



# 2025 Congressional Health Plan Guide

FOR MEMBERS OF CONGRESS AND  
DESIGNATED CONGRESSIONAL STAFF

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# Why CareFirst BlueCross BlueShield?



Largest not-for-profit health insurer in the Mid-Atlantic

## Unmatched Provider Access

With 91% of national providers<sup>1</sup> and 99% of local providers<sup>2</sup> within our Blues network, you have the **broadest access to care**.



1 in 2 Americans is covered by Blue regionally, 1 in 3 nationally<sup>3</sup>

## Local Expertise

Our extensive and long-standing local relationships give you **unparalleled access to providers and community organizations**, resulting in enhanced care coordination and improved health outcomes.



Over 91% national and 99% of local providers are in our network

## Benefits Everywhere

No matter where you live or travel, you have access to your benefits for emergency care everywhere. Our Global Core program—included in every CareFirst plan—ensures you can get medical assistance services and **access to doctors, hospitals and other healthcare professionals in nearly 200 countries**.



1.7 million providers across the U.S. representing 96% of hospitals and 91% of physicians<sup>4</sup>

## Comprehensive Care

Our comprehensive care approach meets you where you are, ensuring you have a consistent, whole health experience that helps you better manage your **physical, emotional, social and financial well-being**.

## Innovative Member Solutions

Beyond health coverage, you have access to our **comprehensive portfolio of best-in-class member solutions** to help you achieve your best health in all stages of life, health and conditions.



CareFirst is proud to be recognized as one of the **World's Most Ethical Companies®** for **12 consecutive years**.

<sup>1</sup> CHP 2024 Network Access Compare Findings with additional data

<sup>2</sup> CareFirst Book of Business Data

<sup>3</sup> BCBSA Blue Facts, February 2022

<sup>4</sup> BCBSA Blue Facts, December 2023

"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

# What's New, What's Changed for 2025

## CareFirst WellBeing<sup>SM</sup>

- Eat Right Now has expanded access to its program to include **Mindful Eating**. In addition to weight management and diabetes prevention, Eat Right Now offers members an opportunity to improve their eating habits and their relationship with food, when weight loss is not the end goal.
- Additional resources through Noom, like **Noom Move** and **GLP-1 Companion** for those on GLP-1 weight loss medications.
- The Blue Rewards medical expense debit (incentive) card can now be used to purchase certain **over-the-counter health products**.

## CloseKnit Virtual Care

- CloseKnit services include 24/7 urgent care for adults and children ages 2+. You do not need to be a CloseKnit primary care patient to access urgent care services.
- Advanced primary care and care navigation are still offered through CloseKnit.
- CloseKnit now offers mental health therapy and psychiatry for adults and children ages 2+, as well as specialized nutrition and lactation support.

## Virtual Connect Plus

If enrolled in a Virtual Connect Plus plan (applicable to all D.C. plans except Essential plans), you're eligible for a \$0 copay benefit for primary care, on-demand urgent/sick care and behavioral health visits through CloseKnit\* and select in-person locations and providers. Deductible will still apply to HSA-eligible plans.

## D.C. Fertility Mandate

Beginning January 1, 2025, all D.C. plans include coverage for the diagnosis and treatment of infertility and standard fertility preservation services. (Subject to limitations described in the contract.)

## Essential Plans

Standard plans have been renamed Essential plans. Essential plans (HMO/PPO Gold 500) come with VBID (value-based insurance design) benefits, which include select benefits covered at no cost in network for members with a diagnosis of type 2 diabetes, cardiovascular disease or cerebrovascular disease. Mental health treatment for children 18 and under is provided with \$5 cost sharing on select benefits.

## CareFirst Plans

CareFirst reviews each Congress plan annually, and certain changes may be made to your coverage. These changes could involve plan benefits or adjustments to deductibles and other limits. Not all changes will necessarily apply to your CareFirst plan.

In addition, we've optimized our offerings and added a new National PPO plan to our portfolio: **BluePreferred PPO Gold 1200**. For more details about this new plan, please refer to the Congressional Health Insurance Rates booklet, page 18.

## Pharmacy

- All plans now include **Rx Cost Saver**, which offers access to lower pricing (where available) on commonly prescribed non-specialty generic drugs that also have discounted pricing available through GoodRx®. Automatically applies 100% of your cost to your deductible (if applicable) and out-of-pocket maximum.
- If enrolled in a plan with an integrated medical and drug deductible, you're eligible for the \$0 select generic drugs benefit.
- Opioid Reversal Agents are covered at \$0 copay (deductible applies for plans with integrated medical and drug deductibles).

\* Providers will use their professional judgement to determine if a telemedicine visit is appropriate or if an in-person visit is required.

Eat Right Now is administered by Sharecare, Inc. and Noom is administered by Noom, Inc., independent companies that provide health improvement management services to CareFirst members. Sharecare, Inc. and Noom do not provide CareFirst BlueCross BlueShield products or services and are solely responsible for the health improvement management services they provide.

CloseKnit is a registered Trademark owned by, and is the trade name of, Atlas Health, LLC. Atlas Health, LLC d/b/a CloseKnit does not provide Blue Cross Blue Shield products or services and is providing in-person and telehealth services to CareFirst members. Atlas Health, LLC is a corporate affiliate within the CareFirst, Inc. corporate umbrella of companies.

GoodRx® is an independent company providing prescription discounts to CareFirst BlueCross BlueShield members.

# Included With Every CareFirst Plan

Member programs, tools and resources—included at no cost.

## Living Your Healthiest Life

### CareFirst WellBeing

CareFirst WellBeing is your personalized digital connection that offers motivating wellness resources accessible anytime. Take the **RealAge®** health assessment to find out if your healthy habits are truly making an impact, and get extra support—at no cost to you—with specialized programs, including:

- **Health coaching:** Get one-on-one confidential support to achieve your best possible health. Personal health coaching is provided by registered nurses and trained professionals. You may be invited to participate, or you can enroll in coaching on your own.
  - **Lifestyle coaching:** Helps identify opportunities to improve your health and well-being in your daily life, like stress management, healthy eating and physical activity.
  - **Disease management:** Living with a chronic or complex condition? Get the help you need to better understand your doctor's recommendations, medications and symptoms.
- **Weight management and diabetes prevention programs:**<sup>1</sup> Reach a healthier weight and reduce the risk of developing type 2 diabetes through gradual lifestyle changes that become lifelong habits. The following web- and app-based programs can help support your efforts:
  - **Noom:** Noom's personalized, psychology-based techniques will help you develop and maintain healthy eating patterns and physical activity habits. Access tracking tools, peer support and an optional coach, plus gain confidence with practical knowledge to make lasting change—at a pace that's comfortable for you. Plus, new resources like **Noom Move**—an extensive collection of workouts, and **GLP-1 Companion** for those on a GLP-1 weight loss medication.
  - **Eat Right Now:** This 12-month program combines neuroscience and mindfulness tools to help you identify eating triggers and ride out cravings to change eating patterns. Get access to short daily video lessons, a dedicated digital coach, weekly live classes and online community support to achieve your best health. Eat Right Now has expanded its program to include **Mindful Eating**—for those who want to improve their eating habits and their relationship with food when weight loss is not the end goal.



To get started or learn more, visit [carefirst.com/wellbeing](https://carefirst.com/wellbeing).

<sup>1</sup> To join Noom or Eat Right Now, members need to meet clinical eligibility criteria through an online assessment. Noom is an app-based program. Eat Right Now is app-based and available on the web.

Eat Right Now is administered by Sharecare, Inc. and Noom is administered by Noom, Inc., independent companies that provide health improvement management services to CareFirst members. Sharecare, Inc. and Noom do not provide CareFirst BlueCross BlueShield products or services and are solely responsible for the health improvement management services they provide.

## Included With Every CareFirst Plan

- **Tobacco cessation:** Our voluntary and confidential 21-day program, **Craving to Quit**, teaches you how to recognize and avoid tobacco cravings and habits. Using the science of behavior change, the program provides the support you need to make quitting easier, including digital coaching, peer-to-peer support and access to daily mindfulness activities and online tools.
- **Financial well-being:** Whether you want to stop living paycheck to paycheck, get out of debt or send a child to college, our financial

well-being program, **SmartDollar**, can help. With engaging videos, expert tips, easy-to-use tools and a step-by-step plan to help you reach your financial goals—you'll learn how to have better control over your money to make it work harder for you.

- **Meditation, relaxation and more:** Break free from stress with mindfulness tools, unwind at the end of the day or ease into a restful night of sleep with meditation, streaming music and videos.

## Blue Rewards

Earn incentives for taking steps to get and stay healthy. Both you and your spouse or domestic partner can each earn rewards for completing one, all or any combination of healthy activities. (Members with a high-deductible health plan must reach their plan deductible before being able to use their Blue Rewards medical expense debit card. If these members have CareFirst vision or dental benefits, they can certify to only use the card for eligible vision/dental expenses prior to meeting their deductible.)

### 4 Ways to Earn



#### Earn \$50

Consent to receive wellness emails and take the RealAge® test

RealAge 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 a CVS MinuteClinic®\* to complete your screening.

*Must complete within 180 days of your effective date.*



#### Earn up to \$200

Participate in health coaching

- Session 1 = \$30
- Session 2 = \$70
- Session 3 = \$100

*All personal coaching sessions are confidential and conducted over the phone.*



#### Earn \$25

Retake the RealAge test

If you earned the reward for taking the test initially, you can earn an additional reward for retaking it after 90 days.

*RealAge answers must be updated or confirmed no earlier than 90 days after the original assessment, and before the end of the benefit period.*








**Start earning your rewards today! Download the CareFirst WellBeing app or visit [carefirst.com/wellbeing](https://carefirst.com/wellbeing) to log in or register for your account.**

\* CVS MinuteClinic is an independent company that provides medical services to CareFirst members. CVS MinuteClinic does not provide CareFirst BlueCross BlueShield products or services and is solely responsible for the medical services it provides.

## Included With Every CareFirst Plan

### Behavioral Health and Addiction Support

As a CareFirst member, you have 24/7 access to a range of programs for depression, anxiety, drug or alcohol dependencies and other mental health conditions, including:

	<p><b>Care Navigation</b></p> <p>A Behavioral Health Care Manager gives you a chance to be heard and can help you find a path forward. This service is available to everyone; call the CareFirst Support Line at <b>800-245-7013</b> for assistance.</p> <p><i>LGBTQ+ members can contact our dedicated gender services specialist at <a href="mailto:gender.services@carefirst.com">gender.services@carefirst.com</a> for help navigating care and understanding benefits.</i></p>
	<p><b>Provider Network</b></p> <p>CareFirst makes it easy to find and access services covered by individual medical plans. The <b>directory</b> offers members the ability to search for clinicians by specialty, ZIP code and more.</p>
 	<p><b>CloseKnit</b></p> <p>CloseKnit (<a href="https://closeknithealth.com">closeknithealth.com</a>), our leading virtual-care practice, offers an integrated experience between primary and behavioral health care. CloseKnit providers can assess behavioral health needs to help you connect with therapists and psychiatrists.</p>
	<p><b>Substance Use Disorder Support</b></p> <p>CareFirst offers 24/7 clinical counseling and direct scheduling (within 48 hours) for adolescents and adults to improve access to substance use disorder treatment. Call the CareFirst Support Line at <b>800-245-7013</b> for assistance.</p>
 	<p><b>Behavioral Health Digital Resource</b></p> <p>Accessed through My Account* (<a href="https://carefirst.com/myaccount">carefirst.com/myaccount</a>), the Behavioral Health Digital Resource lets you chat with trained listeners, pursue personalized growth paths, and join a supportive community with moderated discussion boards and chat rooms. Registered users can complete behavioral health assessments, engage with CareFirst care managers and access other tools to help them in their daily lives.</p> <p><i>This program is free to members; no clinical diagnosis or provider referral is required.</i></p>



**Get support today: If you or someone you know is in crisis, call or text 988 or contact the CareFirst Support Line at 800-245-7013.**

\*For more details about My Account—your member portal—and how to register, see page 10.

Individual benefits vary. Members should log in to their [carefirst.com](https://carefirst.com) account to see which programs are available through their health plan.

## Included With Every CareFirst Plan



### Diabetes Virtual Care Program

For members who need help stabilizing their type 2 diabetes, our Diabetes Virtual Care Program provides personalized support with easy-to-use tools—all at no cost.

**Eligible members will be contacted about joining the program.**

Once enrolled, you'll receive a welcome kit, connected device and testing supplies. You will also have access to certified diabetes educators who can answer questions and help you meet your health goals through a personalized plan.

Learn more about the diabetes support CareFirst offers by going to [carefirst.com/diabetes](https://carefirst.com/diabetes).

### Getting Care

#### Find a Provider

CareFirst has one of the world's largest networks of participating providers—over one million. So, whether you're looking for a primary care physician, a specialist or a care facility, we can help you find one that's right for you. With our provider directory, you can also search by name, location, specialty and other options. You can find participating doctors and facilities outside of the U.S. as well.

Try it for yourself at [carefirst.com/doctor](https://carefirst.com/doctor).

### 24-Hour Nurse Advice Line

Experienced registered nurses are available 24 hours a day, 7 days a week, 365 days a year. The nurse will ask a few questions and give you information to help you:

- Decide when to visit your doctor or go to a convenience clinic, urgent care center or the emergency room
- Understand your medications
- Find network doctors and prepare for an appointment
- Learn about preventive care

**Call 800-535-9700 anytime, day or night. The Nurse Advice Line provides support and guidance for any non-emergency situation. The service is personal, confidential and available at no cost.**

### CloseKnit Virtual Care

CloseKnit is a virtual-first practice offering 24/7 primary care, urgent care or mental health services through your computer or CloseKnit's convenient mobile app. CloseKnit also provides psychiatry, lactation and nutrition services.

As a CloseKnit primary care patient, you'll get a dedicated Care Team to help you manage your health, navigate billing and benefits, and coordinate in-person and specialty care. Chats with your Care Team are free—and so is joining.

**Please note:** You do not need to be a CloseKnit primary care patient to access urgent care services.

Get started at [closeknithealth.com](https://closeknithealth.com).

CloseKnit is a registered trademark owned by, and is the trade name of, Atlas Health, LLC. Atlas Health, LLC d/b/a CloseKnit provides telehealth services to CareFirst BlueCross BlueShield members. Atlas Health LLC is an Affiliate of CareFirst Inc. the holding company for all of the CareFirst plans.



## Included With Every CareFirst Plan

### Know Before You Go—Options for Care

Establishing a relationship with a primary care provider (PCP) is the best way to receive consistent, quality care. Except for emergencies, your PCP should be your first call when you require medical attention. If you have a life-threatening injury, illness or emergency, call **911** or go directly to the nearest emergency room. Below is a chart with other choices for care, including some options that are available anytime, day or night.

Your Care Options	Cost	Needs or Symptoms such as	24/7	Rx	Virtual Care	In-Person Care
<b>CloseKnit Virtual Care</b> 24/7/365 virtual-first primary care, urgent care, mental health and other specialty services  <i>In-person care available when applicable.</i>	\$	<ul style="list-style-type: none"> <li>■ Preventive visits (ages 18+)</li> <li>■ Urgent care (ages 2+)</li> <li>■ Mental health therapy (ages 2+)</li> <li>■ Psychiatry (ages 2+)</li> <li>■ Lactation consultation</li> <li>■ Nutrition and diet support (ages 5+)</li> <li>■ Billing and benefits support</li> </ul>	✓	✓	✓	✓
<b>24-Hour Nurse Advice Line</b> Call 800-535-9700 for general questions about health issues or where to go for care	\$0	<ul style="list-style-type: none"> <li>■ Cough, cold and flu</li> <li>■ Rashes</li> <li>■ Medication questions</li> </ul>	✓	✗	✓	✗
<b>PCP Visit</b> Discuss diagnosis, treatment of illness, chronic conditions, routine check-ups	\$	<ul style="list-style-type: none"> <li>■ Routine physical</li> <li>■ Diabetic care</li> <li>■ Cough, cold, flu, allergies</li> <li>■ Bronchitis</li> </ul>	✗	✓	Verify availability with your provider	✓
<b>Convenience Care</b> (e.g., retail clinics such as CVS MinuteClinic)  Health screenings, vaccinations, minor illness or injury	\$\$	<ul style="list-style-type: none"> <li>■ Cough and cold</li> <li>■ Pink eye</li> <li>■ Ear pain</li> <li>■ Flu shot</li> </ul>	✗	✓	✗	✓
<b>Urgent Care</b> (e.g., ExpressCare or Patient First) Non-life-threatening illness or injury requiring immediate care	\$\$\$	<ul style="list-style-type: none"> <li>■ Sprains</li> <li>■ Cut requiring stitches</li> <li>■ Minor burns</li> <li>■ Sore throat</li> </ul>	✗	✓	✗	✓
<b>Emergency Room</b> Life-threatening illness or injury	\$\$\$\$	<ul style="list-style-type: none"> <li>■ Chest pain</li> <li>■ Difficulty breathing</li> <li>■ Uncontrolled bleeding</li> <li>■ Major burns</li> </ul>	✓	✓	✗	✓

Plans with Virtual Connect Plus receive unlimited \$0 primary care, urgent/sick and behavioral health services through CloseKnit and select in-person locations and providers. Check the plan's coverage information for full details.

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

Visit [carefirst.com/congress](https://carefirst.com/congress) and use our Find a Doctor tool (at the bottom of the homepage) to find participating providers in your plan.

## Included With Every CareFirst Plan

### Care Management Programs

Sometimes, we all need a little extra support with our health.

If you're facing health challenges, including cancer, heart failure, diabetes, at-risk pregnancy or a behavioral health condition—our Care Management team can help reduce the frustration of complex care and get you back to your optimal health.

Care Management is a benefit included in your CareFirst plan. When you agree to participate, a care manager will:

- Call you for an initial review of your medical history to identify the factors that may affect your health
- Review your progress and answer any of your questions
- Provide support during your time of need
- Provide you with information and self-care tips related to your condition
- Assist with identifying community resources and support groups available to you
- Work closely with your healthcare team to coordinate the services you need

Your care manager is a key source of support. They work closely with you to understand your goals and design a plan to take control of your health.

To learn more, visit [carefirst.com/1on1support](https://carefirst.com/1on1support) or call **833-536-2004**.

### Traveling Outside the Service Area or the U.S.?

#### BlueCard

If you choose a PPO or Advantage CareFirst plan, you are automatically enrolled in the BlueCard program. BlueCard gives you the peace of mind that you'll always have the care you need when you're away from home.

More than 91% of all doctors, specialists and hospitals throughout the United States contract with Blue Cross Blue Shield Association plans. With your CareFirst member ID card, you can access 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/doctor](https://carefirst.com/doctor) 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 at the participating provider's office.
5. You should not have to complete any claim forms or pay upfront for medical services other than the usual out-of-pocket expenses. CareFirst will send you a complete Explanation of Benefits (EOB).

## Included With Every CareFirst Plan

### Blue Cross Blue Shield Global® Core

Just like your passport, you should always carry your CareFirst member ID card when traveling outside the United States. Our Global Core program—**included in every CareFirst plan**—ensures you can get medical assistance services and access to providers, hospitals and other healthcare 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, you shouldn't have to pay upfront for inpatient care at Global Core hospitals; 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](https://bcbsglobalcore.com).
- To find a BlueCard provider outside the United States, visit [bcbs.com](https://bcbs.com), select *Find a Doctor*.

### Medical Assistance When Outside the United States

Call **800-810-BLUE (2583)** for information on doctors, hospitals and other healthcare 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.

### Blue Cross Blue Shield 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 worldwide. At a glance, you can find doctors, translate medical terms and access local emergency information. For more, visit [bcbsglobalcore.com/Home/MobileApp](https://bcbsglobalcore.com/Home/MobileApp).



## Saving Money

### Treatment Cost Estimator

Our Treatment Cost Estimator shows you an estimate of what you'll pay for procedures, doctor's office visits, lab tests and surgery beforehand, so you can plan ahead and avoid surprises.

- Receive personalized estimates based on your plan
- Compare costs from different doctors and facilities

To get an estimate, visit [carefirst.com/myaccount](https://carefirst.com/myaccount).

### Blue365 Wellness Discount Program

As a CareFirst member, you can get premier health and wellness deals from leading national and local retailers. Better yet, Blue365 is free to join.

Discount categories include:

- Fitness, including gym memberships
- Nutrition
- Apparel and footwear
- Hearing and vision
- Home and family
- Personal care
- Travel

Explore all the discounts  
Blue365 offers at  
[carefirst.com/wellnessdiscounts](https://carefirst.com/wellnessdiscounts).



# Using and Managing Your Plan

Get the most from your plan with these no-cost member tools and resources.

## My Account & Mobile Access

Your member portal, known as "My Account," is personalized to you and your CareFirst benefits. Stay on top of your health with easy access to everything you need to understand your coverage, find care at the best price, and track your claims and deductibles at your fingertips.



### Your Plan Information

- Check the status of claims, remaining deductibles and out-of-pocket totals
- Review your Explanation of Benefits (EOBs)
- View copays and identify other expenses for which you may be responsible
- View, order or print your member ID card
- Confirm if a referral or preauthorization is required for a specific service\*

### Beyond Coverage—Support for A Healthier You

- Direct access to CloseKnit, CareFirst's Behavioral Health Digital Resource and CareFirst WellBeing

\*If applicable to your plan.

## Using and Managing Your Plan

### Doctors, Specialists & Healthcare Facilities (Find A Doctor Tool)

- Choose or change your primary care provider (PCP) as applicable
- Find and select in-network:
  - Doctors, specialists, dentists and behavioral health providers
  - Hospitals, urgent care centers, labs and imaging facilities
- Locate nearby pharmacies or access the mail order pharmacy
- Read and write reviews of providers and facilities

### Your Documents

- Download forms for claim submissions, drug requests, authorizations and more

### Savings Tools

- Calculate costs for treatments and services from specific providers—based on your plan's benefit—with our Treatment Cost Estimator tool\*\*
- Compare hospitals to determine which is best for the care you need with our Provider Comparison tools
- Research drug and pharmacy information with our Drug Pricing tool

### Help

- Send a secure message or question via the Message Center

## How To Register for My Account

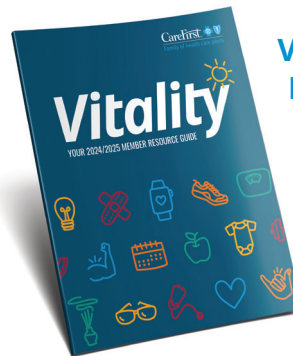
Signing up is easy and only takes a few minutes.



Go to [carefirst.com/myaccount](https://carefirst.com/myaccount) and select *Register Now*. Then, follow the steps to complete your registration.

To register, you'll need:

- Your member ID number or the last four digits of your social security number



### Vitality Member Resource Guide

Vitality brings together important information about your plan in one place. Get helpful tips about online resources, accessing care, prescription medications and coverage to make the most of your CareFirst plan.



Downloadable digital versions are available in English, Spanish and Mandarin at [carefirst.com/vitality](https://carefirst.com/vitality).

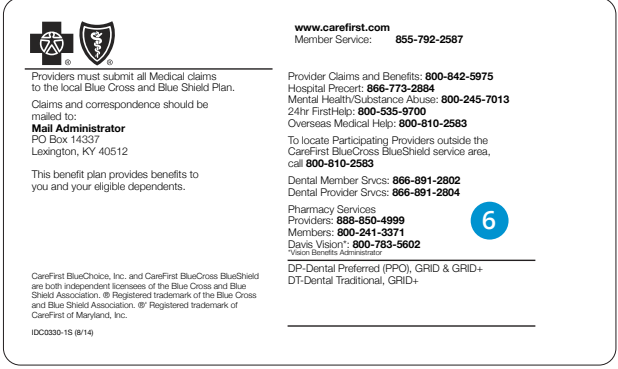
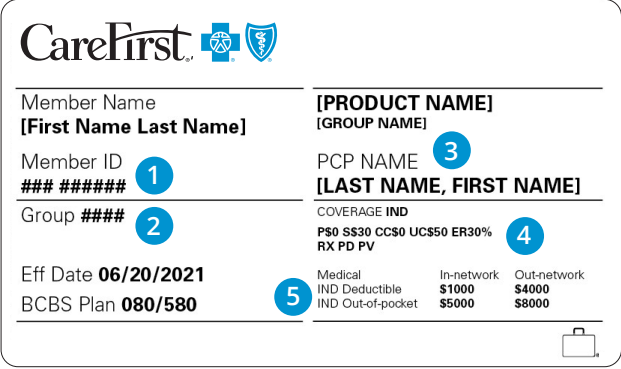


**To get started, download the CareFirst Mobile app from your favorite app store.**

\*\* The estimated cost information provided is intended to be used as a reference tool for your convenience and is not a substitute for medical advice or treatment by a medical professional.

# Member ID Card


Your member ID card identifies you as a CareFirst member. It shows important information about you and your covered benefits. After you complete the enrollment process, look for your member ID cards in the mail. You should always present your ID card when receiving services so CareFirst can process your claim to help pay for the cost of care.



- Member ID** (also called a subscriber number or patient ID)—the number providers need to verify coverage.
- Group**—the number identifies your employer plan.
- Plan identifier & PCP name**—your plan and primary care provider's name; depending on your health plan, you may also see "No PCP Required."
- Benefit copay information**—your copay is a fixed dollar amount you pay when you visit your doctor, specialist or another provider for service.
- Deductible and out-of-pocket max**—both in-network and out-of-network maximums your plan requires.
- Contact information**—important phone numbers and addresses.

## Abbreviations and Other Terms

- C—Clinic
- CC—Convenience Care
- D—Dental
  - DP—Dental Preferred
  - DT—Dental Traditional
  - DE—Dental EPR, PPT
- ER—Emergency Room
- FAM—Family or Parent & Child
- IND—Individual
- Open Access—No referrals are needed
- P—Primary Care
- PD—Pediatric Dental
- PV—Pediatric Vision
- P&C—Parent & Child
- RX—Pharmacy
- RxBIN, RxPCN, RxGrp—Codes pharmacies use to route claims for payment
- S or SPEC—Specialist
- S&S—Subscriber & Spouse
- UR—Urgent Care
- V or VC—Vision
  - AV—Adult Vision
  - VU—BlueVision Plus



**Lost your CareFirst member ID card?**  
 You can always view or print it at [carefirst.com/myaccount](https://www.carefirst.com/myaccount).

# Core Healthcare Coverage

Depending on your CareFirst plan, the healthcare services listed below are available at low or no cost. Please check your benefits summary or enrollment materials for specific plan information.

## Preventive Screenings

Your plan includes coverage for screenings like:

- Adult physicals, blood pressure and cholesterol screenings
- OB/GYN visits
- Mammograms
- Prostate and colorectal screenings

## Mental Health and Substance Use Disorder

Your coverage includes behavioral health treatment, such as psychotherapy and counseling, mental and behavioral health inpatient services and substance use disorder treatment.

## Well-Child Visits

All well-child visits and immunizations (vaccines) are covered.

## Sick Visits

Coverage for in-person or virtual visits with your PCP. Also included are visits to Convenience Care facilities.

## Specialist Services

Specialist providers are included in your plan. The BlueChoice HMO Referral plan is the only medical plan where you will need a referral from your PCP before you visit a specialist. Specialists are doctors or nurses highly trained to treat certain conditions, such as cardiologists or dermatologists.



## Hospital Stays (with prior authorization)

Your CareFirst medical plan will cover inpatient stays in a hospital. Make sure you get prior authorization from your provider.

## Labs, X-rays, Imaging

Covered services include provider-ordered lab tests, X-rays and other specialty imaging tests (MRI, CT scan, PET scan, etc.).

## Maternity

You are covered for doctor visits before and after your baby is born, including hospital stays. If needed, we also cover home visits after the baby's birth.

## Prescriptions

Many health issues are managed through medication, so CareFirst provides a safe, convenient, cost-effective prescription drug plan.

# Prescription Drug Coverage

Included with your CareFirst medical plan are prescription drug benefits that include:

- Access to thousands of covered prescriptions drugs
- Mail Order Pharmacy, a convenient and fast option to refill your prescriptions through home delivery
- Integrated medical and pharmacy benefits to help improve your overall health and reduce costs

## Online Tools and Resources

To get the most from your prescription drug plan, you need to stay informed. Our easy-to-use, interactive tools and resources are available 24/7.



To see if a drug is covered, find a pharmacy and get more information about medications, visit [carefirst.com/rx](https://carefirst.com/rx) then click *Drug Tools* on the left navigation.

You can access even more tools and resources through My Account at [carefirst.com/myaccount](https://carefirst.com/myaccount).

- **Via a browser or the app**—log in to My Account and click *Drug and Pharmacy Resources* from the quick links.



## Understanding Your Formulary

A formulary (or drug list) is a list of covered prescription drugs. Our drug list is reviewed and approved by an independent national committee comprised of physicians, pharmacists and other healthcare professionals who ensure the drugs on the formulary are safe and clinically effective.

The prescription drugs found on the CareFirst formulary are divided into tiers. These tiers include zero-dollar cost share, generics, preferred brand, non-preferred brand, preferred specialty, and non-preferred specialty drugs. Your cost share is determined by the tier the drug falls into.

**Please note:** If the cost of your drug is less than your copay or coinsurance, you only pay the cost of the drug. Once you meet your deductible (if applicable to your plan), you may pay a different copay or coinsurance for drugs depending on the drug tier. Some drugs may not be covered based on your plan. There is an exception process if you need an excluded drug to be covered for medical necessity reasons. Check your benefits summary or enrollment materials for specific plan information. Once you are a member, you can view specific cost-share information in My Account.



## Prescription Drug Coverage

	Drug Tiers
<b>Tier 0: \$0 Drugs</b>	<ul style="list-style-type: none"> <li>Preventive drugs (e.g., statins, aspirin, folic acid, fluoride, iron supplements, smoking cessation products and FDA-approved contraceptives for women) are available at a zero-dollar cost share if prescribed under certain medical criteria by your doctor.</li> <li>Oral chemotherapy drugs and diabetic supplies (e.g., insulin syringes, pen needles, lancets, test strips and alcohol swabs) are also available at a zero-dollar cost share.</li> </ul>
<b>Tier 1: Generic Drugs \$</b>	<ul style="list-style-type: none"> <li>Generic drugs are the same as brand-name drugs in dosage form, safety, strength, route of administration, quality, performance characteristics and intended use.</li> <li>Generic drugs generally cost less than brand-name drugs.</li> </ul>
<b>Tier 2: Preferred Brand Drugs \$\$</b>	<ul style="list-style-type: none"> <li>Preferred brand drugs are brand-name drugs that may not be available in generic form but are chosen for their cost effectiveness compared to alternatives. Your cost share will be more than generics but less than non-preferred brand drugs. If a generic drug becomes available, the preferred brand drug may be moved to the non-preferred brand category.</li> </ul>
<b>Tier 3: Non-Preferred Brand Drugs \$\$\$</b>	<ul style="list-style-type: none"> <li>Non-preferred brand drugs often have a generic or preferred brand drug option where your cost share will be lower.</li> </ul>
<b>Tier 4: Preferred Specialty Drugs \$\$\$\$</b>	<ul style="list-style-type: none"> <li>Preferred specialty drugs may be used to treat complex and/or rare health conditions. These drugs may have a lower cost share than non-preferred specialty drugs.</li> </ul>
<b>Tier 5: Non-Preferred Specialty Drugs \$\$\$\$\$</b>	<ul style="list-style-type: none"> <li>Non-preferred specialty drugs often have a specialty drug option where your cost share will be lower.</li> </ul>

### Preferred Drug List

CareFirst's Preferred Drug List includes generic and preferred brand drugs selected for their quality, effectiveness and safety by our pharmacy benefit manager's national Pharmacy and Therapeutics (P&T) committee. By using the Preferred Drug List, you can work with your doctor or pharmacist to make safe and cost-effective decisions to better manage your healthcare and out-of-pocket costs. Non-preferred drugs aren't included on the Preferred Drug List; they are still covered but at the highest cost share. Also, some drugs on the Preferred Drug List may not be covered based on your plan.

To see your formulary and Preferred Drug List, go to [carefirst.com/rx](https://carefirst.com/rx).



Scan the QR code to watch a video about our Preferred Drug List.



Scan the QR code to watch a video on how to fill your prescriptions via local pharmacy or mail order.

### Two Ways To Fill Prescriptions

#### Retail Pharmacies

With access to 66,000 pharmacies across the country, you can visit [carefirst.com/findadocpharmacy](https://carefirst.com/findadocpharmacy) and use our Find a Pharmacy tool to locate a convenient participating pharmacy. Be sure to take your prescription and member ID card when filling prescriptions.

#### Mail Order Pharmacy

Mail order is a convenient way to fill your prescriptions, especially for refilling drugs taken frequently. You can register online through My Account at [carefirst.com/myaccount](https://carefirst.com/myaccount). Once you register, you'll be able to:

- Fill prescriptions online, by phone or by mail
- Select delivery location
- Consult with a pharmacist by phone 24/7
- Schedule automatic refills
- Receive email notification of order status

## Ways To Save

Here are some ways to help you save on your prescription drug costs.

- **Use generic drugs**—generic drugs can cost up to 80% less than their brand-name counterparts. Made with the same active ingredients as their brand-name counterparts, generics are also equivalent in dosage, safety, strength, quality, performance and intended use.
- **Use drugs on the Preferred Drug List**—the Preferred Drug List identifies generic and preferred brand drugs that may save you money.
- **Use the Drug Pricing Tool**—this tool allows you to compare the cost of a drug purchased at a pharmacy versus purchasing the same drug through mail order, as well as view generic drugs available at a lower cost.
- **Use mail order**—using our Mail Order Pharmacy gives you the added convenience of having your prescriptions delivered right to your home. Plus, if you pay a coinsurance for your maintenance drugs, the overall cost of the drug may be less expensive through mail order, reducing your out-of-pocket costs.

Questions about your prescription benefits? Contact CareFirst Pharmacy Services at **800-241-3371**.



# Pediatric Dental and Vision

## Pediatric Dental

The health of your child’s teeth also has a major impact on digestion, growth rate and many other aspects of overall health. That’s why all CareFirst medical plans provide kids under age 19 with dental benefits at no extra charge. Choose from more than 4,500 dental providers in Maryland, Washington D.C. and Northern VA and 135,000 dentists nationally.

	In-Network	Out-of-Network
	MEMBER PAYS	
<b>Individual Cost Per Pay</b>	Included in your medical plan premium—no additional monthly charge	
<b>Deductible</b>	\$25 Individual per calendar year (Applies to Classes II, III & IV)	\$50 Individual per calendar year (Applies to Classes II, III & IV)
<b>Network</b>	Over 4,500 providers in DC, MD and Northern VA. 135,000 dentists nationally.	
<b>Preventive &amp; Diagnostic Services (Class I)</b> Oral exams, X-rays, fluoride treatments, sealants, palliative treatment	No charge	20% of allowed benefit* (no deductible)
<b>Basic Services (Class II)</b> Fillings, simple extractions, non-surgical periodontics	20% of allowed benefit* after deductible	40% of allowed benefit* after deductible
<b>Major Services—Surgical (Class III)</b> Surgical periodontics, endodontics, oral surgery		
<b>Major Services—Restorative (Class IV)</b> Inlays, onlays, dentures, crowns	50% of allowed benefit* after deductible	65% of allowed benefit* after deductible
<b>Orthodontic Services (Class V)</b> When medically necessary	50% of allowed benefit* (no deductible)	65% of allowed benefit* (no deductible)

Not all services and procedures are covered by your benefits contract. This plan summary is for comparison purposes only and does not create rights not given through the benefit plan.

\* CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. (CareFirst) payments are based upon the CareFirst allowed benefit. Participating dentists accept 100% of the CareFirst allowed benefits as payment in full for covered services. Non-participating dentists may bill the member for any amount over the allowed benefit. Providers are not required to accept CareFirst’s allowed benefits on non-covered services. This means you may have to pay your dentist’s entire billed amount for these non-covered services. At your dentist’s discretion, they may choose to accept the CareFirst allowed benefit, but are not required to do so. Please talk with your dentist about your cost for any dental services.

## Pediatric Vision

These important vision benefits are offered to your family members up to age 19 through our network administrator—Davis Vision\*—at no extra charge.

For family members up to age 19, our pediatric vision benefits include:\*\*

- One no-charge in-network eye exam per calendar year, or
  - Up to \$40 reimbursement for an out-of-network exam per calendar year
- No copay for Davis Vision collection (in network):
  - Frames and basic spectacle lenses or contact lenses
- Reimbursement for single vision lenses, up to \$40, and frames, up to \$70, from an out-of-network provider

For a routine eye exam, just call and make an appointment with one of the many Davis Vision providers. Remember, the pediatric vision benefits listed above are available to your family members up to age 19 for no additional charge to your monthly premium.

To locate a vision care provider, contact Davis Vision at **800-783-5602**.

Or visit [carefirst.com/doctor](https://carefirst.com/doctor) and select *BlueVision*, *BlueVision Plus*, *Pediatric Vision* (Davis Vision) network to access our provider directory.

## Ways To Save on Pediatric Dental and Vision

By staying in-network, you can save on pediatric dental and vision. Use the Preferred Dental Network and the Davis Vision Network when seeking care for your dependents under age 19.



\* CareFirst partners with Davis Vision to offer an extensive national network of optometrists, ophthalmologists and opticians. Davis Vision is an independent company that provides administrative services for vision care to CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. (CareFirst) members. Davis Vision is solely responsible for the services it provides.

\*\* Please note: In accordance with the provisions of the Affordable Care Act (ACA), every CareFirst plan includes basic dental coverage and vision benefits for children up to age 19.

# Online Member Resources

Go paperless and access additional information anytime, anywhere.

## Be the First To Know About Important News and Updates from CareFirst

Choose convenient electronic delivery of alerts, reminders, explanation of benefits (EOBs) and other communications by giving us your e-consent.

1. Log in to [carefirst.com/myaccount](https://carefirst.com/myaccount)
2. Click on your name at the top, then select *Communications Preferences*
3. Click on *Edit* next to *Electronic Communications*
4. Check the boxes for the information you want and hit *Save*

## Important Websites

### Need Care?

- CloseKnit (virtual care): [closeknithealth.com](https://closeknithealth.com)
- Find a Doctor Tool: [carefirst.com/doctor](https://carefirst.com/doctor)
- 24-Hour Nurse Advice Line: **800-535-9700**

### Understanding and Managing Your Plan

- My Account (member portal): [carefirst.com/myaccount](https://carefirst.com/myaccount)
- CareFirst Mobile app (My Account): [carefirst.com/mobileaccess](https://carefirst.com/mobileaccess)
- Prescriptions: [carefirst.com/rx](https://carefirst.com/rx)
- Vitality Member Resource Guide: [carefirst.com/vitality](https://carefirst.com/vitality)
- Explanation of Benefits (EOB): [carefirst.com/eob](https://carefirst.com/eob)

### Traveling Outside the U.S.?

- Global Core mobile app: [bcbsglobalcore.com/Home/MobileApp](https://bcbsglobalcore.com/Home/MobileApp)
- Call **800-810-BLUE (2583)** for information on doctors, hospitals and other healthcare professionals or to receive medical assistance services.

## Health, Wellness and Member Discounts

- CareFirst WellBeing: [carefirst.com/wellbeing](https://carefirst.com/wellbeing)
- Behavioral Health Digital Resource: [carefirst.com/bhdr](https://carefirst.com/bhdr)
- Additional mental health services: [carefirst.com/mentalhealth](https://carefirst.com/mentalhealth)
  - If you or someone you know is in crisis, dial **988** or contact the CareFirst Support Line at **800-245-7013**.
- Health information, tips and tools: [carefirst.com/livinghealthy](https://carefirst.com/livinghealthy)
- Blue365 Wellness Discount Program: [carefirst.com/wellnessdiscounts](https://carefirst.com/wellnessdiscounts)
- Wellness Programs Overview: [carefirst.com/wellnessprograms](https://carefirst.com/wellnessprograms)  
Visit our one-stop resource hub for members to explore our suite of wellness solutions.

## Follow Us

- Facebook: [carefirst.com/facebook](https://carefirst.com/facebook)
- Instagram: [carefirst.com/Instagram](https://carefirst.com/Instagram)
- X: [carefirst.com/x](https://carefirst.com/x)
- YouTube: [carefirst.com/youtube](https://carefirst.com/youtube)
- LinkedIn: [carefirst.com/linkedin](https://carefirst.com/linkedin)



# 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](mailto: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>.

## 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 ይችላሉ። ይኸን መረጃ የማግኘት እና ያለምንም ክፍያ በቋንቋዎ አገዛ 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) Ìtẹ̀tíléko: Àkíyèsí yìí ní iwífún nípa isẹ̀ adójú̀tòfò rẹ̀. Ó le ní àwọn déèti pàtó o sì le ní láti gbé igbésẹ̀ ní àwọn ojú gbèdèké kan. O ni ètò láti gba iwífún yìí àti irànlówó ní èdè rẹ̀ lófèé. Àwọn omọ-egbé gbòdò pe nóm̀bà fòdùn tò wà lẹ̀yìn kààdì idánimò wọn. Àwọn mírán le pe 855-258-6518 kí o sì dúró nípasẹ̀ ijíròrò tí tí a ó fí sọ fún ọ̀ láti tẹ̀ 0. Nígbatí aṣojú kan bá dáhùn, sọ èdè tí o fẹ̀ a ó sì sọ ọ̀ pò mò ògbufò 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 ikokonekta 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।

Bàsòò-wùdù (Bassa) Tò Dùù Cáò! Bǎ nìà kè bá nyò bě kè m̄ gbo kpá bó nì fùà-fúá-tiǐn nyεε jè dyí. Bǎ nìà kè bédé wé jéé bě b́é m̄ kè dε wa ḿ m̄ kè nyuεε nyu hwè b́é wé b́éa kè zi. Ǿ m̀ò nì kpé b́é m̄ kè bǎ nìà kè kè gbo-kpá-kpá m̄ ḿεε dyé dé nì bídí-wùdù mú b́é m̄ kè se wídí d̀ò péè. Kpooò nyò b́é m̄ dá fúùn-nòbà nìà dé waa I.D. káàò dεín nyε. Nyò t̀òò séín m̄ dá nòbà nìà kè: 855-258-6518, kè m̄ m̄ f̀ò tee b́é wa ḱε m̄ gbo ćé b́é m̄ kè nòbà m̀òà 0 ḱε dyi pàd̀àn hwè. Ǿ j̀ú kè nyò d̀ò dyi m̄ g̀ǎ j̀ùǐn, pò wuqu m̄ ḿ pòε dyie, kè nyò d̀ò mu bó nìin b́é Ǿ kè 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। অন্যেরা 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 وسيتم 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)* Nrubama: Okwa a nwere ozi gbasara mkpuchi nchekwa onwe gi. O nwere ike inwe ubochi ndi di mkpa, i nwere ike ime ihe tupu ufodu ubochi njedebe. I nwere ikike inweta ozi na enyemaka a n'asusu gi na akwughi ugwo o bula. Ndi otu kwesiri ikpo akara ekwentu di n'azu nke kaadi njirimara ha. Ndi ozo niile nwere ike ikpo 855-258-6518 wee chere ububo ahu ruo mgbe amanyere ipi 0. Mgbe onye nnochite anya zara, kwuo asusu i choro, a ga-ejiko gi na onye okowa 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 íł hane'ígíí bii' dahóló bee éédahózin béeso ách'ááh naanil ník'ist'í'ígíí bá. Bii' dahólóq doo íiyisíí yoolkáálígíí dóo t'áadoo le'é ádadoolyíí'ígíí da yókeedgo t'áa doo bee e'e'aaahí ájiil'ííh. Bee ná ahóót'í' díí bee íł hane' dóo níká'ádoowoł t'áa nínizaad bee t'áa jiik'é. Atah danilínígíí béesh bee hane'é bee wólta'ígíí nitł'izgo bee nee hódolzinígíí bikéédéé' bikáá' bich'í' hodoonihjí'. Aadóo náánałta' éi kójjí' dahóoolnih 855-258-6518 dóo yii diiłts'ííł yałtí'ígíí t'áa níléjį́ áádóo éi bikéé'dóo naasbaąs bił adidiilchil. Áká'anidaalwó'ígíí neidiitáągo, saad bee yániłt'í'ígíí yii diikił dóo ata' halne'é lá níká'ádoowoł.





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