



Federal Employees Health Benefits Program 2025

BENEFIT GUIDE

carefirst.com/fedhmo

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WITH EVERY PLAN

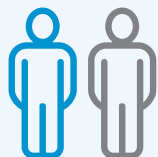
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The CareFirst BlueChoice Difference

When choosing a health plan, choose the brand most recognized and trusted. CareFirst has highest member satisfaction ratings* and is named as one of the “World’s Most Ethical Companies” eleven years in a row.



1 IN 2 AMERICANS

are covered by
Blue regionally

99% of physicians
are in-network
regionally/
95% nationally

100% of hospitals
are in-network
regionally/
96% nationally

97% of claims are
paid in-network
regionally/
96% nationally

* Results based on a survey of 1,307 health plan members, conducted by Escalent during 2020.



“World’s Most Ethical Companies” and “Ethisphere” names and marks are registered trademarks of Ethisphere LLC.



Great benefits, no hidden costs

- No charge, no deductible, in-network benefits for preventive care.
- Emergency and urgent care is covered both inside and outside the CareFirst service area of Washington, D.C., Maryland and Northern Virginia.
- No referrals required.
- Browse providers to save on out-of-pocket costs with SmartShopper and earn a reward for not overpaying. 888-345-2837



Health and wellness

- **Blue Rewards**—up to \$400 earn financial rewards for participating in health-related activities.
- **Blue365**—get exclusive discounts on health and wellness services such as gym memberships, healthy eating options, and even fitness gear.
- **Health Coaching**—coaches are registered nurses and trained professionals who provide one-on-one support to help you reach your wellness goals.



Convenience

- **Free 24/7 nurse advice line.**
- **CloseKnit**—provides virtual only primary care services through a dedicated care team of physicians, nurse practitioners, physician assistants, licensed professional counselors and licensed clinical social workers 24/7/365.
- **Mail Order Pharmacy**—a convenient, fast home delivery service.
- **My Account**—our secure member website allows you to manage your health information anytime, anywhere.

CareFirst BlueChoice Plans At A Glance

Plans designed to support your unique needs.



**BlueChoice
Advantage HDHP**



**Blue Value
Plus**



**Standard
BlueChoice**

You can choose to cover:



**Yourself with
Self Only**



**You and one other eligible
family member with Self + 1**



**You and two or more
eligible family members
with Self & Family**

CareFirst BlueChoice Plans exclusive offerings:



Vision and Discount Dental Coverage



Free 24-Hour Nurse Advice Line



Telehealth Services Provided by
CloseKnit



Retail and Mail Service Pharmacy
Access



Wellness Discounts and Programs



Global Core—quality medical coverage
when traveling outside the U.S.

What's New in 2025

Here are some benefit changes about all three plans for 2025. We've highlighted these changes below to help you determine which plan is best for you.

Changes to Blue Value Plus, Standard BlueChoice, and BlueChoice Advantage HDHP

- **Opioid Reversal Agents:** The Plan will cover Opioid Reversal Agents with a \$0 copay. The deductible will apply under the HDHP plan.
- **Maternity:** Breast pumps are available one per calendar year pre- or post-natal.
- **Infertility Services:** The Plan will add coverage for in-vitro fertilization (IVF) at 50% of the plan allowance. Benefits are limited to three attempts per live birth and limited to \$45,000 payment per plan year.

Changes to Standard BlueChoice only

- **Out-of-Pocket Maximum:** The in-network out of pocket maximum is changing to \$5,500 for Self Only and \$11,000 for Self+1 and Self and Family. The out-of-network out of pocket maximum is changing to \$9,000 for Self Only and \$18,000 for Self+1 and Self and Family.
- **Primary Care Physician (PCP):** Member cost for in-network PCP visits will increase from a \$0 copay to a \$25 copay and from \$80 copay to \$100 copay for out-of-network.
- **Specialist:** Member cost for in-network Specialist visits will increase from a \$40 copay to a \$50 copay and from \$80 copay to \$100 copay for out-of-network.
- **Prescription Drugs:** Member copay for a 34-day supply will increase for Tier 1: \$0 to \$10, Tier 2: \$50 to \$75, Tier 3 \$75 to \$100, Tier 4: \$100 to \$125, and Tier 5 \$150 to \$175. For a 90-day supply the copay will increase for Tier 1: \$0 to \$20, Tier 2: \$100 to \$150, Tier 3 \$150 to \$200, Tier 4: \$200 to \$250, and Tier 5 \$300 to \$350.

Changes for BlueChoice Advantage HDHP only

- **Deductible:** The in-network deductible is changing to \$1,650 for Self Only and \$3,300 for Self+1 and Self and Family. The out-of-network deductible is changing to \$3,300 for Self Only and \$6,600 for Self+1 and Self and Family.
- **Out-of-Pocket Maximum:** The in-network out of pocket maximum is changing to \$5,500 for Self Only and \$11,000 for Self+1 and Self and Family. The out-of-network out of pocket maximum is changing to \$7,500 for Self Only and \$15,000 for Self+1 and Self and Family.

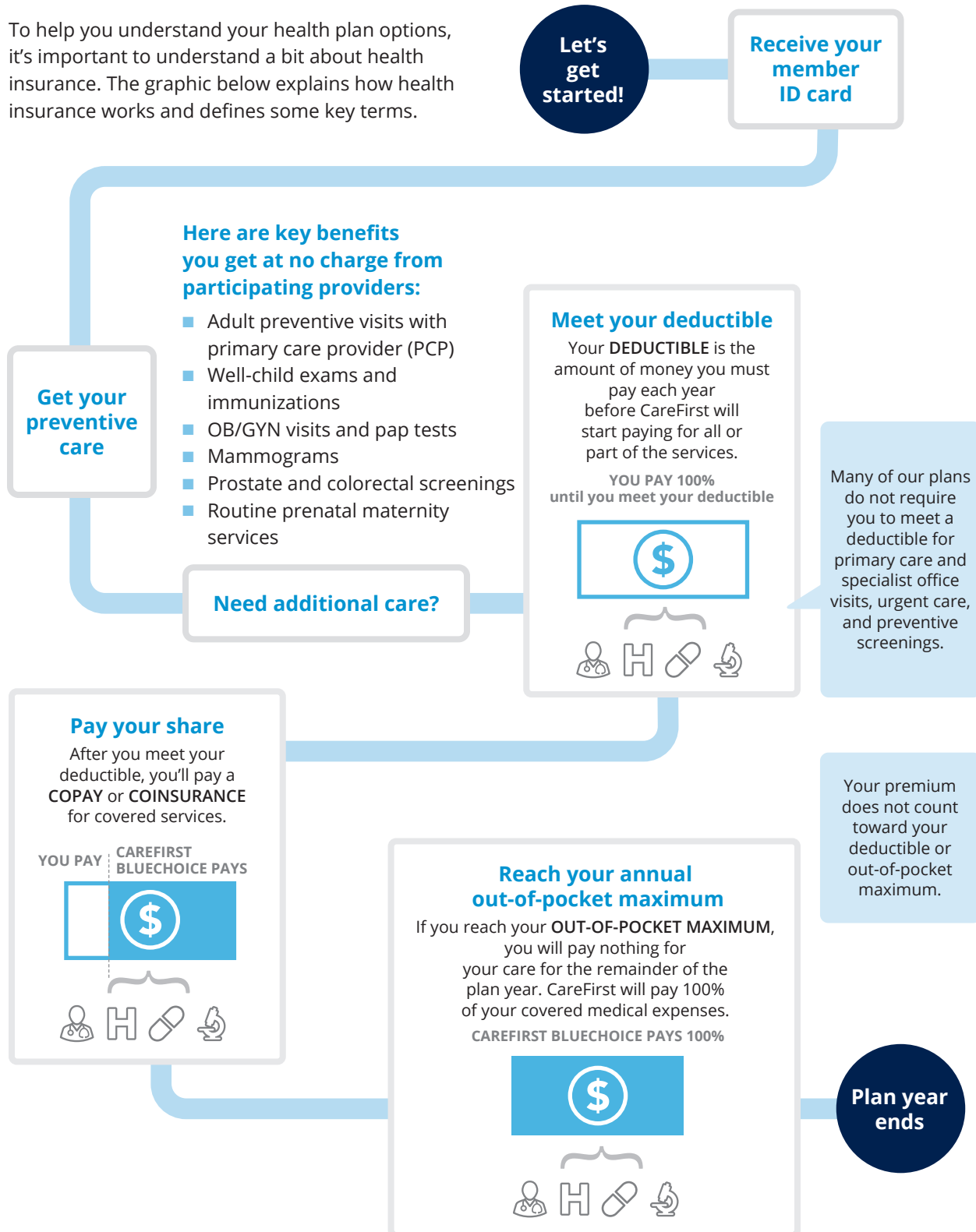
Changes for Blue Value Plus only

- **Out-of-Pocket Maximum:** The in-network out of pocket maximum is changing to \$6,500 for Self Only and \$13,000 for Self+1 and Self and Family.

*Please note: This is not a complete list of all the changes. To see a complete list of benefit changes with a complete description, please refer to the 2025 BlueChoice Brochure which is available on our website at www.carefirst.com/fedhmo.

How Health Insurance Works

To help you understand your health plan options, it's important to understand a bit about health insurance. The graphic below explains how health insurance works and defines some key terms.



Know Before You Go

Choosing the right setting for your care—from vaccinations to X-rays—is key to getting the best treatment with the lowest out-of-pocket costs. It's important to understand your options so you can make the best decision when you or your family members need care. The following information may help you decide where to go for medical treatment.

\$ \$0 CloseKnit Virtual Care

Access 24/7 care including primary care, urgent care and more. Standard BlueChoice and Blue Value Plus plan members have a \$0 copay and HDHP members pay the deductible then \$0 copay.

\$0 24-hour nurse advice line

When your PCP isn't available, registered nurses are available 24/7 to discuss your symptoms with you and recommend the most appropriate care. Call 800-535-9700 anytime to speak with a nurse.

\$ Primary care providers (PCP)

The best place to get consistent, quality health care is your primary care provider (PCP). If you have a medical issue, having a doctor who knows your health history often makes it easier to get the care you need.

\$ Convenience care centers

Convenience care centers (retail health clinics) offer care for non-emergency situations like colds, pink eye, strep tests and vaccinations. These centers usually have evening and weekend hours.

*Example: CVS MinuteClinic, Walgreens Healthcare Clinic**

\$ \$ Urgent care centers

Urgent care centers provide treatment for injuries and illnesses that require prompt medical attention but are not life-threatening (sprains, minor cuts, flu, rashes, minor burns). These centers have doctors on staff and offer weekend/after-hours care.

*Example: Patient First, ExpressCare**

\$ \$ Non-hospital facilities and surgery centers

X-rays, lab work, and outpatient surgery will almost always cost more in a hospital setting. Pay less for these services by going to a participating non-hospital facility or surgery center. *Prior authorization may be required for non-hospital outpatient services.*

\$ \$ Outpatient hospital vs.

\$ \$ \$ Inpatient hospital

Outpatient services are received in the hospital without being admitted, such as same-day surgeries. **Inpatient services** are those received when you are admitted to the hospital. *Prior authorization may be needed for hospital-based services.*

\$ \$ \$ Emergency rooms (ER)

Emergency rooms treat acute illnesses and trauma. Go to the ER right away if you or a family member have sudden symptoms that need emergency care, including (but not limited to): chest pain, trouble breathing or head trauma. *Prior authorization is not needed for ER services.*

To find participating providers in your plan, visit carefirst.com/fedhmo

PLEASE READ: The information provided in this document regarding various care options is meant to be helpful when you are 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.

*Subject to change. Visit carefirst.com/fedhmo for the most up-to-date list of available facilities.

When you need care

When your PCP isn't available, being familiar with your options will help you locate the most appropriate and cost-effective medical care. The chart below shows how costs* may vary for a sample health plan depending on where you choose to get care.

	Sample Cost	Needs or Symptoms	24/7	Rx
24-Hour Nurse Advice Line	\$0	If you are unsure about your symptoms or where to go for care, call 800-535-9700, anytime day or night to speak to a registered nurse.		
CloseKnit Virtual Care (24/7/365 virtual care for members)	\$0	<ul style="list-style-type: none"> ▪ Cough, cold and flu ▪ Urgent care needs ▪ Illness while traveling ▪ Therapy 	✓	✓
Convenience Care (e.g., CVS MinuteClinic or Walgreens Healthcare Clinic)	\$20	<ul style="list-style-type: none"> ▪ Cough, cold and flu ▪ Pink eye ▪ Ear pain 	✗	✓
Urgent Care (Non-life threatening illness or injury requiring immediate care, e.g., Patient First or ExpressCare)	\$60	<ul style="list-style-type: none"> ▪ Sprains ▪ Cut requiring stitches ▪ Minor burns 	✗	✓
Emergency Room (Life-threatening illness or injury)	\$200	<ul style="list-style-type: none"> ▪ Chest pain ▪ Difficulty breathing ▪ Abdominal pain 	✓	✓

* The costs in this chart are for illustrative purposes only and may not represent your specific benefits or costs.

To determine your specific benefits and associated costs:

- Log in to My Account at carefirst.com/fedhmo
- Check your 2025 BlueChoice Brochure
- Call Member Services at 888-789-9065

For more information and frequently asked questions, visit carefirst.com/needcare.

PLEASE READ: The information provided in this document regarding various care options is meant to be helpful when you are 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.

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. Available to all members at **no cost**.

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. Standard BlueChoice and Blue Value Plus Plan members have a \$0 copay and HDHP members pay the deductible then \$0 copay.

Learn more and register at closeknithealth.com.

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.



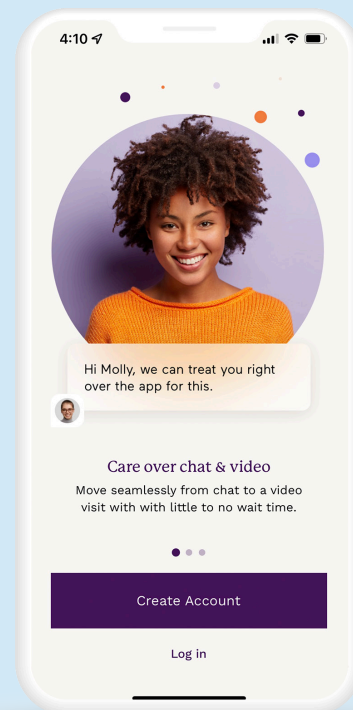
Lactation Support

Assistance for nursing mothers with breastfeeding challenges.
Coming soon.



Diet & Nutrition

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



*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, which is a corporate affiliate of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc., which do business as CareFirst BlueCross BlueShield.

HDHPs and HSAs/HRAs

Our BlueChoice Advantage—HDHP Option may be a great choice if you want more control over your health care spending or if saving for future medical expenses is a priority for you.

BlueChoice Advantage—HDHP Option pairs a high-deductible health plan (HDHP) with either a Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA).

Remember! You only have 30 days to sign up for an HSA, otherwise you will be enrolled in an HRA. To enroll in an HSA, visit carefirst.com/fedhmo and log into your My Account or use the *HSA/HRA Selection Form* listed under *Resources & Forms*. If you do not have access to the internet, call **Member Service** at **888-789-9065** and let them know which option (HSA or HRA) you want to enroll in. They will document your selection.

For details about your eligibility to enroll in an HSA or HRA, please see the 2025 BlueChoice Brochure available at carefirst.com/fedhmo.

An **HSA** is a tax-exempt medical savings account that can be used to pay for your own—and your dependents'—eligible medical, dental, and vision expenses. We will deposit a portion of your premium in your HSA each month and you can contribute additional funds to your HSA up to the IRS limits.

With an **HRA**, we fund your account to cover health care costs before the deductible has been met. HRAs provide tax-free reimbursement for out-of-pocket medical expenses. When you need to make a withdrawal, you do not pay taxes if you use it to cover eligible expenses.

Eligible health expenses include medical, prescription, dental, vision expenses, and more. See the full list of eligible expenses at irs.gov.

Value of the BlueChoice Advantage—HDHP Option (HSA)

- Reduce your taxes—you pay no taxes on contributions, interest, earnings, or withdrawals for eligible expenses.
- Your HSA money grows tax-free over time.
- Your HSA funds rollover from year to year to use on future eligible expenses including retiree health expenses.
- When your HSA balance exceeds \$1,000, you have the option to invest those funds. Earnings on these investments are also tax free as long as withdrawals are used for eligible expenses.
- If you are 55 or older, you can make additional contributions to your HSA (maximum as allowed by the Internal Revenue Service (IRS)).



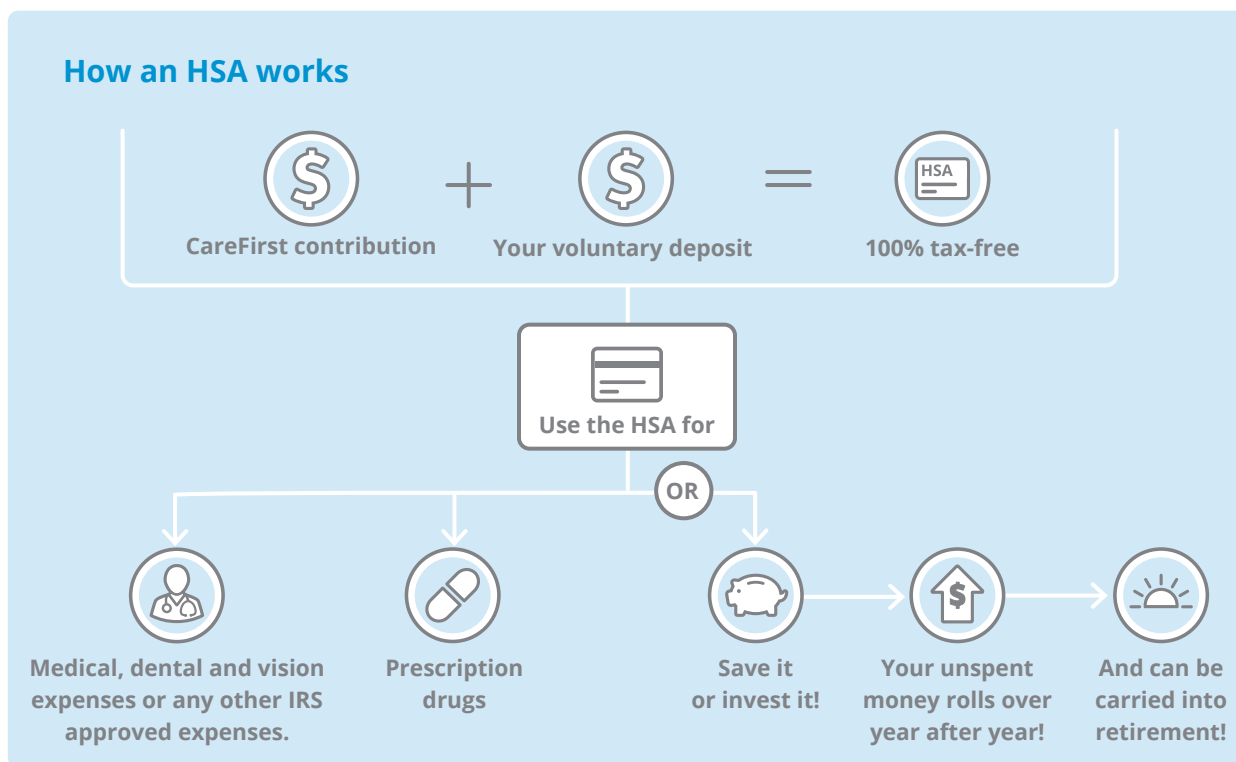
How HSAs and HRAs work

- With an HSA you are eligible for a premium pass-through amount. We contribute \$75 per month for Self and \$150 per month for Self + One and Family to your HSA.
- You may also contribute additional amounts up to the maximum annual limit of \$4,300 for individuals and \$8,550 for couples and families as allowed by the IRS.
 - A convenient BlueFund debit card gives you quick and easy access to your HSA funds.
 - You can use your HSA to pay for any eligible out-of-pocket health care expenses. Once the annual deductible is met (\$1,600 for Self; \$3,200 for Self + One and Family), CareFirst will begin to provide benefits for covered services.
- We fund your HRA account \$900 for Self and \$1,800 for Self + One and Family.
- In-network preventive care is covered in full and not subject to the deductible. Once you meet your deductible, CareFirst begins to pay for covered services.
- For more information on the differences between an HSA and an HRA, please see the 2025 BlueChoice brochure www.carefirst.com/fedhmo/attachments/opm-brochure.pdf

Sample eligible expenses include: doctor and hospital visits, copays, eyeglasses, prescriptions and premiums for long-term care insurance. See the IRS list of eligible expenses at irs.gov.

Learn more at: learn-carefirst.hellofurther.com/individuals

How an HSA works



Which Plan is for Me?

Health insurance concerns can vary from person to person. While one family may need in-network coverage nationally or even worldwide (consider the BlueChoice Advantage—HDHP Option), another may want coverage just regionally. The examples below can help you decide what plan is right for you.*

Meet Emmanuel

- 48 years old, married, four dependent children between the ages of 16 and 23.
- Emmanuel's oldest child is away at college and the family leads an active and healthy lifestyle.
- The family visits providers for both preventive well visits and sick visits and they use the health care system in and outside of the CareFirst service area.



Emmanuel is considering the **BlueChoice Advantage—HDHP Option** because this plan provides in-network coverage nationwide. Also, this plan can be paired with an HSA** which provides tax savings when Michael uses HSA funds for current medical bills—or even saves for future medical expenses.

Meet Rosa

- 60 years old, married, no dependents.
- Uses a primary care provider (PCP) and specialists in the CareFirst service area and visits them often.
- Wants to access care without a lot of out-of-pocket costs.



Rosa is considering the **Standard BlueChoice** because there is no deductible and she will have low out-of-pocket costs when she uses the BlueChoice network. With both in-network and out-of-network coverage, Rosa has the freedom to choose.

Meet Alex

- 25 years old, single, no dependents.
- Likes to travel.
- Uses the health care system for well visits.



Alex is considering the **BlueChoice Advantage—HDHP Option** for a low premium. They like knowing that when they stay in-network, their well visits are covered 100% before their deductible and that they can find in-network providers nationwide.

Meet Tatiana

- 30 years old, married, two dependent children ages 2 and 4.
- Family stays local.
- The family uses generic prescription drugs and each family member has a PCP in the CareFirst service area.



With two young children to care for, Tatiana likes the simplicity of a plan with no medical or generic prescription deductible. A good choice for Tatiana is the **Blue Value Plus Option**. The family will benefit from in-network coverage and peace of mind knowing should they decide to travel, their urgent/emergency care is covered.

The CareFirst Service Area is defined as Washington, D.C., Maryland and Northern Virginia.

* These examples are provided to give you additional information and are not to influence your decisions.

** A Health Savings Account (HSA) is a medical savings account that enables you to reduce your taxes and grow the funds tax-free as long as the money is used for eligible medical expenses.

Comparing Plans—What's the Same?

CareFirst plans have been trusted by thousands of federal employees for over 80 years. For 2025, CareFirst offers you three plans to choose from. On pages 15–16 you will find an overview of benefits so you can decide what plan is right for you. Before you look at what is different, the below shows you what is the same for all three plans.



Emergency coverage worldwide

BlueCross BlueShield Global Core (Global Core) provides medical services and access to health care professionals including doctors and hospitals in nearly 200 countries.



Urgent/emergency coverage nationwide

No matter which CareFirst plan you choose, urgent/emergency care received anywhere in the U.S. is covered.



Hospital services

Inpatient hospital stays (when you spend the night in the hospital) and outpatient services (procedures you get when you do not spend the night in the hospital) are covered.



Away From Home Care® program

If you or your covered dependents plan to be out of the CareFirst service area for at least 90 consecutive days, you may be able to sign up for Away From Home Care. This program provides temporary benefits, including routine services, through another Blue Cross Blue Shield in the U.S. This coverage is perfect for extended out-of-town business or travel, semesters at school or families living apart.



No referrals required

See participating specialists without the hassle of getting a referral.



SmartShopper

SmartShopper makes it easy to compare in-network providers so you can know what you'll pay before you go. Your choice for you and your family can save you money and earn you a reward. Call 888-345-2873 to speak with the SmartShopper Personal Assistant Team.



No charge, no deductible for in-network preventive health care

Adult physical exams and screenings are covered. Well-child visits and immunizations are covered.



Maternity

Prenatal, delivery and postnatal care including hospital stays are covered.



Behavioral health

Mental health and substance use disorder treatment are covered. CareFirst will connect you with trusted providers who will help you get a personalized treatment plan in the appropriate setting including inpatient and outpatient centers.



Online tools and resources

Wherever you are, CareFirst gives you the flexibility to manage your health care and wellness goals at carefirst.com/fedhmo.



Labs, X-rays, specialty imaging

Diagnostic services are covered if you stay in-network.



Free 24-hour nurse advice line



Telehealth Services provided by CloseKnit



Blue Rewards

Earn financial rewards for participating in health-related activities. Both you and your spouse are eligible to earn rewards.

* This is not a complete list of all services. For a comprehensive explanation of your coverage, please check your 2025 BlueChoice brochure on our website at carefirst.com/fedhmo.

BlueChoice Advantage—HDHP Option

BlueChoice Advantage—HDHP Option offers you the most flexibility and choice by providing both in-network and out-of-network coverage **and** in-network coverage nationwide. You also have the option to pair this plan with a Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA) and manage your HSA funds with an on-line management tool. For more information on HSAs and HRAs see pages 8-9.



Large provider network

- 50,000 CareFirst BlueChoice providers in Washington, D.C., Maryland and Northern Virginia. That means 100% of the hospitals in the area and 99% of the physicians.
- Nationwide you have access to 96% of hospitals and 95% of physicians so even if you are traveling across the U.S., you can find in-network BlueCard PPO providers.



Where to go for lab work?

- Inside the CareFirst Service Area (MD, D.C., Northern VA) you must use LabCorp.
- Outside the CareFirst Service Area you can use any BlueCard PPO facility.

Benefit highlights

This plan has a deductible. Some services are only covered after you meet your deductible, however many in-network services are covered even if you have not met your deductible including:

- Earn up to \$400 EACH in Blue Rewards for you and a spouse
- Comprehensive preventive health care visits
- Well-child care and immunizations
- Preventive drugs and Select Generic Drugs

After you meet your annual deductible, benefits include:

- No copay Primary Care (PCP) office visits
- Prescriptions at low copays and no copay for generics
- No copay for in-network labs
- No copay for in-network mental health services received in doctor's office
- No copay for retail health centers (e.g., CVS MinuteClinic)

How BlueChoice Advantage—HDHP Option network coverage works



When you receive care **inside** the CareFirst BlueChoice service area:

In-network you pay: \$
BlueChoice network



Out-of-network you pay: \$\$
BlueCard PPO network

Non-participating providers you pay: \$\$\$
(Balance billing may apply)



When you receive care **outside** the CareFirst BlueChoice service area:

In-network you pay: \$
BlueCard PPO network



Non-participating providers you pay: \$\$\$
(Balance billing may apply)

* This is not a complete list of all services. For a comprehensive explanation of your coverage, please check your 2025 BlueChoice brochure on our website at carefirst.com/fedhmo.

Blue Value Plus Option

Blue Value Plus is an in-network only HMO and you must use an in-network provider except for emergency care. With Blue Value Plus, you and your primary care provider (PCP) are in control. Your PCP will provide routine care and help coordinate specialty care, however you do not need a referral to visit a specialist.



Large provider network

- 50,000 CareFirst BlueChoice providers in Washington, D.C., Maryland and Northern Virginia. That means 100% of the hospitals in the area and 99% of the physicians.
- Urgent/emergency services covered nationwide.



Where to go for lab work?

- Inside the CareFirst Service Area (MD, D.C., Northern VA) you must use LabCorp.
- Lab work outside the CareFirst Service Area is not covered except for urgent/emergency care.

Benefit highlights

- No medical deductible
- No copay for comprehensive preventive health care visits
- No copay for CloseKnit virtual care.
- \$15 office visit copay for mental health services received in doctor's office
- \$15 office visit copay at your PCP
- \$10 copay for generic prescriptions
- Earn up to \$400 EACH in Blue Rewards for you and a spouse

How Blue Value Plus Option network coverage works

In-network

In-network you pay: \$
BlueChoice network



Out-of-network

Out-of-network services are not covered, except for urgent/emergency care.

* This is not a complete list of all services. For a comprehensive explanation of your coverage, please check your 2025 BlueChoice brochure available at carefirst.com/fedhmo.

Standard BlueChoice Option

Standard BlueChoice has no deductible and gives you the benefit of no out-of-pocket costs for select services while still offering you choices on where and how you get care.



Large provider network

- 50,000 CareFirst BlueChoice providers in Washington, D.C., Maryland and Northern Virginia. That means 100% of the hospitals in the area and 99% of the physicians.
- Emergency services covered nationwide. With access to 96% of hospitals and 95% of physicians, if the unexpected happens, you are covered.



Where to go for lab work?

- Inside the CareFirst Service Area (MD, D.C., Northern VA) you must use LabCorp.
- Lab work outside the CareFirst Service Area is also covered, although out-of-pocket costs may be higher.

Benefit highlights

- No medical or prescription deductible
- No copay for CloseKnit virtual care
- No copay for comprehensive in-network preventive health care visits
- No copay for visits to your primary care provider (PCP), including pediatricians
- No copay for retail health centers (e.g., CVS MinuteClinic)
- No copay for in-network labs
- No copay for in-network mental health services in a doctor's office
- Earn up to \$400 EACH in Blue Rewards for you and a spouse

How Standard BlueChoice Option network coverage works

In-network

In-network you pay: \$
BlueChoice network



Out-of-network

Out-of-network you pay: \$\$
BlueCard PPO network



Non-participating providers you pay: \$\$\$
(Balance billing may apply)

* This is not a complete list of all services. For a comprehensive explanation of your coverage, please check your 2025 BlueChoice brochure available at carefirst.com/fedhmo.

In-Network Benefit Comparison*

Services	BlueChoice Advantage —HDHP Option	Blue Value Plus Option	Standard BlueChoice Option
WELLNESS PROGRAM & BLUE REWARDS			
	You have access to a comprehensive wellness program as part of your medical plan. You also have Blue Rewards, an incentive program where you can get rewarded for completing certain activities. With Blue Rewards, you can earn up to \$400 EACH for you and spouse.		
ANNUAL DEDUCTIBLE			
Self Only	\$1,650**	\$0	\$0
Self + One, Self and Family	\$3,300***	\$0	\$0
ANNUAL OUT-OF-POCKET MAXIMUM			
Self Only	\$5,500	\$6,500	\$5,500
Self + One, Self and Family	\$11,000	\$13,000	\$11,000
PREVENTIVE SERVICES			
Well-Child Visit, Adult Physical Exam, Routine GYN/Maternity	\$0	\$0	\$0
Breast, Prostate, Colorectal Screening	\$0	\$0	\$0
OUTPATIENT SERVICES (Per visit or procedure)			
Primary Care Office Visit	Deductible, \$0	\$15	\$25
Specialist Visit	Deductible, \$35	\$50	\$50
Physical, Speech & Occupational Therapy	Deductible, \$35	\$50	\$50
Acupuncture & Chiropractic Services	Deductible, \$35	\$50	\$50
URGENT & EMERGENCY CARE			
Urgent Care (per visit)	Deductible, \$50	\$50	\$50
Emergency Room Facility (waived if admitted)	Deductible, \$300	\$275	\$200
Ambulance	Deductible, \$100	\$200	\$100
DIAGNOSTIC SERVICES (Non-hospital/Freestanding facility)			
Labs	Deductible, \$0	\$30	\$0
X-rays	Deductible, \$35	\$50	\$40
Specialty Imaging (i.e., MRI, CAT Scan)	Deductible, \$75	\$100	\$75
HOSPITALIZATION (Physician fees are listed in section 5(b) of CareFirst Inc. Brochure)			
Outpatient Hospital Non-Surgical Services	Deductible, \$200	\$150	\$100
Outpatient Hospital Surgical Services	Deductible, \$300	\$200	\$150
Inpatient Hospital Services	Deductible, 20%	25%	20%
Maternity	Deductible, 20%	25%	20%
MENTAL HEALTH AND SUBSTANCE USE DISORDER			
Office/Outpatient Professional	Deductible, \$0	\$15	\$0

* This summary is for comparison purposes only & does not create rights not given through the benefit plan. Please refer to your 2025 FEHBP BlueChoice Brochure for specific plan details.

** The \$75 monthly pass through amount is added directly to your Health Savings Account.

*** The \$150 monthly pass through amount is added directly to your Health Savings Account.

Pharmacy Benefits

Services	BlueChoice Advantage—HDHP Option	Standard BlueChoice Option
Rx Deductible	Combined medical and prescription drug deductible: \$1,600 Self Only, \$3,200 Self + One/Self and Family	\$0
PHARMACY (Retail up to a 34-day supply)		
Preventive Drugs Examples: folic acid, fluoride and FDA approved contraceptives for women	\$0, no deductible	\$0
Generic	\$0, after deductible ¹	\$10
Preferred Brand	\$50, after deductible (Insulin: \$30, no deductible)	\$75 (Insulin: \$30)
Non-preferred Brand	\$75, after deductible (Insulin: \$30, no deductible)	\$100 (Insulin: \$30)
Preferred Specialty	\$100, after deductible ²	\$125 ²
Non-preferred Specialty	\$150, after deductible ²	\$175 ²

Services	Blue Value Plus Option
Rx Deductible	\$100 Self Only \$200 Self + One/Self and Family
PHARMACY (Retail up to a 34-day supply)	
Preventive Drugs Examples: folic acid, fluoride and FDA approved contraceptives for women	\$0, no deductible
Preferred Generic	\$10, no deductible
Preferred Brand	\$50, after deductible (Insulin: \$30, no deductible)
Preferred Generic Specialty	\$100, after deductible ²
Preferred Brand Specialty	\$150, after deductible ²

This summary is for comparison purposes only and does not create rights not given through the benefit plan. Please refer to your 2025 FEHBP BlueChoice Brochure for specific plan details.

¹ Select generics not subject to deductible

² Specialty drugs limited to 34-day supply for first fill and change in fills. Specialty drugs must be filled through CVS Specialty Pharmacy.

Manage medications and save with our mail order program

Mail order is a convenient option, especially for refilling medications taken frequently. With our **Mail Order Pharmacy**, you'll be able to: Refill prescriptions online, by phone or by email; Choose your delivery location; Consult with pharmacists by phone 24/7; Schedule automatic refills; Receive email notifications of order status; Choose from multiple payment options.

You can receive up to **90 days** of maintenance medications through our mail order pharmacy program or through a local pharmacy, and **will only pay two (2) copays**. Maintenance medications are drugs you take regularly for ongoing conditions such as diabetes, high blood pressure, or asthma. The tier your drug falls in can vary between the HDHP Option, the Standard Option and Blue Value Plus Option. Please check the Drug Calculator tool and the approved drug lists prior to selecting a plan to make sure we cover your drug in that plan.



Drug Calculator Tool

Available on carefirst.com/fedhmo under *Plan Information > Prescription Drug Benefits*. This tool helps you find information on covered drugs, out-of-pocket drug costs and lower cost alternatives.



Saving Tips

Ask your doctor or check the online Preferred Drug List to see if there is a generic or preferred brand alternative drug available. You could save by switching to a compatible generic (Tier 1) or preferred brand (Tier 2) drug.



Drug List

See complete list of drugs at carefirst.com/fedhmo under *Plan Information > Prescription Drug Benefits* or call 800-241-3371.

Health and Wellness

CareFirst BlueChoice, Inc. partners with CareFirst WellbeingSM to provide you a unique, highly personalized wellness program.

Take charge of your health

See if your healthy habits are making an impact—take the RealAge[®] health assessment. In just a few minutes, RealAge will help you determine the physical age of your body compared to your calendar age. Discover the lifestyle behaviors helping you stay younger or making you age faster and get insightful recommendations based on your results.

Exclusive features

Our wellness program has tailored resources and tools that reflect your own preferences and interests, including:

- **Personalized timeline.** Receive customized content based on your health goals, motivation and interests.
- **Trackers.** Connect wearable devices to monitor daily habits like sleep, steps, nutrition, and more.
- **Challenges.** Need help staying motivated? Join a challenge to make achieving your health goals more entertaining.
- **Health profiles.** Access important health data like your biometric information, vaccine history, lab results, and medications all in one place.

To get started, visit carefirst.com/wellbeing. You'll need to enter your CareFirst My Account username and password and complete the one-time registration to link your CareFirst account information.

Additional program advantages

- **Blue Rewards incentive program**—Earn financial incentives for participating in healthy activities and consenting to receive wellness emails.
- **Wellness discount program**—Sign up for Blue365 at carefirst.com/wellnessdiscounts. Get special offers from top national and local retailers on fitness gear, gym memberships, healthy eating, and more.
- **Vitality magazine**—Read our member magazine which includes important plan information at carefirst.com/vitality.
- **Health education**—View our health library for health and well-being information at carefirst.com/livinghealthy.

Specialized programs

The following programs can help you focus on specific wellness goals.

- **Health coaching**—Coaches are registered nurses and trained professionals who provide one-on-one support to help you reach your wellness goals.
- **Weight management program**—Reach a healthier weight through gradual lifestyle changes that become lifelong habits.
- **Diabetes virtual care program**—Access to benefits that will help you manage your type 2 diabetes at no cost to you.
- **Tobacco cessation program**—Our program's expert guidance, support and wealth of tools make quitting easier.
- **Financial well-being program**—Whether you are planning for your child's education, your own retirement or just want to improve your current situation, our financial well-being program can help.

Blue Rewards

Our Blue Rewards incentive program gives you the flexibility to choose which healthy activities interest you the most and be rewarded for completing them.

How Blue Rewards works

Both you and your spouse can **each** earn incentives for completing one or all of the following activities:

Earn \$50

Consent to receive wellness emails and take the RealAge® test

The RealAge test is a simple questionnaire that will help you determine the physical age of your body, compared to your calendar age.

Must complete within 180 days of your effective date.

Earn \$100

Select a primary care provider (PCP) and complete a health screening

You can visit your PCP or CVS MinuteClinic to complete your screening.

Must complete within 180 days of your effective date.

Earn \$200

Participate in Health Coaching Sessions

You may earn rewards for completing health coaching sessions.

1st Session- \$30
2nd Session- \$70
3rd Session \$100

Only (1) coaching session per 2-60 days will count towards an incentive. A maximum of (3) coaching sessions per Benefit Period.

Earn \$50

Retake the RealAge test

If you earned the reward for taking the test initially, you can earn an additional reward for retaking it after three months.

Must complete before end of calendar year.

Choosing a PCP

Be sure to choose a PCP to earn your reward.*

Health screening

Health screenings help you understand your current health status so you can take steps to improve it.

Your CareFirst Blue Rewards Visa® incentive card

If you have an HSA plan with BlueChoice Advantage—HDHP Option, you must agree to the HSA Agreement Terms in your WellBeing account before rewards can be earned.** After you complete one or more of the activities, you'll get your incentive card reward in 10-14 days.

Your incentive card can be used toward your out-of-pocket costs related to eligible expenses (medical, prescription drug, dental and vision) under your

CareFirst health plan. Save your receipts as proof of your expense.

Keep your card as long as you are a CareFirst member. Future incentives you earn will be automatically added to the same card.

Use your reward by end of calendar year. You will have 90 days from end of year to reimburse yourself for eligible expenses that occurred in that calendar year.

If you are enrolled in a medical health plan with a health savings account (HSA), you will need to meet your IRS minimum deductible before using the Blue Rewards medical incentive debit card. If you have CareFirst vision or dental benefits, you can certify to only use the card for eligible vision/dental expenses prior to meeting their deductible.

*If you have BlueChoice Advantage—HDHP Option, and you live outside MD, D.C. or Northern VA, you can select a provider from the BlueCard® PPO network who specializes in general practice, family practice, internal medicine, pediatrics or geriatrics.

**The policyholder is responsible for logging in to their WellBeing account and accepting the HSA Agreement Terms.

CVS MinuteClinic is an independent company that provides medical services to CareFirst members. CVS MinuteClinic does not provide CareFirst BlueChoice, Inc. products or services and is solely responsible for the medical services it provides.

The CareFirst Blue Rewards Visa Incentive Card is issued by The Bancorp Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Cards may be used only at merchants in the U.S. and District of Columbia wherever Visa debit cards are accepted for eligible expenses. See Cardholder Agreement for details.

Vision and Discount Dental Coverage

BlueVision

Professional vision services, including routine eye exams and discounted prices on eyeglasses and contact lenses, are covered by CareFirst BlueChoice, through the Davis Vision, Inc.* national network of providers. BlueVision is offered as part of your CareFirst BlueChoice medical coverage.

BlueVision Plus Plan	In-Network You Pay
Eye Exam	\$10
Frames**	Priced up to \$70 retail: \$40 Priced above \$70 retail: \$40, plus 90% of the amount over \$70
Contact Lenses (initial supply)**	Conventional: 80% of retail price Disposable: 90% of retail price Evaluation and fitting: 85% of retail price
Spectacle Lenses**	Single: \$35 Bifocal: \$55 Trifocal: \$65 Lenticular: \$110

Routine eye exams not only keep your eyes healthy, they can detect other health issues such as diabetes before symptoms occur. BlueVision makes eye health easy with a large network of optometrists, ophthalmologists and opticians from which to choose. To find a participating provider, search our online provider directory at carefirst.com/fedhmo.

Need more information? Please visit carefirst.com/fedhmo or call 888-789-9065.

BlueChoice Discount Dental Program

Save 20%-40% off most dental procedures including routine office visits, X-rays, exams, fillings, root canals and even orthodontics. The BlueChoice Discount Dental program is included at no additional charge as part of your CareFirst BlueChoice medical plan.

There is no separate dental ID card. To get your dental services at discounted fees, simply present your BlueChoice member ID card when you visit any participating provider. There are no claim forms, no maximums, and no deductibles. To find a participating provider, search our online provider directory at carefirst.com/fedhmo. Select *BlueDHMO* from the drop down menu to find participating providers in your area.

If you have questions regarding the discount dental program, please call 844-495-0653.



*Davis Vision, Inc. is an independent company that provides vision services to CareFirst BlueCross BlueShield and CareFirst BlueChoice members. Davis Vision does not provide Blue Cross Blue Shield products or services.

**CareFirst BlueChoice does not underwrite lenses, frames, and contact lenses in this program. This portion of the plan is not an insurance product. As of 4/1/14, some providers in Maryland and Virginia may no longer provide these discounts.

Behavioral Health and Addiction Support

Living your best life involves good physical and mental health. A mind at ease is important at every stage in life, from adolescence through adulthood. It's common to face some form of mental health challenge during your life. These issues can stem from a variety of reasons, many of which are beyond your control.

If mental health difficulties arise for you or a family member, you are not alone and feeling better is achievable. CareFirst BlueChoice, Inc. (CareFirst) is here to help. We provide assistance related to:

- Depression
- Drug or alcohol dependence
- Anxiety
- Stress
- Work-life balance
- Eating disorders

As a CareFirst member, you have access to specially trained service representatives, registered nurses and licensed behavioral health clinicians, 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

Substance use disorder support

If you are struggling with drug or alcohol addiction, CareFirst can help you get treatment. We will connect you to trusted providers within recovery centers who will:

- Provide personalized treatment in an appropriate care setting
- Connect you with counselors who help you overcome daily temptations and triggers
- Educate you and your doctors on causes and symptoms of addiction along with treatment options



If you are in crisis, help is available 24/7 at 800-245-7013.

Save on mental health and substance use disorder office visits

With all of our plans, you get in-network coverage for mental health and substance use disorder office visits only when you see a doctor affiliated with the behavioral health network. Out-of-network coverage is available with BlueChoice Advantage—HDHP and Standard BlueChoice plans. To search online, go to carefirst.com/fedhmo, select *Find a Provider* and *Search by Plan*, select *Behavioral/Mental Health* under *Type of Provider*.



If you or a family member needs support or help making an appointment, call 800-245-7013 or visit carefirst.com/mentalhealth.

BlueCard & BlueCross BlueShield Global Core

Coverage is provided for urgent and emergency care rendered outside of the CareFirst service area for all our plans. Standard BlueChoice Option and BlueChoice Advantage—HDHP Option provide coverage for non-emergency care outside the CareFirst service area. If you choose the BlueChoice Advantage—HDHP Option or the Standard BlueChoice Option, you are automatically enrolled in the BlueCard program.

BlueCard

BlueCard gives you the peace of mind that you'll always have the care you need when you're away from home.

More than 93% of all providers and hospitals throughout the United States contract with Blue Cross Blue Shield Association plans. With your member ID card, you have access to providers and hospitals almost anywhere.

Within the United States

1. Always carry your current member ID card for easy reference and access to services.
2. To find names and addresses of nearby providers and hospitals, visit carefirst.com/fedhmo, or call BlueCard Access at 800-810-BLUE (2583).
3. Call Member Services for precertification or prior authorization, if necessary. Refer to the phone number on your member ID card because it's different from the BlueCard Access number listed in Step 2.
4. Present your member ID card when you arrive at the participating provider's office.
5. You should not have to complete any claim forms or pay up front for medical services other than the usual out-of-pocket expenses. CareFirst BlueChoice will send you a complete Explanation of Benefits (EOB).

Global Core

Just like your passport, you should always carry your CareFirst member ID card when you travel outside the United States. The Global Core program provides medical assistance services and access to providers, hospitals and other health care professionals in nearly 200 countries.

The process is the same as if you were in the United States, with the following exceptions:

- In most cases, at Global Core hospitals, you shouldn't have to pay up front for inpatient care and the hospital should submit your claim. You are responsible for the usual out-of-pocket expenses.
- At non-Global Core hospitals, you pay the provider or hospital for inpatient care, outpatient hospital care and other medical services. To be reimbursed, you'll need to complete an international claim form and send it to the Global Core Service Center. The claim form is available online at bcbsglobalcore.com.
- To find a BlueCard provider outside the United States, visit bcbs.com, select *Find a Doctor or Hospital*.

Medical assistance when outside the United States

Call 800-810-BLUE (2583) 24/7 for information on doctors, hospitals, other health care professionals or to receive medical assistance services. A medical assistance vendor, in conjunction with a medical professional, will make an appointment with a provider or arrange hospitalization if necessary.

BlueCross BlueShield Global Core mobile app

With the Global Core mobile app, you have help in the palm of your hand and convenient access to doctors, hospitals and resources around the world. At a glance, you can find doctors, translate medical terms, and access local emergency information. bcbsglobalcore.com/home/mobileapp

* Blue Cross Blue Shield Global is a brand owned by Blue Cross Blue Shield Association.

Member Services

My Account

View a wealth of personalized information including your claims and out-of-pocket costs online with My Account. For your convenience, you can even print out your member ID card. Simply log in to carefirst.com/myaccount from your computer, tablet or smart phone for real-time plan information, tools and technology like:

■ Treatment Cost Estimator

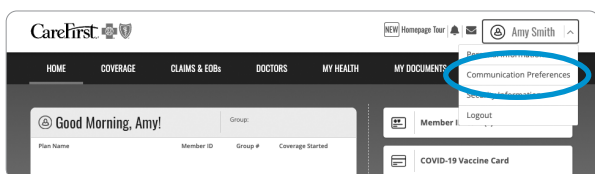
Get quick estimates of your total treatment costs so you can plan ahead, save money and avoid surprises.

■ Drug Pricing Tool

You can access our *Drug Pricing Tool* through My Account. The tool allows members to check prescription costs and compare alternatives. All you need to know is the drug name, prescribed dosage and the name of a pharmacy near you. In seconds, you will know how much you have to pay.

■ Electronic communications

Securely receive plan-related information and announcements as soon as they become available by signing up for electronic communications from CareFirst. Go to carefirst.com/myaccount and click on your name to show drop-down menu. Select *Electronic Consent*, then choose the information you would like to receive electronically.



■ Find and review providers

Whether you need a doctor or a facility, visit My Account to find what you're looking for based on your specific needs. You can also read and submit provider reviews.

■ Secure on-line messaging

Send and receive secure online messages from our Member Service team.

CloseKnit

CloseKnit, our leading virtual care practice, gives you 24/7 access to the support you deserve through your desktop or the convenient CloseKnit mobile app.

- Primary Care (For adults age 18+)
- Urgent Care (For adults and children (age 2+))
- Behavioral Health Services
- Lactation Support (coming soon)
- Diet & Nutrition (coming soon)

See page 7 to learn more.

Free 24-Hour Nurse Advice Line

Call 800-535-9700 to speak to a registered nurse about your symptoms and get recommendation on the most appropriate care.

CareFirst mobile access

Keep us with you wherever you go! Both the CareFirst mobile website and free CareFirst mobile app place the information you need just a tap or swipe away. They also let you access your claims information, search drug prices, view your ID card and take a more active role in managing your care. You can also find a doctor or urgent care center when you need one fast. Optimized for smartphones and tablets, you'll find the CareFirst app in your favorite app store—just do a search for *CareFirst* and you'll be set!

Staying connected

We've been committed to being an active part of your community for more than 50 years, and that includes the online communities where you spend time. Join our Facebook followers and contribute to our vibrant Twitter community to get the latest information on health care reform, healthy recipes, wellness tips, fitness challenges and great prizes—directly to your newsfeed. Check out our videos on YouTube where we discuss topics like insurance updates and define useful terms.

Important Numbers and Contact Information



Member Services
888-789-9065



Away From Home Care®
888-452-6403



BlueFund HSA
866-758-6119
www.learn-carefirst.hellofurther.com/individual



Blue365
855-511-BLUE (2583)



Case Management
888-264-8648



Dental Coverage
888-833-8464



24-Hour Nurse Advice Line
800-535-9700



Global Core
800-810-BLUE (2583)



**Health & Wellness Program—
CareFirst Wellbeing**
877-260-3253



LabCorp
888-LAB-CORP (522-2677)



Mental Health
800-245-7013



Prescription Drug Coverage
800-241-3371



SmartShopper®
888-345-2873



Vision Coverage—Davis Vision
800-783-5602

SmartShopper®

Healthy You, Healthy Wallet

Medical costs can vary by hundreds, sometimes thousands of dollars, between providers. With SmartShopper, you can browse providers to save on out-of-pocket costs without compromising quality AND you can earn a gift card for not overpaying.

Use SmartShopper to see the full picture so there's no more guessing. You can easily compare in-network prices for hundreds of services and procedures at high-quality providers. Our Personal Assistant Team is standing by, ready to help you!

It's quick and easy to compare providers online at carefirst.com/myaccount or by calling the SmartShopper Personal Assistant Team at 888-345-2872. The Personal Assistant Team is ready to support you from selecting locations to scheduling appointments and helping with prior authorizations. Call today and start earning rewards!

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Notice of Nondiscrimination and Availability of Language Assistance Services

(UPDATED 8/5/19)

CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc., CareFirst Diversified Benefits and all of their corporate affiliates (CareFirst) comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. CareFirst does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

CareFirst:

- Provides free aid and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, please call 855-258-6518.

If you believe CareFirst has failed to provide these services, or discriminated in another way, on the basis of race, color, national origin, age, disability or sex, you can file a grievance with our CareFirst Civil Rights Coordinator by mail, fax or email. If you need help filing a grievance, our CareFirst Civil Rights Coordinator is available to help you.

To file a grievance regarding a violation of federal civil rights, please contact the Civil Rights Coordinator as indicated below. Please do not send payments, claims issues, or other documentation to this office.

Civil Rights Coordinator, Corporate Office of Civil Rights

Mailing Address	P.O. Box 8894 Baltimore, Maryland 21224
Email Address	civilrightscoordinator@carefirst.com
Telephone Number	410-528-7820
Fax Number	410-505-2011

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. CareFirst of Maryland, Inc., Group Hospitalization and Medical Services, Inc., CareFirst BlueChoice, Inc., The Dental Network and First Care, Inc. are independent licensees of the Blue Cross and Blue Shield Association. In the District of Columbia and Maryland, CareFirst MedPlus is the business name of First Care, Inc. In Virginia, CareFirst MedPlus is the business name of First Care, Inc. of Maryland (used in VA by: First Care, Inc.). The Blue Cross® and Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Foreign Language Assistance

Attention (English): This notice contains information about your insurance coverage. It may contain key dates and you may need to take action by certain deadlines. You have the right to get this information and assistance in your language at no cost. Members should call the phone number on the back of their member identification card. All others may call 855-258-6518 and wait through the dialogue until prompted to push 0. When an agent answers, state the language you need and you will be connected to an interpreter.

አማርኛ (Amharic) ማሳሰቢያ፡ ይህ ማስታወቂያ ስለ መድን ሽፋንዎ መረጃ ይዟል። ከተወሰኑ ቀን-ገደቦች በፊት ሊፈጽሟቸው የሚገቡ ነገሮች ሊኖሩ ስለሚችሉ እነዚህን ወሳኝ ቀናት ሊይዝ ይችላል። ይኸን መረጃ የማግኘት እና ያለምንም ክፍያ በቋንቋዎ እገዛ የማግኘት መብት አለዎት። አባል ከሆኑ ከመታወቂያ ካርድዎ በስተጀርባ ላይ ወደተጠቀሰው የስልክ ቁጥር መደወል ይችላሉ። አባል ካልሆኑ ደግሞ ወደ ስልክ ቁጥር 855-258-6518 ደውለው 0ን እንዲጫኑ እስኪነገርዎ ድረስ ንግግሩን መጠበቅ አለብዎ። አንድ ወኪል መልስ ሲሰጥዎ የሚፈልጉትን ቋንቋ ያሳውቁ፤ ከዚያም ከተርጓሚ ጋር ይገናኛሉ።

Èdè Yorùbá (Yoruba) Ìtẹ̀tílẹ̀kọ: Àkíyèsí yíí ní iwífún nípa isẹ̀ adójútòfò rẹ. Ó le ní àwọn déètì pátó o sì le ní láti gbé ìgbésẹ̀ ní àwọn ojò gbèdẹ̀kẹ kan. O ni ètò láti gba iwífún yíí àti irànlówó ní èdè rẹ lófèfẹ̀. Àwọn ọmọ-ẹgbẹ̀ gbòdò pe nọmbà fòònù tò wà lẹyin kààdì idánimọ̀ wọn. Àwọn mírán le pe 855-258-6518 kí o sì dúró nípasẹ̀ ìjíròrò tíítí a ó fí sọ fún ọ láti tẹ 0. Nígbatí aṣojú kan bá dáhùn, sọ èdè tí o fẹ a ó sì sọ ọ pọ̀ mọ̀ ògbufọ̀ kan.

Tiếng Việt (Vietnamese) Chú ý: Thông báo này chứa thông tin về phạm vi bảo hiểm của quý vị. Thông báo có thể chứa những ngày quan trọng và quý vị cần hành động trước một số thời hạn nhất định. Quý vị có quyền nhận được thông tin này và hỗ trợ bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Các thành viên nên gọi số điện thoại ở mặt sau của thẻ nhận dạng. Tất cả những người khác có thể gọi số 855-258-6518 và chờ hết cuộc đối thoại cho đến khi được nhắc nhấn phím 0. Khi một tổng đài viên trả lời, hãy nêu rõ ngôn ngữ quý vị cần và quý vị sẽ được kết nối với một thông dịch viên.

Tagalog (Tagalog) Atensyon: Ang abisong ito ay naglalaman ng impormasyon tungkol sa nasasaklawang ng iyong insurance. Maaari itong maglaman ng mga pinakamahalagang petsa at maaaring kailangan mong gumawa ng aksyon ayon sa ilang deadline. May karapatan ka na makuha ang impormasyong ito at tulong sa iyong sariling wika nang walang gastos. Dapat tawagan ng mga Miyembro ang numero ng telepono na nasa likuran ng kanilang identification card. Ang lahat ng iba ay maaaring tumawag sa 855-258-6518 at maghintay hanggang sa dulo ng diyalogo hanggang sa diktahan na pindutin ang 0. Kapag sumagot ang ahente, sabihin ang wika na kailangan mo at ikonekta ka sa isang interpreter.

Español (Spanish) Atención: Este aviso contiene información sobre su cobertura de seguro. Es posible que incluya fechas clave y que usted tenga que realizar alguna acción antes de ciertas fechas límite. Usted tiene derecho a obtener esta información y asistencia en su idioma sin ningún costo. Los asegurados deben llamar al número de teléfono que se encuentra al reverso de su tarjeta de identificación. Todos los demás pueden llamar al 855-258-6518 y esperar la grabación hasta que se les indique que deben presionar 0. Cuando un agente de seguros responda, indique el idioma que necesita y se le comunicará con un intérprete.

Русский (Russian) Внимание! Настоящее уведомление содержит информацию о вашем страховом обеспечении. В нем могут указываться важные даты, и от вас может потребоваться выполнить некоторые действия до определенного срока. Вы имеете право бесплатно получить настоящие сведения и сопутствующую помощь на удобном вам языке. Участникам следует обращаться по номеру телефона, указанному на тыльной стороне идентификационной карты. Все прочие абоненты могут звонить по номеру 855-258-6518 и ожидать, пока в голосовом меню не будет предложено нажать цифру «0». При ответе агента укажите желаемый язык общения, и вас свяжут с переводчиком.

हिन्दी (Hindi) ध्यान दें: इस सूचना में आपकी बीमा कवरेज के बारे में जानकारी दी गई है। हो सकता है कि इसमें मुख्य तिथियों का उल्लेख हो और आपके लिए किसी नियत समय-सीमा के भीतर काम करना ज़रूरी हो। आपको यह जानकारी और संबंधित सहायता अपनी भाषा में निःशुल्क पाने का अधिकार है। सदस्यों को अपने पहचान पत्र के पीछे दिए गए फ़ोन नंबर पर कॉल करना चाहिए। अन्य सभी लोग 855-258-6518 पर कॉल कर सकते हैं और जब तक 0 दबाने के लिए न कहा जाए, तब तक संवाद की प्रतीक्षा करें। जब कोई एजेंट उत्तर दे तो उसे अपनी भाषा बताएँ और आपको व्याख्याकार से कनेक्ट कर दिया जाएगा।

Bàsɔ̀-wùdù (Bassa) Tò Dùù Cáo! Bǎ nǎa ké bá nyo bě ké m̄ gbo kpá bó nì fùà-fúá-tiìn nyee jè dyí. Bǎ nǎa ké bédé wé jéé bě bē m̄ ké dē wa mó m̄ ké nyue nyu hwé bē wé bēa ké zi. ɔ m̄ nì kpé bē m̄ ké bǎ nǎa ké kè gbo-kpá-kpá m̄ móee dyé dē nì bídí-wùdù mú bē m̄ ké se wídí dō pēē. Kpooò nyo bē m̄ dǎ fúùn-nòbà nǎa dē waà I.D. káàò dēín nyē. Nyo tòò séín m̄ dǎ nòbà nǎa ké: 855-258-6518, ké m̄ m̄ fò tee bē wa kéé m̄ gbo cē bē m̄ ké nòbà m̄à 0 kéé dyi pàdàin hwé. ɔ jǔ ké nyo dō dyi m̄ gǎ jǔin, po wuqu m̄ m̄ poe dyie, ké nyo dō mu bó niìn bē ɔ ké nì wuquò mú zà.

বাংলা (Bengali) লক্ষ্য করুন: এই নোটিশে আপনার বিমা কভারেজ সম্পর্কে তথ্য রয়েছে। এর মধ্যে গুরুত্বপূর্ণ তারিখ থাকতে পারে এবং নির্দিষ্ট তারিখের মধ্যে আপনাকে পদক্ষেপ নিতে হতে পারে। বিনা খরচে নিজের ভাষায় এই তথ্য পাওয়ার এবং সহায়তা পাওয়ার অধিকার আপনার আছে। সদস্যদেরকে তাদের পরিচয়পত্রের পিছনে থাকা নম্বরে কল করতে হবে। অন্যরা 855-258-6518 নম্বরে কল করে 0 টিপতে না বলা পর্যন্ত অপেক্ষা করতে পারেন। যখন কোনো এজেন্ট উত্তর দেবেন তখন আপনার নিজের ভাষার নাম বলুন এবং আপনাকে দোভাষীর সঙ্গে সংযুক্ত করা হবে।

اردو (Urdu) توجہ: یہ نوٹس آپ کے انشورینس کوریج سے متعلق معلومات پر مشتمل ہے۔ اس میں کلیدی تاریخیں ہو سکتی ہیں اور ممکن ہے کہ آپ کو مخصوص آخری تاریخوں تک کارروائی کرنے کی ضرورت پڑے۔ آپ کے پاس یہ معلومات حاصل کرنے اور بغیر خرچہ کیے اپنی زبان میں مدد حاصل کرنے کا حق ہے۔ ممبران کو اپنے شناختی کارڈ کی پشت پر موجود فون نمبر پر کال کرنی چاہیے۔ سبھی دیگر لوگ 855-258-6518 پر کال کر سکتے ہیں اور 0 دبانے کو کہے جانے تک انتظار کریں۔ ایجنٹ کے جواب دینے پر اپنی مطلوبہ زبان بتائیں اور مترجم سے مربوط ہو جائیں گے۔

فارسی (Farsi) توجه: این اعلامیه حاوی اطلاعاتی درباره پوشش بیمه شما است. ممکن است حاوی تاریخ های مهمی باشد و لازم است تا تاریخ مقرر شده خاصی اقدام کنید. شما از این حق برخوردار هستید تا این اطلاعات و راهنمایی را به صورت رایگان به زبان خودتان دریافت کنید. اعضا باید با شماره درج شده در پشت کارت شناسایی شان تماس بگیرند. سایر افراد می توانند با شماره 855-258-6518 تماس بگیرند و منتظر بمانند تا از آنها خواسته شود عدد 0 را فشار دهند. بعد از پاسخگویی توسط یکی از اپراتورها، زبان مورد نیاز را تنظیم کنید تا به مترجم مربوطه وصل شوید.

اللغة العربية (Arabic) تنبيه: يحتوي هذا الإخطار على معلومات بشأن تغطيتك التأمينية، وقد يحتوي على تواريخ مهمة، وقد تحتاج إلى اتخاذ إجراءات بحلول مواعيد نهائية محددة. يحق لك الحصول على هذه المساعدة والمعلومات بلغتك بدون تحمل أي تكلفة. ينبغي على الأعضاء الاتصال على رقم الهاتف المذكور في ظهر بطاقة تعريف الهوية الخاصة بهم. يمكن للأخريين الاتصال على الرقم 855-258-6518 والانتظار خلال المحادثة حتى يطلب منهم الضغط على رقم 0. عند إجابة أحد الوكلاء، اذكر اللغة التي تحتاج إلى التواصل بها وسيتن توصيلك بأحد المترجمين الفوريين.

中文繁体 (Traditional Chinese) 注意：本聲明包含關於您的保險給付相關資訊。本聲明可能包含重要日期及您在特定期限之前需要採取的行動。您有權利免費獲得這份資訊，以及透過您的母語提供的協助服務。會員請撥打印在身分識別卡背面的電話號碼。其他所有人士可撥打電話 855-258-6518，並等候直到對話提示按下按鍵 0。當接線生回答時，請說出您需要使用的語言，這樣您就能與口譯人員連線。

Igbo (Igbo) Nrụbama: Ọkwa a nwere ozi gbasara mkpuchi nchekwa onwe gị. Ọ nwere ike inwe ụbọchị ndị dị mkpa, ị nwere ike ime ihe tupu ụfọdụ ụbọchị njedebe. Ị nwere ikike inweta ozi na enyemaka a n'asụsụ gị na akwụghị ụgwọ ọ bụla. Ndị otu kwesiri ịkpọ akara ekwentị dị n'azụ nke kaadị njirimara ha. Ndị ọzọ niile nwere ike ịkpọ 855-258-6518 wee chere ụbụbọ ahụ ruo mgbe amanyere ịpị 0. Mgbe onye nnọchite anya zara, kwuo asụsụ ị chọrọ, a ga-ejikọ gị na onye ọkọwa okwu.

Deutsch (German) Achtung: Diese Mitteilung enthält Informationen über Ihren Versicherungsschutz. Sie kann wichtige Termine beinhalten, und Sie müssen gegebenenfalls innerhalb bestimmter Fristen reagieren. Sie haben das Recht, diese Informationen und weitere Unterstützung kostenlos in Ihrer Sprache zu erhalten. Als Mitglied verwenden Sie bitte die auf der Rückseite Ihrer Karte angegebene Telefonnummer. Alle anderen Personen rufen bitte die Nummer 855-258-6518 an und warten auf die Aufforderung, die Taste 0 zu drücken. Geben Sie dem Mitarbeiter die gewünschte Sprache an, damit er Sie mit einem Dolmetscher verbinden kann.

Français (French) Attention: cet avis contient des informations sur votre couverture d'assurance. Des dates importantes peuvent y figurer et il se peut que vous deviez entreprendre des démarches avant certaines échéances. Vous avez le droit d'obtenir gratuitement ces informations et de l'aide dans votre langue. Les membres doivent appeler le numéro de téléphone figurant à l'arrière de leur carte d'identification. Tous les autres peuvent appeler le 855-258-6518 et, après avoir écouté le message, appuyer sur le 0 lorsqu'ils seront invités à le faire. Lorsqu'un(e) employé(e) répondra, indiquez la langue que vous souhaitez et vous serez mis(e) en relation avec un interprète.

한국어(Korean) 주의: 이 통지서에는 보험 커버리지에 대한 정보가 포함되어 있습니다. 주요 날짜 및 조치를 취해야 하는 특정 기한이 포함될 수 있습니다. 귀하에게는 사용 언어로 해당 정보와 지원을 받을 권리가 있습니다. 회원이신 경우 ID 카드의 뒷면에 있는 전화번호로 연락해 주십시오. 회원이 아닌 경우 855-258-6518 번으로 전화하여 0을 누르라는 메시지가 들릴 때까지 기다리십시오. 연결된 상담원에게 필요한 언어를 말씀하시면 통역 서비스에 연결해 드립니다.

Diné Bizaad (Navajo) Ge': Díí bee ɪ̱ hane'ígíí bii' dahólǫ́ bee éédahózin béeso ách'ááh naanil ník'ist'í'ígíí bá. Bii' dahólǫ́ doo íiyisíí yoolkáálígíí dóó t'áádoo le'é ádadoolyíí'ígíí da yókeedgo t'áá doo bee e'e'aahí ájiil'ííh. Bee ná ahóót'í' díí bee ɪ̱ hane' dóó níká'ádoowoł t'áá nínizaad bee t'áá jiik'é. Atah danilínígíí béesh bee hane'é bee wólta'ígíí nitł'izgo bee nee hódolzinígíí bikéédéé' bikáá' bich'í' hodoonihjí'. Aadóó náánáta' éi kojí' dahódoolnih 855-258-6518 dóó yii diiłts'ííł yałtí'ígíí t'áá níléljį́ áádóó éi bikéé'dóó naasbaąs bił adidiilchíł. Áká'ánidaalwó'ígíí neidiitą́ągo, saad bee yániłt'í'ígíí yii diikił dóó ata' halne'é lá níká'ádoowoł.

2025 Rate Information for CareFirst BlueChoice, Inc.

To compare your FEHB health plan options please go to www.opm.gov/fehbcompare.

To review premium rates for all FEHB health plan options please go to www.opm.gov/FEHBpremiums or www.opm.gov/Tribalpremium.

Premiums for Tribal employees are shown under the Monthly Premium Rate column. The amount shown under employee contribution is the maximum you will pay. Your Tribal employer may choose to contribute a higher portion of your premium. Please contact your Tribal Benefits Officer for exact rates.

Type of Enrollment	Enrollment Code	Premium Rate			
		Biweekly		Monthly	
		Government Share	Your Share	Government Share	Your Share
HDHP Option Self Only	B61	\$259.03	\$86.34	\$561.23	\$187.07
HDHP Option Self Plus One	B63	\$518.06	\$172.68	\$1,122.45	\$374.15
HDHP Option Self and Family	B62	\$615.44	\$205.15	\$1,333.46	\$444.49
Blue Value Plus Option Self Only	B64	\$268.28	\$89.43	\$581.28	\$193.76
Blue Value Plus Self Plus One	B66	\$536.57	\$178.85	\$1,162.56	\$387.52
Blue Value Plus Option Self and Family	B65	\$637.43	\$212.47	\$1,381.09	\$460.36
Standard Option Self Only	2G4	\$298.08	\$242.45	\$645.84	\$525.31
Standard Option Self Plus One	2G6	\$650.00	\$431.06	\$1,408.33	\$933.97
Standard Option Self and Family	2G5	\$714.23	\$570.06	\$1,547.50	\$1,235.13



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