CareFirst
Family of health care plans

Your 2027 Healthcare Benefit Guide

Calvert County Public Schools—Retirees 65+/Medicare Eligible



With Care,

CareFirst

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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.

Calvert County Public Schools

Ready to explore your benefits? Let's get started.

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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.

Choosing the right plan

Everyone has their own personal needs and concerns when it comes to healthcare. We hope you'll take a few minutes to consider what features are most important to you. Here are some examples:



Felipe

32 YEARS OLD
FORKLIFT OPERATOR
MARRIED

Felipe is young and healthy, and generally sees the doctor only when something bothers him. At this point in his life, he's more interested in saving money than having a wide variety of options.

FELIPE WANTS A HEALTH PLAN THAT:

- Fits within a budget
- Has value for what he pays



Susanne

45 YEARS OLD
IT MANAGER
MARRIED WITH
2 CHILDREN

Susanne is a hard-working mom with a high-stress job and active teenage kids. She needs affordable care for her family and help managing her son's type 1 diabetes.

SUSANNE WANTS A HEALTH PLAN THAT:

- Has access to quality care when and where she needs it
- Helps her manage the costs of medications



Elizabeth

59 YEARS OLD
SALES DIRECTOR
DIVORCED

Elizabeth is an active empty-nester. She wants to know that she's got the resources she needs to cover any unexpected expenses, but doesn't want to feel overwhelmed with options.

ELIZABETH WANTS A HEALTH PLAN THAT:

- Includes a robust wellness program
- Provides coverage when she travels



Matt

29 YEARS OLD
SOCIAL WORKER
SINGLE

Matt spends much of his free time with his faithful yellow lab, but he's looking forward to buying a house. Saving money is his immediate goal, but not at the expense of having reliable, basic coverage.

MATT WANTS A HEALTH PLAN THAT:

- Has a low monthly paycheck deduction
- Offers discounts for gym memberships

Examples are used for illustrative purposes only. Any resemblance to actual persons is coincidental.

Highlights of the BlueChoice Plan Options

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

	BlueChoice HMO Open Access 65+	BlueChoice Advantage 65+
Costs to consider		
In-network Deductible You'll pay the full allowed benefit for some services until you reach your deductible	$0	$0
Out-of-pocket Maximum The most you'll pay for covered in-network services in a calendar year	$2,000 individual/ $6,000 family	$500 individual/ $1,000 family
Plan Includes Out-of-network Coverage	No	Yes
Staying healthy		
Annual Physical Exam	$0 per visit	$0 per visit
Preventive Screenings and Immunizations	$0 per visit	$0 per visit
Provider services		
Primary Care Provider (PCP)	$10 per visit	$10 per visit
Urgent Care	$0 Accidental Injury; $15 per visit Medical Emergency	$0 Accidental Injury; $15 per visit Medical Emergency
Emergency Room	$0 Accidental Injury; $75 per visit Medical Emergency (waived if admitted)	$0 Accidental Injury; $75 per visit Medical Emergency (waived if admitted)
Allergy Shots	$10 PCP/$30 Specialist per visit	$0 per visit
Imaging (MRA/MRS, MRI, PET, CT Scans) (non-hospital facility)	$0 per visit	$10 per visit
Labs (non-hospital facility)	$0 per visit (Labcorp)	$10 per visit (Labcorp)
X-rays (non-hospital facility)	$0 per visit	$10 per visit
Physical, Speech and/or Occupational Therapy	$10 per visit (limited to 100 visits each/ condition/benefit period)	$0 per visit (limited to 100 visits each/ condition/benefit period)
Chiropractic	$10 per visit; (limited to 20 visits/condition/ benefit period)	$10 per visit (unlimited visits)
Outpatient Surgery (surgical center)	$0 per visit	$0 per visit
Inpatient Surgery (including maternity)	$0 per visit (365 days)	$0 per visit
Artificial and Intrauterine Insemination	50% of CareFirst member cost	No charge after copay
In Vitro Fertilization Procedures	50% of CareFirst member cost	No charge after copay
Durable Medical Equipment	$0	$0

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 management, tobacco cessation and more

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

Get inspired to be your healthiest by completing fun activities through your well-being program

$0 Pay nothing for annual in-network preventive care and 24-Hour Nurse Advice Line

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



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



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



Highlights of the Standard Group Over 65 (Traditional) Plan Option

	Medicare Pays	Standard Group 65+ Plan Pays
Service		
Inpatient Hospital Days 1–60	60 days of inpatient hospital care, except for $1,736 (your Medicare Part A deductible)	The first $1,736 of the inpatient hospital bill for the first 60 days of hospitalization
Inpatient Hospital Days 61–90	30 additional days of hospital inpatient care, except for a $434 per day copay	$434 per day copay for days 61–90
Inpatient Hospital Lifetime Reserve Days	60 additional "lifetime reserve" days of inpatient hospital care, except for a $868 per day copay	$868 per day copay for up to 60 "lifetime reserve" days
Skilled Nursing Facility	100 days of inpatient care, except for the $217 per day copay for days 21–100	$217 per day copay for days 21–100
Inpatient Medical/Surgery	80% of the Medicare-approved amount after the Medicare Part B deductible has been met	The first $283 (your Medicare Part B deductible) and 20% of the Medicare-approved amount
Outpatient Surgery Hospital visits and surgery for medical conditions*	80% of the Medicare-approved amount after the Medicare Part B deductible has been met	The first $283 (your Medicare Part B deductible) and 20% of the Medicare-approved amount
Emergency Services Minor surgery and emergency first aid provided in a physician's office or hospital outpatient department	80% of the Medicare-approved amount after the Medicare Part B deductible has been met	The first $283 (your Medicare Part B deductible) and 20% of the Medicare-approved amount
Diagnostic Services X-rays or pathology examinations provided in a physician's office or hospital outpatient department	80% of the Medicare-approved amount after the Medicare Part B deductible has been met Clinical laboratory services covered in full	For outpatient minor surgery or accidental injury: The first $283 (your Medicare Part B deductible) and 20% of the Medicare-approved amount For all other cases: Covered by Major Medical
Radiation/Chemotherapy Services Services provided in an office or hospital outpatient department	80% of the Medicare-approved amount after the Medicare Part B deductible has been met	The first $283 (your Medicare Part B deductible) and 20% of the Medicare-approved amount
Diabetic Self-Management	80% of the Medicare-approved amount for blood glucose monitors, testing strips, lancet devices, after the Medicare Part B deductible has been met	80% of Medicare Part B deductible and coinsurance

The Medicare deductibles and coinsurance amounts shown are based on 2026 figures. Your benefits will automatically adjust to meet any amounts that change in 2027.

CareFirst's allowed amount for services covered by Medicare and CareFirst will not exceed the Medicare approved amount/Medicare limiting charge.

	Medicare Pays	Standard Group 65+ Plan Pays
Preventive Services		
Annual Physical	One Annual Wellness visit every 12 months	Covered in full by Medicare
Routine GYN Pap Smears, Pelvic and clinical breast exams	Covered once every 2 years; covered once a year for women at high risk	100% of the Allowed Benefit the year Medicare does not pay
Prostate Cancer Screening Exam	80% of the Medicare-approved amount after the Medicare Part B deductible of $283 has been met; 100% for the PSA test; 80% for other related services. Covered once a year	100% of Medicare Part B deductible and coinsurance
Colorectal Cancer Screening Procedures	No coinsurance, copay or deductible to meet for screening colonoscopy or screening flexible sigmoidoscopy	Covered in full by Medicare
Mammography Screening	No coinsurance, copay or deductible to meet; One baseline between ages 35–39. Once every 12 months for age 40 and older	Covered in full by Medicare
Bone Mass Measurement	No coinsurance, copayment or deductible; Once every 24 months for persons at high risk for osteoporosis	Covered in full by Medicare

In addition to the Standard Group 65+ Benefits, the Retirees of Calvert County Public Schools also have Major Medical benefits. Major Medical reimburses subscribers for out-of-pocket expenses not covered by Medicare, such as balances on office visits, durable medical equipment and hearing aids. Major Medical benefits are then reimbursed at 80% of Allowed Benefit up to $2,000 stop loss. Reimbursement is then 100% of Allowed Benefit for the remaining calendar year.

Prescription drug plan highlights

Here are your costs for prescription drugs from a participating pharmacy.

	Prescription Drugs
Costs to consider	
Prescription Plan Tier	3-Tier
Prescription Deductible	$0
Up to 34-day supply	
Generic Drugs (Tier 1)	$8
Preferred Brand Drugs (Tier 2)	$15
Non-preferred Brand Drugs (Tier 3)	$30
90-day supply (CVS Pharmacy or CVS Mail Service)	
Generic Drugs (Tier 1)	$8
Preferred Brand Drugs (Tier 2)	$15
Non-preferred Brand Drugs (Tier 3)	$30
90-day supply (all other retailer pharmacies)	
Generic Drugs (Tier 1)	$16
Preferred Brand Drugs (Tier 2)	$30
Non-preferred Brand Drugs (Tier 3)	$60
Specialty Drugs through Prudent Rx	$0 (must be enrolled in Prudent Rx, or member will pay 30% of the cost of the medication)

Visit **carefirst.com/rxgroup** *for the most up-to-date drug lists and other important information.*

Mandatory Generics

Generic drugs will be used for all your prescriptions. If you prefer the brand, you'll pay the non-preferred brand copay in addition to the difference between the generic and the brand drug. If a generic version is not available, or DAW (dispense as written) is noted by your doctor, you will only pay the copay.

Dental plan highlights

Let's review some of your in-network costs for common dental services.

	Preferred Dental
Costs to consider	
Calendar Year Maximum Benefit	$1,800
Calendar Year In-network Deductible	$25 individual/$50 family
Plan Includes Out-of-network Coverage	Yes
Routine checkups	
Preventive Care and Diagnostic Treatment (exams, cleanings, X-rays)	$0 per visit
Basic services	
Fillings, Basic Periodontal Services and Non-surgical Extractions	After deductible is met, 80% of CareFirst member cost
Major services	
Major Surgical (root canals, surgical extractions and surgical periodontal services)	After deductible is met, 80% of CareFirst member cost
Major Restorative (dentures, crowns, bridges)	After deductible is met, 50% of member cost for dentures and bridges. 80% for crowns
Orthodontia	50% of CareFirst member cost
Orthodontia Lifetime Maximum	$1,750

Vision plan highlights

Let's review some of your in-network costs for common vision services.

Davis Vision providers are in network including Warby Parker.

(12-month benefit period)	Vision	
Routine checkup		
Annual Eye Exam	$110	
Corrective measures	Frames	Lenses
Single-vision	$110	$95
Bifocal	$110	$125
Trifocal	$110	$150
Cataract (Aphakic)	$110	$200
Contact Lenses	$380	

With CareFirst, you get so much more

Unmatched access

Within our Blues network, you have the **broadest access to care**, including 91% of national providers[1] and 99% of local providers.[2]

Comprehensive care

Our comprehensive care approach meets you where you are, ensuring you have a consistent, whole health experience that helps you better manage your **physical, emotional, social and financial well-being**.

Local expertise

Our extensive and long-standing local relationships give you **unparalleled access to providers and community organizations**, resulting in enhanced care coordination and improved health outcomes.

Innovative member solutions

Beyond health coverage, you have access to our **comprehensive portfolio of best-in-class member solutions** to help you achieve your best health in all stages of life, health and conditions.



1 in 2 Americans are covered by Blue regionally, 1 in 3 nationally[3]



Most chosen health plan in the Mid-Atlantic, serving 3.5 million members



A not-for-profit company driven by mission



Access to 1.7 million U.S. providers[4]

2026 WORLD'S MOST ETHICAL COMPANIES® ETHISPHERE 14-TIME HONOREE

CareFirst is proud to be recognized as one of the World's Most Ethical Companies® for 14 consecutive years.



[1] *CHP 2024 Network Access Compare Findings with additional data*
[2] *CareFirst Book of Business Data, 2024*
[3] *BCBSA Blue Facts, February 2022*
[4] *Provider Data Repository (PDR), January 2021*

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So many options for when you need care

Establishing a relationship with a primary care provider (PCP) is the best way to receive consistent, quality care. But when life makes that difficult, CareFirst offers so many other ways to get the care you need.

	Coverage includes:	Virtual option
CloseKnit Primary Care		
In-person or virtual primary care ** Primary care available to members and dependents ages 18+; Same- or next-day sick visits available to members and dependents ages 2+*	■ Preventive health visits ■ Same- or next-day sick visits ■ Behavioral health care ■ Psychiatry for ages 2+ ■ Lactation consultation ■ Nutrition and diet support	✔
24-Hour Nurse Advice Line		
Call **800-535-9700** for general questions about health issues or where to go for care	■ Cough, cold and flu ■ Rashes ■ Medication questions	✔
PCP Visit		
Discuss diagnosis, treatment of illness, chronic conditions, routine check-ups	■ Routine physical ■ Diabetic care ■ Cough, cold, flu, allergies ■ Bronchitis	✔
Convenience Care Centers		
(e.g., CVS MinuteClinic) Health screenings, vaccinations, minor illness or injury	■ Cough and cold ■ Pink eye ■ Ear pain ■ Flu shot	✘
Urgent Care Centers		
Non-life-threatening illness or injury requiring immediate care	■ Sprains ■ Cut requiring stitches ■ Minor burns ■ Sore throat	✘
Emergency Room Visit		
Life-threatening illness or injury	■ Chest pain ■ Difficulty breathing ■ Uncontrolled bleeding ■ Major burns	✘

CloseKnit is the shared business name of Atlas Health, LLC, Comprehensive Primary Care and Associates, LLC, and CKNMG, LLC. Atlas Health, LLC and Comprehensive Primary Care and Associates, LLC provide in person and telehealth services to CareFirst members and are corporate affiliates within the CareFirst, Inc. corporate umbrella of companies. CKNMG, LLC is an independent company providing in person and telehealth services to CareFirst members.

PLEASE READ: The information provided in this document regarding various care options is meant to be helpful when seeking care and is not intended as medical advice. Only a medical provider can offer medical advice. The choice of provider or place to seek medical treatment belongs entirely to you.

CareFirst WellBeing

Live your healthiest life with CareFirst WellBeing℠. Access motivating digital resources anytime, plus specialized programs for extra support—at no cost to you—including:

- **RealAge®**: Discover if your healthy habits are making an impact by taking the RealAge health assessment.
- **Health coaching**: Get one-on-one confidential support from trained professionals to achieve your best health.
- **Lifestyle coaching**: Identify opportunities to improve your daily health, from managing stress to eating healthy and being active.
- **Disease management**: Get help to better understand and manage your chronic or complex condition.
- **Tobacco cessation**: Learn how to recognize and avoid tobacco cravings and habits with our voluntary and confidential 21-day program, Craving to Quit.
- **Financial well-being**: Whether you want to stop living paycheck to paycheck, get out of debt, or send a child to college, our financial well-being program, SmartDollar, can help.
- **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.
- **Wellness lifestyle, weight management and diabetes prevention**:[1] Get healthier and reduce the risk of developing type 2 diabetes and other conditions with the following programs:
  - **Noom**: At the heart of Noom Weight, Noom Diabetes Prevention and the all-new Noom Well are personalized, psychology-based techniques that will help you develop and maintain healthy eating patterns and physical activity habits. Access tracking tools, peer support and even coaching to help make lasting changes at your pace.
  - **Eat Right Now**: Get support with Mindful Eating, weight management or diabetes prevention through a 12-month program that helps you identify eating triggers and ride out cravings. Access short daily video lessons, a dedicated digital coach, weekly live classes and online community support.

Exciting, personalized programs—from physical fitness and family relationships to stress management and financial health—can help you and your family address every aspect of your well-being.



[1] To join Noom or Eat Right Now, members need to meet clinical eligibility criteria through an online assessment. Noom is an app-based program. Eat Right Now is app-based and available on the web.

Eat Right Now is administered by Sharecare, Inc. and Noom is administered by Noom, Inc., independent companies that provide health improvement management services to CareFirst members. Sharecare, Inc. and Noom do not provide CareFirst BlueCross BlueShield products or services and are solely responsible for the health improvement management services they provide.

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

You can access My Account on the web at carefirst.com/myaccount or by downloading the new CareFirst My Account mobile app from the App Store or Google Play.



Find care

Provider search

CareFirst has one of the world's largest networks of participating providers[1]—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. The Find Care section on your My Account page will help you select the right healthcare at the right place and gives you an estimate of what you'll pay.

Cost estimates

When you search for a provider or procedure, you'll also get a cost estimate. This new resource shows you what you'll pay for procedures, office visits, lab tests and more. You can also compare costs from different providers so you can plan ahead and avoid surprises.

Try it for yourself. Visit carefirst.com/findcare. You'll be able to search by name, location, specialty and a host of other options.



[1] *Provider Data Repository (PDR), January 2021*

Cost estimates are based on average cost and frequency data. They are not intended to show your exact costs and are subject to change based on coverage level. The information provided is not medical advice or prior approval and is not a claim for services.

Away From Home Care®

When you're away from home for 90 consecutive days or more, we've got you covered with our Away From Home Care program.

- You can see any affiliated Blue Cross Blue Shield HMO (Host HMO) provider when you are outside the CareFirst service area.
- You'll be considered a member of the Host HMO and receive care under their plan. Your cost may be different than when you're in the CareFirst service area.
- Once you're enrolled in the program and receive care, you don't have to complete claim forms, so there's no paperwork. And you're only responsible for out-of-pocket costs such as copays, deductibles, coinsurance and the cost of non-covered services.

Whether you're out-of-town on extended business, traveling or going to school out-of-state, you have access to routine and urgent care.



BlueCard and 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.

Mental and behavioral health support

As a CareFirst member, you have 24/7 access to a range of programs for depression, anxiety, drug or alcohol dependencies and other mental health conditions. Our programs include:

- **Care Navigation**—contact us at 800-245-7013 and a specialty-trained, licensed clinician can help connect you with the best care for your individual situation.
- **CloseKnit**—access behavioral health support through a simple, convenient app. CloseKnit providers can assess behavioral health needs to help you connect with therapists and psychiatrists.
- **Substance Use Support**—get clinical counseling 24/7, or schedule substance use disorder treatment for you or a loved one within 48 hours.

To learn more about the free mental and behavioral support available, visit **carefirst.com/mentalhealth**.

You're never alone. If you or someone you know is in crisis, call or text 988 or contact the CareFirst support line at 800-245-7013.





"We all struggle at times, so knowing there are so many options my teens can turn to for help is a huge relief."

Next steps

Ready to enroll?

- Visit **www.calvertnet.k12.md.us**
- Complete the enrollment process
- Look for your member ID cards in the mail
- Be sure to download the CareFirst mobile app to access your plan on-the-go

Not ready to choose your plan just yet?

- If you need more detailed plan information, visit **www.carefirst.com/ccps**
- If you need information on insurance rates, visit **www.calvertnet.k12.md.us**
- Call Human Resources at 443-550-8315 or email **Benefits@calvertnet.k12.md.us**
- Set a reminder on your phone so you don't miss the deadline!

We're here to help! If you have additional questions, please call **833-630-1164**, Monday–Friday, 8 a.m. to 9 p.m.



"Everything in this guide is designed to help you and your family achieve your best health. And all the plans, programs, tools and resources that we've built for you are exactly what we expect for ourselves and those we love. Because, like you, we're CareFirst members, too."

Tonya O.

CareFirst

Employee since '22

CareFirst®

Family of health care plans

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.

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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