Important Changes to your Montgomery County Government Health Care Benefits Structure

Beginning January 1, 2017, your health care coverage will incorporate the changes highlighted below. For more information on your specific plan, please check your summary of benefits.

1 Some of your health plan names have changed.

<table>
<thead>
<tr>
<th>Old Plan Names</th>
<th>New Plan Names</th>
</tr>
</thead>
<tbody>
<tr>
<td>Point of Service In Area High Option and Out-of-Area High Option</td>
<td>BlueChoice Advantage Point of Service High Option</td>
</tr>
<tr>
<td>Point of Service In Area Standard Option and Out-of-Area Low Option</td>
<td>BlueChoice Advantage Point of Service Standard Option</td>
</tr>
</tbody>
</table>

2 The BlueChoice Advantage Point of Service network gives you the freedom to visit any provider.

Choose from both in and out-of-network providers with your out-of-pocket costs determined by your decision. For in-network benefits, there are more than 37,000 CareFirst BlueChoice providers in the CareFirst service area (Maryland, Washington DC and Northern Virginia) and over a million providers in the national BlueCard PPO® network. To find a BlueCard PPO provider, visit www.provider.bcbs.com.

(continued)
There is a nominal copay for preventive services including well-child exams and immunizations. Depending on the plan you have chosen, copays range from $10-$15.

You can visit a doctor 24/7 with CareFirst Video Visit. Consult with a board-certified doctor on your smartphone, tablet or computer for treatment of common health issues like flu and pinkeye for the same cost as an office visit for illness. Visit www.carefirst.com/needcare for more information.

If you have any questions, please call the Member Service telephone number listed on your card. Our service hours are Monday–Friday from 8:00 am to 8:00 pm.

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