


CareFirst BlueChoice Health Savings Account Plans



Your money
Your health
Your choice

BlueFund
CONSUMER DIRECTED HEALTH PLANS

MARYLAND

Why you should choose a Health Savings Account plan from CareFirst BlueChoice.

Your money
Your health
Your choice

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 a health plan that can protect your savings against high medical bills. And now, you can do that with a BlueChoice Health Savings Account (HSA) plan from CareFirst BlueChoice, Inc. (CareFirst BlueChoice). Consider the advantages of your membership:

- Lower-cost health coverage and tax-free investment options, in one easy plan
- The most recognized card in health care
- Nationwide coverage in case of an emergency
- Broad network of providers and hospitals
- Preventive services covered at 100%
- No claims to file
- Dedicated, local customer service representatives
- Exclusive discounts on health & wellness services

Make sure you're covered by an organization you can trust. A company that has been there for your neighbors, coworkers and friends. And one that will be there for you -- CareFirst BlueChoice. We're the company you trust.



BlueChoice Health Savings Account Plans

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BlueChoice HSA Advantages

Your Money. Your Health. Your Choice.

BlueChoice HSA is for people like you: people who don't like the high cost of health coverage and want control of their financial future.

Until recently, you could pay a high price each month for a health plan – even if you were never sick. Or, you could go without insurance, paying more than necessary for occasional doctor visits and prescriptions. But you know that a catastrophic health situation could leave you financially stranded. Why take that risk? A sudden illness or emergency could cost tens, even hundreds of thousands of dollars, threatening your financial security.

Now, you have protection against the high cost of medical care. CareFirst BlueChoice introduces BlueChoice HSA. These plans leave your money choices up to you. Just look at the built-in cost savings you'll get as a BlueChoice HSA member:

- **Lower monthly premiums.** BlueChoice HSA plans have high deductibles, giving you a lower monthly premium cost and allowing you to spend – or save – that money elsewhere.
- **Lower doctor's office costs.** Because of CareFirst BlueChoice's negotiating power, you'll usually pay substantially less for doctors and hospitals than you would pay without insurance coverage.
- **Prescription drugs.** Again, you'll pay CareFirst BlueChoice's negotiated rates for prescription drugs, saving you money over the high cost of retail drugs. And once you meet your deductible, you'll pay only a small copayment for prescriptions.
- **Preventive care benefits.** You'll pay nothing for most preventive benefits. These work to keep you healthy, and can help you spend less money on health care in the long run.

You can see that enrolling in a BlueChoice HSA plan is a great option for health coverage – one which can protect you against catastrophic health expenses, without costing a lot of money up front. A BlueChoice HSA plan also allows you to invest the money you save, tax-free.

It's your money.

You should be able to choose how to spend it. Now, you can. You can get great health coverage and still have money to invest in a tax-free savings plan. All for about the same price as a traditional insurance plan. What could be better?



Your money Your health Your choice

Multiply your savings with a Health Savings Account

BlueChoice HSA plans are designed to work along with a health savings account. An HSA is almost like an individual retirement account (IRA) for health expenses. And CareFirst BlueChoice has made it easy for you to open an HSA by partnering with The Bancorp Bank,

offering a wide range of personal and business financial services. Just consider how it can work for you.

You'll have money to invest.

- Instead of paying for traditional, high-cost health insurance, enroll in a low-cost CareFirst BlueChoice HSA plan.
- Take the money you save on monthly premiums, and invest it in a tax free HSA bank account. Under current IRS rules, the maximum contribution is the lesser of the deductible amount or \$2,700 for self-only coverage and \$5,450 for family coverage. (Each year these amounts may be adjusted upward for inflation.)
- The Bancorp Bank offers BlueChoice HSA account holders a range of financial investment options once the account balance reaches \$2,500, increasing your potential earning power.
- From the moment you open your account, you'll earn a competitive interest rate.

Your money stays in your control.

- You can use the money in your HSA to pay for smaller medical expenses, including your deductible and copayments, knowing your BlueChoice HSA plan will handle any larger medical expenses you may incur.
- Or, you can leave the money in your account earning interest, or growing through other investments the bank provides.
- Bottom line: you decide when to spend your money on medical costs for you or your dependents.

You never lose your investment.

- Unlike flexible spending accounts with reimbursements for medical expenses, there is **no**

"use-it-or-lose-it" policy. You are not obligated to use the money you contribute by the end of each year.

- Your money can remain in your account and keep earning interest indefinitely.

You can take it with you.

- Because the health savings account is owned by you, it is completely portable. That means you can take it with you when you change jobs, change your medical coverage, become unemployed, or move out of state.
- At age 65, you can use the money as retirement savings, or continue to use it for medical expenses.

You get three levels of tax savings.

- All money you contribute is tax-deductible, even if you don't itemize your deductions.
- All earnings on your money in the HSA are tax free.
- All deductions for qualified medical expenses are tax free.
- For additional information, you can visit the IRS website at www.IRS.gov or call 1-800-829-3676.

It's easy to use.

- Use your Bancorp-issued CareFirst Visa check card to access money in your account to pay for eligible expenses. No filling out claim forms or waiting for reimbursements.
- The Bancorp Bank provides full on-line services*. Easily view your account, investments and expenditures, any time of the day or night at www.myhsabankaccount.com and toll-free at 1-866-435-1373.

**Individual charges may apply*

BlueChoice HSA: How the Plan Works

A BlueChoice HSA plan provides substantial coverage – at a low monthly rate. When you open your HSA bank account, you'll be able to invest your savings, tax free.

It's your hard-earned money. If you don't need medical attention, you'll save. But in the event of a medical emergency, let CareFirst BlueChoice cover you. With a BlueChoice HSA plan, you will know what your maximum out-of-pocket expenses will be in any given year. And, you can rest easy knowing that your CareFirst BlueChoice coverage has an unlimited lifetime benefit maximum for covered medical services – so you'll never run out of coverage.

Choose from two deductible levels. The higher your deductible, the lower your monthly premium.

Option 1: \$1,200 Individual Deductible	You Pay
1. You pay all costs you incur for health care and prescriptions, until you meet the annual DEDUCTIBLE .	Individual: \$1,200 Family: \$2,400
2. After you meet your deductible, CareFirst BlueChoice pays medical costs, and you pay a set COPAY for some services. Many services are covered in full.	Copay, if any, varies by service
3. Your payments for covered expenses in any year will not exceed your OUT-OF-POCKET MAXIMUM .	Individual: \$2,400 Family: \$4,800
4. Once you meet your out-of-pocket maximum, CareFirst BlueChoice pays all remaining charges for the rest of the benefit period.	0%

Option 2: \$2,700 Individual Deductible	You Pay
1. You pay all costs you incur for health care until you meet the annual DEDUCTIBLE and prescriptions.	Individual: \$2,700 Family: \$5,400
2. After you meet your deductible, CareFirst BlueChoice pays medical costs, and you pay a set COPAY for some services. Many services are covered in full.	Copay, if any, varies by service
3. Your payments for covered expenses in any year will not exceed your OUT-OF-POCKET MAXIMUM .	Individual: \$5,250 Family: \$10,500
4. Once you meet your out-of-pocket maximum, CareFirst BlueChoice pays all remaining charges for the rest of the benefit period.	0%

CareFirst BlueChoice's regional provider network gives you access to more than 18,000 providers and 42 hospitals throughout Maryland, DC and Northern Virginia. You and your family members must choose a Primary Care Physician (PCP) from this network.

Women have direct access to participating GYNs for covered services – no referrals are needed.

Maryland BlueChoice HSA Benefits Summary

Selected Benefits at a Glance

MEDICAL BENEFITS	YOU PAY
Preventive Services	
Adult Physicals (including routine GYN visits)	No Charge (no deductible)
Well- Child Care (including exams and immunizations)	No Charge (no deductible)
Mammograms, PAP Tests and Prostate Screening & Colorectal Screening	No Charge (no deductible)
Office Visits, Labs and Testing	
Office Visit for Illness	Per visit: \$30 PCP/\$40 Specialist (after deductible)
X-ray and Lab Tests	No Charge (after deductible)
Allergy Testing and Treatment	Per visit: \$30 PCP/\$40 Specialist (after deductible)
Outpatient Surgery	Per visit: \$30 PCP/\$40 Specialist (after deductible)
Emergency Care	
Emergency Room	Per visit: \$100 (after deductible); waived if admitted
Urgent Care Center (participating)	Per visit: \$60 (after deductible)
Ambulance (when medically necessary)	No Charge (after deductible)
Hospitalization	
Inpatient Facility Services	Per day: \$600 (after deductible), up to out-of-pocket maximum, then covered in full
Inpatient Physician Services	No Charge (after deductible)
Outpatient Facility Services	No Charge (after deductible)
Outpatient Physician Services	No Charge (after deductible)
Home Health Care, Hospice, Skilled Nursing Facility	No Charge (after deductible)
Maternity Services	
Office Visits (Prenatal and Postnatal)	Per visit: \$30 PCP/\$40 specialist (after deductible)
Delivery	No Charge (after deductible)
Facility Services	Per admission: \$500 (after deductible)
Prescription Drug Benefits*	
Deductible	Combined with medical deductible
Generic Copay	\$5 (after deductible)
Preferred Brand Copay	\$25 (after deductible)
Non-Preferred Brand Copay	\$45 (after deductible)

*Self-administered injectable drugs are subject to 50% coinsurance with a \$75 per fill cap.

- CareFirst BlueChoice has made it even easier to manage your costs by combining the medical and prescription deductibles. Money you spend toward covered prescriptions and medical care will go toward meeting the same annual deductible. In addition, all money you pay for medical and prescription costs will go toward meeting the out-of-pocket maximum.
- Your annual deductible can be met by a combination of family members receiving care, or just one family member receiving care. Once you meet the deductible each benefit period, CareFirst BlueChoice begins paying benefits at the level shown on page 4.
- Optional Vision and/or Dental benefits may be added to make your coverage even more valuable.

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Your choice

HSA Individual: 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 had been enrolled in a traditional health plan, but switched to a BlueChoice HSA plan 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 HSA bank 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 BlueChoice HSA plan. She has chosen to invest the maximum amount in her HSA bank account, \$1,200 per year – to take full advantage of the tax benefits.

Maria			
Year One		Year Two	
Deductible	\$ 1,200	Deductible	\$ 1,200
**HSA Contribution for Year 1	\$ 1,200	**HSA Balance from Year 1	\$ 400
		HSA Contribution for Year 2	\$ 1,200
		HSA Balance at Beginning of Year 2	\$ 1,600
Health Expenses:		Health Expenses:	
Preventive Care: Covered in full	\$ 0	Preventive Care: Covered in full	\$ 0
Specialist Office Visits	\$ 450	Specialist Office Visits	\$ 200
Lab Tests	\$ 100	Lab Tests	\$ 100
Prescription Drugs	\$ 250	Rehabilitation	\$ 2,000
		Prescription Drugs	\$ 300
		X-Rays	\$ 200
Total Health Expenses	\$ 800	Total Health Expenses	\$ 2,800
Amount Paid with HSA Dollars	\$ 800	Amount Paid with HSA Dollars (full deductible)	\$ 1,200
Additional Amount Paid by Maria	\$ 0	Additional Amount Paid by Maria	\$ 0
		Amount Paid by CareFirst BlueChoice	\$ 1,600
Amount in HSA at end of Year 1*	\$ 400	Amount in HSA at end of Year 2*	\$ 400

*Does not include interest accrued in Maria's HSA.

**Assume benefit period starts January 1.

HSA Family: The Johnsons

Anna and Jeff Johnson are an active and energetic couple with two children. They left their jobs to start their dream business in catering, and enrolled in a BlueChoice HSA plan with a \$5,400 annual family deductible. Recently, Jeff made an unexpected trip to an urgent care facility after twisting his ankle in a roller blading accident. He made several trips to the doctor's office and received prescription drugs.

The Johnsons saved about \$2,000 a year in premiums when they switched to BlueChoice HSA with an annual family deductible of \$5,400. Anna and Jeff contributed the maximum amount to their HSA --\$5,400, which is all tax-deductible.

The Johnsons					
Year One			Year Two		
Family Deductible		\$ 5,400	Family Deductible		\$ 5,400
**HSA Contribution for Year 1		\$ 5,400	**HSA Balance from Year 1		\$ 4,040
			HSA Contribution for Year 2		\$ 5,400
			HSA Balance at Beginning of Year 2		\$ 9,440
Health Expenses:			Health Expenses:		
Preventive Care: Covered in full		\$ 0	Preventive Care: Covered in full		\$ 0
Office Visits for sickness (pay in full until you meet the deductible)		\$ 160	Hospitalization		\$ 7,000
Lab Tests		\$ 200	Lab Tests		\$ 100
X-Rays		\$ 400	Prescription Drugs		\$ 200
Urgent Care		\$ 400			
Prescription Drugs		\$ 200			
Total Health Expenses		\$ 1,360	Total Health Expenses		\$ 7,300
Amount Paid with HSA Dollars		\$ 1,360	Amount Paid with HSA Dollars (full deductible)		\$ 5,400
Additional Amount Paid by the Johnsons		\$ 0	Additional Amount Paid by the Johnsons		\$ 0
			Amount Paid by CareFirst BlueChoice		\$ 1,900
Amount in HSA at end of Year 1*		\$ 4,040	Amount in HSA at end of Year 2*		\$ 4,040

*Does not include interest accrued in the Johnson's HSA.

**Assume benefit period starts January 1.

What Else Should I Know About BlueChoice HSA and Bancorp Bank?

You can open an HSA if you:

- Have coverage under an HSA-qualified plan such as the BlueChoice HSA plan
- Have no other first-dollar medical coverage
- Are not enrolled in Medicare
- Cannot be claimed as a dependent on someone else's tax return.

Eligible Medical Expenses

You can use the money in your HSA to pay for a wide range of medical services incurred by you, your spouse, or your dependent children – even if they aren't covered by your health plan. These services include medical care, dental and vision care, prescription drugs, and over-the counter medications. Your HSA can also be used to pay for qualified long-term care insurance as well as Medicare premiums. You generally cannot use the money to pay your health insurance premiums, unless you are covered under COBRA or you are receiving unemployment benefits.

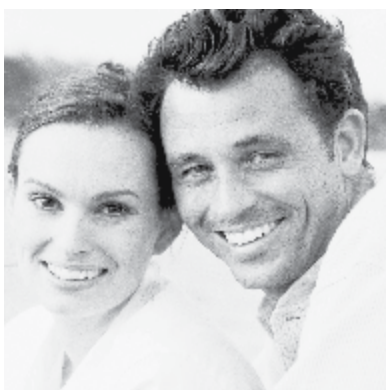
Choosing a bank for your HSA

Many banks or other financial institutions have an HSA program available. You are free to evaluate the programs offered by each institution, and choose whichever best suits your needs. However, for your convenience, CareFirst BlueChoice has researched many banks and has chosen to partner with The Bancorp Bank. A nationally recognized commercial

bank, The Bancorp Bank provides many benefits to people who want the advantages of an HSA. Some key advantages of a BlueChoice HSA, administered by The Bancorp Bank, include:

- No application or account set-up fees.
- No monthly maintenance fee if the account balance is greater than \$2,500; otherwise, a low monthly maintenance fee is deducted directly from your account.
- Earn interest on your account from day one.
- Gain access to investment vehicles once your balance reaches \$2,500.
- Access to a wide range of deposit locations and electronic deposit options, including an exclusive electronic money mover service, wire and electronic bank transfers, direct deposit, credit card, ATM, personal check or money order.
- Free Bancorp-issued CareFirst Visa check card for easy payment of medical expenses.
- Full on-line access to monitor your account.
- All Bancorp Bank account depositors are FDIC insured up to \$100,000.

Plus, applying for a BlueChoice HSA bank account couldn't be easier. When you apply for a BlueChoice HSA plan, The Bancorp Bank will automatically send you a Enrollment Packet and application, unless you indicate you do not want to receive one.



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BlueChoice HSA: More Ways to Save

Dental

As a BlueChoice HSA member, you have the option of adding dental coverage to your medical plan, making your medical plan even more valuable. Dental HMO services are administered by The Dental Network (TDN) Inc. When you select dental, you get coverage for:

- Preventive Care
- Cleanings
- Fillings
- Orthodontics
- X-rays
- and much more

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Dental savings are guaranteed as long as you select one of the providers within the regional TDN network. There is very little paperwork to fill out and no claim forms to file with this benefit. You simply present your BlueChoice HSA card at the time of service and receive pre-negotiated discounted fees for dental services.

If requested, a dental information kit will be sent to you separately. You cannot be turned down for this product.

If you have questions regarding the dental coverage or wish to inquire about participating providers, please contact the TDN Client Services department at 888-833-8464.

Vision

Vision coverage can also be added to your medical plan. Vision services are offered by CareFirst BlueCross BlueShield* through our network administrator, Davis Vision, Inc. When you use a provider in the Davis Vision network – which includes both independent and retail providers – you are guaranteed a routine annual eye exam, including dilation, for only \$10. Additionally, through Davis Vision, Inc., you also receive discounts on frames and lenses or contact lenses.

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 qualify for benefits, you must select the same type of coverage as the medical portion of your CareFirst BlueChoice HSA medical product. Simply select “Vision” on the application for BlueChoice HSA.

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

* 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.



When You Need Care

“Options” Discount Program

The advantages of carrying the CareFirst BlueChoice card go beyond the benefits listed in the enclosed benefits chart. The CareFirst BlueChoice card entitles you to discounts on alternative therapies and health and wellness programs such as chiropractic, acupuncture, massage, yoga, Pilates, tai chi, qi gong, guided imagery, nutritional counseling, cosmetic dentistry, and fitness centers. Additionally, the program offers discounts on Weight Watchers® Online, mail order contacts, laser vision correction, hearing aids, and eldercare referral services.

Since this program is offered in addition to your medical plan, rather than a benefit, there are no claim forms, referrals or paperwork to complete. We see this as a way for our members to tap into health and wellness practitioners at discounted rates. To find out more, visit our web site at www.carefirst.com.

BlueCard® Program

Taking Your Benefits With You When You Travel

With CareFirst BlueChoice, getting access to **emergency or urgent care** while out of town is as easy as presenting your CareFirst BlueChoice identification card. Providers, hospitals and urgent-care facilities who participate with the local Blue Cross and Blue Shield Plan – wherever you are in the United States – will recognize and honor your card. Need help finding a provider? Just call the BlueCard phone number listed on your CareFirst BlueChoice ID card for personal assistance.

In addition, “Away From Home Care” membership is available in an affiliated Blue Cross and Blue Shield HMO for members and dependents away from home for at least 90 days. This special plan provides coverage for non-emergency services and is perfect for extended out-of-town business or travel, semesters at school or families living apart.

“FirstHelp” Nurse Line

Members of BlueChoice HSA who are sick, injured, or have medical questions can get quick help with just a toll-free phone call. The FirstHelp Nurse Line is staffed by registered nurses and is available 24-hours a day, 7 days a week. FirstHelp nurses will discuss your symptoms and concerns, then help you to decide whether to contact your doctor, seek urgent care, or go to the emergency room.

Apply Today for BlueChoice HSA

Applying for a BlueChoice HSA plan and a health savings account administered by The Bancorp Bank is easy. To be eligible, each family member applying must be a resident of Maryland, and must complete a medical questionnaire.

Follow these simple steps:

1. Choose a coverage type. You can select:
 - Individual (includes child-only; however, a child is not eligible for the tax-savings benefits of the HSA)
 - Individual and Child(ren)*
 - Individual and Adult**
 - Family (2 adults and eligible dependents)*
2. Choose the plan that best fits your needs. The enclosed rate charts for each plan, coverage type, and age will tell you what your monthly premium will be.
3. Locate the application form in this packet. Be sure to answer all questions honestly and completely, and don't forget to sign your application. Make sure you check "yes" in the Vision benefit selection area if you would like it added to your policy, for an additional charge.
4. Choose a Primary Care Physician (PCP) from the enclosed directory for each member on the application. You can also locate a PCP in our on-line directory at www.carefirst.com.
5. Clearly indicate whether you wish to participate in the Bancorp HSA, on page 4 of the application, under "Conditions of Enrollment."
6. Mail your application in the enclosed envelope. Send no money at this time. We'll begin processing your application right away! The review

process takes about 4-6 weeks. Once you have submitted your application, you can call the Application Status Hotline at **1-877-746-7515** with questions. Your coverage will become effective the first of the month following the month in which we approve your application. Once effective, you'll receive your ID cards and everything else you need to get started saving.

Of course, if you have any questions at all, please don't hesitate to contact our Product Specialists at **1-800-544-8703**. They'll be happy to help with any questions you have regarding a BlueChoice HSA plan.

Enrolling in an HSA is easy, too!

Once you are enrolled in a BlueChoice HSA plan you will automatically receive an Enrollment Packet from our preferred bank, The Bancorp Bank, unless you request otherwise on your application. As soon as your health savings account is set up, you can start saving and earning tax free! It's that easy.

*A "Child" means your unmarried, eligible child up to age 23.

Eligibility requirements are defined in the CareFirst BlueChoice contract.

**An "Adult" means the spouse of the Subscriber or the Domestic Partner of the Subscriber who resides with the Subscriber and satisfies the eligibility requirements defined in the CareFirst BlueChoice contract. The Subscriber and Domestic Partner may not share a blood or familial relationship, and must have shared a common legal residence continuously for at least six (6) months prior to applying for coverage.

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CareFirst BlueChoice's 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 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 customer, our privacy policy will continue to apply to your records. You can always review our current privacy policy online at www.carefirst.com.

For questions, please contact us by calling the Member Services telephone number listed on your membership card.



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CareFirst BlueChoice's Confidentiality Statement

Here at CareFirst BlueChoice we have a number of policies and procedures to protect the confidentiality of our member information. The following brief summary is included to explain to you how we use and protect that information.

General Policy

All records that have confidential medical and insurance information must be handled and discarded in a way that ensures the privacy and security of the records.

- All records that have information about a subscriber (person who signs the policy with CareFirst BlueChoice) or member are confidential and protected by law from unauthorized disclosure and access.
- The release or re-release of confidential information to unauthorized persons is strictly prohibited.
- CareFirst BlueChoice limits access to subscriber and member personal information to people who “need to know,” such as our medical directors.
- The disposal of subscriber and member information must be done in a way that protects the information from unauthorized disclosure.

Routine Consent for Release of Information

By enrolling in a CareFirst BlueChoice health plan, the subscriber provides routine consent for the release of information. Note that this routine consent applies whether the subscriber enrolls electronically, by telephone, or by completing and signing an enrollment form. Member information under this routine consent may be used for many purposes, including:

- | | |
|---|--|
| ■ Delivery of health care | ■ Payment of doctors and other providers |
| ■ Measurement and improvement of care and service | ■ Member surveys |
| ■ Investigation of complaints and appeals | ■ Other purposes needed to administer benefits |
| ■ Preventive health and disease management programs | |

The routine consent for release of information is in effect for as long as the subscriber or member has health coverage under CareFirst BlueChoice. The routine consent can be extended past the last day of coverage to allow CareFirst BlueChoice to pay claims or resolve complaints or appeals.

The routine consent from the subscriber applies to all covered adults and dependents. Dependents are other members of the family who are also enrolled.

Consent for Release of Information for Other Purposes (Special)

The following uses of member information require a special consent from the member:

- Data requested for a worker's compensation or auto insurance claim
- Release of information to a lawyer
- Release of information that could result in the member being contacted by another company for marketing purposes
- Release of information from behavioral health care practitioners (mental health and substance abuse providers) to the member's primary care physician or specialist.

Subscriber/Member Access to Medical Records

Subscribers and members may access their medical records by contacting the doctor's office or the provider of care (such as a hospital). The subscriber and member must follow the doctor's or provider's procedures for accessing medical information.

Members covered under contracts issued under the Company's Maryland Certificate of Authority may access records directly from the Company.

Family members or other authorized representatives may have access to a member's medical information only when the member gives written permission.

Disclosure of Information to Employers

Disclosure of information to employers is limited to the information the employer needs to administer the health plan. The employer must agree to protect information from being used for any decisions affecting the employee. The employer must identify persons or positions that may have access to the information and must ensure there are measures in place to prevent unauthorized access.

Treatment Setting

Practitioners and providers are expected to implement confidentiality policies that address the disclosure of medical information, patient access to medical information, and the storage/protection of medical information. The Plan reviews practitioner confidentiality processes during pre-contractual site visits for primary care physicians.

Quality Improvement Measurement

Data for quality improvement measures are collected from administrative sources (such as claims and pharmacy data) and/or from member medical records. The Plan protects member information by ensuring that medical records are reviewed in non-public areas, and that reports do not include member-identifiable information.



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Coverage Available from CareFirst BlueCross BlueShield*

BluePreferred & BluePreferred-Saver**

A Preferred Provider Organization (PPO) Plan providing freedom of provider choice with a variety of options including three high-deductible options to lower your premiums.

Personal Comp**

A traditional indemnity plan that gives you complete freedom to choose any doctor or hospital.

MediGap-65

Traditional coverage to supplement your Medicare policy. For more information about this plan, please call our Product Specialists toll free at 1-800-275-3802.

Other Coverage Available

CareFirst BlueChoice & BlueChoice-Saver**

Flexible HMO coverage offering four plans including a low-premium option (offered by an affiliated HMO).

* CareFirst BlueCross BlueShield is an independent licensee of the Blue Cross and Blue Shield Association.

** Medical questionnaire must be completed.

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Your choice

BlueChoice HSA:

Giving you opportunities to save while keeping you covered.

All from the company you've come to trust.

Apply today using the enclosed application.

Policy Form Numbers
MD/CFBC/DB/HSA 30-40 (11/06)
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