

Care for all that is you



Go where you feel your best

We can help you get to your healthy place—no matter where it is. Care at Kaiser Permanente feels easier and faster, with the help of connected caregivers, more ways to get care, and support for the whole you.

Welcome to care that fits your life.

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Want to talk? We're here to help.

A Kaiser Permanente enrollment specialist can answer your questions—like where to get care or what extra perks are included.

Call **855-315-1004** (TTY **711**), Monday through Friday, 10 a.m. to 9 p.m. During Open Season, hours are Monday through Friday, 9 a.m. to 9 p.m. Visit [kp.org/feds](https://www.kp.org/feds) anytime.



Choose leading care for a healthier you

No matter which option you choose, you can count on care that's best in class, personalized, and convenient. That's what makes us the region's leading health system.¹

Rates start as low as \$51⁸⁴ (Prosper, biweekly, self only).



Care that's best in class

- Top-rated health plan in the region²
- Top-rated health insurance company in the nation³



Care that's personalized

- You and your doctor work together to make health decisions
- 60+ specialties and subspecialties to address your unique needs



Care that's convenient

- \$0 virtual care anytime, as often as you need it⁴
- **NEW:** After Hours Care at 5 facilities

We serve those who serve our country

Many of our physicians are veterans themselves and understand your unique needs. They receive ongoing training to identify and treat conditions you may incur during your military service. Just like the military, our health plans, medical facilities, doctors, and services are connected to keep you healthier. And just like Military Treatment Facilities (MTFs), our medical centers have many services under one roof, saving you time and trips.

Your choices for customized care and coverage

No matter your choice, we've got you covered. You'll get the seamless simplicity of our care delivery system with virtually no paperwork.

High Option	Standard Option	Prosper
Starting at \$146⁰⁵ self only, biweekly	Starting at \$88⁸⁵ self only, biweekly	Starting at \$51⁸⁴ self only, biweekly
Lowest out-of-pocket costs	Great balance of affordable premiums and copays	Lowest premiums
No deductible	No deductible	\$100 deductible
\$0 primary care visits through age 4 \$0 maternity care	\$0 primary care visits through age 17 \$0 maternity care	\$0 primary care visits through age 4
Earn up to \$400 in rewards ⁵	Earn up to \$400 in rewards ⁵	Earn up to \$750 in rewards ⁵ \$500 gym reimbursement ^{6,7}
Choose High Option if you anticipate frequent care visits and want low, predictable out-of-pocket costs.	Choose Standard Option if you're starting or growing a family and want a balance of affordable premiums and out-of-pocket costs.	Choose Prosper if you anticipate few care visits and want the lowest premiums.

These rates do not apply to all enrollees. If you are in a special enrollment category, please refer to the FEHB Program website or contact the agency or Tribal Employer which maintains your health benefits enrollment.

Experience health care designed with you in mind

You deserve high-quality care for your total health, whatever you need—from routine checkups to complex treatments to mental wellness support.

No matter what your priority is, ours is providing excellent care—for the you who's feeling great, the you who needs support, and every you in between.

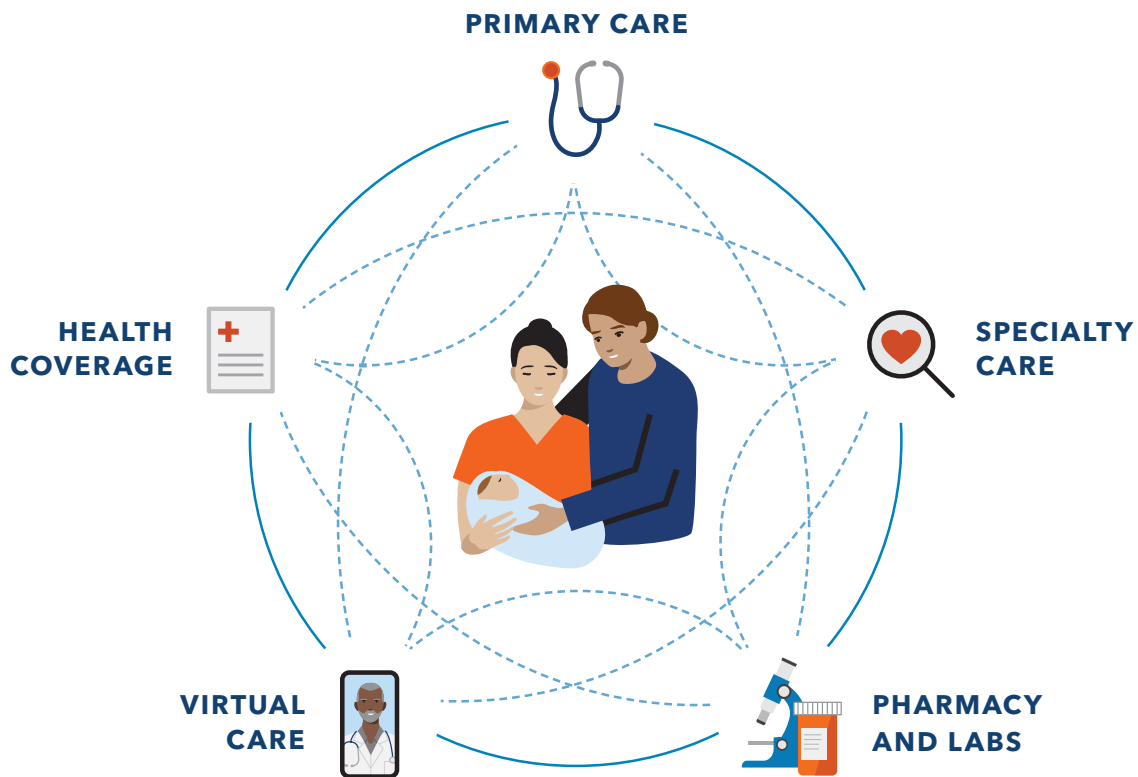


Discover how we can help you stay healthy and doing what you love at kp.org/feds.



A different kind of care

Health care should make your life easier. Our doctors, medical facilities, and health plan benefits are all connected and focused on providing you with convenient, quality care.



With Kaiser Permanente, you get:

Personalized care from top specialists

24/7 access to care wherever you are

Predictable costs and less paperwork

Members stay with Kaiser Permanente nearly 3 times as long as other health plans.⁸

Care that's **personalized**

For the you who deserves to be seen and heard

You need a doctor who understands you. Someone who'll learn your lifestyle, health risks, and goals. At Kaiser Permanente, you don't have to repeat yourself every time you visit the doctor. Your care team has access to your entire medical history through your digital health record, so they know you and your story.

You can also change your doctor anytime and choose from many clinicians who speak more than one language, so it's easy to find the perfect match for you.

“ From seeing the doctor to getting lab work, I knew exactly where to go and the flow was seamless. ”

– Kaiser Permanente member

We guide you through every step of your care



Your health history lives in your digital health record.



Your doctor guides you through appointments and referrals.



Your health record is available to you and your care team 24/7.



Your care team lets you know when to schedule checkups and tests.

Care that's world class

For the you who expects the best

No matter your needs—mental health, maternity, cancer care, heart health, and beyond—you have access to expert doctors, cutting-edge technology, and the latest evidence-based care.



Explore high-quality care options for every health need at kp.org/specialtycare.

We're a national leader in outcomes

We lead the nation in outcomes for conditions like cancer and heart disease, and we're the top-rated health plan in every state we serve.²



Kaiser Permanente members are

33% more likely to **survive heart disease**⁹

52% more likely to **survive colorectal cancer**¹⁰

20% **less likely to die early** of cancer⁹

Recognized excellence in stroke and heart disease care¹¹

The American Heart Association and American Stroke Association's Get With The Guidelines® program has recognized **38 of our medical centers** for commitment to excellence in the treatment of stroke or heart disease.



Recognized excellence in cancer care. The 2022 Commission on Cancer, a program of the American College of Surgeons, granted Three-Year Accreditation with Commendation to the Kaiser Permanente cancer care program.

Care that's convenient

For the you with a busy schedule

Visit kp.org or use our app to make a routine same-day or next-day appointment, or talk to a clinician 24/7 by phone or video.⁴ No matter how you connect, you'll always speak with a medical professional who can see your health history and pick up where you left off.

Your health at your fingertips

- Get 24/7 virtual care
- Email your care team
- View most lab results and doctor's notes
- Refill most prescriptions
- Check in for appointments
- Pay bills and view statements



Care under one roof, in one trip

We have 35+ medical centers throughout the region, each offering many services under one roof to save you time and trips. Explore our available facilities and services at kp.org/facilities.



More than half of members **avoided a trip to the ER** or urgent care by meeting a clinician for a video visit.¹²



Premier hospitals

We partner with carefully selected premier hospitals that we know will take great care of you. If you require rehabilitative therapy, we also partner with skilled nursing facilities that meet our nationally recognized standards of care. Learn more at kp.org/premierhospitals.¹³

Care when and where you need it

Health care should be hassle-free, even when you travel. If you're traveling across the country, you can get urgent and emergency care for the same cost share you pay at home. And you're covered for emergency care anywhere in the world.

You also have coverage for certain outpatient follow-up care outside of Kaiser Permanente service areas through the FEHB travel benefit. Just call our 24/7 Away from Home Travel Line at **951-268-3900** or visit **kp.org/travel**.

\$0 virtual care options



Video and telephone visits⁴



E-visits



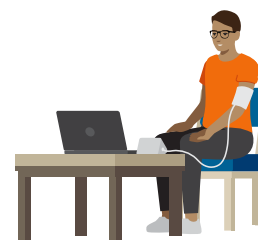
Secure email exchanges



Chat with a clinician



Online physical therapy



Remote patient monitoring

Visit **kp.org/getcare** to see real-time availability for in-person and virtual care. You can even see your copays if you're registered and logged in to **kp.org**.

Care you can count on

For the you who wants dependable service

You should always have the right care—when and where you need it. Choose the Kaiser Permanente doctors and locations that work best for you, and know your care team is connected to a national network of specialists and services.

At Kaiser Permanente, most members say they get primary care appointments as soon as they expect—or sooner.¹⁴

You can get timely, convenient service with:

- ✓ More primary care appointments
- ✓ Quick lab results
- ✓ 24/7 virtual care
- ✓ A large provider network



See how to get care that meets you where you are at kp.org/getcare.



Mail Order Pharmacy¹⁵

- Easy refills online, in person, and over the phone
- Same-day pickup
- Most prescriptions delivered to your home at no additional cost
- Same-day and next-day home delivery available for an additional fee



Care while traveling

- Help with vaccinations, prescription refills, and more
- Urgent and emergency care worldwide—not just at Kaiser Permanente facilities

Text to refill your prescriptions



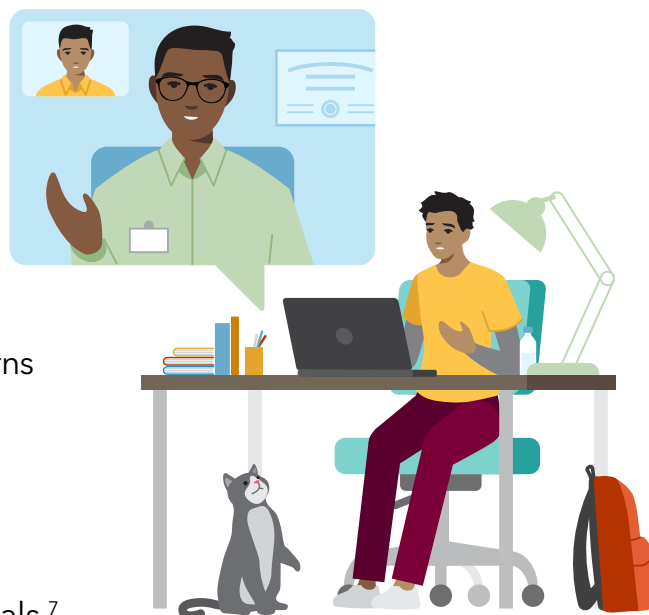
We'll text you reminders to refill your prescriptions, and you can respond directly to place your order. Learn more at kp.org/pharmacyservices.

Care that's all encompassing

For the you who wants to explore all your health options

Kaiser Permanente members can get help with depression, anxiety, addiction, and mental or emotional health—without a referral for mental health care within Kaiser Permanente. Share your concerns with anyone on your care team at any time, and they can connect you to the support you need.

- Individual or group therapy
- Health classes⁷
- Medication
- Self-care resources
- Mental wellness apps⁷



Not sure where to start?

Talk to your personal doctor about your concerns or call us to talk with our mental health team.

Resources for your everyday wellness

Take advantage of classes, services, and programs to help you achieve your health goals.⁷

- Healthy lifestyle programs
- Wellness coaching



Specialty care

You're covered for any health concern with 60+ specialties and subspecialties at our facilities throughout the region. Learn more at kp.org/specialtycare.



Support to quit smoking

Members pay nothing for Kaiser Permanente classes, telephone coaching, online programs, and prescriptions, including prescribed over-the-counter tobacco-cessation drugs. Ask your doctor about your treatment options.

Wellness rewards and benefits



CHOOSE HIGH OPTION if you anticipate frequent care visits and want low, predictable out-of-pocket costs.



CHOOSE STANDARD OPTION if you're starting or growing a family and want low premiums and copays for maternity and child care.



CHOOSE PROSPER if you're in good health and anticipate few care visits, and would like to pay the lowest rates.

Earn healthy rewards

High | Standard | Prosper

Earn up to \$750 (based on plan option) to pay for qualified medical expenses by completing the following activities each calendar year:⁵

- Total Health Assessment: an online wellness questionnaire
- Biometric screenings: blood glucose, blood pressure, body mass index (BMI), and total cholesterol

Get paid to get fit

Prosper

Get reimbursed up to \$500 when you, your spouse, or any dependent individual over 18 pays for a fitness center membership⁶—or purchases classes such as martial arts, Pilates, cycling, or yoga at a qualifying fitness center. Certain activities may be excluded.⁷

Using your wellness rewards

Upon completion of all activities, you'll receive a Kaiser Permanente Health Payment Card to use toward qualified medical expenses, including:

- Cost sharing like copays
- Prescription eyeglasses and contact lenses
- Prescription medications in Kaiser Permanente pharmacies
- Other IRS-qualified medical expenses like dental treatment costs

To see the full list of qualified medical expenses, visit [irs.gov/publications](https://www.irs.gov/publications) and read your IRS Publication 502, *Medical and Dental Expenses*, and IRS Publication 929, *Health Savings Accounts and Other Tax-Favored Health Plans*.

Vision and eyewear benefits

High | Standard | Prosper

Get a \$100 allowance for eyeglasses and frames or \$50 for contact lenses every 12 months at Kaiser Permanente optical centers. Learn more at kp2020.org.

Preventive dental care

High | Standard

Your dental benefit can help you maintain good oral health and avoid costly procedures in the future. You pay \$30 per visit for diagnostic and preventive dental services, including oral evaluation, cleaning, and certain X-rays. You must receive care from participating LIBERTY Dental Plan administrators. To learn more, call LIBERTY Dental Plan at **800-764-5393** (TTY **877-855-8039**), Monday through Friday, 8 a.m. to 8 p.m., or visit kp.org/dental/mas.

Wellness rewards and benefits summary

	Healthy rewards*	Gym reimbursement	Vision	Dental
HIGH OPTION	\$400		✓	✓
STANDARD OPTION	\$400		✓	✓
PROSPER	\$750	Up to \$500	✓	

*Total for self and spouse.



Change starts now. Make the switch to Kaiser Permanente.

1. Choose an option

- **High Option:** Higher premiums, with lower copays for most services and prescription drugs. If you want low copays, this may be the right choice.
- **Standard Option:** Lower premiums, but higher copays than High Option for most services and prescription drugs. This might be the right choice if you want predictable copays at a lower premium, have a family, or plan to start one.
- **Prosper:** Lower premiums, but with a deductible and predictable, higher copays than Standard Option for most services and prescription drugs. Includes annual fitness membership reimbursement. If you want lower premiums, this might be right for you.

2. Select the type of enrollment you want

- Self Only covers you
- Self Plus One covers you and one eligible family member
- Self and Family covers you and all eligible family members

3. Sign up online or call

Find your enrollment code in the chart. Then visit **opm.gov** to enroll online or contact your employing agency or retirement office for next steps and other information.

Choosing the right FEHB option

Your premium share*		High Option	Standard Option	Prosper
Self Only	Biweekly	\$146.05	\$88.85	\$51.84
	Monthly	\$316.44	\$192.52	\$112.32
Self Plus One	Biweekly	\$371.51	\$204.37	\$123.85
	Monthly	\$804.94	\$442.80	\$268.35
Self and Family	Biweekly	\$307.28	\$204.37	\$145.86
	Monthly	\$665.77	\$442.80	\$316.02

Choosing the right enrollment code

Enrollment Code	High Option	Standard Option	Prosper
Self Only	E31	E34	T71
Self Plus One	E33	E36	T73
Self and Family	E32	E35	T72

*These rates do not apply to all enrollees. If you are in a special enrollment category, please refer to the FEHB Program website or contact the agency or Tribal Employer that maintains your health benefits enrollment.

Important note for Self Plus One

Enrollees covering themselves and one other eligible family member may choose either the Self Plus One or Self and Family enrollment type, whichever has a lower premium. You should decide which enrollment type is best for you.

*These are highlights of the FEHB enrollment process. Please refer directly to **opm.gov** and your employing agency or retirement office for FEHB coverage effective dates, enrollment procedures, deadlines, and other information.*

Need help? Call us at **855-315-1004 (TTY 711)**, Monday through Friday, 10 a.m. to 9 p.m. During Open Season, hours are Monday through Friday, 9 a.m. to 9 p.m.

Benefit summary

Your Kaiser Permanente Mid-Atlantic States Region benefits summary for 2025

Benefits and Services	High Option	Standard Option	Prosper
Deductible	None	None	\$100
Outpatient services (per visit or procedure)			
Preventive care	\$0	\$0	\$0
Telehealth	\$0	\$0	\$0
Primary care office visit	\$10 (\$0 for children through age 4)	\$20 (\$0 for children through age 17)	\$30 (\$0 for children through age 4)
Specialty care office visit	\$20	\$30	\$40
Laboratory tests	\$0	\$0	\$0
X-rays	\$0	\$0	\$40
Specialty scan	\$75	\$100	\$100*
Maternity			
Routine prenatal care and postpartum visit	\$0	\$0	\$0
Delivery	\$0	\$0	\$750*
Hospital services			
Outpatient surgery	\$75	\$150	\$300*
Inpatient hospital admission	\$100	\$500	\$750*
Emergency and urgent care (per visit or service)			
Urgent care at a plan facility	\$20	\$30	\$40
Emergency care	\$100	\$150	\$150*
Ambulance	\$0	\$100	\$100*
Prescription drugs			
Generic	Preferred	\$7	\$10
	Non-preferred	\$45	\$60
Brand	Preferred	\$30	\$40
	Non-preferred	\$45	\$60
Specialty	\$100	\$150	\$200
Eyewear/contact lens allowance	\$100/\$50	\$100/\$50	\$100/\$50
Preventive dental	Covered	Covered	Not covered
Out-of-pocket maximum	\$2,250	\$3,500	\$4,000

*Deductible applies.

Notes:

- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- Telehealth options include video, phone, email, and more. See page 8, **Care that's convenient**.
- Prescription drug copayments are for a 30-day supply at Kaiser Permanente Plan medical center pharmacies. You pay only 2 copays for up to a 90-day supply for most drugs through Kaiser Permanente's Mail Order Pharmacy.¹⁵
- Eyewear (lenses and frames) or contact lenses limited to once every 12 months.

This is a summary of the features of the Kaiser Permanente Mid-Atlantic States FEHB plan. Before making a final decision, please read the Plan's Federal brochure *RI 73-047*. All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.

Make the most of a Kaiser Permanente Medicare Advantage (HMO) health plan

Same FEHB premium. More benefits. Part B reimbursement.

You'll keep your FEHB coverage and get even more benefits—and you can enroll anytime

- Save money with lower copays for most covered services and prescription drugs—and no deductibles.
- Save even more money with a reimbursement of up to \$2,400 per year (\$200 per month) for your Medicare Part B premium when you choose Standard Option or High Option Medicare Advantage 2. This covers what most people pay.
- Your spouse is also eligible for reimbursement, giving you a combined total of up to \$4,800 per year (\$400 per month).
- Get one no-cost hearing aid per ear every 36 months.
- **Nonemergency transportation** to medical providers (up to 24 one-way rides per year)
- Join the **One Pass® fitness program**¹⁶ and find the right fitness routine for you, whether you exercise at home or the gym. Choose from a large nationwide network of gyms and fitness centers and enjoy digital fitness classes from the comfort of home.



Attend a FREE online seminar

We offer online webinar meetings to fit your busy schedule. Join us to learn about the exclusive Medicare benefits available only to Federal members. You can ask questions and find out your next steps for enrollment.

To RSVP for a webinar, you can scan the QR code, call **877-547-4909**, or visit **kp.org/fedsmedicare**.



What Medicare Advantage plans are available to FEHB members?

High Option and Standard Option members have two great Medicare plans to choose from, with additional benefits.

Medicare Advantage 1 High and Standard Option	Medicare Advantage 2 High and Standard Option
<ul style="list-style-type: none"> • No copays for primary care, specialty care, and urgent care visits (High Option), plus lower copays for outpatient surgery, inpatient hospital, and most prescription drugs • \$50 Over-the-counter (OTC) quarterly wellness benefit to order items like cold remedies and pain relievers (High Option)¹⁷ 	<ul style="list-style-type: none"> • Up to \$2,400 reimbursement per year (\$200 per month) for the Medicare Part B premium you pay • Lower copays for primary and specialty care office visits, outpatient surgery, urgent care, and most prescription drugs

Prosper members get better benefits too
<ul style="list-style-type: none"> • Lower copays for primary and specialty care office visits, outpatient surgery, inpatient hospital, urgent care, and most prescription drugs • No annual deductible

For a full list of benefit changes, refer to the FEHB plan brochure *RI 73-047* and Kaiser Permanente Medicare *Evidence of Coverage*.

This is a summary of the features of the Kaiser Permanente health plan, including Kaiser Permanente Medicare Advantage for Federal members. Before making a final decision, please read the Federal Employees Health Benefits (FEHB) brochure *RI 73-047*. All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB brochure, Kaiser Permanente Medicare Advantage for Federal members *EOC*.



For more information on our Kaiser Permanente Medicare health plans for FEHB members, visit kp.org/fedsmedicare.

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.

Urgent Care and Advanced Urgent Care

When you need prompt medical attention, but it's not an emergency, visit our 3 Urgent Care facilities and 7 Advanced Urgent Care facilities throughout the region.

After Hours Care

You may also choose our new After Hours Care, which is appropriate for more minor health concerns like ear pain, rash, urinary tract infection, and minor injuries (sprain, laceration). Or cold, sinus, and flu-like symptoms. After Hours Care is offered by appointment only and at 5 locations:

Annapolis Medical Center
kp.org/annapolis

Ashburn Medical Center
kp.org/ashburn

Fredericksburg Medical Center
kp.org/fredericksburg

White Marsh Medical Center
(opening September 23, 2024)
kp.org/whitemarsh

Woodlawn Medical Center
kp.org/woodlawn

Premier 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, DC. Find out more at kp.org/premierhospitals.¹³

For our most up-to-date listing of doctors, specialists, affiliated or network care providers, and facilities and services available, please check kp.org/facilities.



Visit kp.org/urgentcare/mas for the most current information about locations and hours for our After Hours Care, Urgent Care, and Advanced Urgent Care services.

Kaiser Permanente medical facilities (with premier hospitals)

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**
Southern Maryland Medical Center
- 19 **well** Friendship Heights
by KAISER PERMANENTE.
- 20 West Hyattsville Medical Center
- 21 White Marsh Medical Center
- 22 Woodlawn Medical Center

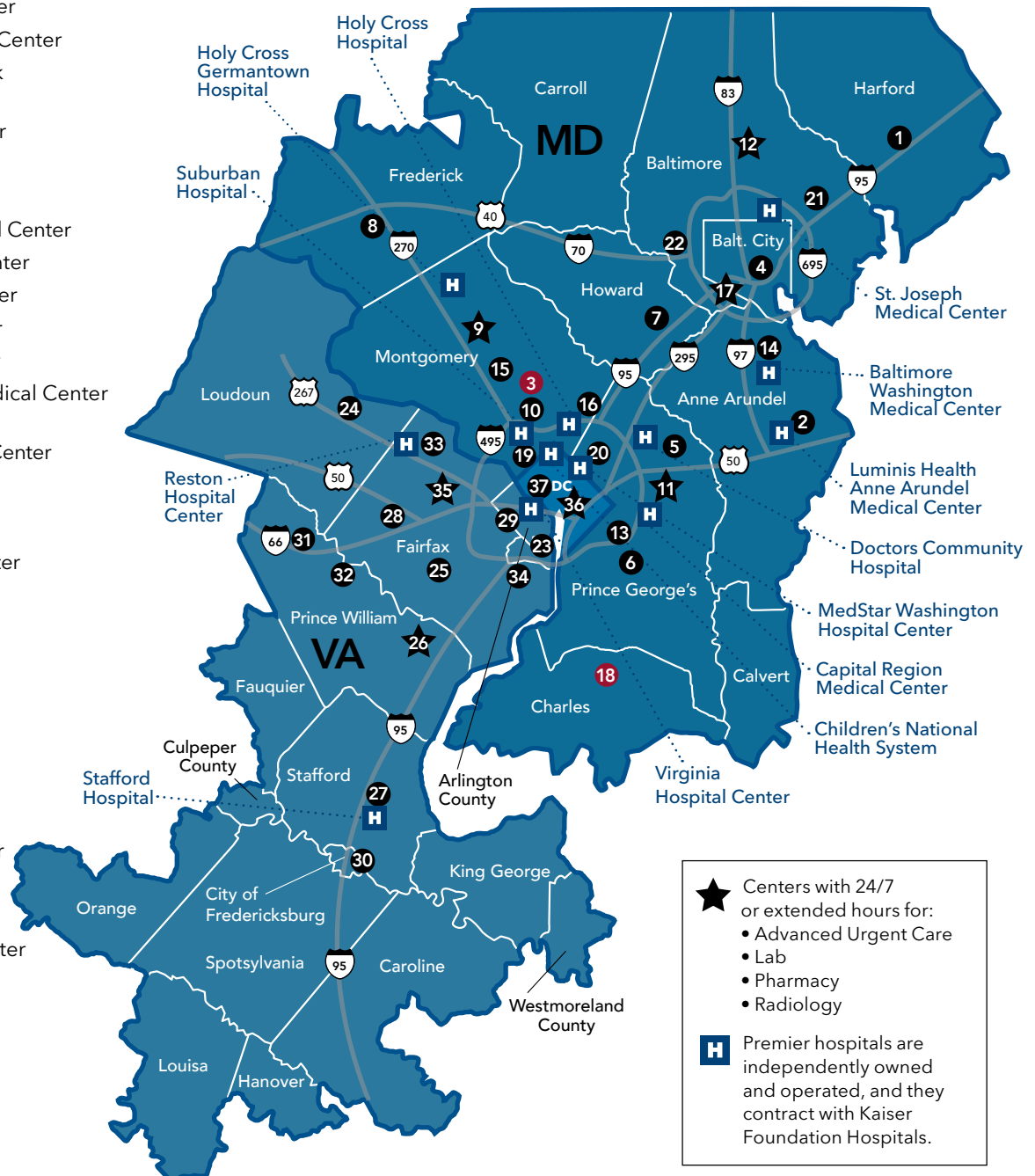
Virginia

- 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



- ★ Centers with 24/7 or extended hours for:
 - Advanced Urgent Care
 - Lab
 - Pharmacy
 - Radiology
- H Premier hospitals are independently owned and operated, and they contract with Kaiser Foundation Hospitals.

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.

Endnotes

- 1** In the survey *Best Health Insurance Companies of 2024* by **Insure.com**, Kaiser Permanente as a national enterprise is rated #1 overall among 70+ competitors—for the fourth year in a row. In the NCQA Commercial Health Plan Ratings 2024, our commercial plan is rated 5 out of 5, the highest rating in the region. The 2022 Commission on Cancer, a program of the American College of Surgeons, granted Three-Year Accreditation with Commendation to the Kaiser Permanente cancer care program. The Mid-Atlantic Permanente Medical Group is the largest multispecialty medical group in the Washington, DC, and Baltimore areas and exclusively treats Kaiser Permanente members. Permanente doctors are recognized as Top Doctors in *Arlington Magazine* (2024), *Northern Virginia Magazine* (2024), *Baltimore magazine* (2023), *Bethesda magazine* (2023), and *Washingtonian magazine* (2023). In the HEDIS® 2024 report, we're the top performer in 44 care measures—more than any other health care organization in the nation.
- 2** NCQA Commercial Health Plan Ratings 2024.
- 3** In the survey *Best Health Insurance Companies of 2024* by **Insure.com**, Kaiser Permanente as a national enterprise is rated #1 overall among 70+ competitors—for the fourth year in a row.
- 4** 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.
- 5** The rewards program is open to Kaiser Permanente FEHB subscribers and their enrolled spouses 18 and older. You must accept the Wellness Program Agreement on kp.org/engage to be eligible to earn rewards. You can take the Total Health Assessment as often as you like, but you can only earn a reward for it once during the reward period. Some biometric activities may require you to contact your Kaiser Permanente physician. To find out how to get the screening you need, call the customer service number on the back of your Kaiser Permanente ID card. We will send each eligible member a Kaiser Permanente Health Payment Card 4–6 weeks after they complete their first activity. See the full list of qualified medical expenses in IRS Publications 502, *Medical and Dental Expenses*, and 929, *Health Savings Accounts and Other Tax-Favored Health Plans*, at irs.gov/publications.
- 6** One Pass Select® is a registered trademark of Optum, 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 to determine what may be right for them.
- 7** These benefits are neither offered nor guaranteed under contract with the FEHB Program, but are made available to enrollees and family members who become members of Kaiser Permanente.
- 8** Kaiser Permanente internal data, 2020; Hanming Fang, PhD, et al., "Trends in Disenrollment and Reenrollment Within US Commercial Health Insurance Plans, 2006–2018," *JAMA Network*, February 24, 2022.
- 9** Elizabeth A. McGlynn, PhD, et al., "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," Kaiser Permanente, July 20, 2022.
- 10** Theodore R. Levin, MD, et al., "Effects of Organized Colorectal Cancer Screening on Cancer Incidence and Mortality in a Large, Community-Based Population," *Gastroenterology*, November 2018.
- 11** American Heart Association and American Stroke Association, July 6, 2023.
- 12** Kaiser Permanente GCN Post-Visit Survey of 60,945 members, 2023.
- 13** Premier hospitals are independently owned and operated hospitals, and they contract with Kaiser Foundation Hospitals. The continued availability and/or participation of any facility cannot be guaranteed. For the most current information, visit kp.org/premierhospitals.
- 14** Kaiser Permanente National Market Research, November 2023.
- 15** 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.
- 16** One Pass® is a registered trademark of Optum, 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 to determine what may be right for them.
- 17** Please refer to your *Evidence of Coverage* for details. OTC benefits may change each year on January 1. Each order must be at least \$20. Any unused portion of the quarterly benefit limit will not carry forward to the next quarter. Your order may not exceed your quarterly benefit limit. Limitations and restrictions may apply. Cash, check, credit cards, or money orders are not accepted.

Complete care to help you live a fuller, healthier life

With Kaiser Permanente, our trusted care teams coordinate and personalize all your care—so you can spend more time doing what you love.

Have questions about your plan options?



Visit kp.org/feds to get started.

Already a member?

Manage your care online anytime at kp.org. If you haven't already, go to kp.org/register to email your doctor's office with nonurgent questions, schedule routine appointments, order most prescription refills, and more.

Not a member yet?

For more information, visit kp.org/feds or call **855-315-1004** (TTY **711**), Monday through Friday, 10 a.m. to 9 p.m. During Open Season, hours are Monday through Friday, 9 a.m. to 9 p.m.

Ready to get started?

Visit kp.org/newmember to get started. It's easy to register at kp.org, choose your doctor, transfer your prescriptions, and schedule your first routine appointment. If you need help, give us a call.

