



Health Benefits

Together, we are working toward a
healthier community.

2027 State of Maryland Employee and Non-Medicare Retiree Health and Welfare Benefits Program

Better health care. Built around you.



KAISER
PERMANENTE®

Get the care you deserve at
myhealth.kp.org/maryland⁷

Throughout this brochure, you can click this arrow symbol⁷ to learn more.

Health care is better when it all works together

With Kaiser Permanente, you get seamless care and coverage in one plan, so you can focus on your next adventure.

Explore how we support you with:

Integrated care teams that connect the dots

Care that works around your schedule

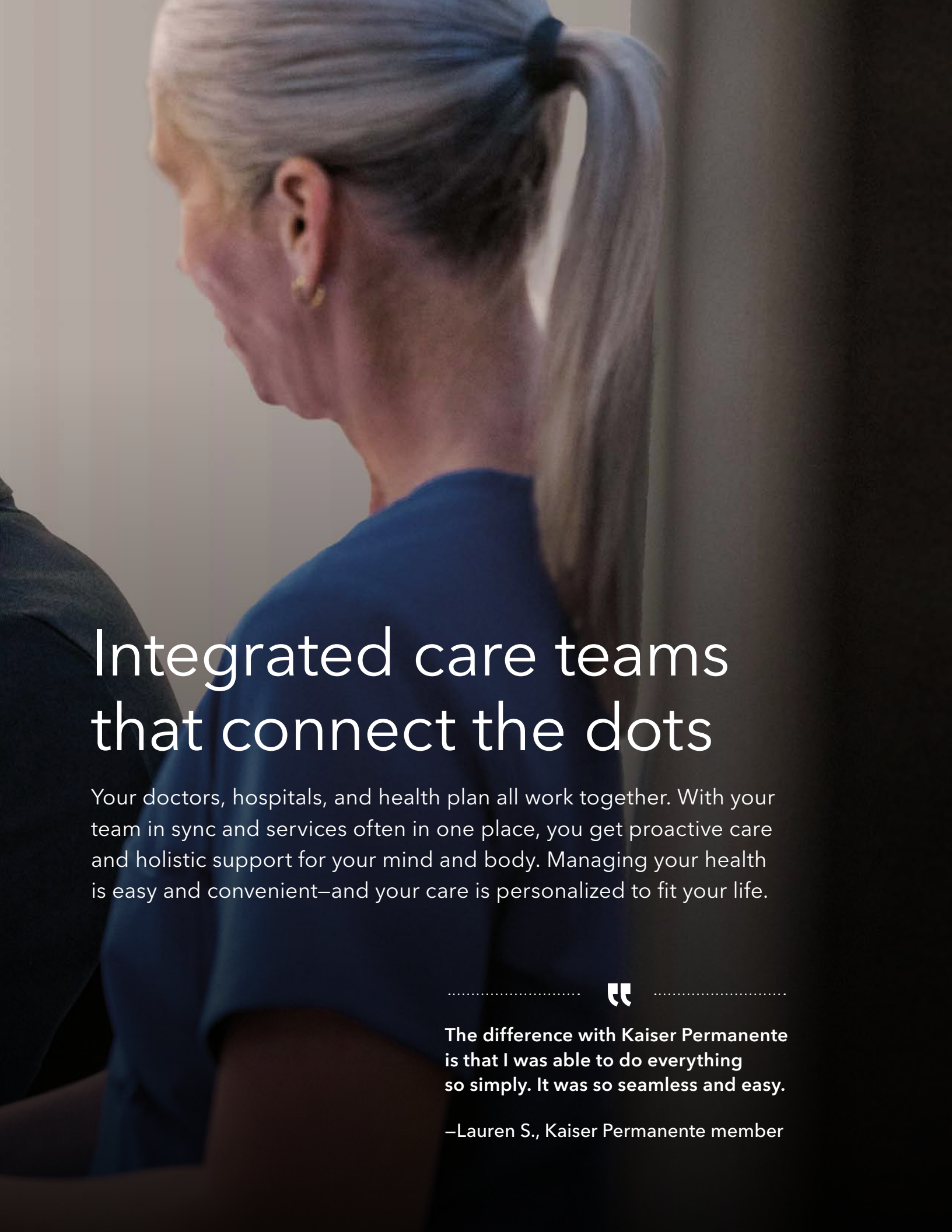
Tools for your mental and physical wellness

Care that makes staying healthy simple



**Care for today.
Confidence for tomorrow.**

Discover care that moves with you at
kp.org/choosekp.



Integrated care teams that connect the dots

Your doctors, hospitals, and health plan all work together. With your team in sync and services often in one place, you get proactive care and holistic support for your mind and body. Managing your health is easy and convenient—and your care is personalized to fit your life.



**The difference with Kaiser Permanente
is that I was able to do everything
so simply. It was so seamless and easy.**

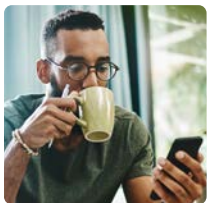
—Lauren S., Kaiser Permanente member

Care that works around your schedule



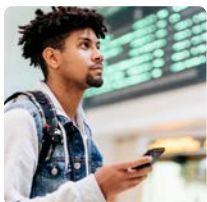
Virtual care made personal¹

When you need care in the moment, connect by phone or video with someone who knows your health history.¹ Get started at kp.org/getcare¹.



24/7 control with our award-winning app²

Use the Kaiser Permanente app to securely message your care team, manage appointments, view most lab results, and more.² See how at kp.org/mobile².



Support wherever you travel³

You're covered worldwide if you need urgent or emergency care when you're away. For details, visit kp.org/travel³.

What if your health plan and your care team worked as one?

At Kaiser Permanente, integrated care and coverage means fewer barriers, better coordination, and care that puts the member at the center. **Watch the video to see the difference in action.**



Holistic support for your physical and mental health

Tools to reach your health goals

You can stay healthier with programs tailored to your lifestyle. Take advantage of perks like wellness coaching, digital fitness resources, and gym memberships.³

Support is already in your hands

Whether you're feeling overwhelmed, anxious, or just need a reset, help is available. Your membership includes digital mental health tools you can use anytime—at home or on the go. Scan the code to learn more.



Resilient mind, balanced life

You don't need a referral to access therapy or other mental health support within Kaiser Permanente for depression, anxiety, stress, and addiction. Feel your best with the help of mindfulness apps and other self-care resources.⁴

Our members are:⁵

4x

more likely to be screened for depression

Nearly 2x

more likely to respond to treatment



Exceptional care makes getting and staying healthy simple

Most of our plans include preventive screenings, prenatal care, and nutrition counseling—at no extra cost. If you need specialty care, you'll have access to groundbreaking technology, trusted doctors, and proven treatments tailored to your needs.

Guiding you forward

- Your health history stays secure in your digital health record.
 - Your doctor seamlessly handles referrals and appointments.
 - You and your care team can view your records anytime.
 - Your care team reaches out when it's time for checkups and tests.
-

Exceptional care starts with exceptional doctors

Highly skilled and dedicated to improving lives, Permanente physicians are among the region's most respected clinicians. In the Mid-Atlantic, hundreds are recognized as **Top Doctors by local publications**^{7,6}. Our physicians' expertise leads to care patients trust, year after year.



Named #1 for value in the nation

Out of 3,500 brands reviewed in Forbes' Best Brands for Value survey, Kaiser Permanente ranked number one—outranking top brands like Costco, Toyota, and Southwest Airlines.

You deserve care that puts your health first



Kaiser Permanente has really taken care of all of me. They've helped me through everything—from a torn ACL to a brain tumor. Now I'm trying to have a baby, and I know they will be here every step of the way.

—Jessica H., Kaiser Permanente member



Care for urgent matters, for the you who needs treatment right away

Getting help for urgent health concerns is easier than ever at Kaiser Permanente.

After Hours, Urgent, and Advanced Urgent Care⁷

If you need prompt medical attention, but it's not an emergency, our **Urgent Care** and **24/7 Advanced Urgent Care** are here to help at select medical centers in the region.^{7,8,9}

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

Visit [**kp.org/urgentcare/mas**](https://kp.org/urgentcare/mas)⁷ for the most current information about locations and hours for After Hours Care, Urgent Care, and Advanced Urgent Care.

Core hospitals

If you need inpatient or outpatient hospital treatment, we've chosen award-winning hospitals to team with in coordinating your care. These hospitals are located throughout Maryland, Virginia, and Washington, D.C. Find out more at [**kp.org/mashospitals**](https://kp.org/mashospitals)⁷.

After Hours Care locations

Ashburn Medical Center
[**kp.org/ashburn**](https://kp.org/ashburn)⁷

Fredericksburg Medical Center
[**kp.org/fredericksburg**](https://kp.org/fredericksburg)⁷

White Marsh Medical Center
[**kp.org/whitemarsh**](https://kp.org/whitemarsh)⁷

Woodlawn Medical Center
[**kp.org/woodlawn**](https://kp.org/woodlawn)⁷

For the most up-to-date listing of doctors, specialists, affiliated or network care providers, and facilities and services available, please check [**kp.org/facilities**](https://kp.org/facilities)⁷.

Kaiser Permanente medical facilities (with core hospitals)

Maryland

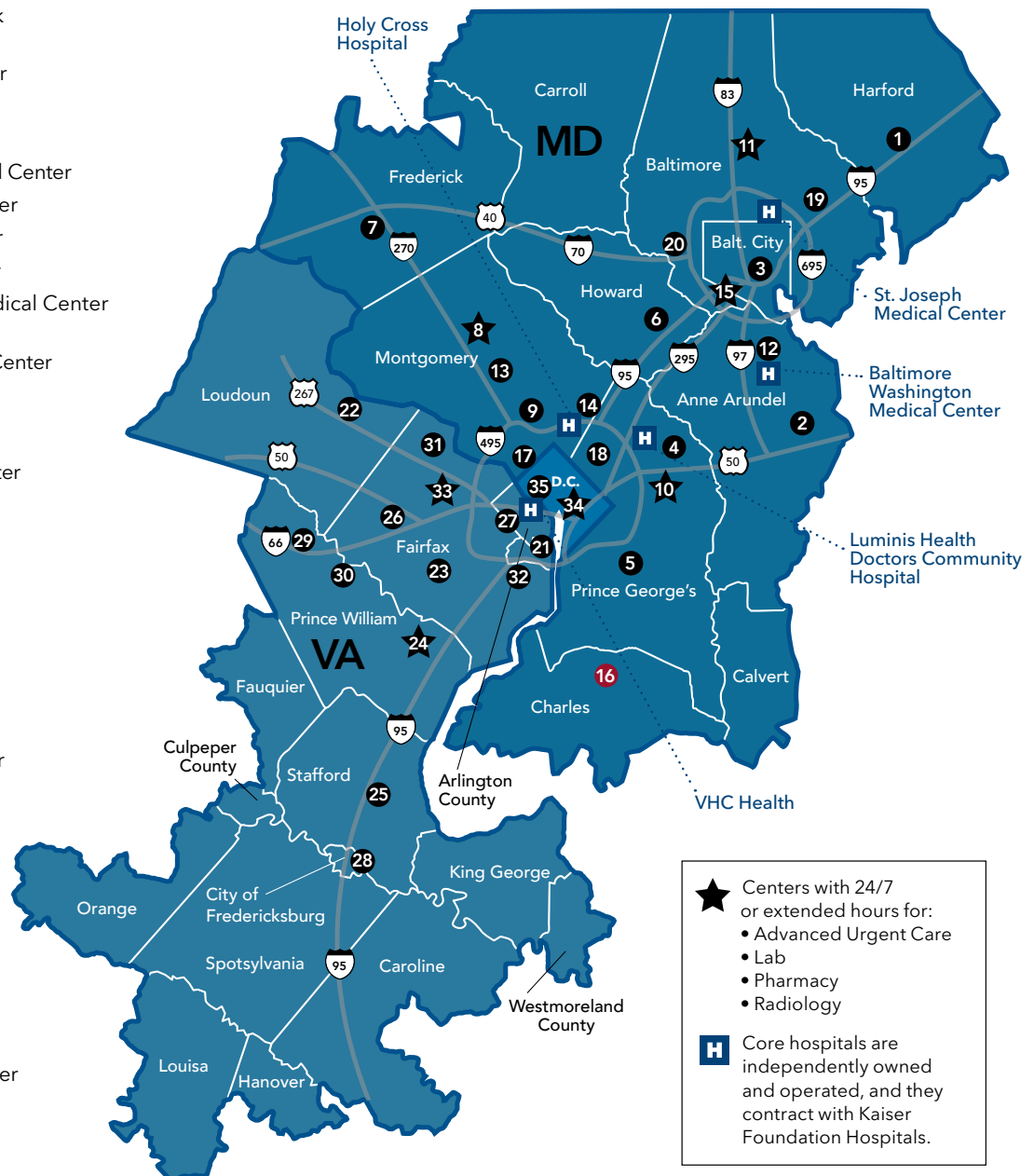
- 1 Abingdon Medical Center
- 2 Annapolis Medical Center
- 3 Kaiser Permanente Baltimore Harbor Medical Center
- 4 Bowie Fairwood Medical Center
- 5 Camp Springs Medical Center
- 6 Columbia Gateway Medical Center
- 7 Kaiser Permanente Frederick Medical Center
- 8 Gaithersburg Medical Center
- 9 Kensington Medical Center
- 10 Largo Medical Center
- 11 Lutherville-Timonium Medical Center
- 12 North Arundel Medical Center
- 13 Shady Grove Medical Center
- 14 Silver Spring Medical Center
- 15 South Baltimore County Medical Center
- 16 **FUTURE LOCATION**
Southern Maryland Medical Center
- 17 *well* Friendship Heights
by KAISER PERMANENTE.
- 18 West Hyattsville Medical Center
- 19 White Marsh Medical Center
- 20 Woodlawn Medical Center

Virginia

- 21 Alexandria Medical Center
- 22 Ashburn Medical Center
- 23 Burke Medical Center
- 24 Caton Hill Medical Center
- 25 Colonial Forge Medical Center
- 26 Fair Oaks Medical Center
- 27 Falls Church Medical Center
- 28 Fredericksburg Medical Center
- 29 Haymarket Crossroads Medical Center
- 30 Manassas Medical Center
- 31 Reston Medical Center
- 32 Springfield Medical Center
- 33 Tysons Corner Medical Center

Washington, D.C.

- 34 Kaiser Permanente Capitol Hill Medical Center
- 35 Northwest D.C. Medical Office Building



For the most current listing of available facilities and services, please visit kp.org/facilities.

Kaiser Permanente's service area in Fauquier County includes the following ZIP codes: 20115, 20116, 20117, 20119, 20128, 20137, 20138, 20139, 20140, 20144, 20181, 20184, 20185, 20186, 20187, 20188, 20198, 22406, 22556, 22639, 22642, 22643, 22720, 22728, and 22739.

Getting started with our care

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

- 1 Register on kp.org**
Your secure account allows you to manage your care online. You can access your health information, manage appointments, pay bills, and more. Get started at kp.org/newmember.
- 2 Download the Kaiser Permanente app**
Our smartphone app puts many features of kp.org in your pocket—and it's all secure. **Download the app now** at kp.org/mobile.
- 3 Choose your doctor**
Browse our doctors on kp.org to view their backgrounds, specialties, languages spoken, and more. Choose your favorite and change at any time, for any reason.
- 4 Look out for your Kaiser Permanente ID card**
Your new Kaiser Permanente ID card, which includes your medical record number, will be delivered to you by mail. Add it to your wallet for safekeeping.

Need help?

If you have any questions or concerns about your registration process, please contact Member Services at **800-777-7902** (TTY **711**), Monday through Friday, 7:30 a.m. to 9 p.m.

Questions?

Visit kp.org/choosekp[↗]
or call **855-839-5763** (TTY **711**),
7 days a week, 7 a.m. to 11 p.m.



NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (Kaiser Health Plan) complies with applicable federal civil rights laws and does not discriminate, exclude people or treat them differently on the basis of race, color, national origin (including limited English proficiency and primary language), age, disability, or sex (including sex characteristics, intersex traits; pregnancy or related conditions; sexual orientation; gender identity, and sex stereotypes).

Kaiser Health Plan:

- Provides no cost aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats, such as large print, audio, braille and accessible electronic formats
- Provides no cost language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call **1-800-777-7902** (TTY: **711**)

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by mail or phone at: Kaiser Permanente, Appeals and Correspondence Department, Attn: Kaiser Civil Rights Coordinator, 4000 Garden City Drive, Hyattsville, MD 20785, telephone number: 1-800-777-7902.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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

HELP IN YOUR LANGUAGE

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

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

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

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

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

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

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

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

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

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

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

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

Igbo (Igbo) TINYE UCHE: O bụrụ na i na-asụ Igbo, Oṣu enyemaka nke asụsụ gụnyere udi enyemaka na oṣu kwesiri ekwesị, n'efu, di nye gi. Kpọọ **1-800-777-7902** (TTY: **711**).

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

日本語 (Japanese) 注意：日本語を話す場合、適切な補助機器やサービスを含む言語支援サービスが無料で提供されます。**1-800-777-7902** までお電話ください (TTY: **711**)。

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

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

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

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

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

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

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

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

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu bạn nói tiếng Việt, bạn có thể sử dụng các dịch vụ hỗ trợ ngôn ngữ miễn phí, bao gồm các dịch vụ và phương tiện hỗ trợ phù hợp. Xin gọi **1-800-777-7902** (TTY: **711**).

Yorùbá (Yoruba) ÀKÍYÈSÍ: Tí o bá ń sọ èdè Yorùbá, àwọn isẹ̀ ìrànlowọ̀ èdè tó fí kún àwọn ohun èlò ìrànlowọ̀ tó yẹ àti àwọn isẹ̀ láìsí ìdíyelé wà fún ọ. Pe **1-800-777-7902** (TTY: **711**).

Endnotes

1. When appropriate and available. **2.** These features apply to care you get at Kaiser Permanente facilities. **3.** The services described above are not covered under your health plan benefits and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. **4.** The apps and services described above 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. The apps and services may be discontinued at any time. **5.** Kaiser Permanente 2025 HEDIS® scores. Benchmarks provided by the National Committee for Quality Assurance (NCQA) Quality Compass® and represent all lines of business. Kaiser Permanente combined region scores were provided by the Kaiser Permanente Department of Care and Service Quality. The source for data contained in this publication is Quality Compass 2025 and is used with the permission of NCQA. Quality Compass 2025 includes certain CAHPS data. Any data display, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. Quality Compass® and HEDIS® are registered trademarks of NCQA. CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality. **6.** The physicians who practice at Kaiser Permanente are recognized as Top Doctors in *Arlington Magazine* (2026), *Northern Virginia Magazine* (2026), *Washingtonian* magazine (2025), *Baltimore* magazine (2025), and *Bethesda* magazine (2025). **7.** The continued availability and/or participation of any facility cannot be guaranteed. Kaiser Permanente reserves the right to relocate, modify, or terminate the location and hours of services for Urgent Care. For the most current information, visit kp.org/urgentcare/mas⁷. **8.** An emergency medical condition is one that, in the absence of immediate medical attention, may result in 1) placing the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy, 2) serious impairment to bodily functions, or 3) serious dysfunction of any bodily organ or part. Refer to your *Evidence of Coverage*, *Membership Agreement*, or federal brochure *RI 73-047* for the complete definition of emergency medical conditions. The emergency copay is waived if admitted to the hospital within 24 hours for the same condition or if admitted directly to the hospital as an inpatient. **9.** If you believe you are experiencing a medical emergency, please go to the nearest hospital or dial **911**.

2027 State of Maryland Kaiser Permanente IHM benefit highlights*

Benefits and services	
Preventive care	
Routine physical exam	\$0
Outpatient services (per visit or procedure)	
Primary care office visit	\$15
Specialty care office visit	\$15
Most X-rays and lab tests	\$0
MRI, CT, PET scans	\$0
Outpatient surgery	\$0
Chiropractic and acupuncture services	\$15
Inpatient hospital care (per admission)	
Room and board, surgery, anesthesia, X-rays, lab tests, medications	\$0
Maternity	
Routine prenatal care visits and first postpartum visit	\$0
Delivery (per admission)	\$0
Telehealth	
In-office e-consult with specialist	\$0
Video chat with a doctor**	\$0
Emergency and Urgent Care (per visit or trip)	
Emergency care	\$150
Urgent Care	\$15
Ambulance	\$0
Prescription drugs (generic/brand)	
Prescription drug coverage	Not covered under medical plan
Maximum out-of-pocket	
Per person	\$1,500
Maximum per family	\$3,000

* This is a summary of the features of the Kaiser Permanente plan. For more information, read your Kaiser Permanente Summary of Benefits and Coverage. All benefits are subject to the definitions, limitations, and exclusions set forth in the *Evidence of Coverage*. This document can be downloaded by visiting the Plans and Benefits section of myhealth.kp.org/maryland[†]. The emergency copay is waived if admitted to the hospital within 24 hours for the same condition or if admitted directly to the hospital as an inpatient.

** 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.

For more information on rates and benefits, visit dbm.maryland.gov/benefits[†].

Need to talk to a live person? Call Member Services, 7 days a week, 7 a.m. to 11 p.m., at **855-839-5763** (TTY 711).

2027 ENROLLMENT | Maryland, Virginia, and Washington, D.C.



You have enough stressors
in your life. We don't think
health care should be one
of them.

—Peter B., MD, Washington



KAISER PERMANENTE®