

CareFirst[®]  
BlueCross BlueShield

More to feel good about.SM



BluePreferred

Maryland

CareFirst 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.

BluePreferred offers you:

- **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.** Save money with predictable \$25 copays for preventive services – and no deductible to meet – when you visit Preferred Providers!
- **Major Medical coverage.** With a \$2,000,000 policy maximum to protect you against the high cost of a lengthy illness.
- **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.

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, non-participating 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, copayments, and limits.

Choose Coverage That is Right for You

As a member of the BluePreferred plan, 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	
Well-Child Care	\$25 (no deductible)
Mammograms, PAP tests, and PSAs (cancer screenings)	\$0
Adult Preventive Physical Exams	\$25 (no deductible)
OB/GYN Preventive Care	\$25 (no deductible)
Office Visits, Labs and Testing	
Office Visits (excluding preventive care)	\$25 (no deductible)
Diagnostic Tests and X-rays	Your selected coinsurance percentage (after deductible)
Allergy Shots	\$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	
Annual Routine Eye Exam	\$10 (no deductible)
Prescription Drug Benefits	
Prescription Drug	\$100 deductible \$10 Generic Copay* \$25 Preferred Brand Copay \$45 Non-Preferred Brand Copay \$1,500 Annual Benefit Maximum

* 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.

Prescription Drug Card Program

Your BluePreferred coverage includes a 4-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, you pay only two copays for a 90 day supply of maintenance drugs, not three copays as you would through the retail program. Plus, you don't have to make a special trip to the pharmacy. Visit www.carefirst.com/rx to learn more about your prescription drug coverage.



Dental and Vision Care Coverage

Dental

As a CareFirst member, 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 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.



BluePreferred

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.**

BlueCard® Program Features



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.



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:

- Loss Weight.
- 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™

Anytime, 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.

* *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.*



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.

Frequently Asked Questions

Q: May I choose my own physician?

A: Yes. You have the freedom to select any doctor or hospital. However, you'll notice significant savings when you use doctors within CareFirst's Preferred Provider network which includes more than 32,000 providers and 68 hospitals. To view a listing of CareFirst Preferred Providers please visit us on the web at www.carefirst.com/doctor.

Q: What types of health costs should I expect?

A: BluePreferred requires you to first pay your pre-chosen deductible before the insurance will pay. This deductible will vary depending on whether you visit an in-network or out-of-network doctor. Once the deductible is met you pay a coinsurance for most visits and procedures, which is a percentage of the allowed benefit of the visit – this also varies depending on whether you visit an in-network or out-of-network doctor. (Please note: Many BluePreferred preventive care benefits are covered even before you meet your deductible when you visit an in-network doctor.)

Q: What is balance billing and how does it affect my out-of-pocket costs?

A: As a member of BluePreferred you have the option to visit doctors who do not participate with CareFirst. In addition to your coinsurance, you are also responsible for whatever amount the doctor charges over and above CareFirst's negotiated amount (also called the allowed benefit) for the procedure.

For example, if the cost of a procedure is \$100, CareFirst's negotiated amount for that procedure, when provided by a Preferred Provider, may only be \$60. Should you choose to use a Non-Preferred Provider, you would be responsible for the \$40 difference between the doctor's actual charge and CareFirst's allowed benefit in addition to your coinsurance amount.

Frequently Asked Questions *(continued)*

Q: Is preventive care covered?

A: Yes. BluePreferred coverage includes a special package of preventive care benefits for only \$25 per doctor visit – and you don't have to meet your deductible first – when you see an in-network doctor. Plus, cancer screenings are covered at 100% when you seek care from an in-network doctor.

Q: When does coverage begin?

A: Coverage begins the first day of the month following the date you're approved and is contingent upon receipt of payment.

Q: What about pre-existing condition exclusions?

A: There is a 10-month pre-existing conditions exclusion period that applies for pre-existing conditions.

Q: What is medical underwriting and how long does it take?

A: Medical underwriting is a systematic process that insurers use to evaluate information about a health insurance applicant. An underwriter at CareFirst carefully reviews the answers you provide to the health questions in your application. In addition, we may review past claims history on file, if applicable, and any medical reports completed by physicians. Based on this information we may approve the application at the requested rate or a higher rate, deny the request for coverage or deny coverage for a particular applicant. The review process typically takes 2-4 weeks.

Apply Today for BluePreferred

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

Just follow these easy steps:

1. Choose what type of coverage you need.

- Individual.
- Individual and Child(ren).*
- Individual and Adult.**
- Family – Two eligible adults and eligible dependent(s).*

* “Child” means your unmarried, eligible child up to age 25. Eligibility requirements are defined in the BluePreferred 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 BluePreferred 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.

2. Choose the plan that fits your needs using the BluePreferred Deductibles, Coverage Levels and Out-of-Pocket Limits chart on page 3.

3. Locate your monthly premium using the enclosed rate charts.

4. Complete the enclosed application. Be sure that all information is complete and accurate. Make sure you check “yes” in the Maternity benefit selection area if you would like the additional coverage.

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. 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. Once effective, you’ll receive your ID cards and everything else you need.

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, BlueChoice-Saver 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-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.

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

Policy Form Numbers:

IEA OE/DP MD

DOCS-PPO/M

CMM/MM ATTB

MD/BP/DB/ES (10/07)

MD/CF/IND RX3 (1/03)

and any amendments.



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