

# Why CareFirst?

*More Choices. More Value.*

## Blue Selections

*Choice of Products and Product Designs*

From a list of dozens of plans, groups of 1-50 can combine up to three health benefit plans along with regional dental and vision coverage, pre-tax benefit plans and access to voluntary group benefits. Groups may also select up to three drug options to assign to a medical product, including integrated medical and prescription drug plans with shared deductibles.

**Simplify:** One stop shopping for your employee benefits portfolio—medical, dental, vision, pre-tax benefits, voluntary products and more. CareFirst BlueCross BlueShield (CareFirst) and CareFirst BlueChoice, Inc. offer your employees the freedom to choose from a wide array of products:

- ◆ BluePreferred
- ◆ BlueChoice HMO
- ◆ BlueChoice HMO *Open Access*
- ◆ BlueChoice *Opt-Out*
- ◆ BlueChoice *Opt-Out Plus*
- ◆ BlueChoice Advantage
- ◆ BlueFund Consumer Directed Health Plans - HRAs & HSAs
- ◆ Dental Plans
- ◆ Prescription Drug Program
- ◆ Vision Plans
- ◆ Flexible Spending Accounts
- ◆ Premium Only Plan
- ◆ *CareEssentials*
- ◆ Voluntary Workplace Benefits

## Features and Benefits

<b>Regional Provider Networks</b>	<b>CareEssentials</b>	
(serving MD, D.C. and N.VA)	Our Care Management programs	
◆ PPO ◆ HMO ◆ Dental ◆ Vision ◆ POS	◆ Prevention ◆ Utilization Management	
<b>Regional Dental Plans</b>	◆ Disease Management ◆ Case Management	
◆ Traditional ◆ PPO ◆ Dental HMO ◆ Freestanding	<b>Options Discount Program</b>	
<b>Regional Vision Plans</b>	◆ Acupuncture	◆ Medical Identification Jewelry
◆ BlueVision ◆ BlueVision <i>Plus</i> ◆ Freestanding	◆ Chiropractic	◆ Meditation Instruction
<b>Rx</b>	◆ Eldercare Referrals	◆ Nutritional Counseling
◆ 1-50 groups can choose up to three Rx plans in a single proposal ◆ 3 and 4 tier benefit options	◆ Fitness Centers	◆ Personal Training
◆ Mail-order services ◆ Generic substitution ◆ Specialty Pharmacy ◆ Rx management tools and resources available on <a href="http://www.carefirst.com/rx">www.carefirst.com/rx</a>	◆ Guided Imagery	◆ Pilates
<b>Pre-tax Savings Programs</b>	◆ Health Magazines	◆ Qi Gong
◆ Premium Only Plans – At no additional cost with medical	◆ Hearing Care	◆ Tai Chi
◆ Flexible Spending Accounts ◆ Health Savings Accounts	◆ Laser Vision Correction	◆ Spa Services
◆ Health Reimbursement Arrangements	◆ Mail-Order Contacts	◆ Weight Watchers Online®
<b>BlueCard®</b>	◆ Massage Therapy	◆ Yoga
◆ Domestic & International out-of-area coverage	<b>Miscellaneous</b>	
◆ Out-of-area network of providers ◆ No claims to file	◆ Translators available to attend and interpret at enrollment meetings and benefit fairs.	
<b>Away from Home Care®</b>		
◆ Our HMO Away from Home Care® for members who are away from home for more than 90 days and need care		
◆ Out-of-area coverage and network		

## Voluntary Workplace Benefits

These products are not underwritten by CareFirst BlueCross BlueShield or CareFirst BlueChoice, Inc. They are made available as a value-added service to accounts. Voluntary Group Benefits are underwritten by trusted insurers such as *Fort Dearborn Life Insurance Company* and *Transamerica Life*.

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|--------------------|--------------------------------|
| ◆ Accident         | ◆ Portable Voluntary Term Life |
| ◆ AD&D             | ◆ Group Legal                  |
| ◆ Air Ambulance    | ◆ Mini Medical                 |
| ◆ Cancer           | ◆ Short-Term Disability        |
| ◆ Critical Illness | ◆ Universal (Whole) life       |
| ◆ Dental           |                                |

*Ask your Broker Sales representative to develop a customized benefits package of voluntary benefit offerings for your account.*

## Value Added Services

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|--|--|
| ◆ NCQA Accreditation – FULL Accreditation  | ◆ <i>My Account</i> at <a href="http://www.carefirst.com">www.carefirst.com</a> provides |
| ◆ State-of-the-art Call Center   | Members with:  |
| ◆ 24-hour HMO nurse line   | • Medical claims status • Eligibility  |
| ◆ <a href="http://www.carefirst.com">www.carefirst.com</a> - interactive member web site | • Benefits information • Hospital Comparison Tool  |
| ◆ Basic Discount Dental program included with all BlueChoice products                    |  |



[www.carefirst.com](http://www.carefirst.com)

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