

Your 2023 Healthcare Benefit Options

STATE OF MARYLAND



Health Benefits

Together, we are working toward a *healthier community*



The CareFirst BlueCross BlueShield PROMISE



A not-for-profit organization
driven by mission



Serving 3.3 million members
in the Mid-Atlantic region



Recognized as one of the
World's Most Ethical Companies®

WELCOME

We're glad you're considering CareFirst BlueCross BlueShield (CareFirst). We know there's a lot of information to review when selecting your health plan. We hope this simplified guide provides information that makes choosing CareFirst an easy decision.

Inside, you'll find information that'll help you select the plan that's best suited to your needs. Whichever plan you choose, you'll have coverage that's recognized and accepted by more top doctors than any other network. Plus, you'll know that you have the support of a team that's working everyday to improve the healthcare experience of every member.

Ready to explore your 2023 benefits?

Let's find the best health plan for you. There are two CareFirst plans to choose from.

EPO Plan Exclusive Provider Organization



In-network
providers only

PPO Plan Preferred Provider Organization



Flexibility to see any
provider, anywhere



Your Open Enrollment dates are October 11
through November 4, 2022.

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It helps to understand some key terms

CareFirst member cost: The maximum amount providers can charge CareFirst members for a specific service.

Deductible: Depending on your plan, you'll need to pay for some services on your own until you reach your deductible. Then your plan starts helping with the cost of your care.

Out-of-pocket maximum: The most you'll pay for covered services in a plan year. After you spend this amount on care costs, your plan will pay 100% of the CareFirst member costs for the rest of the plan year.

The personas represented in this decision guide are not real. The personas and quotes are used for illustrative purposes only.

2023 STATE OF MARYLAND HEALTH AND WELLNESS PROGRAM

CareFirst WellBeing is a wellness program designed to help you live a healthier life, reach your wellness goals and earn rewards like \$0 PCP copays and reduced specialist copays for completing healthy activities. You have from January 1, 2023–December 31, 2024 to complete the 2023 healthy activities. For more information, visit carefirst.com/statemd and log in to *My Account*.

Register with CareFirst WellBeing

If you have not already registered, visit carefirst.com/statemd and log in to *My Account*. Click *Explore Now* in the wellness program pop-up message. You'll need to enter your CareFirst *My Account* username and password and complete the one-time registration with CareFirst WellBeing. Access your wellness program from the web or download the CareFirst WellBeing app.

Eligibility

Completing the wellness activities to earn rewards applies to employees, non-Medicare eligible retirees and non-Medicare eligible spouses enrolled in the CareFirst health plan. It does not apply to retirees (and retiree spouses) for whom Medicare is primary. Also, rewards do not apply to enrolled dependent children regardless of age.¹

You can earn three rewards:

Rewards can be earned in no particular order:



Free PCP visits:

- To earn free PCP visits, select a PCP, and
- Complete the RealAge® test (an online health assessment that helps you determine the physical age of your body compared to your calendar age)



Receive up to two \$5 reductions by:

- To receive a \$5 reduction in your specialist copay, complete one of the recommended screenings listed at carefirst.com/statemd-screenings.
- To receive a \$5 reduction in your specialist copay, complete an annual eye exam

Reductions to your specialist copay will be activated after CareFirst receives verified paid claims. The claim must meet certain requirements including having gone through the CareFirst claims review process and have been paid. CareFirst will update the member's account to show reductions have been granted. The entire process may take up to 45 days.

To access the above activities, simply log in to your CareFirst WellBeing account, click *Achieve*, then *Rewards*. Next, click *State of Maryland Wellness Program 2023*. The sooner you complete your wellness plan activities, the sooner you start saving. If you require assistance with the wellness program or completing any activity, call CareFirst WellBeing at 877-260-3253.

¹ Dependent children enrolled in the CareFirst health plan are eligible for health coaching.

HEALTH & WELLNESS PROGRAMS

Through CareFirst WellBeing, we're able offer you the tools to improve your life beyond check-ups and screenings. Our program helps guide you to better physical, mental and even financial well-being.

Features

Your wellness program delivers a wealth of resources customized to your interests and needs. It all starts with the RealAge® test, a brief questionnaire to determine your physical, rather than chronological age. You also get:

- **A personalized health timeline:** Receive recommendations, content and services tailored to you.
- **Trackers:** Connect your wearable devices or enter your own data to monitor daily habits like sleep, steps, nutrition and more.
- **Challenges:** Having trouble staying motivated? Join a challenge to make achieving your health goals more engaging.
- **A health profile:** Access your important health data like biometric information, vaccine history, lab results and medications—all in one place.

Other programs

Whether you're trying to lose weight, quit tobacco or need support to manage a health condition, we have the resources to help you get on the path to well-being. The following specialized programs can help you focus on specific wellness goals.

- **Health coaching:** Personalized coaches can help you with lifestyle changes, disease management and other health-related goals—all over the phone.
- **Weight management:** Receive expert guidance from a coach and get tools and online resources to help you reach a healthy weight.
- **Tobacco cessation:** Kick the habit for good with this program's expert guidance, compassionate support and self-help tools.
- **Financial well-being:** Financial stress can affect you physically and emotionally. Take control of your money and your piece-of-mind with our program.



"I took the RealAge test and learned how my everyday choices were affecting my overall health. The trackers and challenges keep me motivated to be more active."

MEDICAL PLAN HIGHLIGHTS

Let's look at some of your in-network costs for common services.

	EPO Plan	PPO Plan
Costs to consider		
In-network Deductible	\$0	\$0
Out-of-pocket Maximum The most you'll pay for covered in-network services in a plan year	\$1,500 individual/ \$3,000 family	\$2,000 individual/ \$4,000 family
Plan Includes Out-of-network Coverage	No	Yes
Staying healthy		
Annual Physical Exam	\$0 per visit	\$0 per visit
Preventive Screenings and Immunizations	\$0 per visit	\$0 per visit
Feeling under the weather?		
Primary Care Doctor	\$15 per visit	\$15 per visit
Specialist (e.g. Dermatologist)	\$30 per visit	\$30 per visit
Mental Health Professional—Office	\$15 per visit	\$15 per visit
Urgent Care	\$30 per visit	\$30 per visit
Emergency Room	\$150 per visit (this charge waived if admitted)	\$150 per visit (this charge waived if admitted)
Following doctor's orders?		
Allergy Shots	\$15 per visit (PCP) \$30 per visit (Specialist)	\$15 per visit (PCP) \$30 per visit (Specialist)
Imaging (MRA/MRS, MRI, PET & CT Scans) (non-hospital facility)	\$0	10% of CareFirst member cost
Labs (non-hospital facility)	\$0	10% of CareFirst member cost
X-rays (non-hospital facility)	\$0 per visit	10% of CareFirst member cost
Physical, Speech and/or Occupational Therapy	\$30 per visit	\$30 per visit
Chiropractic	\$30 per visit	\$30 per visit
Acupuncture	\$30 per visit	\$30 per visit
Outpatient Surgery (surgical center)	\$0 per visit	10% of CareFirst member cost
Inpatient Surgery (including maternity)	\$0 per visit	10% of CareFirst member cost
Artificial and Intrauterine Insemination and In Vitro Fertilization Procedures	\$0 per visit	Office—\$30 per visit; Outpatient—10% of CareFirst member cost plus \$30 per visit

Costs shown are for care received in-network and, except for emergency room, at non-hospital locations. See your Summary of Benefits for limitations and plan details.

VISION PLAN HIGHLIGHTS

Let's review some of your in-network costs for common vision services.

Vision Plan	
Routine checkup—for adults and children	
Annual Eye Exam	\$0
Corrective measures—for members age 19 and older	
Prescription Lenses	
▪ Single Vision Lenses	Plan pays up to \$52, you pay balance
▪ Bifocal Lenses	Plan pays up to \$82, you pay balance
▪ Trifocal Lenses	Plan pays up to \$101, you pay balance
▪ Lenticular Lenses	Plan pays up to \$181, you pay balance
Frames (in lieu of contact lenses)	Plan pays up to \$45, you pay balance
Contact Lenses (in lieu of frames & lenses)	Plan pays up to \$97, you pay balance
Medically Necessary Contact Lenses	Plan pays up to \$285, you pay balance
Corrective measures—for members through age 18	
Prescription Lenses (basic lenses which means spectacle lenses with no "add-ons" such as glare resistant treatment, ultraviolet coating, progressive lenses, transitional lenses, etc.)	\$0
Frames (in lieu of contact lenses)	Plan pays up to \$70, you pay balance
Contact Lenses (in lieu of frames & lenses)—annual supply	\$0

Exam, Frames and Contact Lenses for adults and children are limited to one per benefit period.

CareFirst partners with Davis Vision to offer an extensive network of vision providers nationwide. You will get the most out of your vision benefits when you stay in network. Choose from over 86,000 optometrists, ophthalmologists and opticians participating in the CareFirst preferred provider network or Davis vision network. Network providers include private practices and major retailers like Visionworks, Walmart, Pearle Vision, Target and more.

PERKS INCLUDED WITH EVERY PLAN



Achieve your wellness goals with the help of programs for weight loss, tobacco cessation and more



Enjoy exclusive discounts through our Blue365 Program on things like fitness gear, gym memberships, meal delivery services, hotels and travel



Earn incentives by completing the State of Maryland wellness activities



Pay nothing for annual in-network preventive care and 24-Hour Nurse Advice Line

"I take advantage of the hotel discounts through Blue365."



"I lost 30 lbs. with the help of my coach and the weight loss program."



"I like knowing I can call the 24-hour nurse line at any time."



CLOSEKNIT—24/7 VIRTUAL-FIRST PRIMARY CARE

At CareFirst, we believe in high-quality, affordable and accessible healthcare. That's why we are encouraging CareFirst members age 18 or older to join CloseKnit.

CloseKnit is an advanced, virtual-first primary care practice available 24/7/365 through an easy-to-use app. You can chat with your dedicated Care Team at no cost, book appointments when it's most convenient for you, refill prescriptions, and receive preventive, urgent and chronic care, all from your mobile or tablet device. CloseKnit's Health Navigators can help you coordinate care with specialists, arrange for in-person care, answer benefits and billing questions, and more!



Chat with
your
Care Team



Book same-day
and future
virtual visits



Quick and
easy prescription
refills



Preventive,
urgent and
chronic care

There are no fees to join CloseKnit and messaging with your Care Team is always free. To learn more, visit www.closeknithealth.com.



"I really appreciate the convenience of virtual visits. It helps take the stress out of finding care."

FIND A DOCTOR

CareFirst has one of the world's largest networks of participating providers—over one million in all. Whether you're looking for a primary care physician, a specialist or a care facility, we can help you find one that's right for you.



Try it for yourself. Visit carefirst.com/doctor. You'll be able to search by name, location, specialty and a host of other options. You can even find participating doctors and facilities outside of the U.S.

MY ACCOUNT BENEFITS

Your *My Account* page makes managing your CareFirst plan simple and easy. Everything you need to take the best care of yourself is right here. At *My Account*, you can:

- Check your plan's benefits and deductible
- View, order and print your member ID cards
- Review your claims status and Explanation of Benefits (EOB)
- Find in-network doctors, labs and hospitals
- Access your wellness program and other tools
- Send a secure message for member support

TREATMENT COST ESTIMATOR

Our Treatment Cost Estimator shows you what you'll pay for procedures, doctor's office visits, lab tests and surgery beforehand, so you can plan ahead and avoid surprises.



- Receive personalized estimates based on your plan
- Compare costs from different doctors and facilities

TELEMEDICINE OPTIONS

Advances in technology have made it easier and more convenient to get care wherever and whenever you need it.

CareFirst Video Visit

Video Visit securely connects you with a doctor, day or night, through your smartphone, tablet or computer. You can also schedule visits for other needs such as therapy or counseling, nutrition or breastfeeding. Visit [carefirstvideovisit.com](https://www.carefirstvideovisit.com) to learn more.



24-Hour Nurse Advice Line

Registered nurses are available through our 24-Hour Nurse Advice Line. Call **800-535-9700** to talk to a nurse about your symptoms and the most appropriate steps to take.



"CareFirst offers me so many options for how, when and where I can get the care my family and I need."

UNDERSTANDING YOUR OPTIONS FOR CARE

It's helpful to know where you can go for care before you need it. Becoming familiar with the information below can help you save time and money.



Seeking advice: 24-Hour Nurse Advice Line

- General questions about health issues or where to go for care
- Registered nurses are available 24/7 by phone



Need care soon: Primary Care Provider

- Diagnosis & treatment of illness, chronic conditions, check-ups
- Night/weekend hours & some may have 24-hour phone lines



Want care quickly: CareFirst Video Visit

- Treatment for minor illnesses and injuries as well as therapy, psychiatry, diet and nutrition and breastfeeding support
- Board-certified doctors available by smartphone, tablet or computer



Need care now: Urgent Care Center

- Non-life-threatening illness or injury requiring immediate care
- Open 7 days a week



Emergency: 911 or nearest ER

- Life-threatening illness or injury
- Open 24/7

MENTAL AND BEHAVIORAL HEALTH SUPPORT

You have 24/7 access to specialized services and programs for depression, anxiety, drug or alcohol dependencies and other mental health conditions. Our support team of professionals is ready to:

- Help you find the right mental health provider(s) and schedule appointments
- Connect you with a care coordinator who will work with your doctor to create a tailored action plan
- Find support groups and resources to help you stay on track

Our Behavioral Health Digital Resource is an online platform that gives you access to trained volunteer listeners, community support and referrals to credentialed physicians in the CareFirst provider network. Learn more about all the free mental and behavioral support available at [carefirst.com/mentalhealth](https://www.carefirst.com/mentalhealth).



You're never alone. If you or someone you know is in crisis, dial 988 or contact the CareFirst support line at 800-245-7013.

NEXT STEPS

I'm choosing the
EPO Plan
Exclusive Provider
Organization

I'm choosing the
PPO Plan
Preferred Provider
Organization

Ready to enroll?

- Follow the steps for the State of Maryland open enrollment process
- Look for your member ID cards in the mail and be sure to download the CareFirst mobile app to access your plan on-the-go

Not ready to choose your plan just yet?

- If you need more detailed plan information, visit www.carefirst.com/statemd or call **410-581-3601** or **800-225-0131**.
- Set a reminder on your phone so you don't miss the deadline!

NOVEMBER

4

Don't worry—
you have until
November 4, 2022
to make or change
your plan selection.



We're here to help! If you have additional questions,
please call **410-581-3601** or **800-225-0131**.



Family of health care plans

CONNECT WITH US:



The examples provided in this booklet are meant to help you evaluate the benefits we offer. They are not meant to convey the exact terms of any one particular plan and do not create rights not given through the benefit plan. The details of your plan may vary.

The policies may have exclusions, limitations or terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call CareFirst.

Notice of Nondiscrimination and Availability of Language Assistance Services

CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc. and all of their corporate affiliates comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 855-258-6518.
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 855-258-6518。

This wellness program is administered by Sharecare, Inc., an independent company that provides health improvement management services to CareFirst members. Sharecare, Inc. does not provide CareFirst BlueCross BlueShield products or services and is solely responsible for the health improvement management services it provides.

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. CareFirst BlueCross BlueShield Medicare Advantage is the shared business name of CareFirst Advantage, Inc., CareFirst Advantage PPO, Inc. and CareFirst Advantage DSNP, Inc. CareFirst BlueCross BlueShield Community Health Plan Maryland is the business name of CareFirst Community Partners, Inc. In the District of Columbia and Maryland, CareFirst MedPlus is the business name of First Care, Inc. In Virginia, CareFirst MedPlus is the business name of First Care, Inc. of Maryland (used in VA by: First Care, Inc.). CareFirst of Maryland, Inc., Group Hospitalization and Medical Services, Inc., CareFirst Advantage, Inc., CareFirst Advantage PPO, Inc., CareFirst Advantage DSNP, Inc., CareFirst Community Partners, Inc., CareFirst BlueCross BlueShield Community Health Plan District of Columbia, CareFirst BlueChoice, Inc., First Care, Inc., and The Dental Network, Inc. are independent licensees of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.