

Using your **Kaiser Permanente SelectSM** **NETWORK HMO HEALTH PLAN**

Answers to questions you ask most often

KAISER PERMANENTE®  **thrive**



ANSWERS to questions you ask most often

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DON'T JUST TAKE CARE OF YOUR HEALTH.

Take care of your life.

You want to be healthy in the fullest sense of the word. So when we talk about helping you feel better, we mean helping you get the most out of life.

Whatever that means to you, you'll discover that your Kaiser Permanente Select health plan has something to help you achieve it. From easy-to-find medical experts to accessible follow-up services and a commitment to preventive care—it's all at your fingertips.

In these pages you'll find information about what you need: help selecting doctors, making appointments, understanding emergency services, even using online tools.

It's all here for you. And for your better life.

YOUR PLAN

What kind of health plan is Kaiser Permanente Select?

It is a network model health maintenance organization (HMO) plan, which means it is our traditional HMO plus a network of approximately 10,000 physicians in private practice in the community.

How is your network HMO composed?

Our network HMO goes beyond the walls of our medical centers by offering you the opportunity to visit providers who do not practice at our medical centers, who are part of other area medical practices, such as George Washington University Medical Faculty Associates, Potomac Physicians Associates and others throughout Maryland, Washington, DC, and Virginia.

What can I expect?

Your Kaiser Permanente Select plan is about choice in an HMO. You can choose your doctor from among Kaiser Permanente doctors who practice exclusively in our medical centers or from among thousands of network physicians who are in private practice throughout the area. With more doctors at more Kaiser Permanente locations—two new medical centers open in Frederick, Maryland and Ashburn, Virginia in December 2006—and those practicing in the community, you can receive your health care from the physicians with whom you are most comfortable.

As a member of Kaiser Permanente Select, you'll enjoy:

- Exclusive access to more than 1,100 physicians in the Mid-Atlantic Permanente Medical Group (MAPMG) in medical center locations (soon to be 30) throughout the area. You also have access to a network of more than 10,000 primary and specialty care physicians in private practice in the community who are part of George Washington University Medical Faculty Associates, Potomac Physicians Associates, and Johns Hopkins Community providers as well as physicians in private practice in Howard and Anne Arundel counties in Maryland.
- Access to radiology, pharmacies, and lab services located in most of our multi-specialty medical centers.
- Care from physicians who are affiliated with a variety of area hospitals.
- A members-only Web site, members.kp.org.
- Urgent care after hours.
- 24-hour advice from registered nurses through our medical advice line.

- Access to your personal health information online, including viewing your lab results, if you receive your care from a Kaiser Permanente physician who practices in one of our medical centers.

Where do you provide care?

Our medical group physicians and those in our network are located in:

- District of Columbia.
- Maryland: Baltimore and the counties of Baltimore, Montgomery, Carroll, Harford, Anne Arundel, Prince George's, Howard, and portions of Calvert, Charles, and Frederick.
- Virginia: Falls Church, Fairfax, Alexandria, Manassas, and Manassas Park and the counties of Arlington, Fairfax, Prince William, and Loudoun.

DOCTORS

What physicians may I choose?

You may choose among Kaiser Permanente providers who are part of the Mid-Atlantic Permanente Medical Group (MAPMG) and practice exclusively at our medical centers and from among our network physicians in private practice in the community. Many members prefer providers at our medical centers because most services—including laboratory, pharmacy and radiology—are in the same location. Others prefer visiting physicians who are in private practice in the community, as their offices may be more conveniently located. Our extensive network includes George Washington University Medical Faculty Associates, Johns Hopkins Community providers, and Potomac Physicians Associates, among other groups and individual physicians. For a detailed list, simply call Kaiser Permanente member services or visit us online at kp.org.

Why do I need to select a primary care physician?

Your good health begins with the right doctor. By establishing a relationship with your own primary care physician, you ensure a medical professional is taking a vested interest in your well-being—ultimately promoting a better, healthier life. Primary care physicians offer personalized health care services. They review your medical background, take the time to understand your health goals and will even coordinate your health care needs, including hospital or specialty care.

What happens if I don't choose a primary care physician?

If you do not choose a primary care physician when you enroll, we'll send you a letter asking you to make a selection. If you still do not choose, we'll make a selection for you from among Kaiser Permanente physicians based on where you live, and notify you in writing. Of course, you can change your assigned primary care physician any time you like, for any reason.

How do I choose a primary care physician?

1. Review the list of providers in our printed or online directory of physicians. You may choose a doctor who practices near your home or work, one doctor for your whole family, or a different physician for each member. Choose a MAPMG primary care physician who practices in one of our medical centers, or choose a network primary care physician who does not practice in one of our medical centers and is in private practice in the community.
2. Need help? One of our member services representatives will offer suggestions based on your specific needs. Call 301-468-6000, 1-800-777-7902 (toll free) or 301-879-6380 (TTY).
3. Once you've chosen the right primary care physician for you and your family, simply:
 - indicate your selection on your enrollment application,
 - complete the primary care physician selection form included in the directory of physicians, or
 - call member services.

Can I e-mail my doctor's office?

Yes, you can e-mail your doctor's office if your physician practices at one of Kaiser Permanente's medical centers. You can send a secure e-mail to his or her office with questions any time you like, from anywhere, and receive a response within two business days.

YOUR DOCTOR'S OFFICE

Where do I go for medical care?

MAPMG physicians practice at our medical centers throughout the area (find the list in your physician directory or visit us online at kp.org). Our member services representatives are happy to help you find the doctor's office that's most convenient for you. Kaiser Permanente Select also gives you access to a network of providers in private practice located throughout the entire region.

What services are available in your medical centers?

Many members choose to receive care at our medical centers because of the convenience of having so many services under one roof. These services vary from medical center to medical center. In general, they have the following services onsite:

- pediatrics
- internal medicine
- family practice
- obstetrics and gynecology
- various specialty services such as dermatology, allergy, or others
- laboratory, X-ray, and pharmacies
- vision and optical
- member services

To learn which services are available at a specific Kaiser Permanente medical center near you, visit kp.org.

What is an office visit like in a Kaiser Permanente medical center?

Your visit to one of our Kaiser Permanente doctor's offices will be familiar. In each of our medical centers are various doctors' offices. You'll find receptionists, waiting rooms, and other features that you'd find in any doctor's office.

Once you're in the exam room, you'll see the Kaiser Permanente difference. In addition to everything you'd expect, you'll see a computer screen and keyboard. Your doctor uses it during your visit to immediately access your personal health information, record your concerns, make notations about the treatment you receive, enter prescriptions and test requests, and other information. From this computer, your doctor will also print a visit summary for you, including any instructions for your ongoing care. What's more, you get to see what the doctor puts into your medical record.

By integrating technology into your exam room visit, everything from allergies to past surgeries to family history is entered and retrieved in our exclusive electronic network. Test requests, prescriptions, and referrals are also made electronically, speeding up those processes for you. Less time in the medical center means more time for you to enjoy life.

Can I request a change to my medical record?

You will be able to review portions of your medical record online if your doctor practices at one of our medical centers and you are a registered user at kp.org. If you read something in your medical record that you believe is inaccurate or needs to be updated, you can request that a change be made.

How do I make an appointment?

If your primary care physician practices at one of our medical centers, simply call the number listed on the back of your membership ID card. One of our appointment representatives will be happy to help you. You may also request non-urgent appointments online at kp.org. You need to register at members.kp.org to request appointments online.

If your doctor is in private practice in the community, call your doctor's office directly to make an appointment. Your physician's telephone number will be listed on the back of your membership ID card.

Can I see my appointments online?

Yes, if your doctor practices in one of our medical centers. You can review your future appointments and receive certain appointment reminders online. You'll see appointment dates, times, locations, and with whom the appointments are scheduled. You'll also read the purpose of the visit and your estimated co-pay.

For past visits, you'll see dates, times, doctors' names, locations, visit types, prescribed medications, ordered tests, and other information.

ENROLLMENT

How do I enroll in Kaiser Permanente?

Just complete the forms provided by your benefit manager. Or use the enrollment form included in your open enrollment kit. Return the completed forms to the address provided, and that's it.

When will I get my ID card?

Your member identification card will arrive in the mail shortly after you enroll and prior to your effective date. If, for some reason, you do not receive your card before your effective date, you're still eligible to receive all the benefits that come with your Kaiser Permanente Select membership.

How do I know what my benefits are?

Your enrollment kit includes an easy-to-follow benefit summary, as well as information on many of our most commonly used services including office visits and medical center pharmacies. For a comprehensive list of every service, refer to your *Evidence of Coverage*, which is your official contract with Kaiser Permanente. It will be mailed to you shortly after you become a member.

Can I check my benefits on your Web site?

Yes, if your doctor practices in one of our medical centers. Once you become a registered kp.org user, you'll have access to a complete overview of your eligibility information, as well as details of your specific plan. And if you find you still have questions, member services representatives are only a phone call away with the answers you need.

What are my out-of-pocket costs?

Your summary of benefits lists a brief summary of the costs associated with Kaiser Permanente Select services. Review your *Evidence of Coverage* for a complete list of the cost of each covered benefit.

EMERGENCY, AFTER-HOURS, AND OUT-OF-AREA CARE

Do I have access to care after hours?

Yes. You can always schedule an after-hours appointment at one of eight urgent care, after-hours medical centers during evenings, weekends, and holidays. If your primary care physician does not practice in one of our medical centers and is in private practice in the community, you should attempt to contact your physician's office directly first. If no one is available, you can contact our medical advice line to speak with a registered nurse 24 hours a day at 703-357-7878 or toll free at 1-800-777-7904 or TTY for the hearing impaired at 1-800-359-4901 or 703-359-7616.

What do I do if I think I am experiencing a medical emergency?

Call 911 immediately. If you are unsure if the situation requires an emergency room visit, and your primary care physician practices at one of our medical centers, call our medical advice line. If your primary care physician does not practice in one of our medical centers and is in private practice in the community, call your physician's office directly if you would like medical advice.

If you or a family member does receive emergency care outside of a Kaiser Permanente medical center, remember to contact Kaiser Permanente within 48 hours of the emergency.

Can I just get medical advice?

For members whose primary care physicians practice at our medical centers, registered nurses are available by phone, 24 hours a day, to handle urgent as well as routine medical questions. Please call 703-357-7878 in the Washington metro area or 1-800-777-7904 (toll free) outside the area. The hearing impaired may call 703-359-7616 (TTY) inside the Washington metro area or 1-800-359-4901 (TTY) outside the area.

If your primary care physician does not practice in one of our medical centers and is in private practice in the community, call your physician first (the number is on the back of your member ID card). If no one is available to assist you, call Kaiser Permanente medical advice.

If your doctor practices in one of our medical centers, you may leave a non-urgent message for a medical advice nurse on our members-only Web site, members.kp.org. We'll respond within 24 business hours. You must register on kp.org to use the medical advice feature.

How do I get care when I am traveling out of the area?

With Kaiser Permanente Select, you're covered for urgent and emergency care anywhere in the world. Just remember, if you do receive care outside of the Mid-Atlantic area, you'll need to submit bills to our claims department for reimbursement or payment.

LAB, X-RAY, AND PHARMACY

Where do I get lab tests?

You may choose to visit a Kaiser Permanente medical center laboratory or one of the other laboratories listed in your physician directory.

Where do I go for lab results?

If your doctor practices in one of our medical centers (and your test is performed in one of the centers), talk with him or her about how you would like to receive your results: online, via our telephone service, or another method. Depending on the type of test, your results may be posted on kp.org for quick, easy review. You can see your lab results online soon after the lab completes your tests. While some results will not be posted, almost all will. You need to register at kp.org to view your lab results online.

If your doctor does not practice in one of our medical centers and is in private practice in the community, follow his or her instructions about how you should receive your test results.

How do I get my prescriptions filled?

At our medical center pharmacies: All prescriptions from our doctors, affiliated physicians, dentists, and specialists can easily be filled at any of the pharmacies in our medical centers. Even if your benefit plan does not include prescription drug coverage, you can take advantage of prescription and nonprescription service. Our over-the-counter medication and wellness products are competitively priced to save you money.

Through our automated refill systems: You can also use our EZ Refill line to phone, fax or mail in your prescription refill request. Or if you prefer, order prescription refills by logging onto our members-only Web site: members.kp.org. You need to register at members.kp.org to request refills online.

At our affiliated pharmacies in the community: You may also fill your prescriptions at a wide range of affiliated pharmacies located throughout the area. These include Giant, Safeway, Target, Rite-Aid, and Kmart, among others. (The continued availability and/or affiliation of specific pharmacies outside our medical centers cannot be guaranteed.)

Where do I go for X-rays?

For outpatient radiology, many Kaiser Permanente medical centers offer services onsite. Or, if you prefer, you may visit any of our network facilities listed in your physician directory.

PREVENTIVE CARE

What do you mean by preventive services?

Your doctors, nurses, and other professionals at Kaiser Permanente believe preventing illness and disease is key to a healthy life. We are your partners in this effort, and provide care, screenings, programs, and other aspects of preventive care for you.

We encourage you to take an active role in your own well being by leading a healthy lifestyle. That means paying attention to diet, exercise, relaxation, work, family life, and finding a balance to keep you healthy. We offer discount fitness club memberships, online walking programs, and discounts on massage therapy, chiropractic care, acupuncture and other complementary treatments. Online programs help you manage stress and quit smoking. You can join Weight Watcher's® at a discount. Your doctor will also talk with you about the health screenings that are important for you to help maintain your good health. On kp.org, you can assess your health, use health calculators, and more. We can help you achieve whole-body wellness.

Depending upon your specific benefits, you might also have coverage for dental care and alternative therapies.

What preventive-care programs do you offer online?

There are many programs that can help you achieve the healthy lifestyle your busy life demands. Please go to kp.org to explore all of them. Some of the most popular among our members include:

kp.org/healthylifestyles

Develop a personalized action plan to help you make healthy choices for reaching your weight goals, reducing stress, making smart food choices, and quitting smoking.

kp.org/10000steps

Get up and get moving to improve your cardiovascular health. Enjoy a discount on 10,000 Steps[®], an easy-to-follow walking program.

kp.org/weightwatchers

At Weight Watchers, they say, “Looking and feeling your best is more delicious than any food.” Choose a plan option—including the Weight Watchers At Home Kit—at a healthy discount.

globalfit.com/kaiser

Save up to 60 percent on your next fitness club membership fees. Choose from more than 1,500 clubs, receive family discounts, and enjoy month-to-month memberships without long-term contracts.

Health encyclopedia

Research hundreds of health conditions found in our online reference tool.

If my health information is electronic, is it possible to access it online?

Yes, if your doctor practices in one of our medical centers. Portions of your medical record are available to you 24/7 on kp.org. If you are a registered user, you can view your personal health information including:

- future appointments
- immunization history
- past office visits
- ongoing health conditions
- medication allergies
- eligibility and benefits

Plus, you can

- get health care reminders
- request a change to your medical record
- e-mail your doctor's office

Can I view my child's health information online?

If your child receives care at one of our medical centers, you can view the information for your children age 12 or younger. Because teenagers can legally receive some types of care without a parent's knowledge or consent, some laws restrict parents' rights to their information. If you are authorized to view your children's information, you will have access to it for two years, after which you'll be asked to request authorization again.

Your teenagers (ages 13-17) have direct access to secure messaging that allows them to e-mail their doctor's office, and view their lists of allergies and immunizations.

YOUR RESOURCES

Member services

- kaiserpermanente.org
- Call Monday – Friday
7:30 a.m. – 5:30 p.m., except holidays
301-468-6000, 1-800-777-7902 (toll free)
301-879-6380 TTY

Make an appointment

- If your doctor practices at a Kaiser Permanente medical center:
 - Washington metro calling area, 703-357-7878, 703-359-7616 (TTY)
 - Outside Washington metro calling area, 1-800-777-7904 (toll free), 1-800-359-4901 (TTY)
 - Go to kp.org to request an appointment
- If your doctor does not practice at a Kaiser Permanente medical center:
 - Call your physician's office directly using the phone number that appears on the back of your member ID card.

24-hour medical advice

- If your doctor practices at a Kaiser Permanente medical center:
 - Washington metro calling area, 703-357-7878, 703-359-7616 (TTY)
 - Outside Washington metro calling area, 1-800-777-7904, 1-800-359-4901 (TTY)
 - If your doctor practices in one of our medical centers, you may leave a non-urgent message for a medical advice nurse on our members-only Web site, members.kp.org. We'll respond within 24 business hours. You must register on kp.org to use the medical advice feature.
- If your primary care physician is a network doctor, call your physician's office first (the number is on the back of your member ID card). If no one is available to assist you, call the numbers listed under "24-hour medical advice."

