

Your Healthcare Benefit Guide

CALVERT COUNTY PUBLIC SCHOOLS—
EMPLOYEES/RETIRES UNDER 65

July 1, 2024–June 30, 2025

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.

Calvert County Public Schools

Your open enrollment is

APRIL 2	TO	APRIL 30
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**Ready to explore your benefits?
Let's get started.**

WHAT'S INSIDE?

3	WELCOME
4	WHAT'S INSIDE?
5	PERKS INCLUDED WITH EVERY PLAN
6	MEDICAL PLAN HIGHLIGHTS
8	PRESCRIPTION DRUG PLAN HIGHLIGHTS
9	DENTAL PLAN HIGHLIGHTS
9	VISION PLAN HIGHLIGHTS
10	VIRTUAL CARE OPTIONS
11	CAREFIRST WELLBEING
12	FIND A DOCTOR
12	MY ACCOUNT BENEFITS
12	TREATMENT COST ESTIMATOR
13	AWAY FROM HOME CARE®
13	BLUECARD & BLUE CROSS BLUE SHIELD GLOBAL® CORE
14	UNDERSTANDING YOUR OPTIONS FOR CARE
14	MENTAL AND BEHAVIORAL HEALTH SUPPORT
15	NEXT STEPS
16	NOTES

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 calendar year. After you spend this amount on care costs, your plan will pay 100% of the CareFirst member costs for the rest of the calendar year.

The personas represented in this decision guide are not real. The personas and quotes are used for illustrative purposes only.

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 things like 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



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 weight loss program."



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



MEDICAL PLAN HIGHLIGHTS

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

	BlueChoice HMO Open Access
Costs to consider	
In-network Deductible You'll pay the full CareFirst member cost for some services until you reach your deductible	\$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
Plan Includes Out-of-network Coverage	No
Staying healthy	
Annual Physical Exam	\$0
Preventive Screenings and Immunizations	\$0
Feeling under the weather?	
Primary Care Doctor	\$10 per visit
Mental Health Professional—Office	\$10 per visit
Urgent Care	\$0 Accidental Injury/\$15 Medical Emergency
Emergency Room	\$0 Accidental Injury/\$75 Medical Emergency (waived if admitted)
Following doctor's orders?	
Allergy Shots	\$10 PCP/\$10 Specialist per visit
Imaging (MRA/MRS, MRI, PET & CT Scans) (non-hospital facility)	\$0
Labs (non-hospital facility)	\$0 (LabCorp)
X-rays (non-hospital facility)	\$0
Physical, Speech and/or Occupational Therapy	\$10 per visit
Chiropractic	\$10 per visit
Acupuncture	n/a
Outpatient Surgery (surgical center)	\$0
Inpatient Surgery (including maternity)	\$0
Artificial and Intrauterine Insemination	50% of CareFirst member cost
In Vitro Fertilization Procedures	50% of CareFirst member cost
Durable Medical Equipment	\$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.

BlueChoice Advantage	Traditional (not available to new hires after 7/1/2001)
\$0	\$100 Individual/\$300 family
\$500 individual/\$1,000 family	\$400 individual/\$800 family
Yes	Yes
\$0	\$0
\$0	\$0
\$10 per visit	After deductible is met, 20% of CareFirst member cost
\$10 per visit	After deductible is met, 20% of CareFirst member cost
\$0 Accidental Injury/\$15 Medical Emergency	\$0 Accidental Injury/\$15 Medical Emergency
\$0 Accidental Injury/\$75 Medical Emergency (waived if admitted)	\$0 Accidental Injury/\$75 Medical Emergency (waived if admitted)
\$0	After deductible is met, 20% of CareFirst member cost
\$10	\$0
\$10 (LabCorp)	\$0
\$10	\$0
\$0	\$0
\$10 per visit	After deductible is met, 20% of CareFirst member cost
\$10 per visit	After deductible is met, 20% of CareFirst member cost
\$0	\$0
\$0	\$0
\$10 per visit	After deductible is met, 20% of CareFirst member cost
\$10 per visit	After deductible is met, 20% of CareFirst member cost
\$0	After deductible is met, 20% of CareFirst member cost

PRESCRIPTION DRUG PLAN HIGHLIGHTS

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

	Prescription Drugs
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 only available when purchased by Mail Order.

Visit [carefirst.com/rxgroup](https://www.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 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.

Voluntary Maintenance Choice® Program

Save money by filling your maintenance medications through CVS Caremark Mail Service or at a CVS retail location. You'll pay just one copay for a three-month supply. All other retail pharmacies will be two copays for a three-month supply.

DENTAL PLAN HIGHLIGHTS

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

	Preferred Dental
Costs to consider	
Annual Maximum Benefit	\$1,800
Annual 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

Davis Vision providers are in-network including Warby Parker.

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

(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	

VIRTUAL CARE OPTIONS

It's important to be able to get the care you need, when you need it. Our virtual care offerings make it easy to do just that.

24-Hour Nurse Advice Line

Talk to a registered nurse about your symptoms, and the appropriate steps to take, at any time by calling **800-535-9700**.

CloseKnit

CloseKnit, our leading virtual care practice, gives you 24/7 access to the support you deserve—from primary and urgent care to therapy and more* through your desktop or the convenient CloseKnit mobile app.

CloseKnit offers:



Primary Care

Full-service primary care from a dedicated care team.
For adults age 18+.



Urgent Care

The care you need to treat minor injuries and illnesses fast. Average wait time is 30 minutes or less. For adults and children (age 2+).



Behavioral Health Services

Expert help, including therapy for depression, anxiety or other behavioral health diagnoses. Psychiatric services coming soon.



Lactation Support

Assistance for nursing mothers with breastfeeding challenges.



Diet & Nutrition

Guidance and support for healthy eating, weight loss and more.

Learn more and register at closeknithealth.com.

** Providers will use their professional judgment to determine if a telemedicine visit is appropriate or if an in-person visit is required.*

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 WellBeing—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.



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

AWAY FROM HOME CARE®

When you're away from home for 90 consecutive days or more, we've got you covered. 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 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.

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.

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 24/7 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, call or text 988 or contact the CareFirst support line at 800-245-7013.

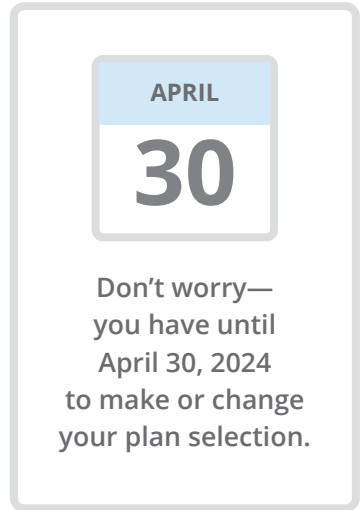
NEXT STEPS

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

"We're excited to have you join us in the CareFirst Family. We hope our stories helped you make a decision."



NOTES



A series of 20 horizontal lines for taking notes, spanning the width of the page.



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 wellness 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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