



2026–2027 Benefits Overview

**We look forward to welcoming you
to our team.**

We're excited to welcome you to a company that is shaping the future of health care. Together, we make a meaningful impact in the communities where we live and work. Our culture is built on collaboration, innovation, and empathy, values that guide how we serve and support one another every day. Be part of a team that makes a difference and grows with purpose.

With Care,
CareFirst

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**
- Discounted tuition program

Work/life benefits

- 401(k) Plan*
- Paid time off **, paid time off purchase, and holidays**
- Paid volunteer time off**
- Adoption Assistance savings account
- Adoption & Surrogacy reimbursement**
- Auto and homeowners insurance
- Identity theft protection
- Group legal benefits
- Home ownership incentive program (West Baltimore)
- Pet insurance

Health and well-being benefits

- Employee Assistance Program**
- CareFirst WellBeing program**
- Fitness and well-being app**
- Virtual primary care
- Fertility, pregnancy and parenting support/coaching app**
- Chronic care management and clinical care support**

Eligibility

Most benefits are offered to employees working 20+ hours/week after completing 30 days of employment

* CareFirst and employees share the cost of the benefit

** CareFirst pays the full cost of the benefit

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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