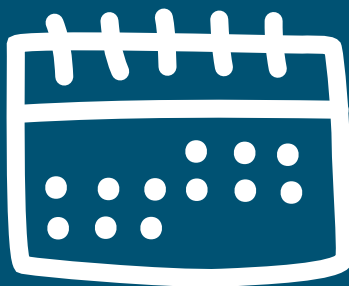


# Your 2025 Healthcare Benefit Guide

Montgomery County Government



*With Care,*



**ETHISPHERE**<sup>®</sup>  
WORLD'S MOST  
**ETHICAL**  
COMPANIES<sup>®</sup>  
**2013 - 2024**

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World's Most Ethical Companies<sup>®</sup>

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# Welcome

We're glad you're considering CareFirst BlueCross BlueShield (CareFirst). We know there's a lot of information to review when selecting your health plan. We hope this simplified guide provides information that makes choosing CareFirst an easy decision.

Inside, you'll find information that'll help you select the plan that's best suited to your needs. Whichever plan you choose, you'll have coverage that's recognized and accepted by more top doctors than any other network. Plus, you'll know that you have the support of a team that's working everyday to improve the healthcare experience of every member.

## Ready to explore your 2025 benefits?

Let's find the best health plan for you. There are two CareFirst plans to choose from.

### High Option Plan BlueChoice Advantage POS High Option



Higher monthly premium



Lower per service copays

### Standard Option Plan BlueChoice Advantage POS Standard Option



Lower monthly premium



Higher per service copays



**Your Open Enrollment dates are October 7 through October 25, 2024.**

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## It helps to understand some key terms



**CareFirst member cost:** The maximum amount providers can charge CareFirst members for a specific service.

**Deductible:** Depending on your plan, you'll need to pay for some services on your own until you reach your deductible. Then your plan starts helping with the cost of your care.

**Out-of-pocket maximum:** The most you'll pay for covered services in a plan year. After you spend this amount on care costs, your plan will pay 100% of the CareFirst member costs for the rest of the plan year.

*The personas represented in this decision guide are not real. The personas and quotes are used for illustrative purposes only.*

# Narrow your choices

To help narrow your choices, answer these questions:

Do you have several family members on the medical plan who visit a doctor several times each year?

 YES NO

Are you the only person on the medical plan? Do you rarely need to visit a doctor?

 YES NO

Do you see an accupuncturist on a regular basis?

 YES NO

Do you consider yourself to be healthy and are not planning any medical procedures this year?

 YES NO

Do you have any planned procedure this year that might require an in-patient stay?

 YES NO

## High Option Plan

If most of the answers you checked are orange, the High Option plan may be more your style. This is a good plan for people who:

- Have a large family with lots of doctor appointments
- Sees an accupuncturist regularly
- Planning to have another child

## Standard Option Plan

If most of the answers you checked are blue, the Standard Option plan may be the best fit. This plan is good for people who:

- Single and only person on the health plan
- Rarely visits a doctor
- Is not expecting a medical procedure this year

# Choosing the right plan

Everyone has their own personal needs and concerns when it comes to healthcare. We hope you'll take a few minutes to consider what features are most important to you. Here are some examples:



## Felipe

32 YEARS OLD  
FORKLIFT OPERATOR  
MARRIED

Felipe is young and healthy, and generally sees the doctor only when something bothers him. At this point in his life, he's more interested in saving money than having a wide variety of options.

### FELIPE WANTS A HEALTH PLAN THAT:

- Fits within a budget
- Has value for what he pays



## Elizabeth

59 YEARS OLD  
SALES DIRECTOR  
DIVORCED

Elizabeth is an active empty-nester. She wants to know that she's got the resources she needs to cover any unexpected expenses, but doesn't want to feel overwhelmed with options.

### ELIZABETH WANTS A HEALTH PLAN THAT:

- Includes a robust wellness program
- Provides coverage when she travels



## Susanne

45 YEARS OLD  
IT MANAGER  
MARRIED WITH  
2 CHILDREN

Susanne is a hard-working mom with a high-stress job and active teenage kids. She needs affordable care for her family and help managing her son's type 1 diabetes.

### SUSANNE WANTS A HEALTH PLAN THAT:

- Has access to quality care when and where she needs it
- Helps her manage the costs of medications



## Matt

29 YEARS OLD  
SOCIAL WORKER  
SINGLE

Matt spends much of his free time with his faithful yellow lab, but he's looking forward to buying a house. Saving money is his immediate goal, but not at the expense of having reliable, basic coverage.

### MATT WANTS A HEALTH PLAN THAT:

- Has a low monthly paycheck deduction
- Offers discounts for gym memberships

# With CareFirst, you get so much more

## Unmatched access

With 95% of national providers<sup>1</sup> and 99% of local providers<sup>2</sup> within our Blues network, you have the **broadest access to care**.

## Comprehensive care

Our comprehensive care approach meets you where you are, ensuring you have a consistent, whole health experience that helps you better manage your **physical, emotional, social and financial well-being**.

## Local expertise

Our extensive and long-standing local relationships give you **unparalleled access to providers and community organizations**, resulting in enhanced care coordination and improved health outcomes.

## Innovative member solutions

Beyond health coverage, you have access to our **comprehensive portfolio of best-in-class member solutions** to help you achieve your best health in all stages of life, health and conditions.



1 in 2 americans are covered by Blue regionally, 1 in 3 nationally<sup>3</sup>



Most chosen health plan in the Mid-Atlantic, serving 3.5 million members



A not-for-profit company driven by mission



Access to 1.7 million U.S. providers<sup>4</sup>



CareFirst is proud to be recognized as one of the World's Most Ethical Companies® for 12 consecutive years.



<sup>1</sup> CHP Network Compare Findings, Q3 2017

<sup>2</sup> CareFirst Book of Business Data, August 2020

<sup>3</sup> BCBSA Blue Facts, February 2022

<sup>4</sup> Provider Data Repository (PDR), January 2021

# Medical plan highlights

Let's compare some of your in-network costs for common services with these plans.

	High Option Plan	Standard Option Plan
<b>Costs to consider</b>		
<b>In-network Deductible</b> You'll pay the full CareFirst member cost for some services until you reach your deductible	\$0	\$0
<b>Out-of-pocket Maximum</b> The most you'll pay for covered in-network services in a plan year	\$1,000 individual/ \$2,000 family	\$1,000 individual/ \$2,000 family
<b>Plan Includes Out-of-network Coverage</b>	Yes	Yes
<b>Provider Networks</b>	BlueChoice, BluePreferred and BlueCard PPO	BlueChoice, BluePreferred and BlueCard PPO
<b>Staying healthy</b>		
<b>Annual Physical Exam</b> (including immunizations and screenings)	\$10 per visit	\$15 per visit
<b>Well-child Care</b> (including immunizations)	\$10 per visit	\$15 per visit
<b>Provider services</b>		
<b>Primary Care Provider (PCP)</b>	\$10 per visit	\$15 per visit
<b>Specialist</b> (e.g. Dermatologist)	\$10 per visit	\$30 per visit
<b>Mental Health Professional—Office</b>	\$10 per visit	\$15 per visit
<b>Urgent Care</b>	\$0	\$0
<b>Emergency Room</b>	\$25 per visit (waived if admitted)	\$35 per visit (waived if admitted)
<b>Allergy Shots</b>	\$0	\$0
<b>Imaging</b> (MRA/MRS, MRI, PET, CT Scans) (non-hospital facility)	\$0	\$0
<b>Labs</b> (non-hospital facility)	\$0	\$0
<b>X-rays</b> (non-hospital facility)	\$0	\$0
<b>Physical, Speech and/or Occupational Therapy</b>	\$0	\$0
<b>Chiropractic</b>	\$0	\$0
<b>Acupuncture</b>	\$10 per visit	\$30 per visit
<b>Outpatient Surgery</b> (surgical center)	\$0	\$0
<b>Prenatal/Postnatal—Office</b>	\$10 per visit	\$30 per visit
<b>Inpatient Facility Services</b> (including maternity)	\$0	\$150 per admission
<b>Assisted Reproductive Technology</b> (limitations apply)	\$0	\$0
<b>Durable Medical Equipment</b>	\$0	\$0

\* Plans that have a 2024 effective date: Virtual Connect—pay \$0 for PCP, mental health video visits with CloseKnit. Plans that have a 2025 effective date: Virtual Connect Plus—pay \$0 for PCP, mental health video visits with CloseKnit and select in-person providers. Deductible always applies to HSA-eligible plans ([carefirst.com/virtualconnect](https://www.carefirst.com/virtualconnect)).

Costs shown are for care received in-network and, except for emergency room, at non-hospital locations.

See your Summary of Benefits for limitations and plan details.



# So many options for when you need care

Establishing a relationship with a primary care provider (PCP) is the best way to receive consistent, quality care. But when life makes that difficult, CareFirst offers so many other ways to get the care you need.

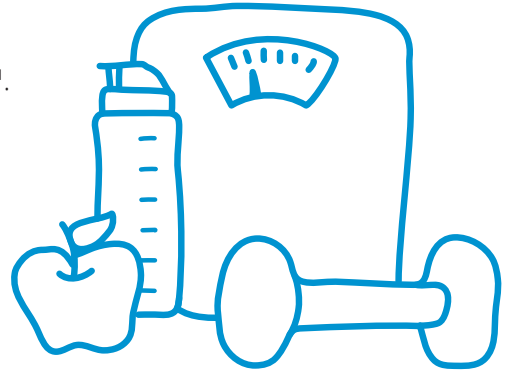
	Needs or symptoms such as:	Virtual option
<b>CloseKnit Virtual Care</b>		
CloseKnit offers 24/7/365 virtual-first primary care, urgent care*, mental health and other specialty services. <i>* Primary care available to members and dependents ages 18+; Urgent care available to members and dependents ages 2+</i>	<ul style="list-style-type: none"> <li>■ Cough, cold and flu</li> <li>■ Urgent care needs</li> <li>■ Illness while traveling</li> <li>■ Therapy</li> <li>■ Psychiatry, lactation and nutrition services</li> <li>■ Medication questions</li> <li>■ Insurance or coverage questions</li> </ul>	✓
<b>24-Hour Nurse Advice Line</b>		
Call <b>800-535-9700</b> for general questions about health issues or where to go for care	<ul style="list-style-type: none"> <li>■ Cough, cold and flu</li> <li>■ Rashes</li> <li>■ Medication questions</li> </ul>	✓
<b>PCP Visit</b>		
Discuss diagnosis, treatment of illness, chronic conditions, routine check-ups	<ul style="list-style-type: none"> <li>■ Routine physical</li> <li>■ Diabetic care</li> <li>■ Cough, cold, flu, allergies</li> <li>■ Bronchitis</li> </ul>	✓
<b>Convenience Care Centers</b>		
<i>(e.g., CVS MinuteClinic)</i> Health screenings, vaccinations, minor illness or injury	<ul style="list-style-type: none"> <li>■ Cough and cold</li> <li>■ Pink eye</li> <li>■ Ear pain</li> <li>■ Flu shot</li> </ul>	✗
<b>Urgent Care Centers</b>		
Non-life-threatening illness or injury requiring immediate care	<ul style="list-style-type: none"> <li>■ Sprains</li> <li>■ Cut requiring stitches</li> <li>■ Minor burns</li> <li>■ Sore throat</li> </ul>	✗
<b>Emergency Room Visit</b>		
Life-threatening illness or injury	<ul style="list-style-type: none"> <li>■ Chest pain</li> <li>■ Difficulty breathing</li> <li>■ Uncontrolled bleeding</li> <li>■ Major burns</li> </ul>	✗

*CloseKnit is a registered trademark owned by, and is the trade name of, Atlas Health, LLC. Atlas Health, LLC d/b/a CloseKnit provides telehealth services to CareFirst BlueCross BlueShield members.*

*PLEASE READ: The information provided in this document regarding various care options is meant to be helpful when seeking care and is not intended as medical advice. Only a medical provider can offer medical advice. The choice of provider or place to seek medical treatment belongs entirely to you.*

# CareFirst WellBeing

Live your healthiest life with CareFirst WellBeing<sup>SM</sup>. Access motivating digital resources anytime, plus specialized programs for extra support— at no cost to you—including:



- **RealAge<sup>®</sup>:** Discover if your healthy habits are making an impact by taking the RealAge health assessment.
- **Health coaching:** Get one-on-one confidential support from trained professionals to achieve your best health.
- **Lifestyle coaching:** Identify opportunities to improve your daily health, from managing stress to eating healthy and being active.
- **Disease management:** Get help to better understand and manage your chronic or complex condition.
- **Tobacco cessation:** Learn how to recognize and avoid tobacco cravings and habits with our voluntary and confidential 21-day program, Craving to Quit.
- **Financial well-being:** Whether you want to stop living paycheck to paycheck, get out of debt, or send a child to college, our financial well-being program, SmartDollar, can help.
- **Weight management programs:<sup>1</sup>** Reach a healthier weight and reduce the risk of developing type 2 diabetes with the following programs:
  - **Noom weight management:** Gain confidence to make lasting change with this award-winning weight loss program designed by psychologists.
  - **Noom diabetes prevention program (DPP):** Access tracking tools, peer support and specially trained coaches to help lower the risk of diabetes.
  - **Eat Right Now:** Change your eating patterns with this 12-month program that combines neuroscience and mindfulness tools.
- **Inspirations:** Break free from stress, unwind at the end of the day or ease into a restful night of sleep with meditation, streaming music and videos.

Exciting, personalized programs—from physical fitness and family relationships to stress management and financial health—can help you, and your family, address every aspect of your well-being.



<sup>1</sup> To join Noom or Eat Right Now, members need to meet clinical eligibility criteria through an online assessment. Noom is an app-based program. Eat Right Now is app-based and available on the web. Eat Right Now is administered by Sharecare, Inc. and Noom is administered by Noom, Inc., independent companies that provide health improvement management services to CareFirst members. Sharecare, Inc. and Noom do not provide CareFirst BlueCross BlueShield products or services and are solely responsible for the health improvement management services they provide.

## Find a doctor

CareFirst has one of the world's largest networks of participating providers—over one million in all. Whether you're looking for a primary care physician, a specialist or a care facility, we can help you find one that's right for you. Our simple Find-a-Doctor tool helps you select the right healthcare at the right place.

Try it for yourself. Visit [carefirst.com/doctor](https://carefirst.com/doctor). You'll be able to search by name, location, specialty and a host of other options. You can even find participating doctors and facilities outside of the U.S.



## My Account benefits

Your member portal is personalized to you and your CareFirst benefits. Stay on top of your health with easy access to everything you need to understand your coverage, find care at the best price, and track your claims and deductibles at your fingertips. With My Account, you can:

- Find in-network doctors, urgent care centers and other care—nationwide
- View, order or email member ID cards
- Check claims and deductible status
- Update communication preferences and password
- Quickly access a variety of CareFirst member programs
- Send a secure message for members

## Treatment Cost Estimator

Our Treatment Cost Estimator shows you what you'll pay for procedures, doctor's office visits, lab tests and surgery beforehand, so you can plan ahead and avoid surprises.



- Receive personalized estimates based on your plan
- Compare costs from different doctors and facilities

# BlueCard and Blue Cross Blue Shield Global<sup>®</sup> Core

With your Blue Cross and Blue Shield member ID card, you have access to doctors and hospitals almost anywhere. BlueCard gives you the peace of mind that you'll always have the care you need when you're away from home. And with Blue Cross Blue Shield Global<sup>®</sup> Core (BCBS Global<sup>®</sup> Core), you have access to care in more than 190 countries.

## BlueCard

- You'll have access to local Blue Cross Blue Shield Plan doctors and hospitals when you're outside the CareFirst service area.
- You'll be considered a member of the local BCBS plan when you receive care. Your cost may be different than when you're in the CareFirst service area.
- For care received in-network, you don't have to complete claim forms, so there's no paperwork.

## BCBS Global<sup>®</sup> Core

- In most cases, you shouldn't have to pay up front for inpatient care at hospitals in the BCBS Global Core Network.
- At hospitals outside the BCBS Global Core Network, you pay the doctor or hospital for inpatient care, outpatient hospital care and other medical services. You then complete an international claim form for reimbursement.



"I'm constantly traveling for work and for fun. It's good to know I'm covered—wherever I go."

# Mental and behavioral health support

As a CareFirst member, you have 24/7 access to a range of programs for depression, anxiety, drug or alcohol dependencies and other mental health conditions, including:

- **CloseKnit**—access our leading virtual care practice through a simple, convenient app. CloseKnit providers can assess behavioral health needs to help you connect with therapists and psychiatrists.
- **Behavioral Health Digital Resource**—chat with trained volunteer listeners, pursue personalized growth paths, engage with CareFirst care managers, and access other tools via this online platform.
- **Substance Use Support**—get clinical counseling 24/7, or schedule substance use disorder treatment for you or a loved one within 48 hours.
- **Care Navigation**—talk to a Behavioral Health Care Manager who can help you find a path forward. LGBTQ+ members can contact our dedicated services specialist for help navigating care and understanding benefits.

To learn more about all the free mental and behavioral support available, visit [carefirst.com/mentalhealth](https://carefirst.com/mentalhealth).

You're never alone. If you or someone you know is in crisis, call or text 988 or contact the CareFirst support line at 800-245-7013.



"We all struggle at times, so knowing there are so many options my teens can turn to for help is a huge relief."

## Next steps



**High Option Plan**  
BlueChoice Advantage POS  
High Option




**Standard Option Plan**  
BlueChoice Advantage POS  
Standard Option

### Ready to enroll?

- Complete the enrollment process
- Look for a member ID card in the mail if you made a plan change or are enrolling for the first time
  - Sign up for My Account
  - Download the CareFirst mobile app to access your plan on-the-go

### Not ready to choose your plan just yet?

- If you need more detailed plan information, visit [carefirst.com/mcg](https://carefirst.com/mcg)



OCTOBER  
**25**

You have until  
October 25, 2024  
to make or change  
your plan selection.



**We're here to help! If you have additional questions, please call 888-417-8385.**





CONNECT WITH US:



**The examples provided in this booklet are meant to help you evaluate the benefits we offer. They are not meant to convey the exact terms of any one particular plan and do not create rights not given through the benefit plan. The details of your plan may vary.**

**The policies may have exclusions, limitations or terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call CareFirst.**

**Notice of Nondiscrimination and Availability of Language Assistance Services**

CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc. and all of their corporate affiliates comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 855-258-6518.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 855-258-6518。

This well-being program is administered by Sharecare, Inc., an independent company that provides health improvement management services to CareFirst members. Sharecare, Inc. does not provide CareFirst BlueCross BlueShield products or services and is solely responsible for the health improvement management services it provides.

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. CareFirst BlueCross BlueShield Medicare Advantage is the business name of CareFirst Advantage, Inc. CareFirst BlueCross BlueShield Community Health Plan District of Columbia is the business name of Trusted Health Plan (District of Columbia), Inc. In the District of Columbia and Maryland, CareFirst MedPlus is the business name of First Care, Inc. In Virginia, CareFirst MedPlus is the business name of First Care, Inc. of Maryland (used in VA by: First Care, Inc.). CareFirst of Maryland, Inc., Group Hospitalization and Medical Services, Inc., CareFirst Advantage, Inc., Trusted Health Plan (District of Columbia), Inc., CareFirst BlueChoice, Inc., First Care, Inc., and The Dental Network, Inc. are independent licensees of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.