

# Your 2024 Healthcare Benefit Options

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MONTGOMERY COUNTY GOVERNMENT

# The CareFirst BlueCross BlueShield PROMISE

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A not-for-profit organization  
driven by mission

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Serving 3.3 million members  
in the Mid-Atlantic region

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Recognized as one of the  
World's Most Ethical Companies®

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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 2024 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 9 through October 27, 2023**

## WHAT'S INSIDE?

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3	WELCOME
4	WHAT'S INSIDE?
5	NARROW YOUR CHOICES
6	CONSIDER WHAT OTHERS CHOSE
7	MEDICAL PLAN HIGHLIGHTS
8	VIRTUAL CARE OPTIONS
9	CAREFIRST WELLBEING <sup>SM</sup> PROGRAM
10	FIND A DOCTOR
10	MY ACCOUNT BENEFITS
10	TREATMENT COST ESTIMATOR
11	BLUECARD & BLUE CROSS BLUE SHIELD GLOBAL <sup>®</sup> CORE
12	UNDERSTANDING YOUR OPTIONS FOR CARE
12	MENTAL AND BEHAVIORAL HEALTH SUPPORT
13	NEXT STEPS
14	NOTES

### 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.

## 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

## CONSIDER WHAT OTHERS CHOSE

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“My wife and I are hoping to get pregnant this year so we enrolled in the High Option plan which offers lower out-of-pocket costs for maternity care.”

—Miguel (34), married



“I don’t have any planned medical procedures this coming year. I chose the Standard Option plan.”

—Renata (56), single

“I visit an accupuncurist regularly for an old injury to my back. I enrolled in the High Option plan to save money on the accupuncurist appointments.”

—Jim (41), single



“I am still young and single. I consider myself to be healthy. I enrolled in the Standard Option plan since I rarely visit a doctor.”

—Matt (29), single

“I have young children and we visit the doctor often. I chose the High Option which offers lower costs per doctor appointment.”

—Rose (34), married mom of three



*The personas and quotes in this decision guide were created by CareFirst in order to provide an example of the benefits described and are not real members.*

# MEDICAL PLAN HIGHLIGHTS

Let's look at some of the in-network costs for common services with these plans.

	High Option Plan	Standard Option Plan
<b>Costs to consider</b>		
In-network Deductible	\$0	\$0
Out-of-pocket Maximum 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
Plan Includes Out-of-network Coverage	Yes	Yes
Provider Networks	BlueChoice, BluePreferred and BlueCard PPO	BlueChoice, BluePreferred and BlueCard PPO
<b>Staying healthy</b>		
Annual Physical Exam (including immunizations and screenings)	\$10 per visit	\$15 per visit
Well-child Care (including immunizations)	\$10 per visit	\$15 per visit
<b>Feeling under the weather?</b>		
Primary Care Doctor	\$10 per visit	\$15 per visit
Specialist (e.g. Dermatologist)	\$10 per visit	\$30 per visit
Mental Health Professional—Office	\$10 per visit	\$15 per visit
Urgent Care	\$0	\$0
Emergency Room	\$25 per visit (waived if admitted)	\$35 per visit (waived if admitted)
<b>Following doctor's orders?</b>		
Allergy Shots	\$0	\$0
Imaging (MRA/MRS, MRI, PET & CT Scans) (non-hospital facility)	\$0	\$0
Labs (non-hospital facility)	\$0	\$0
X-rays (non-hospital facility)	\$0	\$0
Physical, Speech and/ or Occupational Therapy (limitations apply)	\$0	\$0
Chiropractic	\$0	\$0
Acupuncture	\$10 per visit	\$30 per visit
Outpatient Surgery (surgical center)	\$0	\$0
Prenatal/Postnatal Office Visits	\$10 per visit	\$30 per visit
Inpatient Facility Services (including maternity)	\$0	\$150 per admission
Assisted Reproductive Technology (limitations apply)	\$0	\$0
Durable Medical Equipment	\$0	\$0

Costs shown are for care received in-network and, except for emergency room, at non-hospital locations. For a full list of what's covered, refer to your plan documents.

## VIRTUAL CARE OPTIONS

It's important to be able to get the care you need, when you need it. Our virtual care offerings make it easy to do just that.

### 24-Hour Nurse Advice Line

Talk to a registered nurse about your symptoms, and the appropriate steps to take, at any time by calling **800-535-9700**.

### CloseKnit

CloseKnit, our leading virtual care practice, gives you 24/7 access to the support you deserve—from primary and urgent care to therapy and more\* through your desktop or the convenient CloseKnit mobile app.

#### CloseKnit offers:



#### Primary Care

Full-service primary care from a dedicated care team.  
For adults age 18+.



#### Urgent Care

The care you need to treat minor injuries and illnesses fast. Average wait time is 30 minutes or less. For adults and children (age 2+).



#### Behavioral Health Services

Expert help, including therapy for depression, anxiety or other behavioral health diagnoses. Psychiatric services coming soon.



#### Lactation Support

Assistance for nursing mothers with breastfeeding challenges.



#### Diet & Nutrition

Guidance and support for healthy eating, weight loss and more.

Learn more and register at [closeknithealth.com](https://closeknithealth.com).

*\* Providers will use their professional judgment to determine if a telemedicine visit is appropriate or if an in-person visit is required.*

*CloseKnit is a registered Trademark owned by, and is the trade name of, Atlas Health, LLC. Atlas Health, LLC d/b/a CloseKnit does not provide Blue Cross Blue Shield products or services and is providing telehealth services to CareFirst members.*



## CAREFIRST WELLBEING<sup>SM</sup>

We're pleased to introduce CareFirst WellBeing<sup>SM</sup>—your personalized digital connection to your healthiest life. CareFirst WellBeing offers motivating digital resources accessible anytime, plus specialized programs for extra support.

- **RealAge<sup>®</sup>:** Find out if your healthy habits are truly making an impact by taking the RealAge<sup>®</sup> health assessment.
- **Health coaching:** Trained clinical professionals provide one-on-one support to help you reach your wellness goals.
- **Weight management programs:** Better understand your relationship with food, reach a healthier weight and reduce your risk for pre-diabetes and associated chronic diseases.
- **Tobacco cessation:** Our program's expert guidance, support and online tools make quitting easier than you might think.
- **Financial well-being:** Whether you want to stop living paycheck to paycheck, get out of debt, or send a child to college, this program can help.



## FIND A DOCTOR

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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.



Try it for yourself. Visit [carefirst.com/mcg](https://carefirst.com/mcg) to use the tool. 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

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Your My Account page makes managing your CareFirst plan simple and easy. Everything you need to take the best care of yourself is right here. At My Account, you can:

- Check your plan's benefits and deductible
- View, order and print your member ID cards
- Review your claims status and Explanation of Benefits (EOB)
- Find in-network doctors, labs and hospitals
- Access your wellness program and other tools
- Send a secure message for member support

## TREATMENT COST ESTIMATOR

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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 & BLUE CROSS BLUE SHIELD GLOBAL® 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® Core (BCBS Global® 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® 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."*

## UNDERSTANDING YOUR OPTIONS FOR CARE

It's helpful to know where you can go for care before you need it. Becoming familiar with the information below can help you save time and money.



### **Seeking advice: 24-Hour Nurse Advice Line**

- General questions about health issues or where to go for care
- Registered nurses are available 24/7 by phone



### **Need care soon: Primary Care Provider**

- Diagnosis & treatment of illness, chronic conditions, check-ups
- Night/weekend hours & some may have 24-hour phone lines



### **Want care quickly: Virtual Urgent Care**

- Treatment for minor illnesses and injuries as well as therapy, and more through CloseKnit
- Highly-credentialed providers available by computer or easy-to-use mobile app



### **Need care now: Urgent Care Center**

- Non-life-threatening illness or injury requiring immediate care
- Open 7 days a week



### **Emergency: 911 or nearest ER**

- Life-threatening illness or injury
- Open 24/7

## MENTAL AND BEHAVIORAL HEALTH SUPPORT

You have 24/7 access to specialized services and programs for depression, anxiety, drug or alcohol dependencies and other mental health conditions. Our support team of professionals is ready to:

- Help you find the right mental health provider(s) and schedule appointments
- Connect you with a care coordinator who will work with your doctor to create a tailored action plan
- Find support groups and resources to help you stay on track

Our Behavioral Health Digital Resource is an online platform that gives you access to trained volunteer listeners, community support and referrals to credentialed physicians in the CareFirst provider network. Learn more about all the free mental and behavioral support available at [carefirst.com/mentalhealth](https://www.carefirst.com/mentalhealth).



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

## 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

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You have until  
October 27, 2023  
to make or change  
your plan selection.



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

## NOTES

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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 wellness 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.

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