

# Kaiser Permanente Added Choice Plan with the Signature network

**It's care and coverage together that gives you highly rated care.<sup>1</sup> Plus top doctors<sup>2</sup> and technology that put health at your fingertips.**

The Kaiser Permanente Added Choice Plan with the Signature™ network offers two options for getting care. These options determine which health care provider you see, which facilities you use, and how much you pay. You may choose a different option each time you get care.

## Your provider options

**In-network:** You get quality care from the Kaiser Permanente Signature network. With this network, you receive services from Mid-Atlantic Permanente Medical Group, P.C. (Permanente), physicians. They're part of a group of over 1,700 physicians who practice in our medical centers located in the District of Columbia, Maryland, and Virginia.

**Out-of-network:** You may visit any licensed provider who is not in-network, and you do not need to notify us of your choice.

## About this plan

|                                 | Out-of-pocket costs  |  | Referral and preauthorization  | Claims   |
|---------------------------------|--|--|--|--|
| <b>In-network providers</b>     | Usually the lowest out-of-pocket costs.<br>There is no deductible on most plans. Most services are covered at a copayment. | When you visit an in-network Permanente provider, in most cases you will not be charged more than your copayment or coinsurance for covered services.  | Referral to see most specialists is required.<br>Some services may require preauthorization. Permanente physicians will submit this for you. | Virtually no claim forms to complete.            |
| <b>Out-of-network providers</b> | Usually the highest out-of-pocket costs.<br>Certain services are subject to preauthorization.                              | When you visit an out-of-network provider, in addition to your plan year deductible, copayment, and/or coinsurance, you may be responsible for the difference between the billed charges and the maximum allowable charge. | No referral to specialists needed.<br>Some services require preauthorization. You will be responsible for obtaining the preauthorization.    | You may need to submit claims for reimbursement. |

This material contains a brief description of the features of this plan. All benefits are subject to the definitions, limitations, and exclusions set forth in the *Evidence of Coverage (EOC)*. If there are any discrepancies between this material and the benefits detailed in the EOC, the EOC will prevail.

## Pharmacy options

You can fill prescriptions from any provider, at any pharmacy.

### Kaiser Permanente pharmacies

- Fill prescriptions at Kaiser Permanente medical center pharmacies or online at [kp.org](https://www.kp.org).
- You can also use Kaiser Permanente's Mail Order Pharmacy to get prescription refills delivered right to your front door.<sup>3</sup>
- Generally the lowest copay.

### Participating network pharmacies

- Fill prescriptions at participating pharmacies, including Farm Fresh, Rite Aid, Walgreens, Safeway, Harris Teeter, Shoppers Food Warehouse, Kmart, and others.
- There is no mail-order service in this option.
- You may have higher copayments than when using Kaiser Permanente pharmacies, and a deductible may apply.

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<sup>1</sup>In the National Committee for Quality Assurance (NCQA) 2019-2020 Health Insurance Plan Ratings, Kaiser Permanente of the Mid-Atlantic States' private health plan is rated 5 out of 5, among the top 1% in the nation.

<sup>2</sup>The physicians who practice at Kaiser Permanente are recognized as Top Doctors in *Washingtonian* magazine (2019), *Northern Virginia Magazine* (2019), *Baltimore* magazine (2019), and *Washington Consumers' CHECKBOOK* magazine (2018).

<sup>3</sup>Some medications are not eligible for Mail Order Pharmacy. Mail Order Pharmacy can mail to addresses in MD, VA, DC, and certain locations outside the service area.