

# Your 2024 Healthcare Benefit Options

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STATE OF MARYLAND



## Health Benefits

Together, we are working toward a **healthier community.**

# The CareFirst BlueCross BlueShield PROMISE

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A not-for-profit organization  
driven by mission

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Serving 3.3 million members  
in the Mid-Atlantic region

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

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# 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 2024 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 16  
through November 9, 2023 at 5 p.m.**

## WHAT'S INSIDE?

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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.*

## 2024 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. Rewards earned in 2023 continue through 12/31/2024. For more information, visit [carefirst.com/statemd](https://carefirst.com/statemd) and log in to My Account.

### Register with CareFirst WellBeing

If you have not already registered, visit [carefirst.com/statemd](https://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 and domestic partners 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.<sup>1</sup>

### 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:

- To receive a \$5 reduction in your specialist copay, complete one of the recommended screenings listed at [carefirst.com/statemd-screenings](https://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 2024*. 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.

<sup>1</sup> 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
<b>Costs to consider</b>		
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
<b>Staying healthy</b>		
Annual Physical Exam	\$0 per visit	\$0 per visit
Preventive Screenings and Immunizations	\$0 per visit	\$0 per visit
<b>Feeling under the weather?</b>		
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)
<b>Following doctor's orders?</b>		
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 (for chronic pain management)	\$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	
<b>Routine checkup—for adults and children</b>	
Annual Eye Exam	\$0
<b>Corrective measures—for members age 19 and older</b>	
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
<b>Corrective measures—for members through age 18</b>	
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

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 management, 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."



## VIRTUAL CARE OPTIONS

It's important to be able to get the care you need, when you need it. Our virtual care offerings make it easy to do just that.

### 24-Hour Nurse Advice Line

Talk to a registered nurse about your symptoms, and the appropriate steps to take, at any time by calling **800-535-9700**.

### CloseKnit

CloseKnit, our leading virtual care practice, gives you 24/7 access to the support you deserve—from primary and urgent care to therapy and more\* through your desktop or the convenient CloseKnit mobile app.

#### CloseKnit offers:



##### Primary Care

Full-service primary care from a dedicated care team.  
For adults age 18+.



##### Urgent Care

The care you need to treat minor injuries and illnesses fast. Average wait time is 30 minutes or less. For adults and children (age 2+).



##### Behavioral Health Services

Expert help, including therapy for depression, anxiety or other behavioral health diagnoses. Psychiatric services coming soon.



##### Lactation Support

Assistance for nursing mothers with breastfeeding challenges.



##### Diet & Nutrition

Guidance and support for healthy eating, weight loss and more.

Learn more and register at [closeknithealth.com](https://closeknithealth.com).

*\* Providers will use their professional judgment to determine if a telemedicine visit is appropriate or if an in-person visit is required.*

*CloseKnit is a registered Trademark owned by, and is the trade name of, Atlas Health, LLC. Atlas Health, LLC d/b/a CloseKnit does not provide Blue Cross Blue Shield products or services and is providing telehealth services to CareFirst members.*

## FIND A DOCTOR

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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. Our simple Find-a-Doctor tool helps you select the right healthcare at the right place.



Try it for yourself. Visit [carefirst.com/doctor](https://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

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Your member portal is personalized to you and your CareFirst benefits. Stay on top of your health with easy access to everything you need to understand your coverage, find care at the best price, and track your claims and deductibles at your fingertips. With My Account, you can:

- Find in-network doctors, urgent care centers and other care—nationwide
- View, order or email member ID cards
- Check claims and deductible status
- Update communication preferences and password
- Quickly access a variety of CareFirst member programs
- Send a secure message for members

## TREATMENT COST ESTIMATOR

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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

## 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
- Some may have night/weekend hours or 24-hour phone lines



### **Want care quickly: Virtual Urgent Care**

- Treatment for minor illnesses and injuries as well as therapy, and more through CloseKnit
- Highly-credentialed providers available by computer or easy-to-use mobile app



### **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 [carefirst.com/statemd](https://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

9

Don't worry—  
you have until  
November 9, 2023  
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**.







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。

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This well-being 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.