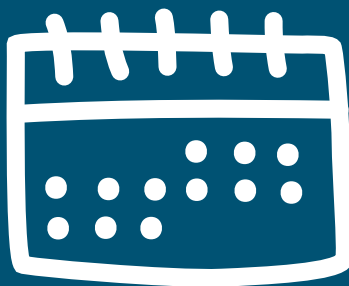


Your 2025 Healthcare Benefit Options

State of Maryland



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



With Care,



ETHISPHERE[®]
WORLD'S MOST
ETHICAL
COMPANIES[®]
2013 - 2024

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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 2025 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, 2024 at 5 p.m.**

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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.

State of Maryland Health and Wellness Program 2025

CareFirst WellBeingSM 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, 2025–December 31, 2026 to complete the 2025 healthy activities. Rewards earned in 2025 continue through 12/31/2026. 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.

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
- 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 2025*. 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.

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.¹

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

CareFirst WellBeing

Live your healthiest life with CareFirst WellBeingSM. Access motivating digital resources anytime, plus specialized programs for extra support— at no cost to you—including:



- **RealAge[®]:** Discover if your healthy habits are making an impact by taking the RealAge health assessment.
- **Health coaching:** Get one-on-one confidential support from trained professionals to achieve your best health.
- **Lifestyle coaching:** Identify opportunities to improve your daily health, from managing stress to eating healthy and being active.
- **Disease management:** Get help to better understand and manage your chronic or complex condition.
- **Tobacco cessation:** Learn how to recognize and avoid tobacco cravings and habits with our voluntary and confidential 21-day program, Craving to Quit.
- **Financial well-being:** Whether you want to stop living paycheck to paycheck, get out of debt, or send a child to college, our financial well-being program, SmartDollar, can help.
- **Weight management programs:¹** Reach a healthier weight and reduce the risk of developing type 2 diabetes with the following programs:
 - **Noom weight management:** Gain confidence to make lasting change with this award-winning weight loss program designed by psychologists.
 - **Noom diabetes prevention program (DPP):** Access tracking tools, peer support and specially trained coaches to help lower the risk of diabetes.
 - **Eat Right Now:** Change your eating patterns with this 12-month program that combines neuroscience and mindfulness tools.
- **Inspirations:** Break free from stress, unwind at the end of the day or ease into a restful night of sleep with meditation, streaming music and videos.

Exciting, personalized programs—from physical fitness and family relationships to stress management and financial health—can help you, and your family, address every aspect of your well-being.



¹ To join Noom or Eat Right Now, members need to meet clinical eligibility criteria through an online assessment. Noom is an app-based program. Eat Right Now is app-based and available on the web.

Eat Right Now is administered by Sharecare, Inc. and Noom is administered by Noom, Inc., independent companies that provide health improvement management services to CareFirst members. Sharecare, Inc. and Noom do not provide CareFirst BlueCross BlueShield products or services and are solely responsible for the health improvement management services they provide.

Medical plan highlights

Let's compare some of your in-network costs for common services with these plans.

	EPO	PPO
Costs to consider		
In-network Deductible You'll pay the full CareFirst member cost for some services until you reach your 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
Provider services		
Primary Care Provider (PCP)	\$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)
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

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 well-being 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 Noom program."



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



With CareFirst, you get so much more

Unmatched access

With 95% of national providers¹ and 99% of local providers² within our Blues network, you have the **broadest access to care**.

Comprehensive care

Our comprehensive care approach meets you where you are, ensuring you have a consistent, whole health experience that helps you better manage your **physical, emotional, social and financial well-being**.

Local expertise

Our extensive and long-standing local relationships give you **unparalleled access to providers and community organizations**, resulting in enhanced care coordination and improved health outcomes.

Innovative member solutions

Beyond health coverage, you have access to our **comprehensive portfolio of best-in-class member solutions** to help you achieve your best health in all stages of life, health and conditions.



1 in 2 americans are covered by Blue regionally, 1 in 3 nationally³



Most chosen health plan in the Mid-Atlantic, serving 3.5 million members



A not-for-profit company driven by mission



Access to 1.7 million U.S. providers⁴



CareFirst is proud to be recognized as one of the World's Most Ethical Companies® for 12 consecutive years.



¹ CHP Network Compare Findings, Q3 2017

² CareFirst Book of Business Data, August 2020

³ BCBSA Blue Facts, February 2022

⁴ Provider Data Repository (PDR), January 2021

Options for when you need care

Establishing a relationship with a primary care provider (PCP) is the best way to receive consistent, quality care. But when life makes that difficult, CareFirst offers so many other ways to get the care you need.

	Needs or symptoms such as:	Virtual option
CloseKnit Virtual Care		
CloseKnit offers 24/7/365 virtual-first primary care, urgent care*, mental health and other specialty services. <i>* Primary care available to members and dependents ages 18+; Urgent care available to members and dependents ages 2+</i>	<ul style="list-style-type: none"> ■ Cough, cold and flu ■ Urgent care needs ■ Illness while traveling ■ Therapy ■ Psychiatry, lactation and nutrition services ■ Medication questions ■ Insurance or coverage questions 	✓
24-Hour Nurse Advice Line		
Call 800-535-9700 for general questions about health issues or where to go for care	<ul style="list-style-type: none"> ■ Cough, cold and flu ■ Rashes ■ Medication questions 	✓
PCP Visit		
Discuss diagnosis, treatment of illness, chronic conditions, routine check-ups	<ul style="list-style-type: none"> ■ Routine physical ■ Diabetic care ■ Cough, cold, flu, allergies ■ Bronchitis 	✓
Convenience Care Centers		
<i>(e.g., CVS MinuteClinic or Walgreens Healthcare Clinic)</i> Health screenings, vaccinations, minor illness or injury	<ul style="list-style-type: none"> ■ Cough and cold ■ Pink eye ■ Ear pain ■ Flu shot 	✗
Urgent Care Centers		
Non-life-threatening illness or injury requiring immediate care	<ul style="list-style-type: none"> ■ Sprains ■ Cut requiring stitches ■ Minor burns ■ Sore throat 	✗
Emergency Room Visit		
Life-threatening illness or injury	<ul style="list-style-type: none"> ■ Chest pain ■ Difficulty breathing ■ Uncontrolled bleeding ■ Major burns 	✗

CloseKnit is a registered trademark owned by, and is the trade name of, Atlas Health, LLC. Atlas Health, LLC d/b/a CloseKnit provides telehealth services to CareFirst BlueCross BlueShield members.

PLEASE READ: The information provided in this document regarding various care options is meant to be helpful when seeking care and is not intended as medical advice. Only a medical provider can offer medical advice. The choice of provider or place to seek medical treatment belongs entirely to you.

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

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 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

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

Mental and behavioral health support

As a CareFirst member, you have 24/7 access to a range of programs for depression, anxiety, drug or alcohol dependencies and other mental health conditions, including:

- **CloseKnit**—access our leading virtual care practice through a simple, convenient app. CloseKnit providers can assess behavioral health needs to help you connect with therapists and psychiatrists.
- **Behavioral Health Digital Resource**—chat with trained volunteer listeners, pursue personalized growth paths, engage with CareFirst care managers, and access other tools via this online platform.
- **Substance Use Support**—get clinical counseling 24/7, or schedule substance use disorder treatment for you or a loved one within 48 hours.
- **Care Navigation**—talk to a Behavioral Health Care Manager who can help you find a path forward. LGBTQ+ members can contact our dedicated services specialist for help navigating care and understanding benefits.

To learn more about all the free mental and behavioral support available, visit carefirst.com/mentalhealth.

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



"We all struggle at times, so knowing there are so many options my teens can turn to for help is a huge relief."

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 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, 2024
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。

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 business name of CareFirst Advantage, Inc. CareFirst BlueCross BlueShield Community Health Plan District of Columbia is the business name of Trusted Health Plan (District of Columbia), 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., Trusted Health Plan (District of Columbia), Inc., 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.