



CareFirst BlueChoice, Inc. (CareFirst BlueChoice) is committed to providing you with the most current information regarding your healthcare coverage. Please take a moment to read over the important information below.

Even though the CareFirst BlueChoice HMO plan will no longer be available to State of Maryland employees during your 2009/2010 Open Enrollment, you will have the option to select one of the following health care plans through CareFirst BlueCross BlueShield, effective 7/1/2009:

- Preferred Provider Organization (PPO)
- Exclusive Provider Organization (EPO)
- Maryland Point of Service (MPOS)

Your enrollment in the CareFirst BlueChoice HMO will continue to be active through 6/30/2009. **If you do not select one of the health care plans available, you will receive the enhanced CareFirst EPO plan.** The EPO plan offers a national network of providers, but unlike the BlueChoice plan, **no PCP is required and referrals are not required for specialist care.**

Should you have any questions about the content of this letter, please call the Open Enrollment Hotline at (410) 581-3602 or 1-800-852-4463 Monday through Friday between the hours of 8:00 am – 10:00 pm.

MPOS	EPO	PPO
Benefits for In-Network and Out-of-Network	Benefits for In-Network only	Benefits for In-Network and Out-of-Network
Need to choose a PCP	No need for PCP	No need for PCP
Referrals required	No referrals needed	No referrals needed
Regional Network of doctors (MD, DC, Northern VA)	National Network of doctors	National Network of doctors
Out-of-Network Deductible \$250 Individual/\$500 Family	No Deductible	Out-of-Network Deductible \$250 Individual/\$500 Family
Member Out-of-Pocket Maximum \$3000 Individual/\$6000 family	No Out-of-Pocket Maximum	Member Out-of-Pocket Maximum \$3000 Individual/\$6000 family

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