

Kaiser Permanente Added Choice Plan with the Select network

It’s care and coverage together that gives you highly rated care.¹ Plus top doctors² and technology that put health at your fingertips.

The Kaiser Permanente Added Choice Plan with the Select™ 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 Select network, comprised of over 1,700 physicians of the Mid-Atlantic Permanente Medical Group, P.C. (Permanente), and thousands of community physicians in private practice.

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
In-network providers	Usually the lowest out-of-pocket costs. There is no deductible on most plans. Most services are covered at a copayment.	When you visit an in-network 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. Some services may require preauthorization. The physician will submit this for you.	Virtually no claim forms to complete.
Out-of-network providers	Usually the highest out-of-pocket costs. 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. 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**.
- You can also use Kaiser Permanente's Mail Order Pharmacy to get prescription refills delivered right to your front door.³
- Generally the lowest cost.

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.

¹In 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.

²The 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).

³Some 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.