

Dear Participant,

CareFirst Administrators and Quantum Health are excited to partner with the National IAM Benefit Trust Fund, to assist them with providing you with a quality, affordable and solutions-driven health program. We bring the Power of Blue. The Power of Blue is our collective ability to connect people to the care they need when they need it. Our unmatched network of care has you covered whether you need a routine office visit, or an extended hospital stay. For decades we have provided access to care in all 50 states, Puerto Rico, and over 120 countries, and are the most accepted and recognized brand. Our goal is to help you get the medical care you need when you need it—effectively and without worry.

Enclosed is a Health Plan Guide outlining the many services and programs we provide as your health plan administrator. We apply the appropriate benefits and process member claims. We also promote easy access to healthcare and important, private health information that is shared securely. Some highlights of this guide include:

- **Employee Assistance Program (EAP):** When personal issues arise, as they naturally do, this program is here for you, designed to provide the mental, physical, social and financial support you need to bounce back from life's difficulties. You and your eligible household members can use the EAP at no cost.
- **CloseKnit:** Virtual-first care centered around you and your family members. This practice of providers can connect you with primary care, urgent care, mental health support and other specialized care 24/7/365—making care more convenient for you. Copays may apply to visits, but messaging your care team is always free.
- **CareFirst WellBeingSM:** Your personalized digital connection to living healthier and achieving your health and wellness goals. The WellBeing platform is full of resources and tools, including specialized programs like tobacco cessation, wellness strategy and other beneficial programs available to you at no cost.

Please review this guide for more details about the features of your new medical health program.

Additionally, the new medical Member ID cards for you and your family members will be mailed around mid-December 2024. Please be on the lookout. Begin using the new ID cards effective January 1, 2025.

CareFirst Administrators, Quantum Health and the National IAM Benefit Trust Fund Office, are working to make this transition as seamless as possible for you. We look forward to working for you.

Best and Warm Regards,

The CareFirst Account Team