

Choose the Kaiser Permanente difference

At Kaiser Permanente, you're supported by an entire health system that connects your health plan, insurance, doctors, specialists, and medical facilities. You can view your health information and manage all your care at [kp.org](https://www.kp.org), which puts you in control. Our doctors can access your health information too, so you always get personalized care that meets your needs. This makes care more convenient and affordable for you, so you can focus on being healthy.



Top doctors and specialists

Many of our 1,800+ doctors and specialists are recognized as Top Doctors¹ for the quality care they provide—and they exclusively treat Kaiser Permanente members. They practice in 60+ specialties, so you're covered for any health concern.



Flexible care options

- Have in-person appointments at our medical centers, each with many services under one roof.
- Get \$0 telehealth care with 24/7 video visits,² nurse advice by phone and text chat, e-visits, and more.
- Visit our 24/7 Advanced Urgent Care centers without an appointment, and get care while traveling.
- Plus, you're covered for out-of-network services.



State-of-the-art facilities

Each of our medical centers has doctors, specialists, pharmacy, lab, and more under one roof, so you make fewer trips. With 35+ convenient medical centers across the region—and more on the way—you can always find care near you.



Affordable prices you control

Our care is easy on your budget with fixed payments for most in-network services, including \$0 copays for preventive care, telehealth care, and more. You can also shop prices for out-of-network care.

THE FREEDOM OF ADDED CHOICE

Every time you get care, you choose either an **in-network** or **out-of-network** provider based on your needs and budget. **In-network** care includes our Kaiser Permanente Select care delivery system, with 1,800+ Kaiser Permanente physicians and thousands of community physicians in private practice. **Out-of-network** care includes any licensed provider, pharmacy, or hospital.



IN-NETWORK

- Usually lower out-of-pocket costs.
- Referral required to see most specialists.
- Some services require preauthorization, which your doctor will obtain.
- Virtually no claims to submit for reimbursement.
- Most services are covered at a copay or coinsurance.

OUT-OF-NETWORK

- Usually higher out-of-pocket costs.
- No referral required to see specialists.
- Some services require preauthorization, which you must obtain.
- You may need to submit claims for reimbursement.
- Providers may bill the difference between billed charges for services and the maximum allowable charge paid by your plan.

Prescriptions made easy

You can fill prescriptions at any Kaiser Permanente medical center for the lowest copays, and even have them delivered to your home.³ You also have many convenient pickup options at our participating community network pharmacies and out-of-network pharmacies.

Healthy extras to improve your well-being

Your plan includes many wellness resources to help you be your healthiest, at no additional cost. These self-care apps are just the start.⁴



Calm

The number one app for sleep, meditation, and relaxation.



Headspace

One-on-one support for common emotional challenges.

Explore all your benefits at kp.org/addedchoice/mas.

¹ The physicians who practice at Kaiser Permanente are recognized as Top Doctors in *Northern Virginia Magazine* (2025), *Washingtonian* magazine (2024), *Baltimore* magazine (2024), *Arlington Magazine* (2024), and *Bethesda* magazine (2023).

² When appropriate and available. If you travel out of state, phone appointments and video visits may not be available in select states due to licensing laws. Laws differ by state.

³ 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.

⁴ App 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.

