

Your 2024 Healthcare Benefit Guide

CITY OF BALTIMORE



The CareFirst BlueCross BlueShield PROMISE



A not-for-profit organization
driven by mission



Serving 3.3 million members
in the Mid-Atlantic region



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

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 High Option BlueChoice Advantage



Plan has no annual deductible



Lower per visit copays for most services

Standard Option Plan Standard Option BlueChoice Advantage



Plan has an annual deductible



Higher per visit copays and coinsurance



Your Open Enrollment dates are October 2 through October 18, 2023.

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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.

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.

NARROW YOUR CHOICES

To help narrow your choices, answer these questions:

Do you prefer a plan with predictable, low copays for most services?

 YES NO

Does your family typically only see your doctors for checkups and annual exams?

 YES NO

Would you prefer a plan with no deductible?

 YES NO

Do you prefer a plan with a deductible and coinsurance for most services?

 YES NO

Do you, or a family member, have a medical condition that requires regular doctor visits?

 YES NO

High Option

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:

- Use their health or pharmacy benefits more frequently
- Have a planned medical procedure, pregnancy, etc.
- Prefer to have predictable, low copays for most services
- Prefer a plan with \$0 deductible

Standard Option

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:

- Are healthy and don't use their health benefits frequently
- Don't mind the flexibility of coinsurance for most services
- Are comfortable with having to meet a plan deductible for some services

MEDICAL PLAN HIGHLIGHTS

Let's compare some of your in-network costs for common services with these plans.

	High Option	Standard Option
Costs to consider		
In-network Deductible You'll pay the full CareFirst member cost for some services until you reach your deductible	\$0	\$250 individual/ \$500 family
Out-of-pocket Maximum The most you'll pay for covered in-network services in a plan year	\$1,000 individual/ \$2,000 family	Annual Salary < \$45,000/year: \$1,000 individual/ \$2,000 family Annual Salary > \$45,000/year: \$1,500 individual/ \$3,000 family
Plan Includes Out-of-network Coverage	Yes	Yes
Staying healthy		
Annual Physical Exam	\$0 per visit	\$0 per visit
Preventive Screenings and Immunizations	\$0 per visit	\$0 per visit
Well-Child Care (including exams & immunizations)	\$0 per visit	\$0 per visit
Feeling under the weather?		
Primary Care Doctor	\$5 per visit	\$25 per visit
Specialist (e.g. Dermatologist)	\$5 per visit	\$40 per visit
Mental Health Professional—Office	\$5 per visit	\$25 per visit
Urgent Care	\$5 per visit	\$25 per visit plus 10% of the CareFirst member cost
Emergency Room	\$50 per visit (waived if admitted)	10% of the CareFirst member cost per visit
Following doctor's orders?		
Allergy Shots	\$0 per visit	10% of the CareFirst member cost per visit
Imaging (MRA/MRS, MRI, PET & CT Scans) (non-hospital facility)	\$0 per visit	10% of the CareFirst member cost per visit
Labs and X-rays (non-hospital facility)	\$0 per visit	10% of the CareFirst member cost per visit
Physical, Speech and/or Occupational Therapy	\$0 per visit	10% of the CareFirst member cost per visit
Chiropractic	\$0 per visit	10% of the CareFirst member cost per visit
Outpatient Surgery (surgical center)	\$0 per visit	10% of the CareFirst member cost per visit
Inpatient Surgery (including maternity)	\$0 per visit	10% of the CareFirst member cost per visit
Artificial and Intrauterine Insemination and In Vitro Fertilization Procedures	\$0 per visit	10% of the CareFirst member cost per visit

Costs shown are for care received in-network and, except for emergency room, at non-hospital locations. See your Summary of Benefits for limitations and plan details.

PERKS INCLUDED WITH EVERY PLAN



Achieve your well-being goals with the help of programs for weight loss, tobacco cessation and more



Enjoy exclusive discounts through our Blue365 Program on things like fitness gear, gym memberships, meal delivery services, hotels and travel



Pay nothing for annual in-network preventive care, 24-Hour Nurse Advice Line, routine vision and dental care for children under age 18

"I take advantage of the hotel discounts through Blue365."



"I lost 30 lbs. with the help of my coach and the weight loss program."



"I like knowing I can call the 24-hour nurse line at any time."



FIND A DOCTOR

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. Our simple Find-a-Doctor tool helps you select the right healthcare at the right place.



Try it for yourself. Visit carefirst.com/doctor. 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

Your member portal is personalized to you and your CareFirst benefits. Stay on top of your health with easy access to everything you need to understand your coverage, find care at the best price, and track your claims and deductibles at your fingertips. With My Account, you can:

- Find in-network doctors, urgent care centers and other care—nationwide
- View, order or email member ID cards
- Check claims and deductible status
- Update communication preferences and password
- Quickly access a variety of CareFirst member programs
- Send a secure message for members

TREATMENT COST ESTIMATOR

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

TELEMEDICINE OPTIONS

Advances in technology have made it easier and more convenient to get care wherever and whenever you need it.

CloseKnit

CloseKnit is a virtual-first practice offering 24/7 primary care, urgent care, mental health services and more via a computer or an easy-to-use app. As a CloseKnit primary care patient, you'll get a dedicated Care Team to help you manage your health, navigate billing and benefits, and coordinate in-person and specialty care. Chats with your Care Team are free—and so is joining.



Chat with
your
Care Team



Book same-day
and future
virtual visits



Quick and
easy prescription
refills



Preventive,
urgent and
chronic care

- Virtual primary care and urgent care services are available to members ages 18 and over. The cost is the same as a PCP Office Visit*.
- Virtual urgent care services are available to members ages 2 and over. The cost is the same as an Urgent Care Visit in-person.

You do not need to be a CloseKnit primary care patient to access urgent care services.

CloseKnit's dedicated care teams can treat most illnesses virtually—wherever you are in the U.S.—and can connect members with in-person or specialty care with local providers, if needed. To learn more, visit closeknithealth.com.

24-Hour Nurse Advice Line

Registered nurses are available through our 24-Hour Nurse Advice Line. Call **800-535-9700** to talk to a nurse about your symptoms and the most appropriate steps to take.

** Virtual Connect is included in some CareFirst medical plans—effective January 1, 2023, for 51+ fully insured plans and at renewal for small group fully insured plans. Please refer to your contract for benefit eligibility and full details. Members with an HSA-qualified plan will pay \$0 after meeting the deductible. For Health Savings Account Compatible plans, some non-preventive services may be subject to the applicable deductible payment.*

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 WELLBEINGSM

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

- **RealAge[®]:** Find out if your healthy habits are truly making an impact by taking the RealAge[®] 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.



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

Ready to enroll?

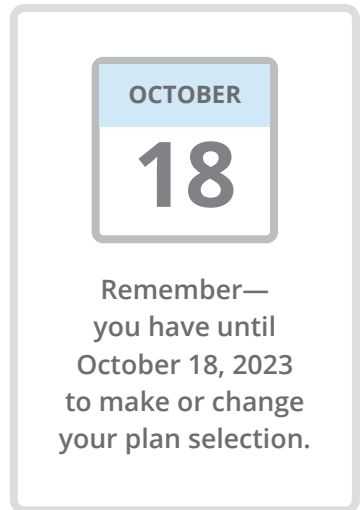
- Visit <http://workday.baltimorecity.gov/login> or call 410-396-5830 from October 2–October 18, 2023
- Complete the enrollment process
- Look for your member ID cards in the mail

Not ready to choose your plan just yet?

Review your options with Alex.

Jelly Vision is here to help during the Open Enrollment period as well as Ongoing Enrollment when applicable. Active employees and retirees can always interact online with Alex, the virtual benefits counselor. Alex will help you make smarter healthcare decisions that may save you time and money by answering a series of health-related questions.

Alex walks you through the process of picking your best benefits and provides easy to understand explanations for any questions you might have along the way. Prepare to make the best benefits decision with Alex at <https://start.myalex.com/cityofbaltimore>.



We're here to help! If you have additional questions, please call 410-396-5830, Monday–Friday 8:30 a.m. to 4:30 p.m. (extended service hours during open enrollment 8 a.m. to 6 p.m.)



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。

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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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