CareFirst BlueCross BlueShield

More to feel good about.®

BluePreferred PPO

Maryland

BluePreferred

For the cost of many of the things you buy each day, you can have the security and peace of mind of health coverage.

BluePreferred, a health plan from CareFirst BlueCross BlueShield (CareFirst) combines the freedom to select any doctor or specialist, without a referral, with the flexibility to customize your plan based on the cost options that you select. And to help you control those out-of-pocket costs, we offer you significant savings when you visit a doctor within the CareFirst Preferred Provider Network.

- **Maximum flexibility.** Choose from four benefit levels.
- **Freedom to choose any doctor or hospital.** No referrals to delay your visit to a specialist – you just make the appointment.
- **A preventive care package.** You pay nothing – not even a copay for in-network preventive office visits and screenings.
- **Prescription plan.** After meeting a lower deductible you pay only a $10 copay for generic drugs, and get discounts on brand name prescriptions.
- **Easy access to your benefits** with Blue Cross and Blue Shield BlueCard® Program – your direct link to health care services nationwide.

CareFirst provides you with access to more than 32,000 providers and 68 hospitals in the Maryland, the District of Columbia and Northern Virginia area who participate in our Preferred Provider Organization (PPO). When you choose to seek your care from one of these providers, CareFirst is able to offer you lower deductibles and coinsurance. Ask your doctor if he or she is a member of our PPO plan or check our Web site at **www.carefirst.com/doctor**.

BluePreferred

How the Plan Works

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 maintain your good health.

- You pay the deductible when applicable – **Remember, no deductible is required for preventive care provided by an in-network doctor.**
- Once the deductible has been met, BluePreferred pays a percentage (90%, 80%, 70% or 60%) of the allowed amount. This is the coverage percentage that you initially select.
  - When you visit any CareFirst Preferred Provider, after you meet the deductible, you only pay the associated coinsurance.
  - If you visit an out-of-network provider you will not only be responsible for the coinsurance, but also for paying the difference between CareFirst's allowed benefit and what the provider actually charges.
  - Each member must meet his/her individual deductible. However, families never pay more than two times the individual deductible.
- Unlike many other plans, your medical deductible is included as part of your out-of-pocket limit, which is the limit a person on your policy spends towards coinsurance and deductibles per year.
- Members are responsible for their coinsurance until they reach the out-of-pocket calendar year limit.
- Once your out-of-pocket limit is reached, BluePreferred pays 100% of the allowed amount for most covered services.
- Prescription drug benefits are subject to separate deductibles and copayments.

BluePreferred

Choose the Deductible Level Right for You

As a member of BluePreferred you can choose the personal health care program that's right for you – and your budget. The more you share in the cost of the coverage through higher deductibles and coinsurance payments, the lower your monthly premium.

Refer to the chart below and the rate charts included in this package to help you make your decision.

Deductibles, Coverage Levels and Out-of-Pocket Limits Per Individual

Your Deductible		Your Coverage Level		Your Out-of-Pocket Limit	
In-Network	**Out-of-Network**	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-Network**
$100	$300	90%	70%	$2,500	$5,000
$300	$500	90%	70%	$2,500	$5,000
$300	$500	80%	60%	$2,500	$5,000
$500	$750	80%	60%	$2,500	$4,000

Note: Your out-of-pocket limit includes your deductible and most coinsurance payments.

BluePreferred

Benefits At-a-Glance

Medical Benefits	You Pay (In Network)
Preventive Services	
Routine Adult Physical	No charge for office visits and screenings
Well-Child Care (including exams and immunizations)	No charge for office visits and screenings
Routine OB/GYN Visits	No charge for office visits and screenings
PAP test, Mammograms, Prostate Screening & Colorectal Screening	No charge
Office Visits, Labs and Testing	
Office Visits (excluding preventive care)	$25 per visit (no deductible)
X-ray and Lab Tests	Your selected coinsurance percentage (after deductible)
Allergy Treatments	$5 (no deductible)
Emergency Care	
Emergency Room	$50 (subject to deductible and coinsurance)
Hospitalization	
365 days Hospitalization per year	Your selected coinsurance percentage (after deductible)
Inpatient Physician Services	Your selected coinsurance percentage (after deductible)
Inpatient/Outpatient Surgery	Your selected coinsurance percentage (after deductible)
Physical Therapy	Your selected coinsurance percentage (after deductible)
Vision Services	
Routine Annual Exam (administered by Davis Vision)	$10 (no deductible)
Prescription Drug Benefits	
Deductible	$100
Generic Copay*	$10
Preferred Brand Copay	$25
Non-Preferred Brand Copay	$45

** Generic drugs must be chosen when available or an additional expense will be incurred. Self-injectable drugs are subject to a 50% coinsurance with a $75 per fill maximum.*

Note: If you use a provider who does not participate with any CareFirst BlueCross BlueShield plan, you will be responsible for any applicable deductible, copayment and coinsurance plus charges over the allowed benefit.

Optional Maternity and Prenatal Coverage

You may also 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 post natal care as well as covered services associated with the delivery. **If you add maternity coverage, at any time, and you are pregnant on the effective date of your coverage, there will be a 10-month pre-existing conditions exclusion period for extended maternity and related services.**

Prescription Drug Card Program

Your BluePreferred coverage includes a 3-Tier Prescription Drug Card Program. The Prescription Drug Program covers both non-maintenance and maintenance prescription drugs dispensed by a retail pharmacy or the Walgreens* mail service pharmacy. You can use your card at more than 59,000 participating pharmacies – including chains and independent pharmacies – nationwide. And, by visiting a participating pharmacist there are no claims to file.

What's more, if you take maintenance medications over an extended period of time, your Prescription Drug Program offers you a way to save time and money. While maintenance drugs can be obtained either through retail pharmacies or through our mail-order program, the mail order program offers additional savings and convenience. When you use the mail order program don't have to make a special trip to the pharmacy. Visit **www.carefirst.com/rx** to learn more about your prescription drug coverage.

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

BlueCard® Program Features PPO®

Taking your benefits with you when you travel.

With BluePreferred, 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.

Dental and Vision

Dental *(Optional)*

Regular preventive dental care is an important part of staying healthy.

Individual Select Dental HMO offers you dental care with predictable copayments for routine and major dental services such as:

- Preventive dental care
- Root canal therapy
- Surgical extractions
- 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.

We also offer the **Individual Select Preferred** dental plan, which offers a larger dental network and additional in-network savings for major procedures.

If you have questions regarding dental coverage 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**.

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As a CareFirst member you are encouraged to take advantage of the *Care*Essentials 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 *Care*Essentials.

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

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.

To access the Health Assessment, go to **www.carefirst.com/myaccount** and enter your user name and password. Click on Health Assessment and Coaching; then click on Assessments on the left side of the page.

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.

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.

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 personal health action plan with milestones for achieving goals. Your coach will monitor your progress and provide guidance and support as needed.

Apply Today for BluePreferred

Three ways to apply!

Applying for a BluePreferred plan couldn't be easier. To be eligible, each family member applying must be a resident of Maryland, and must complete a medical questionnaire.

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. **Locate the application form in this packet or apply online at www.carefirst.com/individual.**
   Be sure to answer all questions accurately and completely, and don't forget to sign your application.

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 of the Policyholder who satisfies the eligibility requirements defined in the contract.*

Apply Today for BluePreferred

3. **Review the plan benefits and premiums.**
The enclosed rate chart, which indicates coverage type and age, shows your monthly premium.

Make sure you check "yes" in the Maternity benefit selection area, if you want the additional coverage.

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. – 5 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**.

NOTES:

Policy Form Numbers:
MD/BP/DB/IEA (10/07)
MD/CF/BP IEA DOCS (4/08)
MD/CF/DB/MU SOB (4/08)
MD/CF/DB/ELIG (R. 11/09)
MD/CF/VISION (R. 1/06)
MD/CF/IND RX3 (1/03)
MD/CF/DB/EXT MAT (4/08)
MD/GHMSI/DOL APPEAL (R. 6/06)
MD/CF/BLUECARD-MEMBER (10/07)
and any amendments.

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.

CareFirst BlueCross BlueShield

CareFirst of Maryland, Inc.
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Owings Mills, MD 21117

Group Hospitalization and Medical Services, Inc.
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.

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