

We look forward to welcoming you to our team. We are a team that is building the future of health care; a team that makes a difference in the communities where we live and work; a team that values collaboration and innovation, and serves with empathy.

**Join us!**



At CareFirst, we know that everyone's needs are different and meeting the needs of our diverse workforce requires offering meaningful options. With that in mind, we've designed a benefits package that offers flexibility and choice, and is uniquely designed to protect, enhance and grow your health and well-being.



## Health care and tax-savings accounts

- Three medical plan coverage options\*
- Two dental plan coverage options\*
- Vision coverage\*
- Health Savings Account (HSA)\*
- Health Care and Dependent Care Flexible Spending Accounts (FSAs)



## Income protection benefits

- Coverage for critical illness, accident and hospital indemnity
- Short- and long-term disability\*\*
- Paid parental and caregiver leave\*\*



## Life and accident insurance

- Basic Life\*\* and AD&D\*\*
- Supplemental life and AD&D for you, your child, and/or your spouse or domestic partner
- Business travel accident insurance\*\*



## Education benefits

- Tuition reimbursement\*\*
- Student Debt Employer Contribution Program\*\*
- College tuition benefit\*\*



## Work/life benefits

- 401(k) Plan\*
- Paid Time Off \*\*, Paid Time Off Purchase and holidays\*\*
- Adoption assistance savings account
- Adoption/Surrogacy reimbursement\*\*
- Back-up care & family support\*
- Auto and homeowners insurance
- Identity theft protection
- Group legal benefits
- Long-term care insurance
- Pet insurance



## Health and well-being benefits

- Employee Assistance Program\*\*
- CareFirst WellBeing program\*\*
- Behavioral Health Digital Resources\*\*
- Fitness and well-being app\*\*
- Virtual primary care\*\*
- Fertility, pregnancy and parenting support/coaching\*\*
- Chronic care management and clinical care support\*\*
- Mental health and self-care through WellSet\*\*

## Additional benefits

- Social Security\*\*
- Workers' Compensation\*\*
- Unemployment benefits\*\*
- Benefits for part-time employees (20+ hours/week)\*

\* CareFirst and employees share the cost of the benefit

\*\* CareFirst pays the full cost of the benefit

To help you navigate this guide:



See the complete list of 2023-2024 benefits



Use the arrow to advance to the next page



Click any "Learn More Lightbulb" to advance to a page with more information



## Health care and tax-saving accounts

Benefit	Eligibility	Description	Who pays?
<b>Medical coverage options</b>	All employees working at least 20 hours per week are eligible on their 31st day of employment.	<ul style="list-style-type: none"> <li>HealthyBlue Regional Plan (DC, MD and Northern VA only)</li> <li>HealthyBlue National Plan</li> <li>HealthyBlue National (CDH) 1500 Plan with HSA</li> </ul> All medical plan options include Prescription Drug coverage.	CareFirst and the employees share the cost.
<b>Dental coverage options</b>		<ul style="list-style-type: none"> <li>BlueDental Plus 1500 Plan</li> <li>BlueDental Plus 3000 Plan</li> </ul>	
<b>Vision coverage options</b>		<ul style="list-style-type: none"> <li>BlueVision Plus Plan</li> </ul>	
<b>Health Savings Account (HSA)</b>	All employees working at least 20 hours per week who are enrolled in the HealthyBlue National (CDH) 1500 Plan* are eligible on their 31st day of employment.	<ul style="list-style-type: none"> <li>CDH Plan enrollees can save for qualified health care expenses on a pre-tax basis.</li> <li>CareFirst seed money (\$500 for individuals or \$1,000 for other coverage levels) is prorated for new hires based upon their hire date.</li> <li>Unused funds roll forward year over year so you use it for immediate needs or save for future ones.</li> </ul>	CareFirst pays for the administration of the program and deposits “seed money” into your HSA. Employees make tax-free contributions.
<b>Health Care and Dependent Care Flexible Spending Accounts (FSAs)</b>	All employees (regardless of enrollment in a CareFirst medical plan) working at least 20 hours per week are eligible on their 31st day of employment.	<ul style="list-style-type: none"> <li>Employees save taxes on income they set aside to pay for out-of-pocket health care** and dependent day care expenses not covered by their benefit plans.</li> </ul>	CareFirst pays for the administration of the program. Employees make tax-free contributions.

\* Employees enrolled in the HealthyBlue Regional Plan, the HealthyBlue National Plan, Tricare, Medicare or other non-high deductible health plans are not eligible to open or contribute to an HSA.

\*\* HealthyBlue National (CDH) 1500 Plan enrollees must use their HSA to pay for medical expenses, but can use a Health Care FSA to pay for eligible dental and vision expenses until they meet the annual deductible.



# Income protection

Benefit	Eligibility	Description	Who pays?
<b>Short-term disability (STD)</b>	All employees working at least 20 hours per week are eligible after 180 days of employment.	<ul style="list-style-type: none"> <li>Following a 7-day elimination period (during which employees must use PTO or PTO):               <ul style="list-style-type: none"> <li>100% of base pay for the first six weeks.</li> <li>66<sup>2</sup>/<sub>3</sub>% for the remaining 19 weeks.</li> </ul> </li> </ul>	CareFirst pays the full cost.
<b>Long-term disability (LTD)</b>		<ul style="list-style-type: none"> <li>Employees who are totally disabled after 180 days of STD receive up to 60% of base salary up to a monthly maximum of \$15,000.</li> </ul>	
<b>Paid parental and caregiver leave</b>		<ul style="list-style-type: none"> <li><b>Paid Parental Leave</b> provides employees who have a new child through birth, adoption, surrogacy or the placement of a foster child with six continuous weeks of paid leave at a rate of 100% pay to bond with the child.</li> <li><b>Paid Caregiver Leave</b> provides employees who are primary caregivers with two weeks of paid leave at a rate of 100% pay to care for a qualifying family member in need.</li> </ul>	
<b>Critical illness insurance, accident insurance and hospital indemnity</b>	All employees working at least 20 hours per week are eligible on their 31st day of employment.	<ul style="list-style-type: none"> <li><b>Critical illness insurance</b> can protect you and your family financially in the event of a covered critical illness or condition.               <ul style="list-style-type: none"> <li>You may elect a coverage amount of \$10,000, \$20,000 or \$30,000 for yourself and cover your spouse and/or dependent children for 50% of the coverage amount.</li> </ul> </li> <li><b>Accident insurance</b> pays cash benefits for out-of-pocket expenses associated with a wide range of covered off-the-job accidental injuries. Benefits are paid regardless of any other health insurance benefits you may receive and can pick up where other insurance leaves off.</li> <li><b>Hospital Indemnity</b> can help cover some of the out-of-pocket medical costs for unexpected hospital visits. Cash benefits are paid directly to you, regardless of other coverage, for use toward deductibles, copays, premiums or daily living expenses.</li> </ul>	Employees pay the full cost for this voluntary benefit.



## Life and accident insurance

Benefit	Eligibility	Description	Who pays?
<b>Basic</b> <ul style="list-style-type: none"> <li>■ Life insurance</li> <li>■ Accidental Death and Dismemberment (AD&amp;D) insurance</li> </ul>		<ul style="list-style-type: none"> <li>■ CareFirst provides:               <ul style="list-style-type: none"> <li>- <b>Basic life insurance</b> of 1 times annual earnings (minimum of \$50,000, up to \$500,000).</li> <li>- <b>Basic AD&amp;D</b> of 1 times annual earnings (minimum of \$50,000, up to \$500,000).</li> </ul> </li> </ul>	CareFirst pays the full cost.
<b>Supplemental</b> <ul style="list-style-type: none"> <li>■ AD&amp;D</li> <li>■ Life insurance</li> <li>■ Spouse life insurance</li> <li>■ Dependent life insurance</li> </ul>	All employees working at least 20 hours per week are eligible on their 31st day of employment.	<ul style="list-style-type: none"> <li>■ Employees may purchase:               <ul style="list-style-type: none"> <li>- <b>Supplemental AD&amp;D insurance</b>, on an individual or family basis, in increments of \$25,000 (up to \$250,000).</li> <li>- <b>Supplemental life insurance</b> in increments of \$25,000 (up to \$900,000).</li> <li>- <b>Spouse life insurance</b> for their spouse in increments of \$25,000 (up to \$350,000).</li> <li>- <b>Dependent life insurance</b> for their dependent child(ren) in the amount of \$10,000 per child.</li> </ul> </li> </ul>	Employees may purchase through payroll deduction at group rates.
<b>Business travel accident insurance</b>	All employees working at least 20 hours per week are eligible upon hire.	<ul style="list-style-type: none"> <li>■ Employees are covered for \$250,000. The plan pays benefits in case of death or a covered loss as the result of a covered business travel accident.</li> </ul>	CareFirst pays the full cost.





# Education

Benefit	Eligibility	Description	Who pays?
<b>Tuition reimbursement</b>	All employees working at least 20 hours per week are eligible upon hire.	<ul style="list-style-type: none"> <li>Tuition reimbursement is based on the course grade you receive and whether you are a full-time or part-time employee. Reimbursement is subject to pre-approval and courses must begin after the approval is received.</li> <li>Course content must be part of a degree program offered through an accredited school and must pertain to a CareFirst job family.</li> </ul>	CareFirst provides tuition assistance up to the annual IRS maximum.
<b>Student Debt Employer Contribution Program</b>		<ul style="list-style-type: none"> <li>\$50 per month in student loan debt assistance (up to a lifetime maximum of \$3,000).*</li> <li>Payments are made directly to the loan administrator (these are separate from and in addition to employee monthly loan payments).</li> </ul>	CareFirst provides monthly student loan debt assistance (up to a lifetime maximum). These payments are included in the \$5,250 IRS annual maximum for education assistance.
<b>College tuition benefit</b>	All employees working at least 20 hours per week are eligible on their 31st day of employment.	<ul style="list-style-type: none"> <li>Employees can earn reward points towards college tuition at over 400 private colleges and universities.</li> <li>Each tuition reward point is equal to a \$1.00 guaranteed minimum discount off of tuition at any participating college.</li> </ul>	CareFirst pays the full cost.

\* To qualify, the loan must be in good standing and be held in the employee's name for the employee's education.



# Work/life

Benefit	Eligibility	Description	Who pays?												
<b>401(k) Plan</b>	All employees working at least 20 hours per week are enrolled upon hire.  Employees aged 50 or over can contribute additional unmatched funds above annual limits.	<ul style="list-style-type: none"> <li>Automatic enrollment at a contribution rate equal to 6% of pay (unless a different contribution percentage is elected).</li> <li>CareFirst 401(k) contribution match*               <ul style="list-style-type: none"> <li>– 100% of the first 2% of eligible compensation you contribute.</li> <li>– 50% of the next 4% of eligible compensation you contribute.</li> <li>– An additional contribution equal to 3% of your pay (regardless of whether or not you contribute to the plan).</li> </ul> </li> </ul>	Employees may make pre-tax 401(k) or after-tax Roth contributions via payroll deduction. CareFirst matches a portion of your contributions, as well as provides an additional 3% Retirement Contribution.												
<b>Paid time off</b>	All employees working at least 20 hours per week are eligible upon hire.	<table border="1" data-bbox="756 868 1659 1044"> <thead> <tr> <th colspan="4">Annual PTO hours by Career Band</th> </tr> <tr> <th>Years</th> <th>II, A, SA, SMA, SII (Hourly / Administrative)</th> <th>B, C, SB, SC, SMB (Salaried / Managerial)</th> <th>X (Executives)</th> </tr> </thead> <tbody> <tr> <td>&lt;5 years</td> <td>120</td> <td>160</td> <td>200</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>Annual PTO hours may increase after your 5th or 10th year of employment following a tenured schedule.</li> <li>New hires receive a prorated portion of PTO, based on:               <ul style="list-style-type: none"> <li>– Date of hire for full-time employees.</li> <li>– Number of hours worked per pay period for part-time employees.</li> </ul> </li> </ul>	Annual PTO hours by Career Band				Years	II, A, SA, SMA, SII (Hourly / Administrative)	B, C, SB, SC, SMB (Salaried / Managerial)	X (Executives)	<5 years	120	160	200	CareFirst pays the full cost.
Annual PTO hours by Career Band															
Years	II, A, SA, SMA, SII (Hourly / Administrative)	B, C, SB, SC, SMB (Salaried / Managerial)	X (Executives)												
<5 years	120	160	200												
<b>Paid time off purchase and holidays</b>		<ul style="list-style-type: none"> <li>Full-time employees may purchase up to 40 hours of PTO (5 days).</li> <li>Part-time employees may purchase PTO in 5-hour increments, based on their regularly scheduled work hours.</li> <li>CareFirst observes 11 corporate holidays**, 1.5 floating holidays** and one day for volunteer time.</li> <li>CareFirst provides paid time off for approved military leave, funeral leave and jury duty.</li> </ul>	CareFirst pays the full cost (except for any purchased time off, which is paid for by the employee).												

\* Pre-tax contributions and Roth after-tax contributions are combined for match purposes.

\*\*Only full-time employees are eligible.



## Work/life (continued)

Benefit	Eligibility	Description	Who pays?
<b>Adoption assistance savings account</b>	All employees working at least 20 hours per week are eligible on their 31st day of employment.	<ul style="list-style-type: none"> <li>The CareFirst adoption assistance plan helps you pay for expenses such as legal and adoption fees, temporary foster care and medical examinations for your adopted child.</li> </ul>	CareFirst pays for the administration of the program. Employees make tax-free contributions.
<b>Adoption/surrogacy reimbursement</b>		<ul style="list-style-type: none"> <li>Employees expanding their families through adoption or surrogacy can receive a lifetime maximum of \$10,000 in reimbursement for eligible adoption-related expenses and \$10,000 in reimbursement for eligible surrogacy-related expenses.</li> </ul>	CareFirst pays the full cost.
<b>Back-up care &amp; family support</b>		<ul style="list-style-type: none"> <li>CareFirst provides subsidized back-up care and enhanced family resources.</li> </ul>	CareFirst pays the program cost; copays may apply to employees.
<b>Auto and homeowners insurance</b>		<ul style="list-style-type: none"> <li>Plans can be purchased at a discounted rate.</li> <li>The amount you pay is based on the type of coverage you select, the amount of coverage you choose and other pertinent personal factors.</li> </ul>	Employees pay the full cost.
<b>Identity theft protection</b>		<ul style="list-style-type: none"> <li>Provides comprehensive 24/7 monitoring and alerts, full-service remediation and identity theft reimbursement in the event of wrongdoing.</li> </ul>	
<b>Group legal benefits</b>		<ul style="list-style-type: none"> <li>Includes a network of legal professionals who provide services for will preparation, real estate issues, civil decrees, bankruptcy, divorce, adoption, purchase of a home, criminal matters and consumer debt.</li> </ul>	
<b>Long-term care insurance</b>		<ul style="list-style-type: none"> <li>In-home or facility benefits for those needing help with basic activities like bathing, dressing or supervision due to cognitive impairments such as Alzheimer's.</li> </ul>	
<b>Pet insurance</b>		<ul style="list-style-type: none"> <li>Employees have the option of two coverage levels that provide coverage for poisonings, allergic reactions, injuries, cancer, diabetes, surgeries and more.</li> </ul>	





# Health and well-being

Benefit	Eligibility	Description	Who pays?
<b>Employee assistance program</b>	All employees working at least 20 hours per week and their dependents are eligible upon hire.	<ul style="list-style-type: none"> <li>All employees and their families have access to the CareFirst Employee Assistance Program (EAP) through LifeWorks, a confidential resource for 24/7 assistance with emotional needs such as anxiety or stress, as well as everyday practical needs such as legal services or relocation.</li> <li>Six free counseling sessions per issue per year.</li> </ul>	CareFirst pays the full cost.
<b>CareFirst WellBeing program</b>	All employees working at least 20 hours per week are eligible on their 31st day of employment.	<ul style="list-style-type: none"> <li>All employees (even those without CareFirst medical coverage) can earn up to \$1,000 for completing health challenges, tracking your daily steps, sleep or nutrition and more!</li> </ul>	
<b>Behavioral health digital resources through 7 Cups</b>		<ul style="list-style-type: none"> <li>24/7 confidential mental health support for any issues—big or small.</li> </ul>	
<b>Fitness and well-being through Burnalong</b>		<ul style="list-style-type: none"> <li>Meet your fitness and well-being goals with the help of daily live classes through the YMCA and over 10,000 on-demand classes in 50 categories.</li> </ul>	
<b>Virtual care through CloseKnit</b>	All CareFirst medical plan enrollees are eligible.	<ul style="list-style-type: none"> <li>Access to a dedicated care team through an easy-to-use app for a wide range of services including preventive care, medication management and support for chronic conditions.</li> </ul>	
<b>Fertility, pregnancy and parenting support/coaching through Ovia</b>	All employees working at least 20 hours per week are eligible on their 31st day of employment.	<ul style="list-style-type: none"> <li>Support for future and current parents with fertility, pregnancy and parenthood coaching.</li> </ul>	
<b>Chronic care management and clinical care support</b>	All CareFirst medical plan enrollees are eligible.	<ul style="list-style-type: none"> <li>One-on-one coaching and support programs from a nurse, health coach or pharmacist.</li> </ul>	
<b>Mental health and self-care with WellSet</b>	All employees working at least 20 hours per week are eligible on their 31st day of employment.	<ul style="list-style-type: none"> <li>This digital mental health studio offers classes led by experts to help support your self-care.</li> </ul>	



# Medical plan premiums

Plan Name and Coverage Tier	2023 Per Pay Employee Contributions*			
	\$100,000 and below	\$100,000.01 to \$120,000 (variable - % of salary)	\$120,000.01 and above	Executives (Band X)
<b>HEALTHYBLUE REGIONAL PLAN</b>				
Individual	\$76.10	2.35%	\$108.46	\$166.15
Individual + Spouse or Domestic Partner**	\$142.17	4.39%	\$202.62	\$304.16
Individual + Child(ren)	\$113.99	3.52%	\$162.46	\$247.84
Family	\$169.70	5.24%	\$241.85	\$357.23
<b>HEALTHYBLUE NATIONAL PLAN</b>				
Individual	\$124.03	3.83%	\$176.77	\$234.46
Individual + Spouse or Domestic Partner**	\$258.75	7.99%	\$368.77	\$470.31
Individual + Child(ren)	\$185.56	5.73%	\$264.46	\$349.84
Family	\$300.21	9.27%	\$427.85	\$543.23
<b>HEALTHYBLUE NATIONAL (CDH) 1500 PLAN WITH HSA</b>				
Individual	\$57.97	1.79%	\$82.62	\$140.31
Individual + Spouse or Domestic Partner**	\$103.95	3.21%	\$148.15	\$249.69
Individual + Child(ren)	\$86.79	2.68%	\$123.69	\$209.07
Family	\$127.92	3.95%	\$182.31	\$297.69

\* Figures in this table do not include the nicotine-user surcharge. Nicotine-users (including covered spouses/domestic partners) will incur a \$30 per person per pay period surcharge to the premiums listed above.

\*\* Domestic partners are not eligible for pre-tax benefits (per the IRS) so the portion of the premium covering domestic partners will be taxed.



# Dental and vision plan premiums

Plan Name and Coverage Tier	2023 Per Pay Employee Contributions
<b>BLUEDENTAL PLUS 1500 PLAN</b>	
Individual	\$2.67
Individual + Spouse or Domestic Partner*	\$5.60
Individual + Child(ren)	\$4.03
Family	\$6.63
<b>BLUEDENTAL PLUS 3000 PLAN</b>	
Individual	\$7.92
Individual + Spouse or Domestic Partner*	\$15.46
Individual + Child(ren)	\$11.59
Family	\$20.20
<b>BLUEVISION PLUS PLAN</b>	
Individual	\$0.67
Individual + Spouse or Domestic Partner*	\$1.27
Individual + Child(ren)	\$1.02
Family	\$1.62

\* Domestic partners are not eligible for pre-tax benefits (per the IRS) so the portion of benefits covering domestic partners will be taxed.





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This guide contains summary information about benefit plans available to you. It does not contain all of the details. Each of the plans described here is based on official contracts and/or plan documents. In case of any disagreement between the documents and wording in this guide, the official contracts and/or plan documents will always govern. CareFirst reserves the right to change, amend or discontinue any or all of the plans and programs described in this brochure at any time.

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