

Frequently Asked Questions

*Calvert County
Public Schools*
CareFirst BlueChoice Advantage Plan

July 2021

Welcome to BlueChoice Advantage

Q. Will my benefits be the same with the BlueChoice Advantage Plan?

A. Yes, the BlueChoice Advantage benefits will mirror the former PPO plan.

Q. What type of plan is the CareFirst BlueChoice Advantage Plan?

A. The Calvert County Public Schools BlueChoice Advantage plan utilizes CareFirst's **BlueChoice HMO** and **PPO (Preferred Provider)** provider networks, and also the national BlueCross BlueShield **BlueCard PPO** provider network. Members do not need referrals to see specialists.

Q. What is the BlueChoice Advantage network? What providers are considered In-Network for BlueChoice Advantage?

A. The Calvert Co Public Schools BlueChoice Advantage plan allows members to go to providers in CareFirst's BlueChoice HMO and PPO (Preferred Provider) networks. The BlueChoice network consists of over 7,500 primary care physicians and over 50,500 specialists. You also have access to the national BlueCard PPO network (over 1 million providers) across the United States.

BlueChoice Advantage in-network* providers are CareFirst **BlueChoice** and **PPO (Preferred Provider)** participating providers, and providers who participate in the national **BlueCard PPO** network.

BlueChoice Advantage Health Plan— Provider Information

Q. How can I find out if my doctor is in the BlueChoice Advantage network?

A. Visit the *Find a Doctor* section under *Member Tools* at carefirst.com/ccps

- Search for CareFirst providers in the BlueChoice HMO and BluePreferred PPO networks. You can also search for BlueCard PPO providers within the BlueCross BlueShield National Directory. For more information, view the *Step-by-Step Provider Search Guide* under *Plan Information* at carefirst.com/ccps. You have the option to search for a provider by last name.
- You can contact member services at 800-628-8549 to confirm the status of your doctor.
- You can also contact your doctor's office to confirm their participation in CareFirst's BlueChoice HMO or PPO (Preferred Provider) network, or the national BlueCard PPO network.

BlueChoice Advantage Health Plan— Provider Information (continued)

Q. What if I receive care outside of CareFirst's Service Area?

- A. CareFirst's service area is Maryland, the District of Columbia, and Northern Virginia. When you receive care outside the service area, you have access to over 1 million BlueCross BlueShield PPO providers through the national BlueCard PPO network.

BlueChoice Advantage in-network* providers are CareFirst **BlueChoice HMO** and **PPO (Preferred Provider)** participating providers, and providers who participate in the national **BlueCard PPO** network. Care received from non-participating providers will be processed out-of-network.

Q. Where should I go for covered laboratory services?

- A. Participating BlueChoice providers and outpatient facilities must use LabCorp® facilities for laboratory services to be covered in-network. For BlueChoice providers who refer you to a lab, you must use a LabCorp® facility for laboratory services to be covered under your in-network coverage. Any lab work performed in an outpatient hospital setting will require a prior authorization. You may also use a participating BlueCard PPO laboratory and receive in-network benefits if the ordering physician and/or outpatient facility is not a BlueChoice participating provider.

BlueChoice Advantage Health Plan— Benefits Overview

	In-Network*	Out-of-Network*
Annual Deductible	No Charge	\$100 Individual / \$200 Family
Out-of-Pocket Maximum	\$500 Individual / \$1,000 Family (includes deductibles, copays and coinsurance; max out-of-pocket applies to both in and out-of-network services)	
Preventive Services	No Charge	Deductible, then 20% of allowed benefit
Office Visit Copay Primary Care Physician (PCP) Specialist	\$10 copay \$10 copay	Deductible, then 20% of allowed benefit Deductible, then 20% of allowed benefit
Inpatient Hospitalization	No Charge	Deductible, then 20% of allowed benefit
Emergency Room	Accidental Injury - No Charge Medical Emergency - \$75 copay (waived if admitted)	
Urgent Care	Accidental Injury - No charge Medical Emergency - \$15 copay	

*This is a summary of benefits.

BlueChoice Advantage Health Plan—FAQ's

Q. What do these terms mean?

A. **Coinsurance**—Your share of the cost of a covered health service, calculated as a percent of the allowed benefit. The plan pays the remainder up to the allowed benefit. Coinsurance is in addition to the deductible for out-of-network services.

Copayment—A fixed amount you pay for covered health care services. The amount can vary by the type of covered health care service.

Deductible—The amount you pay for covered health care services before the plan begins to pay for out-of-network services.

Out-of-Pocket Maximum—The most you pay during the calendar year before the plan starts to pay in full for the remaining calendar year. The out-of-pocket maximum includes deductibles, coinsurance, and copayments. The out-of-pocket maximum does not include premiums, balance billing for non-network providers (difference between the allowed amount and total charge), and non-covered services.

BlueChoice Advantage Health Plan—FAQ's

Q. What tools and resources are available on www.carefirst.com/ccps?

A. Visit carefirst.com/ccps and go to the *Health & Wellness* tab for the following

- View the *Wellness Program*
- *Blue365* provides health and wellness discounts for members
- *Vitality Magazine* contains wellness tips, recipes, and other resources
- *Personal Health Support*
- *Health Education Library*

Q. I have a dependent who will be going away to college. What coverage will they have?

A. CareFirst's service area is Maryland, the District of Columbia, and Northern Virginia. When outside of CareFirst's service area, to obtain in-network coverage, ensure your dependent seeks care from a BlueCard PPO provider. Except in the case of an emergency, if your dependent does not use a participating BlueCard PPO provider when seeking care outside of CareFirst's service area, they will receive out-of-network benefits. For more information, go to carefirst.com/ccps and visit the *Find a Doctor* section under *Member Tools*, or view the *Step-by-Step Provider Search Guide* under *Plan Information & Forms*.

BlueChoice Advantage Health Plan—FAQ's

- Q. Do I need to select a primary care physician with the BlueChoice Advantage plan?**
- A. While you are not required to select a primary care physician, we strongly encourage you to do so. Having a primary care physician ensures the best coordination of your medical care.
- Q. Do I need to obtain a referral to see a specialist?**
- A. No, you do not need a referral to see a specialist.
- Q. What if I have a pre-existing condition, can I enroll in the BlueChoice Advantage plan?**
- A. Yes, you may enroll in the plan even if you have a pre-existing condition.
- Q. Is Medical Policy the same?**
- A. Yes, Medical Policy is consistent across ALL CareFirst products/plans.

BlueChoice Advantage Health Plan—FAQ's

Q. How are mental health providers covered under the BlueChoice Advantage program?

- A. The Calvert County Public Schools BlueChoice Advantage plan allows members to go to mental health providers in CareFirst's BlueChoice and PPO (Preferred Provider) networks. You also have access to the national BlueCard PPO network across the United States.

BlueChoice Advantage in-network providers are CareFirst **BlueChoice HMO** and **PPO (Preferred Providers)** participating providers, and providers who participate in the national **BlueCard PPO** network.

Non-participating mental health providers will be covered out-of-network.

Contact CareFirst at 800-628-8549 for assistance with locating in-network providers. You can also go to carefirst.com/ccps and visit the *Find a Doctor* section under *Member Tools*, or view the *Step-by-Step Provider Search Guide* under *Plan Information & Forms*.

BlueChoice Advantage Health Plan—FAQ's

Q. Does the plan cover preventive care?

- A. In compliance with the Affordable Care Act, Calvert County Public Schools medical plans cover most preventive care services at 100% of allowed benefit, when using an in-network provider. Preventive care services include routine physicals, immunizations, and screenings.

Women's preventive health care services include, but are not limited to: routine gynecology exams, Pap tests, and mammograms.

Children's preventive services include, but are not limited to: well child visits, routine immunizations, related routine diagnostic services and screenings.

Adult preventive services include, but are not limited to: adult routine physicals, routine immunizations, related lab & other routine diagnostic tests, and routine screenings for prostate cancer, osteoporosis prevention, chlamydia, human papillomavirus (HPV), and colorectal cancer.

BlueChoice Advantage Plan— While on Travel

Q. What benefits are available when traveling?

- A. With the BlueCard® Program, you can take your health care benefits with you when you travel or live outside the CareFirst service area; it provides coverage that extends beyond Maryland, District of Columbia, and Northern Virginia area, including international travel.
- The BlueChoice Advantage health plan travels with you across the country
 - You have access to more than 1 million providers and over 7,500 hospitals
 - To locate a BlueCard PPO provider outside of the CareFirst service area, go to carefirst.com/ccps and visit the *Find a Doctor* section under *Member Tools*, or view the *Step-by-Step Provider Search Guide* under *Plan Information*.
 - You can also call **1-800-810 BLUE (2583)** toll-free 24 hours / 7 days a week
 - The PPO provider files your claim to their local plan and accepts plan allowance (member responsible for copayments and non-covered services)

Continued

BlueChoice Advantage Plan— While on Travel (continued)

International Travel

- For non-emergency medical care when **outside** the United States, call **1-800-810-BLUE** toll-free, or (804) 673-1177, 24 hours / 7 days a week for information on doctors and hospitals, or to receive medical assistance services. A medical assistance coordinator, in conjunction with a medical professional, will make an appointment with a doctor or arrange hospitalization if necessary. In an emergency, you should bypass this step and go directly to the nearest hospital.
- If you are admitted to the hospital, your care will be monitored throughout your hospital stay.
- For more information on Blue Cross Blue Shield Global® Core, visit <https://www.bcbsglobalcore.com/>, or contact Member Services at 800-628-8549.