

---

# 2027

# Summary of Benefits

Kaiser Permanente Medicare Advantage (HMO) Group plan  
Fairfax County Public Schools Plan F with D for persons with  
Medicare Parts A & B

---



# About this Summary of Benefits

Thank you for considering Kaiser Permanente Medicare health plans. You can use this **Summary of Benefits** to learn more about our plan. It includes information about:

- Premiums
- Benefits and costs
- Part D prescription drugs
- Additional benefits
- Member discounts for products and services
- Who can enroll
- Coverage rules
- Getting care
- Medicare prescription payment plan

For definitions of some of the terms used in this booklet, see the glossary at the end.

## For more details

---

This document is a summary. It doesn't include everything about what's covered and not covered or all the plan rules. For details, see your Kaiser Permanente *Evidence of Coverage (EOC)*, which we'll notify you how to view online. If you'd like to see it before you enroll, please ask your group benefits administrator for a copy.

### Have questions?

- Please call Member Services at **1-888-777-5536 (TTY 711)**.
- 7 days a week, 8 a.m. to 8 p.m.

# What's covered and what it costs

\*Your plan provider may need to provide a referral

†Prior authorization may be required.

| Benefits and premiums                                                                                                                                                                                       | You pay                                                                                                                                                                                                                                                                                                                     |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Plan premium</b>                                                                                                                                                                                         | Your group will notify you if you are required to contribute to your group's premium. If you have any questions about your contribution toward your group's premium, please contact your group's benefits administrator.                                                                                                    |
| <b>Deductible</b>                                                                                                                                                                                           | <b>None</b>                                                                                                                                                                                                                                                                                                                 |
| <b>Your maximum out-of-pocket responsibility</b><br>The amount you pay for premiums, Medicare Part D drugs, and certain services does not apply to this maximum (see the Evidence of Coverage for details). | If you pay \$3,400 in copays (a set amount you pay for covered services) or coinsurance (a percentage of the charges that you pay for covered services) during 2027 for services subject to the out-of-pocket maximum, you will not have to pay any more copays or coinsurance for those services for the rest of the year. |
| <b>Inpatient hospital coverage*†</b><br><br>There's no limit to the number of medically necessary inpatient hospital days.                                                                                  | You pay \$100 per admission.                                                                                                                                                                                                                                                                                                |
| <b>Outpatient hospital coverage</b>                                                                                                                                                                         | You pay \$25 per visit.                                                                                                                                                                                                                                                                                                     |
| <b>Ambulatory Surgical Center (ASC) services</b>                                                                                                                                                            | You pay \$25 per visit.                                                                                                                                                                                                                                                                                                     |

| Benefits and premiums                                                                                      | You pay                                      |
|------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| <b>Doctor visits</b> <ul style="list-style-type: none"> <li>Primary care providers</li> </ul>              | You pay \$20 per office visit.               |
| <ul style="list-style-type: none"> <li>Specialists*</li> </ul>                                             | You pay \$20 per office visit.               |
| <b>Preventive care*</b><br>See the <b>EOC</b> for details.                                                 | <b>\$0</b>                                   |
| <b>Emergency care</b><br>We cover emergency care anywhere in the world.                                    | You pay \$50 per Emergency Department visit. |
| <b>Urgently needed services</b><br>We cover urgent care anywhere in the world.                             | You pay \$20 per office visit.               |
| <b>Diagnostic services, lab, and imaging*†</b> <ul style="list-style-type: none"> <li>Lab tests</li> </ul> | You pay nothing.                             |
| <ul style="list-style-type: none"> <li>X-rays</li> </ul>                                                   | You pay nothing.                             |
| <ul style="list-style-type: none"> <li>Diagnostic tests and procedures (such as EKG)</li> </ul>            | You pay nothing.                             |
| <ul style="list-style-type: none"> <li>Other imaging procedures (such as MRI, CT, and PET)</li> </ul>      | You pay nothing.                             |

| Benefits and premiums                                                                                             | You pay                                                                                                                                                                                                                                                                                                                                                                    |
|-------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Hearing services*†</b><br><br>Exams to diagnose and treat hearing and balance issues.                          | You pay \$20 per office visit.                                                                                                                                                                                                                                                                                                                                             |
| <b>Dental services</b><br><br>Preventive and comprehensive dental coverage                                        | You pay \$30 per visit for preventive care (limited to two visits a year for oral exams, teeth cleaning, and bitewing X-rays). The amount you pay for comprehensive dental care varies depending on the service (see dental fee schedule in the <b>EOC</b> ).                                                                                                              |
| <b>Vision services</b><br><br>Visits to diagnose and treat eye diseases and conditions                            | You pay \$20 per office visit with an optometrist or \$20 with an ophthalmologist.                                                                                                                                                                                                                                                                                         |
| <ul style="list-style-type: none"> <li>Routine eye exams</li> </ul>                                               | You pay \$20 per office visit with an optometrist or \$20 with an ophthalmologist.                                                                                                                                                                                                                                                                                         |
| <ul style="list-style-type: none"> <li>Preventive glaucoma screening and diabetic retinopathy services</li> </ul> | You pay nothing.                                                                                                                                                                                                                                                                                                                                                           |
| <ul style="list-style-type: none"> <li>Eyeglasses or contact lenses after cataract surgery</li> </ul>             | You pay 20% coinsurance up to Medicare's limit and you pay any amounts that exceed Medicare's limit.                                                                                                                                                                                                                                                                       |
| <ul style="list-style-type: none"> <li>Other eyewear allowance</li> </ul>                                         | You receive a \$250 allowance every 12 months for eyeglasses or contact lenses at Kaiser Permanente Vision Essentials locations. Your health plan includes a \$100 allowance per calendar year. Fairfax County Public Schools has provided an additional \$150 allowance for a total of \$250 per calendar year. Allowance for medically necessary lenses and frames only. |
| <b>Mental health services</b><br><ul style="list-style-type: none"> <li>Outpatient group therapy</li> </ul>       | You pay \$10 per office visit.                                                                                                                                                                                                                                                                                                                                             |
| <ul style="list-style-type: none"> <li>Outpatient individual therapy</li> </ul>                                   | You pay \$20 per office visit.                                                                                                                                                                                                                                                                                                                                             |
| <ul style="list-style-type: none"> <li>Inpatient mental health*†</li> </ul>                                       | You pay \$100 per admission.                                                                                                                                                                                                                                                                                                                                               |

| Benefits and premiums                                                                                                                                                                                                                                                                                                                                                                                                                                        | You pay                                                                                                                                                                                                                   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Skilled Nursing Facility*†</b><br>Limited to 100 days per benefit period in a plan contracted facility.                                                                                                                                                                                                                                                                                                                                                   | You pay nothing per benefit period.                                                                                                                                                                                       |
| <b>Physical therapy*†</b>                                                                                                                                                                                                                                                                                                                                                                                                                                    | You pay \$20 per office visit.                                                                                                                                                                                            |
| <b>Ambulance†</b>                                                                                                                                                                                                                                                                                                                                                                                                                                            | You pay \$50 per one-way trip.                                                                                                                                                                                            |
| <b>Transportation</b> <ul style="list-style-type: none"> <li> <b>Routine:</b> Rides provided to and from a network provider by taxis, rideshare services, vans, and medical transport as determined by our designated transportation provider.         </li> </ul>                                                                                                                                                                                           | You pay \$0 per one-way ride.<br><br>We cover up to 24 one-way rides per calendar year for nonurgent medical appointments at Kaiser Permanente medical centers and contracted facilities. See the <b>EOC</b> for details. |
| <ul style="list-style-type: none"> <li> <b>Non-routine:</b> Medically necessary, non-emergency medical transportation to home (within 100 miles), a skilled nursing facility (SNF), or another higher level of care, immediately following an inpatient hospitalization or after certain emergency, urgent care, or outpatient hospital encounters, <b>when ordered by a network provider</b>. Refer to the <b>EOC</b> for more details.         </li> </ul> | You pay nothing.                                                                                                                                                                                                          |

| Benefits and premiums                                                                                                                                                                                 | You pay                                                                              |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| <b>Medicare Part B drugs†</b><br>Medicare Part B drugs are covered when you get them from a plan provider (see the <b>EOC</b> for details).<br>Drugs that require administration by medical personnel | You pay nothing.                                                                     |
| <ul style="list-style-type: none"> <li>Up to a 60-day supply of a generic drug</li> </ul>                                                                                                             | You pay \$15 at a preferred network pharmacy or \$25 at a standard network pharmacy. |
| <ul style="list-style-type: none"> <li>Up to a 60-day supply of a brand-name drug</li> </ul>                                                                                                          | You pay \$15 at a preferred network pharmacy or \$25 at a standard network pharmacy. |

## Medicare Part D prescription drug coverage†

The amount you pay for drugs will be different depending on:

- The tier your drug is in. There are 6 different drug tiers. To find out which of the 6 tiers your drug is in, see our Part D formulary at [kp.org/seniorrx](http://kp.org/seniorrx) or call Member Services to ask for a copy at **1-888-777-5536**, seven days a week, 8 a.m. to 8 p.m. (TTY **711**).
- The day supply quantity you receive (like a 30-day or 100-day supply). Note: A supply greater than a 30-day supply isn't available for all drugs.
- Whether you get your prescription filled by one of our retail or plan pharmacies or our mail-order pharmacy. Note: Not all drugs can be mailed.
- The coverage stage you're in (deductible, initial, or catastrophic coverage stages).

Note: Medicare provides Extra Help to pay prescription drug costs for people who have limited income and resources. If you are entitled to Extra Help, the cost-sharing below may not apply to you; instead, please refer to the **Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs**.

### Deductible Stage

Because we have no deductible, this payment stage does not apply to you and you start the year in the initial coverage stage.

## Initial coverage stage

You pay the copays shown in the chart below until your out-of-pocket costs reach **\$2,400**. If you reach the **\$2,400** limit in 2027, you move on to the catastrophic stage and your coverage changes.

| Tier                         | Plan F with Part D                                   |                                                     |                                             |                                             |                                            |
|------------------------------|------------------------------------------------------|-----------------------------------------------------|---------------------------------------------|---------------------------------------------|--------------------------------------------|
|                              | Preferred Pharmacy<br>(up to a <b>60-day</b> supply) | Standard Pharmacy<br>(up to a <b>60-day</b> supply) | OON Pharmacy (up to a <b>30-day</b> supply) | LTC Pharmacy (up to a <b>31-day</b> supply) | Mail Order (up to a <b>100-day</b> supply) |
| Tier 1 (Preferred Generic)   | \$15                                                 | \$25                                                | \$12.50                                     | \$12.50                                     | \$10                                       |
| Tier 2 (Generic)             | \$15                                                 | \$25                                                | \$12.50                                     | \$12.50                                     | \$10                                       |
| Tier 3 (Preferred Brand)     | \$15                                                 | \$25                                                | \$12.50                                     | \$12.50                                     | \$10                                       |
| Tier 4 (Non-Preferred Brand) | \$15                                                 | \$25                                                | \$12.50                                     | \$12.50                                     | \$10                                       |
| Tier 5 (Specialty Tier)      | \$15                                                 | \$25                                                | \$12.50                                     | \$12.50                                     | \$10                                       |
| Tier 6* (Vaccines)           | \$0                                                  | \$0                                                 | \$0                                         | \$0                                         | Not Available                              |

\*Our plan covers most injectable Part D vaccines at no cost to you.

Note: Tier 6 (vaccines) are not available through mail order.

**Important message about what you pay for insulin:** You won't pay more than **\$35** for up to a one-month supply, **\$70** for up to a two-month supply or **\$105** for up to a three-month supply of each covered insulin product regardless of the cost-sharing tier.

### Catastrophic coverage stage

If you or others on your behalf spend **\$2,400** on your Part D prescription drugs in 2027, you'll enter the catastrophic coverage stage. If you reach the catastrophic coverage stage, you pay nothing for your covered Part D drugs for the remainder of the year.

### Long-term care, plan home-infusion, and non-plan pharmacies

- If you live in a **long-term care facility** and get your drugs from their pharmacy, you pay the same as at a retail plan pharmacy and you can get up to a 31-day supply.
- Covered Part D **home infusion** drugs from a plan home-infusion pharmacy are provided at no charge.
- If you get covered Part D drugs from a **non-plan pharmacy**, you pay the same as at a retail plan pharmacy and you can get up to a 30-day supply. Generally, we cover drugs filled at a non-plan pharmacy only when you can't use a network pharmacy, like during a disaster. See the **Evidence of Coverage** for details.

### Additional benefits

| One Pass® – Fitness Benefit <sup>1</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | You pay           |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| <p>You have access to One Pass complete fitness program. One Pass includes:</p> <ul style="list-style-type: none"><li>• A large core and premium gym network featuring national, local, and community fitness centers and boutique fitness studios. You can use any in-network location.</li><li>• Live, on-demand, and digital fitness programs at home.</li><li>• Social clubs and activities available on the One Pass member website and mobile app.</li><li>• One home fitness kit annually for strength, yoga, or dance.</li></ul> <p>For more information about participating gyms and fitness locations, the program's benefits, or to set up your online account, visit <b>YourOnePass.com</b> or call <b>1-877-614-0618 (TTY 711)</b>, Monday through Friday, 9 a.m. to 10 p.m.</p> <p><sup>1</sup> One Pass® is a registered trademark of One Pass Solutions, Inc. in the U.S. and other jurisdictions and is a voluntary program. The One Pass program and amenities vary by plan, area, and location. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. One Pass is not responsible for the services or information provided by third parties. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them.</p> | <p><b>\$0</b></p> |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| <p><b>Home medical care not covered by Medicare (Advanced Care at Home)</b></p> <p>We cover medical care in your home that is not otherwise covered by Medicare when found medically appropriate by a physician based on your health status, to provide you with an alternative to receiving acute care in a hospital and post-acute care services in the home to support your recovery. Referral required. See the <b>EOC</b> for details.</p> | <p><b>\$0</b></p> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|

## Member discounts for products and services

Kaiser Permanente partners with leading companies to support your health, safety, and well-being — and offer a member discount.

### 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 fee and choice of two monthly service plans (coverage limits may apply). Visit [shop.lively.com/pages/kp](https://shop.lively.com/pages/kp) or call **1-800-205-6548 (TTY 711)** for more information, Monday through Friday 8 a.m. to 9 p.m.

### Comfort Keepers in-home care and assistance

In-home care services to help you maintain independence at home with everything from 24-hour care, respite and personal care, meal preparation, and light housekeeping. Receive a discount on all services and get a free in-home safety assessment. Visit [comfortkeepers.com/kaiser-permanente](https://comfortkeepers.com/kaiser-permanente) or call **1-800-611-9689 (TTY 711)** for more information, 24 hours a day, 7 days a week.

### Mom's Meals healthy meal delivery

Getting the right nutrition is essential to achieving and maintaining good health. Receive delivery of refrigerated ready-to-heat-and-eat meals to homes nationwide. Crafted by chefs and registered dietitians, meals are medically tailored to support most major chronic conditions and overall wellness. Kaiser Permanente members enjoy discounted pricing and free shipping from Mom's Meals. Visit [momsmeals.com/kaiser](https://momsmeals.com/kaiser) or call **1-866-224-9483 (TTY 711)** for more information, Monday through Friday 8 a.m. to 7 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 partner 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 Senior 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.

# Who can enroll

You can sign up for this plan if:

- You are enrolled in Kaiser Permanente through your group plan and meet your group's eligibility requirements.
- You have both Medicare Part A and Part B. (To get and keep Medicare, most people must pay Medicare premiums directly to Medicare.)
- You're a United States citizen or national, or an eligible noncitizen.
- You live in this plan's service area, which is:
  - o The District of Columbia
  - o These counties in Maryland: Anne Arundel, Baltimore City, Baltimore, Carroll, Harford, Howard, Montgomery, and Prince George's
  - o These ZIP codes in Calvert County, MD: 20639, 20678, 20689, 20714, 20732, 20736, and 20754
  - o These ZIP codes in Charles County, MD: 20601–04, 20607, 20612–13, 20616–17, 20637, 20640, 20643, 20645–46, 20658, 20675, 20677, and 20695
  - o These ZIP codes in Frederick County, MD: 20842, 20871, 21701–05, 21709–10, 21714, 21716–18, 21754–55, 21757–59, 21762, 21769–71, 21774–77, 21787, 21790, and 21791–93
  - o These counties in Virginia: Arlington, Fairfax, Loudoun, Prince William, Spotsylvania, and Stafford
  - o These independent cities in Virginia: Alexandria, Falls Church, Fairfax, Fredericksburg, Manassas, and Manassas Park

## Coverage rules

We cover the services and items listed in this document and the Medicare Advantage **EOC**, if:

- The services or items are medically necessary.
- The services and items are considered reasonable and necessary according to Original Medicare's standards.
- You get all covered services and items from plan providers listed in our **Provider Directory** and **Pharmacy Directory**. But there are exceptions to this rule. We also cover:
  - o Care from plan providers in another Kaiser Permanente Region
  - o Emergency care
  - o Out-of-area dialysis care
  - o Out-of-area urgent care (covered inside the service area from plan providers and in rare situations from non-plan providers)
  - o Referrals to non-plan providers if you got approval in advance (prior authorization) from our plan in writing

Note: You pay the same plan copays and coinsurance when you get covered care listed above from non-plan providers. If you receive non-covered care or services, you must pay the full cost. For details about coverage rules, including services that aren't covered (exclusions), see the Medicare Advantage **EOC**.

## Getting care

At most of our plan facilities, you can usually get all the covered services you need, including specialty care, pharmacy, and lab work. You aren't restricted to a particular plan facility or pharmacy, and we encourage you to use the plan facility or pharmacy that will be most convenient for you. To find our provider locations, see our **Provider Directory** or **Pharmacy Directory** at [kp.org/directory](http://kp.org/directory) or ask us to mail you a copy by calling Member Services at **1-888-777-5536**, 7 days a week, 8 a.m. to 8 p.m. (TTY **711**).

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

## Your personal doctor

Your personal doctor (also called a primary care physician) will give you primary care and will help coordinate your care, including hospital stays, referrals to specialists, and prior authorizations. Most personal doctors are in internal medicine or family practice. You may choose any available plan provider to be your personal doctor. You can change your doctor at any time and for any reason. You can choose or change your doctor by calling Member Services or at [kp.org/finddoctors](http://kp.org/finddoctors).

## Help managing conditions

If you have more than 1 ongoing health condition and need help managing your care, we can help. Our case management programs bring together nurses, social workers, and your personal doctor to help you manage your conditions. The program provides education and teaches self-care skills. If you're interested, please ask your personal doctor for more information.

## Medicare prescription payment program

The Medicare Prescription Payment Plan is a payment option that can help you manage your drug costs by spreading them out during the year as monthly payments. This program is available to anyone with Medicare Part D and works with your drug coverage. It can be especially helpful to people with high drug cost sharing earlier in the plan year and help manage out-of-pocket drug costs, but it doesn't save you money or lower your drug costs. Contact us or visit [Medicare.gov](http://Medicare.gov) to learn more about this program.

## Notices

### Appeals and grievances

You can ask us to provide or pay for an item or service you think should be covered by submitting a claim to us within a specific time period that includes the date you received the item or service. If we say no, you can ask us to reconsider our decision. This is called an appeal. You can ask for a fast decision if you think waiting could put your health at risk. If your doctor agrees, we'll speed up our decision.

If you have a complaint that's not about coverage, you can file a grievance with us. See the Medicare Advantage **EOC** for details about the processes for making complaints and making coverage decisions and appeals, including fast or urgent decisions for drugs, services, or hospital care.

## **Kaiser Foundation Health Plan**

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. is a nonprofit corporation with a Medicare Advantage plan called Kaiser Permanente Medicare Advantage.

## **Privacy**

We protect your privacy. See the Medicare Advantage **EOC** or view our *Notice of Privacy Practices* on [kp.org/privacy](https://kp.org/privacy) to learn more.

## **Helpful definitions (glossary)**

### **Allowance**

A dollar amount you can use toward the purchase of an item. If the price of the item is more than the allowance, you pay the difference.

### **Benefit period**

The way our plan measures your use of skilled nursing facility services. A benefit period starts the day you go into a hospital or skilled nursing facility (SNF). The benefit period ends when you haven't gotten any inpatient hospital care or skilled care in an SNF for 60 days in a row. The benefit period isn't tied to a calendar year. There's no limit to how many benefit periods you can have or how long a benefit period can be.

### **Calendar year**

The year that starts on January 1 and ends on December 31.

### **Coinsurance**

A percentage you pay of our plan's total charges for certain services or prescription drugs. For example, a 20% coinsurance for a \$200 item means you pay \$40.

### **Copay**

The set amount you pay for covered services — for example, a \$20 copay for an office visit.

### **Deductible**

It's the amount you must pay for Medicare Part D drugs before you will enter the initial coverage stage.

### **Evidence of Coverage**

A document that explains in detail your plan benefits and how your plan works.

### **Maximum out-of-pocket responsibility**

The most you'll pay in copays or coinsurance each calendar year for services that are subject to the maximum. If you reach the maximum, you won't have to pay any more copays or coinsurance for services subject to the maximum for the rest of the year.

### **Medically necessary**

Services, supplies, or drugs that are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

### **Non-plan provider**

A provider or facility that doesn't have an agreement with Kaiser Permanente to deliver care to our members.

**Plan**

Kaiser Permanente Medicare Advantage

**Plan provider**

A plan or network provider can be a facility, like a hospital or pharmacy, or a health care professional, like a doctor or nurse.

**Prior authorization**

Some services or items are covered only if your plan provider gets approval in advance from our plan (sometimes called prior authorization). Services or items subject to prior authorization are flagged with a † symbol in this document.

**Region**

A Kaiser Foundation Health Plan organization. We have Kaiser Permanente Regions located in Northern California, Southern California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and Washington, D.C.

**Retail plan pharmacy**

A plan pharmacy where you can get prescriptions. These pharmacies are usually located at plan medical offices.

**Service area**

The geographic area where we offer Medicare Advantage plans. To enroll and remain a member of our plan, you must live in our Medicare Advantage plan service area.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. By law, our plan or CMS can choose not to renew our Medicare contract.

For information about Original Medicare, refer to your “**Medicare & You**” handbook. You can view it online at **medicare.gov** or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

## 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 መርጃዎችን 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**).

**Bàsɔ̀ò Wùdù (Bassa) Mbi sog:** nia maa Bàsàa, njàl mbom a ka maa njàng ndol ni mbom mi tson ni son, niŋ ma kénŋen yé, mbi èyem. Wó nàŋ **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 (TTY: 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 Sprachassistenten mit entsprechenden Hilfsmitteln und Dienstleistungen kostenfrei zur Verfügung. Rufen Sie 1-800-777-7902 an (TTY: 711).

ગુજરાતી (Gujarati) ધ્યાન આપો: 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 सेवाएं मुफ्त उपलब्ध हैं। 1-800-777-7902 पर कॉल करें (TTY: 711).

Igbo (Igbo) TINYE UCHE: Ọ bụrụ na i na-asụ Igbo, Ọrụ enyemaka nke asụsụ gunyere 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 yánífti'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 jiik'eh, éí ná hóló, koji' hódíílnih 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 รวมทั้งเครื่องช่วยเหลือและบริการเสริมที่เหมาะสมได้ฟรี 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 n sọ èdè Yorùbá, àwon isẹ̀ ìrànlowó èdè tó fi kún àwon ohun èlò ìrànlowó tó yẹ àti àwon isẹ̀ láísí ìdíyelé wà fún ọ. Pe 1-800-777-7902 (TTY: 711).





Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
4000 Garden City Drive  
Hyattsville, Maryland 20785

**Have questions?**

Please call Member Services at **1-888-777-5536** (TTY **711**) toll free  
Seven days a week, 8 a.m. to 8 p.m.

**[kp.org/medicare](http://kp.org/medicare)**

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. A nonprofit corporation and health  
Maintenance Organization (HMO)