



Health Plan Guide

*Programs, resources and tools for
National IAM Benefit Trust Fund*



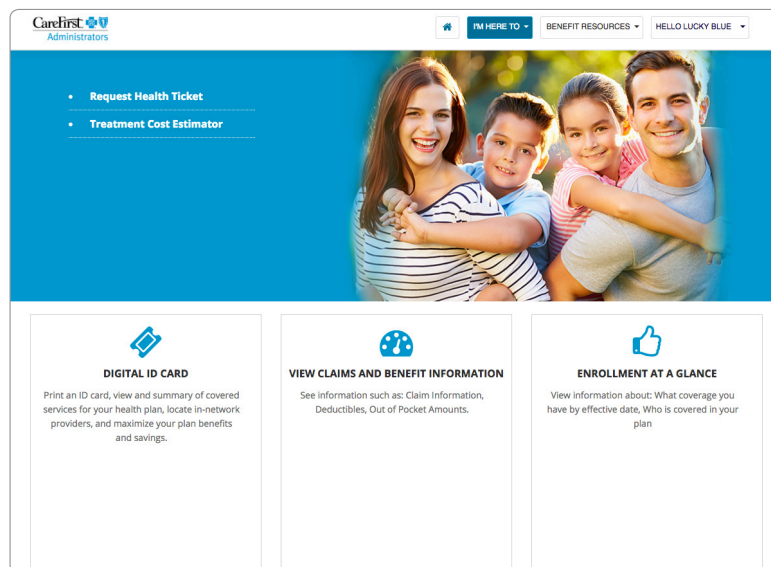
Visit Our Member Portal

We want to empower our members with easy health care access and the right information to help them make confident choices. With this goal in mind, you have the **cfblue.com** member portal—a place where you can access important health information quickly, easily and securely.

At cfblue.com, you can:

- View digital member ID cards
- View claims and benefits information
- Submit claims
- Find providers
- Request member ID cards
- Estimate treatment costs

To get started, visit **cfblue.com** and click *Log In* or *Register* on the top right hand corner. The homepage presents everything at your fingertips.



The screenshot shows the CareFirst Administrators member portal homepage. At the top left is the CareFirst Administrators logo. On the top right, there are navigation links: "I'M HERE TO" (with a dropdown arrow), "BENEFIT RESOURCES" (with a dropdown arrow), and "HELLO LUCKY BLUE" (with a dropdown arrow). Below the navigation is a large blue banner featuring a family photo. On the left side of the banner, there are two links: "Request Health Ticket" and "Treatment Cost Estimator". Below the banner are three main content areas, each with an icon and a title:

- DIGITAL ID CARD**: Represented by a blue ID card icon. Text: "Print an ID card, view and summary of covered services for your health plan, locate in-network providers, and maximize your plan benefits and savings."
- VIEW CLAIMS AND BENEFIT INFORMATION**: Represented by a blue globe icon. Text: "See information such as: Claim Information, Deductibles, Out of Pocket Amounts."
- ENROLLMENT AT A GLANCE**: Represented by a blue thumbs-up icon. Text: "View information about: What coverage you have by effective date, Who is covered in your plan"

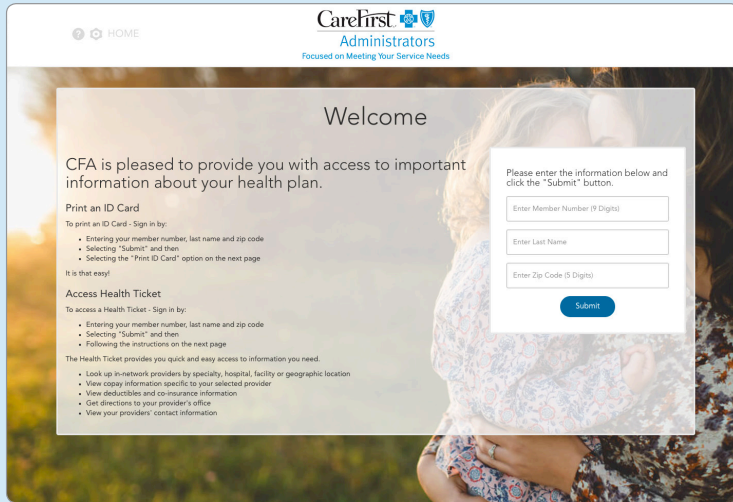
The primary features available, once you're logged into the member portal, are as follows:



View or print your digital member ID card

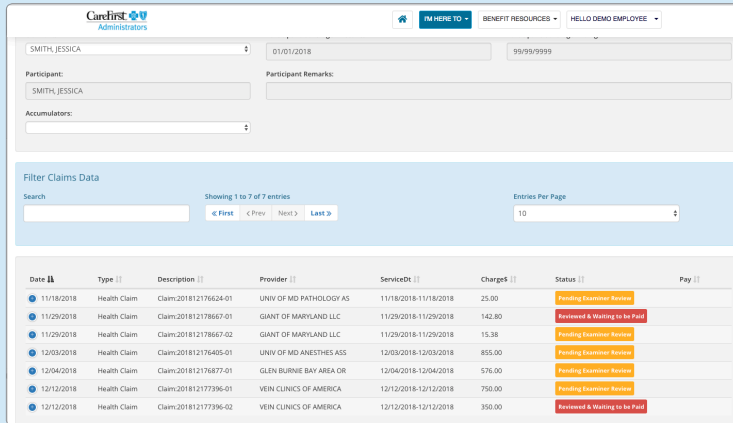
Here you'll find:

- **Health Ticket**—available 24/7, this tool can help you track your out-of-pocket expenses
- A snapshot of each provider you look up, both—in-network and out-of-network
- A printable member ID card, in case your current card is lost or stolen



View claims and benefit information

- Search for claims
- Check any claim status
- View claims by category:
 - Medical
 - Dental
 - Vision





Enrollment at a glance

View basic account and coverage information for both you and your dependents.

CardFirst Administrators

Benefits at a Glance

Group: GEN Participant: GEN000024

Additional Demographic Info Print Edit

The following shows your coverage as of 01/01/2019. You may be able to update/change certain selections based on the parameters of your Benefit Plan. For further information, consult your Benefits Handbook and direct any questions to your Human Resources Department.

Participant Information

Participant: JESSICA SMITH Participant ID: GEN000024

Personal Information

Date of Birth: 06/07/1993 Gender: Female Smoker: No
Marital Status: MARRIED Marriage Date:

Contact Information

Email Address: CORP@SINCAS.COM Work Phone: Home Phone: 58748915
Address: 587 SMITH LANE BALTIMORE, MD 21157

Dependents

Last	First	MI	Sex	Date of Birth	Relationship to Participant	Student?	Disabled?
SMITH	JESSIE		M	01/01/1960	Spouse	N	N
SMITH	KAREN		F	01/01/2007	Child	N	N

Benefit	Plan	Enrollment Level	Employee Contribution (Estimated pre-tax \$)	Payroll Deduction
MEDICAL	STANDARD PPO	FULL FAMILY	210.00	210.00
TOTALS			210.00	210.00



Submit a claim

It's easy to submit out-of-network claims—simply complete and upload a claim form along with an easy-to-read, itemized bill.



Request member ID cards

If your card is lost or stolen, request a new one by completing the steps. The new card will be shipped to your mailing address.







Your Health Is In Your Hands

zConnect. A mobile app that offers a simple and convenient way to access your health plan.



Access ID card

Access and share your ID card 24/7.



Find a doctor

Easily link to the provider search for doctors and specialists in your area.



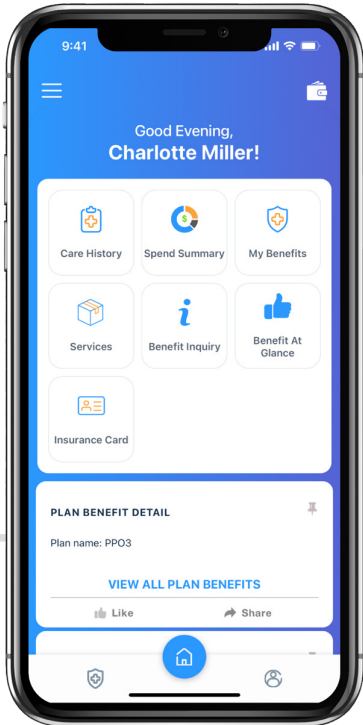
View claim status

Access claims status and EOBs instantly.



Track progress

The app shows deductible progress and remaining amount.



Download the app

Scan the QR code with the camera on your phone.

Apple

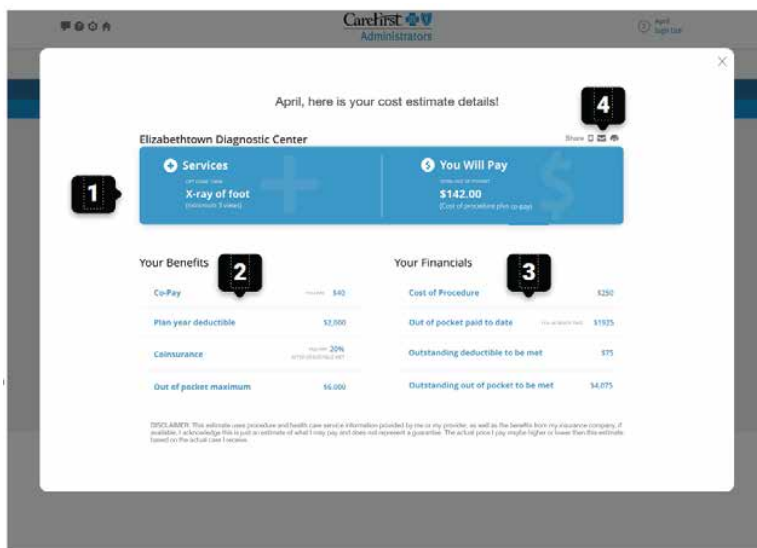


Google Play



Introducing greater transparency in coverage with cost estimation and price comparison

Choosing a provider is now even easier with our enhanced provider search directory that includes provider comparison, cost estimation, and price comparison. Our provider search solution is available 24/7 by logging into your account at cfblue.com.



Begin by accessing your account at cfblue.com:

- Select *Login* or *Register* to log into your account.
- Select *Digital ID Card*.
- Enter member number, last name, and ZIP code and select *Submit*.
- Choose the member you are requesting information for (as applicable.)
- Select *Locate a Participating Provider*.
- Begin your search by deciding if you are going to search for a provider by name, by specialty or by location.

1 Cost Estimate Detail Summary

- **Services:** CPT code and procedure description
- **You Will Pay:** member's total out of pocket cost (cost of procedure plus co-pay)

2 Your Benefits

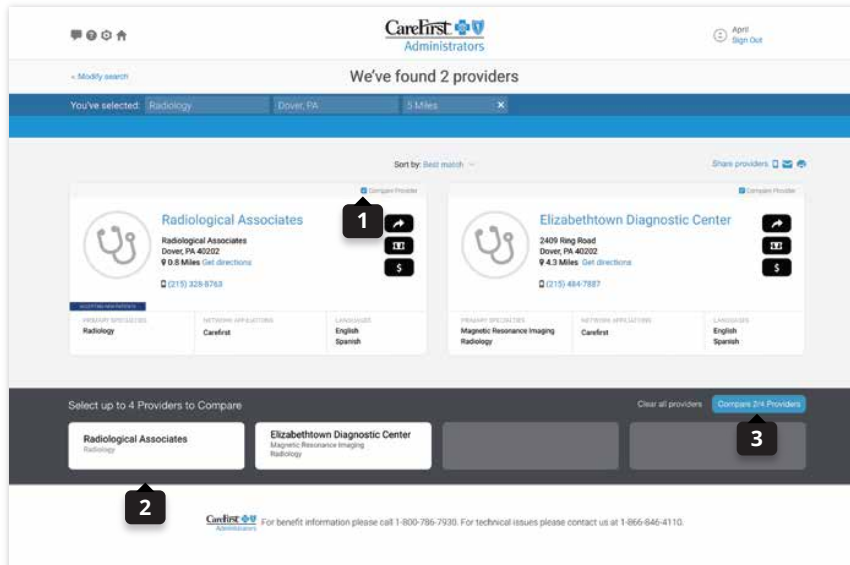
- Co-Pay
- Plan year deductible
- Coinsurance
- Out of pocket maximum

3 Your Financials

- Cost of procedure
- Out of pocket paid to date
- Outstanding deductible to be met
- Outstanding out of pocket to be met

4 Share Feature

- Text cost estimate
- Email cost estimate
- Print cost estimate



1 Compare Providers

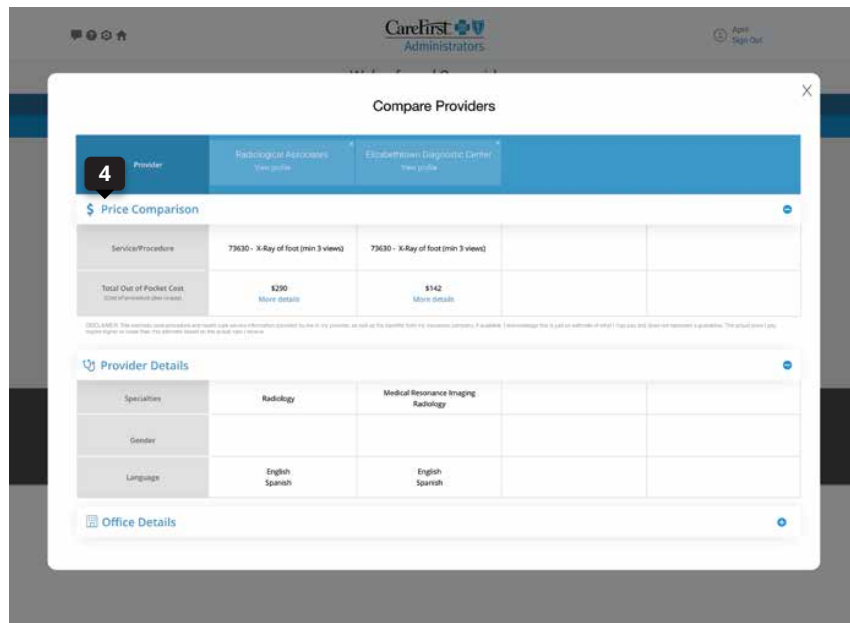
Once you have found multiple providers who meet your preferences, you can check the box titled “Compare Provider” in the upper right corner of the provider details card.

2 Provider Selections

Once you select a provider to compare it will show up in the tray anchored at the bottom of the screen. You can add up to 4 providers to compare.

3 Initiate Compare Provider Feature

Once you have selected the providers you would like to compare, click the button titled “Compare #/4 Providers” to initiate the comparison.



4 Price Comparison Module

The price comparison module will be automatically open and anchored at the top of the compare providers window.

The module will include:

- Service/Procedure description and disclaimer
- Total out of pocket cost

If you have further questions, about Cost Estimation and Price Comparison, please call the Member Services and Benefits number on your member ID card.

Your Health Ticket

It's important to choose the right doctor to meet your healthcare needs. With Health Ticket you have access to an online provider directory and comprehensive information about your health care benefits.

Health Ticket is available 24/7 and your search results are printable so you can take them along with you to medical appointments.

Your Health Ticket looks similar to your regular ID card, only with more detail, which will allow you to:

- Keep better control of your out-of-pocket expenses.
- Obtain a snapshot of each provider you research, in-network or out-of-network.
- Use the printable ID card in the event you lose or misplace your regular card.

Based on the search criteria you enter, you will easily be able to locate:

- In-network providers by specialty, hospital, facility or geographic location
- Your copay information specific to that provider
- Deductible information
- Coinsurance information
- Directions to the provider's office
- Important phone numbers
- How to print an ID Card

It's easy to get started

- Visit cfablue.com
- Select *Log in* or *Register* to log into your account
- Next, click on *Digital ID Card*
- Enter member number, last name, and ZIP code
- Select *Submit*, and follow instructions on the next page

The screenshot shows a 'Member Responsibility' form for CareFirst Administrators. A yellow circle highlights a table of 'In-Network' benefits. The table lists various services and their associated costs for different plan types.

In-Network		
Co-Pay / Co-Insurance	Retail Pharmacy - 34 day Supply	
Physician - Office Visit	Generic	\$10
Physician - Specialist	Preferred Brand	\$20
Urgent Care	Non-Preferred Brand	\$40
Emergency Room	Specialty	\$50
Out-of-Pocket Max	Mail Order - 90 day Supply	
Individual	Generic	\$20
Family	Preferred Brand	\$40
	Non-Preferred Brand	\$60
	Specialty	\$100
Deductible		
Individual		\$500
Family		\$1,000

If you have further questions, about Health Ticket, please call the Member Services and Benefits number on your member ID card.





Join Blue365[®] and start saving today!

With the Blue365 wellness discount program, great deals are yours for every aspect of your life—like 20% off at Reebok.com, discounted nutrition products or a gym membership for only \$28 a month.

To take advantage of Blue365, register now at carefirst.com/wellnessdiscounts. It's an online destination featuring healthy deals and discounts exclusively for our members.

Just have your CareFirst Administrators (CFA) member ID card handy. If you have medical coverage, use your member ID number to register for Blue365.

In a couple of minutes, you will be registered and ready to shop. Every week, Blue365 will send a special deal straight to your email inbox.

Check out these top brands with discounts just for you:

 **Belton**

chewy

**eye
Med**

 **fitbit.**

fitness your way
by Trivly Health

GARMIN

NutriSystem

**PHILIPS
sonicare**

QualSight LASIK

Reebok

TruHearing

Walt Disney World

**Zeal
TRIPS**

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CFA1031-1P (8/24)

Blue365
Because health is a big deal[™]



Employee Assistance Program

When personal issues arise, as they naturally do for many of us, CareFirst Administrators' (CFA's) Employee Assistance Program (EAP) is here when you need it. Powered by TELUS Health^{*}, a leading EAP provider and pioneer in the well-being industry, our program is designed to provide the mental, physical, social or financial support you need to bounce back from life's ups and downs.

More importantly, you and your eligible household members can use the EAP at no cost.

Get help to be your best at home and work

Our EAP provides the support you need to overcome whatever life throws at you:

- **Emotional Support**—Anxiety, bereavement, depression, personal relationships, sleep management and stress.
- **Everyday Support**—Elder and childcare matching, financial support, legal services, relocation, and more.



Access help 24/7 online
or through the free TELUS
Health One mobile app.

* Formerly known as LifeWorks, TELUS Health Ltd., is an independent company that provides employee assistance program (EAP) services to CFA members. TELUS Health does not provide BlueCross BlueShield products or services and is solely responsible for the EAP services it offers.

Emotional well-being is important at every stage of life. When the demands of home and/or work get to be too much, your EAP meets you where you are, providing you with:

- **An extensive network of highly qualified counselors**—get confidential advice, work-life support and referrals to support your overall health and well-being.
- **Online resources to help you find answers, fast**—browse thousands of clinically verified and trusted articles, toolkits, podcasts, infographics, self-assessments and more. Look for answers to tough questions related to family, health, life, money and work.
- **Exclusive perks and savings**—get deals on brand-name retail items. These are exclusive online offers just for TELUS Health members like you.

Accessing your EAP

Through our online EAP platform, you have anytime-anywhere access to the support you need.

By computer, tablet or smartphone

For expert advice, resources and referrals, visit the EAP website **one.telushealth.com** or download the free TELUS Health One mobile app from your favorite app store.

Then, click on “Log in” on the website or app and use the case-sensitive username and password below for your initial login.

- **Username**—CFAEAP
- **Password**—eap

By phone

You can also call an EAP advisor toll-free, 24/7, at 866-408-2755.

Prevent minor problems from becoming bigger ones

Take advantage of these EAP services, which are available 24/7, and you could minimize the need for more costly care down the road:

- Counseling via telephone, video or in-person
- Member website
- TELUS Health One mobile app
- Online services
- Well-being content and self-assessments

Get the help you need to bounce back from life's ups and downs—log in today.

What is CloseKnit?

Virtual-first care centered around you

We're a virtual-first practice that you can connect with 24/7/365. We offer primary care, urgent care, mental health support and other specialized care to help you live a healthier life. Instead of going to a doctor's office, your visit can be done online—anytime, anywhere.



Primary Care

- Well care, preventive and sick visits with a dedicated Care Team
- Health guides who can answer health, benefits and billing questions
- 24/7 chat with a real person when you need us
- Available for adults ages 18+



Urgent Care

- Help for non-emergency conditions such as cold/flu symptoms and minor injuries
- Same-day care, even if we are not your primary care provider
- Available for adults and children ages 2+



Mental Health

- 1-on-1 counseling with a licensed therapist
- Psychiatry services for medication management
- Available for adults and children ages 2+



And More ...

- Diet and nutrition support
- Breastfeeding support

Am I eligible?

There are only two requirements for registration:

1. Adults 18+ can sign up (dependents ages 2-17 can be added to your account)
2. Must have a health plan administered by your employer group through CareFirst Administrators.

How do I get started?



1 Register for CloseKnit

Scan this QR code to get started.



2 Create your profile

Provide brief health information that will help your Care Team serve you best.

3 Book an appointment

Schedule a convenient date and time for your visit, including weekends.

Appointment types:

Primary Care | Urgent Care

Mental Health Support | Specialized Care

Welcome to CloseKnit! We're here for you 24/7/365



Urgent Care

Virtual-first **IMMEDIATE** care centered around you



High-quality providers

See providers who can help you with a wide range of common illnesses, symptoms and health concerns



Open 24/7/365

We're open when other options are closed



Care in minutes—no appointment needed!

You'll be seen in a matter of minutes, not hours. Perfect for when something unexpected happens.



Available on your desktop and mobile device

Access CloseKnit Urgent Care on your desktop or mobile device—whichever is most convenient for you



Available in all 50 states and Washington D.C.

There to help you wherever you are in the U.S.—great for traveling



Pediatric urgent care available (ages 2-17)

Get the same quality care for children and adolescents

Urgent care is one of the many ways CloseKnit is providing care centered around you. Join today for access to primary care, urgent care, mental health support and more.



Ready to get care now?



Scan the QR code or download the CloseKnit app available on the App Store and Google Play

Primary Care vs. Urgent Care...

How do they differ at CloseKnit?

	Someone on Your Dedicated Care Team	Next Available Provider
Provider access		
Same-Day Visits	✓	✓
Scheduled Visits	✓	
24/7 Access	✓	✓
Prescriptions	✓	✓
Free Chat	✓	
Dedicated Care Team	✓	
Care Navigation	✓	
Care Coordination	✓	
Mental Health Services	✓	✓
Pediatric Care		✓
Mobile App	✓	✓
Web Access		✓



Behavioral Health Support

Virtual-first **COMPASSIONATE** care centered around you



1-on-1 talk therapy

Guided and personalized programs tailored to your goals



Long-term counseling

Ongoing support and guidance for chronic conditions



Psychiatric services

Psychiatric assessments and medication management support



Appointments built around your schedule

Get the care you need when you need it



Pediatric mental health support available (ages 2+)

Support for children and adolescents

Behavioral health support is one of the many ways CloseKnit is providing care centered around you. Join today for access to primary care, urgent care, behavioral health support and more.



Ready to get care now?



Scan the QR code or download the CloseKnit app available on the App Store and Google Play



Diet and Nutrition

Virtual-first **SPECIALIZED** care centered around you



Registered Dietitians

Work with the right nutritionist for you,
with the expertise to help you meet your goal



Evidence-based care

Receive care grounded in science and use data to mark your progress



Focus on addition, over restriction

Learn what foods and habits you can add to your
life rather than sticking to rigid, restriction-based goals



Built-in flexibility

Follow an approach that adapts to meet you where you are



In-network coverage

Before you begin, we'll get in touch with you
to confirm your coverage so you know what to expect

Nutrition support is one of the many ways CloseKnit is providing care centered around you. Join today for access to primary care, urgent care, mental health support and more.



Ready to get care now?



Scan the QR code or download the CloseKnit
app available on the App Store and Google Play



Breastfeeding Support

Virtual-first **SPECIALIZED** care centered around you



Lactation consulting

Connect with expert lactation consultants



Support for a wide range of concerns

Get the help you need with issues such as feeding, pumping, latching and more



Your questions, answered

Ask questions and learn important breastfeeding tips



Guidance at any stage of the breastfeeding journey

Whether you're a new mother or have been breastfeeding for a while, our experts can help



Appointments built around your schedule

Book an appointment when it's most convenient for you

Breastfeeding support is one of the many ways CloseKnit is providing care centered around you. Join today for access to primary care, urgent care, mental health support and more.



Ready to get care now?



Scan the QR code or download the CloseKnit app available on the App Store and Google Play

CareFirst WellBeing

Putting the power of health in your hands

Welcome to CareFirst WellBeingSM—your personalized digital connection to your healthiest life. Catering to your unique health and wellness goals, CareFirst WellBeing offers motivating digital resources accessible anytime, plus specialized programs for extra support.

Ready to take charge of your health?

Find out if your healthy habits are truly making an impact by taking the RealAge[®] health assessment! In just a few minutes, RealAge will help you determine the physical age of your body compared to your calendar age. You'll discover the lifestyle behaviors helping you stay younger or making you age faster and receive insightful recommendations based on your results.

Exclusive features

Our well-being program is full of resources and tools that reflect your own preferences and interests. You get:

- **Trackers:** Connect your wearable devices or enter your own data to monitor daily habits like sleep, steps, nutrition and more.
- **A personalized health timeline:** Receive content and programs tailored to you.
- **Challenges:** Stay motivated by joining a challenge to make achieving your health goals more entertaining.
- **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.



Download the mobile app to access well-being tools and resources whenever and wherever you want.

Specialized programs

The following programs can help you focus on specific wellness goals.

Tobacco cessation program

Quitting smoking and other forms of tobacco can lower your risk for many serious conditions from heart disease and stroke to lung cancer. Our program's expert guidance, support and online tools make quitting easier than you might think.

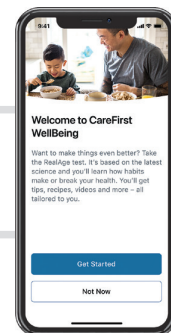
Financial well-being program

Learn how to take small steps toward big improvements in your financial situation. Whether you want to stop living paycheck to paycheck, get out of debt, or send a child to college, our financial well-being program can help.

Additional offerings

- **Wellness discount program**—Sign up for Blue365 at carefirst.com/wellnessdiscounts to receive special offers from top national and local retailers on fitness gear, gym memberships, healthy eating options and more.
- **Vitality magazine**—Read our member magazine which includes important plan information at carefirst.com/vitality.
- **Health education**—View our health library for more health and well-being information at carefirst.com/livinghealthy.

To explore or register for the program, visit carefirst.com/wellbeing or download the CareFirst WellBeing app.



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.

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Quitting Tobacco Takes Work...But You Can Do It

Improve your chance of success with Craving to Quit[®]

You don't have to quit alone, you have support

Tobacco use is the leading cause of preventable death and disease in the United States. But quitting can be easier than you think with the Craving to Quit tobacco cessation program. Using proven methods including the Craving to Quit app, and online education, the program has helped thousands of people quit tobacco products for good. This voluntary, confidential program is included with your health benefits and has no additional cost.

Discover the proven way to quit

The 21-day program is based on the practice of mindfulness—a state of heightened or complete awareness of one's thoughts, emotions and experiences—to teach participants how to recognize and avoid tobacco cravings and habits. Developed and tested alongside leading research universities, the program will help you master techniques to control cravings and change your smoking habits.

Achieve the tobacco-free life you want

Whether you've already experienced the struggle to quit for good or need a jump start, Craving to Quit uses the science of behavior change to help you approach and react to your tobacco cravings differently. You'll also get encouragement from a supportive online community of people like you who are on the same journey toward living tobacco-free.

In addition, you'll have the opportunity to:

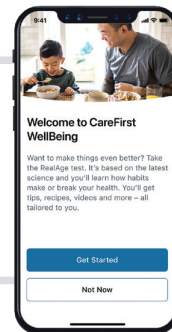
- **Participate** in the program using your smartphone, tablet or computer.
- **Create** a personal profile and meet other community members.
- **Track** cigarette usage and savings.
- **Set** quit goals with your Quit Pact.
- **Receive** support messages and helpful emails to reinforce behavior changes.

Is my information protected?

Yes, CareFirst BlueCross BlueShield (CareFirst) has partnered with Sharecare, Inc. to provide you with well-being improvement resources. Both CareFirst and Sharecare are committed to protecting the confidentiality of your information. We do not share individual data with your employer and will never sell your data. However, due to the public nature of Craving to Quit's online community, the information you share on the forums can be seen by others. For further details, please read the privacy policy during registration.

Begin your journey today

Visit carefirst.com/wellbeing to download the CareFirst WellBeing app and register for your account. Once you've logged in, navigate to the *Achieve* section, select *Programs*, then click *Craving to Quit*.



If you have any questions, please call well-being support at 877-260-3253.

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SmartDollar Financial Wellness Solution

You Can Steer Your Financial Destiny

When it comes to managing your finances and preparing for your financial future, it may be difficult to know if you're on the right track. Take control with SmartDollar.® SmartDollar is a free online financial program available through your CareFirst WellBeingSM program. Whether you want to stop living paycheck to paycheck, get out of debt, save for retirement or send a child to college, SmartDollar can help. There's no cost to participate, so get started and enroll today.

What is financial wellness?

Financial wellness is an important part of your overall well-being. It's not about how much money you make. It's about having control over your money and making it work for you.

Get tips for budgeting, saving and more

Knowledge is power, and that's especially true when it comes to solving financial issues. With engaging video lessons, real-world tips and easy-to-use tools, a team of best-selling authors and financial experts will inspire you to take action and make the most out of your money.

- 7 Baby Steps, a proven plan that helps you make smart money choices (start an emergency fund, pay off debt and more)
- Content from financial experts Dave Ramsey, Chris Hogan and Rachel Cruze on HSAs, student loans and more



Your goals aren't out of reach! By using SmartDollar's proven plan, you'll learn how to take small steps to transform your financial well-being.

- Personalized emails with relevant content for where you are in your financial journey—and where you hope to go
- Fully-integrated tools, like the EveryDollar Budget app, that help you put into action what you've learned

Why should I participate?

Financial stress can have a negative impact on your physical and emotional health. SmartDollar delivers practical advice with a positive impact, helping you make small changes that add up to big results. After one year in the program, SmartDollar users see big results, such as \$6,200 saved and \$10,000 of debt paid.*

You'll find answers to questions like:

- How do I build up an emergency fund?
- How do I get out of debt?
- How can I teach my children good money habits?
- What's the best way to finance a house? A car?
- What kind of insurance should I have?
- How much in retirement savings do I need?

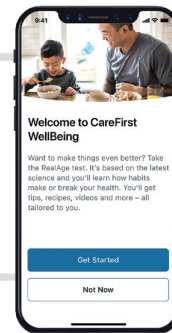
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If you have any questions, please call well-being support at 877-260-3253.

Get started today

Visit carefirst.com/wellbeing to download the CareFirst WellBeing app and register for your account. Navigate to the *Achieve* section, select *Programs*, then click *Financial Well-Being*.



* On average, per user.

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., which 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.



Unwinding isn't your average meditation app

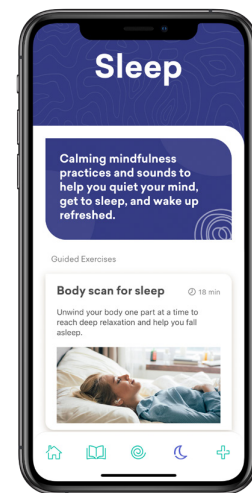
Unwinding is more than just nice videos or disconnected meditations. This app offers short, effective tools to deal with stress, anxiety, overeating, anger and more. It teaches you how your mind works and how to use mindfulness to manage stress and unwanted behaviors.

Available through CareFirst WellBeingSM, Unwinding is an evidence-based, digital resource that helps you build resilience and create a more focused, aware and mindful approach to life and work. Developed using psychiatry, neuroscience and behavioral health, Unwinding offers on-demand, in-the-moment tools to ease stress throughout the day.

Key Features

- Guided breathing exercises to help you de-stress quickly
- Meditations, white noise, as well as rain, fan and other sleep soundscapes for the perfect sleep-supporting environment
- Award-winning relaxation video collection that can instantly transport you from a sunrise on a deserted beach, to a field of mountain flowers, to the bottom of the ocean and so much more
- Live virtual events with experts

Reclaim peace in your everyday life. Log in to or sign up for WellBeing at carefirst.com/wellbeing or download the CareFirst WellBeing app. Once logged in, select *You*, followed by *Benefits*. Next, click *Relax & Reset* and then *Unwinding*.



If you have questions about Unwinding, call CareFirst WellBeing support at 877-260-3253.



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BlueCard & Blue Cross Blue Shield Global[®] Core

Wherever you go, your health care coverage goes with you

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, from coast to coast. And with Blue Cross Blue Shield Global[®] Core (BCBS Global[®] Core) you have access to care outside of the U.S.



As always, go directly to the nearest hospital in an emergency.

Your membership gives you a world of choices. More than 93% of all doctors and hospitals throughout the U.S. contract with Blue Cross and Blue Shield plans. Whether you need care here in the United States or abroad, you'll have access to health care in more than 190 countries.

When you're outside of the CareFirst Administrators (CFA) service area (Maryland, Washington, D.C., and Northern Virginia), you'll have access to the local Blue Cross Blue Shield Plan and their negotiated rates with doctors and hospitals in that area. You shouldn't have to pay any amount above these negotiated rates. Also, you shouldn't have to complete a claim form or pay up front for your health care services, except for those out-of-pocket expenses (like non-covered services, deductibles, copayments, and coinsurance) that you'd pay anyway.

Within the U.S.

1. Always carry your current member ID card for easy reference and access to service.
2. To find names and addresses of nearby doctors and hospitals, visit the National Doctor and Hospital Finder at www.bcbs.com, or call BlueCard Access at 800-810-BLUE (2583).
3. Call the Customer Service number on the back of your member ID card to verify benefits or find out if pre-certification or prior authorization is required.
4. When you arrive at the participating doctor's office or hospital, simply present your ID card.
5. After you receive care, you shouldn't have to complete any claim forms or have to pay up front for medical services other than the usual out-of-pocket expenses. CFA will send you a complete explanation of benefits.

Around the world

Like your passport, you should always carry your ID card when you travel or live outside the U.S. The Blue Cross Blue Shield Global® Core program (BCBS Global® Core) provides medical assistance services and access to doctors, hospitals and other health care professionals around the world. Follow the same process as if you were in the U.S. with the following exceptions:

- At hospitals in the BCBS Global Core Network, you shouldn't have to pay up front for inpatient care, in most cases. You're responsible for the usual out-of-pocket expenses. And, the hospital should submit your claim.
- At hospitals outside the BCBS Global Core Network, you pay the doctor or hospital for inpatient care, outpatient hospital care, and other medical services. Then, complete an international claim form and send it to the BCBS Global Core Service Center. The claim form is available online at bcbsglobalcore.com.
- To find a BlueCard provider outside of the U.S. visit bcbs.com, select *Find a Doctor or Hospital*.

Members of Maryland Small Group Reform (MSGR) groups have access to emergency coverage only outside of the U.S.

Medical assistance when outside the U.S.

Call 800-810-BLUE (2583) toll-free or 804-673-1177, 24 hours a day, 7 days a week for information on doctors, hospitals, other health care professionals or to receive medical assistance services. A medical assistance coordinator, in conjunction with a medical professional, will make an appointment with a doctor or arrange hospitalization if necessary.



Visit bcbs.com to find providers within the U.S. and around the world.

Notice of Nondiscrimination and Availability of Language Assistance Services

(UPDATED 1/19)

CareFirst Administrators, an affiliated company of CareFirst BlueCross BlueShield, complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. CareFirst Administrators does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

CareFirst Administrators:

- Provides free aid and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, please call 877-889-2478.

If you believe CareFirst Administrators has failed to provide these services, or discriminated in another way, on the basis of race, color, national origin, age, disability or sex, you can file a grievance with our CareFirst Civil Rights Coordinator by mail, fax or email. If you need help filing a grievance, our CareFirst Civil Rights Coordinator is available to help you.

To file a grievance regarding a violation of federal civil rights, please contact the Civil Rights Coordinator as indicated below. Please do not send payments, claims issues, or other documentation to this office.

Civil Rights Coordinator, Corporate Office of Civil Rights

Mailing Address P.O. Box 8894
 Baltimore, Maryland 21224

Email Address civilrightscordinator@carefirst.com

Telephone Number 410-528-7820

Fax Number 410-505-2011

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Foreign Language Assistance

Attention (English): This notice contains information about your insurance coverage. It may contain key dates and you may need to take action by certain deadlines. You have the right to get this information and assistance in your language at no cost. Members should call the phone number on the back of their member identification card. All others may call 877-889-2478 and wait through the dialogue until prompted to push 0. When an agent answers, state the language you need and you will be connected to an interpreter.

አማርኛ (Amharic) ማሳሰቢያ፡- ይህ ማስታወቂያ ስለ መድን ሽፋንዎ መረጃ ይዟል። ከተወሰኑ ቀን-ገደቦች በፊት ሊፈጽሟቸው የሚገቡ ነገሮች ሊኖሩ ስለሚችሉ እነዚህን ወሳኝ ቀናት ሊይዝ ይችላሉ። ይኸን መረጃ የማግኘት እና የለምንም ክፍያ በቋንቋዎ እገዛ የማግኘት መብት አለዎት። አባል ከሆኑ ከመታወቂያ ካርድዎ በስተጀርባ ላይ ወደተጠቀሰው የስልክ ቁጥር መደወል ይችላሉ። አባል ካልሆኑ ደግሞ ወደ ስልክ ቁጥር 855-258-6518 ደውለው ዐን እንዲጫኑ እስኪገርዙ ድረስ ንግግሩን መጠበቅ አለብዎት። አንድ ወኪል መልስ ሲሰጥዎ፣ የሚፈልጉትን ቋንቋ ያሳውቁ፣ ከዚያም ከተርጓሚ ጋር ይገናኛሉ።

Èdè Yorùbá (Yoruba) Ìtétílèkò: Àkíyèsì yíí ní iwífún nípa isẹ adójútòfò rẹ. Ó le ní àwọn déèti pàtó o sì le ní láti gbé igbésè ní àwọn ojò gbèdèké kan. O ni ètò láti gba iwífún yíí àti irànlówó ní èdè rẹ lófèfè. Àwọn omo-egbé gbódò pe nómà fòònù tò wà lẹyìn káàdì idánimò wọn. Àwọn miràn le pe 855-258-6518 kí o sì dúrò nípasẹ ijíròrò tí tí a ó fi sọ fún ọ láti tẹ 0. Nígbàtí aṣojú kan bá dáhùn, sọ èdè tí o fẹ a ó sì so ọ pò mó ògbufò kan.

Tiếng Việt (Vietnamese) Chú ý: Thông báo này chứa thông tin về phạm vi bảo hiểm của quý vị. Thông báo có thể chứa những ngày quan trọng và quý vị cần hành động trước một số thời hạn nhất định. Quý vị có quyền nhận được thông tin này và hỗ trợ bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Các thành viên nên gọi số điện thoại ở mặt sau của thẻ nhận dạng. Tất cả những người khác có thể gọi số 855-258-6518 và chờ hết cuộc đối thoại cho đến khi được nhắc nhấn phím 0. Khi một tổng đài viên trả lời, hãy nêu rõ ngôn ngữ quý vị cần và quý vị sẽ được kết nối với một thông dịch viên.

Tagalog (Tagalog) Atensyon: Ang abisong ito ay naglalaman ng impormasyon tungkol sa nasasaklawang ng iyong insurance. Maaari itong maglaman ng mga pinakamahalagang petsa at maaaring kailangan mong gumawa ng aksyon ayon sa ilang deadline. May karapatan ka na makuha ang impormasyong ito at tulong sa iyong sariling wika nang walang gastos. Dapat tawagan ng mga Miyembro ang numero ng telepono na nasa likuran ng kanilang identification card. Ang lahat ng iba ay maaaring tumawag sa 855-258-6518 at maghintay hanggang sa dulo ng diyalogo hanggang sa diktahan na pindutin ang 0. Kapag sumagot ang ahente, sabihin ang wika na kailangan mo at ikokonekta ka sa isang interpreter.

Español (Spanish) Atención: Este aviso contiene información sobre su cobertura de seguro. Es posible que incluya fechas clave y que usted tenga que realizar alguna acción antes de ciertas fechas límite. Usted tiene derecho a obtener esta información y asistencia en su idioma sin ningún costo. Los asegurados deben llamar al número de teléfono que se encuentra al reverso de su tarjeta de identificación. Todos los demás pueden llamar al 855-258-6518 y esperar la grabación hasta que se les indique que deben presionar 0. Cuando un agente de seguros responda, indique el idioma que necesita y se le comunicará con un intérprete.

Русский (Russian) Внимание! Настоящее уведомление содержит информацию о вашем страховом обеспечении. В нем могут указываться важные даты, и от вас может потребоваться выполнить некоторые действия до определенного срока. Вы имеете право бесплатно получить настоящие сведения и сопутствующую помощь на удобном вам языке. Участникам следует обращаться по номеру телефона, указанному на тыльной стороне идентификационной карты. Все прочие абоненты могут звонить по номеру 855-258-6518 и ожидать, пока в голосовом меню не будет предложено нажать цифру «0». При ответе агента укажите желаемый язык общения, и вас свяжут с переводчиком.

हिन्दी (Hindi) ध्यान दें: इस सूचना में आपकी बीमा कवरेज के बारे में जानकारी दी गई है। हो सकता है कि इसमें मुख्य तिथियों का उल्लेख हो और आपके लिए किसी नियत समय-सीमा के भीतर काम करना ज़रूरी हो। आपको यह जानकारी और संबंधित सहायता अपनी भाषा में निःशुल्क पाने का अधिकार है। सदस्यों को अपने पहचान पत्र के पीछे दिए गए फ़ोन नंबर पर कॉल करना चाहिए। अन्य सभी लोग 855-258-6518 पर कॉल कर सकते हैं और जब तक 0 दबाने के लिए न कहा जाए, तब तक संवाद की प्रतीक्षा करें। जब कोई एजेंट उत्तर दे तो उसे अपनी भाषा बताएँ और आपको व्याख्याकार से कनेक्ट कर दिया जाएगा।

Bàsɔ̀-wùdù (Bassa) Tò Dùù Cáo! Bǔ nìà kè bá nyò bě ké m̀ gbo kpá bó nì fùà-fúá-tiìn nyεε jè dyí. Bǔ nìà kè bédé wé jéé bě b́ m̀ kè dε wa mó m̀ kè nyuεε nyu hwé b́ wé b́a kè zi. ɔ̀ mò nì kpé b́ m̀ kè bǔ nìà kè kè gbo-kpá-kpá m̀ móεε dyé d́ nì b́dí-wùdù mú b́ m̀ kè se wídí d̀ ṕé. Kpooò nyò b́ m̀ d́ fúùn-nòbà nìà d́ waà I.D. káàò d́éin nyε. Nyò t̀ò śéin m̀ d́ nòbà nìà kè: 855-258-6518, kè m̀ m̀ fò tee b́ wa kée m̀ gbo c̄ b́ m̀ kè nòbà mòà 0 k̄ε dyi pàdàin hwé. ɔ̀ jǔ kè nyò d̀ dyi m̀ gǔ jǔin, po wuɔ̀ m̀ mó poε dyie, kè nyò d̀ mu bó nìin b́ ɔ̀ kè nì wuɔ̀ mú zà.

বাংলা (Bengali) লক্ষ্য করুন: এই নোটিশে আপনার বিমা কভারেজ সম্পর্কে তথ্য রয়েছে। এর মধ্যে গুরুত্বপূর্ণ তারিখ থাকতে পারে এবং নির্দিষ্ট তারিখের মধ্যে আপনাকে পদক্ষেপ নিতে হতে পারে। বিনা খরচে নিজের ভাষায় এই তথ্য পাওয়ার এবং সহায়তা পাওয়ার অধিকার আপনার আছে। সদস্যদেরকে তাদের পরিচয়পত্রের পিছনে থাকা নম্বরে কল করতে হবে। অন্যেরা 855-258-6518 নম্বরে কল করে 0 টিপতে না বলা পর্যন্ত অপেক্ষা করতে পারেন। যখন কোনো এজেন্ট উত্তর দেবেন তখন আপনার নিজের ভাষার নাম বলুন এবং আপনাকে দোভাষীর সঙ্গে সংযুক্ত করা হবে।

اردو (Urdu) توجہ: یہ نوٹس آپ کے انشورینس کوریج سے متعلق معلومات پر مشتمل ہے۔ اس میں کلیدی تاریخیں ہو سکتی ہیں اور ممکن ہے کہ آپ کو مخصوص آخری تاریخوں تک کارروائی کرنے کی ضرورت پڑے۔ آپ کے پاس یہ معلومات حاصل کرنے اور بغیر خرچہ کیے اپنی زبان میں مدد حاصل کرنے کا حق ہے۔ ممبران کو اپنے شناختی کارڈ کی پشت پر موجود فون نمبر پر کال کرنی چاہیے۔ سبھی دیگر لوگ 855-258-6518 پر کال کر سکتے ہیں اور 0 دبانے کو کہے جانے تک انتظار کریں۔ ایجنٹ کے جواب دینے پر اپنی مطلوبہ زبان بتائیں اور مترجم سے مربوط ہو جائیں گے۔

فارسی (Farsi) توجه: این اعلامیه حاوی اطلاعاتی درباره پوشش بیمه شما است. ممکن است حاوی تاریخ های مهمی باشد و لازم است تا تاریخ مقرر شده خاصی اقدام کنید. شما از این حق برخوردار هستید تا این اطلاعات و راهنمایی را به صورت رایگان به زبان خودتان دریافت کنید. اعضا باید با شماره درج شده در پشت کارت شناسایی شان تماس بگیرند. سایر افراد می توانند با شماره 855-258-6518 تماس بگیرند و منتظر بمانند تا از آنها خواسته شود عدد 0 را فشار دهند. بعد از پاسخگویی توسط یکی از اپراتورها، زبان مورد نیاز را تنظیم کنید تا به مترجم مربوطه وصل شوید.

اللغة العربية (Arabic) تنبيه: يحتوي هذا الإخطار على معلومات بشأن تغطيتك التأمينية، وقد يحتوي على تواريخ مهمة، وقد تحتاج إلى اتخاذ إجراءات بحلول مواعيد نهائية محددة. يحق لك الحصول على هذه المساعدة والمعلومات بلغتك بدون تحمل أي تكلفة. ينبغي على الأعضاء الاتصال على رقم الهاتف المذكور في ظهر بطاقة تعريف الهوية الخاصة بهم. يمكن للأخريين الاتصال على الرقم 855-258-6518 والانتظار خلال المحادثة حتى يطلب منهم الضغط على رقم 0. عند إجابة أحد الوكلاء، اذكر اللغة التي تحتاج إلى التواصل بها وسيتم توصيلك بأحد المترجمين الفوريين.

中文繁体 (Traditional Chinese) 注意：本聲明包含關於您的保險給付相關資訊。本聲明可能包含重要日期及您在特定期限之前需要採取的行動。您有權利免費獲得這份資訊，以及透過您的母語提供的協助服務。會員請撥打印在身分識別卡背面的電話號碼。其他所有人士可撥打電話 855-258-6518，並等候直到對話提示按下按鍵 0。當接線生回答時，請說出您需要使用的語言，這樣您就能與口譯人員連線。

हिन्दी (Hindi) ध्यान दें: इस सूचना में आपकी बीमा कवरेज के बारे में जानकारी दी गई है। हो सकता है कि इसमें मुख्य तिथियों का उल्लेख हो और आपके लिए किसी नियत समय-सीमा के भीतर काम करना ज़रूरी हो। आपको यह जानकारी और संबंधित सहायता अपनी भाषा में निःशुल्क पाने का अधिकार है। सदस्यों को अपने पहचान पत्र के पीछे दिए गए फ़ोन नंबर पर कॉल करना चाहिए। अन्य सभी लोग 855-258-6518 पर कॉल कर सकते हैं और जब तक 0 दबाने के लिए न कहा जाए, तब तक संवाद की प्रतीक्षा करें। जब कोई एजेंट उत्तर दे तो उसे अपनी भाषा बताएँ और आपको व्याख्याकार से कनेक्ट कर दिया जाएगा।

Bàsɔ̀-wùdù (Bassa) Tò Dùù Cáo! Bǔ nìà kè bá nyò bě kè m̀ gbo kpá bó nì fùà-fúá-tiìn nyεε jè dyí. Bǔ nìà kè bédé wé jéé bǔ bǔ m̀ kè dε wa mó m̀ kè nyuεε nyu hwé bǔ wé bǔa kè zi. ɔ̀ mò nì kpé bǔ m̀ kè bǔ nìà kè kè gbo-kpá-kpá m̀ móεε dyé dǔ nì bídí-wùdù mú bǔ m̀ kè se wídí d̀ pǔé. Kpooò nyò bǔ m̀ dǔ fúùn-nòbà nìà dǔ waà I.D. káàò dǔéin nyε. Nyò t̀ò sǔín m̀ dǔ nòbà nìà kè: 855-258-6518, kè m̀ m̀ fò tee bǔ wa kée m̀ gbo cǔ bǔ m̀ kè nòbà mòà 0 kεε dyi pàdàin hwé. ɔ̀ jǔ kè nyò d̀ dyi m̀ gǔ jǔin, po wuɔ̀ m̀ mó poε dyie, kè nyò d̀ mu bó nìin bǔ ɔ̀ kè nì wuɔ̀ mú zà.

বাংলা (Bengali) লক্ষ্য করুন: এই নোটিশে আপনার বিমা কভারেজ সম্পর্কে তথ্য রয়েছে। এর মধ্যে গুরুত্বপূর্ণ তারিখ থাকতে পারে এবং নির্দিষ্ট তারিখের মধ্যে আপনাকে পদক্ষেপ নিতে হতে পারে। বিনা খরচে নিজের ভাষায় এই তথ্য পাওয়ার এবং সহায়তা পাওয়ার অধিকার আপনার আছে। সদস্যদেরকে তাদের পরিচয়পত্রের পিছনে থাকা নম্বরে কল করতে হবে। অন্যেরা 855-258-6518 নম্বরে কল করে 0 টিপতে না বলা পর্যন্ত অপেক্ষা করতে পারেন। যখন কোনো এজেন্ট উত্তর দেবেন তখন আপনার নিজের ভাষার নাম বলুন এবং আপনাকে দোভাষীর সঙ্গে সংযুক্ত করা হবে।

اردو (Urdu) توجہ: یہ نوٹس آپ کے انشورینس کوریج سے متعلق معلومات پر مشتمل ہے۔ اس میں کلیدی تاریخیں ہو سکتی ہیں اور ممکن ہے کہ آپ کو مخصوص آخری تاریخوں تک کارروائی کرنے کی ضرورت پڑے۔ آپ کے پاس یہ معلومات حاصل کرنے اور بغیر خرچہ کیے اپنی زبان میں مدد حاصل کرنے کا حق ہے۔ ممبران کو اپنے شناختی کارڈ کی پشت پر موجود فون نمبر پر کال کرنی چاہیے۔ سبھی دیگر لوگ 855-258-6518 پر کال کر سکتے ہیں اور 0 دبانے کو کہے جانے تک انتظار کریں۔ ایجنٹ کے جواب دینے پر اپنی مطلوبہ زبان بتائیں اور مترجم سے مربوط ہو جائیں گے۔

فارسی (Farsi) توجه: این اعلامیه حاوی اطلاعاتی درباره پوشش بیمه شما است. ممکن است حاوی تاریخ های مهمی باشد و لازم است تا تاریخ مقرر شده خاصی اقدام کنید. شما از این حق برخوردار هستید تا این اطلاعات و راهنمایی را به صورت رایگان به زبان خودتان دریافت کنید. اعضا باید با شماره درج شده در پشت کارت شناسایی شان تماس بگیرند. سایر افراد می توانند با شماره 855-258-6518 تماس بگیرند و منتظر بمانند تا از آنها خواسته شود عدد 0 را فشار دهند. بعد از پاسخگویی توسط یکی از اپراتورها، زبان مورد نیاز را تنظیم کنید تا به مترجم مربوطه وصل شوید.

اللغة العربية (Arabic) تنبيه: يحتوي هذا الإخطار على معلومات بشأن تغطيتك التأمينية، وقد يحتوي على تواريخ مهمة، وقد تحتاج إلى اتخاذ إجراءات بحلول مواعيد نهائية محددة. يحق لك الحصول على هذه المساعدة والمعلومات بلغتك بدون تحمل أي تكلفة. ينبغي على الأعضاء الاتصال على رقم الهاتف المذكور في ظهر بطاقة تعريف الهوية الخاصة بهم. يمكن للأخريين الاتصال على الرقم 855-258-6518 والانتظار خلال المحادثة حتى يطلب منهم الضغط على رقم 0. عند إجابة أحد الوكلاء، اذكر اللغة التي تحتاج إلى التواصل بها وسيتم توصيلك بأحد المترجمين الفوريين.

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Igbo (Igbo) Nrubama: Okwa a nwere ozi gbasara mkpuchi nchekwa onwe gi. O nwere ike inwe ubochi ndi di mkpa, i nwere ike ime ihe tupu ufodu ubochi njedebe. I nwere ikike inweta ozi na enyemaka a n'asusu gi na akwughị ugwo o bula. Ndi otu kwesiri ikpo akara ekwentị di n'azu nke kaadi njirimara ha. Ndi ozo niile nwere ike ikpo 855-258-6518 wee chere ububo ahụ ruo mgbe amanyere ipi 0. Mgbe onye nnochite anya zara, kwuo asusu i choro, a ga-ejiko gi na onye okowa okwu.

Deutsch (German) Achtung: Diese Mitteilung enthält Informationen über Ihren Versicherungsschutz. Sie kann wichtige Termine beinhalten, und Sie müssen gegebenenfalls innerhalb bestimmter Fristen reagieren. Sie haben das Recht, diese Informationen und weitere Unterstützung kostenlos in Ihrer Sprache zu erhalten. Als Mitglied verwenden Sie bitte die auf der Rückseite Ihrer Karte angegebene Telefonnummer. Alle anderen Personen rufen bitte die Nummer 855-258-6518 an und warten auf die Aufforderung, die Taste 0 zu drücken. Geben Sie dem Mitarbeiter die gewünschte Sprache an, damit er Sie mit einem Dolmetscher verbinden kann.

Français (French) Attention: cet avis contient des informations sur votre couverture d'assurance. Des dates importantes peuvent y figurer et il se peut que vous deviez entreprendre des démarches avant certaines échéances. Vous avez le droit d'obtenir gratuitement ces informations et de l'aide dans votre langue. Les membres doivent appeler le numéro de téléphone figurant à l'arrière de leur carte d'identification. Tous les autres peuvent appeler le 855-258-6518 et, après avoir écouté le message, appuyer sur le 0 lorsqu'ils seront invités à le faire. Lorsqu'un(e) employé(e) répondra, indiquez la langue que vous souhaitez et vous serez mis(e) en relation avec un interprète.

한국어(Korean) 주의: 이 통지서에는 보험 커버리지에 대한 정보가 포함되어 있습니다. 주요 날짜 및 조치를 취해야 하는 특정 기한이 포함될 수 있습니다. 귀하에게는 사용 언어로 해당 정보와 지원을 받을 권리가 있습니다. 회원이신 경우 ID 카드의 뒷면에 있는 전화번호로 연락해 주십시오. 회원이 아닌 경우 855-258-6518 번으로 전화하여 0을 누르라는 메시지가 들릴 때까지 기다리십시오. 연결된 상담원에게 필요한 언어를 말씀하시면 통역 서비스에 연결해 드립니다.

Diné Bizaad (Navajo) Ge': Díí bee íł hane'ígíí bii' dahólq bee éédahózin béeso ách'ááh naanil ník'ist'i'ígíí bá. Bii' dahólqq doo íiyisíí yoolkáálígíí dóo t'áadoo le'é ádadoolyíílgíí da yókeedgo t'áa doo bee e'e'aaahí ájiil'ííh. Bee ná ahóót'i' díí bee íł hane' dóo níká'ádoowoł t'áa nínizaad bee t'áa jiik'é. Atah danilínígíí béesh bee hane'é bee wólta'ígíí nit'izgo bee nee hódolzinígíí bikéédéé' bikáá' bich'í' hodoonihjí'. Aadóo náánała' éi kójj' dahóoolnih 877-889-2478 dóo yii diilts'ííł yałt'ígíí t'áa níléjji áádóo éi bikéé'dóo naasbaqas bíł adidiilchíł. Áká'ánidaalwó'ígíí neidiitáqgo, saad bee yániłt'i'ígíí yii diikił dóo ata' halne'é lá níká'ádoowoł.



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