

Summary of Coverage: What this Plan Covers & What You Pay for Covered Services

CareFirst BlueCross BlueShield

P.O. Box 8894

Baltimore, MD 21224

Coverage Period: Beginning on or after 01/01/2026

Coverage for: Healthy DC Plan

The Summary of Coverage (SC) document shows you a summary of health care services covered by this plan.



IMPORTANT INFORMATION ON NON-COVERED BENEFITS: This benefits package must comply with the Affordable Care Act's essential health benefits and benefits required under D.C. law. These benefits are different from Medicaid. Examples of services covered under Medicaid that are not covered by this plan: adult dental, adult vision, and non-emergency transportation to medical services (including bus, subway, and taxi vouchers, wheelchair vans, and ambulance).



IMPORTANT INFORMATION ON PREGNANCY: If you become pregnant, federal law does not allow this plan to continue to cover you. You will be covered by DC Medicaid for your pregnancy and all your health care needs. Please call Healthy DC Plan at 833-432-7526 so you can get enrolled in DC Medicaid.

For more information about your coverage, or to get a copy of the complete terms of coverage see <https://www.carefirst.com/healthydc>

or call 833-536-2167 (TTY:711). For general definitions of common terms, such as copayment, deductible, provider, or other underlined terms, see the Glossary.

You can view the Glossary at www.healthcare.gov/sbc-glossary.

Important Questions	Answers	Why This Matters:
What is the <u>deductible</u> ?	\$0	The <u>deductible</u> is the amount you owe for covered health care services before your <u>plan</u> begins to pay. Since this plan has a \$0 deductible, you do not owe anything before your <u>plan</u> begins to pay.
Does this plan cover services from out of network providers?	No. See https://www.carefirst.com/healthydc or call 833-536-2167 (TTY: 711) for a list of network providers.	This <u>plan</u> uses a <u>provider network</u> . If you use a provider outside this plan's network, you will pay full cost of services. Check with your provider before you get services.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$0 / visit	Not Covered	Services are also available at Retail Health Clinics. If a service is rendered at a Hospital Facility, prior authorization is required.
	<u>Specialist</u> visit	\$0 / visit	Not Covered	If a service is rendered at a Hospital Facility, prior authorization is required.
	<u>Preventive care/screening/immunization</u>	\$0	Not Covered	Some services may have limitations or exclusions based upon your contract. Immunizations solely for travel or work are not covered.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	X-ray: \$0 / visit; Lab: \$0 / visit	Not Covered	Within the CareFirst service area, In-Network lab test benefits apply only to tests performed at LabCorp. If a service is rendered at a Hospital Facility, prior authorization is required.
	Imaging (CT/PET scans, MRIs)	\$0 / test	Not Covered	If a service is rendered at a Hospital Facility, prior authorization is required.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at https://www.carefirst.com/healthydc	Most Generic drugs (Tier 1)	Retail: \$0; Mail Order: \$0	Not Covered	Up to 30-day supply (retail); up to 90-day supply (mail order). Subject to <u>formulary</u> guidelines. Prior authorization is required for certain prescription drugs.
	Most Preferred brand drugs (Tier 2)	Retail: \$0; Mail Order: \$0	Not Covered	Up to 30-day supply (retail); up to 90-day supply (mail order). Subject to <u>formulary</u> guidelines. Prior authorization is required for certain prescription drugs.
	Non-preferred drugs (Tier 3)	Retail: \$0; Mail Order: \$0	Not Covered	Up to 30-day supply (retail); up to 90-day supply (mail order). Subject to <u>formulary</u> guidelines. Prior authorization is required for certain prescription drugs.
	<u>Specialty drugs</u> (Tier 4 and Tier 5)	Retail: \$0; Mail Order: \$0	Not Covered	Up to 30-day supply. Subject to <u>formulary</u> guidelines. Prior authorization is required for certain prescription drugs. Specialty Drugs from Participating Providers covered when

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
				purchased through the Exclusive Specialty Pharmacy Network. Specialty drugs from Non-Participating Providers are not covered.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$0	Not Covered	If a service is rendered at a Hospital Facility, prior authorization is required.
	Physician/surgeon fees	\$0	Not Covered	None
If you need immediate medical attention	<u>Emergency room care</u>	\$0	\$0	Limited to Emergency Services.
	<u>Emergency medical transportation</u>	\$0	\$0	Non-emergency transportation is not covered by this plan. You will be responsible for paying for non-emergency transportation.
	<u>Urgent care</u>	\$0	Not Covered	Limited to unexpected, urgently required services. If traveling outside of the DC service area, urgent care is not covered.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$0	Not Covered	Prior authorization is required.
	Physician/surgeon fees	\$0	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$0 / individual visit; \$0 / group visit	Not Covered	Covered services for behavioral health are different than Medicaid. For example, Behavioral Health Community and Case Management Services covered under Medicaid are not covered by this plan. Check your plan information.
	Inpatient services	\$0 / day	Not Covered	
If you are pregnant	Office visits	\$0	Not Covered	If you are pregnant, federal law does not allow Healthy DC Plan to cover you. You can enroll in DC Medicaid. You must immediately let Healthy DC know so you can be enrolled in DC Medicaid. Either log into your account at https://www.dchealthlink.com or call Healthy DC Plan at 833-432-7526 or let CareFirst know to help get your pregnancy covered.
	Childbirth/delivery professional services	\$0	Not Covered	
	Childbirth/delivery facility services	\$0	Not Covered	
If you need help	<u>Home health care</u>	\$0 / visit	Not Covered	Prior authorization is required; limited to 90

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
recovering or have other special health needs				visits/episode of care
	Rehabilitation services	Inpatient: \$0 / day; Outpatient: \$0 / visit	Not Covered	Prior authorization is required; limited to 30 visits per episode of care
	Habilitation services	\$0 / visit	Not Covered	Prior authorization is required; limited to 30 visits per episode of care
	Skilled nursing care	\$0 / day	Not Covered	Prior authorization is required; limited to 60 days per benefit period
	Durable medical equipment	\$0	Not Covered	Prior authorization is required for specific services. Check your policy.
	Hospice services	\$0	Not Covered	Prior authorization is required; limited to 180 days per eligibility period which includes a maximum of 60 days Inpatient Hospice services per eligibility period.

Excluded Services:

Services Your Plan Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services .)			
<ul style="list-style-type: none"> Adult Dental Adult Vision Non-Emergency Transportation Acupuncture Cosmetic Surgery Spinal manipulation except for musculoskeletal conditions of the spine 	<ul style="list-style-type: none"> Urgent Care Outside of Service Area Hearing Aids Long-Term Care Non-Emergency Care when Traveling Outside the U.S. Abortion for which Federal funding is not available 	<ul style="list-style-type: none"> Private-Duty Nursing Routine Foot Care Weight Loss Programs 	

Your Rights: Other coverage options may be available to you, too, including buying individual insurance coverage on DC Health Link. For more information, visit www.dchealthlink.com or call 855-532-5465.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of care. This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact the agency in the chart below. Additionally, a consumer assistance program can help you file your appeal. Contact the District of Columbia Healthcare Finance Office of the Ombudsman at 441 4th St, NW (9th and 10th Fl.) Washington, DC 20001, 1-877-685-6391, email healthcareombudsman@dc.gov or <http://ombudsman.dc.gov>.

Contact Information for Your Rights to Continue Coverage & Your Grievance and Appeals Rights:

CareFirst BlueCross BlueShield	Mail Administrator P.O. Box 14337 Lexington, KY 40512-4337 855-792-2587
Department of Insurance, Securities and Banking	1-877-685-6391 or www.disb.dc.gov

Does this plan provide Minimum Essential Coverage? Yes.

NONDISCRIMINATION NOTICE

CareFirst Community Health Plan District of Columbia (CareFirst) complies with applicable federal civil rights laws and does 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. We also:

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats, such as large print, audio, and accessible electronic formats
- Provide no cost language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call **855-258-6518** (TTY: 711)

If you believe that 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 by mail or phone at:

Civil Rights Coordinator, Corporate Office of Civil Rights

P.O. Box 8894

Baltimore, MD 21224

Emai address: civilrightscoordinator@carefirst.com

Phone 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, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

HELP IN YOUR LANGUAGE

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 855-258-6518 (TTY: 711).

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de CareFirst, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-258-6518 (TTY: 711).

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如果您，或您正在幫助的人，有關於CareFirst方面的問題，您有權利免費以您的母語得到幫助和訊息。想要跟一位翻譯員通話，請致電 855-258-6518 (TTY: 711)。

Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de CareFirst, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-258-6518 (TTY: 711).

Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa CareFirst, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 855-258-6518 (TTY: 711).

Если у вас или лица, которому вы помогаете, имеются вопросы по поводу CareFirst, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 855-258-6518 (TTY: 711).

Se você, ou alguém a quem você está ajudando, tem perguntas sobre o CareFirst, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 855-258-6518 (TTY: 711).

Se tu o qualcuno che stai aiutando avete domande su CareFirst, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare 855-258-6518 (TTY: 711).

Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về CareFirst, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình hoàn toàn miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 855-258-6518 (TTY: 711).

I bale we, tole mut u ye hola, a gwee mbarga inyu CareFirst, U gwee Kunde I kosna mahola ni biniiguene i hop wong nni nsaa wogui wo. I Nyu ipot ni mut a nla koblene we hop, sebel 855-258-6518 (TTY: 711).

Ọ bụrụ gị, ma o bụ onye I na eyere-aka, nwere ajụjụ gbasara CareFirst, I nwere ohere iwenta nye maka na ọmụma na asụsụ gị na akwu gị ụgwọ. I chọrọ I kwurụ onye-ntapịa okwu, kpọ 855-258-6518 (TTY: 711).

Bí iwọ, tàbí ẹnịkẹnì tí o n ranlọwọ, bá ní ibeere nipa CareFirst, o ní ẹtọ lati rí iranwọ àti ifitónilétí gbà ní èdè rẹ láísanwó. Láti bá ongbufọ kan sọrọ, pè sórí 855-258-6518 (TTY: 711).

যদি আপদি, অথবা আপদি অিয় কাউকক সহায়তা করকে, সম্পককে প্রশ্ন আকে CareFirst, আপির অদিকার আকে দবি খরকে আপির দিজস্ব ভাষাকত সাহায্য পাবার এবং তথ্য জািবর। অিবাকিককর সাকথ কথা বলার জিয়, কল করুি 855-258-6518 (TTY: 711).

ご本人様、またはお客様の身の回りの方でも、CareFirst についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、855-258-6518 (TTY: 711)までお電話ください。

만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 CareFirst 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 855-258-6518 (TTY: 711) 로 전화하십시오.

หากคุณ หรือคนที่คุณกำลังช่วยเหลือมีคำถามเกี่ยวกับ CareFirst คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย พูดคุยกับสาม โทร 855-258-6518 (TTY: 711).

Falls Sie oder jemand, dem Sie helfen, Fragen zum CareFirst haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-258-6518 (TTY: 711) an.

إن كان لديك أو لدى شخص تساعد أسئلة بخصوص CareFirst . فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة .
للتحدث مع مترجم اتصل ب 855-258-6518 (TTY: 711)