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Kaiser Permanente

**2025**

# Summary of Benefits

Kaiser Permanente Medicare Advantage (HMO) Group plan  
Plan KPMP with D for persons with Medicare Parts A & B

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Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
A nonprofit corporation



# About this Summary of Benefits

Thank you for considering Kaiser Permanente Medicare health plans. You can use this **Summary of Benefits** to learn more about our plan. It includes information about:

- Benefits and costs
- Part D prescription drugs
- Additional benefits
- Member discounts for products and services
- Who can enroll
- Coverage rules
- Getting care
- Medicare prescription payment plan

For definitions of some of the terms used in this booklet, see the glossary at the end.

## For more details

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This document is a summary. It doesn't include everything about what's covered and not covered or all the plan rules. For details, see the **Evidence of Coverage (EOC)**, which we'll notify you how to view online. If you'd like to see it before you enroll, please ask your group benefits administrator for a copy.

### Have questions?

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- Please call Member Services at **1-888-777-5536 (TTY 711)**.
- 7 days a week, 8 a.m. to 8 p.m.

# What's covered and what it costs

\*Your plan provider may need to provide a referral

†Prior authorization may be required.

Benefits and premiums	You pay
<b>Monthly plan premium</b>	Your group will notify you if you are required to contribute to your group's premium. If you have any questions about your contribution toward your group's premium and how to pay it, please contact your group's benefits administrator.
<b>Deductible</b>	<b>None</b>
<b>Your maximum out-of-pocket responsibility</b> <b>The amount you pay for premiums, Medicare Part D drugs, and certain services does not apply to this maximum (see the Evidence of Coverage for details).</b>	If you pay \$3,400 in copays (a set amount you pay for covered services) or coinsurance (a percentage of the charges that you pay for covered services) during 2025 for services subject to the out-of-pocket maximum, you will not have to pay any more copays or coinsurance for those services for the rest of the year.
<b>Inpatient hospital coverage†</b>  A benefit period begins the day you go into a hospital or skilled nursing facility. The benefit period ends when you haven't received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row.	You pay \$250 per benefit period.
<b>Outpatient hospital coverage</b>	You pay \$100 per visit.
<b>Ambulatory Surgery Center</b>	You pay \$100 per visit.

Benefits and premiums	You pay
<b>Doctor's visits</b> <ul style="list-style-type: none"> <li>Primary care providers</li> </ul>	You pay \$15 per office visit.
<ul style="list-style-type: none"> <li>Specialists*</li> </ul>	You pay \$25 per office visit.
<b>Preventive care*</b> See the <b>EOC</b> for details.	<b>\$0</b>
<b>Emergency care</b> We cover emergency care anywhere in the world.	You pay \$65 per Emergency Department visit.
<b>Urgently needed services</b> We cover urgent care anywhere in the world.	You pay \$25 per office visit.
<b>Diagnostic services, lab, and imaging*</b> <ul style="list-style-type: none"> <li>Lab tests</li> </ul>	You pay nothing.
<ul style="list-style-type: none"> <li>X-rays</li> </ul>	You pay nothing.
<ul style="list-style-type: none"> <li>Diagnostic tests and procedures (such as EKG)</li> </ul>	You pay nothing.
<ul style="list-style-type: none"> <li>Other imaging procedures (such as MRI, CT, and PET)</li> </ul>	You pay nothing.
<b>Hearing services*</b> Exams to diagnose and treat hearing and balance issues.	You pay \$25 per office visit.

Benefits and premiums	You pay
<b>Dental services</b> Preventive and comprehensive dental coverage	You pay \$30 per visit for preventive care (limited to two visits a year for oral exams, teeth cleaning, and bitewing X-rays). The amount you pay for comprehensive dental care varies depending on the service (see dental fee schedule in the <b>EOC</b> ).
<b>Vision services</b> Visits to diagnose and treat eye diseases and conditions	You pay \$15 per office visit with an optometrist or \$25 with an ophthalmologist.
<ul style="list-style-type: none"> <li>• Routine eye exams</li> </ul>	You pay \$15 per office visit with an optometrist or \$25 with an ophthalmologist.
<ul style="list-style-type: none"> <li>• Eyeglasses or contact lenses after cataract surgery</li> </ul>	You pay 20% coinsurance up to Medicare's limit and you pay any amounts that exceed Medicare's limit.
<ul style="list-style-type: none"> <li>• Other eyewear allowance</li> </ul>	You receive a \$200 allowance every 24 months for eyeglasses or contact lenses at Kaiser Permanente Vision Essentials locations.
<b>Mental health services</b> <ul style="list-style-type: none"> <li>• Outpatient group therapy</li> </ul>	You pay \$15 per office visit.
<ul style="list-style-type: none"> <li>• Outpatient individual therapy</li> </ul>	You pay \$15 per office visit.
<ul style="list-style-type: none"> <li>• Inpatient mental health</li> </ul>	You pay \$250 per benefit period.
<b>Skilled Nursing Facility†</b> Limited to 100 days per benefit period in a plan contracted facility.	You pay nothing per benefit period.
<b>Physical therapy</b>	You pay \$25 per office visit.
<b>Ambulance</b>	You pay \$100 per one-way trip.

Benefits and premiums	You pay
<b>Transportation</b>	You pay \$0 per one-way ride. We cover up to 24 one-way rides per calendar year for nonurgent medical appointments at Kaiser Permanente medical centers and contracted facilities. See the <b>EOC</b> for details.
<b>Medicare Part B drugs†</b> Medicare Part B drugs are covered when you get them from a plan provider (see the <b>EOC</b> for details). Drugs that must be administered by a health care professional.	You pay nothing.
<ul style="list-style-type: none"> <li>Up to a 30-day supply of a generic drug</li> </ul>	You pay \$15 at a preferred network pharmacy or \$30 at a standard network pharmacy
<ul style="list-style-type: none"> <li>Up to a 30-day supply of a brand-name drug</li> </ul>	You pay \$15 at a preferred network pharmacy or \$30 at a standard network pharmacy

## Medicare Part D prescription drug coverage†

The amount you pay for drugs will be different depending on:

- The tier your drug is in. There are 6 different drug tiers. To find out which of the 6 tiers your drug is in, see our Part D formulary at [kp.org/seniorrx](http://kp.org/seniorrx) or call Member Services to ask for a copy at **1-888-777-5536**, seven days a week, 8 a.m. to 8 p.m. (TTY **711**).
- The day supply quantity you receive (like a 30-day or 90-day supply). Note: A supply greater than a 30-day supply isn't available for all drugs.
- When you get a 31- to 90 day supply, whether you get your prescription filled by one of our retail or plan pharmacies or our mail-order pharmacy. Note: Not all drugs can be mailed.
- The coverage stage you're in (initial or catastrophic coverage stages).

Note: Medicare provides Extra Help to pay prescription drug costs for people who have limited income and resources. If you are entitled to Extra Help, the cost-sharing below may not apply to you; instead, please refer to the **Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs**.

## Deductible Stage

Because we have no deductible, this payment stage does not apply to you and you start the year in the initial coverage stage.

## Initial coverage stage

You pay the copays and coinsurance shown in the chart below until your costs reach **\$2,000** in 2025. If you reach the **\$2,000** limit in 2025, you move on to the catastrophic stage and your coverage changes.

Tier	Plan KPMP with Part D				
	Preferred Pharmacy (up to a 30-day supply)	Standard Pharmacy (up to a 30-day supply)	OON Pharmacy (up to a 30-day supply)	LTC Pharmacy (up to a 31-day supply)	Mail Order (up to a 90-day supply)
Tier 1 (Preferred Generic)	\$15	\$30	\$30	\$30	\$13
Tier 2 (Generic)	\$15	\$30	\$30	\$30	\$13
Tier 3* (Preferred Brand)	\$15	\$30	\$30	\$30	\$13
Tier 4* (Non-Preferred Brand)	\$15	\$30	\$30	\$30	\$13
Tier 5* (Specialty Tier)	\$15	\$30	\$30	\$30	\$13
Tier 6** (Vaccines)	\$0	\$0	\$0	\$0	Not Available

\*For each insulin product covered by our plan, you will not pay more than **\$35** for a 30-day supply, **\$70** for a 31- to 60-day supply, and **\$105** for a 61-90 day supply, regardless of the tier.

\*\*Our plan covers most Part D vaccines at no cost to you.



## Catastrophic coverage stage

If you or others on your behalf spend **\$2,000** on your Part D prescription drugs in 2025, you'll enter the catastrophic coverage stage. Most people never reach this stage, but if you do, you will pay nothing for covered Part D drugs in 2025.

## Long-term care, plan home-infusion, and non-plan pharmacies

- If you live in a **long-term care facility** and get your drugs from their pharmacy, you pay the same as at a retail plan pharmacy and you can get up to a 31-day supply.
- Covered Part D **home infusion** drugs from a plan home-infusion pharmacy are provided at no charge.
- If you get covered Part D drugs from a **non-plan pharmacy**, you pay the same as at a retail plan pharmacy and you can get up to a 30-day supply. Generally, we cover drugs filled at a non-plan pharmacy only when you can't use a network pharmacy, like during a disaster. See the **Evidence of Coverage** for details.

## Additional benefits

One Pass® – Fitness Benefit	You pay
<p>You have access to One Pass complete fitness program. One Pass includes:</p> <ul style="list-style-type: none"> <li>• A large core and premium gym network featuring national, local, and community fitness centers and boutique fitness studios. You can use any in-network location.</li> <li>• Live, on-demand, and digital fitness programs at home.</li> <li>• Social clubs and activities available on the One Pass member website and mobile app.</li> <li>• One home fitness kit annually for strength, yoga, or dance.</li> </ul> <p>For more information about participating gyms and fitness locations, the program's benefits, or to set up your online account, visit <b>YourOnePass.com</b> or call <b>1-877-614-0618 (TTY 711)</b>, Monday through Friday, 9 a.m. to 10 p.m.</p> <p>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 and/or to determine what may be right for them.</p>	<p>You pay nothing.</p>

# Member discounts for products and services

Kaiser Permanente partners with leading companies to support your health, safety, and well-being — and offer a member discount.

## Lively™ Mobile Plus

Get a personal emergency response system that provides 24/7 help with the push of a button. Receive a reduced one-time device fee and choice of two monthly service plans (coverage limits may apply). Visit [greatcall.com/KP](https://greatcall.com/KP) or call **1-800-205-6548** (TTY 711) for more information.

## CareLinx

Kaiser Permanente has partnered with CareLinx to provide you with a discount for purchasing non-medical, in-home help with daily activities. Your caregiver can help you live an independent lifestyle in your own home by assisting with light housekeeping, meal preparation, companionship and more.

Visit [carelinx.com/kp-affinity](https://carelinx.com/kp-affinity) or call toll-free **1-844-636-4592** Monday-Friday, 9 a.m. – 8 p.m., and on weekends, 11 a.m. – 7 p.m.

## Comfort Keepers in-home care and assistance

In-home care services to help you maintain independence at home with everything from 24-hour care, respite and personal care, meal preparation, and light housekeeping. Receive a discount on all services and get a free in-home safety assessment. Visit [comfortkeepers.com/kaiser-permanente](https://comfortkeepers.com/kaiser-permanente) or call **1-800-611-9689** (TTY 711) for more information.

## Mom's Meals healthy meal delivery

Getting the right nutrition is essential to achieving and maintaining good health. Receive delivery of refrigerated ready-to-heat-and-eat meals to homes nationwide. Crafted by chefs and registered dietitians, meals are medically tailored to support most major chronic conditions and overall wellness. Kaiser Permanente members enjoy discounted pricing and free shipping from Mom's Meals. Visit [momsmealsnc.com/kp/home.aspx](https://momsmealsnc.com/kp/home.aspx) or call **1-866-224-9483** (TTY 711) for more information.

Kaiser Permanente members may continue to use or select these products or services from any company of their choice, but Kaiser Permanente discounts are only available with the partner listed above. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Kaiser Permanente Senior Advantage grievance process. BEST BUY HEALTH, GREATCALL, LIVELY and LINK are trademarks of Best Buy and its affiliated companies. ©2022 Best Buy. All rights reserved.

# Who can enroll

You can sign up for this plan if:

- You are enrolled in Kaiser Permanente through your group plan and meet your group's eligibility requirements.
- You have both Medicare Part A and Part B. (To get and keep Medicare, most people must pay Medicare premiums directly to Medicare.)
- You're a citizen or lawfully present in the United States.
- You live in this plan's service area, which is:
  - o The District of Columbia
  - o These counties in Maryland: Anne Arundel, Baltimore City, Baltimore, Carroll, Harford, Howard, Montgomery, and Prince George's
  - o These ZIP codes in Calvert County, MD: 20639, 20678, 20689, 20714, 20732, 20736, and 20754
  - o These ZIP codes in Charles County, MD: 20601–04, 20607, 20612-13, 20616–17, 20637, 20640, 20643, 20645-46, 20658, 20675, 20677, and 20695
  - o These ZIP codes in Frederick County, MD: 20842, 20871, 21701–05, 21709–10, 21714, 21716–18, 21754–55, 21757–59, 21762, 21769–71, 21774–77, 21787, 21790, and 21791–93
  - o These counties in Virginia: Arlington, Fairfax, Loudoun, Prince William, Spotsylvania, and Stafford
  - o These independent cities in Virginia: Alexandria, Falls Church, Fairfax, Fredericksburg, Manassas, and Manassas Park

## Coverage rules

We cover the services and items listed in this document and the **Evidence of Coverage**, if:

- The services or items are medically necessary.
- The services and items are considered reasonable and necessary according to Original Medicare's standards.
- You get all covered services and items from plan providers listed in our **Provider Directory** and **Pharmacy Directory**. But there are exceptions to this rule. We also cover:
  - o Care from plan providers in another Kaiser Permanente Region
  - o Emergency care
  - o Out-of-area dialysis care
  - o Out-of-area urgent care (covered inside the service area from plan providers and in rare situations from non-plan providers)
  - o Referrals to non-plan providers if you got approval in advance (prior authorization) from our plan in writing

Note: You pay the same plan copays and coinsurance when you get covered care listed above from non-plan providers. If you receive non-covered care or services, you must pay the full cost.

For details about coverage rules, including services that aren't covered (exclusions), see the **Evidence of Coverage**.

## Getting care

At most of our plan facilities, you can usually get all the covered services you need, including specialty care, pharmacy, and lab work. You aren't restricted to a particular plan facility or pharmacy, and we encourage you to use the plan facility or pharmacy that will be most convenient for you. To find our provider locations, see our **Provider Directory** or **Pharmacy Directory** at [kp.org/directory](https://kp.org/directory) or ask us to mail you a copy by calling Member Services at **1-888-777-5536**, 7 days a week, 8 a.m. to 8 p.m. (TTY **711**).

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

## Your personal doctor

Your personal doctor (also called a primary care physician) will give you primary care and will help coordinate your care, including hospital stays, referrals to specialists, and prior authorizations. Most personal doctors are in internal medicine or family practice. You may choose any available plan provider to be your personal doctor. You can change your doctor at any time and for any reason. You can choose or change your doctor by calling Member Services or at [kp.org/doctor](https://kp.org/doctor)

## Help managing conditions

If you have more than 1 ongoing health condition and need help managing your care, we can help. Our case management programs bring together nurses, social workers, and your personal doctor to help you manage your conditions. The program provides education and teaches self-care skills. If you're interested, please ask your personal doctor for more information.

## Medicare prescription payment program

The Medicare Prescription Payment Plan is a new payment option for 2025 that can help you manage your drug costs by spreading them out during the year as monthly payments. This program is available to anyone with Medicare Part D and works with your drug coverage. It can be especially helpful to people with high drug cost sharing earlier in the plan year and help manage out-of-pocket drug costs, but it doesn't save you money or lower your drug costs. Contact us or visit [Medicare.gov](https://www.Medicare.gov) to learn more about this program.

## Notices

### Appeals and grievances

You can ask us to provide or pay for an item or service you think should be covered by submitting a claim to us within a specific time period that includes the date you received the item or service. If we say no, you can ask us to reconsider our decision. This is called an appeal. You can ask for a

fast decision if you think waiting could put your health at risk. If your doctor agrees, we'll speed up our decision.

If you have a complaint that's not about coverage, you can file a grievance with us. See the **Evidence of Coverage** for details about the processes for making complaints and making coverage decisions and appeals, including fast or urgent decisions for drugs, services, or hospital care.

## **Kaiser Foundation Health Plan**

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. is a nonprofit corporation with a Medicare Advantage plan called Kaiser Permanente Medicare Advantage.

## **Privacy**

We protect your privacy. See the **Evidence of Coverage** or view our **Notice of Privacy Practices** on **kp.org** to learn more.

# Helpful definitions (glossary)

## **Benefit period**

The way our plan measures your use of skilled nursing facility services. A benefit period starts the day you go into a hospital or skilled nursing facility (SNF). The benefit period ends when you haven't gotten any inpatient hospital care or skilled care in an SNF for 60 days in a row. The benefit period isn't tied to a calendar year. There's no limit to how many benefit periods you can have or how long a benefit period can be.

## **Calendar year**

The year that starts on January 1 and ends on December 31.

## **Coinsurance**

A percentage you pay of our plan's total charges for certain services or prescription drugs. For example, a 20% coinsurance for a \$200 item means you pay \$40.

## **Copay**

The set amount you pay for covered services — for example, a \$20 copay for an office visit.

## **Deductible**

It's the amount you must pay for Medicare Part D drugs before you will enter the initial coverage stage.

## **Evidence of Coverage**

A document that explains in detail your plan benefits and how your plan works.

## **Maximum out-of-pocket responsibility**

The most you'll pay in copays or coinsurance each calendar year for services that are subject to the maximum. If you reach the maximum, you won't have to pay any more copays or coinsurance for services subject to the maximum for the rest of the year.

## **Medically necessary**

Services, supplies, or drugs that are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

## **Non-plan provider**

A provider or facility that doesn't have an agreement with Kaiser Permanente to deliver care to our members.

## **Plan**

Kaiser Permanente Medicare Plus and Kaiser Permanente Medicare Advantage

## **Plan provider**

A plan or network provider can be a facility, like a hospital or pharmacy, or a health care professional, like a doctor or nurse.

## **Prior authorization**

Some services or items are covered only if your plan provider gets approval in advance from our plan (sometimes called prior authorization). Services or items subject to prior authorization are flagged with a † symbol in this document.

## **Region**

A Kaiser Foundation Health Plan organization. We have Kaiser Permanente Regions located in Northern California, Southern California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and Washington, D.C.

## **Retail plan pharmacy**

A plan pharmacy where you can get prescriptions. These pharmacies are usually located at plan medical offices.

**Service area**

The geographic area where we offer Medicare Advantage plans. To enroll and remain a member of our plan, you must live in one of our Medicare Advantage plan's service area.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. By law, our plan or CMS can choose not to renew our Medicare contract.

For information about Original Medicare, refer to your “**Medicare & You**” handbook. You can view it online at **medicare.gov** or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.



# Notice of Nondiscrimination

Kaiser Permanente complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Kaiser Permanente does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

We also:

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters.
  - Written information in other formats, such as large print, audio, and accessible electronic formats.
- Provide no cost language services to people whose primary language is not English, such as:
  - Qualified interpreters.
  - Information written in other languages.

If you need these services, call Member Services at **1-888-777-5536 (TTY 711)**, 8 a.m. to 8 p.m., seven days a week.

If you believe that Kaiser Permanente has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator by writing to 2101 East Jefferson Street, Rockville, MD 20852 or calling Member Services at the number listed above. You can file a grievance by mail or phone. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019**, **1-800-537-7697** (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.



## Multi-Language Insert

### Multi-language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at **1-888-777-5536 (TTY 711)**. Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al **1-888-777-5536 (TTY 711)**. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 **1-888-777-5536 (TTY 711)**。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 **1-888-777-5536 (TTY 711)**。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa **1-888-777-5536 (TTY 711)**. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au **1-888-777-5536 (TTY 711)**. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi **1-888-777-5536 (TTY 711)**. sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí .

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter **1-888-777-5536 (TTY 711)**. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 **1-888-777-5536 (TTY 711)**. 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону **1-888-777-5536 (TTY 711)**. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Arabic:** إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على **1-888-777-5536 (TTY 711)**. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

**Hindi:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके ककसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाकिया सेवाएँ उपिब्ध हैं. एक दुभाकिया प्राप्त करने के लिए, बस हमें **1-888-777-5536 (TTY 711)** पर फोन करें. कोई व्यक्ति जो कहन्दी बोिा है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

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Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
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