Walgreens, Walmart, and others. You will not be able to use the Kaiser Permanente Mail Order Pharmacy if you fill your prescriptions using network pharmacies. Check your plan document to see if your plan gives you access to network pharmacies.

For a list of Kaiser Permanente pharmacies and phone numbers, see page 12.

¹For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente Mail Order Pharmacy. You should receive them within 3-5 days. If not, please call **1-800-700-1479** (TTY **711**), 24 hours a day, 7 days a week. Some medications are not eligible for Mail Order Pharmacy. Mail Order Pharmacy can deliver to addresses in MD, VA, DC, and certain locations outside the service area.

²Apple 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.

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





Call us at **1-800-700-1479** (TTY **711**), 24 hours a day, and follow the instructions to request refills for most prescriptions.

Get prescription refills online

Register on **kp.org** or the Kaiser Permanente app² to request refills for most prescriptions online.

What drugs are covered?

Visit **kp.org/seniorrx** for a list of approved drugs. You can also call Member Services to request a printed copy of the formulary. Please check **kp.org/seniorrx** regularly for changes to the list of approved drugs.

Picking up your order

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

Pharmacy phone numbers

There is a pharmacy in each Kaiser Permanente medical center. See page 4 for locations on a map.

Maryl	and
-------	-----

Abingdon Medical Center **1-410-515-5450**

Annapolis Medical Center

1-410-571-7360

Kaiser Permanente Baltimore Harbor Medical Center

1-410-637-5750

Bowie Fairwood Medical Center

1-301-867-1330

Camp Springs Medical Center

1-301-702-6175

Columbia Gateway

Medical Center

1-410-309-7500

Kaiser Permanente Frederick

Medical Center

1-240-529-1800

Gaithersburg Medical Center

1-240-632-4150

Kensington Medical Center

1-301-929-7175

Largo Medical Center

1-301-618-5552

Lutherville-Timonium

Medical Center

1-410-847-3029

Marlow Heights Medical Center

1-301-702-5190

North Arundel Medical Center

1-410-508-7675

Shady Grove Medical Center

1-301-548-5755

Silver Spring Medical Center

1-301-572-1055

South Baltimore County

Medical Center

1-410-737-5200

West Hyattsville Medical Center

1-240-906-6600

White Marsh Medical Center

1-410-933-7626

Woodlawn Medical Center

1-443-663-6116

Virginia

Alexandria Medical Center

1-703-721-6310

Ashburn Medical Center

1-571-252-6005

Burke Medical Center

1-703-249-7750

Caton Hill Medical Center

1-703-986-2500

Colonial Forge Medical Center

1-540-602-6300

Fair Oaks Medical Center

1-703-934-5800

Falls Church Medical Center

1-703-237-4430

Fredericksburg Medical Center

1-540-368-3800

Haymarket Crossroads

Medical Center

1-571-445-7300

Manassas Medical Center

1-703-257-3030

Reston Medical Center

1-703-709-1560

Springfield Medical Center

1-571-622-2100

Tysons Corner Medical Center

1-703-287-4650

Washington, DC

Kaiser Permanente Capitol Hill

Medical Center

1-202-346-3300

Northwest DC

Medical Office Building

1-202-419-6900

You also have access to network pharmacies. In general, you will pay more for prescriptions you fill at network pharmacies. Please check your *Evidence of Coverage* for your benefits. For information about network pharmacies, please refer to the Pharmacy Directory by visiting **kp.org/directory** or call Member Services at **1-888-777-5536** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.

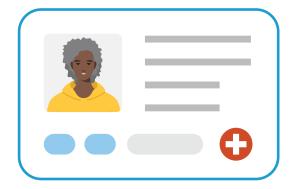
Getting care

Member ID card

You will receive your member ID card in the mail. You'll need this card to make appointments, fill prescriptions, and receive medical services. Your member ID card is issued to you, and only you may use it.¹

Keep your ID card with you at all times. If you lose your ID card, call Member Services at 1-888-777-5536 (TTY 711) or go to My Health Manager on kp.org to request a replacement. You'll be asked to show a valid, government-issued photo ID in addition to your member ID card when you check in for an appointment at a Kaiser Permanente facility. If you have not received your member ID card, your valid, government-issued ID can serve as a temporary ID card.

If your ID card is lost or stolen, go to **kp.org** to request a replacement, or call Member Services. Your Kaiser Permanente ID card is the only card you should use to get covered medical services. Please keep your red, white, and blue Medicare card in a safe place in case you need it later.



Digital membership ID card²

You can access a digital version of your membership ID card on the Kaiser Permanente app.³

To access your Kaiser Permanente mobile membership ID card, register at **kp.org** and then download the Kaiser Permanente app from your favorite app store.

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

Transportation to medical appointments

Never miss an important medical appointment with no-cost transportation. Kaiser Permanente Medicare Advantage includes 24 rides⁴ for nonemergency medical appointments at Kaiser Permanente medical centers and contracted facilities within the service area. To schedule a ride or request your ride balance, call 1-855-932-5412 24 hours a day, 7 days a week. To ensure availability, schedule your ride as soon as possible, but no later than 2 hours prior to your appointment. Rides canceled within 3 hours of scheduled pickup time will be deducted from your ride allowance.

Schedule rides online

Schedule your rides online by visiting **kpmas.member.saferidehealth.com**. Call **1-855-932-5412** to activate your account.

¹Letting another person use your ID card for care is considered fraud, and can result in your coverage being terminated.

²The digital membership ID card is not available with all Kaiser Permanente Medicare health plans.

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

⁴Twenty-four one-way rides per contract year. For nonemergency transportation only.

The right care for you

	Services	Contact	Availability
U	Seeing your doctor For an expected care need, such as a recommended preventive screening or a visit for a health issue currently being treated. Or, for a new health concern or change in an existing health condition that is not an urgent care need.	To make appointments with doctors at Kaiser Permanente facilities, visit kp.org/appointments or call 1-888-777-5536 (TTY 711). If you have a network physician, or are using your Care Plus benefit, contact your doctor's office directly.	Call or go online 24 hours a day, 7 days a week, to schedule appointments with Kaiser Permanente doctors. You can also use our automated wait list to get an earlier appointment if one becomes available. Simply select "Join for sooner appointment" to be notified if earlier appointments open up.¹ If you have a network physician, call the doctor's office for business hours.
	Video visits ² 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.	For doctors who practice at Kaiser Permanente medical centers, visit kp.org or call 1-888-777-5536 (TTY 711).	Call or go online 24 hours a day, 7 days a week, to schedule video visits with Kaiser Permanente doctors.

¹Sooner appointments are available for phone, video, or in-person appointments. Availability varies by service or 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.

	Services	Contact	Availability
	E-visits ¹ Use our online symptom checker for certain conditions and get personalized care advice within 2 hours.	Get started at kp.org .	E-visits are available 7 days a week, from 8 a.m. to midnight.
+	Medical advice by phone Whenever you need medical advice or are unsure whether you need urgent care.	1-888-777-5536 (TTY 711)	Call for medical advice 24 hours a day, 7 days a week.
+	Urgent care Visit any Kaiser Permanente Urgent Care center. You are covered for urgent care anywhere in the world.	1-888-777-5536 (TTY 711) Unsure if you need urgent or emergency care? Call 1-800-677-1112 (TTY 711).	15 locations; 7 open 24 hours a day, 7 days a week Members are welcome to walk in without an appointment. Learn more at kp.org/urgentcare/mas.

 $^{^{1}}$ Available when you register and log in to ${\bf kp.org}$ or the Kaiser Permanente app.

The right care for you (continued)

Services	Contact	Availability
Emergency care ¹ You are covered for urgent and emergency illness or injury anywhere in the world.	If you think you're experiencing a medical emergency, immediately call 911 or go to the nearest emergency facility anytime, day or night. Unsure if you're experiencing an emergency? Call 1-866-677-1112 (TTY 711).	24 hours a day, 7 days a week
Behavioral health	You can seek initial consultation without a referral from your doctor for outpatient treatment for behavioral health or substance use conditions. Call 1-866-530-8778 (TTY 711).	Monday through Friday, 8:30 a.m. to 5 p.m. (closed holidays).
Vision care	Visit kp.org or call 1-888-777-5536 (TTY 711) You don't need a referral from your doctor to make an appointment.	Hours vary by location. Learn more at kp2020.org.

¹If you reasonably believe you have an emergency medical condition, call 911 or go to the nearest emergency department. 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.

Services	Contact	Availability
Seeing specialty doctors	You need a referral from your primary care physician for specialty care. In most cases, an appointment will be coordinated for you by your care team. Otherwise, call Kaiser Permanente at 1-800-777-7904 (TTY 711). You do not need a referral for obstetrics-gynecology, optometry, dental, and some behavioral health services. If you have a network physician, contact your doctor's office directly.	Call or go online 24 hours a day, 7 days a week, to schedule appointments with Kaiser Permanente doctors. If you have a network physician, call the doctor's office directly for business hours.
Dental care For details, see page 23.	Call LIBERTY Dental Plan Member Services at 1-888-650-1859 (TTY 711).	Monday through Friday, 8 a.m. to 8 p.m.

If you are a new member who hasn't seen your Kaiser Permanente doctor yet, and if you have a chronic condition, were recently hospitalized, or are or think you might be pregnant, please make an appointment as soon as possible. Call **1-888-777-5536** (TTY **711**).



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



E-visits for personalized advice in 2 hours 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

Are you ready for your video visit?

Please make sure your computer is working prior to your appointment. To check, visit **kp.org/tipsvideovisits** and click Tech Check.

For more information on your telehealth options and how to join a video visit, 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**.

Preventive care

Preventive care is key to how we practice medicine at Kaiser Permanente. It can help you avoid some health issues and catch others before they become serious. Your health care team is here to help you make the right choices at the right times. Preventive care needs depend on:

- Age
- Gender
- Health habits
- Personal health history

Find out what screenings you need at every stage of life online at **kp.org/prevention**. We also recommend that you sign up for **kp.org** and, once registered, that you complete the Kaiser Permanente Medicare Total Health Assessment. This will give you a prevention plan that meets your needs and addresses what matters to you. You'll also find other tools and resources there.

Copays for preventive care

With Medicare Advantage, you pay \$0 copay for most preventive care. This includes routine physicals and certain screenings and tests (such as mammograms). So there's no need to delay making your first appointment with your doctor.

Sometimes during an appointment for a preventive care visit, the doctor will want to do something that is not considered preventive care. For example, during your routine appointment, the doctor may find a mole that needs to be removed for testing. Because that's not covered as preventive care, you'll be asked to pay a copay for the service. In most cases, you'll get a bill in the mail for such additional, non-preventive services.



Specialty care

Referrals to specialists

Kaiser Permanente doctors and other network providers offer primary care, pediatric services, ob-gyn services, and specialty care-including but not limited to orthopedics, general surgery, dermatology, neurology, cardiology, and gastroenterology. If your primary care physician decides, in consultation with you, that you require medically necessary and appropriate services, you may be referred to a Kaiser Permanente doctor or other network provider for that service. The referral that has been entered by your primary care provider or attending specialist must be authorized before you receive nonemergency specialty care services.

Your primary care physician or specialist may refer you to an out-of-network provider. Services from out-of-network providers will be authorized only if not available

from network providers. You must have an authorized referral to the out-of-network provider in order for us to cover the services and/or supplies. If the referral to an out-of-network provider is appropriately authorized, you pay only the copayments you would have paid if a network provider had provided the service and/or supplies.

Examples of services requiring authorization or notification include but are not limited to the following:

- Inpatient admissions, including those for childbirth, behavioral health, and chemical dependency (inpatient admissions are those hospital visits for which members are admitted to a facility for 24 hours or more).
- Specialized services, such as home health, medical equipment and associated supplies, and hospice care.

- Skilled nursing and acute rehabilitation facilities.
- Nonemergency medical transportation.
- Care received from a practitioner or
- facility that does not have a contract with Kaiser Permanente.
- Nonemergency care received outside of the Kaiser Permanente service area.
 Emergency services (inside and outside our service area) do not require a referral from a primary care physician. You do not need to obtain care from a network provider.

If you have any questions regarding the status of your referral or denied services or would like to request a copy of any guideline or other criteria (provided at no charge) used in any decision regarding your care, please contact Member Services at 1-888-777-5536 (TTY 711).

Out-of-network/non-contracted providers are under no obligation to treat Kaiser Permanente members, except in emergency situations. Please call our customer service number or see your *Evidence of Coverage* for more information, including the cost sharing that applies to out-of-network services.

See certain specialists without a referral

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

Specialty	Contact	Availability
Obstetrics-gynecology	1-800-777-7904 (TTY 711)	24 hours a day, 7 days a week
Behavioral health Initial consultation for outpatient treatment for mental illness, emotional disorders, chemical dependency, and addiction medicine.	1-800-777-7904 (TTY 711)	Monday through Friday, 8:30 a.m. to 5 p.m. (closed holidays)
Vision care No referral is needed for routine eye exams, glaucoma screenings, and cataract screenings.	1-800-777-7904 (TTY 711)	24 hours a day, 7 days a week
Dental For details, see page 23.	Call LIBERTY Dental Plan Member Services at 1-888-650-1859	Monday through Friday, 8 a.m. to 8 p.m.

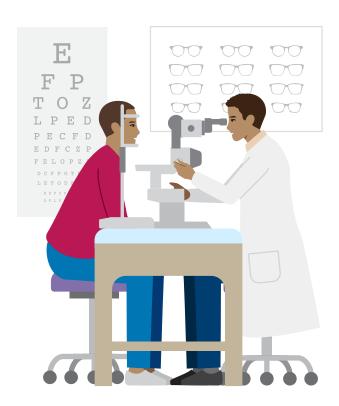
For other types of specialty care, your doctor will refer you.

Specialty care (continued)

Getting a second opinion

If you need a second opinion, your primary care physician or specialist will help coordinate this for you. Kaiser Permanente Medicare Advantage will cover it, as long as you visit another Kaiser Permanente Medicare Advantage provider with an authorized referral from your primary care physician. If you get services from any doctor, hospital, or other health care provider without getting an authorized referral in advance (except for emergency care or urgently needed care received outside the service area), you may have to pay for these services yourself, even if you get the services from a network provider.





Vision care

Your plan includes routine eye exams, glaucoma screenings, and cataract screenings at Vision Essentials by Kaiser Permanente (located in our medical centers). You also receive an allowance on glasses or contact lenses. For additional information about your vision benefits, see your *Evidence of Coverage* (*EOC*).

To view a list of Vision Essentials locations, visit **kp2020.org**.

Preventive dental

Your health plan includes dental coverage through LIBERTY Dental Plan. You pay \$30 for preventive care office visits. This includes:

- Oral exams (up to two per year)
- Cleanings (up to two per year)
- Bitewing X-rays (up to one set per year)

Other covered dental services are provided at a reduced fee.

Save on restorative care

More extensive care (fillings, crowns, dentures, root canals, periodontal treatment, oral surgery, etc.) is provided at fees lower than the usual and customary charges for these services. When covered, specialty care services are performed by plan specialists and a different fee will apply.

Choosing a dentist

For a list of participating dentists in our dental network, or for information about a particular dentist, visit **LibertyDentalPlan. com/kaiserdentists** or call LIBERTY Dental Plan Member Services at **1-888-650-1859** (TTY **711**), Monday through Friday, 8 a.m. to 8 p.m.

Appointments and ID card

Make an appointment by calling your chosen dental office.

You'll receive a LIBERTY Dental Plan ID card in the mail. Bring your ID card to your dental appointments.

LIBERTY Dental Member Services

Quality service is an important part of any dental plan. Knowledgeable LIBERTY Dental Plan Member Services specialists are available Monday through Friday, 8 a.m. to 8 p.m., to answer questions about coverage or to help you find a participating dentist. The most up-to-date list of participating dental providers can be found online

Phone: 1-888-650-1859 (TTY 711)

Mailing address:

LIBERTY Dental Plan Attention: Claims P.O. Box 15149 Tampa, FL 33684

Web: LibertyDentalPlan.com/kaiserdentists

Dental benefits are underwritten by Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., and administered by LIBERTY Dental Plan.

Nominate your dentist

If your dentist isn't in the LIBERTY Dental Plan network, you can request that they join—see the Nominate a Provider tool at client.libertydentalplan.com/nominate.

¹With a 50% coinsurance.

Wellness for the whole you

At Kaiser Permanente, we believe in caring for the whole you—mind and body. That's why we've included a fitness membership¹ and online brain health exercises with your membership at no cost.

BrainHQ

Brain training that works

Your brain defines who you are. It's the center of everything you think, do, and feel. So it's no surprise that Kaiser Permanente has included BrainHQ with your membership.

BrainHQ's online exercises, which you can do on a computer or mobile device, improve cognitive function (including memory, attention, and processing speed), as well as daily life (including safer driving, improved balance, and better mood). People who use it notice the difference.

What's more, BrainHQ supports you every step of the way, with great features such as:

- Weekly challenges to inspire you to improve
- A personalized trainer that tailors the training to you

- Progress reports to give you insight into how you're doing
- Flexible training that fits your schedule
- A monthly newsletter with brain health news, tips, and recipes

To set up your no-cost account, please visit **kp.brainhq.com**. If you have questions, please contact the BrainHQ help line via email at **support@brainhq.com** or call **1-877-573-3067**, Monday through Friday, 1:30 p.m. to 10:30 p.m.

Silver&Fit® Healthy Aging and Exercise Program¹

The Silver&Fit fitness program helps you get and stay active. We've included the following with your Kaiser Permanente Medicare health plan:

Fitness center membership
 Reshape your life with membership at a local participating Silver&Fit fitness center.

 Visit SilverandFit.com to find a fitness center near you.

• Digital fitness and well-being choices
Each calendar year, you can choose one
home fitness kit from Fitbit® or Garmin®
wearable fitness tracker, yoga, strength,
Pilates, walking/trekking, or swim kit
options.²

You also have access to on-demand workout videos and Signature Series classes at SilverandFit.com, personalized workout plans, and live exercise classes at the Silver&Fit Facebook and YouTube pages.

For more information about the Silver&Fit program, visit **SilverandFit.com**.

¹The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a trademark of ASH and used with permission herein. All programs and services are not available in all areas. Participating fitness centers and fitness chains may vary by location and are subject to change.

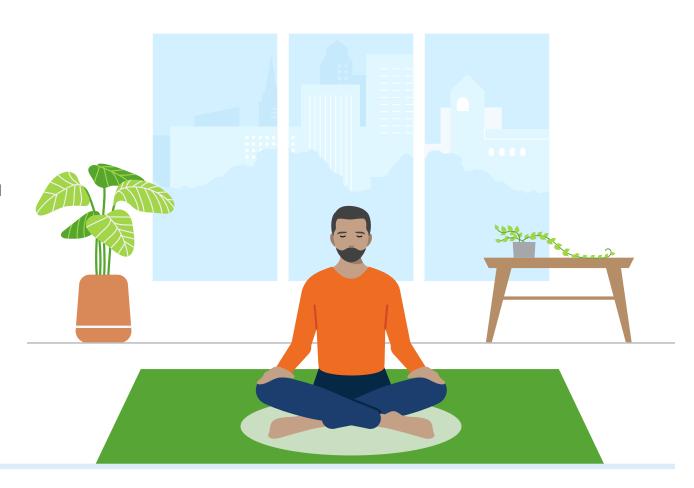
²Kits are subject to change and once selected cannot be exchanged.

Thriving After 60

Connect with other members at workshops and outings

The Thriving After 60 community is dedicated to keeping its members mentally and physically healthy—and having a good time in the process. You'll have the opportunity to meet like-minded friends at our interesting virtual and in-person¹ events and workshops, which focus on supporting the changing health and wellness needs of those over 60. Our activities are designed to help you maintain your health and energy, and stay connected with the community well into retirement.

To learn more and register for our events, please visit **kp.org/ta60mas** and follow our Facebook page at **facebook.com/ ThrivingAfter60**.



Healthy extras to improve your mental and physical health

Enjoy access to our healthy extras¹—online resources to help manage your well-being:

Virtual classes at no extra cost

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

Fitness classes at no extra cost

- ClassPass on-demand fitness classes
- Silver&Fit® Healthy Aging and Exercise Program.² See page 24 for details.

Self-care apps³

• myStrength Complete: Get a comprehensive, flexible digital program with proven tools and support for stress, sleep management, depression, anxiety, and more.

- Calm. Reduce stress, improve sleep, and enhance mood with meditation.
- Ginger. 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**.

Other resources to help keep you informed and inspired

- Health education classes at our facilities.
 Registration is required. Browse courses at kp.org/classes, and to register, call
 1-800-777-7904 (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**.

 ChooseHealthy® offer discounts on alternative care and fitness services. The program is available to you in addition to any benefits for these services that may be covered under your plan. Learn more at kp.org/choosehealthy.

Refer to your plan document for more information.

Member discounts for products and services

Kaiser Permanente partners with leading companies to support your health, safety and well-being—and offer substantial savings and discounts.

The products and services described are provided by entities other than Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., and are neither offered nor guaranteed under your Kaiser Permanente contract. Kaiser Permanente does not endorse or make any representations regarding the quality or medical effectiveness of such products and services, nor the financial integrity of these entities. Kaiser Permanente disclaims any liability for these products and services. Some Kaiser Permanente members may have coverage through their health plan for some of the same services available through ChooseHealthy®. The value-added services available under the ChooseHealthy program are separate and apart from any chiropractic, acupuncture, or massage services available under your contract. Please see your coverage documents for information regarding those services covered under your Kaiser Permanente contract. The ChooseHealthy program is administered by American Specialty Health Administrators, Inc., a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.

²The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a trademark of ASH and used with permission herein. All programs and services are not available in all areas. Participating fitness centers and fitness chains may vary by location and are subject to change.

³The apps described below 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.

⁴myStrength Complete by Teladoc Health is available to members 13 and older who do not have a Maryland Medicaid health plan. Some of these services may not be covered under your health plan benefits and may not be 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. Psychiatry is not included in the myStrength Complete membership.

Lively™ Mobile Plus

Get a personal emergency response system that provides 24/7 help with the push of a button. Receive a reduced one-time device for a discounted fee and choice of two monthly service plans (coverage limits may apply). Visit greatcall.com/KP or call 1-800-205-6548 (TTY 711) for more information.

Comfort Keepers in-home care and assistance

Uplifting in-home care services to help you maintain independence at home with everything from 24-hour care, respite, meal preparation, and light housekeeping. Receive a discount on all services and get a free in-home safety assessment. Visit comfortkeepers.com/kaiser-permanente or call 1-800-611-9689 (TTY 711) for more information.

Mom's Meals healthy meal delivery

Getting the right nutrition is essential to achieving and maintaining good health. And with Mom's Meals, you can get refrigerated ready-to-heat-and-eat meals delivered to your home. Crafted by chefs and registered dietitians, the meals are tailored to support most major chronic conditions and overall wellness. Kaiser Permanente members enjoy discounted pricing and free shipping from Mom's Meals. Visit momsmealsnc.com or call 1-866-224-9483 (TTY 711) for more information.



CareLinx

Kaiser Permanente has teamed with CareLinx to provide you with a discount for purchasing non-medical, in-home help with daily activities. Your caregiver can help you live an independent lifestyle in your own home by assisting with light housekeeping, meal preparation, companionship and more.

Visit **carelinx.com/kp-affinity** or call toll-free **1-844-636-4592** Monday through Friday, 7 a.m. to 6 p.m., and on weekends, 9 a.m. of 5 p.m.

Kaiser Permanente members may continue to use or select these products or services from any company of their choice, but Kaiser Permanente discounts are only available with the companies listed above. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Kaiser Permanente Medicare Advantage grievance process. BEST BUY HEALTH, GREATCALL, LIVELY, and LINK are trademarks of Best Buy and its affiliated companies. ©2022 Best Buy. All rights reserved.

Urgent care

You are covered worldwide for urgent and emergency care. Go to the nearest urgent or emergency care facility.

Kaiser Permanente Urgent Care centers

Open evenings, weekends, and holidays, our Urgent Care centers are located in Maryland, Virginia, and Washington, DC.

Call **1-888-777-5536** (TTY **711**) to get the care you need, or come in if you are experiencing any of the following:

- Abdominal pain
- Breathing trouble
- Broken bones
- Deep cuts
- Flu- or cold-like symptoms
- Rash or skin infections
- Sprains and strains
- Urinary tract infection
- Vomiting, diarrhea, or nausea

These are examples of conditions that are treated in Urgent Care or Advanced Urgent Care. If you think you are experiencing an emergency medical condition,¹ call 911.

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 those for a typical hospital ER visit
- 24/7 laboratory services
- Extended 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

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 app^{3,4}



¹An 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 plan document for the complete definition of emergency medical condition

²Cost share depends upon your plan. For specific information, please check your *Evidence of Coverage*.

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

⁴When 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.

Kaiser Permanente Urgent Care locations

Maryland

Annapolis Urgent Care (Opens January 2, 2024) 888 Bestgate Road, Suite 111 Annapolis, MD 21401 By appointment only Mon-Fri: 3-11 p.m. Sat, Sun, holidays: 9 a.m.-5 p.m.

Kaiser Permanente Baltimore Harbor Urgent Care *Temporarily closed* 815 E. Pratt St. Baltimore, MD 21202

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 Temporarily closed 10810 Connecticut Ave. Kensington, MD 20895 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 Urgent Care 4920 Campbell Blvd. Nottingham, MD 21236 By appointment only Mon-Fri: 3-11 p.m. Sat, Sun, holidays: 9 a.m.-5 p.m.

Woodlawn Urgent Care Temporarily closed 7141 Security Blvd. Baltimore, MD 21244

Virginia

Ashburn Urgent Care (Opens January 2, 2024) 43480 Yukon Drive Ashburn, VA 20147 By appointment only Mon-Fri: 3-11 p.m. Sat, Sun, holidays: 9 a.m.-5 p.m.

Caton Hill Advanced Urgent Care 24/7 13285 Minnieville Road Woodbridge, VA 22192

Fredericksburg Urgent Care 1201 Hospital Drive Fredericksburg, VA 22401 By appointment only Mon-Fri: 3-11 p.m. Sat, Sun, holidays: 9 a.m.-5 p.m.

Manassas Urgent Care *Temporarily closed* 10701 Rosemary Drive Manassas, VA 20109

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 quaranteed.

Kaiser Permanente reserves the right to relocate, modify, or terminate the location and hours of services for Urgent Care. For the most up-todate information, visit kp.org/urgentcare/mas.

Emergency care

If you think you are experiencing an emergency, immediately call 911 or go to the nearest emergency room. You are covered worldwide for urgent and emergency care.

Not sure if your medical problem requires an emergency room visit? Call **1-800-677-1112** (TTY **711**), 24 hours a day, 7 days a week, and we'll direct you to the most appropriate place to receive care.

If you visit an emergency room

Report your emergency room visit to Kaiser Permanente within 48 hours, or as soon as reasonably possible. Call the 24-hour medical advice line at 1-888-777-5536 (TTY 711) to report your visit.

What is an emergency?

A medical emergency is when you, or any other prudent layperson with an average knowledge of health or medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life, loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

For more information about what constitutes an emergency, read your *Evidence of Coverage*.

What is covered if you have a medical emergency?

You may get emergency medical care (including ambulance) whenever you need it, anywhere in the world (claim forms required). For more information, refer to your *Evidence of Coverage*.



Hospital care

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

Visit **kp.org/directory** to view the hospitals we team with in coordinating your care when you need inpatient or outpatient hospital care. These hospitals are located throughout Maryland, Virginia, and Washington, DC.

If you're admitted to a hospital that does not have Kaiser Permanente doctors

Once your condition has stabilized, we may move you to a hospital where Kaiser Permanente doctors are on duty. By doing so, we can provide you seamless and coordinated care, both during your hospitalization and in your transition out of the hospital.



¹The hospitals we team with are independently owned and operated hospitals and are not affiliated entities of Kaiser Permanente. Visit **kp.org/directory** for the most current information.

Extra Help for Medicare Part D prescription drug plan costs

People with limited incomes may qualify for the Extra Help program, which can help pay for their prescription drug costs. If you qualify, you can get help paying for your drug costs, including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not be subject to the coverage gap or a late enrollment penalty.

Many people are eligible for these savings and don't even know it. For more information about Extra Help, call **1-800-MEDICARE** (**1-800-633-4227**), 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

If you qualify for Extra Help for your Medicare Part D prescription drug plan costs, the amount of your monthly premium may be lower. Your cost at the pharmacy will be lower. Once you have enrolled in a Kaiser Permanente Medicare Advantage plan with Medicare Part D prescription drug coverage, Medicare will tell us how much Extra Help you're receiving, and we'll let you know the amount you'll pay.

The State of Maryland also provides prescription drug assistance through the Senior Prescription Drug Assistance Program (SPDAP) to Medicare beneficiaries with income below certain levels who enroll in a Part D prescription drug plan. Subsidies from the Maryland SPDAP can reduce out-of-pocket Part D premiums for eligible individuals. Interested individuals can apply by calling 1-800-551-5995 toll free, Monday through Friday, 8 a.m. to 5 p.m. (TTY 1-800-877-5156).



Additional services

Services	What you need to know
X-ray and	For most services, you need a referral from your doctor, and they'll let you know how to schedule your appointment.
imaging services	Most X-ray and imaging services are located wherever Urgent Care or Advanced Urgent Care is offered, so you do not have to make a separate trip to have an X-ray or other imaging test.
	Call the appointment line at 1-800-777-7904 (TTY 711) to schedule a mammogram. You do not need a referral from a doctor. Your primary care physician or ob-gyn will talk with you about how often you should be screened.
	Your results from tests done in Kaiser Permanente medical centers will be available in your medical record.
Lab tests and results	For most routine lab tests, your Kaiser Permanente doctor 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 physician's instructions about how to receive your test results.

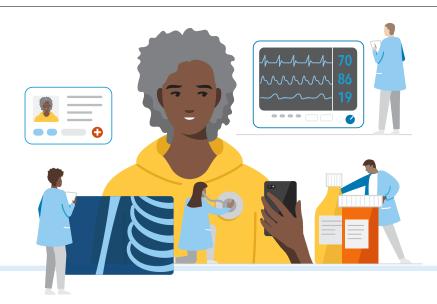


Additional services (continued)

Services	What you need to know
Transferring medical records	To make your transition to Kaiser Permanente as seamless as possible, please bring the following documents to your first appointment: lists of your allergies, medications, medical conditions, surgeries, cancer screening tests, and immunizations. Please also provide a list of your current and/or recent physicians, including addresses.
•	Kaiser Permanente doctors can often access your digital health record from your previous physicians. If your Kaiser Permanente doctor determines that additional information is needed, they'll provide you with a Targeted Request for Medical Records Form, which you'll submit to your previous physician(s) for those specific records.
	If you already have your records, you can contact our Health Information Management Services (HIMS) Department by email at mashimspmr@kp.org , or by fax at 1-855-902-4974. We will only include specific documents in your Kaiser Permanente medical chart. Please also bring records to your first appointment.
Dental	Your medical coverage includes dental care needed after an accident. It does not provide additional dental care or dental treatment that is not related to an accident. Refer to your <i>Evidence of Coverage</i> to determine your accidental dental coverage. Your plan includes preventive and other dental benefits. Refer to your <i>Evidence of Coverage</i> or see page 23 for details.
Chat with KP	Check out Chat with KP, our new click-to-chat service available to members at no extra cost. Use Chat with KP to chat virtually with one of our licensed care providers via kp.org or the Kaiser Permanente app,¹ Monday through Friday, 7 a.m. to 7 p.m., excluding holidays.
هجر	This service offers the same benefits as our 24/7 advice line, including quick advice and referrals—all with just a click. You can also share pictures through the chat and see your complete chat history, ensuring your care is seamless, convenient, and connected.
	To chat with a nurse on your computer, log in to kp.org , select Get Care, My Health, Message Center, or Appointment Center pages, and then click Chat with a Nurse. To chat with a nurse on your smartphone, log in to the Kaiser Permanente mobile app, visit the Get Care page, and tap Chat with KP.

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

Services	What you need to know
Chronic care management	Get help managing your ongoing health conditions. If you have asthma, chronic obstructive pulmonary disease, coronary artery disease, depression, diabetes, or high blood pressure and want information to help manage your condition, you can join our disease management program.
Q	Leave a message anytime at 1-703-536-1465 in the Washington, DC, metropolitan calling area or at 1-410-933-7739 in the Baltimore area. Please leave your name, medical record number, address, and the condition for which you are requesting information. We'll return your call within 2 business days.
Coordination of benefits	Do you have coverage from another plan, too? If you have other health coverage in addition to your coverage with Kaiser Permanente, please notify Member Services at 1-888-777-5536 (TTY 711).
	If the other plan is your primary insurance, we reserve the right to bill the other health plan for the services we provide or authorize for you. Having more than one health care plan doesn't affect your ability to access Kaiser Permanente services. If you have a work-related injury or an injury caused by another party, please notify Member Services.



Care away from home

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 will need to submit bills for reimbursement. You're also covered for urgent and emergency care from any non-Kaiser 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 1-888-777-5536 (TTY 711) to learn what your coverage options are, as plans vary.³

Locations include all or part of California, Colorado, Georgia, Hawaii, Oregon, and Washington State.

Find Kaiser Permanente locations at **kp.org/facilities**.

What is not covered

You are typically not covered for routine (nonemergency) care outside the service area. See your *Evidence of Coverage* for details.



Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our customer service number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.

¹If you get care at a CVS MinuteClinic® or 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 *Evidence of Coverage* for details.

For more information

Call 1-951-268-3900 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.

Claims

Medical claims

There may be times when you get a bill from a provider for the full cost of medical care you have received. In many cases, you should send this bill to us instead of paying it. We'll look at the bill and decide whether the services should be covered.

If we decide they should be covered, we'll pay the provider directly. Send us your request for payment, along with your bill and documentation of any payment you've made. Write your member ID number on each page of the bill and supporting documentation before you submit it. It's a good idea to make a copy of your bill and receipts for your records.

To make sure you are giving us all the information we need to make a decision, you can fill out our claim form to make your request for payment. You don't have to use the form, but it will help us process the information faster. You can file a claim to request payment by:

 Completing and submitting our electronic form at kp.org and upload supporting documentation.

- Either download a copy of the form from kp.org or call Member Services at 1-888-777-5536 (TTY 711) and ask them to send you the form. Mail the completed form to our Claims Department (see address in the next column).
- If you are unable to get the form, you can file your request for payment by sending the following information to our Claims Department:
 - A statement with the following information:
 - Your name (member/patient name) and medical/health record number
 - The date you received the services
 - Where you received the services
 - Who provided the services
 - Why you think we should pay for the services
 - Your signature and date signed (If you want someone other than yourself to make the request, we'll also need a completed "Appointment of representative" form, which is available at **kp.org**.)
 - A copy of the bill, your medical record(s) for these services, and your receipt if you paid for the services

Mail your request for payment together with any bills or paid receipts to us at this address:

Mid-Atlantic Claims Administration Kaiser Permanente P.O. Box 371860 Denver, CO 80237-9998

You must submit your claim to us within 12 months (for Part C medical claims) or within 36 months (for Part D drug claims) of the date you received the service. Contact Member Services if you have any questions. If you don't know what you should have paid, or you receive bills and you don't know what to do about those bills, we can help. You can also call if you want to give us more information about a request for payment that you have already sent to us. For more information, please see your *Evidence of Coverage*.

Pharmacy claims

Submission of a prescription drug paper claim is restricted to those situations when online Part D claims processing is not available to you at the point-of-sale. When you go to a network pharmacy, your prescription drug claim is automatically

Claims (continued)

submitted to us by the pharmacy. Therefore, we'll not accept paper claims for Part D drugs purchased at network pharmacies.

If you go to an out-of-network pharmacy, the pharmacy may not be able to submit the claim directly to us. When that happens, you'll have to pay the full cost of your prescription drug and then ask us to reimburse you for our portion of a covered drug. You must submit your prescription drug paper claim within 36 months of the

date of service, but we recommend you send it to us as soon as possible.

We will only cover prescription drug paper claims for Part D drugs purchased at outof-network pharmacies under the following conditions:

 If you are traveling within the US, but are outside our service area and become ill, we'll cover prescriptions for covered drugs filled at a non-affiliated out-of-network pharmacy if the prescription is related to care for a medical emergency or urgently needed care; or

- If you are unable to obtain a covered drug in a timely manner within our service area because there is no affiliated network pharmacy that provides 24-hour service within a reasonable driving distance; or
- If you are trying to fill a prescription for a covered drug that is not regularly stocked at an accessible affiliated network



pharmacy or mail order delivery service (these drugs include orphan drugs or other specialty pharmaceuticals).

You can find a pharmacy claim form at https://k-p.li/3klA555. You'll need to include the following information with your prescription drug paper claim:

- Member name, address, and phone number
- Medical record number
- The prescription number
- The name, strength, and quantity of the drug prescribed
- NDC number (a national drug code)
- Name, address, and phone number of the prescribing physician
- Name, address, and phone number of the pharmacy where the drug was purchased

- If an injection, whether or not the drug was self-administered or administered by a doctor, hospital, or other medical personnel. If not self-administered, provide a copy of the doctor's authorization for the injection.
- Receipt showing you paid for the drug

Be sure to write your medical record number (located on your member ID card) on each document and send your claim to us at:

Mid-Atlantic Claims Administration Kaiser Permanente P.O. Box 371860 Denver, CO 80237-9998 We'll reimburse you for the covered amount minus any copayments or coinsurance that is your responsibility to pay.

If your claim for payment is denied, you have the right to appeal the decision. Please refer to your current *Evidence of Coverage* for specific details, including levels of review and your right to appeal the denial decision.

For more information about claims, please call Member Services at **1-888-777-5536** (TTY **711**).



Moving and disenrollment

Letting us know when you move

If you change your home address, please let us know as quickly as possible. If you move outside of our plan service area, you cannot remain a member of our plan. Please see your current *Evidence of Coverage* for more information on a temporary absence or a permanent move outside the Kaiser Permanente Medicare Advantage service area.

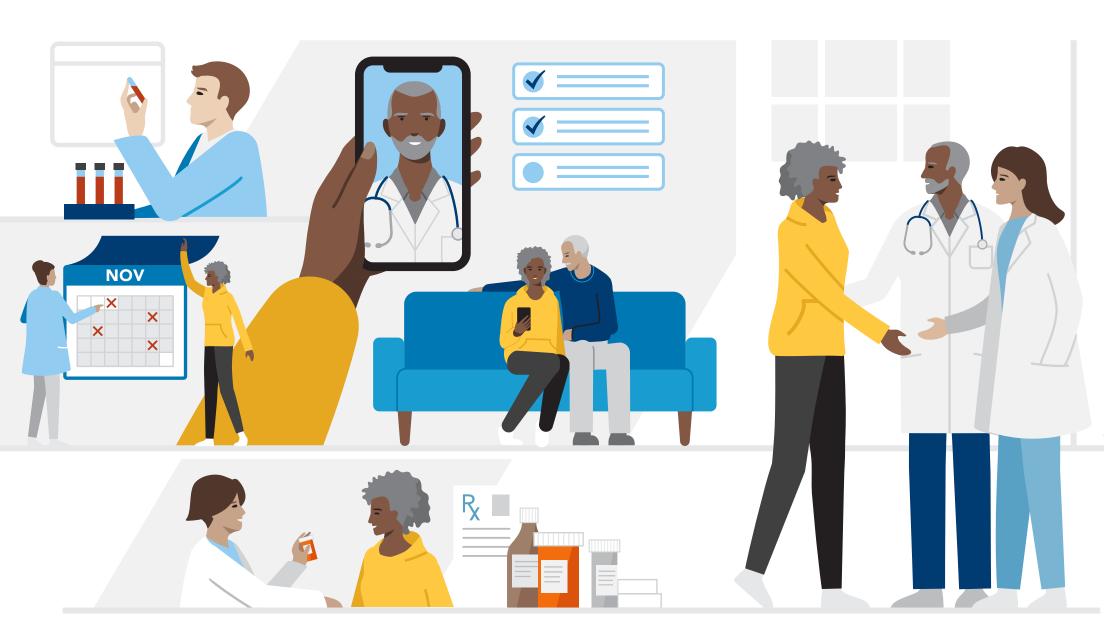
You may also disenroll by calling Medicare toll free at **1-800-MEDICARE** (TTY **1-877-486-2048**), 24 hours a day, 7 days a week. Even though you request disenrollment, you must continue to receive in-network covered services from Kaiser Permanente Medicare Advantage providers until the effective date of your disenrollment.

Voluntary disenrollment

You may choose to end your membership in Kaiser Permanente Medicare Advantage for any reason. There are some limits on when and how often you may change the way you get Medicare and what choices you can make when you change.

If you would like more information about when and how you can end your membership, refer to your *Evidence of Coverage* or call Member Services at **1-888-777-5536** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.





NOTES:	

NOTES:		

NOTES:		

kp.org/newmember

Important Kaiser Permanente Medicare health plan information



