

CareFirst[®]  
BlueChoice[®]

More to feel good about.SM



BlueChoice-Saver
Maryland

BlueChoice-Saver

CareFirst BlueChoice-Saver (BlueChoice-Saver) is a plan for people like you: people who know they need health coverage, but don't want to spend a lot of money for it. And now, you can do that with a BlueChoice-Saver plan from CareFirst BlueChoice, Inc. (CareFirst BlueChoice). Consider the advantages:

- **Save** with lower monthly premiums and rest assured that you're covered for life's sudden health emergencies.
- **Save** at the doctor's office with lower copayments that allow you to pay substantially less than you'd pay without insurance — even if you don't visit the doctor very often. And, you'll pay nothing for X-rays and lab tests when you use plan facilities.
- **Save** on prescription drugs after meeting a lower deductible. You'll pay a \$15 copay for generic drugs and get discounts on brand-name prescriptions.
- **Save** your hard-earned money in the event of a medical emergency and let BlueChoice-Saver cover you. With this plan, you know what your maximum out-of-pocket expenses will be in any given year. Once you reach the out-of-pocket maximum, BlueChoice-Saver pays 100% of your covered medical expenses (excluding prescriptions) for that benefit year. And, you'll never run out of benefits because BlueChoice-Saver has an unlimited lifetime benefit maximum for covered medical services.

As a member of CareFirst BlueChoice, you can enjoy peace-of-mind knowing that you're covered. And, you'll be able to count on the negotiating power of CareFirst BlueChoice to offer discounts on medical care, prescriptions and a host of other programs designed to help you maintain good health.



Choosing Your Health Care Team

CareFirst BlueChoice's regional provider network gives you access to more than 26,000 providers, specialists and hospitals throughout Maryland, DC and Northern Virginia. You and your family members each choose a Primary Care Physician (PCP) from this network.

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

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Maryland Benefits At-a-Glance

Medical Benefits	You Pay (In-Network)
Preventive Services	
Routine Adult Physical	\$30 PCP/\$40 Specialist
Well-Child Care (including exams and Immunizations)	\$30 PCP/\$40 Specialist
Routine OB/GYN Visits	\$30 PCP/\$40 Specialist
PAP Test, Mammograms, Prostate & Colorectal Screening	No charge
Office Visits, Labs and Testing	
Office Visit for Illness	\$30 PCP/\$40 Specialist
X-ray and Lab Tests	No charge
Allergy Testing and Treatment	\$30 PCP/\$40 Specialist
Outpatient Surgery in Provider Office	\$30 PCP/\$40 Specialist
Emergency Care	
Emergency Room (copay waived if admitted)	\$100
Urgent Care Center (participating)	\$60
Ambulance (when medically necessary)	No charge
Hospitalization	
Inpatient Facility Services	\$600 per day
Inpatient Physician Services	No charge
Outpatient Facility Services	\$300 facility copay plus \$30 PCP/\$40 Specialist
Outpatient Physician Services	\$30 PCP/\$40 Specialist
Maternity Services	
Office Visits (pre and postnatal)	\$30 PCP up to \$300 per pregnancy \$40 Specialist up to \$400 per pregnancy
Delivery	No charge
Hospital Facility	\$600 per day
Vision Services	
Routine Annual Exam (administered by Davis Vision)	\$10
Prescription Drug Benefit	
Deductible	\$150
Generic Copay	\$15
Preferred Brand Copay	Discount
Non-Preferred Brand Copay	Discount
Annual Maximum (per person)	\$1,500 (generic drugs)
Medical Coverage Information	
Annual Deductible	\$0
Annual Out-of-Pocket Maximum	
Individual	\$4,000
Individual & Child(ren)*/Individual & Adult**	\$8,000
Family	\$12,000
Lifetime Maximum	Unlimited

**Child means an unmarried, eligible child up to age 26. Eligibility requirements are defined in the CareFirst BlueChoice contract.

***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.

Dental and Vision Coverage

Dental

You have the option of adding dental coverage to your medical plan, making it even more valuable. When you select dental, you get coverage for:

- Preventive care.
- Cleanings.
- X-rays.
- Fillings.
- Orthodontics.
- And much more.

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 dental coverage or wish to inquire about participating providers, please contact a Product Specialist at **(800) 544-8703**.



Vision

CareFirst BlueChoice offers you eye care benefits as part of your medical plan, through our network administrator, Davis Vision, Inc. 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. For medical eye care please follow your normal medical procedures.



Whether you're looking for health and wellness tips, guidance during a pregnancy or support to manage a health condition – you'll find it with *CareEssentials*.



Prevention

MyHealthProfile

Get a personalized, confidential health report when you enroll in a CareFirst BlueCross BlueShield or CareFirst BlueChoice, Inc. (collectively, CareFirst) health care plan. You'll receive directions for accessing MyHealthProfile, a health questionnaire, through the mail. Once you answer questions about your health, you'll receive a report that'll alert you to any possible health risks and provide recommendations on how to stay healthy. If you have any questions about MyHealthProfile or have technical difficulties accessing the web site, contact a health support representative at **(866) 577-7172** and press 1.

Online Lifestyle Programs

Based on the results of your online health profile, you may qualify for programs that can help you:

- Lose weight.
- Keep a healthy diet.
- Maintain an exercise routine.
- Quit smoking.
- Manage stress.
- Prevent depression.
- Comply with your medications.

These programs are customized for you and can help you achieve a healthier lifestyle. You can also read personalized reports, complete interactive exercises and access external resources such as tracking tools, testimonials and quizzes.

Health Coaches

Work with a health coach to set and reach achievable goals with our Healthy Lifestyle Coaching program. If your report shows you could have a future health risk, you'll be invited to participate in our Healthy Lifestyle Coaching program. If you have any questions about the program, please call (866) 737-5569.

FirstHelp™

Any time, day or night you can speak with a FirstHelp 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.

Options Discount Program

As a CareFirst member, you have access to discounts on alternative therapies and health and wellness programs such as fitness centers, acupuncture, massage, chiropractic care, nutritional counseling, laser vision correction, and more! Visit www.carefirst.com/options.

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 to search by food group/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 the tools to help you achieve a healthier lifestyle. Vitality provides you with updates to your health care plan and a variety of health and wellness topics, including food and nutrition, physical fitness and preventive health.

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 for information on:

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



Utilization Management

Coordinating Your Care

If you need to be hospitalized or require therapy, your doctor will work with our Utilization Management team to ensure you receive the right care, in the right place, at the right time. And if you're hospitalized, a Utilization Management nurse will review your information and assist with discharge planning or approving additional inpatient hospital days, if necessary.



Disease Management

Manage Your Condition

You have many things to consider when you have a chronic condition, which is why your employee benefits package includes the Disease Management program*. A confidential and voluntary program offering support and health information from highly trained nurses will help you manage your overall health.

Care Managers are only a phone call away to help:

- Asthma
- Diabetes
- Heart Failure

How It Works

1. Enroll by calling (800) 783-4582.
2. You'll receive a welcome letter and phone call from your Care Manager, who'll keep your doctor informed of your progress in the program. Your Care Manager supports your relationship with your physician but doesn't replace it.
3. Throughout the program, you may receive:
 - Periodic calls from your Care Manager to support your self-care efforts.
 - Reminders to schedule important appointments.
 - Toll-free access 24-hours a day.
 - Newsletters and educational materials.



Case Management

If you're faced with a serious diagnosis or condition, we have a Case Management program to help you navigate through the health care system and provide support.

Our Case Managers will:

- Work closely with you and your doctors to identify a treatment plan.
- Coordinate necessary services.
- Contact you regularly to see how you're doing.
- Answer any of your questions.
- Suggest available community resources.

The program is voluntary and confidential. To enroll or to find out more information, call (888) 264-8648.



Great Beginnings – Support During Your Pregnancy

Our Case Managers strive to help you and your baby stay healthy during pregnancy. Once enrolled, you'll receive personalized support from a Case Manager who'll contact you during each trimester to see how you're feeling and answer any questions. To enroll call (888) 264-8648.

* The Disease Management program is provided by CareFirst through Healthways, Inc., a provider of integrated health management services currently delivering personalized programs to millions of people across the country.



Apply Today for BlueChoice-Saver

Applying for a BlueChoice-Saver plan is easy. To be eligible, each family member applying must be a resident of the state of Maryland and must complete a medical questionnaire.

Just follow these simple steps:

1. Choose a coverage type. You can select:

- Individual.
- Individual and Child(ren).*
- Individual and Adult.**
- Family (two 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.

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 online directory at www.carefirst.com/doctor.

5. Three ways to apply!

- Call your insurance broker.
- Apply online with a quick approval process at www.carefirst.com/individual.
- 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 2-4 weeks.

If you have any questions, please contact our Product Specialists at **(410) 356-8000**.



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Individual Health Care Plans

CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. (collectively CareFirst) offer a variety of Individual and Family health plans. These plans require medical underwriting. The following is a brief description of some of our plans:

HMO (Health Maintenance Organization)

BlueChoice and **BlueChoice HSA** plans offer a partnered approach to health care. You and your family select a Primary Care Physician (PCP). The PCP coordinates most of your health care needs. Plan choices include high-deductible options to lower your premiums and health savings account-compatible plans that offer tax-savings benefits.

PPO (Preferred Provider Organization)

BluePreferred, **BluePreferred-Saver** and **BluePreferred HSA** plans offer you the freedom to see any doctor. However, you will notice that costs will be less if you use doctors within CareFirst's Preferred Provider Network. Plan options include high-deductible choices to lower your premiums and health savings account compatible plans that offer tax-savings benefits.

Traditional

Personal Comp offers you the most freedom when choosing doctors, specialists, and hospitals. You are not required to stay within a preferred network. You may select from 11 options, including two health savings account compatible plans that offer tax-savings benefits.

Medicare Supplemental

MediGap-65 offers you traditional coverage designed to enhance your Medicare plan. For more information about this plan please call our Product Specialist toll-free at **(800) 275-3802**.



You may request additional information from your insurance broker, or call one of 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 Web site at www.carefirst.com/individual.

CareFirst BlueCross BlueShield is the business name of Group Hospitalization and Medical Services, Inc. CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. are independent licensees 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.

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.



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

Policy Form Numbers:
MD/CC/UW EOC (3/01) as amended
MD/BC Plan D Schedule (10/04)
MD/CC/Ind Drug (R.10/04)
and any amendments



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