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YOUR GROUP AGREEMENT



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KAISER PERMANENTE®

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

2101 East Jefferson Street
Rockville, Maryland 20852



Kaiser Permanente
Maryland Large Group Agreement

TABLE OF CONTENTS

INTRODUCTION	1
SECTION 1 - TERM OF AGREEMENT	1
SECTION 2 - AMENDMENT OF AGREEMENT	1
SECTION 3 - TERMINATION OF AGREEMENT	1
Termination on Notice	2
Termination for Non-Payment of Premium	2
Termination for Fraud, Intentionally Furnishing Incorrect or Incomplete Information, Violation of Contribution or Participation Requirements	2
Termination for Movement Outside of the Service Area	3
Discontinuance of Product or All Products within a Market	3
SECTION 4 - PREMIUM AND PAYMENTS	3
Premium Payments for New Members	4
Premium Payments for Terminating Members	4
Changes in Premium Based on Age	4
Premium Increase Due to Tax or Other Charge	4
Premium Rebates	4
Clerical Errors	4
Cost Shares	5
Limit on Cost Shares	5
SECTION 5 - ELIGIBILITY AND ENROLLMENT	5
SECTION 6 - MISCELLANEOUS PROVISIONS	5
Assignment	5
Attorney Fees and Costs	5
Contestability	6
Delegation of Claims Review Authority	6
Governing Law	6
Indemnification	6
Legal Action	7
Member Information	7
No Waiver	7
Notice	7
Right to Examine Records	8
Representation Regarding Waiting Periods	8
Certificates	8

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

Kaiser Permanente Maryland Large Group Agreement

INTRODUCTION

This Group Agreement (Agreement), including the Face Sheet and Evidence of Coverage (EOC), all of which are incorporated herein by reference, constitutes the contract between the Group and Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (Health Plan).

The Health Plan is responsible for fulfilling its obligations under this Agreement with respect to itself and its product(s), as described in the EOC.

Pursuant to this Agreement, the Health Plan will provide covered Services and items to Members in accordance with the EOC.

The Group acknowledges acceptance of this Agreement by signing the Face Sheet and returning it to the Health Plan. If the Group does not return it to the Health Plan, the Group will be deemed to have accepted this Agreement if the Group either pays the Health Plan any amount toward due Premium, or enrolls a person under this Agreement.

SECTION 1 - TERM OF AGREEMENT

This Agreement is effective from the date specified on the Face Sheet, unless terminated as set forth in the ***Termination of Agreement*** section below.

Unless this Agreement terminates pursuant to the ***Termination of Agreement*** section below, the Health Plan will either extend the term of this Agreement pursuant to the ***Amendment of Agreement*** section, immediately below, or offer the Group a new agreement to become effective immediately after termination of this Agreement.

Except as expressly provided in the EOC, all rights to benefits under this Agreement end at 11:59 p.m. Eastern Time on the termination date.

SECTION 2 - AMENDMENT OF AGREEMENT

Upon forty-five (45) days' prior written notice to the Group, the Health Plan may amend this Agreement with regard to Premium, benefits, limitations, exclusions and/or conditions, to be effective on the Anniversary Date. "Anniversary Date" means the date on which this Agreement renews.

In addition, the Health Plan may, subject to government approval, amend this Agreement at any time by giving forty-five (45) days' prior written notice to the Group in order to:

1. Comply with applicable law; or
2. Reduce or expand the Health Plan Service Area.

All amendments are deemed accepted by the Group unless the Group gives the Health Plan written notice of non-acceptance at least fifteen (15) days before the effective date of the amendment, in which event this Agreement terminates the date before the effective date of the amendment.

Changes to the Agreement will not be valid until approved by an executive of the Health Plan and the approval is either endorsed on the Agreement or attached to the Agreement.

SECTION 3 - TERMINATION OF AGREEMENT

This Agreement will terminate under any of the conditions listed below.

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

Kaiser Permanente Maryland Large Group Agreement

Within seven (7) business days of issuing written notice of termination to the Group, the Health Plan will mail a legible copy of the notice to each Subscriber. Additionally, the Health Plan will mail to each Subscriber a written notification of his/her conversion rights, as defined within the EOC's *Conversion of Membership* provision, which can be found in *Section 6: Termination of Membership*.

Termination on Notice

The Group may terminate this Agreement effective at any time. If the Group notifies the Health Plan of its intent to terminate during the grace period, the Health Plan will hold the Group liable for the Premium for the period beginning on the first day of the grace period until the date on which the notice is received, or the date of termination stated in the notice, whichever is later.

The Health Plan will extend benefits for covered Services to Members, without Premium, as defined in the EOC's *Extension of Benefits* provision, which can be found in *Section 6: Termination of Membership*.

Termination for Non-Payment of Premium

The Health Plan may terminate this Agreement for non-payment of Premium. There is a grace period of thirty-one (31) days for payment of each Premium due after the first premium ("Grace Period"), unless the Health Plan does not intend to renew this Agreement beyond the period for which Premium has been accepted and notice of intention not to renew has been delivered to the Group at least forty-five (45) days before the Premium is due. The Grace Period shall begin the day after the Premium Due Date (the date the coverage period begins). Upon nonpayment of Premium, the Health Plan will notify the Group of the past-due amount and the effective date of termination, which will be thirty-one (31) days from the Premium Due Date.

This Agreement will remain in full force and effect throughout the Grace Period. Unless the Health Plan receives a notice of the Group's intention to terminate the contract before the end of the grace period, the Health Plan may collect premiums for the Grace Period. If the Health Plan receives Group's notice of intention to terminate the contract during the Grace Period, Health Plan may collect Premiums for the period beginning on the first day of the Grace Period until the date on which Group's notice is received or the date of termination stated in the Group's notice, whichever is later. At the expiration of the grace period, if the Health Plan does not receive payment of the premium owed, then the Health Plan may, at its option and in lieu of any other remedy, terminate this Agreement without further extension or consideration.

If Premiums are paid after the Grace Period ends, the Health Plan may charge interest on the overdue Premiums. Interest shall not accrue during the Grace Period, and the interest rate shall be six (6) percent per year or the maximum amount permitted by applicable law, whichever is less.

Termination for Fraud, Intentionally Furnishing Incorrect or Incomplete Information and/or Violation of Contribution or Participation Requirements

If the Group fails to:

1. Adhere to a material provision relating to the Health Plan's contribution or participation requirements, including those listed in the *Eligibility and Enrollment* section below; or
2. Performs an act that constitutes fraud or intentional misrepresentation of material information to the Health Plan under the terms of coverage, the Health Plan will terminate this Agreement with thirty-one (31) days prior written notice to the Group.

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

Kaiser Permanente Maryland Large Group Agreement

Termination for Movement Outside of the Service Area

The Health Plan may terminate this Agreement upon at least ninety (90) days prior written notice to the Group and each Member/Subscriber if no eligible person lives, resides or works in the Health Plan's Service Area as, defined in the EOC.

Discontinuance of Product or All Products within a Market

The Health Plan may terminate a particular product or all product offered in a large group market, as permitted by the Health Insurance Portability and Accountability Act of 1996 (HIPAA). If the Health Plan discontinues offering a particular product, the Health Plan may terminate this Agreement upon ninety (90) days' written notice prior to the date of nonrenewal to each affected Subscriber, plan sponsor, participant and beneficiary.

The Health Plan shall then offer the Group another product available at that time to groups in its respective market. The Health Plan shall act uniformly without regard to the claims experience of any affected plan sponsor, or any health status-related factor of any affected individual.

Health status-related factor means a factor related to:

1. Health status;
2. Medical condition;
3. Claims experience;
4. Receipt of health care;
5. Medical history;
6. Genetic information;
7. Evidence of insurability including conditions arising out of acts of domestic violence; or
8. Disability.

If the Health Plan discontinues offering all products to large group markets, the Health Plan may terminate this Agreement upon one hundred-eighty (180) days' written notice to the Group. And, upon at least thirty (30) working days before that notice, the Health Plan shall give notice to the Commissioner, and may not write new business for groups in the state for a five (5)-year period beginning on the date of notice to the commissioner. No other product will be offered to the Group.

SECTION 4 - PREMIUM AND PAYMENTS

The Group will pay to the Health Plan, for each Subscriber and their Dependent(s) (collectively "Members"), the amount(s) specified on the Face Sheet for each month on or before the date on the monthly invoice or, if Group is self-pay, then the date indicated on the Face Sheet to which the Health Plan and Group agree in writing. The Premium is not required to be paid prior to the date coverage begins. Only Members for whom the Health Plan has received the appropriate Premium payment are entitled to coverage under this Agreement and then only for the period for which the Health Plan has received appropriate payment.

When this Agreement terminates, if Group does not have another agreement with the Health Plan, then the due date for all Premium amounts will be the earlier of:

1. The last Premium Due Date; or
2. The termination date of this Agreement.

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

Kaiser Permanente Maryland Large Group Agreement

Premium Payments for New Members

The Group will be billed the entire month's Premium for new Members whose effective date falls between the 1st and the 15th of the month. The Group will not be billed for the month's Premium when a new Member's effective date falls between the 16th and the end of the month. The Group shall continue to pay the Premium for each Subscriber and his or her enrolled Dependents covered under this Agreement until the later of the termination date or the date notice is received by the Health Plan.

Premium Payments for Terminating Members

The Group will be billed the entire month's Premium for Members whose termination date falls between the 16th and the end of the month. The Group will not be billed for the month's Premium when a Member's termination date falls between the 1st and the 15th of the month.

The Group will continue to pay the Premium for each Member under this Agreement until the Group has provided written notice. The effective date of termination will be the date the Group's written notice is received by the Health Plan unless the Group's notice specifies a later date. Termination notices received by the Health Plan that request a later date will be terminated as of the date specified by the Group.

Change in Premium Based on Age

The Health Plan shall have the right to adjust Premium equitably in the event that the age of a Member has been misstated. The Health Plan shall provide written notice to the Group of the misstatement and the revised Premium.

Premium Increase Due to Tax or Other Charge

If a government agency or other taxing authority imposes or increases a tax or other charge (excluding a tax on or measured by net income) upon Health Plan or any of its contracting providers (or any of their activities), then beginning on the effective date of that tax or charge, the Health Plan may calculate the Group's Premium to include the Group's share of the new or increased tax or charge, subject to regulatory approval where required. The Group's share is determined by dividing the number of Members enrolled through the Group by the total number of Members enrolled in the applicable Service Area. The Health Plan shall provide written notice to Group at least forty-five (45) days before the change in Premium is proposed to become effective.

Premium Rebates

If state or federal law requires the Health Plan to rebate Premium from this or any earlier contract year and the Health Plan rebates Premium to the Group, those responsible to represent that the Group will use that rebate for the benefit of Members, in a manner consistent with the requirements of the Public Health Service Act, the Affordable Care Act and the obligations of a fiduciary under the Employee Retirement Income Security Act (ERISA).

Clerical Errors

If a clerical or administrative error made by the Group or Health Plan results in an eligible person being incorrectly enrolled or not enrolled, then such error will be rectified by the Group and Health Plan within ninety (90) days of the error being found.

If the Group's written notice to add an eligible person is received more than ninety (90) days from the
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

Kaiser Permanente Maryland Large Group Agreement

eligible person's effective date, the Health Plan will only enroll the eligible person a maximum of ninety (90) days, retroactively from the date that the Health Plan received the written notice from the Group. Refunds or payments will be made accordingly by the Group or Health Plan, whichever is applicable.

Cost Shares

Members must pay or arrange for payment of amounts they owe the Health Plan, Plan Hospitals or Medical Group. The Cost Share is the amount of Allowable Charge for a covered Service and is due at the time the Member receives a Service.

Limit on Cost Shares

There are limits to the total amount of Cost Shares paid by a Member in a contract year for certain Services covered under this EOC. The Copayment Maximum and the Out-of-Pocket Maximum, if applicable, are provided in the Summary of Services and Cost Shares in the EOC.

SECTION 5 - ELIGIBILITY AND ENROLLMENT

No change in the Group's eligibility or participation requirements is effective for purposes of this Agreement unless the Health Plan consents in writing.

The Group must:

1. Hold an Open Enrollment Period at least once a year. ("Open Enrollment Period" means a time period during which all eligible persons may enroll in the Health Plan or in any other health care plan available through the Group);
2. Offer enrollment in the Health Plan to all eligible persons on conditions no less favorable than those for any other health care plan available through the Group; and
3. Contribute to all health care plans available through the Group on a basis that does not financially discriminate against the Health Plan or against eligible persons who choose to enroll in the Health Plan. In no case will the Group's contribution be less than one-half the rate required for a single Subscriber for the plan in which the Subscriber is enrolled.

Eligible employees and their eligible Dependents may be added periodically in accordance with the terms of the contract.

SECTION 6 - MISCELLANEOUS PROVISIONS

Assignment

The Health Plan may assign this Agreement.

The Group may not assign this Agreement or any of the rights, interests, claims for money due, benefits or obligations hereunder without prior written consent of the Health Plan.

This Agreement shall be binding on the successors and permitted assignees of the Health Plan and the Group.

Attorney Fees and Costs

If the Group or Health Plan institutes legal action against the other to collect any sums owed under this

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

Kaiser Permanente Maryland Large Group Agreement

Agreement, the party that substantially prevails will be reimbursed for its reasonable litigation expenses, including attorneys' fees, by the other party, to the extent that the Health Plan may only collect premium owed through the grace period and any interest that accrues after the grace period.

Contestability

The contract may not be contested, except for nonpayment of Premium, after it has been in force for two (2) years from the date of issue.

A statement made by a Member covered under the contract relating to insurability may not be used in contesting the validity of coverage with respect to which the statement was made after coverage had been in force before the contest for a period of two (2) years during the Member's lifetime.

Absent of fraud, each statement made by an applicant, employer or Member is considered a representation and not a warranty. Therefore, a statement made to effectuate coverage may not be used to void coverage or reduce benefits under the contract unless:

1. The statement is contained in a written instrument signed by the applicant, employer or Member; and
2. A copy of the statement is provided to the applicant, employer or Member.

Delegation of Claims Review Authority

The Health Plan is a named fiduciary to review claims under this Agreement. The Group delegates to the Health Plan the discretion to determine whether a Member is entitled to benefits under this Agreement. In making these determinations, the Health Plan has the authority to review claims in accordance with the procedures contained herein, and to construe this Agreement to determine whether the Member is entitled to benefits.

Governing Law

Except as preempted by federal law, this Agreement will be governed in accordance with the laws of the State of Maryland, where Health Plan is licensed. Any provision required to be in this Agreement by federal or state law shall bind the Group and Health Plan, whether or not it is set forth herein.

Indemnification

The Health Plan will indemnify and hold harmless the Group and its agents, officers and employees, acting in their capacity as agents of the Group (collectively, "Group Parties"), against any claims, actions, costs (including reasonable attorneys' fees), damages or judgments, to the extent that they arise out of the Health Plan's acts or omissions under this Agreement.

The Group will give the Health Plan written notice of any claim that the Group at any time contends is subject to this provision within thirty (30) days after receiving notice of the claim, and will tender to the Health Plan the opportunity, at the Health Plan's expense, to arrange and direct the defense of any action or lawsuit related to the claim. If the Health Plan accepts the tender, then the Health Plan will have no obligation to Group Parties with respect to attorneys' fees incurred by Group Parties. Upon request, Group Parties will give the Health Plan all information and assistance reasonably necessary for defense of the claim. The foregoing indemnification applies only to claims or actions against Group Parties by third parties, including Members, and does not apply to any claim or action by the Health Plan that seeks to

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

Kaiser Permanente Maryland Large Group Agreement

enforce the Health Plan's rights under this Agreement.

The Group will indemnify and hold harmless the Health Plan and its agents, officers and employees acting in their capacity as agents of the Health Plan (collectively, Health Plan Parties) against any claims, actions, costs (including reasonable attorneys' fees), damages or judgments, to the extent that they arise out of the Group's acts or omissions under this Agreement.

The Health Plan will give the Group written notice of any claim that the Health Plan at any time contends is subject to this provision within thirty (30) days after receiving notice of the claim, and will tender to the Group the opportunity, at the Group's expense, to arrange and direct the defense of any action or lawsuit related to the claim. If the Group accepts the tender, then the Group will have no obligation to Health Plan Parties with respect to attorneys' fees incurred by Health Plan Parties.

Upon request, Health Plan Parties will give the Group all information and assistance reasonably necessary for defense of the claim. The foregoing indemnification applies only to claims or actions against Health Plan Parties by third parties, including Members, and does not apply to any claim or action by the Group that seeks to enforce the Group's rights under this Agreement.

Legal Action

No legal action may be brought to recover on the contract:

1. Before the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of the contract; or
2. After the expiration of three (3) years after the written proof of loss is required to be furnished.

Member Information

The Group will inform Subscribers of eligibility requirements for Members and when coverage becomes effective and terminates. If the Health Plan gives the Group any information that is material to Members, the Group will disseminate that information to Subscribers by the next regular communication to them, but in no event no later than thirty (30) days after the Group receives the information. For purposes of this paragraph, "material" means information that a reasonable person would consider important in determining action to be taken.

The Group will provide electronic or paper summaries of benefits and coverage (SBCs) to participants and beneficiaries to the extent required by law, except that the Health Plan will provide SBCs to Members who make a request to the Health Plan.

No Waiver

The Health Plan's failure to enforce any provision of this Agreement will not constitute a waiver of that or any other provision, or impair Health Plan's right thereafter to require the Group's strict performance of any provision.

Notices

Notices from the Health Plan to the Group or from the Group to the Health Plan must be delivered in writing, except that the Group and Health Plan may each change its notice address by giving written notice to the other. Notices are deemed given when delivered in person or deposited in a United States Postal Service receptacle for the collection of U.S. mail.

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

Kaiser Permanente Maryland Large Group Agreement

If to the Health Plan:

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
P.O. Box 6831
2101 East Jefferson Street
Rockville, Maryland 20852

If to the Group:

To the address indicated on the Face Sheet.

If to a Member:

To the latest address provided to the Health Plan by the Member.

Right to Examine Records

Under reasonable notice, the Health Plan may examine the Group's records with respect to eligibility and payments provided under this Agreement.

Representation Regarding Waiting Periods

By entering into this Agreement, the Group hereby represents that the Group does not impose a waiting period exceeding ninety (90) days on its employees who meet the Group's substantive eligibility requirements. For purposes of this requirement, a "waiting period" is the period that must pass before coverage for an individual who is otherwise eligible to enroll under the terms of a group health plan can become effective, in accordance with the waiting period requirements in the Patient Protection and Affordable Care Act and regulations.

In addition, the Group represents that eligibility data provided by the Group to the Health Plan will include coverage effective dates for the Group's employees that correctly account for eligibility in compliance with the waiting period requirements in the Patient Protection and Affordable Care Act and regulations.

Certificates

Unless the Health Plan directly delivers a statement that summarizes the benefits and rights that pertain to Members covered under this Group Agreement to the employee or Member of the Group; the Health Plan will provide the aforementioned statement to the Group to distribute to each employee or member of the Group.

KAISER FOUNDATION HEALTH PLAN OF THE MID-ATLANTIC STATES, INC.

BY: _____



Mark Ruszczyk
Vice President, Marketing, Sales & Business Development

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



guide to

**YOUR 2019 BENEFITS
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KAISER FOUNDATION HEALTH PLAN OF THE MID-ATLANTIC STATES, INC.

**GROUP
EVIDENCE OF COVERAGE**

MARYLAND

SIGNATURE CARE DELIVERY SYSTEM



This plan has Excellent accreditation from the NCQA
See 2019 NCQA Guide for more information on Accreditation



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Kaiser Foundation Health Plan
of the Mid-Atlantic States, Inc.
2101 East Jefferson Street
Rockville, Maryland 20852

NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (Kaiser Health Plan) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Kaiser Health Plan 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 **1-800-777-7902** (TTY: **711**)

If you believe that Kaiser Health Plan 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 by mail or phone at: Kaiser Permanente, Appeals and Correspondence Department, Attn: Kaiser Civil Rights Coordinator, 2101 East Jefferson St., Rockville, MD 20852, telephone number: 1-800-777-7902.

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>.

HELP IN YOUR LANGUAGE

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call **1-800-777-7902** (TTY: **711**).

አማርኛ (Amharic) ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-800-777-7902** (TTY: **711**)፡

العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم **1-800-777-7902** (TTY: **711**)፡

Bàsòò Wùdù (Bassa) Dè dɛ nià kɛ dyédé gbo: ɔ jũ ké m̀ Bàsòò-wùdù-po-nyò jũ ní, níí, à wùdù kà kò dò po-poò b́éin m̀ gbo kpáa. Dá **1-800-777-7902** (TTY: **711**)

বাংলা (Bengali) লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন ক ন **1-800-777-7902** (TTY: **711**)।

中文 (Chinese) 注意: 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 **1-800-777-7902** (TTY: **711**)。

فارسی (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با **1-800-777-7902** (TTY: 711) تماس بگیرید.

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-777-7902** (TTY: 711).

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung.
Rufnummer: **1-800-777-7902** (TTY: 711).

ગુજરાતી (Gujarati) સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો **1-800-777-7902** (TTY: 711).

Kreyòl Ayisyen (Haitian Creole) ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-800-777-7902** (TTY: 711).

हिन्दी (Hindi) ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। **1-800-777-7902** (TTY: 711) पर कॉल करें।

Igbo (Igbo) NRỤBAMA: Ọ bụrụ na ị na asụ Igbo, ọrụ enyemaka asụsụ, n'efu, dijirị gị. Kpọọ **1-800-777-7902** (TTY: 711).

Italiano (Italian) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero **1-800-777-7902** (TTY: 711).

日本語 (Japanese) 注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。**1-800-777-7902** (TTY: 711) まで、お電話にてご連絡ください。

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-800-777-7902** (TTY: 711) 번으로 전화해 주십시오.

Naabeehó (Navajo) D77 baa ak0 n7n7zin: D77 saad bee yln7[ti'go Diné Bizaad, saad bee lkl'ln7da'lwod66', t'11 jiik'eh, 47 n1 h0l=, koj8' h0d77lnih **1-800-777-7902** (TTY: 711).

Português (Portuguese) ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-800-777-7902** (TTY: 711).

Русский (Russian) ВНИМАНИЕ: если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-800-777-7902** (TTY: 711).

Español (Spanish) ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-777-7902** (TTY: 711).

Tagalog (Tagalog) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad.
Tumawag sa **1-800-777-7902** (TTY: 711).

ไทย (Thai) เรียน: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร **1-800-777-7902** (TTY: 711).

اردو (Urdu) خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں **1-800-777-7902** (TTY: 711)۔

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-777-7902** (TTY: 711).

Yorùbá (Yoruba) AKIYESI: Ti o ba nso ede Yoruba ofe ni iranlowo lori ede wa fun yin o. E pe ero ibanisoro yi **1-800-777-7902** (TTY: 711).

TABLE OF CONTENTS

SECTION 1 – INTRODUCTION TO YOUR KAISER PERMANENTE HEALTH PLAN 1.1

Welcome to Kaiser Permanente	1.1
Our Commitment to Diversity and Nondiscrimination	1.1
About This Group Agreement	1.1
How Your Health Plan Works	1.2
Kaiser Permanente Signature SM	1.3
Eligibility for This Plan	1.3
Disabled Dependent Certification	1.5
Rights and Responsibilities of Members: Our Commitment to Each Other	1.5
Payment of Premium	1.8
Payment of Copayments, Coinsurance and Deductibles	1.8
Open Enrollment	1.8
Enrollment Period and Effective Date of Coverage	1.8
Special Enrollment Due to Reemployment After Military Service	1.12
Genetic Testing	1.12

SECTION 2 – HOW TO GET THE CARE YOU NEED 2.1

Making and Cancelling Appointments and Who to Contact	2.1
Advance Directives to Direct Your Care While Incapacitated	2.2
Using Your Kaiser Permanente Identification Card	2.2
Choosing Your Primary Care Plan Physician	2.3
Getting a Referral	2.3
Continuity of Care for New Members	2.5
Getting Emergency and Urgent Care Services	2.6
Hospital Admissions	2.7
Getting Assistance from Our Advice Nurses	2.7
Getting a Second Opinion	2.7
Receiving Care in Another Kaiser Foundation Health Plan Service Area	2.7
Payment Toward Your Cost Share and When You May Be Billed	2.8

SECTION 3 – BENEFITS, EXCLUSIONS AND LIMITATIONS 3.1

Your Benefits	3.1
List of Benefits	3.1
Exclusions	3.35
Limitations	3.38

SECTION 4 – SUBROGATION, REDUCTIONS AND COORDINATION OF BENEFITS 4.1

Subrogation and Reductions, Explained	4.1
When Illness or Injury is Caused by a Third Party	4.1
Workers' Compensation or Employer's Liability	4.3
Health Plan Not Liable for Illness or Injury to Others	4.3
Failure to Notify the Health Plan of Responsible Parties	4.3

Pursuit of Payment from Responsible Parties_____	4.4
Reductions Under Medicare and TRICARE Benefits_____	4.4
Coordination of Benefits_____	4.4
Order of Benefit Determination Rules_____	4.5
Military Service_____	4.8

SECTION 5 – HEALTH CARE SERVICE REVIEW, APPEALS AND GRIEVANCES **5.1**

Important Definitions_____	5.1
Questions About Health Care Service Review, Appeals or Grievances_____	5.1
The Health Care Service Review Program_____	5.1
Notice of Claim_____	5.3
Filing for Payment or Reimbursement of a Covered Service or Post-Service Claim_____	5.3
The Health Education and Advocacy Unit, Office of the Attorney General_____	5.4
Maryland Insurance Commissioner_____	5.5
Our Internal Grievance Process_____	5.6
Our Internal Appeal Process_____	5.9
Filing Complaints About the Health Plan_____	5.11

SECTION 6 – TERMINATION OF MEMBERSHIP **6.1**

Termination of Membership_____	6.1
Extension of Benefits_____	6.2
Discontinuation of a Product or All Products_____	6.3
Continuation of Group Coverage Under Federal Law_____	6.3
Continuation of Coverage Under State Law_____	6.3

SECTION 7 – OTHER IMPORTANT PROVISIONS OF YOUR PLAN **7.1**

Applications and Statements_____	7.1
Assignment_____	7.1
Attorney Fees and Expenses_____	7.1
Certificates_____	7.1
Contestability_____	7.1
Contracts with Plan Providers_____	7.1
Governing Law_____	7.2
Legal Action_____	7.2
Mailed Notices_____	7.2
Notice of Non-Grandfathered Group Plan_____	7.2
Overpayment Recovery_____	7.2
Privacy Practices_____	7.3

APPENDICES **DEF.1**

Important Terms You Should Know_____	DEF.1
Summary of Services and Cost Shares_____	CS.1

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

SECTION 1: Introduction to Your Kaiser Permanente Health Plan

Welcome to Kaiser Permanente

Thank you for choosing us as your partner in total health. Kaiser Permanente provides you with many resources to support your health and wellbeing. This Group Agreement and Evidence of Coverage (EOC) is one of them. It provides you with an overview of your Group health Plan, including the benefits you are entitled to, how to get care, what services are covered and what part of the costs of your care you will have to pay.

We ask that you review your EOC in full and contact us with any questions you may have. Member Services representatives are ready and available to assist you Monday through Friday between 7:30 a.m. and 9 p.m. at 1-800-777-7902 or 711 (TTY).

You may also visit our website, **www.kp.org** to schedule an appointment, select a Plan Provider, choose or change your Primary Care Plan Physician, access valuable wellness tips and find answers to frequently asked questions.

Again, thank you for enrolling with Kaiser Permanente. We look forward to the opportunity to help you live a happier, healthier life!

Our Commitment to Diversity and Nondiscrimination

Diversity, inclusion and culturally competent medical care are defining characteristics of Kaiser Permanente. We champion the cause of inclusive care – care that is respectful of, and sensitive to the unique values, ideals and traditions of the cultures represented in our population. Our diverse workforce reflects the diversity of the people in the communities we serve.

We do not discriminate in our employment practices or the delivery of health care Services on the basis of age, race, color, national origin, religion, sex, sexual orientation, or physical or mental disability.

About This Group Agreement

Once you are enrolled under this Group Agreement, you become a Member. A Member may be a Subscriber and/or any eligible Dependents, once properly enrolled. Members are sometimes referred to by the terms “you” and “your.” Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., is sometimes referred to as “Health Plan,” “we,” “us,” “our” and “Kaiser Permanente.”

Note: Under no circumstances should the terms “you” or “your” be interpreted to mean anyone other than the Member, including any nonmember reading or interpreting this contract on behalf of a Member.

Important Terms

Some terms in this contract are capitalized. They have special meanings. Please see the ***Important Terms You Should Know*** section to familiarize yourself with these terms.

Purpose of this Group Agreement and EOC

This EOC, including the large Group Agreement and any attached applications, riders and amendments serves three important purposes. It:

1. Constitutes the entire contract between your Group and Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

2. Provides evidence of your health care coverage; and
3. Describes the Kaiser Permanente SM health care coverage provided under this contract.

Administration of this Group Agreement and EOC

We may adopt reasonable policies, procedures and interpretations that promote the orderly and efficient administration of this Group Agreement and EOC.

Group Agreement and EOC Binding on All Members

By electing coverage or accepting benefits under this EOC, legally capable Subscribers accept this contract and all provisions contained within it on behalf of his or herself and any Dependent Members not legally permitted to accept this contract themselves.

Amendment of Group Agreement and EOC

Your Group's Agreement with us may change periodically. If any changes affect this contract, we will notify you of such changes and will issue an updated EOC to you.

No Waiver

Our failure to enforce any provision of this EOC will not constitute a waiver of that or any other provision, nor impair our right thereafter to require your strict performance of any provision.

Entire Contract

This Group Agreement replaces any earlier Group Agreement that may have been issued by us. The term of this EOC is based on your Group's contract year and your effective date of coverage. Your Group's benefits administrator can confirm that this EOC is still in effect.

Any change to this contract may not be valid until the:

1. Approval is endorsed by an executive officer of the Health Plan; and
2. Endorsement appears on, or is attached to the contract.

How Your Health Plan Works

The Health Plan provides health care Services to Members through an integrated medical care system, rather than reimbursement of expenses on a fee-for-service basis. Please keep the direct service nature in mind as you read this Group Agreement and EOC.

Under our contract with your Group, we have assumed the role of a named fiduciary, which is the party responsible for determining whether you are entitled to covered Services under this EOC and provides us with the authority to review and evaluate claims that arise under this EOC. We conduct this evaluation independently by interpreting the provisions of this EOC.

Relations Among Parties Affected By This Group Agreement and EOC

Kaiser Permanente is comprised of three entities: the Health Plan, Medical Group and Plan Hospitals. Please note that:

1. The relationship between the Health Plan and Medical Group and between the Health Plan and Plan Hospitals are those of independent contractors;
2. Plan Providers and Plan Hospitals are not agents or employees of the Health Plan; and
3. Neither the Health Plan nor any employee of the Health Plan is an employee or agent of Plan Hospitals, the Medical Group or any Plan Provider.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Additionally:

1. Plan Physicians maintain the physician-patient relationship with Members and are solely responsible to Members for all medical Services; and
2. Plan Hospitals maintain the Hospital-patient relationship with Members and are solely responsible to Members for all Hospital Services.

Patient Information Obtained By Affected Parties

Patient-identifying information from the medical records of Members and that is received by Plan Physicians or Plan Hospitals incident to the physician-patient or Hospital-patient relationship is kept confidential. Patient-identifying information is not disclosed without the prior consent of a Member, except for use by the Health Plan, Plan Hospitals, Medical Group or Plan Physicians in relation to:

1. Administering this Group Agreement and EOC;
2. Complying with government requirements; and
3. Bona fide research or education.

Liability for Amounts Owed By the Health Plan

Members are not liable for any amounts owed to the Medical Group or Plan Hospitals by the Health Plan, as stipulated by contracts between these entities.

Kaiser Permanente SignatureSM

Getting the care you need is easy. Kaiser Permanente SignatureSM provides you with health care Services administered by Plan Providers at our Plan Medical Centers, which are conveniently located throughout our Service Area. At our Plan Medical Centers, integrated teams of Specialists, nurses and technicians work alongside your Primary Care Plan Physician to support your health and wellbeing. Pharmacy, optical, laboratory and X-ray facilities are also available at many Plan Medical Centers.

You must receive care from Plan Providers within our Service Area, except for:

1. Emergency Services, as described in ***Section 3: Benefits, Exclusions and Limitations***;
2. Urgent Care Services outside of our Service Area, as described in ***Section 3: Benefits, Exclusions and Limitations***;
3. ***Continuity of Care for New Members***, as described in ***Section 2: How to Get the Care You Need***.
4. Authorized Referrals, as described in ***Section 2: How to Get the Care You Need*** under the ***Getting a Referral*** provision, including referrals for Clinical Trials, as described in ***Section 3: Benefits, Exclusions and Limitations***; and
5. Covered Services received in other Kaiser Permanente regions and Group Health Cooperative service areas.

Eligibility for This Plan

Eligibility of a Member

Members may be accepted for enrollment and continuing coverage hereunder only upon meeting all of the applicable requirements below.

1. Your Group's eligibility requirements that we have approved (your Group is required to inform Subscribers of the Group's eligibility requirements) and meet the Subscriber or Dependent eligibility requirements below.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

2. You must work or reside inside our Service Area to be eligible for this Plan. However, the Subscriber and their Spouse's or Domestic Partner's eligible children who live outside of our Service Area may be eligible to enroll if you are required to cover them pursuant to any court order, court-approved agreement or other testamentary appointment. A Dependent who attends school outside of our Service Area and meets the eligibility requirements listed below under ***Dependents*** is also eligible for enrollment. However, the only covered Services outside of our Service Area are:
 - a. Emergency Services;
 - b. Urgent Care Services;
 - c. Services received in connection with an approved referral, unless you elect to bring the Dependent within our Service Area to receive covered Services; and
 - d. Approved Clinical Trials.

2. Subscribers

You are eligible to enroll if you are employed by a Large Employer and that Large Employer offers you coverage under this Health Plan as an eligible employee, based on your Group's eligibility requirements, which we have previously approved (e.g., you are an employee of your Group who works at least the number of hours specified in those requirements). At the option of the Large Employer, an eligible employee may include:

- a. Only Full-Time Employees; or
- b. Both Full-Time Employees and Part-Time Employees.

3. Dependents

If you are a Subscriber, the following persons may be eligible to enroll as your Dependents:

- a. Your lawful Spouse or Domestic Partner;
- b. You or your Spouse's or Domestic Partner's Dependent child who is under the age limit specified in the ***Summary of Services and Cost Shares*** and who is:
 - i. A biological child, stepchild or foster child;
 - ii. A lawfully adopted child, or, from the date of placement, a child in the process of being adopted;
 - iii. A grandchild under testamentary or court-appointed guardianship of the Subscriber or the Subscriber's Spouse or Domestic Partner;
 - iv. A child for whom you or your Spouse or Domestic Partner have been granted legal custody (other than custody as a result of a guardianship); or
 - v. A child for whom you or your Spouse or Domestic Partner have the legal obligation to provide coverage pursuant to a child support order or other court order or court-approved agreement or testamentary appointment.

An unmarried child who is covered as a Dependent when they reach the age limit specified in the ***Summary of Services and Cost Shares*** may be eligible for coverage as a disabled Dependent if they meet all of the following requirements:

1. They are incapable of self-sustaining employment because of a mental or physical incapacity that occurred prior to reaching the age limit for Dependents;
2. They receive 50 percent or more of their support and maintenance from you or your Spouse or Domestic Partner; and

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

3. You provide us proof of their incapacity and dependency in accordance with the *Disabled Dependent Certification* requirements in this section.

Disabled Dependent Certification

An unmarried child who is covered as a Dependent when they reach the age limit specified in the *Summary of Services and Cost Shares* may be eligible for coverage as a disabled Dependent as further described in this section. Proof of incapacity and dependency must be provided when requested by the Health Plan as follows:

1. If your Dependent is a Member and reaches the age limit specified in the *Summary of Services and Cost Shares*, we will send you a notice of his or her membership termination due to loss of eligibility under this Plan at least ninety (90) days before the date that coverage will end. Your Dependent's membership will terminate as described in our notice unless you provide us with documentation of his or her incapacity and dependency. Once proof of incapacity and dependency are received, we will make a determination as to whether he or she is eligible as a disabled Dependent. If you provide proof of incapacity and dependency to us:
 - a. Prior to the termination date in the notice and we do not make an eligibility determination before the termination date, the Dependent's coverage will continue until we make a determination.
 - b. Within the sixty (60) days following the Dependent reaching the limiting age and we determine that your Dependent is eligible as a disabled Dependent, then there will be no lapse in coverage.
2. If we determine that your Dependent does not meet the eligibility requirements as a disabled Dependent, we will notify you that he or she is not eligible and advise you of the child's membership termination date.
3. Beginning two (2) years after your Dependent reaches the limiting age you are required to provide us with proof of his or her continued incapacity and dependency annually. Proof must be received within sixty (60) days of our request. Once received, we will determine whether he or she remains eligible as a disabled Dependent. We reserve the right to request proof of your Dependent's incapacity and dependency less frequently than once per year; however, proof still must be received within sixty (60) days of our request.

Rights and Responsibilities of Members: Our Commitment to Each Other

Kaiser Permanente is committed to providing you and your family with quality health care Services. In a spirit of partnership with you, here are the rights and responsibilities we share in the delivery of your health care Services.

Rights of Members

As a Member of Kaiser Permanente, you have the right to:

1. **Receive information that empowers you to be involved in health care decision making. This includes the right to:**
 - a. Actively participate in discussions and decisions regarding your health care options;
 - b. Receive and be helped to understand information related to the nature of your health status or condition, including all appropriate treatment and non-treatment options for your condition and the risks involved – no matter what the cost is or what your benefits are;

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

- c. Receive relevant information and education that helps promote your safety in the course of treatment;
 - d. Receive information about the outcomes of health care you have received, including unanticipated outcomes. When appropriate, family members or others you have designated will receive such information;
 - e. Refuse treatment, providing you accept the responsibility and consequences of your decision;
 - f. Give someone you trust the legal authority to make decisions for you if you ever become unable to make decisions for yourself by completing and giving us an advance directive, a Durable Power of Attorney for Health Care, Living Will, or other health care treatment directive. You can rescind or modify these documents at any time;
 - g. Receive information about research projects that may affect your health care or treatment. You have the right to choose to participate in research projects; and
 - h. Receive access to your medical records and any information that pertains to you, except as prohibited by law. This includes the right to ask us to make additions or corrections to your medical record. We will review your request based on applicable federal and state law to determine if the requested additions are appropriate. If we approve your request, we will make the correction or addition to your protected health information. If we deny your request, we will tell you why and explain your right to file a written statement of disagreement. You or your authorized representative will be asked to provide written permission before a Member's records are released, unless otherwise permitted by law.
2. **Receive information about Kaiser Permanente and your Plan. This includes the right to:**
- a. Receive the information you need to choose or change your Primary Care Plan Physician, including the name, professional level and credentials of the doctors assisting or treating you;
 - b. Receive information about Kaiser Permanente, our Services, our practitioners and Providers, and the rights and responsibilities you have as a Member. You also can make recommendations regarding Kaiser Permanente's member rights and responsibility policies;
 - c. Receive information about financial arrangements with physicians that could affect the use of Services you might need;
 - d. Receive Emergency Services when you, as a prudent layperson, acting reasonably, would have believed that an emergency medical condition existed;
 - e. Receive covered urgently needed Services when traveling outside Kaiser Permanente's Service Area;
 - f. Receive information about what Services are covered and what you will have to pay and to examine an explanation of any bills for Services that are not covered; and
 - g. File a complaint, grievance or appeal about Kaiser Permanente or the care you received without fear of retribution or discrimination, expect problems to be fairly examined, and receive an acknowledgement and a resolution in a timely manner.
3. **Receive professional care and Service. This includes the right to:**
- a. See Plan Providers, get covered health care services and get your prescriptions filled within a reasonable period of time and in an efficient, prompt, caring and professional manner;
 - b. Have your medical care, medical records and protected health information (PHI) handled confidentially and in a way that respects your privacy;
 - c. Be treated with respect and dignity;

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

- d. Request that a staff member be present as a chaperone during medical appointments or tests;
- e. Receive and exercise your rights and responsibilities without any discrimination based on age, gender, sexual orientation, race, ethnicity, religion, disability, medical condition, national origin, educational background, reading skills, ability to speak or read English, or economic or health status, including any mental or physical disability you may have;
- f. Request interpreter Services in your primary language at no charge; and
- g. Receive health care in facilities that are environmentally safe and accessible to all.

Responsibilities of Members

As a Member of Kaiser Permanente, you are responsible to:

1. Promote your own good health:

- a. Be active in your health care and engage in healthy habits;
- b. Select a Primary Care Plan Physician. You may choose a doctor who practices in the specialty of Internal Medicine, Pediatrics, or Family Practice as your Primary Care Plan Physician. You may also choose a personal OB/GYN in addition to Primary Care Plan Physician;
- c. To the best of your ability, give accurate and complete information about your health history and health condition to your doctor or other health care professionals treating you;
- d. Work with us to help you understand your health problems and develop mutually agreed upon treatment goals;
- e. Talk with your doctor or health care professional if you have questions or do not understand or agree with any aspect of your medical treatment;
- f. Do your best to improve your health by following the treatment plan and instructions your Primary Care Plan Physician or health care professional recommends;
- g. Schedule the health care appointments your Primary Care Plan Physician or health care professional recommends;
- h. Keep scheduled appointments or cancel appointments with as much notice as possible; and
- i. Inform us if you no longer live within the Plan Service Area.

2. Know and understand your Plan and benefits:

- a. Read about your health care benefits in this contract and become familiar with them. Call us when you have questions or concerns;
- b. Pay your Plan Premium, and bring payment with you when your visit requires a Copayment, Coinsurance or Deductible;
- c. Let us know if you have any questions, concerns, problems or suggestions;
- d. Inform us if you have any other health insurance or prescription drug coverage; and
- e. Inform any network or nonparticipating provider from whom you receive care that you are enrolled in our Plan.

3. Promote respect and safety for others:

- a. Extend the same courtesy and respect to others that you expect when seeking health care Services; and
- b. Assure a safe environment for other members, staff and physicians by not threatening or harming others.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Payment of Premium

Members are entitled to health care coverage only for the period for which the Health Plan has received the appropriate Premium from your Group. You are responsible to pay any required contribution to the Premium, as determined and required by your Group. Your Group will tell you the amount you owe and how you will pay it to your Group. For example: A payroll deduction.

Payment of Copayments, Coinsurance and Deductibles

In addition to your monthly Premium payment, you may also be required to pay a Cost Share when you receive certain covered Services. A Cost Share may consist of a Copayment, Coinsurance, Deductible or a combination of these. Copayments are due at the time you receive a Service. You will be billed for any Deductible and/or Coinsurance you owe.

There are limits to the total amount of Copayments, Coinsurance and Deductibles you have to pay during the contract year. This limit is known as the Out-of-Pocket Maximum.

Any applicable Copayment, Coinsurance or Deductible you may be required to pay, along with the Out-of-Pocket Maximum, will be listed in the ***Summary of Services and Cost Shares***, which is attached to this EOC.

The Health Plan will keep accurate records of each Member's Cost Sharing and will notify the Member in writing within thirty (30) days of when he or she has reached the Out-of-Pocket Maximum. Once you have paid the Out-of-Pocket Maximum for Services received within the contract year, no additional Copayments, Coinsurance or Deductibles will be charged by the Health Plan for the remainder of the contract year. We will promptly refund a Member's Copayment, Coinsurance or Deductible if it was charged after the Out-of-Pocket Maximum was reached.

Open Enrollment

By submitting a Health Plan-approved enrollment application to your Group during the open enrollment period, you may enroll:

1. Yourself, as a new Subscriber, along with any of your eligible Dependents; or
2. Eligible Dependents, if you are already an existing Subscriber.

Enrollment Period and Effective Date of Coverage

When the Health Plan provides its annual open enrollment period, it will begin at least thirty (30) days prior to the 1st day of the contract year. The open enrollment period will extend for a minimum of thirty (30) days. During the annual open enrollment period an eligible employee may enroll or discontinue enrollment in this health benefit plan; or change their enrollment from this health benefit plan to a different health benefit plan offered by the large Employer.

Your Group will let you know when the open enrollment period begins and ends. Your membership will be effective at 12 a.m. Eastern Time (the time at the location of the administrative office of carrier at 2101 East Jefferson Street, Rockville, Maryland 20852) on the 1st day of the contract year.

New Employees and Their Dependents

Employees who become eligible outside of the annual open enrollment period may enroll themselves and any eligible Dependents thirty-one (31) days from the date that the employee first becomes eligible.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

The Group shall notify you and any enrolled Dependents of your effective date of membership if that date is different than the effective date of the Group Agreement specified on the **Face Sheet**, or if it is different than the dates specified under **Special Enrollment Due to New Dependents**, below.

Special Enrollment

You can only enroll during the annual open enrollment described above, unless one of the following is true. You:

1. Become eligible for a special enrollment period, as described in this section; or
2. Did not enroll in any coverage through your Group when you were first eligible and your Group does not give us a written statement that verifies you signed a document that explained restrictions about enrolling at a later time. The effective date of an enrollment resulting from this provision is no later than the 1st day of the month following the date your Group receives a Health Plan-approved enrollment or change of enrollment application from the Subscriber.

Special Enrollment Due to New Dependents

You may enroll as a Subscriber (along with any or all eligible Dependents), and existing Subscribers may add any or all eligible Dependents, within thirty-one (31) days after marriage, Domestic Partnership, birth, adoption or placement for adoption by submitting to your Group a Health Plan-approved enrollment application.

The effective date of an enrollment as the result of newly acquired Dependents will be:

1. **For new Spouse or Domestic Partner**, no later than the first day of the month following the date your Group receives an enrollment application from the Subscriber.
2. **For newborn children, the moment of birth.** If payment of additional Premium is required to provide coverage for the newborn child then, in order for coverage to continue beyond thirty-one (31) days from the date of birth, notification of birth and payment of additional Premium must be provided within thirty-one (31) days of the date of birth, otherwise coverage for the newborn will terminate thirty-one (31) days from the date of birth.
3. **For children, stepchildren, grandchildren, or adopted children who become eligible through Subscriber's marriage, the date of the marriage.** If payment of additional Premium is required to provide coverage for the child(ren) then, in order for coverage to continue beyond thirty-one (31) days from the date of eligibility, notification of eligibility and payment of additional Premium must be provided within thirty-one (31) days of the date of eligibility, otherwise coverage for the newly eligible child(ren) will terminate thirty-one (31) days from the date of eligibility.
4. **For children, stepchildren, grandchildren, or adopted children who become eligible through Subscriber's new Domestic Partner arrangement, the date of the signed Affidavit of Domestic Partnership.** If payment of additional Premium is required to provide coverage for the child(ren) then, in order for coverage to continue beyond thirty-one (31) days from the date of eligibility, notification of eligibility and payment of additional Premium must be provided within thirty-one (31) days of the date of eligibility, otherwise coverage for the newly eligible child(ren) will terminate thirty-one (31) days from the date of eligibility.
5. **For newly adopted children (including children newly placed for adoption),** the "date of adoption." The "date of adoption" means the earlier of: (1) a judicial decree of adoption, or (2)

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

the assumption of custody or placement with the Subscriber or Subscriber's Spouse or Domestic Partner, pending adoption of a prospective adoptive child by a prospective adoptive parent.

If payment of additional Premium is required to provide coverage for the child then, in order for coverage to continue beyond thirty-one (31) days from the date of adoption, notification of adoption and payment of additional Premium must be provided within thirty-one (31) days of the date of adoption, otherwise coverage for the newly adopted child will terminate thirty-one (31) days from the date of adoption.

6. **For a newly eligible grandchild, the date the grandchild is placed in your or your Spouse's or Domestic Partner's custody.** If payment of additional Premium is required to provide coverage for the child then, in order for coverage to continue, notification of the court ordered custody and payment of additional Premium must be provided within thirty-one (31) days of the date of the court ordered custody, otherwise coverage terminates thirty-one (31) days from the date of the court ordered custody.

Special Enrollment for Child Due to Order

If you are enrolled as a Subscriber and you are required under a court or administrative order to provide coverage for a Dependent child, you may enroll the child at any time pursuant to the requirements specified by §15-405(f) of the Maryland Insurance Article. You must submit a Health Plan-approved enrollment application along with a copy of the order to your employer.

The membership effective date for children who are newly eligible for coverage as the result of a court or administrative order received by you or your Spouse or Domestic Partner, will be the date specified in the court or administrative order.

If payment of additional Premium is required to provide coverage for the child, notification of the court or administrative order may be provided at any time but, payment of additional Premium must be provided within thirty-one (31) days of enrollment of the child, otherwise, enrollment of the child will be void. Enrollment for such child will be allowed in accordance with Section 15-405(c) of the Insurance Article which provides for the following:

1. An insuring parent is allowed to enroll in family member's coverage and include the child in that coverage regardless of enrollment period restrictions;
2. A non-insuring parent, child support agency, or Department of Health and Mental Hygiene is allowed to apply for health insurance coverage on behalf of the child and include the child in the coverage regardless of enrollment period restrictions; and
3. The Health Plan may not terminate health insurance coverage for a child eligible under this subsection unless written evidence is provided that the:
 - a. Order is no longer in effect;
 - b. Child has been or will be enrolled under other reasonable health insurance coverage that will take effect on or before the effective termination date;
 - c. Employer has eliminated family member's coverage for all employees; or
 - d. Employer no longer employs the insuring parent, except the parent elects to enroll in COBRA, coverage shall be provided for the child consistent with the employer's plan for postemployment health insurance coverage for dependents under COBRA.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

If you are not enrolled at the time we receive a court or administrative order to provide coverage for a Dependent child, we shall enroll both you and the child, without regard to any enrollment period restrictions, pursuant to the requirements and time periods specified by §15-405(f) and (g) of the Maryland Insurance Article.

Special Enrollment Due to Loss of Other Coverage

By submitting a Health Plan-approved enrollment application to your Group within thirty (30) days after an enrolling person you are dependent upon for coverage loses that coverage, you may enroll:

1. Yourself, as a new Subscriber, along with any of your eligible Dependents; or
2. Eligible Dependents, if you are already an existing Subscriber, as long as the:
 - a. Enrolling person or at least one (1) of the Dependents had other coverage when you previously declined all coverage through your Group, and
 - b. Loss of the other coverage is due to either:
 - i. Exhaustion of COBRA coverage or Continuation of Coverage under Maryland law;
 - ii. Termination of employer contributions for non-COBRA coverage; however, the special enrollment period is still applicable even if the other coverage continues because the enrolling person is paying the amounts previously paid by the employer;
 - iii. Loss of eligibility for non-COBRA coverage, but not termination for cause or termination from an individual (non-group) plan for nonpayment.
 - a) For example, this loss of eligibility may be due to legal separation or divorce, reaching the age limit for dependent children, death, termination of employment or reduction in hours of employment;
 - iv. Loss of eligibility for Medicaid coverage or Child Health Insurance Program (CHIP) coverage, but not termination for cause; or
 - v. Reaching a lifetime maximum on all benefits.

Note: If you are enrolling yourself as a Subscriber along with at least one (1) eligible Dependent, only one (1) of you must meet the requirements stated above.

To request enrollment, the Subscriber must submit a Health Plan-approved enrollment or change of enrollment application to your Group within thirty-one (31) days after loss of other coverage, except that the timeframe for submitting the application is sixty (60) days if you are requesting enrollment due to loss of eligibility for Medicaid or CHIP coverage. The effective date of an enrollment resulting from loss of other coverage is no later than the 1st day of the month following the date your Group receives an enrollment or change of enrollment application from the Subscriber.

Special Enrollment Due to Eligibility for Premium Assistance Under Medicaid or CHIP

You may enroll as a Subscriber (along with any or all eligible Dependents), and existing Subscribers may add any or all eligible Dependents, if the Subscriber or at least one of the enrolling Dependents becomes eligible to receive premium assistance under Medicaid or CHIP. To request enrollment, the Subscriber must submit a Health Plan-approved enrollment or change of enrollment application to your Group within sixty (60) days after the Subscriber or Dependent is determined eligible for premium assistance.

The effective date of an enrollment resulting from eligibility for the premium assistance under Medicaid or CHIP is no later than the 1st day of the month following the date your Group receives an enrollment or change of enrollment application from the Subscriber.

Kaiser Permanente Maryland Large Group Agreement and Evidence of Coverage

Special Enrollment Due to Reemployment After Military Service

If you terminated your health care coverage because you were called to active duty military service, you may be able to be reenrolled in your Group's health Plan, if required by state or federal law. Please ask your Group for more information.

Genetic Testing

We will not use, require or request a genetic test, the results of a genetic test, genetic information or genetic Services for the purpose of rejecting, limiting, canceling or refusing to renew a health insurance policy or contract. Additionally, genetic information or the request for such information will not be used to increase the rates or affect the terms or conditions of, or otherwise affect the coverage of a Member.

We will not release identifiable genetic information or the results of a genetic test without prior written authorization from the Member from whom the test results or genetic information was obtained to:

1. Any person who is not an employee of the Health Plan; or
2. A Plan Provider who is active in the Member's health care.

As used in this provision, genetic information shall include genetic information of:

1. A fetus carried by a Member or family member of a Member who is pregnant; and
2. An embryo legally held by a Member or family member of a Member utilizing an assisted reproductive technology.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

SECTION 2: How to Get the Care You Need

Please read the following information so that you will know from whom and what group of providers you may obtain health care.

When you join the Health Plan, you are selecting our medical care system to provide your medical care. You must receive your care from Plan Providers within our Service Area, except for:

1. Emergency Services, as described in *Section 3: Benefits, Exclusions and Limitations*;
2. Urgent Care Services outside of our Service Area, as described in *Section 3: Benefits, Exclusions and Limitations*;
3. *Continuity of Care for New Members*, as described in this section;
4. Approved Referrals, as described in this section under the *Getting a Referral*, including referrals for Clinical Trials as described in *Section 3: Benefits, Exclusions and Limitations*; and
5. Covered Services received in other Kaiser Permanente regions and Group Health Cooperative service areas.

Making and Cancelling Appointments and Who to Contact

At Kaiser Permanente, we are available to assist you in getting the care you need. Should you experience a medical condition or require assistance from us, please contact the appropriate number below.

Medical Emergencies

- Call 911, where available, if you think you have a medical emergency.

Medical Advice

- Call us at 1-800-677-1112 if you are unsure of your condition and require immediate medical advice. You should also call this number in the event that you have an emergency hospital admission. We require notice within 48 hours, or as soon as reasonably possible thereafter, of any emergency hospital admission.

Making or Canceling Appointments

To make or cancel an appointment, please visit us online at www.kp.org.

You may also make or cancel an appointment with a Primary Care Plan Physician in one of our Plan Medical Centers by phone. To do so, please have your Kaiser Permanente identification card with you and contact us at 1-800-777-7904 or 711 (TTY). We are available to assist you 24/7.

If your Primary Care Plan Physician is in our Network of Plan Providers, but not located in a Plan Medical Center, please contact his/her office directly for assistance making or canceling an appointment. The telephone number for their office is located on your Kaiser Permanente identification card.

Choosing or Changing Your Primary Care Plan Physician

We recommend that you choose a Primary Care Plan Physician if you have not done so already. For more information, see *Choosing Your Primary Care Plan Physician* in this section.

You may choose or change your Primary Care Plan Physician at any time, for any reason, by visiting www.kp.org/doctor. On the website, you can browse all doctor's profiles and select a doctor who matches your needs.

You may also choose or change your Primary Care Plan Physician by phone by contacting Member

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Services Monday through Friday between 7:30 a.m. and 9 p.m. at 1-800-777-7902 or 711 (TTY).

Customer Service

We want you to be satisfied with your health care. Member Services representatives are available to assist you with questions about your Plan Monday through Friday between 7:30 a.m. and 9 p.m. at 1-800-777-7902 or 711 (TTY).

Member Services representatives are also available at most of our Plan medical offices. You may also ask your Primary Care Plan Physician or other health care professionals about problems you may have.

Advance Directives to Direct Your Care While Incapacitated

Advance directives are legal forms that help you control the kind of health care you will receive if you become very ill or unconscious. We ask that you please consider the benefits of completing a:

1. Durable Power of Attorney for Health Care, which lets you name someone to make health care decisions for you when you cannot speak for yourself. It also lets you write down your views on life support and other treatments; and
2. Living Will and the Natural Death Act Declaration to Physicians lets you write down your wishes about receiving life support and other treatment.

For additional information about advance directives, including how to obtain forms and instructions, visit us online at **www.kp.org** or contact Member Services Monday through Friday between 7:30 a.m. and 9 p.m. at 1-800-777-7902 or 711 (TTY).

Using Your Kaiser Permanente Identification Card

Digital Kaiser Permanente Identification Card

Managing your health care is convenient with the Kaiser Permanente mobile app. The app gives you access to your digital Kaiser Permanente identification card, which allows you to check in for appointments, pick up prescriptions and provide your membership information, all from your smartphone. To access your digital Kaiser Permanente identification card:

1. Log into the Kaiser Permanente mobile app; and
2. Select “Member ID Card” from the menu options.

Note: Verify that the Kaiser Permanente mobile app is available on your smartphone and create your login before arriving at your appointment. Additionally, the availability of the digital Kaiser Permanente identification card is limited to certain types of Plans and does not replace the physical card. Each Member will also receive a physical Kaiser Permanente identification card.

Using Your Kaiser Permanente Identification Card

Your Kaiser Permanente identification card is for identification purposes only. It contains your name, medical record number and our contact information. When you visit a Plan Facility, please have both your Kaiser Permanente identification card and a valid photo ID with you. You will be asked to show both of them when checking in.

Your medical record number is used to identify your medical records and status as a Member. You should always have the same medical record number.

If you need to replace your Kaiser Permanente identification card, or if we ever issue you more than one

Kaiser Permanente Maryland Large Group Agreement and Evidence of Coverage

(1) medical record number, please let us know by contacting Member Services Monday through Friday between 7:30 a.m. and 9 p.m. at 1-800-777-7902 or 711 (TTY).

Note: Allowing another person to use your ID card will result in forfeiture of your Kaiser Permanente identification card and may result in termination of your status as a Member.

Choosing Your Primary Care Plan Physician

We highly encourage you to choose a Primary Care Plan Physician when you enroll. He or she will play an important role in coordinating your health care Services, including Hospital stays and referrals to specialists. Additionally, your Primary Care Plan Physician and Plan Providers will work as a team, along with you, to ensure continuity of care and medically appropriate courses of treatment.

Each Member in your family should select a Primary Care Plan Physician. If you do not select a Primary Care Plan Physician upon enrollment, we will assign you one near your home. You may select or change your Primary Care Plan Physician at any time by visiting us online at **www.kp.org** or contacting Member Services Monday through Friday between 7:30 a.m. and 9 p.m. at 1-800-777-7902 or 711 (TTY).

Primary Care Plan Physicians are located within our Plan Medical Centers .

Our Provider Directory is available online at **www.kp.org** and updated twice each month. A listing of all Primary Care Plan Physicians is also provided to you on an annual basis.

You may select a Primary Care Plan Physician, who is available to accept new Members, from the following areas: Internal medicine, family practice, and pediatrics. Within pediatrics, you may select an allopathic or osteopathic pediatrician as the Primary Care Plan Physician for your child. In addition to selecting a Primary Care Plan Physician, Members may choose a Plan Physician who practices in the specialty of obstetrics or gynecology (OB/GYN) as their personal OB/GYN.

Getting a Referral

Our Plan Providers offer primary medical, pediatric and obstetrics/gynecology (OB/GYN) care as well as specialty care in areas such as general surgery, orthopedic surgery, dermatology and other medical specialties. If your Primary Care Plan Physician decides that you require covered Services from a Specialist, you will be referred (as further described in this EOC) to a Plan Provider in your SignatureSM provider network who is a Specialist that can provide the care you need. All referrals will be subject to review and approval (authorization) in accordance with the terms of this EOC. We will notify you when our review is complete.

If your Primary Care Plan Physician decides that you required covered Services not available from us, he or she will refer you to a non-Plan Provider inside or outside our Service Area. You must have an approved referral to the non-Plan Provider in order for us to cover the Services.

Copayments and Coinsurance for approved referral Services provided by a non-Plan Provider are the same as those required for Services provided by a Plan Provider.

Any additional radiology studies, laboratory services or services from any other professional not named in the referral are not authorized and will not be reimbursed. If the non-Plan Provider recommends Services not indicated in the approved referral, your Primary Care Plan Physician will work with you to determine whether those Services can be provided by a Plan Provider.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Our facilities include Plan Medical Centers and specialty facilities, such as imaging centers, located within our Service Area. You will receive most of the covered Services that you routinely need at these facilities unless you have an approved referral to another Plan Provider.

When you need authorized covered Services at a Plan Hospital, you will be referred to a Plan Hospital. We may direct that you receive covered Hospital Services at a particular Plan Hospital so that we may better coordinate your care using Medical Group Plan Physicians and our electronic medical record system.

Services that Do Not Require a Referral

There are specific Services that do not require a referral from your Primary Care Plan Physician. However, you must obtain the care from a Plan Provider. These Services include the following:

1. An initial consultation for treatment of mental illness, emotional disorders, and drug or alcohol abuse when provided by a Plan Provider. For continued treatment, you or your Plan Provider must contact the Behavioral Health Access Unit for assistance to arrange and schedule these covered Services. The Behavioral Health Access Unit may be reached at 1-866-530-8778;
2. OB/GYN Services provided by an OB/GYN, a certified nurse-midwife or any other Plan Provider authorized to provide OB/GYN Services, if the care is Medically Necessary, including routine care and the ordering of related, covered obstetrical and gynecological Services; and
3. Optometry Services.

Although a referral or prior authorization is not required to receive care from these Providers, the Provider may have to get prior authorization for certain Services.

For the most up-to-date list of Plan Medical Centers and Plan Providers, visit us online at www.kp.org. To request a Provider Directory, please contact Member Services Monday through Friday between 7:30 a.m. and 9 p.m. at 1-800-777-7902 or 711 (TTY).

Standing Referrals to Specialists

If you suffer from a life-threatening, degenerative, chronic or disabling disease or condition that requires Specialty Services, your Primary Care Plan Physician may determine, in consultation with you and a Specialist, that you need continuing care from that Specialist. In such instances, your Primary Care Plan Physician will issue a standing referral to the Specialist.

A standing referral should be developed by the specialist, your Primary Care Plan Physician and you, and made in accordance with a written treatment plan consisting of covered Services. The treatment plan may limit the authorized number of Specialist visits and/or the period of time in which those Specialist visits are authorized. It may also require that the Specialist communicate regularly with your Primary Care Plan Physician regarding your treatment and health status.

Referrals to Non-Plan Specialists and Non-Physician Specialists

A Member may request a referral to a non-Plan Specialist or a Non-Physician Specialist if:

1. The Member has been diagnosed with a condition or disease that requires specialized health care Services or medical care; and the Health Plan:
 - a. Does not have a Plan Specialist or Non-Physician Specialist with the professional training and expertise to treat or provide health care Services for the condition or disease; or
 - b. Cannot provide reasonable access to a Specialist or Non-Physician Specialist with the

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

professional training and expertise to treat or provide health care Services for the condition or disease without unreasonable delay or travel.

You must have an approved referral to the non-Plan Specialist or Non-Physician Specialist in order for us to cover the Services. Copayments and Coinsurance for approved referral Services provided by non-Plan Providers are the same as those required for Services provided by a Plan Provider.

Post-Referral Services Not Covered

Any additional Services not specifically listed, and/or that are provided by a professional not named in the referral, are not authorized and will not be reimbursed.

If a non-Plan Provider for whom you have received an authorized referral recommends additional Services that are not indicated in that approved referral, advise your Primary Care Plan Physician. He or she will work with you to determine whether those Services can be provided by a Plan Provider. Additional services not specifically listed in the referral are not authorized and will not be reimbursed unless you have received a preauthorization for those services from your Primary Care Plan Physician.

Continuity of Care for New Members

At the request of a new Member, or a new Member's parent, guardian, designee or health care provider, the Health Plan shall:

1. Accept a preauthorization issued by the Member's prior carrier, managed care organization or third-party administrator; and
2. Allow a new enrollee to continue to receive health care Services being rendered by a non-Plan provider at the time of the Member's enrollment under this Agreement.
3. If you are a new Member in a Point-of-Service plan, use the same cost-sharing for Services received from non-Plan providers as it would if the Service was received from a Plan provider.

As described below, the Health Plan will accept the preauthorization and allow a new Member to continue to receive Services from a non-Plan Provider for the:

1. Lesser of the course of treatment or ninety (90) days; and
2. Up to three (3) trimesters of a pregnancy and the initial postpartum visit.

Transitioning to our Services

At the end of the applicable time period immediately above under ***Continuity of Care*** in this section, we may elect to perform our own review to determine the need for continued treatment; and to authorize continued Services as described under ***Getting a Referral*** in this section.

Accepting Preauthorization for Services

The Health Plan shall accept a preauthorization for the procedures, treatments, medications or other Services covered under this Agreement.

After receiving the consent of a Member, or the Member's parent, guardian or designee, we may request a copy of the preauthorization by following all the laws for confidentiality of medical records. The prior carrier, managed care organization or third-party administrator must provide a copy of the preauthorization within ten (10) days following receipt of our request.

Services from Non-Plan Providers

The Health Plan shall allow a new Member to continue to receive covered health care Services being

Kaiser Permanente Maryland Large Group Agreement and Evidence of Coverage

rendered by a non-Plan Provider at the time of the Member's transition to our plan for the following conditions:

1. Acute conditions;
2. Serious chronic conditions;
3. Pregnancy;
4. Mental health conditions and substance use disorders; and
5. Any other condition on which the non-Plan Provider and the Health Plan reach agreement.

Examples of acute and serious chronic conditions may include:

1. Bone fractures;
2. Joint replacements;
3. Heart attack;
4. Cancer;
5. HIV/AIDS; and
6. Organ transplants.

Continuity of Care Limitation

With respect to any benefit or Service provided through the fee-for-services Maryland Medical Assistance Program, this subsection shall apply only to:

1. Enrollees transitioning from the Maryland Medical Assistance Program to the Health Plan; and
2. Behavioral health and dental benefits, to the extent they are authorized by a third-party administrator.

Getting Emergency and Urgent Care Services

Emergency Services

Emergency Services are covered no matter when or where in the world they occur.

If you think you have a medical emergency, call 911, where available, or go to the nearest emergency room. For coverage information in the event of a medical emergency, including emergency benefits away from home, refer to *Emergency Services* in **Section 3: Benefits, Exclusions and Limitations**.

Emergency Services are available from Plan Hospital emergency departments, which are open 24/7.

Emergency Services, with respect to an Emergency Medical Condition, means:

1. A medical screening examination (as required under section 1867 of the Social Security Act, 42 U.S.C. 1395dd) that is within the capability of the emergency department of a hospital, including ancillary services routinely available to the emergency department to evaluate such Emergency Medical Condition; and
2. Such further medical examination and treatment, to the extent they are within the capabilities of the staff and facilities available at the hospital, as are required under section 1867 of the Social Security Act (42 U.S.C. 1395dd(e)(3)).

Bills for Emergency Services

If you receive a bill from a hospital, physician or ancillary provider for emergency Services that were provided to you, simply mail or fax a proof of payment and a copy of the bill to us with your medical record number written on it. Your medical record number can be found on the front of your Kaiser

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Permanente identification card. Please mail or fax your proof to us within one (1) year at the following address:

Kaiser Permanente National Claims Administration - Mid-Atlantic States
PO Box 371860
Denver, CO 80237-9998
Fax: 1-866-568-4184

For more information on the payment or reimbursement of covered services and how to file a claim, see ***Section 5: Health Care Service Review, Appeals and Grievances.***

Urgent Care Services

Urgent Care Services are Services required as the result of a sudden illness or injury, which requires prompt attention, but are not of an emergent nature.

All Primary Care Plan Physicians are on-call 24/7. When a situation is not an emergency, but requires prompt attention for symptoms such as a sudden rash, high fever, severe vomiting, ear infection or sprain, please call your Primary Care Plan Physician as instructed under ***Making and Cancelling Appointments and Who to Contact***, which is located at the beginning of this section.

Hospital Admissions

If you are admitted to a non-Plan Hospital, you, your Parent/Guardian, Financially Responsible Person or someone else must notify us within the later of forty-eight (48) hours of a Member's hospital admission or on the first working day following the admission unless it was not reasonably possible to notify us within that time.

Getting Assistance from Our Advice Nurses

Our advice nurses are registered nurses (RNs) specially trained to help assess clinical problems and provide clinical advice. They can help solve a problem over the phone and instruct you on self-care at home, when appropriate. If the problem is more severe and you need an appointment, they will help you get one.

If you are not sure you are experiencing a medical emergency, or for Urgent Care Services for symptoms such as a sudden rash, high fever, severe vomiting, ear infection or sprain, you may call our advice nurses at 1-800-777-7904 or 711 (TTY).

You may also call 1-800-677-1112 from anywhere in the United States, Canada, Puerto Rico or the Virgin Islands.

Getting a Second Opinion

You are welcome to receive a second medical opinion from a Plan Physician. We will assist you to arrange an appointment for a second opinion upon request.

Receiving Care in Another Kaiser Foundation Health Plan Service Area

You may receive covered Services from another Kaiser Foundation Health Plan, if the Services are provided, prescribed, or directed by that other plan, and if the Services would have been covered under this EOC. Covered Services are subject to the terms and conditions of this EOC, including prior authorization requirements, the applicable Copayments, Coinsurance and/or Deductibles shown in the

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Summary of Services and Cost Shares and the exclusions, limitations and reductions described in this EOC.

For more information about receiving care in other Kaiser Foundation Health Plan service areas, including availability of Services, and provider and facility locations, please call our Away from Home Travel Line at 951-268-3900. Information is also available online at kp.org/travel.

Payment Toward Your Cost Share and When You May Be Billed

In most cases, you will be asked to make a payment toward your Cost Share at the time you receive Services. If you receive more than one type of Services, such as Primary Care treatment and laboratory tests, you may be required to pay separate Cost Shares for each of those Services. In some cases, your provider may not ask you to make a payment at the time you receive Services, and you may be billed for your Cost Share.

Keep in mind that your payment toward your Cost Share may cover only a portion of your total Cost Share for the Services you receive, and you will be billed for any additional amounts that are due. The following are examples of when you may be asked to pay Cost Share amounts in addition to the amount you pay at check-in:

1. **You receive non-preventive Services during a preventive visit.** For example, you go in for a routine physical exam, and at check-in you pay your Cost Share for the preventive exam (your Cost Share may be "no charge"). However, during your preventive exam your provider finds a problem with your health and orders non-preventive Services to diagnose your problem, such as laboratory tests. You may be asked to pay your Cost Share for these additional non-preventive diagnostic Services.
2. **You receive diagnostic Services during a treatment visit.** For example, you go in for treatment of an existing health condition, and at check-in you pay your Cost Share for a treatment visit. However, during the visit your provider finds a new problem with your health and performs or orders diagnostic Services, such as laboratory tests. You may be asked to pay your Cost Share for these additional diagnostic Services.
3. **You receive treatment Services during a diagnostic visit.** For example, you go in for a diagnostic exam, and at check-in you pay your Cost Share for a diagnostic exam. However, during the diagnostic exam your provider confirms a problem with your health and performs treatment Services, such as an outpatient procedure. You may be asked to pay your Cost Share for these additional treatment Services.
4. **You receive non-preventive Services during a no-charge courtesy visit.** For example, you go in for a blood pressure check or meet and greet visit and the provider finds a problem with your health and performs diagnostic or treatment Services. You may be asked to pay your Cost Share for these additional diagnostic or treatment Services.
5. **You receive Services from a second provider during your visit.** For example, you go in for a diagnostic exam, and at check-in you pay your Cost Share for a diagnostic exam. However, during the diagnostic exam your provider requests a consultation with a specialist. You may be asked to pay your Cost Share for the consultation with the specialist.

Note: If your plan is subject to a Deductible, any required Deductible amount must be met by the Member prior to our payment of non-preventive or diagnostic Services.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

SECTION 3: Benefits, Exclusions and Limitations

Your Benefits

The benefits described in this section are covered only when:

1. A Plan Physician determines that the Services are Medically Necessary;
2. The Services are provided, prescribed, authorized or directed by a Plan Physician; and
 - a. You receive the Services at a Plan Facility, Plan Provider or contracted Skilled Nursing Facility inside our Service Area (except when specifically noted otherwise within this Agreement); or
 - b. You agree to have Services delivered through a patient centered medical homes program for individuals with chronic conditions, serious illnesses or complex health care needs. This includes associated costs for coordination of care, such as:
 - i. Liaison services between the individual and the Health Care Provider, nurse coordinator and the care coordination team;
 - ii. Creation and supervision of a care plan;
 - iii. Education of the Member and their family regarding the Member's disease, treatment compliance and self-care techniques; and
 - iv. Assistance with coordination of care, including arranging consultations with Specialists and obtaining Medically Necessary supplies and services, including community resources.

You must receive all covered Services from Plan Providers inside our Service Area except for:

1. Emergency Services, as described in this section;
2. Urgent Care Services outside of our Service Area, as described in this section;
3. Continuity of Care for New Members, as described in ***Section 2: How to Get the Care You Need***;
4. Approved referrals, as described under ***Getting a Referral in Section 2: How to Get the Care You Need***, including referrals for clinical trials as described in this section.

Note: Some benefits may require payment of a Copayment, Coinsurance or Deductible. Refer to the ***Summary of Services and Cost Shares*** for the Cost Sharing requirements that apply to the covered Services contained within the ***List of Benefits*** in this section.

This Agreement does not pay for all health care services, even if they are Medically Necessary. Your right to benefits is limited to the covered Services contained within this contract. To view your benefits, see the ***List of Benefits*** in this section.

List of Benefits

The following benefits are covered by the Health Plan. Benefits are listed alphabetically for your convenience. Some benefits are subject to benefit-specific limitations and/or exclusions, which are listed, when applicable, directly below each benefit. A broader list of exclusions that apply to all benefits, regardless of whether they are Medically Necessary, is provided under ***Exclusions*** in this section.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

1. Accidental Dental Injury Services

We cover restorative Services necessary to promptly repair, but not replace, sound natural teeth that have been injured as the result of an external force. Coverage is provided when all of the following conditions have been satisfied:

1. The accident has been reported to your Primary Care Plan Physician within seventy-two (72) hours of the accident;
2. A Plan Provider provides the restorative dental Services;
3. The injury occurred as the result of an external force that is defined as violent contact with an external object, not force incurred while chewing;
4. The injury was sustained to sound natural teeth;
5. The covered Services must begin within sixty (60) days of the injury; and
6. The covered Services are provided during the twelve (12) consecutive month period commencing from the date that treatment for the injury occurred.

Coverage under this benefit is provided for the most cost-effective procedure available that, in the opinion of the Plan Provider, would produce the most satisfactory result.

For the purposes of this benefit, sound natural teeth are defined as a tooth or teeth that (a) have not been weakened by existing dental pathology such as decay or periodontal disease or (b) have not been previously restored by a crown, inlay, onlay, porcelain restoration or treatment by endodontics.

See the benefit-specific exclusions immediately below for additional information.

Benefit-Specific Exclusions:

1. Services provided by non-Plan Providers.
2. Services provided after twelve (12) months from the date treatment for the injury commenced.
3. Services for teeth that have been avulsed (knocked out) or that have been so severely damaged that in the opinion of the Plan Provider, restoration is impossible.

2. Allergy Services

We cover the following allergy Services:

1. Evaluations and treatment; and
2. Injection visits and serum.

3. Ambulance Services

We cover licensed ambulance Services only if your medical condition requires:

1. The basic life support, advanced life support, or critical care life support capabilities of an ambulance for inter-facility or home transfer; and
2. The ambulance transportation has been ordered by a Plan Provider.

Coverage is also provided for Medically Necessary transportation or Services, including Medically Necessary air ambulance transport to the nearest hospital able to provide needed Services, rendered as the result of a 911 call. Your Cost Share will apply to each encounter, whether or not transport was required.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Ambulance transportation from an emergency room to a Plan Facility or from a hospital to a Plan Facility that is both Medically Necessary and ordered by a Plan Provider is covered at no charge.

We also cover medically appropriate ambulette (non-emergent transportation) Services provided by select transport carriers when ordered by a Plan Provider at no charge.

We will not cover emergency ambulance or ambulette (non-emergent transportation) Services in any other circumstances, even if no other transportation is available. We cover licensed ambulance and ambulette (non-emergent transportation) Services ordered by a Plan Provider only inside our Service Area, except as covered under ***Emergency Services***.

See the benefit-specific exclusions immediately below for additional information.

Benefit-Specific Exclusions:

1. Except for select non-emergent transportation ordered by a Plan Provider, we do not cover transportation by car, taxi, bus, minivan and/or any other type of transportation (other than a licensed ambulance), even if it is the only way to travel to a Plan Provider.
2. Ambulette (non-emergent transportation Services) that are not medically appropriate and that have not been ordered by a Plan Provider.

4. Anesthesia for Dental Services

We cover general anesthesia and associated hospital or ambulatory facility Services for dental care provided to Members who are age:

1. 7 or younger or are developmentally disabled and for whom a:
 - a. Superior result can be expected from dental care provided under general anesthesia; and
 - b. Successful result cannot be expected from dental care provided under local anesthesia because of a physical, intellectual or other medically compromising condition.
2. 17 or younger who are extremely uncooperative, fearful or uncommunicative with dental needs of such magnitude that treatment should not be delayed or deferred, and for whom a lack of treatment can be expected to result in oral pain, infection, loss of teeth, or other increased oral or dental morbidity.
3. 17 and older when the Member's medical condition requires that dental Service be performed in a hospital or ambulatory surgical center for the safety of the Member (e.g., heart disease and hemophilia).

General anesthesia and associated hospital and ambulatory facility charges will be covered only for dental care that is provided by a fully accredited Specialist for whom hospital privileges have been granted.

See the benefit-specific exclusions immediately below for additional information.

Benefit-Specific Exclusions:

1. The dentist or Specialist's dental Services.

5. Blood, Blood Products and their Administration

We cover blood and blood products, both derivatives and components, including the collection and

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

storage of autologous blood for elective surgery, as well as cord blood procurement and storage for approved Medically Necessary care, when authorized by a Plan Provider. The administration of blood and blood products are also covered.

In addition, benefits shall be provided for the purchase of blood products and blood infusion equipment required for home treatment of routine bleeding episodes associated with hemophilia and other congenital bleeding disorders when the home treatment program is under the supervision of the state-approved hemophilia treatment center.

See the benefit-specific limitation and exclusion immediately below for additional information.

Benefit-Specific Limitation:

1. Member recipients must be designated at the time of procurement of cord blood.

Benefit-Specific Exclusion:

1. Directed blood donations.

6. Chemical Dependency and Mental Health Services

Mental Illness, Emotional Disorders, Drug and Alcohol Misuse Services

We cover the treatment of mental illnesses, emotional disorders, drug misuse and alcohol misuse for conditions that in the opinion of a Plan Provider would be Medically Necessary and treatable. For the purposes of this benefit provision, drug and alcohol misuse means a disease that is characterized by a pattern of pathological use of a drug and/or alcohol with repeated attempts to control its use and with significant negative consequences in at least one the following areas of life: medical, legal, financial or psycho-social.

We cover inpatient in a licensed or certified facility or program, including a licensed or certified residential treatment center. Covered Services include all medical Services of physicians and other health professionals as performed, prescribed or directed by a Physician including, but not limited to:

1. Individual therapy;
2. Group therapy;
3. Electroconvulsive Therapy (ECT);
4. Drug therapy;
5. Education;
6. Psychiatric nursing care; and
7. Appropriate hospital Services.

Medical Services for detoxification are limited to the removal of the toxic substance or substances from the system.

Partial hospitalization is defined as the provision of medically directed intensive or intermediate short-term treatment for mental illness, emotional disorders, and drug and alcohol misuse for a period of less than twenty-four (24) hours but more than four (4) hours in a day in a licensed or certified facility or program.

In an outpatient setting, we cover all Medically Necessary Services of physicians and other health care professionals to treat mental illness, emotional disorders, drug misuse and alcohol misuse, and opioid

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

treatment Services as performed, prescribed or directed by a physician including, but not limited to:

1. Diagnostic evaluations;
2. Crisis intervention;
3. Individual therapy;
4. Group therapy;
5. Medication evaluation and management visits;
6. Psychological and neuropsychological testing for diagnostic purposes;
7. Medical treatment for withdrawal symptoms; and
8. Visits for the purpose of monitoring drug therapy.

Psychiatric Residential Crisis Services

We cover residential crisis Services that are:

1. Provided to a Member with a mental illness who is experiencing or is at risk of a psychiatric crisis that would impair the individual's ability to function in the community;
2. Designed to prevent a psychiatric inpatient admission, provide an alternative to psychiatric inpatient admission, or shorten the length of inpatient stay;
3. Provided out of the Member's residence on a short-term basis in a community-based residential setting; and
4. Provided by entities that are licensed by the Department of Health and Mental Hygiene to provide residential crisis Services.

See the benefit-specific exclusions immediately below for additional information.

Benefit-Specific Exclusions:

Chemical dependency and Mental Health Services exclusions:

1. Services for Members who, in the opinion of the Plan Provider, are seeking services and supplies for other than therapeutic purposes.
2. Psychological and neuropsychological testing for ability, aptitude, intelligence or interest.
3. Services on court order or as a condition of parole or probation, unless determined by the Plan Provider to be necessary and appropriate.
4. Evaluations that are primarily for legal or administrative purposes and are not Medically Necessary.

7. Cleft Lip, Cleft Palate or Both

We cover inpatient and outpatient Services arising from orthodontics, oral surgery and otologic, audiological and speech/language treatment as the result of the congenital defect known as cleft lip, cleft palate or both.

8. Clinical Trials

We cover the patient costs you incur for clinical trials provided on an inpatient and an outpatient basis. "Patient costs" mean the cost of a Medically Necessary Service that is incurred as a result of the treatment being provided to the member for purposes of the clinical trial. "Patient costs" do not include:

1. The cost of an investigational drug or device, except as provided below for off-label use of an

Kaiser Permanente Maryland Large Group Agreement and Evidence of Coverage

United States Food and Drug Administration (FDA) approved drug or device;

2. The cost of non-health care Services that may be required as a result of treatment in the clinical trial; or
3. Costs associated with managing the research for the clinical trial.

We cover Services received in connection with a clinical trial if all of the following conditions are met:

1. The Services would be covered if they were not related to a clinical trial;
2. You are eligible to participate in the clinical trial according to the trial protocol with respect to treatment of cancer or other life-threatening condition (a condition from which the likelihood of death is probable unless the course of the condition is interrupted), as determined in one of the following ways:
 - a. A Plan Provider makes this determination;
 - b. You provide us with medical and scientific information establishing this determination;
3. If any Plan Providers participate in the clinical trial and will accept you as a participant in the clinical trial, you must participate in the clinical trial through a Plan Provider unless the clinical trial is outside of the state in which you live;
4. The clinical trial is a phase I, phase II, phase III or phase IV clinical trial related to the prevention, detection or treatment of cancer or other life-threatening condition and it meets one of the following requirements:
 - a. The study or investigation is approved or funded by at least one (1) of the following:
 - i. The National Institutes of Health;
 - ii. The Centers for Disease Control and Prevention;
 - iii. The Agency for Health Care Research and Quality;
 - iv. The Centers for Medicare & Medicaid Services;
 - v. A cooperative group or center of any of the above entities or of the Department of Defense or the Department of Veterans Affairs;
 - vi. The study or investigation is conducted under an investigational new drug application reviewed by the FDA;
 - vii. The study or investigation is a drug trial that is exempt from having an investigational new drug application;
 - viii. An institutional review board of an institution in the state which has a Multiple Project Assurance Contract approved by the Office of Protection from Research Risks of the National Institutes of Health;
 - ix. A qualified non-governmental research entity identified in the guidelines issued by the National Institutes of Health for center support grants; or
 - x. The Department of Veterans Affairs, Department of Defense or the Department of Energy; but only if the study or investigation has been reviewed and approved through a system of peer review that the United States Secretary of Health and Human Services determines meets all of the following requirements:
 - (a) It is comparable to the National Institutes of Health system of peer review of studies and investigations; and

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

<p>(b) It assures unbiased review of the highest scientific standards by qualified people who have no interest in the outcome of the review.</p> <ol style="list-style-type: none"> 5. The facility and personnel providing the treatment are capable of doing so by virtue of their experience, training and volume of patients treated to maintain expertise; 6. There is no clearly superior, non-investigational treatment alternative; and 7. The available clinical or pre-clinical data provide a reasonable expectation that the treatment will be at least as effective as the non-investigational alternative. <p>Note: Coverage will not be restricted solely because the Member received the Service outside of the Service Area or the Service was provided by a non-Plan Provider.</p> <p>Off-Label use of Drugs or Devices</p> <p>We also cover patient costs incurred for drugs and devices that have been approved for sale by the FDA whether or not the FDA has approved the drug or device for use in treating the patient's particular condition, to the extent that the drugs or devices are not paid for by the manufacturer, distributor or provider of that drug or device.</p> <p>See the benefit-specific exclusions immediately below for additional information.</p>
<p>Benefit-Specific Exclusions:</p> <ol style="list-style-type: none"> 1. The investigational Service. 2. Services provided solely for data collection and analysis and that are not used in your direct clinical management.
<p>9. Diabetic Equipment, Supplies and Self-Management Training</p>
<p>We cover diabetes equipment, diabetes supplies, and in-person diabetes outpatient self-management training and educational Services, including medical nutrition therapy, when prescribed by a Plan Provider and purchased from a Plan preferred vendor, for the treatment of:</p> <ol style="list-style-type: none"> 1. Insulin-using diabetes; 2. Insulin-dependent diabetes; 3. Non-insulin using diabetes; 4. Elevated or impaired blood glucose levels induced by pregnancy, including gestational diabetes; or 5. Consistent with the American Diabetes Association's standards, elevated or impaired blood glucose levels induced by prediabetes. <p>Note: Insulin is not covered under this benefit. Refer to the <i>Outpatient Prescription Drug Rider</i>, if applicable.</p> <p>See the benefit-specific limitation immediately below for additional information.</p>
<p>Benefit-Specific Limitation:</p> <p>Diabetic equipment and supplies are limited to Health Plan preferred equipment and supplies unless the equipment or supply:</p> <ol style="list-style-type: none"> 1. Was prescribed by a Plan Provider; and 2. There is no equivalent preferred equipment or supply available, or an equivalent preferred

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

equipment or supply has been ineffective in treating the disease or condition of the Member or has caused or is likely to cause an adverse reaction or other harm to the Member.

Note: “Health Plan preferred equipment and supplies” are those purchased from a Plan preferred vendor. To obtain information about Plan preferred vendors, contact Member Services Monday through Friday between 7:30 a.m. and 9 p.m. at 1-800-777-7902 or 711 (TTY).

10. Dialysis

If the following criteria are met, we cover dialysis Services related to acute renal failure and chronic end-stage renal disease (ESRD):

1. You satisfy all medical criteria developed by Medical Group and by the facility providing the dialysis;
2. The facility (when not provided in the home) is certified by Medicare; and
3. A Plan Physician provides a written referral for care at the facility.

We cover the following renal dialysis Services:

1. Outpatient maintenance dialysis treatments in a Plan dialysis facility. Coverage includes the cost of laboratory tests, equipment, supplies and other Services associated with your treatment;
2. Inpatient maintenance dialysis if you are admitted to a Plan Hospital because your medical condition requires specialized hospital Services on an inpatient basis; and
3. Plan Provider Services related to inpatient and outpatient dialysis.

We cover the following self-dialysis Services:

1. Training for self-dialysis including the instructions for a person who will assist you with self-dialysis;
2. Services of the Plan Provider who is conducting your self-dialysis training; and
3. Retraining for use of new equipment for self-dialysis.

We cover home dialysis, which includes:

1. Hemodialysis;
2. Home intermittent peritoneal dialysis (IPD);
3. Home continuous cycling peritoneal dialysis (CCPD); and
4. Home continuous ambulatory peritoneal dialysis (CAPD).

Members requiring dialysis outside the Service Area for a limited time period, may receive pre-planned dialysis Services in accordance to prior authorization requirements.

11. Drugs, Supplies and Supplements

We cover drugs, supplies and supplements during a covered stay in a Plan Hospital, Skilled Nursing Facility and outpatient settings, or if they require administration or observation by medical personnel and are administered to you in a Plan Medical Center or during a home health visit:

1. Oral, infused or injected drugs and radioactive materials used for therapeutic purposes, including chemotherapy. This includes off-label use of a drug when the drug is recognized in Standard Reference Compendia or certain medical literature as appropriate in the treatment of the diagnosed condition;

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

<p>a. Note: If a drug covered under this benefit meets the criteria for a Specialty Drug, then the Member's cost for the drug will not exceed \$150 in accordance with §15-847 of the Insurance Article. If this benefit is subject to the Deductible, as shown in the <i>Summary of Services and Cost Shares</i>, the Deductible must be met first.</p> <p>b. Note: As permitted under §15-846 of the Insurance Article, oral chemotherapy drugs will be provided at the same or better level than intravenous or injectable chemotherapy drugs.</p> <ol style="list-style-type: none"> Injectable devices; The equipment and supplies associated with the administration of infused or injected drugs, devices or radioactive materials; Medical and surgical supplies including dressing, casts, hypodermic needles, syringes or any other Medically Necessary supplies provided at the time of treatment; and Vaccines and immunizations approved for use by the FDA that are not considered part of routine preventive care. <p>Note: Additional Services that require administration or observation by medical personnel are covered. Refer to the <i>Outpatient Prescription Drug Rider</i>, if applicable, for coverage of self-administered outpatient prescription drugs, <i>Preventive Health Care Services</i> for coverage of vaccines and immunizations that are part of routine preventive care; <i>Allergy Services</i> for coverage of allergy test and treatment materials; and <i>Family Planning Services</i> for the insertion and removal of contraceptive drugs and devices.</p> <p>See the benefit-specific exclusions immediately below for additional information.</p>
<p>Benefit-Specific Exclusions:</p> <ol style="list-style-type: none"> Drugs for which a prescription is not required by law. Drugs, supplies, and supplements that can be self-administered or do not require administration or observation by medical personnel. Drugs for the treatment of sexual dysfunction disorders. Drugs for the treatment of infertility. Refer to <i>Infertility Services</i> for coverage of administered drugs necessary for in vitro fertilization (IVF).
<h2>12. Durable Medical Equipment</h2> <p>Durable Medical Equipment is defined as equipment that:</p> <ol style="list-style-type: none"> Is intended for repeated use; Is primarily and customarily used to serve a medical purpose; Is generally not useful to a person in the absence of illness or injury and Meets Health Plan criteria for being Medically Necessary. <p>Durable Medical Equipment does not include coverage for Prosthetic Devices, such as artificial eyes or legs or Orthotic Devices, such as braces or therapeutic shoes. Refer to <i>Prosthetic and Orthotic Devices</i> for coverage of Prosthetic and Orthotic Devices.</p> <p><u>Basic Durable Medical Equipment</u></p> <p>We cover Durable Medical Equipment as prescribed by a Plan Provider for use in your home (or an institution used as your home). We also cover Durable Medical Equipment used during a covered stay</p>

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

in a Plan Hospital or Skilled Nursing Facility, but only if the Skilled Nursing Facility ordinarily furnishes Durable Medical Equipment.

Coverage is limited to the standard item of equipment that adequately meets your medical needs. We decide whether to rent or purchase the equipment, and we select the vendor. We will repair or replace the equipment, unless the repair or replacement is due to loss or misuse. You must return the equipment to us or pay us the fair market value of the equipment when we are no longer covering it.

Note: Diabetes equipment and supplies are not covered under this section. Refer to ***Diabetes Equipment, Supplies and Self-Management Training***.

Supplemental Durable Medical Equipment

We cover the following Durable Medical Equipment for home use as separate benefits, and as indicated below.

Oxygen and Equipment

We cover oxygen and equipment when prescribed by a Plan Provider and your medical condition meets Health Plan's criteria for Medical Necessity. A Plan Provider must certify the continued medical need for oxygen and equipment.

Positive Airway Pressure Equipment

We cover continuous positive airway pressure (CPAP) and bi-level positive airway pressure (BIPAP) equipment when prescribed by a Plan Provider and your medical condition meets Health Plan's criteria for being Medically Necessary. A Plan Provider must certify the continued medical need for positive airway pressure equipment.

Apnea Monitors

We cover apnea monitors for infants, who are under age 3, for a period not to exceed six (6) months.

Asthma Equipment

We cover the following asthma equipment for pediatric and adult asthmatics when purchased from a Plan Provider:

1. Spacers;
2. Peak-flow meters; and
3. Nebulizers.

Bilirubin Lights

We cover bilirubin lights for infants who are under age 3, for a period not to exceed six (6) months.

International Normalized Ratio (INR) Home Testing Machines

INR home testing machines when deemed Medically Necessary by a Plan Physician.

Lymphedema Equipment & Supplies

We cover diagnosis, evaluation and treatment of lymphedema, including:

1. Equipment;
2. Supplies;
3. Complex decongestive therapy;

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

4. Gradient compression garments, and
5. Self-management training and education.

Note: A “gradient compression garment” means a garment that is used for the treatment of lymphedema, requires a prescription, and is custom fit for the individual for whom the garment is prescribed.

See the benefit-specific exclusions immediately below for additional information.

Benefit-Specific Exclusions:

1. Comfort, convenience or luxury equipment or features.
2. Exercise or hygiene equipment.
3. Non-medical items such as sauna baths or elevators.
4. Modifications to your home or car.
5. Devices for testing blood or other body substances, except as covered under the ***Diabetes Equipment, Supplies and Self-Management Training*** benefit.
6. Electronic monitors of the heart or lungs, except infant apnea monitors.
7. Disposable medical supplies, including over-the-counter compression or elastic knee-high or other stocking products.
8. Services not preauthorized by the Health Plan.

13. Emergency Services

As described below, you are covered for Emergency Services if you experience an Emergency Medical Condition anywhere in the world.

If you think you are experiencing an Emergency Medical Condition, you should call 911 immediately. If you are not sure whether you are experiencing an Emergency Medical Condition, please contact us at the number listed on the reverse side of your ID card for immediate medical advice. You or your representative should notify Health Plan as soon as possible, and not to exceed forty-eight (48) hours or the 1st business day, whichever is later, after you receive care at a hospital emergency room (ER) to ensure coverage, unless it was not reasonably possible to notify us within that time frame. If the emergency room visit was not due to an “Emergency Medical Condition,” as defined in the ***Important Terms You Should Know*** section of this EOC, and was not authorized by the Health Plan, you will be responsible for all charges.

We cover Emergency Services as follows:

Inside our Service Area

We cover reasonable charges for Emergency Services provided within our Service Area by a Plan Provider or a non-Plan Provider. Coverage provided by a non-Plan Provider is limited to Emergency Services required before you can, without medically harmful consequences, be transported to a Plan Hospital or your Primary Care Plan Physician’s office.

Outside of our Service Area

We cover reasonable charges for Emergency Services if you are injured or become ill while

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

temporarily outside of our Service Area.

We do not cover Services for conditions that, before leaving the Service Area, you should have known might require Services while you are away, such as dialysis for ESRD, post-operative care following surgery and treatment for continuing infections, unless we determine that you were temporarily outside our Service Area because of extreme personal emergency.

Continuing Treatment Following Emergency Services

Inside our Service Area

After Emergency Services have been received inside the Service Area, all continuing or follow-up treatment must be provided or coordinated by your Primary Care Plan Physician.

Inside another Kaiser Permanente Region

If you have received Emergency Services while you are temporarily in another Kaiser Permanente Region, continuing or follow-up treatment is available from physicians contracting with that Kaiser Permanente plan.

Outside our Service Area

Except for Emergency Services received for emergency surgery described below, all other continuing or follow-up care for Emergency Services received outside our Service Area must be authorized by us, until you can safely return to the Service Area.

Continuing Treatment Following Emergency Surgery

If we authorize, direct, refer or otherwise allow you to access a hospital emergency facility or other urgent care facility for a medical condition that requires emergency surgery, we will reimburse the physician, oral surgeon, periodontist or podiatrist who performed the surgical procedure for follow-up care that is:

1. Medically Necessary;
2. Directly related to the condition for which the surgical procedure was performed; and
3. Provided in consultation with the Member's Primary Care Plan Physician.

We will not impose any Copayment or other cost-sharing requirement for follow-up care that exceeds that which you would be required to pay had the follow-up care been rendered by Plan Providers within our Service Area.

Transport to a Service Area

If you obtain prior approval from us, or from the nearest Kaiser Foundation Health Plan Medical Center, we will cover necessary ambulance Services or other special transportation arrangements medically required to transport you to a Plan Hospital or Medical Office in our Service Area, or in the nearest Kaiser Foundation Health Plan Region, for continuing or follow-up treatment.

Note: All ambulance transportation is covered under *Ambulance Services*.

Continued Care in Non-Plan Facility Limitation

If you are admitted to a non-Plan Hospital, you or someone on your behalf must notify us within the later of forty-eight (48) hours of any hospital admission, or on the 1st business day following the admission, unless it was not reasonably possible to notify us within that time. We will decide whether

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

to make arrangements for necessary continued care where you are, or to transfer you to a facility we designate. If you do not notify us, or if you choose not to be transferred, we will not cover any Services you receive after transfer would have been possible.

Filing Claims for Non-Plan Emergency Services

Keep all your receipts for Emergency Services provided by non-Plan Providers and verify that the non-Plan Provider has submitted the claims. All claims must be filed with us within one (1) year of receipt of covered Services. Failure to submit such a request within one (1) year of receipt of the covered Services will not invalidate or reduce the amount of the claim, if it was not reasonably possible to submit the request within the aforementioned time frame. If it is not reasonably possible to submit the claim within one (1) year after the date of service, it shall be sent to us no later than two (2) years from the time, proof is otherwise required. A Member's legal incapacity shall suspend the time to submit a claim. Such suspension period ends when legal capacity is regained.

See the benefit-specific limitations immediately below for additional information.

Benefit-Specific Limitations:

1. **Notification:** If you are admitted to a non-plan hospital, you, or someone on your behalf, should notify us as soon as possible, but not later than forty-eight (48) hours or the end of the 1st business day, whichever is later, after the hospital admission unless it was not reasonably possible to notify us. If you are admitted to a hospital, we will decide whether to make arrangements for necessary continued care where you are, or to transfer you to a facility we designate. If you do not notify us as provided herein, we will not cover the hospital care you receive after transfer would have been possible. If possible, we urge you or your authorized representative to notify us of any emergency room visits to assist you in coordinating any necessary follow-up care.
2. **Continuing or Follow-up Treatment:** Except as provided for under *Continuing Treatment Following Emergency Surgery*, we do not cover continuing or follow-up treatment after Emergency Services unless authorized by Health Plan. We cover only the out-of-Plan Emergency Services that are required before you could, without medically harmful results, have been moved to a facility we designate either inside or outside our Service Area or in another Kaiser Permanente Region or Group Health Cooperative Service Area.
3. **Hospital Observation:** Transfer to an observation bed or observation status does not qualify as an admission to a hospital and your emergency room visit Copayment will not be waived.

14. Family Planning Services

We cover the following:

1. Women's Preventive Services (WPS), including:
 - a. Patient education and contraceptive method counseling for all women of reproductive capacity;
 - b. Coverage for FDA-approved contraceptive devices, hormonal contraceptive methods, and the insertion or removal of contraceptive devices, including any Medically Necessary examination associated with the use of contraceptive drugs and devices;

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

c. Female sterilization;

Note: WPS are preventive care and are covered at no charge;

2. Additional family planning counseling (counseling does not include instruction for fertility awareness based methods), including pre-abortion and post-abortion counseling;
3. Male sterilization;
4. Voluntary termination of pregnancy through the:
 - a. 17th week of pregnancy; and
 - b. 18th week and thereafter, as permitted under applicable law, if the:
 - i. Fetus suffers from a chromosomal, major metabolic or anatomic defect; or
 - ii. Maintenance of the pregnancy would seriously jeopardize the life or health of the mother;
5. Standard fertility preservation procedures performed on you or your dependent and that are medically necessary to preserve fertility for you or your dependent due to a need for medical treatment that may directly or indirectly cause iatrogenic infertility. These procedures include sperm and oocyte collection and cryopreservation, evaluations, laboratory assessments, and treatments associated with sperm and oocyte collection and cryopreservation; and
6. Instruction by a licensed health care provider on fertility awareness-based methods, which are methods of identifying times of fertility and infertility by an individual to avoid pregnancy, including: cervical mucous methods, sympto-thermal or sympto-hormonal methods, the standard days methods, and the lactational amenorrhea method. **Note:** Deductibles, Copayments and/or Coinsurances will not be applied in-network or out-of-network for this benefit.

Note: Deductibles, Copayments and/or Coinsurances do not apply to male sterilization Services.

Definitions:

- **Iatrogenic infertility:** Impairment of fertility caused directly or indirectly by surgery, chemotherapy, radiation, or other medical treatment affecting the reproductive organs or processes.
- **Medical treatment that may directly or indirectly cause iatrogenic infertility:** Medical treatment with a likely side effect of infertility as established by the American Society for Reproductive Medicine, the American College of Obstetricians and Gynecologist, or the American Society of Clinical Oncology.
- **Standard fertility preservation procedures:** Procedures to preserve fertility that are consistent with established medical practices and professional guidelines published by the American Society for Reproductive Medicine, the American College of Obstetricians and Gynecologists, or the American Society of Clinical Oncology.

Note: Diagnostic procedures are not covered under this section, refer to *X-ray, Laboratory and Special Procedures* for coverage of diagnostic procedures and other covered Services.

See the benefit-specific limitation and exclusion immediately below for additional information.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

<p>Benefit-Specific Limitation:</p> <ol style="list-style-type: none"> 1. We cover up to a maximum of two (2) voluntary terminations of pregnancy during a contract year. 	<p>Benefit-Specific Exclusion:</p> <ol style="list-style-type: none"> 1. Any charges associated with the storage of female Member's eggs (oocytes) and/or male Member's sperm.
<p>15. Habilitative Services</p>	
<p>We cover Medically Necessary Habilitative Services with no visit limits for children up until end of the month in which they turn age 19. Medically Necessary Habilitative Services are those Services and devices, including occupational therapy, physical therapy, and speech therapy that help a child keep, learn, or improve skills and functioning for daily living.</p> <p>Medical Necessary Services to treat autism and autism spectrum disorders shall include Applied Behavioral Analysis (ABA).</p> <p>See the benefit-specific exclusions immediately below for additional information.</p>	
<p>Benefit-Specific Exclusions:</p> <ol style="list-style-type: none"> 1. Services provided through federal, state or local early intervention programs, including school programs. 2. Services not preauthorized by the Health Plan. 	
<p>16. Hearing Services</p>	
<p><u>Hearing Exams</u></p> <p>We cover hearing tests to determine the need for hearing correction, when ordered by a Plan Provider. Refer to <i>Preventive Health Care Services</i> for coverage of newborn hearing screenings.</p> <p><u>Hearing Aids</u></p> <p>A hearing aid is defined as a device that is of a design and circuitry to optimize audibility and listening skills in the environment commonly experienced by children, and is non-disposable.</p> <p>Children up until the end of the month they turn age 19</p> <p>We cover one hearing aid for each hearing-impaired ear every thirty-six (36) months.</p> <p>See the benefit-specific exclusions immediately below for additional information.</p>	
<p>Benefit-Specific Exclusions:</p> <p>Except as listed above for hearing aids for children, the following exclusions apply:</p> <ol style="list-style-type: none"> 1. Hearing aids or tests to determine an appropriate hearing aid and its efficacy; except as specifically provided in this section, or as provided under a <i>Hearing Services Rider</i>, if applicable. 2. Replacement parts and batteries. 3. Replacement of lost or broken hearing aids. 4. Comfort, convenience or luxury equipment or features. 	
<p>17. Home Health Care</p>	
<p>We cover the following home health care Services, only if you are substantially confined to your</p>	

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

home, and only if a Plan Physician determines that it is feasible to maintain effective supervision and control of your care in your home:

1. Skilled nursing care;
2. Home health aide Services; and
3. Medical social Services.

Home health Services are Medically Necessary health Services that can be safely and effectively provided in your home by health care personnel and are directed by a Plan Provider. They include visits by registered nurses, practical nurses or home health aides who work under the supervision or direction of a registered nurse or medical doctor.

We also cover any other outpatient Services, as described in this section that have been authorized by your Plan Physician as Medically Necessary and appropriately rendered in a home setting.

Home Health Visits Following Mastectomy or Removal of Testicle

We cover the cost of inpatient hospitalization Services for a minimum of forty-eight (48) hours following a mastectomy. A Member may request a shorter length of stay following a mastectomy if the Member decides, in consultation with the Member's attending physician that less time is needed for recovery.

For a Member who remains in the hospital for at least forty-eight (48) hours following mastectomy, we cover the cost of a home visit if prescribed by the attending physician. For Members undergoing a mastectomy or removal of a testicle on an outpatient basis, as well as Members who receive less than forty-eight (48) hours of inpatient hospitalization following the surgery, we cover the following:

1. One home visit scheduled to occur within twenty-four (24) hours following his or her discharge from the hospital or outpatient facility; and
2. One additional home visit, when prescribed by the patient's attending physician.

Additional limitations may be stated in the *Summary of Services and Cost Shares*.

See the benefit-specific limitations and exclusions immediately below for additional information.

Benefit-Specific Limitations:

1. Home Health Care visits shall be limited to two (2) hours per visit. Intermittent care shall not exceed three (3) visits in one day.

Note: If a visit lasts longer than two (2) hours, then each two (2)-hour increment counts as a separate visit. For example, if a nurse comes to your home for three (3) hours and then leaves, that counts as two (2) visits. Also, each person providing Services counts toward these visit limits. For example, if a home health aide and a nurse are both at your home during the same two

Benefit-Specific Exclusions:

1. Custodial care (see the definition under *Exclusions* in this section).
2. Routine administration of oral medications, eye drops and/or ointments.
3. General maintenance care of colostomy, ileostomy and ureterostomy.
4. Medical supplies or dressings applied by a Member or family caregiver.
5. Corrective appliances, artificial aids and orthopedic devices.
6. Homemaker Services.
7. Services not preauthorized by the Health Plan.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

(2) hours that counts as two (2) visits.	<p>8. Care that a Plan Provider determines may be provided in a Plan Facility and we provide or offer to provide that care in one of these facilities.</p> <p>9. Transportation and delivery service costs of Durable Medical Equipment, medications and drugs, medical supplies and supplements to the home.</p>
18. Hospice Care Services	
<p>Hospice Care Services are for terminally ill Members. If a Plan Physician diagnoses you with a terminal illness and determines that your life expectancy is six (6) months or less, you can choose hospice Services through home or inpatient care instead of traditional Services otherwise provided for your illness. We cover Hospice Care Services in the home if a Plan Physician determines that it is feasible to maintain effective supervision and control of your care in your home.</p> <p>We cover Hospice Care Services within our Service Area and only when provided by a Plan Provider. Hospice Services include the following:</p> <ol style="list-style-type: none"> 1. Nursing care; 2. Physical, occupational, speech and respiratory therapy; 3. Medical social Services; 4. Home health aide Services; 5. Homemaker Services; 6. Medical supplies, equipment and medication required to maintain the comfort and manage the pain of the terminally ill Member; 7. Palliative drugs in accordance with our drug formulary guidelines; 8. Physician care; 9. Short-term inpatient care; including care for pain management and acute symptom management as Medically Necessary; 10. Respite Care for up to fourteen (14) days per contract year, limited to five (5) consecutive days for any one inpatient stay; 11. Counseling Services for the Member and his Family Members, including dietary counseling for the Member; and bereavement counseling for the Member's Family for a period of one (1) year after the Member's death; and 12. Services of hospice volunteers. 	
19. Hospital Inpatient Care	
<p>We cover the following inpatient Services in a Plan Hospital, when the Services are generally and customarily provided by an acute care general hospital in our Service Area:</p> <ol style="list-style-type: none"> 1. Room and board (includes bed, meals and special diets), including private room when deemed Medically Necessary); 2. Specialized care and critical care units; 3. General and special nursing care; 	

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

4. Operating and recovery room;
5. Plan Physicians' and surgeons' Services, including consultation and treatment by Specialists;
6. Anesthesia, including Services of an anesthesiologist;
7. Medical supplies;
8. Respiratory therapy; and
9. Medical social Services and discharge planning.

Additional inpatient Services are covered, but only as specifically described in this section, and subject to all the limits and exclusions for that Service.

20. Infertility Services

We cover the following Services for diagnosis and treatment of involuntary infertility:

1. Artificial insemination;
2. In vitro fertilization (IVF), if:
 - a. For a Member whose Spouse is of the opposite sex, the Member's oocytes are fertilized with the Member's spouse's sperm; unless:
 - i. The Spouse is unable to produce and deliver functional sperm; and the inability to produce and deliver functional sperm does not result from:
 - (a) A vasectomy; or
 - (b) Another method of voluntary sterilization;
 - b. The Member and the Member's spouse have a history of involuntary infertility, which may be demonstrated by a history of:
 - i. Intercourse of at least two (2) years' duration failing to result in a successful pregnancy when the Member and the Member's Spouse are of opposite sexes; or
 - ii. If the Member and the Member's Spouse are of the same sex, six (6) attempts of artificial insemination over the course of two (2) years failing to result in a successful pregnancy; or
 - c. The infertility is associated with any of the following:
 - i. Endometriosis;
 - ii. Exposure in utero to diethylstilbestrol, commonly known as DES;
 - iii. Blockage of, or surgical removal of, one or both fallopian tubes (lateral or bilateral salpingectomy); or
 - iv. Abnormal male factors, including oligospermia, contributing to the infertility;
 - d. The Member has been unable to attain a successful pregnancy through a less costly infertility treatment for which coverage is available under this EOC; and
 - e. The in vitro fertilization (IVF) procedures are performed at medical facilities that conform to applicable guideline or minimum standards issued by the American College of Obstetricians and Gynecologists or the American Society for Reproductive Medicine.
3. Intracytoplasmic Sperm Injection (ICSI) if the Member meets medical guidelines; and
4. Preimplantation Genetic Diagnosis (PGD) if the Member meets medical guidelines.

Note: Diagnostic procedures and drugs administered by or under the direct supervision of a Plan Provider are covered under this provision.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

See the benefit-specific limitations and exclusions immediately below for additional information.	
<p>Benefit-Specific Limitations:</p> <ol style="list-style-type: none"> 1. Coverage for in vitro fertilization (IVF) embryo transfer cycles, including frozen embryo transfer (FET) procedure, is limited to three attempts per live birth, not to exceed a maximum lifetime benefit of \$100,000. 	<p>Benefit-Specific Exclusions:</p> <ol style="list-style-type: none"> 1. Any charges associated with freezing, storage and thawing of fertilized eggs (embryos), female Member's eggs and/or male Member's sperm for future attempts. 2. Any charges associated with donor eggs, donor sperm or donor embryos. 3. Infertility Services, except for covered Services for in vitro fertilization (IVF), when the Member does not meet medical guidelines established by the American Society for Reproductive Medicine, the American College of Obstetricians and Gynecologists, or American Society of Clinical Oncology. 4. Services to reverse voluntary, surgically induced infertility. 5. Infertility Services when the infertility is the result of an elective male or female sterilization surgical procedure. 6. Assisted reproductive technologies and procedures, other than those described above: gamete intrafallopian transfers (GIFT); zygote intrafallopian transfers (ZIFT); and prescription drugs related to such procedures.
<p>21. Maternity Services</p> <p>We cover Services for pre-and post-natal Services, which includes routine and non-routine office visits, x-ray, lab and specialty tests. Health Plan cover birthing classes and breastfeeding support, supplies, and counseling from trained providers during pregnancy and/or in the postpartum period.</p> <p>We cover obstetrical care, which includes:</p> <ol style="list-style-type: none"> 1. Services provided for a condition not usually associated with pregnancy; 2. Services provided for conditions existing prior to pregnancy; 3. Services related to the development of a high-risk condition(s) during pregnancy; and 4. Services provided for the medical complications of pregnancy. <p>Services for non-routine obstetrical care are covered subject to the applicable Cost Share for specialty, diagnostic and/or treatment Services.</p> <p>Services for diagnostic and treatment services for illness or injury received during a non-routine</p>	

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

maternity care visit are subject to the applicable Cost Share.

We cover inpatient hospitalization Services for you and your newborn child for a minimum stay of at least forty-eight (48) hours following an uncomplicated vaginal delivery; and at least ninety-six (96) hours following an uncomplicated cesarean section. We also cover postpartum home care visits upon release, when prescribed by the attending provider.

Outpatient delivery and associated Services (i.e., birthing centers, certified midwife) are covered, subject to the applicable Cost Share.

In consultation with your physician, you may request a shorter length of stay. In such cases, we will cover one home health visit scheduled to occur within twenty-four (24) hours after discharge, and an additional home visit if prescribed by the attending provider.

Up to four (4) days of additional hospitalization for the newborn is covered if the enrolled mother is required to remain hospitalized after childbirth for medical reasons.

Comprehensive lactation (breastfeeding) education and counseling, by trained clinicians during pregnancy and/or postpartum period in conjunction with each birth, Breastfeeding equipment is issued, per pregnancy. The breastfeeding pump (including any equipment that is required for pump functionality) is covered at no cost sharing to the member.

See the benefit-specific exclusion immediately below for additional information.

Benefit-Specific Exclusion:

1. Personal and convenience supplies associated with breastfeeding equipment such as pads, bottles, and carrier cases.

22. Medical Foods

We cover medical foods and low protein modified food products for the treatment of inherited metabolic diseases caused by an inherited abnormality of body chemistry including a disease for which the State screens newborn babies. Coverage is provided if the medical foods and low protein food products are prescribed as Medically Necessary for the therapeutic treatment of inherited metabolic diseases, and are administered under the direction of a Plan Provider.

Medical foods are intended for the dietary treatment of a disease or condition for which nutritional requirements are established by medical evaluation and are formulated to be consumed or administered internally (i.e., by tube directly into the stomach or small intestines) under the direction of a Plan Provider.

Low protein modified foods are food products that are:

1. Specially formulated to have less than one (1) gram of protein per serving; and
2. Intended to be used under the direction of a Plan Provider for the dietary treatment of an inherited metabolic disease.

Amino Acid-based Elemental Formula (Drugs, Supplies and Supplements)

We cover amino acid-based elemental formula, regardless of delivery method, for the diagnosis and treatment of:

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

1. Immunoglobulin E and non-Immunoglobulin E mediated allergies to multiple food proteins;
2. Severe food protein induced enterocolitis syndrome;
3. Eosinophilic disorders, as evidenced by the results of a biopsy; and
4. Impaired absorption of nutrients caused by disorders affecting the absorptive surface, functional length, and motility of the gastrointestinal tract.

Coverage shall be provided if the ordering physician has issued a written order stating that amino acid-based elemental formula is Medically Necessary for the treatment of a disease or disorder listed above. The Health Plan, or a private review agent acting on behalf of the Health Plan, may review the ordering physician's determination of the Medical Necessity of the amino acid-based elemental formula for the treatment of a disease or disorders listed above.

See the benefit-specific exclusions immediately below for additional information.

Benefit-Specific Exclusions:

1. Medical food for treatment of any conditions other than an inherited metabolic disease.
2. Amino-acid based elemental formula for treatment of any condition other than those listed above.

23. Medical Nutrition Therapy and Counseling

Coverage is provided for unlimited Medically Necessary nutritional counseling and medical nutrition therapy provided by a licensed dietician-nutritionist, Plan Physician, physician assistant or nurse practitioner for an individual at risk due to:

1. Nutritional history;
2. Current dietary intake;
3. Medication use; or
4. Chronic illness or condition.

Coverage is also provided for unlimited Medically Necessary nutrition therapy provided by a licensed dietician-nutritionist, working in coordination with a Primary Care Plan Physician, to treat a chronic illness or condition.

24. Morbid Obesity Services

We cover diagnosis and surgical treatment of morbid obesity that is:

1. Recognized by the National Institutes of Health (NIH) as effective for long-term reversal of morbid obesity; and
2. Consistent with guidelines approved by the NIH.

Such treatment shall be covered to the same extent as for other Medically Necessary surgical procedures under this EOC.

Morbid obesity is defined as a Body Mass Index (BMI) that is:

1. Greater than forty (40) kilograms per meter squared; or
2. Equal to or greater than thirty-five (35) kilograms per meter squared with a comorbid medical condition, including hypertension, a cardiopulmonary condition, sleep apnea or diabetes.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Body Mass Index means a practical marker that is used to assess the degree of obesity and is calculated by dividing the weight in kilograms by the height in meters squared.

25. Oral Surgery

We cover treatment of tumors where a biopsy is needed for pathological reasons.

We also cover treatment of significant congenital defects, causing functional impairment, found in the oral cavity or jaw area which are similar to disease or which occur in other parts of the body, including Medically Necessary medical or surgical procedures occurring within or adjacent to the oral cavity or sinuses.

For the purposes of this benefit, coverage for diseases and injuries of the jaw include:

1. Fractures of the jaw or facial bones;
2. Removal of cysts of non-dental origin or tumors, including any associated lab fees prior to removal; and
3. Surgical correction of malformation of the jaw when the malformation creates significant impairment in the Member's speech and nutrition, and when such impairments are demonstrated through examination and consultation with appropriate Plan Providers.

For the purposes of this benefit, coverage of significant congenital defects causing functional impairment must be:

1. Evidenced through documented medical records showing significant impairment in speech or a nutritional deficit; and
2. Based on examination of the Member by a Plan Provider.

Note: Functional impairment refers to an anatomical function as opposed to a psychological function.

Temporomandibular Joint Services

Coverage is provided for:

1. Orthognathic surgery, including inpatient and outpatient surgery to correct temporomandibular joint (TMJ) pain dysfunction syndrome and craniomandibular joint services, that are required because of a medical condition or injury that prevents normal function of the joint or bone and is deemed Medically Necessary to attain functional capacity of the affected part;
2. Removable appliances for TMJ repositioning; and
3. Therapeutic injections for TMJ.

The Health Plan provides coverage for cleft lip, cleft palate or both under a separate benefit. Please see ***Cleft Lip, Cleft Palate or Both.***

See the benefit-specific exclusions immediately below for additional information.

Benefit-Specific Exclusions:

1. Oral surgery Services when the functional aspect is minimal and would not in itself warrant surgery.
2. Lab fees associated with cysts that are considered dental under our standards.
3. Orthodontic Services.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

4. Dental appliances.

26. Outpatient Care

We cover the following outpatient care for preventive medicine, diagnosis and treatment:

1. Primary Care visits for internal medicine, family practice, pediatrics and routine preventive obstetrics and gynecology Services. (Refer to *Preventive Health Care Services* for coverage of preventive care Services);
2. Specialty care visits. (Refer to *Section 2: How to Get the Care You Need* for information about referrals to Plan Specialists);
3. Consultations and immunizations for foreign travel;
4. Diagnostic testing for care or treatment of an illness, or to screen for a disease for which you have been determined to be at high risk for contracting, including, but limited not to:
 - a. Diagnostic examinations, including digital rectal exams and prostate antigen (PSA) tests provided:
 - i. For men who are between 40 and 75 years of age;
 - ii. When used for male patients who are at high risk for prostate cancer;
 - iii. When used for the purpose of guiding patient management in monitoring the response to prostate cancer treatment; or
 - iv. When used for staging in determining the need for a bone scan in patients with prostate cancer.
 - b. Colorectal cancer screening, specifically screening with an annual fecal occult blood test, flexible sigmoidoscopy or colonoscopy, or in appropriate circumstances, radiological imaging, for persons who are at high risk of cancer in accordance with the most recently published guidelines of the American Cancer Society. Your initial screening colonoscopy will be preventive;
 - c. Bone mass measurement for the diagnosis and treatment of osteoporosis is provided when the bone mass measurement is requested by a health care provider for a qualified individual. A “qualified individual” means an individual:
 - i. Who is estrogen deficient and at clinical risk for osteoporosis;
 - ii. With a specific sign suggestive of spinal osteoporosis, including roentgenographic osteopenia or roentgenographic evidence suggestive of collapse, wedging, or ballooning of one or more thoracic or lumbar vertebral bodies, who is a candidate for therapeutic intervention or for an extensive diagnostic evaluation for metabolic bone disease;
 - iii. Receiving long-term glucocorticoid (steroid) therapy;
 - iv. With primary hyperparathyroidism; or
 - v. Being monitored to assess the response to or efficacy of an approved osteoporosis drug therapy.
5. Outpatient surgery;
6. Anesthesia, including Services of an anesthesiologist;
7. Respiratory therapy;
8. Medical social Services;

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

9. House calls when care can best be provided in your home as determined by a Plan Provider;
10. After hours urgent care received after the regularly scheduled hours of the Plan Provider or Plan Facility. Refer to ***Urgent Care*** for covered Services;
11. Smoking cessation counseling program; and
12. Lymphedema Services. Refer to ***Durable Medical Equipment*** for covered Services.

Note: As described here, diagnostic testing is not preventive care and may include an office visit, outpatient surgery, diagnostic imaging, or x-ray and lab. The applicable Cost Share will apply based on the place and type of Service provided.

Refer to ***Preventive Health Care Services*** for coverage of preventive care tests and screening Services.

Additional outpatient Services are covered, but only as specifically described in this section, and subject to all the limits and exclusions for that Service.

27. Preventive Health Care Services

We cover the following preventive Services without any Cost Sharing requirements, such as Deductibles, Copayment amounts or Coinsurance amounts to any Member receiving any of the following benefits for Services from Plan Providers:

1. Evidenced-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force, except that the current recommendations of the United States Preventive Service Task Force regarding breast cancer screening, mammography, and prevention of breast cancer shall be considered the most current other than those issued in or around November 2009 (To see an updated list of the USPSTF "A" or "B" rated services. Visit www.uspreventiveservicestaskforce.org);
2. Immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention with respect to the individual involved (Visit the Advisory Committee on Immunization Practices at <http://www.cdc.gov/vaccines/acip/index.html>);
3. With respect to infants, children, and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration. (Visit HRSA at <http://mchb.hrsa.gov>); and
4. With respect to women, such additional preventive care and screenings, not described in paragraph 1 above, as provided for in comprehensive guidelines supported by the Health Resources and Services Administration. (Visit HRSA at <http://mchb.hrsa.gov>).

The Health Plan shall update new recommendations to the preventive benefits listed above at the schedule established by the Secretary of Health and Human Services.

We cover medically appropriate preventive health care Services based on your age, sex, or other factors, as determined by your Primary Care Plan Physician in accordance with national preventive health care standards.

These Services include the exam, screening tests and interpretation for:

1. Preventive care exams, including:

Kaiser Permanente Maryland Large Group Agreement and Evidence of Coverage

- a. Routine physical examinations and health screening tests appropriate to your age and sex;
 - b. Well-woman examinations; and
 - c. Well child care examinations.
2. Routine and necessary immunizations (travel immunizations are not preventive and are covered under **Outpatient Care**) for children and adults in accordance with Plan guidelines. Childhood immunizations include diphtheria, pertussis, tetanus, polio, hepatitis B, measles, mumps, rubella and other immunizations as may be prescribed by the Commissioner of Health;
3. An annual pap smear, including coverage for any FDA-approved gynecologic cytology screening technology;
4. Breast cancer screening (for which the Deductible, if any, will not apply):
 - a. In accordance with the latest screening guidelines issued by the American Cancer Society; and
 - b. Digital tomosynthesis, commonly referred to as three-dimensional “3-D” mammography will be covered when the treating Plan physician determines that it is Medically Necessary.
5. Bone mass measurement to determine risk for osteoporosis;
6. Prostate Cancer screening including diagnostic examinations, digital rectal examinations, and prostate antigen (PSA) tests provided to men who are age 40 or older;
7. Colorectal cancer screening in accordance with the latest screening guidelines issued by the American Cancer Society;
8. Cholesterol test (lipid profile);
9. Diabetes screening (fasting blood glucose test);
10. Sexually Transmitted Disease (STD) tests (including chlamydia, gonorrhea, syphilis and HPS), subject to the following:
 - a. Annual chlamydia screening is covered for:
 - i. Women under age 20 if they are sexually active; and
 - ii. Women age 20 or older, and men of any age, who have multiple risk factors, which include:
 - a) Prior history of sexually transmitted diseases;
 - b) New or multiple sex partners;
 - c) Inconsistent use of barrier contraceptives; or
 - d) Cervical ectopy;
 - b. Human Papillomavirus Screening (HPS) at the intervals recommended for cervical cytology screening by the American College of Obstetricians and Gynecologists.
11. HIV tests;
12. TB tests;
13. Hearing loss screenings for newborns provided by a hospital prior to discharge;
14. Associated preventive care radiological and lab tests not listed above; and
15. BRCA counseling and genetic testing is covered at no Cost Share. Any follow up Medically Necessary treatment is covered at the applicable Cost Share based upon type and place of Service.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Note: Refer to *Outpatient Care* for coverage of non-preventive diagnostic tests and other covered Services.

See the benefit-specific limitations immediately below for additional information.

Benefit-Specific Limitations:

While treatment may be provided in the following situations, the following services are not considered Preventive Health Care Services. The applicable Cost Share will apply:

1. Monitoring chronic disease.
2. Follow-up Services after you have been diagnosed with a disease.
3. Services provided when you show signs or symptoms of a specific disease or disease process.
4. Non-routine gynecological visits.

28. Prosthetic and Orthotic Devices

We cover the devices listed below if they are in general use, intended for repeated use, primarily and customarily used for medical purposes, and generally not useful to a person who is not ill or injured. Coverage includes fitting and adjustment of these devices, repair or replacement (unless due to loss or misuse), and Services to determine whether you need the Prosthetic Device. If we do not cover the Prosthetic Device, we will try to help you find facilities where you may obtain what you need at a reasonable price. Coverage is limited to the Prosthetic Device that is considered Medically Necessary by meeting the indications and limitations of coverage and medical necessity established under the Medicare Coverage Database.

Internal Prosthetics

We cover Medically Necessary internal devices implanted during surgery, such as pacemakers, monofocal intraocular lens implants, artificial hips and joints, breast implants following mastectomy (see *Reconstructive Surgery* below), and cochlear implants, that are approved by the FDA for general use.

External Prosthetic & Orthotic Devices

We cover the following external Prosthetic and Orthotic Devices when prescribed by a Plan Provider:

1. External Prosthetic Devices (other than dental) that replace all or part of the function of a permanently inoperative or malfunctioning body part.
2. Rigid and semi-rigid external Orthotic Devices that are used for the purpose of supporting a weak or deformed body member, or for restricting or eliminating motion in a diseased or injured part of the body. Examples of covered Orthotic Devices include, but are not limited to, leg, arm, back and neck braces.
3. Fitting and adjustment of these devices, their repair or replacement (unless due to loss or misuse), and services to determine whether you need a Prosthetic or Orthotic Device.

Artificial Arms, Legs or Eyes

We cover:

1. Artificial devices to replace, in whole or in part, a leg, an arm or an eye;
2. Components of an artificial device to replace, in whole or in part, a leg, an arm or an eye; and

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

- Repairs to an artificial device to replace, in whole or in part, a leg, an arm or an eye.

The artificial arm, leg, eye or component will be considered Medically Necessary if it meets the indications and limitations of coverage and medical necessity established under the Medicare Coverage Database.

Ostomy and Urological Supplies and Equipment

We cover ostomy and urological supplies when prescribed by a Plan Provider and your medical condition meets Health Plan's criteria for being Medically Necessary. Covered equipment and supplies include, but are not limited to:

- Flanges;
- Collection bags;
- Clamps;
- Irrigation devices;
- Sanitizing products;
- Ostomy rings;
- Ostomy belts; and
- Catheters used for drainage of urostomies.

Breast Prosthetics and Hair Prosthesis

We cover breast prostheses and mastectomy bras following a Medically Necessary mastectomy. Coverage includes custom-made internal and external breast prostheses, regardless of when the mastectomy was performed. Coverage also includes breast prostheses for the non-diseased breast to achieve symmetry.

In addition, we cover one hair prosthesis required for a Member whose hair loss results from chemotherapy or radiation treatment for cancer.

See the benefit-specific limitations and exclusions immediately below for additional information.

Benefit-Specific Limitations:

- Coverage for mastectomy bras is limited to a maximum of two (2) per contract year.
- Coverage for hair prosthesis is limited to one (1) prosthesis per course of chemotherapy and/or radiation therapy, not to exceed a maximum benefit of \$350 per prosthesis.
- Standard Devices: Coverage is limited to standard devices that adequately meet your medical needs.
- Coverage of therapeutic shoes and inserts is limited to individuals with severe diabetic foot disease or other

Benefit-Specific Exclusions:

- Internally implanted breast prosthetics for cosmetic purposes.
- Repair or replacement of prosthetics due to loss or misuse.
- Microprocessor and robotic-controlled external prosthetics not covered under the Medicare Coverage Database.
- More than one piece of equipment or device for the same part of the body, except for replacements, spare devices or alternate use devices.
- Dental prostheses, devices and appliances, except as specifically provided in this section, or as provided under an **Adult**

Kaiser Permanente
Maryland Large Group Agreement and Evidence of Coverage

<p>vascular disease.</p>	<p><i>Dental Plan Rider</i> or a <i>Pediatric Dental Plan Rider</i>, if applicable.</p> <ol style="list-style-type: none"> 6. Hearing aids, except as specifically provided in this section, or as provided under a <i>Hearing Services Rider</i>, if applicable. 7. Corrective lenses and eyeglasses, except as specifically provided in this section. 8. Orthopedic shoes or other supportive devices, unless the shoe is an integral part of a leg brace; or unless indicated above. 9. Non-rigid appliances and supplies, including jobst stockings, elastic garments and stockings, and garter belts except when Medically Necessary for the treatment of lymphedema. 10. Comfort, convenience, or luxury equipment or features.
<p>29. Reconstructive Surgery</p>	
<p>We cover reconstructive surgery to:</p> <ol style="list-style-type: none"> 1. Correct significant disfigurement resulting from an injury or Medically Necessary surgery; 2. Correct a congenital defect, disease, or anomaly in order to produce significant improvement in physical function; and 3. Treat congenital hemangioma known as port wine stains on the face. <p>Breast augmentation is covered only if determined to be Medically Necessary. Following mastectomy, we cover reconstructive breast surgery and all stages of reconstruction of the non-diseased breast to produce a symmetrical appearance, and treatment of physical complications of all stages of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the patient. Mastectomy is the surgical removal of all or part of a breast. Reconstructive breast surgery is surgery performed as a result of a mastectomy to reestablish symmetry between both breasts. Reconstructive breast surgery includes augmentation mammoplasty, reduction mammoplasty and mastopexy.</p> <p>See the benefit-specific exclusions immediately below for additional information.</p>	
<p>Benefit-Specific Exclusions:</p> <p>Cosmetic surgery, plastic surgery or other Services, supplies, dermatological preparations and ointments, other than those listed above, that are intended primarily to improve your appearance, or are not likely to result in significant improvement in physical function. Examples of excluded cosmetic dermatology Services are:</p> <ol style="list-style-type: none"> 1. Removal of moles or other benign skin growths for appearance only; 	

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

<ol style="list-style-type: none"> 2. Chemical peels; and 3. Pierced earlobe repairs, except for the repair of an acute bleeding laceration. 	
30. Routine Foot Care	
<p>Coverage is provided for Medically Necessary routine foot care for patients with diabetes or other vascular disease.</p> <p>See the benefit-specific limitations and exclusions immediately below for additional information.</p>	
Benefit-Specific Limitations: <ol style="list-style-type: none"> 1. Coverage is limited to Medically Necessary treatment of patients with diabetes or other vascular disease. 	Benefit-Specific Exclusions: <ol style="list-style-type: none"> 1. Routine foot care is not provided to Members who do not meet the requirements of the limitations of this benefit.
31. Skilled Nursing Facility Care	
<p>We cover skilled inpatient Services in a licensed Skilled Nursing Facility. The skilled inpatient Services must be those customarily provided by Skilled Nursing Facilities. A prior three (3)-day stay in an acute care hospital is not required.</p> <p>We cover the following Services:</p> <ol style="list-style-type: none"> 1. Room and board; 2. Physician and nursing care; 3. Medical social Services; 4. Medical and biological supplies; and 5. Respiratory therapy. <p>Note: The following Services are covered, but not under this provision:</p> <ol style="list-style-type: none"> 1. Blood (see <i>Blood, Blood Products and Their Administration</i>); 2. Drugs (see <i>Drugs, Supplies and Supplements</i>); 3. Durable Medical Equipment ordinarily furnished by a Skilled Nursing Facility, including oxygen dispensing equipment and oxygen (see <i>Durable Medical Equipment</i>); 4. Physical, occupational, and speech therapy (see <i>Therapy and Rehabilitation Services</i>); and 5. X-ray, laboratory, and special procedures (see <i>X-ray, Laboratory and Special Procedures</i>). <p>See the benefit-specific exclusions immediately below for additional information.</p>	
Benefit-Specific Exclusions: <ol style="list-style-type: none"> 1. Custodial care (see the definition under <i>Exclusions</i> in this section). 2. Domiciliary Care. 	
32. Telemedicine Services	
<p>We cover telemedicine Services that would otherwise be covered under this section when provided on a face-to-face basis.</p> <p>Telemedicine Services means the delivery of healthcare Services through the use of interactive audio,</p>	

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

video or other electronic media used for the purpose of diagnosis, consultation or treatment.

See the benefit-specific exclusions immediately below for additional information.

Benefit-Specific Exclusions:

1. Services delivered through audio-only telephones, electronic mail messages or facsimile transmissions. Not all medical services are conducive to telemedicine, as such the provider will make a determination whether the Member should instead be seen in a face-to-face medical office setting.

33. Therapy and Rehabilitation Services

Physical, Occupational and Speech Therapy Services

If, in the judgment of a Plan Physician, measurable improvement in functional capabilities are achievable within a ninety (90)-day period, we cover physical, occupational and speech therapy:

1. While you are confined in Plan Hospital; and
2. For up to thirty (30) visits of physical therapy, thirty (30) visits of occupational therapy, and thirty (30) visits of speech therapy per contract year per injury, incident or condition in a Plan Medical Center, a Plan Provider's medical office, a Skilled Nursing Facility or as part of home health care. These limits do not apply to necessary treatment of cleft lip or cleft palate.

Multidisciplinary Rehabilitation Services

If, in the judgment of a Plan Physician, measurable improvement in functional capabilities are achievable within a two (2)-month period, we cover multidisciplinary rehabilitation Services in a Plan Hospital, Plan Medical Center, Plan Provider's medical office or a Skilled Nursing Facility. Coverage is limited to a maximum of two (2) consecutive months of treatment per injury, incident or condition.

Multidisciplinary rehabilitation Service programs mean inpatient or outpatient day programs that incorporate more than one (1) therapy at a time in the rehabilitation treatment.

Cardiac Rehabilitation Services

We cover Medically Necessary cardiac rehabilitation Services following coronary surgery or a myocardial infarction, for up to twelve (12) weeks, or thirty-six (36) sessions, whichever occurs first.

Cardiac rehabilitation Services must be provided or coordinated by a facility approved by the Health Plan, and that offers exercise stress testing, rehabilitative exercises and education and counseling.

See the benefit-specific limitations and exclusions immediately below for additional information.

Benefit-Specific Limitations:

1. Occupational therapy is limited to treatment to achieve and maintain improved self-care and other customary activities of daily living.
2. Speech therapy is limited to treatment for speech impairments due to injury or illness.

Benefit-Specific Exclusions:

1. Except as provided for cardiac rehabilitation Services, no coverage is provided for any therapy that the Plan Physician determines cannot achieve measurable improvement in function within a three (3) month period.
2. Long-term therapy and rehabilitation

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

<p>3. Physical therapy is limited to the restoration of an existing physical function, except as provided in <i>Habilitative Services</i> in this <i>List of Benefits</i>.</p>	<p>Services.</p>
<h3>34. Therapy: Radiation, Chemotherapy and Infusion Therapy</h3>	
<p>Coverage is provided for chemotherapy, radiation and infusion therapy visits.</p> <p>We cover Services for infusion therapy, which is treatment by placing therapeutic agents into the vein (including therapeutic nuclear medicine), and parenteral administration of medication and nutrients. Infusion Services also include enteral nutrition, which is the delivery of nutrients by tube into the gastrointestinal tract. These Services include coverage of all medications administered intravenously and/or parentally. Infusion Services may be received at multiple sites of Service, including facilities, professional provider offices and ambulatory infusion centers and from home infusion providers. The Cost Share amount will apply based on the place and type of Service provided.</p> <p>Coverage is also provided for oral chemotherapy drugs. For additional information on this benefit, see <i>Drugs, Supplies and Supplements</i> in this <i>List of Benefits</i>.</p> <p>Note: If a drug covered under this benefit meets the criteria for a Specialty Drug, then the Member's cost for the drug will not exceed \$150 in accordance with §15-847 of the Insurance Article. If this benefit is subject to the Deductible, as shown in the <i>Summary of Services and Cost Shares</i>, the Deductible must be met first.</p>	
<h3>35. Transplants</h3>	
<p>If the following criteria are met, we cover stem cell rescue and transplants of organs, tissue or bone marrow:</p> <ol style="list-style-type: none"> 1. You satisfy all medical criteria developed by Medical Group and by the facility providing the transplant; 2. The facility is certified by Medicare; and 3. A Plan Provider provides a written referral for care at the facility. <p>After the referral to a transplant facility, the following applies:</p> <ol style="list-style-type: none"> 1. Unless otherwise authorized by Medical Group, transplants are covered only in our Service Area. 2. If either Medical Group or the referral facility determines that you do not satisfy its respective criteria for transplant, we will pay only for covered Services you receive before that determination was made. 3. Health Plan, Plan Hospitals, Medical Group and Plan Providers are not responsible for finding, furnishing, or ensuring the availability of a bone marrow or organ donor. 4. We cover reasonable medical and hospital expenses as long as these expenses are directly related to a covered transplant for a donor, or an individual identified by Medical Group as a potential donor even if not a Member. 	

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

See the benefit-specific exclusions immediately below for additional information.

Benefit-Specific Exclusions:

1. Services related to non-human or artificial organs and their implantation.

36. Urgent Care

As described below, you are covered for Urgent Care Services anywhere in the world. Your Copayment or Coinsurance will be determined by the place of Service (i.e., at a Provider's office or at an after-hours urgent care center).

Urgent Care Services are defined as Services required as the result of a sudden illness or injury, which requires prompt attention, but is not of an emergent nature.

Inside our Service Area

We will cover reasonable charges for Urgent Care Services received from Plan Providers and Plan Facilities within the Service Area.

If you require Urgent Care Services please call your Primary Care Plan Provider as follows:

If your Primary Care Plan Physician is located at a Plan Medical Center please contact us at 1-800-777-7902 or 711 (TTY).

If your Primary Care Plan Physician is located in our network of Plan Providers, please call their office directly. You will find his or her telephone number on the front of your identification card.

Outside of our Service Area

If you are injured or become ill while temporarily outside the Service Area, we will cover reasonable charges for Urgent Care Services as defined in this section. Except as provided for emergency surgery below, all follow-up care must be provided by a Plan Provider or Plan Facility.

If you obtain prior approval from the Health Plan, covered benefits include the cost of necessary ambulance or other special transportation Services medically required to transport you to a Plan Hospital or Medical Center in the Service Area, or in the nearest Kaiser Foundation Health Plan Region, for continuing or follow-up treatment.

Follow-up Care for Emergency Surgery

In those situations when we authorize, refer or otherwise allow you access to a hospital emergency facility or other urgent care facility for a medical condition that requires emergency surgery, we will reimburse the physician, oral surgeon, periodontist or podiatrist who performed the surgical procedure for any follow-up care that is:

1. Medically Necessary;
2. Directly related to the condition for which the surgical procedure was performed; and
3. Provided in consultation with your Primary Care Plan Physician.

We will not impose any Copayment or other cost-sharing requirement for follow-up care under this provision that exceeds that which you would be required to pay had the follow-up care been rendered by Plan Providers within our Service Area.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

See the benefit-specific limitation and exclusion immediately below for additional information.

Benefit-Specific Limitation:

1. We do not cover Services outside our Service Area for conditions that, before leaving the Service Area, you should have known might require Services while outside our Service Area, such as dialysis for ESRD, post-operative care following surgery, and treatment for continuing infections, unless we determine that you were temporarily outside our Service Area because of extreme personal emergency.

Benefit-Specific Exclusion:

1. Urgent Care Services within our Service Area that were not provided by a Plan Provider or Plan Facility.

37. Vision Services

Medical Treatment

We will provide coverage for Medically Necessary treatment for diseases of or injuries to the eye. Such treatment shall be covered to the same extent as for other Medically Necessary treatments for illness or injury.

Eye Exams for Adults

We cover routine and necessary eye exams, including:

1. Routine tests such as eye health and glaucoma tests; and
2. Refraction exams to determine the need for vision correction and to provide a prescription for corrective lenses.

Pediatric Eye Exams

We cover the following for children until the end of the month in which the child turns age 19:

1. One routine eye exam per year, including
 - a. Routine tests such as eye health and glaucoma tests; and
 - b. Routine eye refraction exams to determine the need for vision correction and to provide a prescription for corrective lenses.

Pediatric Lenses and Frames

We cover the following for children, until the end of the month in which the child turns age 19, at no charge:

1. One (1) pair of lenses per year;
2. One (1) pair of frames per year from a select group of frames;
3. Regular contact lenses (in lieu of lenses and frames) (based on standard packaging for type purchased); or
4. Medically Necessary contact lenses up to two (2) pair per eye per year.

In addition, we cover the following Services:

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Eyeglass Lenses

We provide a discount on the purchase of regular eyeglass lenses, including add-ons, when purchased at a Kaiser Permanente Optical Shop. Regular eyeglass lenses are any lenses with a refractive value. If only one eye needs correction, we also provide a balance lens for the other eye.

Frames

We provide a discount on the purchase of eyeglass frames, when purchased at a Kaiser Permanente Optical Shop. The discount includes the mounting of eyeglass lenses in the frame, original fitting of the frame and subsequent adjustment.

Note: Discounts are available for lenses and frames.

Contact Lenses

We provide a discount on the initial fitting for contact lenses at a Kaiser Permanente Optical Shop. Initial fitting means the first time you have ever been examined for contact lens wear at a Plan Facility. The discount includes the following Services:

1. Fitting of contact lenses;
2. Initial pair of diagnostic lenses (to assure proper fit);
3. Insertion and removal of contact lens training; and
4. Three (3) months of follow-up visits.

You will also receive a discount on your initial purchase of contact lenses, if you choose to purchase them at the same time. **Note:** Additional contact lens Services are available without the discount from any Kaiser Permanente Optical Shop.

See the benefit-specific exclusions immediately below for additional information.

Benefit-Specific Exclusions:

1. Sunglasses without corrective lenses unless Medically Necessary.
2. Any eye surgery solely for the purpose of correcting refractive defects of the eye, such as myopia, hyperopia, or astigmatism (for example: radial keratotomy, photo-refractive keratectomy, and similar procedures).
3. Eye exercises.
4. Non-corrective contact lenses.
5. Contact lens Services other than the initial fitting and purchase of contact lenses as provided in this section.
6. Replacement of lost or broken lenses or frames.
7. Orthoptic (eye training) therapy.

38. X-Ray, Laboratory and Special Procedures

We cover the following Services only when prescribed as part of care covered in other parts of this section (for example, diagnostic imaging and laboratory tests are covered for outpatient Services only to the extent the outpatient Services are covered under *Outpatient Care*):

1. Diagnostic imaging;
2. Laboratory tests, including tests for specific genetic disorders for which genetic counseling is

Kaiser Permanente Maryland Large Group Agreement and Evidence of Coverage

available;

3. Special procedures, such as electrocardiograms and electroencephalograms;
4. Sleep lab and sleep studies; and
5. Specialty imaging, including CT, MRI, PET Scans, diagnostic Nuclear Medicine studies and interventional radiology.

Note: Refer to *Preventive Health Care Services* for coverage of preventive care tests and screening Services.

Exclusions

This provision provides information on what Services the Health Plan will not pay for regardless of whether or not the Service is Medically Necessary.

These exclusions apply to all Services that would otherwise be covered under this Agreement. Benefit-specific exclusions that apply only to a particular Service are noted in the *List of Benefits* in this section.

When a Service is not covered, all Services, drugs, or supplies related to the non-covered Service are excluded from coverage, except services we would otherwise cover to treat serious complications of the non-covered Service:

1. **Alternative Medical Services:** Chiropractic and acupuncture Services and any other Services of a Chiropractor, Acupuncturist, Naturopath and/or Massage Therapist, except as specifically provided in the *List of Benefits*, or as provided under a Rider attached to this EOC, if applicable.
2. **Certain Exams and Services:** Physical examinations and other Services:
 - a. Required for obtaining or maintaining employment or participation in employee programs;
 - b. Required for insurance, licensing, or disability determinations; or
 - c. On court-order or required for parole or probation, except for Medically Necessary Services covered in the *List of Benefits* in this section.
3. **Cosmetic Services:** Cosmetic Services, including surgery or related Services and other Services for cosmetic purposes to improve appearance, but not to restore bodily function or correct deformity resulting from disease, trauma, or congenital or developmental anomalies. Examples of cosmetic Services include but are not limited to cosmetic dermatology, cosmetic surgical Services and cosmetic dental Services. Cosmetic contact lenses do not apply to this exclusion when they are covered under *Vision Services* in the *List of Benefits* in this section.
4. **Custodial Care:** Custodial care means assistance with activities of daily living (for example: walking, getting in and out of bed, bathing, dressing, feeding, toileting and taking medicine), or care that can be performed safely and effectively by people who, in order to provide the care, do not require medical licenses or certificates or the presence of a supervising licensed nurse.
5. **Dental Care:** Dental care and dental X-rays, including dental appliances, dental implants, orthodontia, shortening of the mandible or maxillae for cosmetic purposes, correction of malocclusion, and dental Services resulting from medical treatment such as surgery on the jawbone and radiation treatment, unless otherwise covered under a Rider attached to this EOC.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

This exclusion does not apply to medically necessary dental care covered under *Accidental Dental Injury Services, Cleft Lip, Cleft Palate or Both* or *Oral Surgery* in the *List of Benefits* in this section.

6. **Disposable Supplies:** Disposable supplies for home use such as bandages, gauze, tape, antiseptics, dressings, ace-type bandages, and any other supplies, dressings, appliances or devices, not specifically listed as covered in the *List of Benefits* in this section.
7. **Durable Medical Equipment:** Except for Services covered under *Durable Medical Equipment* in the *List of Benefits* in this section.
8. **Employer or Government Responsibility:** Financial responsibility for Services that an employer or government agency is required by law to provide.
9. **Experimental or Investigational Services:** Except as covered under *Clinical Trials* in the *List of Benefits* in this section, a Service is experimental or investigational for your condition if any of the following statements apply to it as of the time the Service is, or will be, provided to you:
 - a. It cannot be legally marketed in the United States without the approval of the United States Food and Drug Administration (FDA), and such approval has not been granted; or
 - b. It is the subject of a current new drug or new device application on file with the FDA and FDA approval has not been granted; or
 - c. It is subject to the approval or review of an Institutional Review Board (IRB) of the treating facility that approves or reviews research concerning the safety, toxicity or efficacy of services; or
 - d. It is the subject of a written protocol used by the treating facility for research, clinical trials, or other tests or studies to evaluate its safety, effectiveness, toxicity or efficacy, as evidenced in the protocol itself or in the written consent form used by the facility.

In making determinations whether a Service is experimental or investigational, the following sources of information will be relied upon exclusively:

- a. Your medical records;
- b. Written protocols or other documents pursuant to which the Service has been or will be provided;
- c. Any consent documents you or your representative has executed or will be asked to execute, to receive the Service;
- d. Files and records of the IRB or a similar body that approves or reviews research at the institution where the Service has been or will be provided, and other information concerning the authority or actions of the IRB or similar body;
- e. Published authoritative medical or scientific literature regarding the Service, as applied to your illness or injury; and
- f. Regulations, records, applications, and any other documents or actions issued by, filed with, or taken by, the FDA, the Office of Technology Assessment, or other agencies within the United States Department of Health and Human Services, or any state agency performing similar functions.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Health Plan consults the Medical Group and then uses the criteria described above to decide if a particular Service is experimental or investigational.

10. **Prohibited Referrals:** Payment of any claim, bill or other demand or request for payment for covered Services determined to be furnished as the result of a referral prohibited by law.
11. **Routine Foot Care Services:** This exclusion does not exclude Services when you are under active treatment for diabetes or other vascular disease.
12. **Services for Members in the Custody of Law Enforcement Officers:** Non-Plan Provider Services provided or arranged by criminal justice institutions for Members in the custody of law enforcement officers, unless the Services are covered as Out-of-Plan Emergency Services.
13. **Surrogacy Arrangements/Gestational Carrier:** A surrogacy arrangement is an arrangement between a Member who becomes a surrogate mother/gestational carrier and another person or persons. In a surrogacy arrangement, you agree to become pregnant, then surrender the baby to another person or persons who intend to raise the child.

You must pay us charges for Services you receive related to conception, pregnancy or delivery in connection with a surrogacy arrangement (Surrogacy Health Services). Your obligation to pay us for Surrogacy Health Services is limited to the compensation you are entitled to receive under the surrogacy arrangement.

By accepting Surrogacy Health Services, you automatically assign to us your right to receive payments that are payable to you or your chosen payee under the surrogacy arrangement, regardless of whether those payments are characterized as being for medical expenses. To secure our rights, we also have a lien on those payments. Those payments shall first be applied to satisfy our lien. The assignment and our lien will not exceed the total amount of your obligation to us under the preceding paragraph.

Within thirty (30) days of entering into a surrogacy arrangement, you must send written notice of the arrangement, including a copy of any agreement, the names and addresses of the other parties to the arrangement to:

Kaiser Permanente
Attn: Patient Financial Services Surrogacy Coordinator
2101 E. Jefferson St., 4 East
Rockville, MD 20852

You must complete and send us all consents, releases, authorizations, lien forms, assignments and other documents that are reasonably necessary for us to determine the existence of any rights we may have under this provision and to satisfy those rights. You must not take any action that prejudices our rights.

If your estate, Parent, Guardian, Spouse, trustee or conservator asserts a claim against a third party based on the surrogacy arrangement, your estate, Parent, Guardian, Spouse or conservator shall be subject to our liens and other rights to the same extent as if you had asserted the claim against the third party. We may assign our rights to enforce our liens and other rights.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

14. **Travel and Lodging Expenses:** Travel and lodging expenses, except that in some situations, if a Plan Physician refers you to a non-Plan Provider outside our Service Area as described under *Getting a Referral* in *Section 2: How to Get the Care You Need*, we may pay certain expenses that we pre-authorize in accord with our travel and lodging guidelines.
15. **Vision Services:** Any eye surgery solely for the purpose of correcting refractive defects of the eye, such as myopia, hyperopia or astigmatism (for example: radial keratotomy, photo-refractive keratectomy and similar procedures).

Limitations

We will make our best efforts to provide or arrange for your health care Services in the event of unusual circumstances that delay or render impractical the provision of Services under this Agreement, for reasons such as:

1. A major disaster;
2. An epidemic;
3. War;
4. Riot;
5. Civil insurrection;
6. Disability of a large share of personnel of a Plan Hospital or Plan Medical Office; and/or
7. Complete or partial destruction of facilities.

In the event that we are unable to provide the Services covered under this Agreement, the Health Plan, Kaiser Foundation Hospitals, Medical Group and Kaiser Permanente's Medical Group Plan Physicians shall only be liable for reimbursement of the expenses necessarily incurred by a Member in procuring the Services through other providers, to the extent prescribed by the Commissioner of Insurance.

For personal reasons, some Members may refuse to accept Services recommended by their Plan Physician for a particular condition. If you refuse to accept Services recommended by your Plan Physician, he or she will advise you if there is no other professionally acceptable alternative. You may get a second opinion from another Plan Physician, as described under *Getting a Second Opinion* in *Section 2: How to Get the Care You Need*. If you still refuse to accept the recommended Services, the Health Plan and Plan Providers have no further responsibility to provide or cover any alternative treatment you may request for that condition.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

SECTION 4: Subrogation, Reductions and Coordination of Benefits

There may be occasions when we will seek reimbursement of the Health Plan's costs of providing care to you, or your benefits are reduced as the result of the existence of other types of health benefit coverage. This section provides information on these types of situations, and what to do when you encounter them.

Subrogation and Reductions, Explained

Subrogation Overview

There may be occasions when we require reimbursement of the Health Plan's costs of providing care to you. This occurs when there is a responsible party for an illness you acquire or injury you receive. This process is called subrogation. For example, if you were involved in a slip-and-fall incident at a store because of a spill, and the store was found liable for associated injuries you receive, they may become responsible for payment of the costs of your care for those associated injuries. For more information, see *When Illness or Injury is Caused by a Third Party* in this section.

Reductions Overview

There may be occasions when your benefits are reduced as the result of the existence of other types of health benefit coverage available to you. For example, if there is duplicative coverage for your dependent under a primary health benefit plan purchased by your spouse, the costs of care may be divided between the available health benefit plans. For more information, see the *Reductions Under Medicare and TRICARE Benefits* and *Coordination of Benefits* provisions in this section.

The above scenarios are a couple of examples of when:

1. We may assert the right to recover the costs of benefits provided to you; or
2. A reduction in benefits may occur.

The remainder of this section will provide you with information on what to do when you encounter these situations.

When Illness or Injury is Caused by a Third Party

If the Health Plan provides coverage under this Agreement when another party is alleged to be responsible to pay for treatment you receive, we have the right to subrogate to recover the costs of related benefits administered to you. To secure our rights, the Health Plan will have a lien on the proceeds of any judgment or settlement you obtain against a third party for covered medical expenses.

The proceeds of any judgment or settlement that the Member or the Health Plan obtains shall first be applied to satisfy the Health Plan's lien, regardless of whether the total amount of recovery is less than the actual losses and damages you incurred. However, you will not have to pay the Health Plan more than what you received from or on behalf of the third party for medical expenses.

Notifying the Health Plan of Claims and/or Legal Action

Within thirty (30) days after submitting or filing a claim or legal action against the third party, you must send written notice of the claim or legal action to us at the following address:

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Attention: Patient Financial Services
2101 East Jefferson Street, 4 East

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Rockville, Maryland 20852

When notifying us, please include the third party's liability insurance company name, policy and claim numbers, business address and telephone number and, if known, the name of the handler of the claim.

If you are represented by an attorney in relation to the loss for which you have brought legal action against a third party, please ensure that you provide your attorney's name and contact information, including their business address and telephone number. If you change attorneys during the legal process, you are required to inform the Health Plan of your change in representation.

The Health Plan's Right to Recover Payments

In order for the Health Plan to determine the existence of any rights we may have, and to satisfy those rights, you must complete and send the Health Plan all consents, releases, authorizations, assignments and other documents, including lien forms directing your attorney, the third party and the third party's liability insurer to reimburse the Health Plan directly. You may not take any action that is prejudicial to our rights.

If your estate, parent, guardian or conservator asserts a claim against a third party based on your injury or illness; both your estate, parent/guardian or conservator and any settlement or judgment recovered by the estate, parent/guardian or conservator, shall be subject to the Health Plan's liens and other rights to the same extent as if you had asserted the claim against the third party. The Health Plan may assign its rights to enforce its liens and other rights.

The Health Plan's recovery shall be limited to the extent that the Health Plan provided benefits or made payments for benefits as a result of the occurrence that gave rise to the cause of action.

Except for any benefits that would be payable under either Personal Injury Protection coverage; and/or any capitation agreement the Health Plan has with a participating provider:

1. If you become ill or injured through the fault of a third party and you collect any money from the third party or their insurance company for medical expenses; or
2. When you recover for medical expenses in a cause of action, the Health Plan has the option of becoming subrogated to all claims, causes of action and other rights you may have against a third party or an insurer, government program or other source of coverage for monetary damages, compensation or indemnification on account of the injury or illness allegedly caused by the third party:
 - a. The Health Plan will be subrogated for any Service provided by or arranged for as:
 - i. A result of the occurrence that gave rise to the cause of action; or
 - ii. Of the time it mails or delivers a written notice of its intent to exercise this option to you or to your attorney, should you be represented by one, as follows:
 - a) Per the Health Plan's fee schedule for Services provided or arranged by the Medical Group; or
 - b) Any actual expenses that were made for Services provided by participating providers.

When applicable, any amount returned to the Health Plan will be reduced by a pro rata share of the court costs and legal fees incurred by the Member that are applicable to the portion of the settlement returned

Kaiser Permanente Maryland Large Group Agreement and Evidence of Coverage

to the Health Plan.

Medicare

If you are enrolled in Medicare, Medicare law may apply with respect to Services covered by Medicare.

Workers' Compensation or Employer's Liability

We will provide Services even if it is unclear whether you are entitled to a "financial benefit" (meaning financial responsibility for Services for any illness, injury or condition, to the extent a payment or any other benefit, including any amount received as a settlement is provided under any workers' compensation or employer's liability law); however, we may recover the value of any covered Services from the following sources:

1. Any source providing a financial benefit or from whom a financial benefit is due; or
2. You, to the extent that a financial benefit is provided or payable or would have been required to be provided or payable if you had diligently sought to establish your rights to the financial benefit under any workers' compensation or employer's liability law.

If you have an active worker's compensation claim for injuries sustained while conducting the duties of your occupation, you must send written notice of the claim to us within thirty (30) days at the following address:

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Attention: Patient Financial Services
2101 East Jefferson Street, 4 East
Rockville, Maryland 20852

When notifying us, please include the worker's compensation insurance company or third-party administrator (TPA) name, policy and claim numbers, business address and telephone number and, if known, the name of the handler of the claim.

If you are represented by an attorney in relation to the worker's compensation loss for which you have brought legal action against your employer, please ensure that you provide your attorney's name and contact information, including their business address and telephone number. If you change attorneys during the legal process, you are required to inform the Health Plan of your change in representation.

Health Plan Not Liable for Illness or Injury to Others

Who is eligible for coverage under this Agreement is stated in ***Section 1: Introduction to Your Kaiser Permanente Health Plan***. Neither the Health Plan, Plan Hospitals nor the Medical Group provide benefits or health care Services to others due to your liabilities. If you are responsible for illness or injury caused to another person, coverage will not be provided under this Agreement unless they are a covered Dependent.

Failure to Notify the Health Plan of Responsible Parties

Note: This provision does not apply to payments made to a covered person under personal injury protection (see §19-713.1(e) of the Maryland Health General Article.)

It is a requirement under this Agreement to notify the Health Plan of any third party who is responsible

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

for an action that causes illness or injury to you.

Failure to notify the Health Plan of your pursuit of claims against a third party due to their negligence is a violation of this Agreement. If a member dually recovers compensation by obtaining benefits from the Health Plan and compensation for the same loss from a responsible third party, the Health Plan reserves the right to directly pursue reimbursement of its expenses from the Member who received the settlement as compensation.

No Member, nor the legal representative they appoint, may take any action that would prejudice or prevent the Health Plan's right to recover the costs associated with providing care to any Member covered under this Agreement.

Pursuit of Payment from Responsible Parties

The Health Plan may use the services of another company to handle the pursuit of subrogation against a responsible third party. When we use these services, the Health Plan may need to release information that does not require Member consent, including, but not limited to, your name, medical record number, the date of loss, policy and claim numbers (including those of the insurance carrier for a third party), attorney information and copies of bills.

In the event that medical records or other protected information that requires your consent to be released is requested from us, we will notify you to obtain your consent.

Reductions Under Medicare and TRICARE Benefits

If you are enrolled in Medicare Part A and/or Part B, your benefits are reduced by any benefits for which you are enrolled and receive under Medicare; except for Members whose Medicare benefits are secondary by law.

TRICARE benefits are secondary by law.

Coordination of Benefits

Coordination of Benefits Overview

Coordination of benefits applies when a Member has health care coverage under more than one (1) health benefit plan. If you or your eligible dependent has coverage under more than one (1) health benefit plan, then you are responsible to inform the Health Plan that the additional coverage exists. When you have other coverage with another health plan or insurance company, we will coordinate benefits with the other coverage.

The Health Plan may need information from you to coordinate your benefits. Any information that we request to help us coordinate your benefits must be provided to us upon request.

Right to Obtain and Release Needed Information

When information is needed to apply these coordination of benefits rules, the Health Plan will decide the information it needs, and may get that information from, or give it to, any other organization or person. The Health Plan does not need to tell anyone, or obtain consent from anyone, to do this.

Primary and Secondary Plan Determination

The health benefit plan that pays first, which is known as the primary plan, is determined by using

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

National Association of Insurance Commissioners Order of Benefits Guidelines. The primary plan provides benefits as it would in the absence of any other coverage.

The plan that pays benefits second, which is known as the secondary plan, coordinates its benefits with the primary plan, and pays the difference between what the primary plan paid, or the value of any benefit or Service provided, but not more than 100 percent of the total Allowable Expenses, and not to exceed the maximum liability of the secondary plan. The secondary plan is never liable for more expenses than it would cover if it had been primary.

Coordination of Benefits Rules

To coordinate your benefits, the Health Plan has rules. The following rules for the Health Plan are modeled after the rules recommended by the National Association of Insurance Commissioners. You will find the rules under ***Order of Benefit Determination Rules*** in this section.

The ***Order of Benefit Determination Rules*** will be used to determine which plan is the primary plan. Any other plans will be secondary plan(s). If the Health Plan is the:

1. Primary Plan, it will provide or pay its benefits without considering the other plan(s) benefits.
2. A secondary Plan, the benefits or services provided under this Agreement will be coordinated with the primary plan so the total of benefits paid, or the reasonable cash value of the services provided, between the primary plan and the secondary plan(s) do not exceed 100 percent of the total Allowable Expense.

Assistance with Questions about the Coordination of Your Benefits

If you have any questions about coordination of your benefits, please contact Member Services Monday through Friday between 7:30 a.m. and 9 p.m. at 1-800-777-7902 or 711 (TTY).

Order of Benefit Determination Rules

The following rules determine the order in which benefits are paid by primary and secondary health benefit plans.

1. If another plan does not have a Coordination of Benefits provision, that plan is the primary plan.
2. If another plan has a Coordination of Benefits provision, the first of the following rules that apply will determine which plan is the primary plan:

Rules for a Subscriber and Dependents

1. Subject to #2. (immediately below), a plan that covers a person as a Subscriber is primary to a plan that covers the person as a dependent.
2. If the person is a Medicare beneficiary, and, as a result of the provisions of Title XVIII of the Social Security Act and implementing regulations, Medicare is:
 - a. Secondary to the plan covering the person as a dependent; and
 - b. Primary to the plan covering the person as other than a dependent:
 - i. Then the order of benefits is reversed so that the plan covering the person as an employee, member, subscriber, policyholder or retiree is the secondary plan and the other plan covering the person as a dependent is the primary plan.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Rules for a Dependent Child/Parent

1. **Dependent child with parents who are not separated or divorced:** When the Health Plan and another plan cover the same child as a Dependent of different persons, called “parents,” who are married or are living together, whether or not they have ever been married, then the plan of the parent whose birthday falls earlier in the year is primary to the plan of the parent whose birthday falls later in the year. If both parents have the same birthday, the plan that covered a parent longer is primary. If the aforementioned parental birthday rules do not apply to the rules provided in the other plan, then the rules in the other plan will be used to determine the order of benefits.
2. **Dependent child with separated or divorced parents:** If two (2) or more plans cover a person as a dependent child, and that child’s parents are divorced, separated or are not living together, whether or not they have ever been married the following rules apply. If a court decree states that:
 - a. One (1) of the parents is responsible for the dependent child’s health care expenses or health care coverage and the plan of that parent has actual knowledge of those terms, that plan is primary. If the parent with responsibility has no health care coverage for the dependent child’s health care expenses, but that parent’s spouse does, that parent’s spouse’s plan is the primary plan. This item shall not apply with respect to any plan year during which benefits are paid or provided before the entity has actual knowledge of the court decree provision; or
 - b. Both parents are responsible for the dependent child’s health care expenses or health care coverage, the provisions of Subparagraph #1 of this provision: ***Dependent Child with Parents Who Are Not Separated or Divorced***, shall determine the order of benefits; or
 - c. If a court decree states that the parents have joint custody without specifying that one parent has responsibility for the health care expenses or health care coverage of the dependent child, the provisions of Subparagraph #1 of this provision: ***Dependent Child with Parents Who Are Not Separated or Divorced***, shall determine the order of benefits; or
 - i. If there is no court decree allocating responsibility for the child’s health care expenses or health care coverage, the order of benefits for the child are as follows:
 - a) The plan covering the custodial parent;
 - b) The plan covering the custodial parent’s spouse;
 - c) The plan covering the non-custodial parent; and then
 - d) The plan covering the non-custodial parent’s spouse.

Dependent Child Covered Under the Plans of Non-Parent(s)

1. For a dependent child covered under more than one (1) plan of individuals who are not the parents of the child, the order of benefits shall be determined, as applicable, under the dependent child provisions above, as if those individuals were parents of the child.

Dependent Child Who Has Their Own Coverage

1. For a dependent child who has coverage under either or both parents’ plans and also has his or her own coverage as a dependent under a spouse’s plan, the rule in this provision for ***Longer or Shorter Length of Coverage*** applies.
2. In the event the dependent child’s coverage under the spouse’s plan began on the same date as the dependent child’s coverage under either or both parents’ plans, the order of benefits shall be

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

determined by applying the birthday rule in this provision under the *Dependent Child with Parents Who Are Not Separated or Divorced*.

Active/Inactive Employee Coverage

1. A plan that covers a person as an employee who is neither laid off nor retired (or that employee's dependent) is primary to a plan that covers that person as a laid off or retired employee (or a laid off or retired employee's dependent).
2. If the other plan does not have this rule, and if, as a result, the plans do not agree on the order of benefits, this rule is ignored.
3. This rule does not apply if the rules in #1. and #2. under the provision *Rules for a Subscriber and Dependents* above can determine the order of benefits.

COBRA or State Continuation Coverage

1. If a person whose coverage is provided pursuant to COBRA or under a right of continuation pursuant to state or other federal law is covered under another plan, the plan covering the person as an employee, member, subscriber or retiree, or that covers the person as a dependent of an employee, member, subscriber or retiree, is the primary plan and the Plan covering that same person pursuant to COBRA or under a right of continuation pursuant to state or other federal law is the secondary plan.
2. If the other plan does not have this rule, and if, as a result, the plans do not agree on the order of benefits, this rule is ignored.
3. This rule does not apply if the rules in #1. and #2. under the provision *Rules for a Subscriber and Dependents* above can determine the order of benefits.

Longer/Shorter Length of Coverage

1. If none of the above rules determines the order of benefits, then the plan that has covered a Subscriber longer time is primary to the plan that has covered the Subscriber for a shorter time.

Effect of Coordination of Benefits on the Benefits of this Plan

When the Health Plan is the primary Plan, coordination of benefits has no effect on the benefits or services provided under this Agreement. When the Health Plan is a secondary Plan to one or more other plans, its benefits may be coordinated with the primary plan carrier using the guidelines below. This *Coordination of Benefits* provision shall in no way restrict or impede the rendering of services provided by the Health Plan. At the request of the Member or Parent/Guardian, when applicable, the Health Plan will provide or arrange for covered services and then seek coordination with a primary Plan.

Coordination with the Health Plan's Benefits

The Health Plan may coordinate benefits payable or recover the reasonable cash value of Services it has provided, when the sum of the benefits that would be payable for:

1. Or the reasonable cash value of, the Services provided as Allowable Expenses by the Health Plan in the absence of this *Coordination of Benefits* provision; and
2. Allowable Expenses under one (1) or more of the other primary plans covering the Member, in the absence of provisions with a purpose like that of this *Coordination of Benefits* provision, whether or not a claim thereon is made; exceeds Allowable Expenses in a Claim Determination Period.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

In that case, the Health Plan benefits will be coordinated, or the reasonable cash value of any services provided by the Health Plan may be recovered from the primary plan, so that the Health Plan benefits and the benefits payable under the other Plans do not total more than the Allowable Expenses.

Facility of Payment

If a payment is made or Service provided under another Plan, and it includes an amount that should have been paid for or provided by us, then we may pay that amount to the organization that made that payment.

The amount paid will be treated as if it was a benefit paid by the Health Plan.

Right of Recovery of Payments Made Under Coordination of Benefits

If the amount of payment by the Health Plan is more than it should have been under this *Coordination of Benefits* provision, or if we provided services that should have been paid by the primary Plan, then we may recover the excess or the reasonable cash value of the services, as applicable, from the person who received payment or for whom payment was made, or from an insurance company or other organization.

Benefit Reserve Account

When the Health Plan does not have to pay full benefits, or it recovers the reasonable cash value of the services provided because of coordination of benefits, the savings will be credited to the Member in a Benefit Reserve Account. These savings can be used by the Member for any unpaid Covered Expense during the calendar year. A Member may request detailed information concerning their Benefit Reserve Account from our Patient Accounting Department.

Military Service

For any Services for conditions arising from military service that the law requires the Department of Veterans Affairs to provide, we will not pay the Department of Veterans Affairs. When we cover any such Services, we may recover the value of the Services from the Department of Veterans Affairs.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

SECTION 5: Health Care Service Review, Appeals and Grievances

This section provides you with information on how to file claims, Appeals and Grievances with the Health Plan and receive support with these processes.

Important Definitions

Please see the *Important Terms You Should Know* section for an explanation of important, capitalized terms used within this section.

Questions About Health Care Service Review, Appeals or Grievances

If you have questions about our Health Care Service Review Program or how to file an Appeal or Grievance with the Health Plan, please contact Member Services Monday through Friday between 7:30 a.m. and 9 p.m. at 1-800-777-7902 or 711 (TTY).

The Health Care Service Review Program

Pre-Service Reviews

If you do not have an Urgent Medical Condition and you have not received the health care Service you are requesting, then within two (2) working days of receiving all necessary information, but no later than fifteen (15) calendar days after your request for pre-service review is received, the Health Plan will make its determination. We may extend this time period for an additional fifteen (15) calendar days if we do not have the necessary information to make our decision. We will notify you or your Authorized Representative when additional information is needed within three (3) calendar days of the initial request and explain in detail what information is required. Necessary information includes, but is not limited to, the results of any face-to-face clinical evaluation or any second opinion that may be required. We must receive the information requested by the notice, within forty-five (45) calendar days from the receipt of the notice identifying the additional necessary information, or we will make our decision based upon the information we have available to us at that time.

If an admission, procedure or Service is preauthorized, the Health Plan will:

1. Notify the provider by telephone within one (1) working day of pre-authorization; and
2. Confirm the pre-authorization with you and the provider in writing within five (5) working days of our decision.

If pre-authorization is denied or an alternate treatment or Service is recommended, the Health Plan will:

1. Notify the provider by telephone within one (1) working day of making the denial or alternate treatment or service recommendation; and
2. Confirm the denial decision with you and your Authorized Representative in writing within five (5) working days of making our decision.

You or your Authorized Representative may then file an Appeal or Grievance, as appropriate, and as described below.

If pre-authorization is required for an emergency inpatient admission, or an admission for residential crisis services as defined in §15-840 of the Maryland Insurance Article, for the treatment of a mental, emotional, or substance abuse disorder, the Health Plan shall:

1. Make all determinations on whether to authorize or certify an inpatient admission, or an

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

admission for residential crisis services as defined in §15-840 of the Maryland Insurance Article, within two (2) hours after receipt of the information necessary to make the determination; and

2. Promptly notify the Health Care Provider of the determination.

Expedited Pre-Service Reviews

If you have an Urgent Medical Condition and you have not received the health care Service for which you are requesting review, then within twenty-four (24) hours of your request, we will notify you if we need additional information to make a decision, or if you or your Authorized Representative failed to follow proper procedures which would result in a denial decision. If additional information is requested, you will have only forty-eight (48) hours to submit the requested information. We will make a decision for this type of claim within forty-eight (48) hours following the earlier of the:

1. Receipt of the information from you; or
2. End of the period for submitting the requested information.

Decisions regarding pre-service review for Members who have an Urgent Medical Condition will be communicated to you by telephone within twenty-four (24) hours. Such decisions will be confirmed in writing within one (1) calendar day of our decision.

Concurrent Reviews

When you make a request for additional treatment, when we had previously approved a course of treatment that is about to end, the Health Plan will make concurrent review determinations within one (1) working day of receiving the request or within one (1) working day of obtaining all the necessary information so long as the request for authorization of additional Services is made prior to the end of prior authorized Services. In the event that our review results in the end or limitation of health care Services, we will make a review determination with sufficient advance notice so that you can file a timely Grievance or Appeal of our decision. If you have an Urgent Medical Condition, then a request for concurrent review will be handled like any other pre-service request for review when an Urgent Medical Condition is involved, except that our decision will be made within one (1) working day.

If Health Plan authorizes an extended stay or additional health care Services under the concurrent review, the Health Plan will:

1. Notify the provider by telephone within one (1) working day of the authorization; and
2. Confirm the authorization in writing with you or your Authorized Representative within five (5) working days after the telephone notification. The written notification will include the number of extended days or next review date, or the new total number of health care Services approved.

If the request for extended stay or additional health care Services is denied, the Health Plan will:

1. Notify the provider and/or you or your Authorized Representative of the denial by telephone within one (1) working day of making the denial decision; and
2. Confirm the denial in writing with you or your Authorized Representative and/or the provider within five (5) working days after the telephone notification. Coverage will continue for health care Services until you or your Authorized Representative and the provider rendering the health care Service have been notified of the denial decision in writing.

You or your Authorized Representative may then file an Appeal or Grievance as described in this

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

section. If you filed a request for additional services at least twenty-four (24) hours before the end of an approved course of treatment, you may continue to receive those services during the time your Appeal or Grievance is under consideration. If your Appeal or Grievance is then denied, you will be financially responsible for the entire cost of those services. Otherwise, if your request for additional services was not timely filed, the Health Plan will decide your request for review within a reasonable period of time appropriate to the circumstances but in no event later than thirty (30) calendar days from the date on which the Appeal or Grievance was received.

Post-Service Claim Reviews

The Health Plan will make its determination on post-service review within thirty (30) days of receiving a claim. If Health Plan approves the claim, benefits payable under your contract will be paid within thirty (30) days of receiving the receipt of written proof of loss. This time period may be extended one (1) time by us, for up to fifteen (15) calendar days, if we determine that an extension is necessary because the:

1. Legitimacy of the claim or the appropriate amount of reimbursement is in dispute and additional information is necessary; or
2. Claim is not clean and, therefore, we need more information to process the claim.

We will notify you of the extension within the initial thirty (30)-day period. Our notice will explain the circumstances requiring the extension and the date upon which we expect to render a decision. If such an extension is necessary because we need information from you, then our notice of extension will specifically describe the required information which you need to submit. You must respond to requests for additional information within forty-five (45) calendar days or we will make our decision based upon the information we have available to us at that time.

We will send a notice to you or your Authorized Representative explaining that:

1. The claim was paid; or
2. The claim is being denied in whole or in part; or
3. Additional information is needed to determine if all or part of the claim will be reimbursed and what specific information must be submitted; or
4. The claim is incomplete and/or unclean and what information is needed to make the claim complete and/or clean.

If we deny payment of the claim, in whole or in part, you or your Authorized Representative may then file an Appeal or Grievance as described in this section.

Notice of Claim

We do not require a written notice of claim. Additionally, Members are not required to use a claim form to notify us of a claim.

Filing for Payment or Reimbursement of a Covered Service or Post-Service Claim

Notice of Claim and Proof of Loss Requirements

When the Health Plan receives a notice of claim, we will provide you with the appropriate forms for filing proof of loss. If we do not provide you with claim forms within fifteen (15) days of your notice to

Kaiser Permanente Maryland Large Group Agreement and Evidence of Coverage

us, then you will be considered to have complied with the proof of loss requirements of this Agreement after you have submitted written proof that details the occurrence and the character and extent of the loss for which you have made a claim.

We consider an itemized bill or a request for payment or reimbursement of the cost of covered services received from physicians, hospitals or other health care providers not contracting with us to be sufficient proof of the covered service you received or your post-service claim. Simply mail or fax a proof of payment and a copy of the bill to us with your medical record number written on it. Your medical record number can be found on the front of your Kaiser Permanente identification card. Please mail or fax your proof to us within one (1) year at the following address:

Kaiser Permanente National Claims Administration - Mid-Atlantic States
PO Box 371860
Denver, CO 80237-9998
Fax: 1-866-568-4184

Failure to submit such proof within one (1) year will not invalidate or reduce the amount of your claim if it was not reasonably possible to submit the request within that time frame. If it is not reasonably possible to submit the proof within one (1) year after the date of service, we ask that you ensure that it is sent to us no later than two (2) years from the time proof is otherwise required. A Member's legal incapacity shall suspend the time restrictions regarding the submission of proof; however, any suspension period will end when legal capacity is regained.

Each Member claiming reimbursement under this contract shall complete and submit any consents, releases, assignments and/or other documents to the Health Plan that we may reasonably request for the purpose of acting upon a claim.

The Health Education and Advocacy Unit, Office of the Attorney General

The Health Education and Advocacy Unit is available to assist you or your Authorized Representative:

1. With filing an Appeal or Grievance under the Health Plan's internal Appeal and Grievance processes, however:
 - a. The Health Education and Advocacy Unit is not available to represent or accompany you or your Authorized Representative during any associated proceedings.
2. In mediating a resolution of the Adverse Decision or Coverage Decision with the Health Plan. At any time during the mediation:
 - a. You or your Authorized Representative may file an Appeal or Grievance; and
 - b. You, your Authorized Representative or a Health Care Provider acting on your behalf may file a:
 - i. Complaint with the Commissioner, without first filing an Appeal, if the coverage decision involves an Urgent Medical Condition; or
 - ii. Grievance, if sufficient information and supporting documentation are filed with the complaint that demonstrate a compelling reason to do so.

The Health Education and Advocacy Unit may be contacted at:
Office of the Attorney General

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Consumer Protection Division
Attention: Health Education and Advocacy Unit
200 St. Paul Place
Baltimore, MD 21202
Phone: 410-528-1840
Toll-free: 1-877-261-8807
Fax: 1-410-576-6571
Website: **www.oag.state.md.us**
Email: consumer@oag.state.md.us

Maryland Insurance Commissioner

You or your Authorized Representative must exhaust our internal Appeal or Grievance process as described in this section prior to filing a Complaint with the Insurance Commissioner except when:

1. The Adverse Decision involves an Urgent Medical Condition for which care has not been rendered;
2. You or your Authorized Representative provides sufficient information and documentation in the Complaint that supports a compelling reason to not exhaust our internal process for resolving Grievances (protests regarding Adverse Decisions), such as, when a delay in receiving the Service could result in loss of life, serious impairment to a bodily function, or serious dysfunction to a bodily organ or part, or the Member remaining seriously mentally ill or using intoxicating substance with symptoms that cause the Member to be a danger to him/herself or others, or the Member continuing to experience severe withdrawal symptoms. A Member is considered to be in danger to self or others if the Member is unable to function in activities of daily living or care for self without imminent dangerous consequences;
3. We failed to make a Grievance Decision for a pre-service Grievance within thirty (30) working days after the filing date, or the earlier of forty-five (45) working days or sixty (60) calendar days after the filing date for a post-service Grievance;
4. We or our representative failed to make a Grievance Decision for an expedited Grievance for an Emergency Case within twenty-four (24) hours after you or your Authorized Representative filed the Grievance;
5. We have waived the requirement that our internal Grievance process must be exhausted before filing a Complaint with the Commissioner; or
6. We have failed to comply with any of the requirements of our internal Grievance process.

In a case involving a retrospective denial, there is no compelling reason to allow you or your Authorized Representative to file a complaint without first exhausting our internal grievance process.

Maryland Insurance Commissioner may be contacted at:

Maryland Insurance Administration
Attention: Consumer Complaint Investigation
Life and Health/Appeal and Grievance
200 St. Paul Place
Suite 2700

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Baltimore, MD 21202

Phone: 410-468-2000

Toll free/out-of-area: 1-800-492-6116

TTY: 1-800-735-2258

Fax: 1-410-468-2260 or 1-410-468-2270

Our Internal Grievance Process

This process applies to a utilization review determination made by us that a proposed or delivered health care Service is or was not Medically Necessary, appropriate or efficient thereby resulting in non-coverage of the health care Service.

Initiating a Grievance

You or your Authorized Representative may initiate a Grievance by submitting a written request, including all supporting documentation that relates to the Grievance to:

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

Attention: Member Services Appeals Unit

2101 East Jefferson Street

Rockville, MD 20852

Fax: 1-866-640-9826

A Grievance must be filed within one-hundred eighty (180) calendar days from the date of receipt of the Adverse Decision notice. If the Grievance is filed after one-hundred eighty (180) calendar days, we will send a letter denying any further review due to lack of timely filing.

If we need additional information to complete our internal Grievance process within five (5) working days after you or your Authorized Representative file a Grievance, we will notify you or your Authorized Representative that we cannot proceed with review of the Grievance unless we receive the additional information. If you require assistance, we will assist you to gather necessary additional information without further delay.

Grievance Acknowledgment

We will acknowledge receipt of your Grievance within five (5) working days of the filing date of the written Grievance notice. The filing date is the earliest of five (5) calendar days after the date of the mailing postmark or the date your written Grievance was received by us.

Pre-service Grievance

If you have a Grievance about a health care Service that has not yet been rendered, an acknowledgment letter will be sent requesting any additional information that may be necessary within five (5) working days after the filing date. We will also inform you or your Authorized Representative that a decision regarding the Grievance will be made and provided in writing. Such written notice will be sent within thirty (30) working days of the filing date of the Grievance.

Post-service Grievance

If the Grievance requests payment for health care Services already rendered to you, a retrospective acknowledgment letter will be sent requesting additional information that may be necessary within five

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

(5) working days after the filing date. We will also inform you or your Authorized Representative that a decision regarding the Grievance will be made and provided in writing. Such written notice will be sent within the earlier of forty-five (45) working days or sixty (60) calendar days of the filing date of the Grievance.

For both pre-service and post-service Grievances, we will send you or your Authorized Representative a letter requesting an extension if we anticipate that there will be a delay in our concluding the Grievance within the designated period. The requested extension period shall not exceed more than thirty (30) working days. If you or your Authorized Representative does not agree to the extension, then the Grievance will be completed in the originally designated time frame. Any agreement to extend the period for a Grievance decision will be documented in writing.

If the pre-service or post-service Grievance is approved, a letter will be sent to you or your Authorized Representative confirming the approval. If the Grievance was filed by your Authorized Representative, then a letter confirming the Grievance Decision will also be sent to you.

If the pre-service or post-service Grievance results in a denial, we will notify you or your Authorized Representative of the decision within thirty (30) working days. In the case of an extension to which was agreed, notice will be provided no later than the last day of the extension period for a pre-service Grievance, or the earlier of forty-five (45) working days or sixty (60) calendar days from the date of filing. Notice will be provided no later than the last day of the extension period for a post-service Grievance.

We will communicate our decision to you or your Authorized Representative verbally and will send a written notice of such verbal communication to you or your Authorized Representative within five (5) working days of the verbal communication.

Grievance Decision Time Periods and Complaints to the Commissioner

For pre-service Grievances, if you or your Authorized Representative does not receive a Grievance Decision from us on or before the later of the:

1. 30th working day from the date the Grievance was filed; or
2. End of an extension period to which was agreed, then:
 - a. You or your Authorized Representative may file a Complaint with the Commissioner without waiting to hear from us.

For post-service Grievances, if you or your Authorized Representative does not receive a post-service Grievance Decision from us on or before the later of the:

1. 45th working day from the date the Grievance was filed; or
2. End of an extension period that to which was agreed, then:
 - a. You or your Authorized Representative may file a Complaint with the Commissioner without waiting to hear from us.

Note: In cases in which a complaint against the Health Plan's Grievance Decision is filed with the Commissioner, you or your Authorized Representative must authorize the release of medical records to the Commissioner to assist with reaching a decision in the complaint.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Expedited Grievances for Emergency Cases

You or your Authorized Representative may seek an expedited review in the event of an Emergency Case as that term is defined for this section. An expedited review of an Emergency Case may be initiated by calling 1-800-777-7902.

Once an expedited review is initiated, a clinical review will determine whether you have a medical condition that meets the definition of an Emergency Case. A request for expedited review must contain a telephone number where we may reach you or your Authorized Representative to communicate information regarding our review. In the event that additional information is necessary for us to make a determination regarding the expedited review, we will notify you or your Authorized Representative by telephone to inform him/her that consideration of the expedited review may not proceed unless certain additional information is provided to us. Upon request, we will assist in gathering such information so that a determination may be made within the prescribed timeframes.

If the clinical review determines that you do not have the requisite medical condition, the request will be managed as a non-expedited Grievance pursuant to the procedure outlined above. If we determine that an Emergency Case does not exist, we will verbally notify you or your Authorized Representative within twenty-four (24) hours, and provide notice of the right to file a Complaint with the Commissioner.

If we determine that an Emergency Case does exist, then the expedited review request will be reviewed by a physician who is board certified or eligible in the same specialty as the treatment under review and who is neither the individual nor a subordinate of the individual who made the initial decision. If additional information is needed to proceed with the review, we will contact you or your Authorized Representative by telephone.

Within twenty-four (24) hours of the filing date of the expedited review request, we will verbally notify you or your Authorized Representative of our decision. We will send written notification within one (1) calendar day following verbal communication of the decision. If approval is granted, then we will assist the Member in arranging the authorized treatment or benefit. If the expedited review results in a denial, we will notify you or your Authorized Representative in writing within one (1) calendar day following verbal communication of the decision.

If we fail to make a decision within the stated timeframes for an expedited review, you or your Authorized Representative may file a Complaint with the Commissioner without waiting to hear from us.

Notice of Adverse Grievance Decision

If our review of a Grievance (including an expedited Grievance) results in denial, we will send you or your Authorized Representative written notice of our Grievance Decision within the time frame stated above. This notification shall include:

1. The specific factual basis for the decision in clear and understandable language;
2. References to any specific criteria or standards on which the decision was based, including but not limited to interpretive guidelines used by us. Additionally, you or your Authorized Representative has the right to request any diagnostic and treatment codes and their meanings that may be the subject of the associated claim;
3. A statement that you and your Authorized Representative as applicable, is entitled to receive

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

upon request and free of charge, reasonable access to, and copies of, all documents, records and other information relevant to the claim. If any specific criteria were relied upon, either a copy of such criterion or a statement that such criterion will be provided free of charge upon request. If the determination was based on medical necessity, experimental treatment or similar exclusion or limit, we will provide either an explanation of the scientific or clinical judgment, applying the terms of the plan to the Member's medical circumstances, or a statement that such explanation will be supplied free of charge, upon request;

4. The name, business address and business telephone number of the medical director who made the Grievance Decision:

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Attention: Office of the Medical Director
2101 East Jefferson Street
Rockville, MD 20852
Phone: 301-816-6482

5. A description of your or your Authorized Representative's right to file a complaint with the Commissioner within four (4) months following receipt of our Grievance Decision;
6. The Commissioner's address and telephone and facsimile numbers;
7. A statement the Health Education and Advocacy Unit is available to assist you or your Authorized Representative with filing a complaint about the Health Plan with the Commissioner; and
8. The Health Education and Advocacy Unit's address, telephone and facsimile numbers and email address.

Note: The Health Plan must provide notice of an adverse decision in a non-English language if certain thresholds are met for the number of people who are literate in the same non-English language. A threshold language applies to a county if at least 10 percent of the population is literate only in the same foreign language that is identified as a federally mandated non-English language. If we send you a notice of an Appeal decision to an address in a county where a federally mandated threshold language applies, then you or your Authorized Representative may request translation of that notice into the applicable threshold language. You or your Authorized Representative may request translation of the notice by contacting Member Services Monday through Friday between 7:30 a.m. and 9 p.m. at 1-800-777-7902 or 711 (TTY).

Our Internal Appeal Process

This process applies to our Coverage Decisions. The Health Plan's internal Appeal process must be exhausted prior to filing a Complaint with the Commissioner, except if our Coverage Decision involves an Urgent Medical Condition. For Urgent Medical Conditions, a complaint may be filed with the Commissioner without first exhausting our internal Appeal process for pre-service decisions only, meaning that services have not yet been rendered.

Initiating an Appeal

These internal Appeal procedures are designed by the Health Plan to assure that concerns are fairly and

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

properly heard and resolved. These procedures apply to a request for reconsideration of a Coverage Decision rendered by the Health Plan, in regard to any aspect of the Health Plan's health care Service. You or your Authorized Representative must file an Appeal within one-hundred eighty (180) calendar days from the date of receipt of the Coverage Decision. The Appeal should be sent to us at the following address:

Kaiser Foundation Health Plan of the Mid-Atlantic States
Attention: Member Services Appeals Unit
2101 East Jefferson Street
Rockville, MD 20852
Fax: 1-866-640-9826

You or your Authorized Representative may also request an Appeal by contacting Member Services Monday through Friday between 7:30 a.m. and 9 p.m. at 1-800-777-7902 or 711 (TTY).

Member Services Representatives are also available to describe how Appeals are processed and resolved.

You or your Authorized Representative, as applicable, may review the Health Plan's Appeal file and provide evidence and testimony to support the Appeal request.

Along with an Appeal, you or your Authorized Representative may also send additional information including comments, documents or additional medical records that are believed to support the claim. If the Health Plan requested additional information before and you or your Authorized Representative did not provide it, the additional information may still be submitted with the Appeal. Additionally, testimony may be given in writing or by telephone. Written testimony may be sent with the Appeal to the address listed above. To arrange to provide testimony by telephone, contact Member Services Monday through Friday between 7:30 a.m. and 9 p.m. at 1-800-777-7902 or 711 (TTY). The Health Plan will add all additional information to the claim file and will review all new information regardless of whether this information was submitted and/or considered while making the initial decision.

Prior to rendering its final decision, the Health Plan will provide you or your Authorized Representative with any new or additional evidence considered, relied upon or generated by (or at the direction of) the Health Plan in connection with the Appeal, at no charge. If during the Health Plan's review of the Appeal, we determine that an adverse coverage decision can be made based on a new or additional rationale, then we will provide you or your Authorized Representative with this new information prior to issuing our final coverage decision and will explain how you or your Authorized Representative can respond to the information, if desired. The additional information will be provided to you or your Authorized Representative as soon as possible, and sufficiently before the deadline to provide a reasonable opportunity to respond to the new information.

After the Health Plan receives the Appeal, we will respond to you or your Authorized Representative in writing within:

1. Thirty (30) working days for a pre-service claim; or
2. Sixty (60) working days for a post-service claim.

If the Health Plan's review results in a denial, it will notify you or your Authorized Representative in writing within three (3) working days after the Appeal Decision has been verbally communicated. This

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

notification will include:

1. The specific factual basis for the decision in clear and understandable language;
2. Reference to the specific plan provision on which determination was based. Additionally, you or your Authorized Representative has the right to request any diagnostic and treatment codes and their meanings that may be the subject of the associated claim;
3. A description of your or your Authorized Representative's right to file a complaint with the Commissioner within four (4) months following receipt of our Appeal Decision;
4. The Commissioner's address and telephone and facsimile numbers;
5. A statement the Health Education and Advocacy Unit is available to assist you or your Authorized Representative with filing a complaint about the Health Plan with the Commissioner; and
6. The Health Education and Advocacy Unit's address, telephone and facsimile numbers and email address.

Note: The Health Plan must provide notice of an adverse decision in a non-English language if certain thresholds are met for the number of people who are literate in the same non-English language. A threshold language applies to a county if at least 10 percent of the population is literate only in the same foreign language that is identified as a federally mandated non-English language. If we send you a notice of an Appeal decision to an address in a county where a federally mandated threshold language applies, then you or your Authorized Representative may request translation of that notice into the applicable threshold language. You or your Authorized Representative may request translation of the notice by contacting Member Services Monday through Friday between 7:30 a.m. and 9 p.m. at 1-800-777-7902 or 711 (TTY).

Filing Complaints About the Health Plan

If you have any complaints about the operation of the Health Plan or your care, you or your Authorized Representative may file a complaint with the:

Maryland Insurance Administration
Attention: Consumer Complaint Investigation
Life and Health
200 St. Paul Place
Suite 2700
Baltimore, MD 21202
Phone: 410-468-2000
Toll-free/out-of-area: 1-800-492-6116
TTY: 1-800-735-2258
Fax: 1-410-468-2260 or 1-410-468-2270

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

SECTION 6: Termination of Membership

This section describes how your membership may end and explains how you will be able to maintain Health Plan coverage without a break in coverage if your membership under this contract ends.

If a Subscriber's membership ends, both the Subscriber's and any applicable Dependents memberships will end at the same time. We will inform you of the date your coverage terminates and the reason for the termination. This termination notice will be provided at least thirty (30) days before the termination date. If your membership terminates, all rights to benefits end at 11:59 p.m. Eastern Time (the time at the location of the administrative office of Health Plan at 2101 East Jefferson Street, Rockville, Maryland 20852) on the termination date. The Health Plan and Plan Providers have no further responsibility under this contract after a membership terminates, except as provided under *Extension of Benefits* in this section.

Termination of Membership

Termination of Your Group Agreement

If your Group's Agreement with us terminates for any reason, your membership ends on the same date that your Group's Agreement terminates.

Termination Due to Loss of Eligibility

Your membership will terminate if you no longer meet the conditions under which you became eligible to be enrolled, as described in *Eligibility for This Plan* in *Section 1: Introduction to Your Kaiser Permanente Health Plan*.

If you are eligible on the 1st day of a month, but later in that month you no longer meet those eligibility requirements, your membership terminates on the last day of that month unless your Group has an arrangement with us to terminate at a time other than the last day of the month. Please check with the Group's benefits administrator to confirm your termination date.

Termination Due to Change of Residence

If the Subscriber no longer lives or works within the Health Plan's Service Area, which is defined in the section *Important Terms You Should Know*, we may terminate the membership of the Subscriber and all Dependents in his or her Family Unit by sending notice of termination at least thirty (30) days prior to the termination date.

Termination for Cause

By sending written notice to the Subscriber at least thirty (30) days before the termination date, we may terminate the Subscriber or any Dependent's membership for cause if you or your Dependent(s):

1. Knowingly perform an act, practice or omission that constitutes fraud, which under certain circumstances may include, but is not limited to, presenting a fraudulent prescription or physician order, selling your prescription or allowing someone else to obtain Services using your Kaiser Permanente identification card; or
2. Make an intentional misrepresentation of material fact.

Additionally, if the fraud or intentional misrepresentation was committed by:

1. The Subscriber, we may terminate the memberships of the Subscriber and all Dependents in the

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Family Unit.

2. A Dependent, we may terminate the membership of only that Dependent.

We may report fraud committed by any Member to the appropriate authorities for prosecution.

Termination for Nonpayment

You are entitled to coverage only for the period for which we have received the appropriate Premium from your Group. If your Group fails to pay us the appropriate Premium for your Family Unit, we will terminate the memberships of everyone in your Family Unit.

Extension of Benefits

In those instances when your coverage with us has terminated, we will extend benefits for covered Services, without Premium, in the following instances:

1. If you are Totally Disabled at the time your coverage ends, we will continue to provide benefits for covered services related to the condition causing the disability. Coverage will stop at the point you no longer qualify as being Totally Disabled, or up to twelve (12) months from the date your coverage ends, whichever comes first.
2. If you have ordered eyeglasses or contact lenses before the date your coverage ends, we will provide benefits for covered eyeglasses or contact lenses received within thirty (30) days following the date you placed the order.
3. If you are in the midst of a course of covered dental treatment at the time your coverage ends, we will continue to provide benefits, in accordance with the EOC in effect at the time your coverage ended, for a period of ninety (90) days following the date your coverage ended.
4. If you are in the midst of a course of covered orthodontic treatment at the time your coverage ends, we will continue to provide benefits, in accordance with the EOC in effect at the time your coverage ended, for a period of:
 - a. Sixty (60) days following the date your coverage ended if the orthodontist has agreed to or is receiving monthly payments; or
 - b. Until the latter of sixty (60) days following the date your coverage ended, or the end of the quarter in progress, if the orthodontist has agreed to accept or is receiving payments on a quarterly basis.

To assist us, if you believe you qualify under this ***Extension of Benefits*** provision, we encourage you to notify us in writing.

Limitations to Extension of Benefits

The ***Extension of Benefits*** section listed above does not apply to the following:

1. Failure to pay Premium by the Member;
2. Members whose coverage ends because of fraud or material misrepresentation by the Member;
3. When coverage is provided by a succeeding health plan and that health plan's coverage:
 - a. Is provided at a cost to the individual that is less than or equal to the cost to the individual of the extended benefit available under this EOC; and
 - b. Will not result in an interruption of benefits to the Member.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Discontinuation of a Product or All Products

We may discontinue offering a particular product or all products in a market, as permitted by law. If we discontinue offering in a market the product described in this EOC, we will provide ninety (90) days' prior written notice to the Subscriber. If we discontinue offering all products to groups in a market, we will give one-hundred eighty (180) days' prior written notice to the Subscriber.

Continuation of Group Coverage Under Federal Law

COBRA

You or your Dependents may be able to continue your coverage under this EOC for a limited time after you would otherwise lose eligibility. Members are eligible for COBRA continuation coverage even if they live in another Kaiser Foundation Health Plan or allied plan service area. Please contact your Group if you want to know whether you or your Dependents are eligible for COBRA coverage, how to elect COBRA coverage, or how much you will have to pay your Group for it.

USERRA

If you are called to active duty in the uniformed services, you may be able to continue your coverage under this EOC for a limited time after you would otherwise lose eligibility, if required by the federal USERRA law. Members are not ineligible for USERRA continuation coverage solely because they move or live outside our Service Area. For Members who serve in the military, you must submit a USERRA election form to your Group within sixty (60) days following your call to active duty. Please contact your Group if you want to know how to elect USERRA coverage or how much you will have to pay your Group for it.

Continuation of Coverage Under State Law

Death of the Subscriber

Upon the Subscriber's death, the spouse of the Subscriber and any Dependent children of the Subscriber (including any of the Subscriber's children born after the Subscriber's death), may continue uninterrupted coverage hereunder, upon arrangement with the Group in compliance with applicable Maryland law.

The election period for such coverage provided under Maryland law shall begin with the date on which there has been an applicable change in status and end no sooner than forty-five (45) days after such date.

Group coverage under this section continues for those Dependents who are eligible for state continuation coverage, only upon payment of applicable monthly charges, which may include an allowable reasonable administrative fee, not to exceed two percent of the entire cost to the employer, to your Group's Premium charge at the time specified by Group, and terminates on the earliest of:

1. Termination of this Agreement;
2. Eligibility of the Member for hospital, medical or surgical benefits under an insured or self-insured group health benefit program or plan, other than the group contract, that is written on an expense-incurred basis or is with a health maintenance organization;
3. Entitlement of the Member to benefits under Title XVIII of the Social Security Act;
4. Acceptance by the Member of any hospital, medical or surgical coverage under a non-group contract or policy that is written on an expense-incurred basis or is with a health maintenance

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

organization;

5. Ceasing to qualify as a Dependent child (in which case only the coverage of the affected formerly Dependent child would be impacted); or
6. The expiration of eighteen (18) calendar months following the death of the Subscriber.

Divorce of the Subscriber and His/Her Spouse

If a Member would otherwise lose coverage due to divorce from the Subscriber, the former spouse of the Subscriber and any Dependent children of the Subscriber (including any of the Subscriber's children born after the divorce), may continue uninterrupted coverage hereunder, upon arrangement with the Group in compliance with applicable Maryland law. The notification period for the applicable change in status provided under Maryland law shall begin with the date on which there has been a change in status and end no sooner than sixty (60) days after such date.

Group coverage under this section continues for those Dependents who are eligible for state continuation coverage, only upon payment of applicable monthly charges to Group at the time specified by Group, and terminates on the earliest of:

1. Termination of this Agreement;
2. Eligibility of the Member for hospital, medical or surgical benefits under an insured or self-insured group health benefit program or plan, other than the group contract, that is written on an expense-incurred basis or is with a health maintenance organization;
3. Entitlement of the Member to benefits under Title XVIII of the Social Security Act;
4. Acceptance by the Member of any hospital, medical or surgical coverage under a non-group contract or policy that is written on an expense-incurred basis or is with a health maintenance organization;
5. Ceasing to qualify as a Dependent child (in which case only the coverage of the affected formerly Dependent child would be impacted); or
6. Remarriage of the Member who is the divorced former spouse of the Subscriber (in which case only the coverage of the divorced former spouse of the Subscriber would be impacted).

Voluntary or Involuntary Termination of a Subscriber's Employment for Reasons Other Than for Cause

If you would otherwise lose coverage due to the voluntary or involuntary termination of the Subscriber's employment, for any reason other than for cause, the Subscriber's spouse and any Dependent children who were covered under this contract before the change in employment status of the Subscriber, may continue uninterrupted coverage hereunder, upon arrangement with Group in compliance with applicable Maryland law, if the Subscriber resides in Maryland.

Group coverage under this section continues for those Dependents who are eligible for state continuation coverage, only upon payment of applicable monthly charges, which may include an allowable reasonable administrative fee, not to exceed two percent of the entire cost to the employer, to your Group's Premium charge at the time specified by Group, and terminates on the earliest of:

1. Termination of this Agreement; or
2. Eligibility of the Member for hospital, medical or surgical benefits under an insured or self-insured group health benefit program or plan, other than the group contract, that is written on a

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

- expense-incurred basis or is with a health maintenance organization;
3. Entitlement of the Member to benefits under Title XVIII of the Social Security Act;
 4. Acceptance by the Member of any hospital, medical or surgical coverage under a non-group contract or policy that is written on an expense-incurred basis or is with a health maintenance organization;
 5. Ceasing to qualify as a Dependent (in which case only the coverage of the affected formerly Dependent child would be impacted); or
 6. The expiration of eighteen (18) calendar months after the termination of the Subscriber's employment.

Coverage Under the Continuation Provision of Group's Prior Plan

An individual who previously had continued group coverage with a health benefits carrier or health maintenance organization other than the Health Plan and who becomes, by virtue of applicable Maryland law, eligible to continue Group coverage with the Health Plan, may enroll in Health Plan coverage and continue that coverage as set forth in this section.

For purposes of this section, Member or Dependent includes a child born to a surviving or divorced spouse who is enrolled under this section.

Unless otherwise agreed to by your Group, subject to these provisions, a person who is a Member hereunder on the 1st day of a month is covered for the entire month.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

SECTION 7: Other Important Provisions of Your Plan

This section contains additional special provisions that apply to this EOC.

Applications and Statements

Any applications, forms or statements specified in this EOC, or that we request in our normal course of business, must be completed by you or your Authorized Representative.

Assignment

You may not assign this EOC or any of the benefits, interests, obligations, rights or claims for money due hereunder without our prior written consent.

Attorney Fees and Expenses

In any dispute between a Member and the Health Plan or Plan Providers, each party will bear its own attorney fees and other expenses.

Certificates

A certificate is a statement that summarizes the benefits and rights that pertain to each Member under this contract. We will provide you with a certificate, which will be delivered either:

1. Directly to each Subscriber, as only one statement per Family will be issued when Dependents are enrolled under this Plan; or
2. To your Group, for distribution to each Subscriber of the Group.

Contestability

This contract may not be contested, except for non-payment of Premium, after it has been in force for two (2) years from the date of issue.

A statement made by a Member in relation to insurability may not be used to contest the validity of their coverage if the statement was made after coverage was in force for a period of two (2) years before the contest.

Absent of fraud, each statement made by an applicant, employer or Member is considered a representation; not a warranty. Therefore, a statement made to effectuate coverage may not be used to void coverage or reduce benefits under the contract unless:

1. The statement is documented in writing and signed by the applicant, employer or Member; and
2. A copy of the statement is provided to the applicant, employer or Member.

Contracts with Plan Providers

Plan Provider Relationship and Compensation

The Health Plan and Plan Providers are independent contractors. Your Plan Providers are paid in various ways, including salary, capitation, per diem rates, case rates, fee for service and incentive payments. If you would like additional information about the way Plan Providers are paid to provide or arrange medical and hospital Services for members, please refer to your Provider Directory or contact Member Services Monday through Friday between 7:30 a.m. and 9 p.m. at 1-800-777-7902 or 711 (TTY).

Plan Provider Termination

If our contract with any Plan Provider terminates for reasons unrelated to fraud, patient abuse,

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

incompetence, or loss of licensure status while you are under the care of that Plan Provider, you may continue to see that provider and we will retain financial responsibility for covered Services you receive in excess of any applicable Cost Sharing for a period not to exceed ninety (90) days from the date we have notified you of the Plan Provider's termination.

Primary Care Plan Physician Termination

If our contract with your Primary Care Plan Physician terminates for reasons unrelated to fraud, patient abuse, incompetence, or loss of licensure status while you are under the care of that Primary Care Plan Physician, you may continue to see that provider and we will retain financial responsibility for covered Services you receive in excess of any applicable Cost Sharing, for a period not to exceed ninety (90) days from the date we have notified you of the Plan Physician's termination, or until you have chosen a new Primary Care Plan Physician, whichever occurs first.

Governing Law

This contract will be administered under the laws of the State of Maryland, except when preempted by federal law. Any provision that is required to be in this contract by state or federal law shall bind both Members and the Health Plan, regardless of whether or not set forth in this contract.

Legal Action

No legal action may be brought to recover on this contract:

1. Before the expiration of sixty (60) days after you have provided us with proof of loss in accordance with the terms of this contract; or
2. After the expiration of three (3) years from the date that proof of loss was required to be provided.

Mailed Notices

Our notices to you will be sent to the most recent address we have on file for the Subscriber. You are responsible for notifying us of any change in address. Subscribers who move should contact Member Services Monday through Friday between 7:30 a.m. and 9 p.m. at 1-800-777-7902 or 711 (TTY).

You may mail a change of address notice to the Health Plan by postage prepaid U.S. Mail to:

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
P.O. Box 6831
2101 East Jefferson Street
Rockville, MD 20852-4908

Notice of Non-Grandfathered Group Plan

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. believes that your Plan is a "non-grandfathered health plan" under the Patient Protection and Affordable Care Act (PPACA).

Overpayment Recovery

We may recover any overpayment we make for covered Services from:

1. Anyone who receives an overpayment; or
2. Any person or organization obligated to pay for the Services.

In the event of an overpayment to a health care provider, we may only retroactively deny reimbursement

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

to that health care provider during the six (6)-month period following the date we paid a claim submitted by that health care provider.

Privacy Practices

Kaiser Permanente will protect the privacy of your Protected Health Information (PHI). We also require contracting providers to protect your PHI. Your PHI is individually identifiable information about your health, the health care Services you receive, and payment for your health care. You may generally:

1. See and receive copies of your PHI;
2. Correct or update your PHI; and
3. Ask us for an account of certain disclosures of your PHI.

We may use or disclose your PHI for treatment, payment, health research and health care operations purposes, such as measuring the quality of Services. We are sometimes required by law to give PHI to others, such as government agencies or in judicial actions. In addition, member-identifiable health information is shared with your Group only with your authorization or as otherwise permitted by law. We will not use or disclose your PHI for any other purpose without written authorization from you or your Authorized Representative, except as described in our *Notice of Privacy Practices*. Giving us authorization is at your discretion.

This is only a brief summary of some of our key privacy practices. Our *Notice of Privacy Practices*, which provides additional information about our privacy practices and your rights regarding your PHI, is available and will be furnished to you upon request. To request a copy, contact Member Services Monday through Friday between 7:30 a.m. and 9 p.m. at 1-800-777-7902 or 711 (TTY). You can also find the notice at your local Plan Facility or online at **www.kp.org**.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Important Terms You Should Know

This section is alphabetized for your convenience. The terms defined in this section have special meanings. The following terms, when capitalized and used in this Agreement, mean:

A

Adverse Decision: A utilization review decision made by the Health Plan that:

1. A proposed or delivered Service is or was not Medically Necessary, appropriate or efficient; and
2. May result in non-coverage of the Health Care Service.

An Adverse Decision does not include a decision about the enrollment status as a Member under the Health Plan.

Agreement: The entirety of this EOC document, including all attached appendices, which constitutes the entire contract between a Member and Kaiser Foundation Health Plan of the Mid-Atlantic State, Inc., and which replaces any earlier Agreement that may have been issued to you by us.

Allowable Charges (AC): Means either for:

1. Services provided by the Health Plan or Medical Group, the amount in the Health Plan's schedule of Medical Group and the Health Plan charges for Services provided to Members;
2. Items obtained at a Plan Pharmacy, the "Member Standard Value" which means the cost of the item calculated on a discounted wholesale price plus a dispensing fee;
3. All other Services, the amount:
 - a. The provider has contracted to accept;
 - b. The provider has negotiated with the Health Plan;
 - c. Stated in the fee schedule that providers have agreed to accept as payment for those Services;or,
 - d. That the Health Plan pays for those Services.

For non-Plan Providers, the Allowable Charge shall not be less than the amount the Health Plan must pay pursuant to §19-710.1 of the Health General Article of the Annotated Code of Maryland.

Allowable Expense: A health care service or expense, including Deductibles, Coinsurance or Copayments that is covered in full or in part by any of the Plans covering the Member. This means that an expense or healthcare service or a portion of an expense or health care service that is not covered by any of the Plans is not an Allowable Expense. For example, if a Member is confined in a private hospital room, the difference between the cost of a semi-private room in the hospital and the private room usually is not an Allowable Expense. Allowable Expense does not include coverage for dental care except as provided under ***Accidental Dental Injury Services*** in ***Section 3: Benefits, Exclusions and Limitations***.

Appeal: A protest filed by a Member or his or her Authorized representative with the Health Plan under its internal appeal process regarding a Coverage Decision concerning a Member.

Appeal Decision: A final determination by the Health Plan that arises from an Appeal filed with the Health Plan under its Appeal process regarding a Coverage Decision concerning a Member.

Authorized Representative: An individual authorized by the Member in writing or otherwise authorized by state law to act on the Member's behalf to file claims and to submit Appeals or Grievances to the Health Plan. A Health Care Provider (as defined below) may act on behalf of a Member with the Member's express

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

consent, or without such consent in an Emergency Case.

C

Caregiver: An individual primarily responsible for the day-to-day care of the Member during the period in which the Member receives Hospice Care Services.

Claim Determination Period: A calendar year. However, it does not include any part of a year during which a person has no Health Plan coverage, or any part of a year before the date this COB provision or a similar provision takes effect.

Coinsurance: The percentage of Allowable Charges that you must pay when you receive a covered Service as listed under "Copayments and Coinsurance" in the *Summary of Services and Cost Shares* section of the Appendix.

Commissioner: The Maryland Insurance Commissioner.

Complaint: A protest filed with the Commissioner involving a Coverage Decision or Adverse Decision as described in this section.

Complex or Chronic Medical Condition: A physical, behavioral, or developmental condition that:

1. May have no known cure;
2. Is progressive; or
3. Can be debilitating or fatal if left untreated or undertreated.

Complex or Chronic Medical Condition includes, but is not limited to: Multiple Sclerosis, Hepatitis C, and Rheumatoid Arthritis.

Copayment: A specific dollar amount that you must pay when you receive a covered Service as listed under "Copayments and Coinsurance" in the *Summary of Services and Cost Shares* section of the Appendix.

Cost Share: The amount of the Allowable Charge that you must pay for covered Services through Deductibles, Copayments and/or Coinsurance.

Coverage Decision: An initial determination by the Health Plan or a representative of the Health Plan that results in non-coverage of a Health Care Service. Coverage Decision includes: a determination by a Health Plan that an individual is not eligible for coverage under the Health Plan's health benefit plan; any determination by the Health Plan that results in the rescission of an individual's coverage under a health benefit plan; or nonpayment of all or any part of a claim. A Coverage Decision does not include an Adverse Decision.

D

Deductible: The Deductible is an amount of Allowable Charges you must incur during a contract year for certain covered Services before we will provide benefits for those Services. Please refer to the *Summary of Services and Cost Shares* for the Services that are subject to Deductible and the amount of the Deductible.

Dependent: A Member whose relationship to a Subscriber is the basis for membership eligibility and who meets the eligibility requirements as a Dependent (for Dependent eligibility requirements see *Eligibility for This Plan* in *Section 1: Introduction to your Kaiser Permanente Health Plan*).

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Domestic Partner: An individual in a relationship with another individual of the same or opposite sex, provided both individuals:

1. Are at least age 18;
2. Are not related to each other by blood or marriage within four (4) degrees of consanguinity under civil law rule;
3. Are not married or in a civil union or domestic partnership with another individual;
4. Have been financially interdependent for at least six (6) consecutive months prior to application in which each individual contributes to some extent to the other individual's maintenance and support with the intention of remaining in the relationship indefinitely; and
5. Share a common primary residence.

E

Emergency Case: A case in which an Adverse Decision was rendered pertaining to Health Care Services which have yet to be delivered and such Health Care Services are necessary to treat a condition or illness that, without medical attention would:

1. Seriously jeopardize the life or health of the Member or the Member's ability to regain maximum function; or
2. Cause the Member to be in danger to self or others; or
3. Cause the Member to continue using intoxicating substances in an imminently dangerous manner.

Emergency Medical Condition: A medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in any of the following:

1. Placing the person's health (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy;
2. Serious impairment to bodily functions; and/or
3. Serious dysfunction of any bodily organ or part.

Emergency Services: With respect to an Emergency Medical Condition, as defined above:

1. A medical screening examination (as required under section 1867 of the Social Security Act, 42 U.S.C. 1395dd) that is within the capability of the emergency department of a hospital, including ancillary services routinely available to the emergency department to evaluate such Emergency Medical Condition; and,
2. Such further medical examination and treatment, to the extent they are within the capabilities of the staff and facilities available at the hospital, as are required under section 1867 of the Social Security Act (42 U.S.C. 1395dd(e)(3)).

Essential Health Benefits: Has the meaning found in section 1302(b) of the Patient Protection and Affordable Care Act and as further defined by the Secretary of the United States Department of Health and Human Services and includes ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder Services, including behavioral health treatment; prescription drugs; rehabilitative and Habilitative Services and devices; laboratory services; preventive and wellness services and chronic disease management; and pediatric Services, including oral and vision care.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

F

Family Coverage: Any coverage other than Self-Only Coverage.

Family Member: A relative by blood, marriage, domestic partnership or adoption of the terminally ill Member.

Family Unit: A Subscriber and all of his or her enrolled Dependents.

Fee Schedule: A listing of procedure-specific fees developed by the Health Plan and for which the Plan Provider agrees to accept as payment in full for covered Services rendered.

Filing Date: The earlier of five (5) days after the date of mailing or the date of receipt by the Health Plan when you mail information to us.

G

Grievance: A protest filed by a Member or his or her Authorized Representative with Health Plan through our internal grievance process regarding an Adverse Decision concerning the Member. A Grievance does not include a verbal request for reconsideration of a Utilization Review determination.

Grievance Decision: A final determination by the Health Plan that arises from a Grievance filed with us under our internal grievance process regarding an Adverse Decision concerning a Member.

Group: The entity with which we have entered into the Agreement that includes this Evidence of Coverage.

H

Habilitative Services: Services and devices, including occupational therapy, physical therapy, and speech therapy that help a child keep, learn, or improve skills and functioning for daily living.

Health Education and Advocacy Unit: The Health Education and Advocacy Unit in the Division of Consumer Protection of the Office of the Attorney General.

Health Care Provider: An individual or facility as defined in Health General Article, §19-132(g), Annotated Code of Maryland.

Health Care Service: A health or medical care procedure or service rendered by a Health Care Provider that:

1. Provides testing, diagnosis, or treatment of a human disease or dysfunction; or
2. Dispenses drugs, medical devices, medical appliances, or medical goods for the treatment of a human disease or dysfunction; or
3. Provides any other care, service or treatment of disease or injury, the correction of defects, or the maintenance of the physical and mental well-being of human beings.

Health Plan: Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. This EOC sometimes refers to the Health Plan as “we” or “us”.

Hospice Care Services: A coordinated, inter-disciplinary program of Hospice Care Services for meeting the special physical, psychological, spiritual and social needs of terminally ill individuals and their families, by providing palliative and supportive medical, nursing and other health Services through home or inpatient care during the illness and bereavement to:

1. Individuals who have no reasonable prospect of cure as estimated by a physician; and
2. Family Members and Caregivers of those individuals.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

K

Kaiser Permanente: Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., Mid-Atlantic Permanente Medical Group, P.C. and Kaiser Foundation Hospitals.

M

Medical Group: The Mid-Atlantic Permanente Medical Group, P.C.

Medically Necessary: Medically Necessary means that the Service is all of the following:

1. Medically required to prevent, diagnose or treat the Member's condition or clinical symptoms;
2. In accordance with generally accepted standards of medical practice;
3. Not solely for the convenience of the Member, the Member's family and/or the Member's provider; and
4. The most appropriate level of Service which can safely be provided to the Member. For purposes of this definition, "generally accepted standards of medical practice" means:
 - a. Standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community;
 - b. Physician specialty society recommendations;
 - c. The view of physicians practicing in the Kaiser Permanente Medical Care Program; and/or
 - d. Any other relevant factors reasonably determined by us. Unless otherwise required by law, we decide if a Service (described in **Section 3: Benefits, Exclusions and Limitations**) is Medically Necessary and our decision is final and conclusive subject to the Member's right to appeal, or go to court, as set forth in **Section 5: Health Care Service Review, Appeals and Grievances**.

Medicare: A federal health insurance program for people age 65 and older, certain disabled people, and those with end-stage renal disease (ESRD).

Member: A person who is eligible and enrolled under this EOC, and for whom we have received applicable Premium. This EOC sometimes refers to Members as "you" or "your."

N

Non-Physician Specialist: A health care provider who:

1. Is not a physician;
2. Is licensed or certified under the Health Occupations Article; and
3. Is certified or trained to treat or provide Health Care Services for a specified condition or disease in a manner that is within the scope of the license or certification of the Health Care Provider.

O

Orthotic Device: An appliance or apparatus used to support, align, prevent or correct deformities, or to improve the function of movable parts of the body.

P

Participating Network Pharmacy: Any pharmacy with whom we have entered into an agreement to provide pharmaceutical Services to Members.

Plan: Kaiser Permanente.

Plan: (For use in relation to Coordination of Benefits provisions only, which are located in **Section 4: Subrogation, Reductions and Coordination of Benefits**): Any of the following that provides benefits or

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

services for, or because of, medical care or treatment: Individual or group insurance or group-type coverage, whether insured or uninsured. This includes prepaid group practice or individual practice coverage. “Plan” does not include an individually underwritten and issued, guaranteed renewable, specified disease policy or intensive care policy, that does not provide benefits on an expense-incurred basis. “Plan” also does not include the medical benefits under an automobile policy, including benefits for personal injury protection. “Plan” also does not include:

1. Accident only coverage;
2. Hospital indemnity coverage benefits or other fixed indemnity coverage;
3. Specified disease or specified accident coverage;
4. Limited benefit health coverage, as provided for by Maryland state law;
5. School accident-type coverages that cover students for accidents only, including athletic injuries, either on a twenty-four (24)-hour basis or on a “to and from school” basis;
6. Benefits provided in long-term insurance policies for non-medical services, for example, personal care, adult day care, homemaker services, assistance with activities of daily living, respite care and custodial care or for contracts that pay a fixed daily benefit without regard to expenses incurred or the receipt of services;
7. Personal injury protection under a motor vehicle insurance policy;
8. Medicare supplement policies;
9. A state plan under Medicaid; or
10. A governmental plan, which, by law, provides benefits that are in excess of those of any private insurance plan or other non-governmental plan.

Plan Facility: A Plan Medical Center, a Plan Hospital or another freestanding facility that is:

1. Operated by us or contracts to provide Services and supplies to Members; and
2. Included in your Signature provider network.

Plan Hospital: A hospital that:

1. Contracts to provide inpatient and/or outpatient Services to Members; and
2. Is included in your Signature provider network.

Plan Medical Center: Medical office and specialty care facilities such as imaging centers operated by us in which Medical Group and other Health Care Providers including Non-Physician Specialists employed by us provide primary care, specialty care and ancillary care Services to Members.

Plan Pharmacy: Any pharmacy located at a Plan Medical Center.

Plan Physician: Any licensed physician who is an employee of Medical Group, or any licensed physician (except for those physicians who contract only to provide Services upon referral) who:

1. Contracts to provide Services and supplies to Members; and
2. Is included in your Signature provider network.

Plan Provider: A Plan Physician, or other health care provider including but not limited to a Non-Physician Specialist, and Plan Facility that:

1. Is employed by or operated by an entity that participates in the Kaiser Permanente Medical Care Program; or
2. Contracts with an entity that participates in the Kaiser Permanente Medical Care Program.

Premium: Periodic membership charges paid by Group.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Primary Care: Services rendered by a Health Care Practitioner in the following disciplines:

1. General internal medicine;
2. Family practice medicine;
3. Pediatrics; or
4. Obstetrics/gynecology (OB/GYN).

Prosthetic Device: An artificial substitute for a missing body part used for functional reasons.

R

Rare Medical Condition: A disease or condition that affects less than 200,000 individuals in the United States or approximately 1 in 1,500 individuals worldwide. Rare Medical Condition includes, but is not limited to: Cystic Fibrosis, Hemophilia, and Multiple Myeloma.

Respite Care: Temporary care provided to the terminally ill Member to relieve the Member's Caregiver from the daily care of the Member.

S

Self-Only Coverage: Coverage for a Subscriber only, with no Dependents covered under this Plan.

Service Area: The areas of the District of Columbia; the following Virginia counties – Arlington, Fairfax, King George, Loudoun, Spotsylvania, Stafford, Prince William, and specific ZIP codes within Caroline, Culpeper, Fauquier, Hanover, Louisa, Orange and Westmoreland; the following Virginia cities – Alexandria, Falls Church, Fairfax, Fredericksburg, Manassas and Manassas Park; the following Maryland areas: the City of Baltimore; the following Maryland counties: Anne Arundel, Baltimore, Carroll, Harford, Howard, Montgomery, and Prince George's, and specific ZIP codes within Calvert, Charles, and Frederick counties. A listing of these ZIP codes may be obtained from any Health Plan office.

Services: Health Care Services or items.

Skilled Nursing Facility: A facility that provides inpatient skilled nursing care, rehabilitation Services, or other related Health Care Services and is certified by Medicare. The facility's primary business must be the provision of twenty-four (24)-hour-a-day licensed skilled nursing care. The term "Skilled Nursing Facility" does not include a convalescent nursing home, rest facility or facility for the aged that furnishes primarily custodial care, including training in routines of daily living.

Specialist: A licensed health care professional that includes physicians and non-physicians who is trained to treat or provide health care Services for a specified condition or disease in a manner that is within the scope of their license or certification. Specialist physicians shall be board-eligible or board-certified.

Specialty Drugs: A prescription drug that:

1. Is prescribed for an individual with a Complex or Chronic Medical Condition, or a Rare Medical Condition;
2. Costs \$600 or more for up to a 30-day supply;
3. Is not typically stocked at retail pharmacies; and
4. Requires a difficult or unusual process of delivery to the Member in the preparation, handling, storage, inventory, or distribution of the drug; or requires enhanced patient education, management, or support, beyond those required for traditional dispensing, before or after administration of the drug.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Spouse: The person to whom you are legally married to under applicable law.

Stabilize: To provide the medical treatment of the Emergency Medical Condition that is necessary to assure, within reasonable medical probability that no material deterioration of the condition is likely to result from or occur during the transfer of the person from the facility. With respect to a pregnant woman who is having contractions, when there is inadequate time to safely transfer her to another hospital before delivery (or the transfer may pose a threat to the health or safety of the woman or unborn child), “Stabilize” means to deliver (including the placenta).

Subscriber: A Member who is eligible for membership on his or her own behalf and not by virtue of Dependent status (unless coverage is provided under a continuation of coverage provision) and who meets the eligibility requirements as a Subscriber. (For Subscriber eligibility requirements, see *Eligibility for This Plan* in *Section 1: Introduction to your Kaiser Permanente Health Plan*).

T

Totally Disabled:

For Subscribers and Adult Dependents: In the judgment of a Medical Group Physician, a person is totally disabled by reason of injury or sickness if the Member is unable to perform each and every duty pertaining to his or her occupation during the first fifty-two (52) weeks of the disability. After the first fifty-two (52) weeks, a person is totally disabled if the Member is unable to perform each and every duty of any business or occupation for which the Member is reasonably fitted by education, training and experience.

For Dependent Children: In the judgment of a Medical Group Physician, an illness or injury which makes the child unable to substantially engage in any of the normal activities of children in good health and like age.

U

Urgent Care Services: Services required as the result of a sudden illness or injury, which requires prompt attention, but are not of an emergent nature.

Urgent Medical Condition: As used in this section, a condition that satisfies either of the following:

1. A medical condition, including a physical, mental health or dental condition, where the absence of medical attention within seventy-two (72) hours could reasonably be expected by an individual, acting on behalf of the Health Plan, applying the judgment of a prudent layperson who possesses an average knowledge of health and medicine, to result in:
 - a. Placing the Member's life or health in serious jeopardy;
 - b. The inability of the Member to regain maximum function;
 - c. Serious impairment to bodily function;
 - d. Serious dysfunction of any bodily organ or part; or
 - e. The Member remaining seriously mentally ill with symptoms that cause the member to be a danger to self or others; or
2. A medical condition, including a physical, mental health or dental condition, where the absence of medical attention within seventy-two (72) hours in the opinion of a Health Care Provider with knowledge of the Member's medical condition, would subject the Member to severe pain that cannot be adequately managed without the care or treatment that is the subject of the Coverage Decision.

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Summary of Services and Cost Shares

This summary does not describe benefits. For the description of a benefit, including any limitations or exclusions, please refer to the identical heading in **Section 3: Benefits, Exclusions and Limitations**. **Note:** Additional benefits may also be covered under Riders attached to this EOC, and which follow this Summary of Services and Cost Shares.

DEPENDENT AGE LIMIT

Eligible Dependent children are covered from birth to age 26, as defined by your Group and approved by Health Plan.

MEMBER COST-SHARE

Your Cost Share is the amount of the Allowable Charge for a covered Service that you must pay through Copayments and Coinsurance. The Cost Share, if any, is listed for each Service in this “Summary of Services and Cost Shares.” Allowable Charge is defined under **Important Terms You Should Know**.

In addition to the monthly Premium, you may be required to pay a Cost Share for some Services. You are responsible for payment of all Cost Shares. Copayments are due at the time you receive a Service. You will be billed for any Deductible and Coinsurance you owe. Failure to pay your Cost Shares may result in termination of your Membership (refer to **Section 6: Termination of Membership**).

Copayments and Coinsurance	
Covered Service	You Pay
Outpatient Care	
Office visits (for other than preventive health care Services)	
Primary care office visits	
For adults	\$10 per visit
For children under 5 years of age	No charge
For children 5 years of age or older	\$10 per visit
Specialty care office visits	\$10 per visit
Consultations and immunizations for foreign travel	\$10 per visit
Outpatient surgery	
• Outpatient surgery facility fee	\$25 per visit
• Outpatient surgery physician Services	No charge
Diagnostic testing (not preventive screening) as described under Outpatient Care in Section 3	Applicable Cost Shares will apply based on place and type of Service
Anesthesia	No charge
Respiratory therapy	\$10 per visit
Medical social Services	\$10 per visit
House calls	No charge
Smoking cessation counseling program	No charge

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Copayments and Coinsurance	
Covered Service	You Pay
Hospital Inpatient Care All charges incurred during a covered stay as an inpatient in a hospital	No charge
Accidental Dental Injury Services Limited to treatment started within 6 months of the accident	Applicable Cost Shares will apply based on type and place of Service
Allergy Services Evaluations and treatment	Applicable Cost Shares will apply based on type and place of Service
Injection visits and serum	Applicable Cost Shares will apply based on type and place of Service, not to exceed the cost of the serum plus administration
Ambulance Services Ambulance (Emergency transport by a licensed ambulance Service, per encounter)	No charge
Ambulette (Non-emergent transportation Services ordered by a Plan Provider)	No charge
Anesthesia for Dental Services Anesthesia and associated hospital or ambulatory Services for certain individuals only.	No charge
Blood, Blood Products and Their Administration	No charge
Chemical Dependency and Mental Health Services Treatment of mental illness, emotional disorders, drug and alcohol abuse described in Section 3	
Inpatient treatment in a hospital or residential treatment center	No charge
Partial hospitalization	\$10 per visit
Outpatient office visits	
<ul style="list-style-type: none"> Individual therapy 	\$10 per visit
<ul style="list-style-type: none"> Group therapy 	\$5 per visit
<ul style="list-style-type: none"> Intensive Outpatient Treatment 	\$10 per visit
<ul style="list-style-type: none"> Medication evaluation and management 	\$10 per visit
<ul style="list-style-type: none"> Methadone treatment 	\$10 per week, but not to exceed 50% of the daily cost of the treatment
All other outpatient Services	
<ul style="list-style-type: none"> Crisis intervention 	\$10 per visit
<ul style="list-style-type: none"> Electroconvulsive Therapy (ECT) 	\$10 per visit
<ul style="list-style-type: none"> Psychological and neuropsychological testing (for diagnostic purposes) 	\$10 per visit

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Copayments and Coinsurance	
Covered Service	You Pay
Cleft Lip, Cleft Palate or Both	Applicable Cost Shares will apply based on type and place of Service
Clinical Trials	Applicable Cost Shares will apply based on type and place of Service
Diabetic Equipment, Supplies and Self-Management Training Note: Deductibles, Copayments and/or Coinsurance do not apply to diabetic test strips.	
Diabetic test strips	No charge
Diabetic equipment and supplies	No charge
Self-management training	Applicable Cost Shares will apply based on place of Service
Dialysis	
Inpatient care	Applicable inpatient care Cost Shares will apply
Outpatient Care	\$10 per visit
Drugs, Supplies and Supplements Administered by or under the supervision of a Plan Provider	
Durable Medical Equipment Note: Applicable inpatient hospital cost shares will apply to equipment provided while you are confined as an inpatient.	
Basic Durable Medical Equipment	No charge
Supplemental Durable Medical Equipment	
• Oxygen and Equipment	No charge for 1st 3 months; 50% of AC* each month thereafter
• Positive Airway Pressure Equipment	No charge
• Apnea Monitors (under age 3, not to exceed a period of 6 months)	No charge
• Asthma Equipment	No charge
• Bilirubin Lights (under age 3, not to exceed a period of 6 months)	No charge
Emergency Services	
Emergency Room Visits	
• Inside the Service Area	\$25 per visit; Copayment waived if immediately admitted as an inpatient
• Outside the Service Area	\$25 per visit; Copayment waived if immediately admitted as an inpatient

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Copayments and Coinsurance	
Covered Service	You Pay
Transfer to an observation bed or observation status does not qualify as an admission to a hospital and your emergency room visit Copayment will not be waived.	
Family Planning Services	
Women's Preventive Services, including all Food and Drug Administration approved contraceptive methods, sterilization procedures, and patient education and counseling for women with reproductive capacity are covered under Preventive Care at no charge.	
Office visits	\$10 per visit
Voluntary termination of pregnancy	Applicable Cost Share will apply based on type and place of Service
Male sterilization	No charge
Habilitative Services	
Physical, Occupational or Speech therapy	\$10 per visit
Applied Behavioral Analysis (ABA)	\$10 per visit
Assistive Devices	Applicable DME/P & O cost share will apply
Hearing Services	
Hearing tests (newborn hearing screening tests are covered under preventive health care Services at no charge)	Applicable office visit Cost Share will apply based on type and place of service
Hearing aids for children up until the end of the month they turn age 19	
<ul style="list-style-type: none"> Hearing aid tests 	Applicable office visit Cost Share will apply
<ul style="list-style-type: none"> Hearing aids (Limited to a hearing aid per ear, every 36 months.) 	No charge
Home Health Care	
See Section 3 for benefit limitations	No charge
The visit maximum does not apply to home visits following mastectomy or testicle removal; or postpartum home visits.	
Hospice Care Services	
No charge	
Infertility Services	
Office visits	50% of AC*
Inpatient Hospital Care	50% of AC*
All other Services for treatment of infertility	50% of AC*
Note: Coverage for in vitro fertilization (IVF) is limited to a maximum of three attempts per live birth, not to exceed a maximum lifetime benefit of \$100,000.	

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Copayments and Coinsurance	
Covered Service	You Pay
Maternity Services	
Delivery and all inpatient Services	No charge
Outpatient delivery and all Services (i.e., birthing centers, certified midwife)	Applicable Cost Shares will apply based on type and place of Service
Prenatal care and the first post-natal visit	No charge
Postpartum home visits	No charge
Breast Pumps	No charge
Note: Only maternity Services that are required by the Affordable Care Act are covered under Preventive Care Services at no charge.	
Medical Foods (including Amino Acid-based Elemental Formula)	25% of AC*
Medical Nutrition Therapy & Counseling	\$10 per visit
Morbid Obesity Services	Applicable Cost Shares will apply based on type and place of Service
Oral Surgery	Applicable Cost Shares will apply based on type and place of Service
Temporomandibular Joint (TMJ) Services	Applicable Cost Shares will apply based on type and place of Service
TMJ Appliances	Applicable DME cost share will apply
Preventive Health Care Services	No charge
Prosthetic and Orthotic Devices	
External Orthotics	
<ul style="list-style-type: none"> Rigid and semi-rigid orthotic devices (Limited to standard devices) 	No charge
<ul style="list-style-type: none"> Therapeutic shoes and inserts (Limited to individuals who have diabetic foot disease with impaired sensation or altered peripheral circulation) 	No charge
External Prosthetics	
<ul style="list-style-type: none"> Artificial eyes, legs, and arms 	No charge
<ul style="list-style-type: none"> Breast prosthesis following a Medically Necessary mastectomy 	No charge
<ul style="list-style-type: none"> Ostomy and urological supplies 	No charge
<ul style="list-style-type: none"> Hair prostheses (Limited to one prosthesis per course of chemotherapy and/or radiation therapy, not to exceed a maximum benefit of \$350 per prosthesis.) 	No charge
Internal Prosthetics	No charge

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Copayments and Coinsurance	
Covered Service	You Pay
Reconstructive Surgery	Applicable Cost Shares will apply based on place and type of Service
Skilled Nursing Facility Care Limited to a maximum benefit of 100 days per contract year	No charge
Telemedicine Services	No charge
Therapy and Rehabilitation Services (Refer to Section 3 for benefit maximums)	
Inpatient Services	Applicable inpatient Cost Shares will apply
Outpatient Services	\$10 per visit
Note: All Services received in one day for multidisciplinary rehabilitation Services at a day treatment program will be considered one visit.	
Therapy: Radiation/Chemotherapy/Infusion Therapy	
Chemotherapy and Radiation Therapy	\$10 per visit
Infusion Therapy	Applicable Cost Shares will apply based on type and place of Service
Transplants	Applicable Cost Shares will apply based on place and type of Service
Urgent Care	
Office visit during regular office hours	Applicable office visit Cost Share will apply
After-Hours Urgent Care or Urgent Care Center	\$15 per visit
Vision Services	
Adult Vision (for adults age 19 or older)	
Routine eye exams/refractions - Optometry Services	\$10 per visit
Eye Care (Medical Treatment) - Ophthalmology Services	\$10 per visit
Eyeglass lenses and frames	You receive a 25% discount off retail price** for eyeglass lenses and for eyeglass frames
Contact lenses	You receive a 15% discount off retail price** on initial pair of contact lenses
Note: A child may select any pair of glasses in lieu of, or in addition to, the eyeglasses or contact lenses available at no charge under Vision Services for children below and receive the discount at any Plan Vision Center.	

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Copayments and Coinsurance	
Covered Service	You Pay
Pediatric Vision (for children under age 19)	
Note: A child is covered until the end of the month in which the child attains age 19.	
Routine eye exams/refractions - Optometry Services	\$10 per visit
Eye Care (Medical Treatment) - Ophthalmology Services	\$10 per visit
Eyeglass lenses and frames (Limited to one pair of lenses and frames per year from a select group. Lenses limited to single vision or bifocal lenses (ST28) in polycarbonate or plastic. Glasses not available if contacts are substituted for glasses.)	No charge for one pair per contract year
Contact lenses (Includes fitting fee and initial supply (based on standard packaging for type purchased) from a select group. Regular contacts may be substituted for pediatric lenses/frames once per calendar year.)	No charge for initial fit and first purchase per contract year
Medically necessary contact lenses (Limited to a select group)	No charge
Low Vision Aids (Unlimited from available supply)	No charge
X-ray, Laboratory and Special Procedures	
Diagnostic Imaging and laboratory tests	
Inpatient Services	Applicable inpatient Cost Shares will apply
Outpatient Services	No charge
Specialty Imaging (including CT, MRI, PET Scans, diagnostic Nuclear Medicine and Interventional Radiology) and Special Procedures	
Inpatient Services	Applicable inpatient Cost Shares will apply
Outpatient Services	No charge
Sleep lab	No charge
Sleep studies	\$10 per visit
Note: Charges for covered outpatient diagnostic and laboratory tests performed in a Plan Physician's office are included in the office visit Copayment	

Kaiser Permanente

Maryland Large Group Agreement and Evidence of Coverage

Out of Pocket Maximum

The Out-of-Pocket Maximum is the limit to the total amount of Copayments and Coinsurance you must pay in a contract year. Once you or your Family Unit have met your Out-of-Pocket Maximum, you will not be required to pay any additional Cost Shares for Services that are subject to the Out-of-Pocket Maximum for the rest of the contract year.

Self-Only Coverage Out-of-Pocket Maximum. If you are covered as a Subscriber, and you do not have any Dependents covered under this EOC, your medical expenses apply toward the Self-Only Out-of-Pocket Maximum shown below.

Family Out-of-Pocket Maximum. If you have one or more Dependents covered under this EOC, the covered medical expenses incurred by all Members of the Family Unit together apply toward the Family Out-of-Pocket Maximum shown below; however, no one family Member's medical expenses may contribute more than the Individual Out-of-Pocket Maximum shown below. After one member of a Family Unit has met the Individual Out-of-Pocket Maximum shown below, his or her Out-of-Pocket Maximum will be met for the rest of the contract year. Other family Members will continue to pay applicable Cost Shares until the Family Out-of-Pocket Maximum is met. After all Members of the Family Unit combined have met the Family Out-of-Pocket Maximum, the Out-of-Pocket Maximum will be met for all Members of the Family Unit for the rest of the contract year.

Out-of-Pocket Maximum Exclusions:

The following Services do not apply toward your Out-of-Pocket Maximum:

- Adult eyeglass lenses and frames, contact lenses that are available with a discount only;
- Adult dental Services, if included by Rider attached to this plan; and
- Adult routine eye exams.

Keep Your Receipts. When you pay a Cost Share, we will give you a receipt. Keep your receipts. If you have met your Out-of-Pocket Maximum, and we have not received and processed all of your claims, you may use your receipts to prove that you have met your Out-of-Pocket Maximum. You can also obtain a statement of the amounts that have been applied toward your Out-of-Pocket Maximum from our Member Services Department.

Notice of Out-of-Pocket Maximum. We will also keep accurate records of your out-of-pocket expenses and will notify you when you have reached the maximum. We will send you written notice no later than 30 days after we have received and processed your claims that the Out-of-Pocket Maximum is reached. If you have exceeded your Out-of-Pocket Maximum, we will promptly refund to you any Copayments or Coinsurance charged after the maximum was reached.

Annual Out-Of-Pocket Maximum Combined total of allowable Copayments and Coinsurance	
Self-Only Out-of-Pocket Maximum	\$1,100 per individual per contract year
Family Out-of-Pocket Maximum	\$3,600 per Family Unit per contract year

*Allowable Charge (AC) is defined under **Important Terms You Should Know**.

***"Retail price" means the price that would otherwise be charged for the lenses, frames or contacts at the Kaiser Permanente Vision Care Center on the day purchased.

**KAISER FOUNDATION HEALTH PLAN
OF THE MID-ATLANTIC STATES, INC.**

2101 East Jefferson Street
Rockville, Maryland 20852
301-816-2424

OUTPATIENT PRESCRIPTION DRUG RIDER

GROUP EVIDENCE OF COVERAGE

This Outpatient Prescription Drug Rider (Rider) is effective as of the date of your Group Agreement and Group Evidence of Coverage (EOC) and shall terminate as of the date your Group Agreement and Group EOC terminate.

The following benefit, limitations, and exclusions are hereby added to the ***Section 3: Benefits, Exclusions and Limitations*** of your EOC in consideration of the application and payment of the additional Premium for such Services.

A. DEFINITIONS

Allowable Charge: Has the same meaning as defined in your EOC. See ***Important Terms You Should Know***.

Brand Name Drug: A prescription drug that has been patented and is produced by only one manufacturer.

Cancer Chemotherapy Drugs: A prescription drug that is prescribed by a licensed physician to kill or slow the growth of cancer cells.

Coinsurance: A percentage of the Allowable Charge that you must pay for each prescription or prescription refill.

Complex or Chronic Medical Condition: A physical, behavioral, or developmental condition that: (1) may have no known cure; (2) is progressive; or (3) can be debilitating or fatal if left untreated or undertreated. Complex or Chronic Medical Condition includes, but is not limited to: Multiple Sclerosis, Hepatitis C, and Rheumatoid Arthritis.

Contraceptive Drug: A drug or device that is approved by the United States Food and Drug Administration (FDA) for use as a contraceptive with or without a prescription.

Cost Share: Has the same meaning as defined in your EOC.

FDA: The United States Food and Drug Administration.

Generic Drug: A prescription drug that does not bear the trademark of a specific manufacturer. It is chemically the same as a Brand Name Drug.

Mail Service Delivery Program: A program operated or arranged by Health Plan that distributes prescription drugs to Members via mail. Some medications are not eligible for the Mail Service Delivery Program. These may include, but are not limited to, drugs that are time or temperature sensitive, drugs that cannot legally be sent by U.S. mail, and drugs that require professional administration or observation. The Mail Service Delivery Program can mail to addresses in MD, VA, DC and certain locations outside the service area.

Maintenance Medications: A covered drug anticipated to be required for six (6) months or more to treat a chronic condition.

Medical Literature: Scientific studies published in a peer-reviewed national professional medical journal.

Nicotine Replacement Therapy: A product that:

- (a) is used to deliver nicotine to an individual attempting to cease the use of tobacco products;
- (b) can be obtained only by a written prescription.

Non-Preferred Brand Drug: A Brand Name Drug that is not on the Preferred Drug List.

Plan Pharmacy: A pharmacy that is owned and operated by Health Plan.

Preferred Brand Drugs: A Brand Name Drug that is on the Preferred Drug List.

Preferred Drug List: A list of prescription drugs and compounded drugs that have been approved by our Pharmacy and Therapeutics Committee for our Members. Our Pharmacy and Therapeutics Committee, which is comprised of Plan Physicians and other Plan Providers, selects prescription drugs for inclusion in the Preferred Drug List based on a number of factors, including but not limited to safety and effectiveness as determined from a review of Medical Literature, Standard Reference Compendia, and research.

Prescription Drug (“Rx”) Coinsurance: A percentage of the Allowable Charge that you must pay for each prescription or prescription refill.

Prescription Drug (“Rx”) Copayment: The specific dollar amount that you must pay for each prescription or prescription refill.

Rare Medical Condition: A disease or condition that affects less than 200,000 individuals in the United States or approximately 1 in 1,500 individuals worldwide. Rare Medical Condition includes, but is not limited to: Cystic Fibrosis, Hemophilia, and Multiple Myeloma.

Smoking Cessation Drugs: Over-the-Counter (OTC) and prescription drugs approved by the FDA to treat tobacco dependence.

Specialty Drugs: A prescription drug that: (1) is prescribed for an individual with a Complex or Chronic Medical Condition, or a Rare Medical Condition; (2) costs \$600 or more for up to a 30-day supply; (3) is not typically stocked at retail pharmacies; and (4) requires a difficult or unusual process of delivery to the Member in the preparation, handling, storage, inventory, or distribution of the drug; or requires enhanced patient education, management, or support, beyond those required for traditional dispensing, before or after administration of the drug.

Standard Manufacturer’s Package Size: The volume or quantity of a drug or medication that is placed in a receptacle by the maker/distributor of the drug or medication, and is intended by the maker/distributor to be distributed in that volume or quantity.

Standard Reference Compendia: Any authoritative compendia as recognized periodically by the federal Secretary of Health and Human Services or the Commissioner.

B. BENEFITS

Except as provided in the Limitations and Exclusions sections of this Rider, we cover drugs as described in this Section, in accordance with our Preferred Drug List guidelines, when prescribed by a Plan Physician, a non-Plan Physician to whom you have an approved referral, a non-Plan Physician consulted due to an emergency or for out-of-area urgent care, dentist, or any licensed psychiatrist, whether or not the psychiatrist is a Plan Physician. Each prescription refill is subject to the same conditions as the original prescription. Plan Providers prescribe drugs in accordance with Health Plan's Preferred Drug List. If the Allowable Charge of the drug is less than the Rx Copayment, the Member will pay the lesser amount. You must obtain these drugs from a Plan Pharmacy. It may be possible for you to receive prescription drugs and refills using our Mail Service Delivery Program; ask for details at a Plan Pharmacy.

We cover the following:

1. FDA-approved drugs for which a prescription is required by law.
2. Compounded preparations containing at least one ingredient requiring a prescription and the ingredient is listed in our Preferred Drug List.
3. Insulin
4. Drugs that are FDA-approved for use as contraceptives and diaphragms available by prescription or over-the-counter without a prescription. For coverage of other types of contraception, including contraceptive injections, implants and devices, refer to *Family Planning Services* in Section 3.
5. Nicotine Replacement Therapy, including over-the counter Nicotine Replacement Therapy when prescribed by a Plan Provider, for up to two 90-day courses of treatment per contract year.
6. Smoking Cessation drugs that are approved by the FDA for the treatment of tobacco dependence, including over-the-counter Smoking Cessation drugs when prescribed by a Plan Provider.
7. Off label use of drugs when a drug is recognized in Standard Reference Compendia or certain Medical Literature as appropriate in the treatment of the diagnosed condition.
8. Growth hormone therapy (GHT) for treatment of children under age 18 with a growth hormone deficiency.
9. Non-prescription drugs when they are prescribed by a Plan Provider and are listed on the Preferred Drug List with the exception of the over-the counter contraceptives, which are available without a prescription and do not require authorization by a Plan Provider.

The Pharmacy and Therapeutics Committee sets dispensing limitations in accordance with therapeutic guidelines based on the Medical Literature and research. The Committee also meets periodically to consider adding and removing prescribed drugs and accessories on the Preferred Drug List. If you would like information about whether a particular drug or accessory is included in our Preferred Drug List, please visit us online at www.kp.org, or call the Member Services Call Center Monday through Friday between 7:30 a.m. and 9 p.m. at 1-800-777-7902 or 711 (TTY).

Where to Purchase Covered Drugs

Except for Emergency Services and Urgent Care Services, you must obtain prescribed drugs from a Plan Pharmacy or through Health Plan's Mail Service Delivery Program subject to the Cost Shares listed below under "Copayment/Coinsurance." Most non-refrigerated prescription medications ordered through the Health Plan's Mail Service Delivery Program can be delivered to addresses in MD, VA, DC and certain locations outside the service area.

Generic and Preferred Drug Requirements

Generic vs. Brand Name Drugs

Plan Pharmacies will substitute a generic equivalent for a Brand Name Drug when a generic equivalent is on our Preferred Drug List unless one of the following conditions is met:

1. The Plan Provider has prescribed a Brand Name Drug and has indicated “dispense as written” (DAW) on the prescription; or
2. The Brand Name Drug is listed on our Preferred Drug List or
3. The Brand Name Drug is (1) prescribed by a Plan physician or by a dentist or a referral physician; or (2) (a) there is no equivalent generic drug, or (b) an equivalent generic drug (i) has been ineffective in treating the disease or condition of the Member; or (ii) has caused or is likely to cause an adverse reaction or other harm to the Member or (3) a Non-Preferred contraceptive prescription drug or device which is Medically Necessary for the Member to adhere to appropriate use of the prescription drug or device.

If a Member requests a Brand Name Drug for which none of the above conditions has been met, the Member will be responsible for the full Allowable Charge for that Brand Name Drug.

Preferred vs. Non-Preferred Drugs

Plan Pharmacies will dispense Preferred Drugs unless the following criteria are met: (1) there is no equivalent drug in our Preferred Drug List; (2) an equivalent Preferred drug (i) has been ineffective in treating the disease or condition of the Member; or (ii) has caused or is likely to cause an adverse reaction or other harm to the Member; or (3) a Non-Preferred contraceptive prescription drug or device which is Medically Necessary for the Member to adhere to appropriate use of the prescription drug or device.

If the criteria are met, the applicable Non-Preferred Drug Cost Share will apply. If a Member requests a Non-Preferred drug and the criteria are not met, the Member will be responsible for the full Allowable Charge.

Dispensing Limitations

Except for Maintenance Medications and Contraceptive Drugs as described below, Members may obtain up to a 30 day supply and will be charged the applicable Rx Copayment or Rx Coinsurance based on: (a) the place of purchase, (b) the prescribed dosage, (c) Standard Manufacturers Package Size, and (d) specified dispensing limits.

Members may obtain early refills of topical ophthalmic products at 70% of the predicted days of use or earlier if authorized by a Plan Physician.

Drugs that have a short shelf life may require dispensing in smaller quantities to assure that the quality is maintained. Such drugs will be limited to a 30-day supply. If a drug is dispensed in several smaller quantities (for example, three 10-day supplies), the Member will be charged only one Cost Share at the initial dispensing for each 30-day supply.

Except for Maintenance Medications and Contraceptive Drugs as described below, injectable drugs that are self-administered and dispensed from the pharmacy are limited to a 30-day supply.

For prescribed contraceptives, you may obtain up to a 2-month supply for the initial dispensing and up to 6-month supply for refills at a Plan pharmacy or through our mail-delivery program.

Members may obtain a partial supply of a prescription drug and will be charged a prorated daily copayment or coinsurance, if the following conditions are met:

- the prescribing physician or pharmacist determines dispensing a partial supply of a prescription drug to be in the best interest of the member;
- the prescription drug is anticipated to be required for more than three (3) months;
- the Member requests or agrees to a partial supply for the purpose of synchronizing the dispensing of the Member's prescription drugs;
- the prescription drug is not a Schedule II controlled dangerous substance; and
- the supply and dispensing of the prescription drug meets all prior authorization and utilization management requirements specific to the prescription drug at the time of the synchronized dispensing.

Maintenance Medication Dispensing Limitations

Members may obtain up to a 90-day supply of Maintenance Medications in a single prescription, if authorized by an authorized prescriber, dentist or a referral physician. This does not apply to the first prescription or change in a prescription. The day supply is based on (a) the prescribed dosage, (b) Standard Manufacturer's Package Size, and (c) specified dispensing limits.

C. PRESCRIPTIONS COVERED OUTSIDE THE SERVICE AREA; OBTAINING REIMBURSEMENT

The Health Plan covers drugs purchased at non-Plan Pharmacies when the drug was prescribed during the course of an emergency care visit or an urgent care visit (see *Emergency Services* and *Urgent Care Services* in Section 3 of the EOC), or associated with a covered, authorized referral outside Health Plan's Service Area. To obtain reimbursement, the Member must submit a copy of the itemized receipts for the prescriptions to Health Plan. We may require proof that urgent or emergency care Services were provided. Reimbursement will be made at the Allowable Charge less the applicable Rx Copayment or Rx Coinsurance. Claims should be submitted to:

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Attention: Claims Department
P.O. Box 371860
Denver, CO 80237-9998

D. LIMITATIONS

Benefits are subject to the following limitations:

1. For drugs prescribed by a dentist, coverage is limited to antibiotics and pain relief drugs that are included on our Preferred Drug List and purchased at a Plan Pharmacy, unless the criteria for coverage of Non-Preferred drugs under Section B. Preferred vs. Non-Preferred Drugs has been met.
2. In the event of a civil emergency or the shortage of one or more prescription drugs, we may limit availability in consultation with the Health Plan's emergency management department and/or our Pharmacy and Therapeutics Committee. If limited, the applicable Cost Share per prescription will apply. However, a Member may file a claim for the difference between the Cost Share for a full prescription and the pro-rata Cost Share for the actual amount received. Instructions for filing a claim can be found in Section 5 of the EOC to which this Rider is attached. Claims should be submitted to:

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Attention: Claims Department
P.O. Box 371860
Denver, CO 80237-9998

3. If the \$100,000 benefit limit for in vitro fertilization has been met by a Member under Section 3 of the EOC, drugs for the treatment of in vitro fertilization are no longer covered under this Rider for that Member.

E. EXCLUSIONS

The following are not covered under the Outpatient Prescription Drug Rider (Please note that certain Services excluded below may be covered under other benefits of your Group EOC. Please refer to the applicable benefit to determine if drugs are covered.):

1. Drugs for which a prescription is not required by law, except for non-prescription drugs that are prescribed by a Plan Provider and are listed in our Preferred Drug List and over-the-counter contraceptives, which are available without a prescription and do not require authorization by a Plan Provider.
2. Compounded preparations that do not contain at least one ingredient requiring a prescription or only contain ingredients that are excluded from coverage.
3. Drugs obtained from a non-Plan or non-Network Pharmacy, except when the drug is prescribed during an emergency or urgent care visit in which covered Services are rendered, or associated with a covered authorized referral outside the Service Area.
4. Take home drugs received from a hospital, Skilled Nursing Facility, or other similar facility. Refer to ***Hospital Inpatient Care*** and ***Skilled Nursing Facility Care*** in Section 3.
5. Drugs that are not listed in our Preferred Drug List, except as described in this Rider.
6. Drugs that are considered to be experimental or investigational. Refer to ***Clinical Trials*** in Section 3.
7. A drug (a) which can be obtained without a prescription (except over-the-counter contraceptives), or (b) for which there is a non-prescription drug that is the identical chemical equivalent (i.e., same active ingredient and dosage) to a prescription drug. Item b will not be excluded if, in the judgment of the authorized prescriber: (1) there is no equivalent prescription drug or device in the entity's Preferred Drug List; or (2) an equivalent prescription drug or device in the entity's Preferred Drug List: (i) has been ineffective in treating the disease or condition of the member; or (ii) has caused or is likely to cause an adverse reaction or other harm to the member or (3) a Non-Preferred contraceptive prescription drug or device which is Medically Necessary for the Member to adhere to appropriate use of the prescription drug or device..
8. Drugs for which the Member is not legally obligated to pay, or for which no charge is made.
9. Blood or blood products. Refer to ***Blood, Blood Products and their Administration*** in Section 3.
10. Drugs or dermatological preparations, ointments, lotions, and creams prescribed for cosmetic purposes, including but not limited to drugs used to retard or reverse the effects of skin aging or to treat nail fungus or hair loss.
11. Medical foods. Refer to ***Medical Foods*** in Section 3.
12. Drugs for the palliation and management of terminal illness if they are provided by a licensed hospice agency to a Member participating in our hospice care program. Refer to ***Hospice Care Services*** in Section 3.
13. Replacement prescriptions necessitated by damage, theft or loss.
14. Prescribed drugs and accessories that are necessary for Services that are excluded under your EOC.

15. Special packaging (e.g., blister pack, unit dose, unit-of-use packaging) that is different from the Health Plan's standard packaging for prescription drugs.
16. Alternative formulations or delivery methods that are (1) different from the Health Plan's standard formulation or delivery method for prescription drugs and (2) deemed not Medically Necessary.
17. Durable medical equipment, prosthetic or orthotic devices, and their supplies, including: peak flow meters, nebulizers, and spacers; and ostomy and urological supplies. Refer to ***Durable Medical Equipment*** and ***Prosthetic and Orthotic Devices*** in Section 3.
18. Drugs and devices provided during a covered stay in a hospital or Skilled Nursing Facility, or that require administration or observation by medical personnel and are provided to you in a medical office or during home visits. This includes the equipment and supplies associated with the administration of a drug. Refer to ***Drugs, Supplies and Supplements*** and ***Home Health Care*** in Section 3.
19. Bandages or dressings. Refer to ***Drugs, Supplies and Supplements*** and ***Home Health Care*** in Section 3.
20. Diabetic equipment and supplies except for insulin. Refer to ***Diabetic Equipment, Supplies, and Self-Management Training*** in Section 3.
21. Growth hormone therapy (GHT) for treatment of adults age 18 or older.
22. Immunizations and vaccinations solely for the purpose of travel. Refer to ***Outpatient Care*** in Section 3.
23. Any prescription drug product that is therapeutically equivalent to an over-the-counter drug, upon a review and determination by the Pharmacy and Therapeutics Committee, unless in the judgment of the authorized prescriber: (1) there is no equivalent prescription drug or device in the entity's Preferred Drug List; or (2) an equivalent prescription drug or device in the entity's Preferred Drug List: (i) has been ineffective in treating the disease or condition of the member; or (ii) has caused or is likely to cause an adverse reaction or other harm to the member or (3) a Non-Preferred contraceptive prescription drug or device which is Medically Necessary for the Member to adhere to appropriate use of the prescription drug or device.

F. COPAYMENTS AND COINSURANCE

Covered drugs are provided upon payment of the Rx Copayment or Rx Coinsurance set forth below:

Payment amounts for a Plan Pharmacy also apply to the Health Plan's Mail Service Delivery Program.

30 Day Supply	Plan Pharmacy and Mail Delivery
Generic Drugs	\$7
Preferred Brand Drugs	\$15
Non-Preferred Brand Drugs	\$30
Specialty Drugs	Refer to the applicable Generic and Brand Drugs Cost Share above
	Mail Delivery and Plan Pharmacy
90-day Supply of Maintenance Medication	2 Rx Copayment(s) shown above

Weight management drugs for 50% of the Allowable Charge

Drugs for the treatment of infertility for 50% of the Allowable Charge.

Drugs for the treatment of sexual dysfunction, limited to 8 doses per month, for 50% of the Allowable Charge.

Nicotine Replacement Therapy drugs are covered subject to the Generic Drug or Brand Drug cost share as applicable.

Orally administered Cancer Chemotherapy Drugs for no charge.

Contraceptive Drugs (available by prescription or over-the-counter without a prescription) and preventive care drugs required to be covered by the Affordable Care Act (ACA) without Cost Sharing, including over-the-counter medications when prescribed by a Plan Provider, and obtained at a Plan Pharmacy or through the Mail Service Delivery Program are covered for no charge. This includes Smoking Cessation and Nicotine Replacement Therapy drugs. Please visit the following websites for a list of these drugs:

https://healthy.kaiserpermanente.org/static/health/en-us/pdfs/nat/nat_preventive_services_under_health_reform.pdf

<http://www.hhs.gov/healthcare/facts/factsheets/2010/07/preventive-services-list.html>

If the Cost Share for the prescription drug is greater than the Allowable Charge for the prescription drug, the Member will only be responsible for the Allowable Charge for the prescription drug.

G. DEDUCTIBLE

Benefits set forth in this Rider are not subject to the Deductible set forth in the Summary of Services and Cost Shares in the EOC to which this Rider is attached.

H. OUT-OF-POCKET MAXIMUM

Cost Shares set forth in this Rider apply toward the Out-of-Pocket Maximum set forth in the Summary of Services and Cost Shares in your EOC to which this Rider is attached.

This Outpatient Prescription Drug Rider is subject to all the terms and conditions of the Group Agreement and Group Evidence of Coverage to which this Rider is attached. This Rider does not change any of those terms and conditions, unless specifically stated in this Rider.

KAISER FOUNDATION HEALTH PLAN OF THE MID-ATLANTIC STATES, INC.

By: 

Mark Ruszczyk
Vice President, Marketing, Sales & Business Development

**KAISER FOUNDATION HEALTH PLAN
OF THE MID-ATLANTIC STATES, INC.**

2101 East Jefferson St., Rockville, MD 20852
301-816-2424

HEARING SERVICES RIDER

GROUP EVIDENCE OF COVERAGE

This Hearing Services Rider (herein called "Rider") is effective as of the date of your Group Agreement and Group Evidence of Coverage and shall terminate as of the date your Group Agreement and Group Evidence of Coverage terminates.

The following benefits, limitations, and exclusions are hereby added to the *Section 3: Benefits, Exclusions and Limitations* of the Group Evidence of Coverage (herein referred to as the Group EOC), in consideration of the application and payment of the additional Premium for such services.

Hearing Services

A. Definitions

Allowable Charge (AC): As defined in you Group Evidence of Coverage.

Hearing Aid: An electronic device worn on the person for the purpose of amplifying sound and assisting the physiologic process of hearing including an ear mold, if necessary.

Hearing Aid Benefit Allowance: The maximum Health Plan payment toward cost of a covered Hearing Aid.

B. Benefits

We cover the following:

- Medically necessary Hearing Aids for adults. (The benefit described in this Rider is in addition to the Hearing Aid benefit described in the Group EOC).
- Hearing Aid evaluations and diagnostic procedures with Plan Providers to determine the Hearing Aid model which will best compensate for loss of hearing.
- Visits to verify that the Hearing Aid conforms to the prescription.
- Visits for fitting, counseling, adjustment, cleaning, and inspection.

C. Limitations

- Your Hearing Aid Benefit Allowance is **\$1,000** per Hearing Aid.
- **Coverage is provided for one Hearing Aid for each hearing impaired ear every 36 months. Two Hearing Aids are covered every 36 months only if both are required to provide significant improvement that is not obtainable with only one Hearing Aid, as determined by your Kaiser Permanente or Kaiser Permanente-designated audiologist or physician.**
- **The Hearing Aid Benefit Allowance must be used at the initial point of sale for each Hearing Aid. Any part of the Hearing Aid Benefit Allowance that is not exhausted at the initial point of sale may not be used at a later time.**
- **The type of Hearing Aid is limited to the models provided by Kaiser Permanente or the Kaiser Permanente-designated Hearing Aid vendor.**

- You may apply the Hearing Aid Benefit Allowance toward a Hearing Aid upgrade. However, you must pay the difference in the Hearing Aid Benefit Allowance and the cost of the Hearing Aid upgrade.

D. Exclusions

- Replacement of parts and batteries.
- Replacement of lost or broken Hearing Aid.
- Repair of Hearing Aid beyond one year.
- Comfort, convenience, or luxury equipment or features.
- Hearing Aids prescribed and ordered prior to coverage or after termination of coverage.

E. Your Cost Share

You pay the following copayment or coinsurance for each Service:

(When the Service is received in accordance with an approved referral from a Plan Provider)

Hearing Aids:

You pay nothing so long as the cost of your Hearing Aid does not exceed your Hearing Aid Benefit Allowance. You pay any charges over and above the Hearing Aid Benefit Allowance.

Hearing Exams:


- You pay your Office Visit Copayment or Coinsurance amount indicated in your Group EOC.

Hearing Aid Tests, Fittings, and Follow-up Care:

- You pay your Office Visit Copayment or Coinsurance amount indicated in your Group EOC.

This Hearing Services Rider is subject to all the terms and conditions of the Group Evidence of Coverage to which this Rider is attached. This Rider does not change any of those terms and conditions, unless specifically stated in this Rider.

KAISER FOUNDATION HEALTH PLAN OF THE MID-ATLANTIC STATES, INC.

By: 

Mark Ruszczyk
Vice President, Marketing, Sales & Business Development

**KAISER FOUNDATION HEALTH PLAN
OF THE MID-ATLANTIC STATES, INC.
2101 East Jefferson St., Rockville, MD 20852
301-816-2424**

**COMPLEMENTARY ALTERNATIVE MEDICINE SERVICES RIDER
GROUP EVIDENCE OF COVERAGE**

This Complementary Alternative Medicine Services Rider (herein called "Rider") is effective as of the date of your Group Agreement and Group Evidence of Coverage and shall terminate as of the date that your Group Agreement and Group Evidence of Coverage terminate.

The following benefits, limitations, and exclusions are hereby added to the "Benefits" Section of the Group Evidence of Coverage (herein referred to as the Group EOC), in consideration of the Group and payment of the additional Premium for the Services pursuant to this Rider.

A. Definitions:

Allowable Charge (AC): As defined in your Group Evidence of Coverage.

B. Benefits:

We cover Acupuncture Services for chronic pain management or chronic illness management for Members when deemed Medically Necessary and prescribed by a Plan Provider as outlined under "Getting a Referral" in Section 2 "How to Obtain Services."

We cover Chiropractic Services in accordance with Health Plan coverage guidelines when you are a Member on the date that you receive the Services or under the conditions outlined in the Extension of Benefits provision in the Termination of Membership Section of the EOC. You must receive the Services from a Plan Provider as outlined under "Getting a Referral" in Section 2: How to Obtain Services.

C. Limitations:

The number of visits needed for the Member to reach the maximum level of recovery will be determined by the Plan Provider and shall not exceed a total of **20** visits per **contract** year.

D. Exclusions:

- Services requested by the Member that are not deemed Medically Necessary (as defined in the Group EOC to which this Rider is attached) for Acupuncture Services, by the Plan Provider
- Any Services not provided by a Plan Provider or for which a referral is not obtained.

E. Your Cost Share:


Covered Services under this Rider for Acupuncture Services apply toward the Out-of-Pocket Maximum shown in the Summary of Services and Cost Shares in the Group EOC.

Covered Services under this Rider for Chiropractic Services apply toward the Out-of-Pocket Maximum shown in the Summary of Services and Cost Shares in the Group EOC. You pay the following Cost Share for each visit.

- You pay **\$15** per visit.

This Rider is subject to all the terms and conditions of the Group Agreement, and Group Evidence of Coverage, to which this Rider is attached. This Rider does not change any of those terms and conditions, unless specifically stated in this Rider.

KAISER FOUNDATION HEALTH PLAN OF THE MID-ATLANTIC STATES, INC.


By: _____

Mark Ruszczyk
Vice President, Marketing, Sales & Business Development

Notes