

Greater choice without compromise



2023 RATES AND BENEFITS | FEDERAL EMPLOYEES AND ANNUITANTS

More access to care nationwide | New medical centers

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- LOCATIONS
- PREVIEW PLANS
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NEW for 2023

Choose care from the region's leading health system.¹



Care from coast to coast

We've given our members more options for emergency and urgent care nationwide.



24/7 virtual care nationwide

Have virtual appointments with a clinician anytime, anywhere, plus live text chat.²



New medical centers

We're celebrating the grand opening of four new state-of-the-art medical centers—two in Maryland, two in Virginia.



Pride Medical: expanded LGBTQ+ care

We've launched Pride Medical at Capitol Hill, a medical center that supports our LGBTQ+ patients.



Ginger: 24/7 emotional support app

The latest addition to our lineup of self-care apps along with ClassPass, Calm, and myStrength.³



Increased Medicare Part B reimbursements

Get up to \$2,400 per year. New for Standard Option Medicare Advantage 2, and increased for High Option Medicare Advantage 2.⁴

Questions before you decide?

Call **855-315-1004** (TTY 711), Monday through Friday, 10 a.m. to 8 p.m.
During Open Season, hours are Monday through Friday, 9 a.m. to 10 p.m.
Visit kp.org/feds anytime.

Four new medical centers— with more on the way

We have 35+ state-of-the-art medical centers throughout the region, and we're still expanding. Each facility has many services under one roof, so you can accomplish more in fewer trips—like primary care, specialty care, pharmacy, lab, and more. We also partner with carefully selected premier hospitals to ensure that you're covered in any emergency.^{5,6}

Maryland

1. Abingdon Medical Center
2. Annapolis Medical Center
3. **FUTURE OPENING**
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. Marlo 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 OPENING**
Medical Center in Waldorf
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. **OPENING 2022**
Springfield Medical Center
(adjacent to current facility)
35. Tysons Corner Medical Center

Washington, DC

36. Kaiser Permanente Capitol Hill Medical Center
37. Northwest DC Medical Office Building



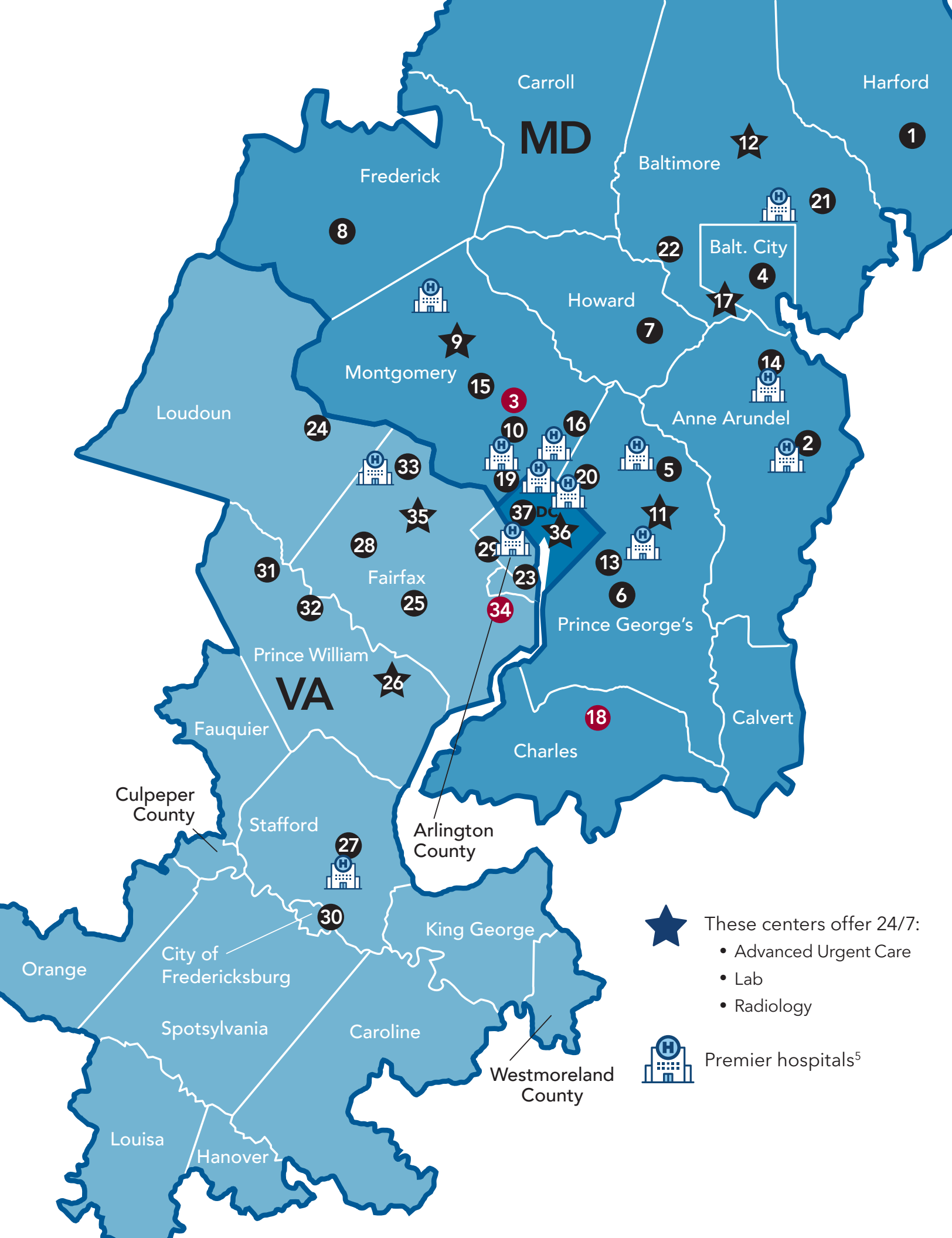
TAKE A VIRTUAL TOUR


See why our members love the convenience of integrated care. Explore our facilities from the comfort of home at kpvr.org/midatlantic.



GET CARE IN EMERGENCIES

We have 15 Urgent Care facilities as of 2022, and 7 of them offer 24/7 Advanced Urgent Care. Learn more at kp.org/urgentcare/mas.



- ★ These centers offer 24/7:
 - Advanced Urgent Care
 - Lab
 - Radiology
-  Premier hospitals⁵

Preview your plan options

High Option

Starting at
\$105.31 self only,
biweekly

Plan features

- Lowest out-of-pocket costs
- No deductible
- \$0 copays for primary care visits through age 4
- Up to \$400 in rewards to use toward certain medical expenses like copays⁷

Choose High Option if you anticipate frequent care visits and want low, predictable out-of-pocket costs.

Prosper

Starting at
\$43.81 self only,
biweekly

Plan features

- Lowest premiums
- Low \$100 deductible
- Up to \$750 in rewards to use toward certain medical expenses like copays⁷
- Up to \$500 annual reimbursement for fitness memberships^{8,9}

Choose Prosper if you anticipate few care visits and want the lowest premiums.

Standard Option

Starting at
\$73.30 self only,
biweekly

Plan features

- Great balance of affordable premiums and copays
- No deductible
- \$0 copays for primary care visits through age 17
- Up to \$400 in rewards to use toward certain medical expenses like copays⁷

Choose Standard Option if you're starting or growing a family and want a balance of affordable premiums and out-of-pocket costs.

Care without compromise

Kaiser Permanente has it all: high-quality, convenient, personalized care for you and your family.

And we make it so easy to join. New members simply register on kp.org, where they can choose their personal doctor, transfer prescriptions, and more.

See for yourself at kp.org/easyjoin.

2023 Rates at a glance

	High Option			Standard Option			Prosper		
	Enrollment code	Bi-weekly	Monthly	Enrollment code	Bi-weekly	Monthly	Enrollment code	Bi-weekly	Monthly
Self Only	E31	\$105.31	\$228.17	E34	\$73.30	\$158.82	T71	\$43.81	\$94.93
Self Plus One	E33	\$279.03	\$604.57	E36	\$168.59	\$365.27	T73	\$104.67	\$226.79
Self and Family	E32	\$228.13	\$494.29	E35	\$168.59	\$365.27	T72	\$123.27	\$267.08

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

Experience



Traditional health care doesn't acknowledge the way people live today.



You don't have time to



get bounced between different doctors



and specialists



or visit different locations for lab tests



and X-rays.



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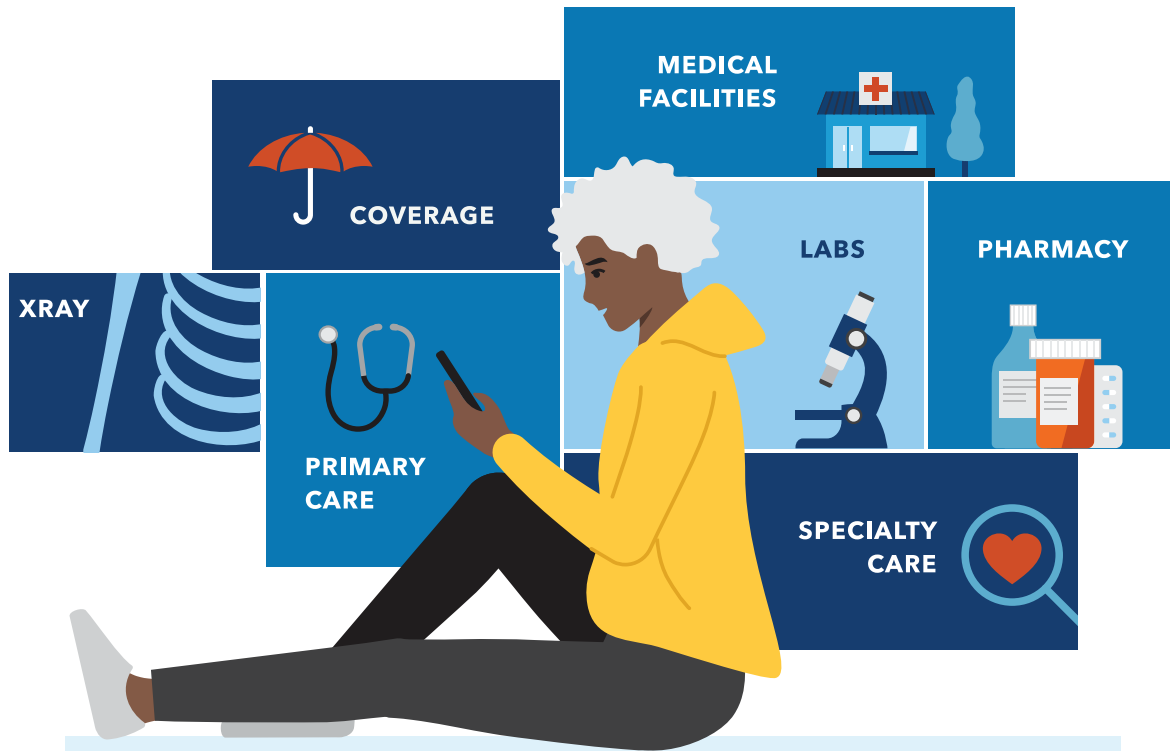
PLANS

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The Kaiser Permanente difference



Kaiser Permanente was founded on the idea that health care isn't an industry—it's a cause. That's what makes us the region's leading health system.¹

We're different from your other health care options because we combine health care and coverage in one integrated system. Your health plan, insurance, doctors, specialists, and medical facilities are all connected, which makes accessing care more convenient and affordable for you.

You and all our doctors have access to your health information on [kp.org](https://www.kp.org), so you receive personalized care no matter where or how you choose to access it.

At [kp.org](https://www.kp.org), your online health care hub, you can also schedule and manage appointments, check lab results, and control all other aspects of your care—which makes it even more convenient to get the care you need, when and where you need it.

Great health starts with great doctors



At Kaiser Permanente, you get personalized care from the physicians of the Mid-Atlantic Permanente Medical Group—a team of board-certified doctors who exclusively treat Kaiser Permanente members. Many have been recognized as Top Doctors by reputable publications.¹

Choose a doctor to champion your health

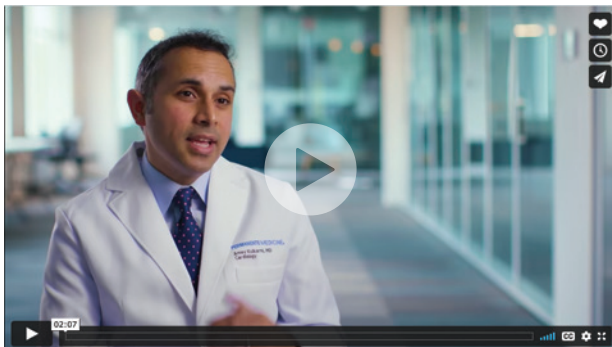
You choose your own personal doctor, and you can change anytime, for any reason. Your doctor works with you to make the right decisions for your care, with your health and wellness as their top priority.

With the support of a connected care team

In our integrated health system, when you speak to any doctor or specialist, your entire care team listens. They all stay up to date on your health information through your personal electronic health record, so they can collaborate on your care without requiring you to carry the conversation.

Your care team is empowered to:

- Discuss new diagnoses, ongoing conditions, and treatment options in real time.
- Access innovative health management tools.
- Analyze data from more than 12 million records to detect emerging health issues and identify the best treatment options.



Dr. Kulkarni on why the brightest physicians work for Kaiser Permanente.

LIVE **6**
MORE YEARS

Put more life into your life. Recent research by *The Permanente Journal* shows that Kaiser Permanente members live 6 years longer than the national average.¹⁰ Our medical excellence results in better health outcomes and longer, healthier lives.

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We've got you covered for specialty care



In our integrated health system, your personal doctor and specialists are all connected, so they can provide you with comprehensive, personalized care for any condition.

You don't need a referral for mental health, optometry, and ob-gyn (obstetrics-gynecology). If you need a referral for other specialties, your doctor can recommend specialists and even set up your appointments, saving you time and hassle.

We're committed to care excellence

That's why we're always researching new, innovative care methods so that you can have better health outcomes. That's also why we're the highest rated commercial health plan in Maryland, Virginia, and Washington, DC, with our quality of care recognized by many organizations.¹ Learn more at kp.org/feds.

50+ Specialties and subspecialties

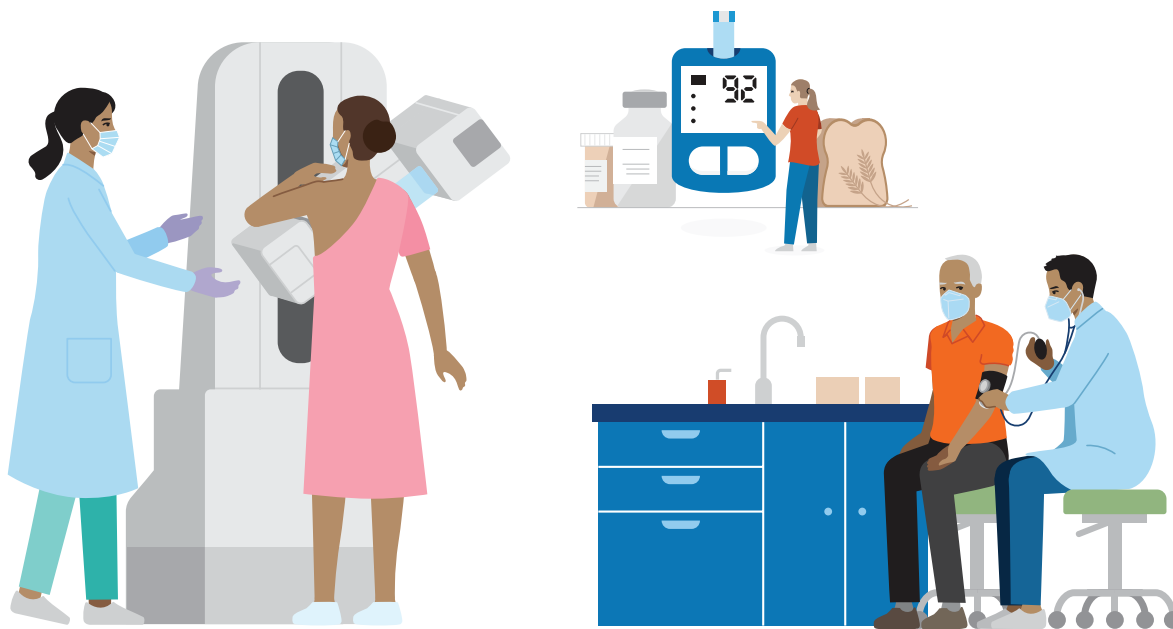
- Allergy
- Bariatric surgery
- Cancer care
- Cardiology
- Dermatology
- Endocrinology
- Gastroenterology
- High-risk pregnancy
- Mental health
- Neurology
- Pain management
- Pediatric specialties
- Plastic surgery
- Rheumatology
- Urology



Leader in LGBTQ+ care

Kaiser Permanente is nationally recognized for our LGBTQ+ health care by several advocacy groups, including a top rating by the Human Rights Campaign for the past several years.¹¹

You're part of a community of care



Care when you need it—and before you need it

Kaiser Permanente supports all your health needs, from preventive screenings and immunizations to monitoring complex and ongoing conditions. Your care team is always working to maintain your health and wellness.

Preventive care to stay healthy

Preventive care is key to how we practice medicine. We work to catch health issues before they become serious with routine appointments, as well as preventive screenings at a \$0 copay. We also offer a variety of self-care resources to help you live your healthiest life, including self-care apps, wellness coaching, and more.⁹

Support for chronic conditions

If you have a condition like diabetes or heart disease, you're automatically enrolled in a disease management program for personal coaching and support—at no additional cost. Your care team will work with you to build your care into your schedule—not the other way around—so that you can focus on living life to the fullest.



Dr. Sos Mboijana on managing chronic diseases.

For you and your family

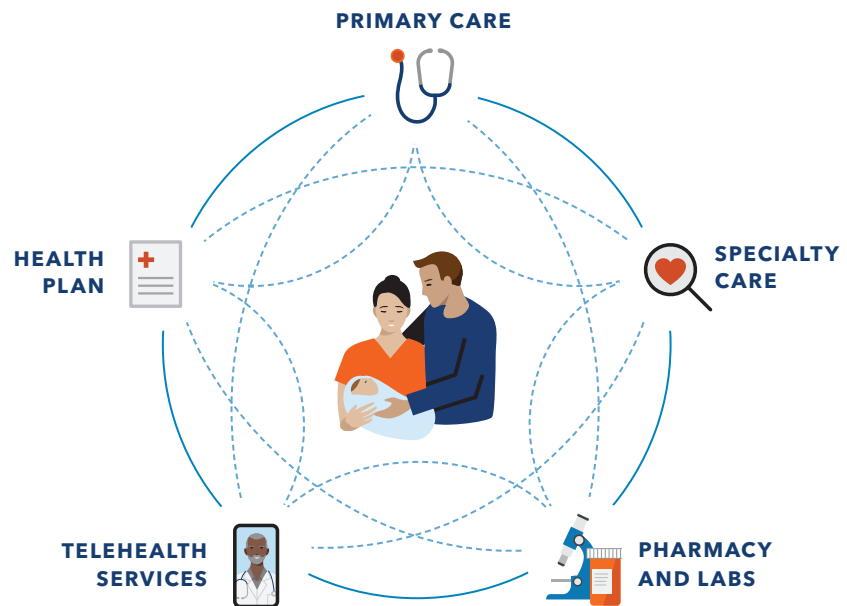
You and your family are at the center of everything we do

If you're preparing to welcome a new member of your family, our expert doctors and responsive care teams are here for you—from the beginning to the end of your pregnancy, and beyond.

Affordable maternity care that delivers great beginnings

There is **no charge** for the services below, except as indicated:

- Prenatal care
- First postpartum visit
- \$0 maternity and pediatric care with Standard Option
- Video visits with your personal doctor, ob-gyn, and emergency medicine doctors²
- Prenatal classes
- Genetic screening
- Two sonograms
- Lactation consultants
- Industry-leading digital tools to make it easier for moms to manage their care



Bringing your baby into the world and beyond

From infancy to adulthood, you can trust your care team to guide your child on the path to a happy, healthy life. Our pediatricians are located throughout our service area for convenient access, and many of them specialize in fields like cardiology, oncology, and more.

Award-winning labor and delivery premier hospitals⁵

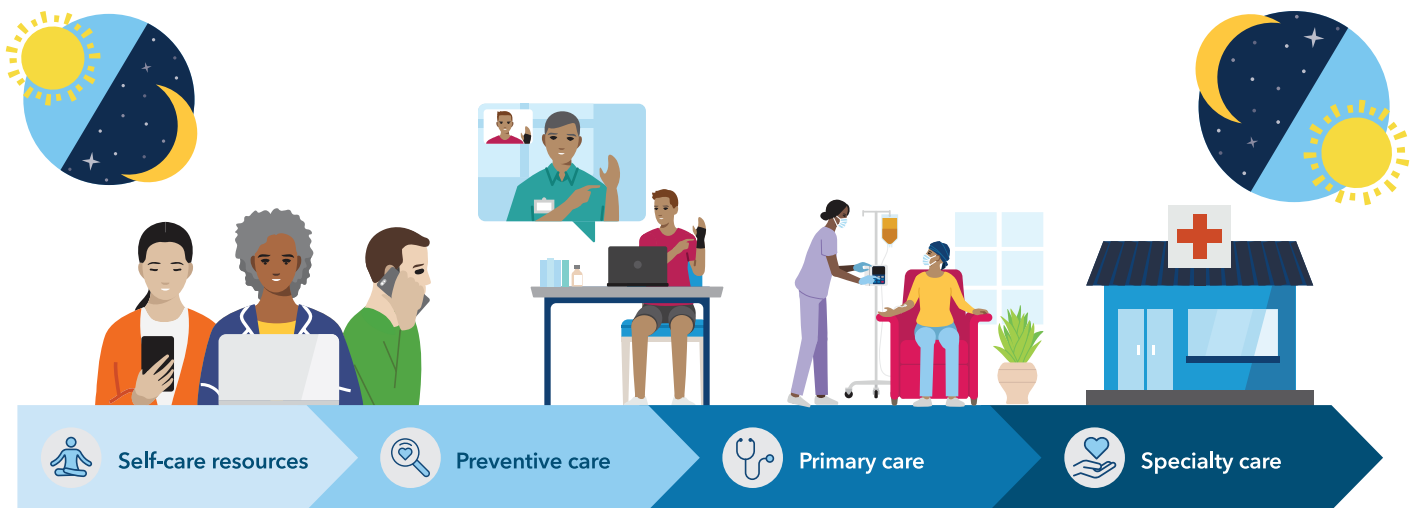
One of the most important decisions to make is where you will have your baby. At Kaiser Permanente, our moms deliver at our premier hospitals, which are carefully selected for strong records of care, quality, safety, and service.⁵ Learn more at kp.org/premierhospitals.



Choose the right plan for your family

Standard Option gives you **\$0 maternity care** and **\$0 primary care for children through age 17**. You can always put your family first without breaking your budget.

Your time is as important as your care



That's why we give you many convenient care options, so you can stay healthy on your time. With flexible appointment options, telehealth services, coverage for out-of-network services, and more, you can always get care on your terms.

Conveniently manage your care

On **kp.org**, your online hub for health care, you can view your health information, schedule and manage appointments, check test results, and control all other aspects of your care. This makes it simple and easy to access care when you need it.

Plus, with the **Kaiser Permanente app**, you can access most services of **kp.org** right on your smartphone. Manage your care on the go, and take advantage of services like text reminders for appointments and prescriptions.

Care under one roof, in one trip

We have 35+ medical centers throughout the region, and each offers many services to save you time and hassle. Services include:¹²

- Primary care
- Specialty care
- Pharmacy
- Lab
- Advanced Urgent Care



Kaiser Permanente carefully selects premier hospitals to partner with in taking great care of you. Plus, for members who require rehabilitative therapies, we partner with skilled nursing facilities throughout the region that meet our high standards of care. Explore **kp.org/premierhospitals**.⁵



Introducing the Ginger app

Ginger offers immediate 1-on-1 support for coping with life's most common challenges. Highly trained emotional support coaches are available 24/7. Kaiser Permanente members can use Ginger for 90 days per year at no cost, without a referral.^{3,9}

Care coast to coast—and around the world



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 copays for video visits²

With our flexible telehealth services, you can make care fit your schedule—not the other way around. Video visits are easy, secure, and part of your coordinated care. And telehealth is connected through our integrated health system, so you're always getting personalized care from a Kaiser Permanente doctor who knows your health history.



24/7 virtual care

Get 24/7 telehealth without an appointment—from the comfort of home, your work desk, and even on the go.²



NEW Click to chat with a clinician

Connect with a clinician online through our click-to-chat service. Get medical advice, member information, and more.



24/7 phone advice anytime, for any reason

We're always here when you need us. Call to ask questions about your care, schedule appointments, and more.



E-visits

Complete a short online questionnaire about your symptoms, and you'll soon get personalized self-care advice from a doctor.



Email

Contact your doctor by email anytime with non-urgent questions. You'll usually get a response within two business days, if not sooner.

For more information, visit kp.org/getcare

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 Plan
Starting at \$105.31 self only, biweekly	Starting at \$73.30 self only, biweekly	Starting at \$43.81 self only, biweekly
Lowest out-of-pocket costs	Great balance of affordable premiums and copays	Lowest premiums
No deductible	No deductible	\$100 deductible
\$0 copays for primary care visits through age 4	\$0 copays for primary care visits through age 17	\$0 copays for primary care visits through age 4
Earn up to \$400 in rewards ⁷	Earn up to \$400 in rewards ⁷	Earn up to \$750 in rewards ⁷ \$500 fitness membership reimbursement ⁸
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.

Considering retirement?

Get Part B reimbursements up to \$200 per month (\$2,400 per year) when you enroll in High Option Medicare Advantage 2 or Standard Option Medicare Advantage 2 for Federal Members (HMO).⁴ Learn more at kp.org/feds.

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

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It's easy to join

We'll guide you through each step, so you get the care you need without missing a beat.



Create your online account

Just visit kp.org/registernow from a computer or mobile device and follow the sign-in instructions. Or download the **Kaiser Permanente app**. You'll need your medical record number, found on your member ID card, which you'll receive in the mail.



Transfer your prescriptions

Easily move prescriptions and schedule a visit with a doctor who's close to your home, work, or school. From day one, you'll have the support you need to help reach your health goals.



Choose your doctor

Find a doctor who's right for you. Start by selecting a convenient facility, then browse our online doctor profiles. You can search by gender, languages spoken, education, and more. Each covered family member can choose their own personal doctor. You can also change your doctor at any time.

Here's what we'll do

Once you enroll, we can handle all this in a simple phone call.



Help you choose your doctor



Find a convenient location



Make your first appointment



Transfer your prescriptions



Register you on kp.org



Walk you through the KP app



Walk you through the My KP Meds app



Set you up to act for a family member

Get started at kp.org/easyjoin

HIGH OPTION



Choose High Option if you anticipate frequent care visits and want low, predictable out-of-pocket costs.

Earn up to \$400 in rewards with High Option

Take steps to improve your well-being and you'll earn rewards to pay for qualified medical expenses. High Option subscribers and their enrolled spouses are eligible to earn \$200 per person in rewards by completing the following activities:⁷

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

You must complete all activities during the 2023 calendar year to earn your rewards. Get started by visiting kp.org/feds.

What can you pay for with your rewards?

We'll send you a Kaiser Permanente Health Payment Card upon completion of all activities, which can be used to pay for qualified medical expenses, including:

- Cost sharing, such as your copays
- Prescription eyeglasses or contact lenses
- Other IRS-qualified medical expenses, including dental treatment costs
- Prescription medications in Kaiser Permanente medical facility pharmacies



Preventive dental care

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. Other covered dental services are provided at a reduced fee. You must receive care from participating Dominion National dental providers. To learn more, call Dominion National at **855-733-7524 (TTY 711)**, Monday through Friday, 7:30 a.m. to 6 p.m., or visit dominionnational.com/kaiserdentists.



Vision and eyewear benefits

No matter which option you choose, you'll receive an allowance of \$100 for eyeglasses and frames or \$50 for a contact lens package every 12 months at Kaiser Permanente optical centers.

See the full list of qualified medical expenses in IRS Publication 502, Medical and Dental Expenses, and IRS Publication 929, Health Savings Accounts and Other Tax-Favored Health Plans, at irs.gov/publications.

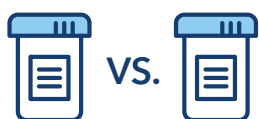
2023 High Option quick look

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. For more information, see the complete benefits summary at the back of this brochure or visit kp.org/feds.

Outpatient services per visit or procedure	You pay
Preventive care	\$0
Primary care	\$10 (\$0 for children through age 4)
Specialty care	\$20
Most lab tests and X-rays	\$0
Generic prescription drugs (up to a 30-day supply at plan medical center pharmacies)	\$7
Emergency and urgent care	You pay
Emergency care	\$100
Urgent care	\$20
Maternity	You pay
Routine prenatal care and postpartum visit	\$0
Delivery	\$0

Your premium share (NON-POSTAL)		High Option
Self Only Enrollment code E31	Biweekly	\$105.31
	Monthly	\$228.17
Self Plus One Enrollment code E33	Biweekly	\$279.03
	Monthly	\$604.57
Self and Family Enrollment code E32	Biweekly	\$228.13
	Monthly	\$494.29

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



Compare prescription costs

Use our Prescription Drug Cost Lookup tool to find out the tier and copay for a specific drug. For a personalized estimate based on your plan details, visit Tools & Resources on kp.org/feds.

STANDARD OPTION



Choose Standard Option if you're starting or growing a family and want low premiums and copays for maternity and child care.

Earn up to \$400 in rewards with Standard Option

Take steps to improve your well-being and you'll earn rewards to pay for qualified medical expenses. Standard Option subscribers and their enrolled spouses are eligible to earn \$200 per person in rewards by completing the following activities:⁷

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

You must complete all activities during the 2023 calendar year to earn your rewards. Get started by visiting kp.org/feds.

What can you pay for with your rewards?

We'll send you a Kaiser Permanente Health Payment Card upon completion of all activities, which can be used to pay for qualified medical expenses, including:

- Cost sharing, such as your copays
- Prescription eyeglasses or contact lenses
- Other IRS-qualified medical expenses, including dental treatment costs
- Prescription medications in Kaiser Permanente medical facility pharmacies



Preventive dental care

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. Other covered dental services are provided at a reduced fee. You must receive care from participating Dominion National dental providers. To learn more, call Dominion National at **855-733-7524** (TTY **711**), Monday through Friday, 7:30 a.m. to 6 p.m., or visit dominionnational.com/kaiserdentists.



Vision and eyewear benefits

No matter which option you choose, you'll receive an allowance of \$100 for eyeglasses and frames or \$50 for a contact lens package every 12 months at Kaiser Permanente optical centers.

See the full list of qualified medical expenses in IRS Publication 502, Medical and Dental Expenses, and IRS Publication 929, Health Savings Accounts and Other Tax-Favored Health Plans, at irs.gov/publications.

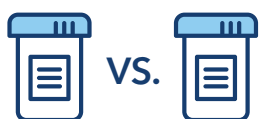
2023 Standard Option quick look

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. For more information, see the complete benefits summary at the back of this brochure or visit kp.org/feds.

Outpatient services per visit or procedure	You pay
Preventive care	\$0
Primary care	\$20 (\$0 for children through age 17)
Specialty care	\$30
Most lab tests and X-rays	\$0
Generic prescription drugs (up to a 30-day supply at plan medical center pharmacies)	\$10
Emergency and urgent care	You pay
Emergency care	\$150
Urgent care	\$30
Maternity	You pay
Routine prenatal care and postpartum visit	\$0
Delivery	\$0

Your premium share (NON-POSTAL)		Standard Option
Self Only Enrollment code E34	Biweekly	\$73.30
	Monthly	\$158.82
Self Plus One Enrollment code E36	Biweekly	\$168.59
	Monthly	\$365.27
Self and Family Enrollment code E35	Biweekly	\$168.59
	Monthly	\$365.27

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



Compare prescription costs

Use our Prescription Drug Cost Lookup tool to find out the tier and copay for a specific drug. For a personalized estimate based on your plan details, visit Tools & Resources on kp.org/feds.

PROSPER



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

Earn up to \$750 in rewards with Prosper

Take steps to improve your well-being and you'll earn rewards to pay for qualified medical expenses. Prosper subscribers and their enrolled spouses are eligible to earn \$375 per person in rewards by completing the following activities:⁷

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

You must complete all activities during the 2023 calendar year to earn your rewards. Get started by visiting kp.org/feds.

Get up to \$500 to stay fit^{8,9}

When you, your spouse, or any dependent individual over 18 pays for a fitness center membership—or purchases classes such as martial arts, Pilates, cycling, or yoga at a qualifying fitness center—we'll reimburse you for up to \$500 in rewards. Certain activities may be excluded. Visit kp.org/feds for more information.

What can you pay for with your rewards?

We'll send you a Kaiser Permanente Health Payment Card upon completion of all activities, which can be used to pay for qualified medical expenses, including:

- Cost sharing, such as your copays
- Prescription eyeglasses or contact lenses
- Other IRS-qualified medical expenses, including dental treatment costs
- Prescription medications in Kaiser Permanente medical facility pharmacies

To see the full list of qualified medical expenses, visit 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

No matter which option you choose, you'll receive an allowance of \$100 for eyeglasses and frames or \$50 for a contact lens package every 12 months at Kaiser Permanente optical centers.

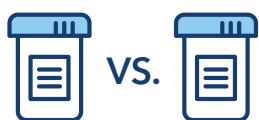
2023 Prosper quick look

For more information, see the complete benefits summary at the back of this brochure or visit kp.org/feds.

Annual deductible (2x family maximum)	\$100 per person
Outpatient services per visit or procedure	You pay
Preventive care	\$0
Primary care	\$30 (\$0 for children through age 4)
Specialty care	\$40
Most lab tests and X-rays	\$0/\$40 per procedure
Generic prescription drugs (up to a 30-day supply at plan medical center pharmacies)	\$10
Emergency and urgent care	You pay
Emergency care	\$150 (deductible applies)
Urgent care	\$40
Maternity	You pay
Routine prenatal care and postpartum visit	\$0
Delivery	\$750 per admission (deductible applies)

Your premium share (NON-POSTAL)		Prosper
Self Only Enrollment code T71	Biweekly	\$43.81
	Monthly	\$94.93
Self Plus One Enrollment code T73	Biweekly	\$104.67
	Monthly	\$226.79
Self and Family Enrollment code T72	Biweekly	\$123.27
	Monthly	\$267.08

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



Compare prescription costs

Use our Prescription Drug Cost Lookup tool to find out the tier and copay for a specific drug. For a personalized estimate based on your plan details, visit Tools & Resources on kp.org/feds.

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 and coinsurance 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](https://www.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	\$105.31	\$73.30	\$43.81
	Monthly	\$228.17	\$158.82	\$94.93
Self Plus One	Biweekly	\$279.03	\$168.59	\$104.67
	Monthly	\$604.57	\$365.27	\$226.79
Self and Family	Biweekly	\$228.13	\$168.59	\$123.27
	Monthly	\$494.29	\$365.27	\$267.08

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 Standard Option

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](https://www.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 8 p.m. During Open Season, hours are Monday through Friday, 9 a.m. to 10 p.m.

Benefit summary

Your Kaiser Permanente Mid-Atlantic States Region Benefits Summary for 2023

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 per admission*
Hospital services			
Outpatient surgery	\$75	\$150	\$300*
Inpatient hospital care	\$100	\$500	\$750*
Emergency and urgent care			
Urgent care at a plan facility	\$20	\$30	\$40
Emergency care	\$100	\$150	\$150*
Ambulance	\$0	\$100 per service	\$100 per service*
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 9.
- 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.¹³
- 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.

Get more with a Kaiser Permanente Medicare health plan

WHAT'S
NEW

LOCATIONS

PREVIEW
PLANS

DOCTORS

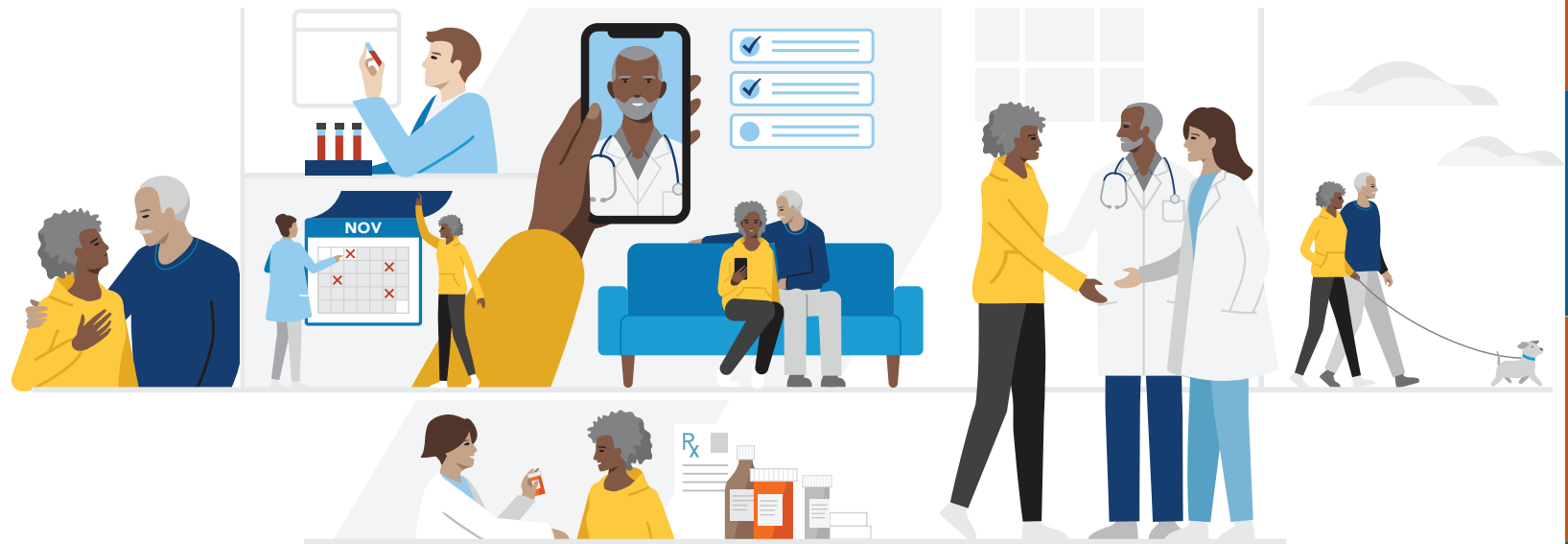
GETTING
CARE

PLANS

RATES AND
BENEFITS

MEDICARE

GREAT
EXTRAS



You can enhance your FEHB benefits without increasing your premiums by enrolling in a Kaiser Permanente Medicare Advantage for Federal Members (HMO) plan.* You'll keep your FEHB coverage, and you'll get lower copays and additional benefits.

You must have Part B to enroll in Medicare Advantage. High Option and Standard Option members who enroll in Medicare Advantage 2 will be reimbursed up to **\$2,400** per year (**\$200** per month) for the Medicare Part B premium. This covers what most people pay, including Late Enrollment Penalties and Income Related Monthly Adjustment Amount (IRMAA).



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, scan the QR code with your smartphone camera or visit kp.org/fedsmedicare.

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

*Includes Medicare Parts A, B, and D in a single plan.

What Medicare Advantage plans are available to FEHB members?

As a Federal retiree, you can select the Medicare Advantage plan that best fits your lifestyle.

All Medicare Advantage options offer:

- Nonemergency transportation to medical providers (up to 24 one-way rides per year)
- Membership in Silver&Fit® fitness program at no extra cost*

NEW FOR 2023: 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 and specialty care office visits, urgent care, and ambulance services (High Option) plus lower copays for outpatient surgery, inpatient hospital, and preferred generic and brand-name prescriptions• Hearing aid allowance of \$750 (High Option) or \$500 (Standard Option) per ear every 36 months	<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, and urgent care

Prosper members get better benefits too

- **Lower copays** for primary and specialty care office visits, outpatient surgery, inpatient hospital, urgent care, and most prescription drugs
- **No annual deductible**

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*.

*Silver&Fit® is a federally registered trademark of American Specialty Health, Inc.



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

Added support that's all for you

We offer a variety of self-care resources to help you become your healthiest self.

Move

Stay active and fit with a variety of reduced rates on studios, gyms, fitness gear, and online classes. Whether you're a couch potato imagining a more active life, a busy parent or grandparent, or a weekend warrior, it can be tough to start—and keep—moving. Check out fitness deals at no additional cost or at discounted rates.⁹ Start today at kp.org/exercise.

Listen and watch

Check out our Pandora Relaxation Radio station. Download podcasts about health conditions, emotional wellness, and more. Some use guided imagery to help you quit smoking or lose weight. Videos are available too. The feast for your eyes and ears is at kp.org/podcasts.

Help 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.

Make time for mental wellness

Our digital self-care apps help you navigate mental and emotional challenges and improve your sleep, mood, relationships, and more. Download the Calm, myStrength, and Ginger apps available to adult members at no cost.^{3,9} Visit kp.org/selfcareapps.

Coaching, farmers markets, classes, and more

kp.org/healthyliving: Wellness information, health calculators, videos, podcasts, and recipes.

kp.org/healthylifestyles: Online programs to help you lose weight, quit smoking, reduce stress, and more, at no cost to members.⁹

kp.org/classes: Health classes and support groups at many of our facilities. Some require a fee.⁹

kp.org/wellnesscoach: One-on-one personal wellness coaching by phone, at no cost to members.⁹

kp.org/choosehealthy or **877-335-2746**: Register for rates on products and services that can help you stay healthy, such as massage therapy, chiropractic care, acupuncture, and more.⁹

kp.org/foodforhealth: Locations and seasons of farmers markets hosted at many of our medical centers.

ENDNOTES

1 In the survey *Best Health Insurance Companies for 2021* by **Insure.com**, Kaiser Permanente as a national enterprise is rated #1 overall among 15 companies. In the NCQA Commercial Health Plan Ratings 2022, our commercial plan is rated 5 out of 5, the highest rating in MD, VA, and DC. The 2019 Commission on Cancer, a program of the American College of Surgeons, granted Three-Year Accreditation with Commendation to the Kaiser Permanente cancer care program (extended through 2022). 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 *Northern Virginia Magazine* (2022), *Washingtonian* magazine (2021), and *Baltimore* magazine (2021). According to NCQA's Quality Compass® 2022, we're rated 5 out of 5 in 29 measures, including: controlling blood pressure (heart disease), blood pressure control (140/90) (diabetes), glucose control, colorectal cancer screening, breast cancer screening, cervical cancer screening, childhood immunizations, prenatal check-ups, and postpartum care. Quality Compass is a registered trademark of the NCQA.

2 If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors and health care providers from providing care across state lines. Laws differ by state.

3 Ginger coaching services are neither offered nor guaranteed under contract with the FEHB program, but are made available to enrollees and family members, aged 18 and older, who become members of Kaiser Permanente. myStrength® is a trademark of Livongo Health, Inc., a wholly owned subsidiary of Teladoc Health, Inc.

4 We will reimburse you up to \$200 per month for the Medicare Part B premium, including the Part B late enrollment penalty and income-related monthly adjustment amount (Part B IRMAA). You must continue to pay the Medicare Part B premium to remain on the Kaiser Permanente Medicare Advantage (HMO) plan.

5 The 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. Kaiser Permanente reserves the right to relocate, modify, or terminate the location for premier hospitals. For the most up-to-date information, visit kp.org/premierhospitals.

6 If you reasonably believe you have an emergency medical condition, which is a medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health, call **911** or go to the nearest emergency department. For the complete definition of an emergency medical condition, please refer to your *Evidence of Coverage*.

7 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.

8 Qualifying fitness centers must offer regular cardiovascular, flexibility, and/or resistance training exercise programs; must offer a proof of payment (e.g., membership agreement or receipt); and must have staff oversight. Fitness centers outside of the United States do not qualify. Refer to **ActiveandFit.com** for exclusions and limitations. The Active & Fit Program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Active & Fit is a trademark of ASH and used with permission herein. Consult a physician before beginning or changing your exercise or fitness routine.

9 These benefits are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all enrollees and family members who become members of Kaiser Permanente.

10 Anthony Finch, MS, M Cabell Jonas, PhD, Kevin Rubenstein, Eric Watson, BA, Sundeep Basra, MPH, Jose Martinez, BS, & Michael Horberg, MD, MAS, FACP (2021). Life Expectancy Trends Among Integrated Health Care System Enrollees, 2014–2017. *Permanente Journal*, 25(4), 10–17. thepermanentejournal.org/doi/10.7812/TPP/20.286

11 In 2022, the Human Rights Campaign Foundation awarded Kaiser Permanente the highest possible score on its Healthcare Equality Index—for the 12th consecutive year.

12 The continued availability and location of physicians and services cannot be guaranteed. Visit kp.org/facilities for the most current information.

13 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.



See how easy it is to join at kp.org/easyjoin

Choose better care.
Experience the Kaiser Permanente difference.

For more information

Call **855-315-1004** (TTY **711**), Monday through Friday,
10 a.m. to 8 p.m. During Open Season, hours are
Monday through Friday, 9 a.m. to 10 p.m.—or visit
kp.org/feds anytime.

Stay connected to good health

-  facebook.com/kpthrive
-  youtube.com/kaiserpermanenteorg
-  [@kpthrive](https://twitter.com/kpthrive), [@aboutkp](https://twitter.com/aboutkp), [@kptotalhealth](https://twitter.com/kptotalhealth), [@kpmidatlantic](https://twitter.com/kpmidatlantic)



KAISER PERMANENTE®