



CareFirst BlueChoice

District of Columbia

Welcome

We are pleased to offer you enrollment in our CareFirst BlueChoice Health Maintenance Organization (HMO) plan. Designed for today's health conscious and busy families, CareFirst BlueChoice offers one less thing to worry about during your hectic day. As a member, you'll receive health care services from a regional network of physicians, specialists and hospitals, and receive a wide range of benefits including routine services, outpatient surgery, pediatric care, gynecological care and much more.

Take a look at the additional benefits CareFirst BlueChoice (offered by CareFirst BlueChoice, Inc.) can offer you and your family:

CareFirst BlueChoice offers you:

- **Three different options** in health care coverage, so you choose the plan to fit your budget.
- **A preventive care package** at no charge to you to keep you healthy, including well child care, immunizations, annual routine exams, mammograms, PAP tests and prostate screenings.
- **No medical deductible** to meet.
- **Predictable copays** for primary care and specialist office visits.
- **365 days of hospitalization** for one facility copay per admission, then inpatient medical and surgical services are covered in full.
- **Access to a regional network** of more than 26,000 doctors and specialists, and 68 hospitals, throughout Maryland, the District of Columbia and Northern Virginia. You can visit doctors where you live and work.
- **Prescription drug coverage** for predictable copays once you meet your low prescription drug deductible.
- **Around the clock advice** with a 24-hour per day, 7-day a week health care advice line, FirstHelp™, staffed by registered nurses.
- **Dental and Vision care benefits** and special savings.



CareFirst BlueChoice

How the Plan Works

Your Health Care Team

You and your family members each choose a Primary Care Physician (PCP) from the CareFirst BlueChoice regional network to coordinate all of your health care needs. Your PCP oversees your routine and preventive care, administers your prescriptions, becomes familiar with your medical history and works closely with you to help make your medical decisions. When specialized care is needed, your PCP will recommend a specialist within the CareFirst BlueChoice network.

Choose a PCP

Refer to the enclosed provider directory to choose your PCP. For the most up-to-date listing, the CareFirst BlueChoice provider directory is available and updated every 15 days at www.carefirst.com/doctor. You may also call your doctor to see if he or she participates.

Preventive Care

CareFirst BlueChoice strives to keep you healthy – emphasizing prevention, early detection and early treatment. We work with you to help prevent illness by offering you annual routine exams and office visits. We encourage you to seek care when it is first needed, rather than waiting.

Well-Child Care

CareFirst BlueChoice wants to start your children on the road to good health with coverage for all childhood immunizations and checkups. We encourage parents to take advantage of this most important service.

Women's Health / Men's Health

CareFirst BlueChoice provides women's and men's preventive health coverage such as routine mammograms and prostate screenings and PAP tests –all at no charge to you. And women do not need a referral for gynecological care as long as care is provided by a CareFirst BlueChoice OB/GYN.

Hospitalization

If you receive care through your PCP, you are covered. We'll take care of you with hospitalization, including all physician charges for covered services, for one facility copay per admission.

No Hassle Billing

You pay no medical deductible and just a predictable, per visit copayment. In addition, CareFirst BlueChoice provides direct reimbursement to your doctor, which means no claims to file.



CareFirst BlueChoice

Summary of Benefits

Services	\$20 PCP/ \$30 Specialist Option	\$15 PCP/ \$25 Specialist Option	\$10 PCP/ \$20 Specialist Option
GENERAL INFORMATION			
Member Deductible	\$0	\$0	\$0
Out-of-Pocket Maximum			
Individual	\$3,600	\$3,000	\$2,000
Individual & Child(ren)*	\$7,200	\$6,000	\$4,000
Individual & Adult**	\$7,200	\$6,000	\$4,000
Family	\$7,200	\$6,000	\$4,000
Lifetime Maximum	No lifetime maximum	No lifetime maximum	No lifetime maximum
PREVENTIVE SERVICES AND OFFICE VISITS			
Well-Child - Exams & Immunizations	No charge for office visits and screenings	No charge for office visits and screenings	No charge for office visits and screenings
Adult Routine Preventive Health	No charge for office visits and screenings	No charge for office visits and screenings	No charge for office visits and screenings
Routine Gynecological Visits (No Charge for Pap Smear)	No charge for office visits and screenings	No charge for office visits and screenings	No charge for office visits and screenings
Prostate Screening Visits (No Charge for PSA test)	No charge for office visits and screenings	No charge for office visits and screenings	No charge for office visits and screenings
Mammography Screening Visits	No charge for office visits and screenings	No charge for office visits and screenings	No charge for office visits and screenings
Allergy Testing and Treatment	\$20 PCP/\$30 Specialist	\$15 PCP/\$25 Specialist	\$10 PCP/\$20 Specialist
Annual Routine Eye Exam at designated Davis Vision provider (optometrists or ophthalmologists)	\$10	\$10	\$10
Hearing Screening	\$20 PCP/\$30 Specialist	\$15 PCP/\$25 Specialist	\$10 PCP/\$20 Specialist
OUTPATIENT MEDICAL AND SURGICAL SERVICES			
Physician Office Visit for Illness	\$20 PCP/\$30 Specialist	\$15 PCP/\$25 Specialist	\$10 PCP/\$20 Specialist
Rehabilitative Services (Physical, Occupational and Speech Therapy; 30 visits each per calendar year)	\$20 PCP/\$30 Specialist	\$15 PCP/\$25 Specialist	\$10 PCP/\$20 Specialist
Surgical Services-Professional	\$20 PCP/\$30 Specialist	\$15 PCP/\$25 Specialist	\$10 PCP/\$20 Specialist
Surgical Services-Hospital or Other Facility	\$50 facility copay, plus \$20 PCP/\$30 Specialist copay (if applicable)	\$50 facility copay, plus \$15 PCP/\$25 Specialist copay (if applicable)	\$50 facility copay, plus \$10 PCP/\$20 Specialist copay (if applicable)
Diagnostic Procedures	\$20 PCP/\$30 Specialist	\$15 PCP/\$25 Specialist	\$10 PCP/\$20 Specialist
X-rays and Lab Tests	No copay	No copay	No copay

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

** "Adult" means the Spouse or the Domestic Partner who resides with the Subscriber and satisfies the eligibility requirements in the CareFirst BlueChoice contract.

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Summary of Benefits

Services	\$20 PCP/ \$30 Specialist Option	\$15 PCP/ \$25 Specialist Option	\$10 PCP/ \$20 Specialist Option
INPATIENT HOSPITAL SERVICES			
365 Days Room and Board (Semi-Private Room)	\$700 facility copay per admission	\$500 facility copay per admission	\$250 facility copay per admission
Inpatient Hospital Facility/ Birthing Center	\$700 facility copay per admission	\$500 facility copay per admission	\$250 facility copay per admission
Medical and Surgical Services	No copay	No copay	No copay
EMERGENCY OR URGENT CARE			
Plan-Affiliated Urgent Care Facility	\$30	\$25	\$20
Hospital Emergency Room or Non-Plan Facility (waived if admitted)	\$50	\$50	\$50
MENTAL HEALTH COVERAGE			
Outpatient Services	Visits 1-40: 25% of the Allowed Benefit; Visits 41+: 40% of the Allowed Benefit		
PRESCRIPTION DRUGS			
Annual Deductible	\$150	\$100	\$50
Tier 1 – Generic copay	\$10	\$10	\$10
Tier 2 – Preferred Brand copay	\$25	\$25	\$25
Tier 3 – Non-Preferred Brand copay	\$40	\$40	\$40

Please Note: You have the option to visit out-of-network doctors, including behavioral health care providers, without a referral. However, keep in mind that CareFirst BlueChoice does not offer out-of-network benefits. If you visit a doctor outside of the CareFirst BlueChoice network, you will be responsible for all doctor's charges.

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 a month, you will receive benefits for covered pre and postnatal care as well as covered inpatient physician services associated with delivery.

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

Dental and Vision Coverage

Discount Dental *(Included)*

CareFirst BlueChoice members have access to a regional network of dentists (including specialists, where available) who provide discounts of between 20% and 40% on virtually all types of dental procedures, including routine office visits, x-rays, exams, fillings, root canals and even orthodontics. The BlueChoice Discount Dental program is included at no additional charge as part of your CareFirst BlueChoice medical plan and is administered by The Dental Network, an independent licensee of the Blue Cross and Blue Shield Association.

Just show your BlueChoice ID Card

CareFirst BlueChoice members need only show their CareFirst BlueChoice identification card when visiting any participating plan provider to receive dental services at discounted fees. Because the Discount Dental program is not insurance, there are no claim forms, no maximums and no deductibles.

Upgraded Dental *(Optional)*

Individual Select 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
- 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 your dental care needs. When specialized care is needed, your general dentist will recommend a specialist within the Dental HMO network.

To purchase the **Individual Select Dental HMO** plan, simply check the box for "Dental Benefits" on the application.

We also offer a dental plan which can be purchased separately, **Individual Select Preferred**. This plan 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. To request an application for Individual Select Preferred, contact a Product Specialist at (800) 544-8703.

If you have questions regarding your dental options or wish to inquire about participating providers, please contact a Product Specialist at (800) 544-8703.

Vision *(Included)*

Eye care benefits are part of your medical plan, through our network administrator, Davis Vision*. For annual routine eye examinations, just call and make an appointment with one of the participating providers, and pay the \$10 copay at the time of service. Additionally, through Davis Vision, you receive discounts of approximately 30% on eyeglass lenses and frames or contact lenses.

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

*An independent company that does not provide CareFirst BlueChoice products or services. The company is solely responsible for its products or services mentioned herein.

As a CareFirst BlueChoice 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 – First Help™

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.

Away From Home Care

You and your family have access to routine and urgent care when you're away from home for 90 consecutive days or more. Whether you're out of town on extended business, travel or attending school out of the area, you'll have ongoing access to the care you need.

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.

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.

Health Assessment

Start by taking our Health Assessment, a confidential survey on your lifestyle choices that includes topics like nutrition, physical activity and tobacco use. You can also record your health measurements, including blood pressure, cholesterol, blood sugar and body mass index. After completing the Health Assessment, you will receive a personalized health report on your current health status. The report will identify health risk factors and discuss the likelihood of developing chronic conditions like heart disease, high blood pressure and diabetes. The purpose of the Health Assessment is to give you the information and tools you need to make positive lifestyle choices and improve your quality of life.

Visit *My Account* at www.carefirst.com and click on the tab *Manage My Health*, then select *Health Assessment and Coaching*. If you do not have internet access, please call (866) 454-5375 for a printed copy of the Health Assessment.

Telephonic Health Coaching

Depending on the results of your Health Assessment, a health coach may call you. 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.

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

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

Health Advising

After you complete the Health Assessment (available only on My Care First), 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 CareFirst BlueChoice

Three ways to apply!

Applying for CareFirst BlueChoice is easy. Select one of the three ways to apply from the list below. Please keep in mind that each family member applying must be a resident of the District of Columbia.

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

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.

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. – 5 p.m. Or, visit the CareFirst website at: www.carefirst.com/individual.

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.

3. Choose a plan.

Select from 3 options:

- Our \$20/30 option – you pay a higher copayment for office visits but pay a lower monthly premium.
- Our \$15/25 option – you pay a mid-range copayment and a mid-range premium.
- Our \$10/20 option – you pay a lower copayment – as low as \$10 per office visit – but pay a higher monthly premium.

4. Choose a personal Primary Care Physician.

Select from the enclosed directory for each person on the application. You can also locate a personal PCP in our online directory at www.carefirst.com/doctor. Remember to write in your PCP's ID number when completing your application.

5. Decide on optional coverage for Maternity and Dental.

Make sure you check "yes" in the Maternity and/or Dental benefit selection area if you want the additional coverage added to your plan for an extra cost.

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 checking account or credit card.
- 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.

Once you become a member, you'll be able to set up your eBilling account through *My Account* located at www.carefirst.com/myaccount.

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 BlueChoice. CareFirst BlueChoice 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 BlueChoice, 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 BlueChoice 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 BlueChoice employees, brokers, benefit plan administrators, consultants, business partners, providers and agents who need to know this information to conduct CareFirst BlueChoice 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 BlueChoice are subject to strict confidentiality laws. Affiliated entities are companies that are a part of the CareFirst BlueChoice 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 BlueChoice 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 BlueChoice 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 BlueChoice 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 BlueChoice'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*

NOTES

NOTES



Not all services and procedures are covered by your benefits contract.
This plan summary is for comparison purposes only and does not create rights not given through the benefit plan.

Policy Form Numbers:

DC/CC/UW-EOC (3/01) as amended
DC-DHMO-IN REV (9/00) • DC-DHMO-SCHBEN IN 1 (R 9/00)
DC/CFBC/Plan A Schedule (R. 7/07)
DC/CFBC/Plan B Schedule (R. 7/07)
DC/CFBC/Plan C Schedule (R. 7/07)
DC/CFBC/DB/A Rx (R. 7/09)
DC/CFBC/DB/B Rx (R. 7/09)
DC/CFBC/DB/C Rx (R. 7/09) as amended



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

CareFirst BlueChoice, Inc. is an independent licensee of the Blue Cross and Blue Shield Association.
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