



BluePreferred HSA

District of Columbia





Welcome to a healthy relationship.

One where everyone is committed to keeping you healthy.

You take steps to live well, exercise regularly and eat well. And see your primary care doctor early enough to catch problems when they are most treatable.

Your Doctor, who knows you best, understands how to keep you well, and if you get sick, can get you back on the road to good health.

CareFirst  , there when you need us most. And there every day encouraging a healthy lifestyle and an active relationship with your primary care doctor.

You + Your Doctor + CareFirst  
a healthy relationship

Control over your money and investments.
A tax break.
Protection from high medical bills.
Now, all that is available – in one easy package.

Dear Friend,

As you may already know, traditional health plans—even the “low cost” ones—can cost a lot of money. That’s because they may cover more health care services than you may need. Great, if you use them. But if you’re healthy or just want more for your dollar, you may feel like you’re paying too much every month.

Or you may have decided to forego health insurance altogether – figuring you’ll pay for doctors or hospitals if and when you need them. It might seem like a practical solution, but it’s one that can be expensive. Without insurance you have to pay doctors and hospitals whatever they charge. And that’s usually much higher than the negotiated amount members of a health plan are charged. A sudden illness or injury could leave you responsible for thousands of dollars of medical expenses. Will you be prepared to cover that?

Now you can have protection against the high costs of health care and save money with **BluePreferred HSA**—a health plan where money choices are left up to you—offered by CareFirst BlueCross BlueShield.

Your money. Your health. Your choice.

With **BluePreferred HSA**, you’ll have protection against catastrophic costs, a preventive care package at no cost to you – no deductible, not even a copay -- and benefits for medical care and prescription drugs. And, you always have the option of adding dental and vision benefits to make your coverage even more valuable.

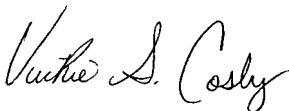
What’s more, **BluePreferred HSA** plans are designed to work with Health Savings Accounts (HSAs). HSAs allow you to invest tax-deductible dollars into an account and use the money, tax-free, for a wide range of health-related expenses. Unlike the old “use it or lose it” flexible spending reimbursement accounts for medical expenses, HSAs allow you to carry over unused balances from year to year. That leaves you in charge.

Apply today.

This brochure provides details on the benefits of enrolling in **BluePreferred HSA**. To request additional information, you may call one of our Product Specialists at (410) 356-8000 or toll-free at (800) 544-8703, Monday-Friday 8 a.m.–8 p.m.

Health care coverage is essential for you and your family. Don’t delay, send in your free application today. To apply, visit **www.carefirst.com/individual** or just complete and sign the enclosed application. Mail it to us in the postage-paid envelope provided and send no money at this time. It’s that easy to take the next step toward the peace of mind available through **BluePreferred HSA** health coverage.

Sincerely,



Vickie S. Cosby
Senior Director, Consumer Direct Sales

Welcome



We are pleased to offer you enrollment in our BluePreferred HSA health plan. BluePreferred HSA combines the freedom to choose any doctor or specialist—without a referral—with cost savings and tax-free investment options.*

As a member you can:

- Pay nothing—not even a copay—for in-network preventive care visits and screenings.
- Take advantage of the tax savings of a Health Savings Account.
- Receive reduced monthly premiums with two high deductible plans.
- Visit any doctor or hospital—no referrals necessary.
- Choose from over 33,000 doctors and specialists and 68 hospitals in Northern Virginia, Maryland and Washington, DC.
- Enjoy a prescription drug program and save with \$10 generic copays.
- Add dental and vision benefits to enhance your health care plan.
- Receive care while out-of-town with the Blue Cross Blue Shield BlueCard® Program.
- Enjoy exclusive discounts on health and wellness services, including gym memberships, spa services, weight loss programs, laser vision correction and more.
- Get around-the-clock advice by a registered nurse with FirstHelp™.

No one can predict life's ups and downs. Emergencies, illnesses and health issues can happen at any time. That's why it's a smart strategy to cover yourself with BluePreferred HSA from CareFirst BlueCross Blue Shield (CareFirst).

BluePreferred HSA, a Preferred Provider Organization (PPO) is open to District of Columbia residents under the age of 65 or over the age of 65 and not eligible to receive Medicare benefits.

**Consult your tax advisor.*

How the Plan Works



Ask your doctor if they participate in our PPO network or search for them on our website at www.carefirst.com/doctor.

As a member, you'll be able to count on the negotiating power of CareFirst by receiving discounts on medical care, prescriptions and a host of other programs designed to help you stay healthy.

In-Network—Biggest savings to you

Use CareFirst Preferred Providers and save the most money. By choosing a Preferred Provider, you'll receive the maximum benefits and limit your out-of-pocket expenses. When you visit a Preferred Provider and present your CareFirst card you can:

- Enjoy a preventive care package where you pay nothing—not even a copay—for in-network preventive office visits and screenings. This includes annual routine examinations, well-child care visits, immunizations, routine OB/GYN visits, mammograms, PAP tests and prostate screenings.
- Pay the lowest annual deductible and copays.
- Pay the lowest out-of-pocket costs for all services.

Out-of-Network—Higher costs with greater flexibility

One of the biggest benefits of BluePreferred HSA is that you can visit any doctor or specialist. But, if you choose to visit a provider outside of our network, including behavioral health care providers, you'll pay more because of the out-of-network deductible and coinsurance. Also, you may be responsible for:

- Paying the doctor's actual charge at the time you receive care.
- Filing your claim for reimbursement.
- Balance billing charges. This means your doctor may charge you more than the rate that has been negotiated by CareFirst with our in-network providers.

Meeting Your Deductible

While preventive services are available at no cost, you have an annual deductible to meet for most services with BluePreferred HSA. Unlike many other insurance plans, your deductible is included as part of your out-of-pocket limit. Expenses that count toward your out-of-pocket limit include the in- and out-of-network deductibles, copayments and coinsurances.

Your annual deductible can be met by a combination of family members receiving care, or just one family member receiving care.

Then, CareFirst pays a percentage of the allowed benefit for covered services and you pay the difference up to your out-of-pocket limit.

After you meet your out-of-pocket limit, BluePreferred HSA pays 100% of the allowed benefit for covered services for the remainder of the calendar year. There is no lifetime maximum on medical expenses.

Under the CareFirst BluePreferred HSA plan, it is easier to manage your costs because the medical and prescription deductibles are combined. Money you spend toward covered prescriptions and medical care will go toward meeting the same annual deductible, and the out-of-pocket limit.

Allowed Benefit is the amount CareFirst has agreed to pay for a covered service.

Choose from two deductible options.

The higher your deductible, the lower your monthly premium. Keep in mind that in-network preventive office visits and screenings are not subject to the deductible. This includes annual routine examinations, OB/GYN visits, well-child care/immunizations, cholesterol/blood pressure screenings and cancer screenings (mammograms, PAP tests, prostate and colorectal).

Option 1: \$1,400 Deductible	In-Network	Out-of-Network
1. First, you pay all costs you incur for health care until you meet the annual DEDUCTIBLE .	Individual: \$1,400 Family: \$2,800	Individual: \$2,800 Family: \$5,600
2. Next, CareFirst pays medical costs at the specified level of COINSURANCE . You pay the remaining balance.	80% of Allowed Benefit	60% of Allowed Benefit
3. Your payments for covered expenses in any year will not exceed your OUT-OF-POCKET LIMIT .	Individual: \$2,800 Family: \$5,600	Individual: \$5,000 Family: \$10,000
4. Should you meet your out-of-pocket limit, no further coinsurance or deductibles will be required.	100% of Allowed Benefit	100% of Allowed Benefit

Option 2: \$2,700 Deductible	In-Network	Out-of-Network
1. First, you pay all costs you incur for health care until you meet the annual DEDUCTIBLE .	Individual: \$2,700 Family: \$5,400	Individual: \$5,400 Family: \$10,800
2. Next, CareFirst pays medical costs at the specified level of COINSURANCE . You pay the remaining balance.	100% of Allowed Benefit	80% of Allowed Benefit
3. Your payments for covered expenses in any year will not exceed your OUT-OF-POCKET LIMIT .	Individual: \$3,200 Family: \$6,400	Individual: \$6,400 Family: \$12,800
4. Should you meet your out-of-pocket limit, no further coinsurance or deductibles will be required.	100% of Allowed Benefit	100% of Allowed Benefit

Summary of Benefits

Medical Benefits	You Pay In-Network	
	\$1,400 Individual Deductible	\$2,700 Individual Deductible
PREVENTIVE SERVICES		
Adult Physicals (including routine OB/GYN visits)	No charge/No deductible	No charge/No deductible
Well-Baby and Child Care (including exams and immunizations)	No charge/No deductible	No charge/No deductible
Mammograms, PAP Tests and Prostate Screening and Colorectal Screening	No charge/No deductible	No charge/No deductible
OFFICE VISITS, LABS AND TESTING		
Office Visit for Illness	\$30 copay per visit after deductible	\$30 copay per visit after deductible
X-ray and Lab Tests	20% coinsurance after deductible	No charge after deductible
Allergy Testing and Treatment	20% coinsurance after deductible	No charge after deductible
EMERGENCY CARE		
Emergency Room	20% coinsurance after deductible	No charge after deductible
Urgent Care Center	\$30 copay per visit after deductible	\$30 copay per visit after deductible
Ambulance (when medically necessary)	20% coinsurance after deductible	No charge after deductible
HOSPITALIZATION		
Inpatient Facility Services (including maternity/birthing centers)	20% coinsurance after deductible	No charge after deductible
Inpatient Physician Services	20% coinsurance after deductible	No charge after deductible
Outpatient Facility Services	20% coinsurance after deductible	No charge after deductible
Outpatient Physician Services	20% coinsurance after deductible	No charge after deductible
MENTAL HEALTH COVERAGE	Visits 1-40: Deductible, then 25% of the Allowed Benefit Visits 41+: Deductible, then 40% of the Allowed Benefit	
Outpatient Facility Services		
PRESCRIPTION DRUG BENEFITS*		
Deductible	Combined with medical deductible	Combined with medical deductible
Generic Copay	\$10 copay after deductible	\$10 copay after deductible
Preferred Brand Copay	\$25 copay after deductible	\$25 copay after deductible
Non-Preferred Brand Copay	\$45 copay after deductible	\$45 copay after deductible

*50% coinsurance on self-administered injectables with a \$75 per fill maximum.

- There is a 10-month waiting period for coverage on pre-existing conditions, except for individuals under the age of 19.

Summary of Benefits & Coverage

As required by the Affordable Care Act, all health insurers will provide potential health plan participants the following standardized forms:

- A Summary of Benefits and Coverage (SBC) summarizing the key features of the plan.
- A Uniform Glossary of Coverage and Medical Terms commonly used in health insurance coverage.

To view these documents, please visit www.carefirst.com/individual. Once you enter your zip code, gender and date of birth, you will be directed to a quoting page where you can view and compare plans. Look for the *Summary of Benefits & Coverage* link for each plan by clicking on the plan name and scrolling to the bottom of the webpage.

If you have any questions, please call your broker or one of our Product Specialists at (410) 356-8000 or toll-free at (800) 544-8703 Monday–Friday, 8 a.m. – 8 p.m.

Prescription Drug

Once you have met your integrated medical and prescription drug deductible, your 3-Tier program covers up to a 34-day supply of non-maintenance medication and up to a 90-day supply of maintenance medication. In addition, you can receive a 31 to 90-day supply for just 2 copays.

Prescription drugs must be filled through a retail pharmacy or the Walgreens* mail service pharmacy. You can use your card at more than 62,000 participating chain and independent pharmacies. And when you visit a participating pharmacist there are no claim forms to file.

Your prescription drug coverage includes Generic drugs for \$10 copays, Preferred Brand drugs for \$25 copays and Non-Preferred Brand drugs for \$45 copays.

Additionally, preferred preventive drugs are available for \$0 without having to meet your deductible. A preferred preventive drug is a medication prescribed by a doctor under a written prescription, in one of these five categories—aspirin, folic acid, fluoride, iron supplements and smoking cessation.

*An independent company that does not provide CareFirst BlueCross BlueShield products or services. The company is solely responsible for its products, services and/or discounts mentioned herein.

Optional Extended Maternity Services

You may choose to add maternity and prenatal care coverage to your policy (for yourself or your covered spouse). For an additional \$126 per month, you'll receive benefits for covered pre- and post-natal care, as well as covered inpatient physician services associated with the delivery. If you add maternity coverage at any time following your initial enrollment in BluePreferred HSA, there will be a 10-month waiting period for maternity benefits.

BlueCard® Program Features

Taking your benefits with you when you travel.

With BluePreferred HSA, getting access to care while out of town is as easy as presenting your CareFirst BlueCross BlueShield identification card. Providers, hospitals and urgent-care facilities who participate with the local Blue Cross Blue Shield PPO plan—wherever you are in the U.S.—will recognize and honor your card. Need help finding a provider? Just call the BlueCard® phone number listed on your CareFirst ID card for personal assistance.



Opening a Health Savings Account

Your BluePreferred HSA plan allows you to take advantage of the benefits of a Health Savings Account (HSA), a tax-deductible account that works like an IRA for health expenses or a Flexible Savings Account. You can use the money in your HSA to cover you, your spouse and your dependents—even if they are not enrolled in your medical plan.

Opening a HSA, with any bank, provides you with a number of benefits, including:

- **Tax Savings**—Deposits are tax-free*, interest earnings are tax-free, and withdrawals for qualified medical expenses are tax-free.
- **Freedom and Control**—Use the money in your HSA to pay for a wide range of medical services such as your copays, prescriptions and dental and vision care. Bottom line: You get to decide how and when to spend your health care dollars.
- **Affordability**—Instead of paying for traditional high-cost health insurance, this higher deductible health plan allows you to save money on premiums and contribute to an HSA.
- **Portability**—Your money remains with you even if you make changes to your health plan or move out of state.
- **Growth**—Balances grow significantly by earning interest. You can also use other bank investment services to grow your savings even more.
- **Long-Term Access**—Unused funds rollover and accumulate year to year; no “use it or lose it” rule.

And, when you are age 65, you can use the money as retirement savings, or continue to use it for medical expenses.

Many banks or other financial institutions have a HSA program available. However, for your convenience, CareFirst has partnered with The Bancorp Bank**. Some key advantages of a HSA administered by The Bancorp Bank, include:

- No opening deposit minimums or application fees.
- A free Visa® debit card and a free package of 50 checks for easy payment of your qualified medical expenses.
- Access to free 24/7 customer service and online banking.
- A Funds Transfer service to safely and securely transfer your money.

When you apply for BluePreferred HSA, your contact information will be sent to The Bancorp Bank, who will send you information on how to set up your health savings account. Or, sign up for your health savings account right away by visiting www.my-healthsavingsaccount.com.

* Consult your tax advisor.

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HSA Individual Example

Maria



Maria is 30 years old and an avid cyclist. She carries her own health insurance since her husband's company doesn't provide her with coverage. Maria switched to BluePreferred HSA when she learned about the low rates and tax-free investment options.

In fact, Maria was able to invest the money she saved in monthly premiums in her new health savings account. Maria recently injured her knee. Thankfully, a short rehabilitation with a doctor specializing in sports medicine has her cycling once again.

Maria saved almost \$1,000 a year in health insurance premiums when she switched to a BluePreferred HSA plan. She has chosen to invest the maximum amount in her health savings account – \$3,250 per year – to take full advantage of the tax benefits.

BluePreferred HSA \$1,400, 20% coinsurance in-network

Year One		Year Two	
HSA Contribution for Year 1*	\$ 3,250	HSA Balance from Year 1	\$2,750
		HSA Contribution for Year 2*	\$ 3,250
		HSA Balance at Beginning of Year 2	\$6,000
Health Expenses:		Health Expenses:	
Preventive Care covered in full	\$ 0	Preventive Care covered in full	\$ 0
Office Visits @ \$30/visit	\$ 150	Sports Medicine Office Visits	\$ 150
Lab Tests	\$ 100	Lab Tests	\$ 100
Prescription Drugs	\$ 250	Rehabilitation	\$2,000
		Prescription Drugs	\$ 300
		X-Rays	\$ 200
Total Health Expenses	\$ 500	Total Health Expenses	\$ 2,750
Amount Paid with HSA Dollars	\$ 500	Amount Paid by CareFirst	\$ 1,080
Additional Amount Paid by Maria	\$ 0	Amount Paid with HSA Dollars	\$ 1,670
		Amount Paid by Maria	\$ 0
Amount in HSA at end of Year 1**	\$ 2,750	Amount in HSA at end of Year 2**	\$4,330

* Assume benefit period starts January 1.

** Does not include interest accrued in Maria's Health Savings Account.

Dental and Vision



Dental (Optional)

Regular preventive dental care is an important part of staying healthy. We offer three dental options in the **Individual Select** family of products: **Dental HMO, Preferred Dental, and Preferred Dental Plus.**

Dental HMO offers you dental care with lower, predictable copayments for routine and major dental services such as preventive and diagnostic dental care, surgical extractions, root canal therapy and orthodontic treatment.

As a member of our Dental Health Maintenance Organization (Dental HMO) plan, you'll select a general dentist from a network of 580+ participating providers to coordinate all of your dental care needs. When specialized care is needed, your general dentist will recommend a specialist within the Dental HMO network.

Preferred Dental offers a larger dental network of over 4,000 participating providers, 100% coverage for preventive and diagnostic dental care, and potential in-network savings for major procedures. And, there are no deductibles to meet.

Preferred Dental Plus provides coverage for an extensive range of basic and major dental services, including no charge oral exams, cleanings and X-rays when you visit network providers. With Preferred Dental Plus, you can choose from more than 3,600 network general dentists and specialists and have access to a national dental network which includes 74,000 dental providers across the country.

All of our Individual Select dental plans are guaranteed acceptance and require no claim forms when you stay in-network.

If you have questions regarding dental coverage or participating providers, or wish to request an application, please contact a Product Specialist at (800) 544 8703.

Vision (Optional)

You have the option of adding eye care benefits to your medical plan through our network administrator, Davis Vision*. Benefits include annual eye examinations at participating providers for a \$10 copay at the time of service and discounts of approximately 30% on eyeglass frames and lenses or contact lenses. For medical eye care, please follow your normal medical procedures.

To qualify for benefits, you must select the same type of coverage as the medical portion of your plan. To apply for vision coverage simply check "Yes" next to Vision Benefits on the application. Your vision benefits are not available until you are approved for medical coverage. Once you have been approved for coverage, you will be provided with more specific information about your vision program.

To locate a vision provider, contact Davis Vision, Inc. at **(800) 783-5602** or visit **www.carefirst.com**.

* An independent company that does not provide CareFirst BlueCross BlueShield products or services. The company is solely responsible for its products, services and/or discounts mentioned herein.



As a BluePreferred HSA member you are encouraged to take advantage of the Health + Wellness program, at no additional charge. Whether you're looking for health and wellness tips or support to manage a health condition—you'll find it with Health + Wellness.

Options / Blue365 Discount Programs

As a member, you have access to discounts on fitness centers, acupuncture, spas, massages, chiropractic care, nutritional counseling, laser vision correction, and more! Visit www.carefirst.com/options to learn more.

Nurse Line – FirstHelp™

Any time, day or night you can speak with a nurse. Registered nurses are available to answer your health care questions and help guide you to the most appropriate care. Simply call (800) 535-9700 and a registered nurse will ask about your symptoms and help you decide on the best source of care.

My Care First Website

Take an active role in managing your health and visit My Care First at www.carefirst.com/mycarefirst. Find nearly 300 interactive health related tools, a multi-media section with more than 400 podcasts, and recipes you can search by food group or dietary restrictions. Plus, there are videos and tutorials on chronic diseases and an encyclopedia with information on more than 3,000 conditions.

Pedometer App

Count your steps, distance traveled and calories burned for each workout with the CareFirst *Ready, Step, Go!* app. Aim for 10,000 steps a day to help control your weight, reduce stress, strengthen your heart and lungs, and improve bone density. This free app is available to anyone who has an iPhone, iPod Touch or Droid smartphone. To download it, visit your favorite app store and search for “*Ready, Step, Go!*”

Vitality Magazine

Our member magazine has tools to help you achieve a healthier lifestyle. *Vitality* provides you with updates to your health care plan, a variety of health and wellness topics, including food and nutrition, physical fitness and preventive health. As a member, you will receive *Vitality* magazine three times per year.

Health News

Sign up for our monthly electronic member newsletter to receive health-related articles and recipes via email. Visit www.carefirst.com/healthnews to subscribe to information about:

- Making healthy choices.
- Adding physical activity to your day.
- Preparing nutritious and delicious recipes.
- Getting the best health care.
- Managing chronic conditions.

Telephonic Health Coaching

The Telephonic Health Coaching program is designed to help you build confidence as you learn new skills and positive lifestyle behaviors. You can interact with your coach through a private, secure Web-based message board and by phone. You and your coach will work together to develop a personalized plan with milestones for achieving goals. Your coach will monitor your progress and provide guidance and support as needed.

Once you complete your health risk assessment, you'll receive an email with details on accessing online health coaching programs.

Online Health Coaching

To help you meet your health goals, take advantage of our confidential Web-based health coaching program to help you improve in the following areas:

- Weight management
- Stress management
- Smoking cessation
- Physical activity
- Overcoming depression
- Care for your back

Health Advising

After you complete the Health Assessment, a health advisor may contact you. The health advisor can answer your questions and discuss your results. The Health Advising session is usually 10-15 minutes long.



Apply Today for BluePreferred HSA



Pay Your Premium Online with eBilling!

As a member you can save time and take advantage of our online billing system called eBilling.

With eBilling, you can:

- Set up recurring monthly payments with your debit, checking or credit card account.
- View and pay your monthly bill online 24 hours a day, 7 days a week.
- Check the status of your payment and any outstanding balances.

You can set up your eBilling account on your application or through *My Account* located at www.carefirst.com/myaccount.

Applying for a BluePreferred HSA plan, and a health savings account administered by Bancorp Bank, couldn't be easier. Select one of three ways to apply from the list below.

Three ways to apply!

Applying for a BluePreferred HSA plan couldn't be easier. To be eligible, the applicant must be a resident of the District of Columbia, and must complete a medical questionnaire.

1. Apply online and be approved in as little as 24 hours at www.carefirst.com/individual, or
2. Fill out and mail the enclosed application. Send no money when you apply. We'll begin processing your application right away, or
3. Apply through your broker.

Steps to apply.

- 1. Review the plan benefits and premiums.** The enclosed rate chart, which indicates coverage type and age, shows your monthly premium.
- 2. Choose a coverage type.** Select from:
 - Individual
 - Individual and Child(ren)*
 - Individual and Adult **
 - Family (two eligible adults and eligible dependents)

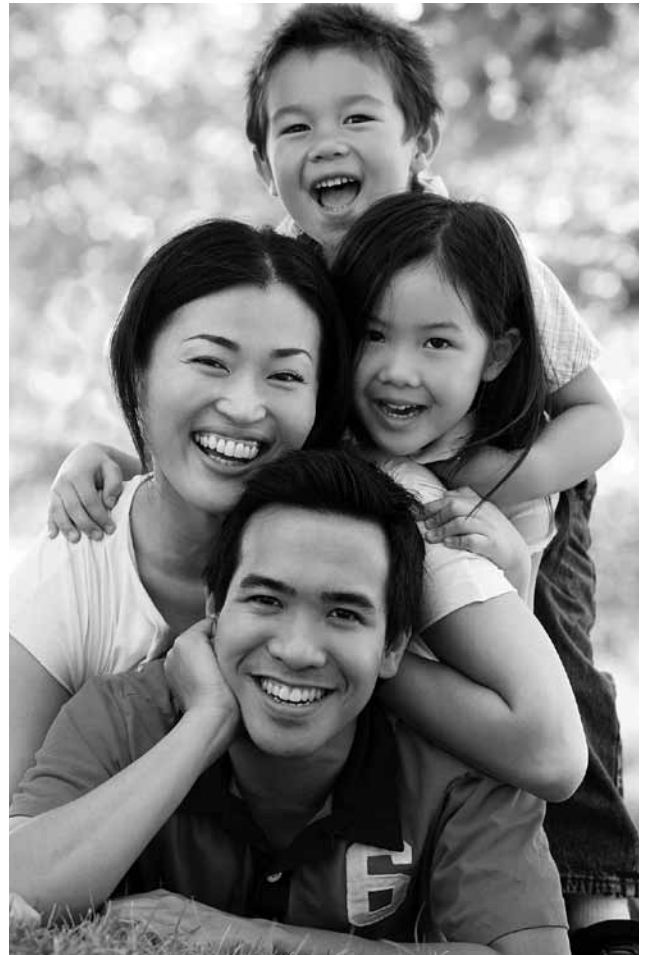
* "Child" means your eligible child up to age 26. Eligibility requirements are defined in the contract.

**"Adult" means the Spouse or Domestic Partner who satisfies the eligibility requirements defined in the contract.
- 3. Choose a plan. Select from 2 options:**
 - Our \$1,400 (In-Network) / \$2,800 (Out-of-Network) Individual Deductible option (80%/60% coinsurance)
 - Our \$2,700 (In-Network) / \$5,400 (Out-of-Network) Individual Deductible option (100%/80% coinsurance)
- 4. Decide on optional coverage.** Make sure you check "yes" in the Maternity/Vision benefit selection area if you would like maternity and/or vision benefits added to your plan for an additional monthly cost.

Enrolling in a Health Savings Account is easy, too!

Once you are enrolled in BluePreferred HSA, you will automatically receive information from The Bancorp Bank about how to set up your health savings account.

Once you have submitted your application, you can call the Application Status Hotline at (877) 746-7515 with questions. Your coverage will become effective the first of the month following the month in which we approve your application.



If you have questions, please call our Product Specialists at (410) 356-8000 or toll free at (800) 544-8703, Monday-Friday 8 a.m. – 8 p.m. Or, visit the CareFirst website at www.carefirst.com/individual.

Privacy Practices

Our Commitment to Our Members

When you apply for any type of insurance, you disclose information about yourself and/or members of your family. The collection, use and disclosure of this information are regulated by law. Safeguarding your personal information is something that we take very seriously at CareFirst. CareFirst is providing this notice to inform you of what we do with the information you provide to us.

Categories of Personal Information We May Collect

We may collect personal, financial and medical information about you from various sources, including:

- Information you provide on applications or other forms, such as your name, address, social security number, salary, age and gender.
- Information pertaining to your relationship with CareFirst, its affiliates or others, such as your policy coverage, premiums and claims payment history.
- Information (as described in preceding paragraphs) that we obtain from any of our affiliates.
- Information that we receive about you from other sources, such as your employer, your provider and other third parties.

How Your Information Is Used

We use the information we collect about you in connection with underwriting or administration of an insurance policy or claim, or for other purposes allowed by law. At no time do we disclose your personal, financial and medical information to anyone outside of CareFirst unless we have proper authorization from you or we are permitted or required to do so by law. We maintain physical, electronic and procedural safeguards in accordance with federal and state standards that protect your information.

In addition, we limit access to your personal, financial and medical information to those CareFirst employees, brokers, benefit plan administrators, consultants, business partners, providers and agents who need to know this information to conduct CareFirst business or to provide products or services to you.

Disclosure of Your Information

In order to protect your privacy, affiliated and nonaffiliated third parties of CareFirst are subject to strict confidentiality laws. Affiliated entities are companies that are a part of the CareFirst corporate family and include health maintenance organizations, third party administrators, health insurers, long-term care insurers and insurance agencies. In certain situations, related to our insurance transactions involving you, we disclose your personal, financial and medical information to a nonaffiliated third party that assists us in providing services to you. When we disclose information to these critical business partners, we require these business partners to agree to safeguard your personal, financial and medical information and to use the information only for the intended purpose, and to abide by the applicable law. The information CareFirst provides to these business partners can only be used to provide services we have asked them to perform for us or for you and/or your benefit plan.

Changes in Our Privacy Policy

CareFirst periodically reviews its policies and reserves the right to change them. If we change the substance of our privacy policy, we will continue our commitment to keep your personal, financial and medical information secure – it is our highest priority. Even if you are no longer a CareFirst customer, our privacy policy will continue to apply to your records. You can always review our current privacy policy online at www.carefirst.com.

Experimental/Investigational Services

PLEASE NOTE: Experimental/investigational services are not covered under this health plan.

CareFirst's definition of Experimental Medical Care also referenced as Experimental/Investigational Services is as follows:

The term “experimental/ investigational” describes services or supplies that are in the developmental stage and are in the process of human or animal testing. Services or supplies that do not meet all (5) of the criteria listed below are deemed to be experimental/investigational:

1. The technology* must have final approval from the appropriate government regulatory bodies; and
2. The scientific evidence must permit conclusions concerning the effect of the technology on health outcomes; and
3. The technology must improve the net health outcome; and
4. The technology must be as beneficial as any established alternatives; and
5. The improvement must be attainable outside the investigational setting.

** Technology includes drugs, devices, processes, systems or techniques*

Policy Form Numbers:
DC/CF/BP/DB/IEA (7/08)
DC/CF/DB HSA SOB (7/08)
DC/CF/BP/DOCS (7/08)
DC/GHMSI/DOL APPEAL (3/06)
DC/CF/IND HSA RX3 (R. 7/09)
DC/CF/DB/ELIG (5/11)
and any amendments



840 First Street, NE
Washington, DC 20065
www.carefirst.com

Benefits provided under the Agreement are not a grandfathered health benefit plan under the Patient Protection and Affordable Care Act.

CareFirst BlueCross BlueShield is the business name of Group Hospitalization and Medical Services, Inc. and is an independent licensee of the Blue Cross and Blue Shield Association. ® Registered trademark of the Blue Cross and Blue Shield Association. ® Registered trademark of CareFirst of Maryland, Inc.