

It's Easy to Manage Your Health Care with My Account

As a CareFirst BlueCross BlueShield (CareFirst) member, your personalized benefit information is available 24/7. Register for *My Account* for secure online access to your coverage details, ID cards and more. Plus, you'll also be able to quickly locate innetwork providers and facilities nationwide.

Go to carefirst.com/myaccount to register.

My Account at a glance:

1 Home

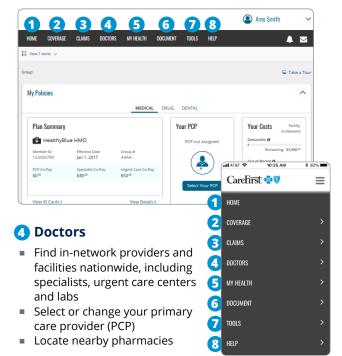
- Quickly view plan information including effective date, copays, deductible, out-of-pocket status and recent claims activity
- Manage your personal profile details (2) including password, username and email, or choose to receive materials electronically
- Send a secure message via the Message Center ■
- Check *Alerts* **♠** for important notifications

2 Coverage

- Access your plan information—plus, see who is covered
- Update your other health insurance information, if applicable
- View, order or print member ID cards
- Review the status of your health expense account (HSA or FSA)¹

Claims

- Check your claims activity, status and history
- Review your Explanation of Benefits (EOBs)
- Track your remaining deductible and out-of-pocket total
- Submit out-of-network claims
- Review your year-end claims summary



5 My Health

- Access health and wellness discounts through Blue365
- Learn about your wellness program options¹
- Track your Blue Rewards progress¹

6 Documents

- Look up plan forms and documentation²
- Download Vitality, your annual member resource guide

Tools

 Access the Treatment Cost Estimator to calculate costs for services and procedures³

8 Help

- Find answers to many frequently asked questions
- Send a secure message or locate important phone numbers

¹ Only if offered by your plan.

² Only available when using a computer.

³ The doctors accessed via this website are independent providers making their own medical determinations and are not employed by CareFirst. CareFirst does not direct the action of participating providers or provide medical advice.



Your health care information is as close as your mobile device

Get the information you need wherever you go with *My Account*.¹

- Find in-network doctors, specialists, urgent care centers and more—nationwide—including a map and directions to the location²
- Check plan information including
 - effective date,
 - □ copays,
 - □ deductible,
 - □ out-of-pocket status
 - ☐ Explanation of Benefits (EOBs), and
 - □ recent claims activity
- View, order or email member ID cards—for an explanation of the codes on your card, select How to read my card
- Use the Treatment Cost Estimator to calculate costs for services and procedures³
- Submit claims for out-of-network care
- Track your wellness program progress⁴
- Send a secure message via the Message Center
- Check Alerts A for important notifications





CareFirst.

Type **carefirst.com** into your mobile web browser to access our mobile site or

download our free app by searching for CareFirst in your favorite app store.





¹ Register for *My Account* at **carefirst.com/myaccount** to view your personal information.

² Location services must be enabled on your device.

³ 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.

⁴ If applicable for your plan.



Choices for Getting Vaccinated

Vaccines are key to protecting you, and your family, from certain serious illnesses. Now you can get a number of beneficial vaccines from a variety of participating providers (listed on the back).

You can receive the flu, meningococcal, MMR, pneumonia, shingles, Tdap, Td and HPV vaccines from your doctor or participating pharmacies and retail clinics.¹ When you receive your vaccine, you will be responsible for any applicable copayments or deductibles in accordance with your benefit plan.

Vaccine information

Check with your doctor if you have questions about whether to receive a vaccine, as there may be age and condition restrictions.

Flu

According to the Centers for Disease Control and Prevention (CDC), everyone six months of age and older should receive the vaccine before the beginning of the flu season each fall. This is especially important for people who have a high risk of developing serious complications if they get sick with the flu.

HPV

HPV vaccine is important because it protects against cancers caused by human papillomavirus infection. HPV is a common virus; nearly 80 million people—about one in four—are currently infected in the United States. About 14 million people, including teens, become infected with HPV each year. All children who are 11 or 12 years old should get two shots of HPV vaccine six to twelve months apart. Adolescents who receive their two shots less than five months apart will require a third dose of HPV vaccine. Teens and young adults who start the series at ages 15 through 26 years still need three doses of HPV vaccine.

Meningococcal

Meningococcal vaccines help protect against four strains of bacteria that cause meningococcal disease including meningitis and septicemia. Meningitis is a serious, potentially life-threatening inflammation of the membranes covering the brain and spinal cord. Septicemia is a bloodstream infection which can lead to the loss of a limb or even death.



Call ahead to make sure your pharmacy has a supply of the vaccine you need and check whether a prescription or doctor's order is required.

MMR

The MMR vaccine protects against measles, mumps and rubella. The CDC recommends this vaccine starting with the first dose at 12–15 months of age and the second dose at 4 through 6 years of age. Teens and adults should also be up to date on their MMR vaccination.

Pneumonia

Pneumonia is a serious lung infection that can affect people of all ages. The CDC recommends this vaccine for anyone 65 and older, along with people who are considered high risk for serious problems if they get sick such as infants, young children and those with chronic health issues.

Shingles

To help prevent shingles, the CDC recommends adults 50 years and older get two doses of Shingrix due to its effectiveness. An alternative vaccine of Zostavax may be given. These vaccines can also work for people who have had shingles before.

Tdap

Tdap is a combination vaccine that protects against three potentially life-threatening bacterial diseases: tetanus, diphtheria and pertussis (whooping cough).

Td

The Td vaccine can protect adolescents and adults from tetanus and diphtheria. Td is usually given as a booster dose every 10 years, but it can also be given earlier after a severe or dirty wound or a burn. It does not protect against pertussis.

For more information about vaccines, visit cdc.gov.

Where you can get your vaccine²

Participating retail pharmacies

Must be located in our service area of Maryland, Washington, D.C. or Northern Virginia.

- CVS (including those in Target stores)
- Giant Pharmacy
- Rite Aid
- Safeway Pharmacy
- ShopRite Pharmacy
- Walgreens
- Walmart
- Weis Market Pharmacy

Several independent participating pharmacies also provide these vaccines. To confirm whether your selected pharmacy participates in CareFirst's medical network, please call the member services number on your member ID card.

Participating retail clinics

Must be located in our service area of Maryland, Washington, D.C. or Northern Virginia.

- Minute Clinic (including those in Target stores)
- Walgreens Healthcare Clinic

Non-participating providers

If your coverage provides for out-of-network benefits, you may also receive a vaccine at a non-participating pharmacy or retail clinic (not listed above). You may be asked to pay the full price of the vaccine at the time of service. You will also need to submit a medical claim form with an itemized receipt listing the cost of the vaccine and the administration fee (if any). Contact member services at the phone number listed on the back of your member ID card for assistance.

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. CareFirst BlueCross BlueShield Medicare Advantage is the business name of CareFirst Advantage, Inc. CareFirst BlueCross BlueShield Community Health Plan District of Columbia is the business name of Trusted Health Plan (District of Columbia), Inc. In the District of Columbia and Maryland, CareFirst MedPlus is the business name of First Care, Inc. In Virginia, CareFirst MedPlus is the business name of First Care, Inc. In Virginia, CareFirst MedPlus is the business name of First Care, Inc., In CareFirst MedPlus is

¹ Participating pharmacies and retail clinics must be located within the CareFirst service area of Maryland, Washington, D.C. or Northern Virginia.

² The lists of participating locations included herein are partial lists only and are subject to change. To confirm if a selected location participates in CareFirst's medical network, contact the member services phone number listed on the back of your member ID card.



CareFirst Video Visit

When your primary care provider (PCP) isn't available and you need urgent care services, Video Visit securely connects you with a doctor*, day or night, through your smartphone, tablet or computer. In addition, you can get care for other needs such as behavioral health support from a therapist or psychiatrist, guidance from a certified nutritionist or breastfeeding support from a lactation consultant. It's a convenient and easy way to get the care you need, wherever you are.

Get treatment for common health issues 24/7

Use Video Visit when you're facing uncomplicated, non-emergency issues such as allergies, a sinus infection, a cold or the flu and more. Video Visit doctors will provide you a consultation, diagnosis and even prescriptions (when available and appropriate). They are all U.S. board-certified, licensed and credentialed medical professionals.

Schedule visits for additional services

- Therapy/Psychiatry—Talk with a therapist or psychologist for help managing mental health issues including anxiety, depression and grief.
- Diet/Nutrition—Connect with a registered dietitian to get support with dietary and nutrition needs, from weight loss to food allergies and more.
- Breastfeeding Support—Speak with a lactation consultant who can advise you on breastfeeding topics like latching issues, milk supply and others.

The cost for Video Visit varies based on your benefits, but your specific cost information will be shown to you before your visit begins. Take advantage of this great benefit and register today!

Register today so you'll be ready when you need care! Visit **carefirstvideovisit.com** or download the CareFirst Video Visit app from your favorite app store.

In the case of a life-threatening emergency, you should always call 911 or your local emergency services. CareFirst Video Visit does not replace these services.

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CareFirst of Maryland, Inc., Group Hospitalization and Medical Services, Inc., and CareFirst BlueChoice, Inc. are independent licensees of the Blue Cross
and Blue Shield Association. The Blue Cross and Blue Shield Names and Symbols are registered service marks of the Blue Cross and Blue Shield Association.
The CareFirst name and logo are registered service marks of Group Hospitalization and Medical Services, Inc and CareFirst of Maryland, Inc.



^{*} The doctors accessed via this website are independent providers making their own medical determinations and are not employed by CareFirst. CareFirst does not direct the action of participating providers or provide medical advice.

Notice of Nondiscrimination and Availability of Language Assistance Services

(UPDATED 7/12/18)

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
$\hfill \Box$ Written information in other formats (large print, audio, accessible electronic formats, other formats)
Provides free language services to people whose primary language is not English, such as:
□ Qualified interpreters
□ Information written in other languages

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

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

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

Civil Rights Coordinator, Corporate Office of Civil Rights

Mailing Address P.O. Box 8894

Baltimore, Maryland 21224

Email Address civilrightscoordinator@carefirst.com

Telephone Number 410-528-7820 Fax Number 410-505-2011

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

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

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

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 ቀነ-ገደቦቸ በፊት ሊሬጽጧቸው የሚገቡ ነገሮች ሊኖሩ ስለሚችሉ እነዚህን ወሳኝ ቀናት ሊይዝ ይችላል። ይኽን መረጃ የማግኘት እና ያለምንም ክፍያ በቋንቋዎ እገዛ የማግኘት መብት አለዎት። አባል ከሆኑ ከመታወቂያ ካርድዎ በስተጀርባ ላይ ወደተጠቀሰው የስልክ ቁጥር መደወል ይችላሉ። አባል ካልሆኑ ደግሞ ወደ ስልክ ቁጥር 855-258-6518 ደውለው 0ን እንዲጫኑ እስኪነገርዎ ድረስ ንግግሩን መጠበቅ አለብዎ። አንድ ወኪል መልስ ሲሰጥዎ፣ የሚሬልጉትን ቋንቋ ያሳውቁ፣ ከዚያም ከተርጓሚ ጋር ይገናኛሉ።

Èdè Yorùbá (Yoruba) Ìtétíléko: Àkíyèsí yìí ní ìwífún nípa iṣé adójútòfò rẹ. Ó le ní àwọn déètì pàtó o sì le ní láti gbé ìgbésè ní àwọn ojó gbèdéke kan. O ni ètó láti gba ìwífún yìí àti ìrànlówó ní èdè rẹ lófèé. Àwọn omo-egbé gbódò pe nómbà fóònù tó wà léyìn káàdì ìdánimò wọn. Àwọn míràn le pe 855-258-6518 kí o sì dúró nípasè ìjíròrò títí a ó fi sọ fún ọ láti tẹ 0. Nígbàtí aṣojú kan bá dáhùn, sọ èdè tí o fé a ó sì so ó pò mó 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 nasasaklawan 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।

Bǎsóò-wùdù (*Bassa*) Tò Đùǔ Cáo! Bỗ nìà ke bá nyo bẽ ké m̀ gbo kpá bó nì fuà-fuá-tiǐn nyee jè dyí. Bỗ nìà ke bédé wé jéé bẽ m̀ ké dẽ wa mó m̀ ké nyuee nyu hwè bế wé bẽa ké zi. O mò nì kpé bế m̀ ké bỗ nìà ke kè gbo-kpá-kpá m̀ mɔ́ee dyé dé nì bídí-wudu mú bế m̀ ké se wídí dò péè. Kpooò nyo bẽ me dá fuun-nɔ́bà nìà dé waà I.D. káàò deín nye. Nyo tòò seín me dá nɔ̂bà nìà ke: 855-258-6518, ké m̀ me fò tee bế wa kée m̀ gbo cẽ bế m̀ ké nɔ̀bà mòà 0 kee dyi pàdàìn hwè. O jǔ ké nyo dò dyi m̀ gỗ jǔǐn, po wudu m̀ mɔ́ poe dyie, ké nyo dò mu bó nììn bế o ké nì wuduò 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 855-258پر 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. 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 اعضا باید با شماره درج شده در پشت کارت شناسایی شان تماس بگیرند. سایر افراد می توانند با شماره مقبرند و منتظر بمانند تا از آنها خواسته شود عدد 0 را فشار دهند. بعد از پاسخگویی توسط یکی از اپراتور ها، 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 للآخرين الاتصال على الرقم 855-258 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 ekwenti 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 아니신 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 ił hane'ígíí bii' dahóló bee éédahózin béeso ách'ááh naanil ník'ist'i'ígíí bá. Bii' dahólóó doo íiyisíí yoolkáálígíí dóó t'áádoo le'é ádadoolyí(lígíí da yókeedgo t'áá doo bee e'e'aahí ájiil'í(h. Bee ná ahóót'i' díí bee ił hane' dóó niká'ádoowoł t'áá nínizaad bee t'áá jiik'é. Atah danilínígíí béésh bee hane'é bee wółta'ígíí nitł'izgo bee nee hódolzinígíí bikéédéé' bikáá' bich'i' hodoonihjí'. Aadóó náánáła' éí koji' dahódoolnih 855-258-6518 dóó yii diiłts'íijł yałtí'ígíí t'áá níléíjí áádóó éí bikéé'dóó naasbąąs bił adidiilchił. Áká'ánidaalwó'ígíí neidiitáágo, saad bee yániłt'i'ígíí yii diikił dóó ata' halne'é lá níká'ádoolwoł.



Blue Rewards

Earning your rewards just got easier! With our improved Blue Rewards incentive program, you can decide which healthy activities interest you and be rewarded for completing them.

How it works

Blue Rewards offers you incentives for taking steps to get and stay healthy. Both you and your spouse/domestic partner can earn rewards for completing one or all of the following activities:



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

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

Must complete within 120 days of your effective date.



Consent to receive wellness emails and take the RealAge® test

The RealAge test is a simple questionnaire that will tell you what your RealAge is versus your actual age.

Must complete within 120 days of your effective date.



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 six months.

Must complete before the end of your benefit period.

Learn more about the activities Choosing a PCP

Be sure to choose a PCP* who participates in our Patient-Centered Medical Home (PCMH) program to earn your reward. The PCMH program is designed to provide your PCP with a more complete view of your health needs and the care you receive from other providers.

RealAge

Developed by our trusted partner, Sharecare, Inc.,** the RealAge test is a confidential online health assessment that helps determine the physical age of your body compared to your calendar age. RealAge identifies the habits impacting your body's age so you can improve your well-being.

Health screening

Health screenings help you understand your current health status, so you can take steps to improve it. You can complete a health screening with your PCP or at a CVS MinuteClinic.

Your CareFirst Blue Rewards Visa® Incentive Card

After you complete one or more of the activities, you'll receive your incentive card in about 10-14 days. The incentive card can be used toward your annual deductible or other out-of-pocket costs like copays or coinsurance related to eligible expenses (medical, prescription drug, dental and vision) under your CareFirst BlueCross BlueShield (CareFirst) health plan. Make sure to always save your receipts as proof of your expense.

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

You have until the end of your benefit period to use your reward, plus an additional 90 days to reimburse yourself for any eligible expense that occurred within that benefit period.

Note: only one card is issued to the policyholder, but it can be used by everyone covered under your policy (including dependent children).

To get started, visit **carefirst.com/sharecare**. You'll need to enter your CareFirst account username and password and complete the one-time registration with Sharecare to link your CareFirst account information. This will help personalize your experience.



This wellness program is administered by Sharecare, Inc., an independent company that provides health improvement management services to CareFirst members.

Sharecare, Inc. does not provide CareFirst BlueCross BlueShield products or services and is solely responsible for the health improvement management services it provides.

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. which are independent licensees of the Blue Cross and Blue Shield Association. The Blue Cross and Blue Shield Names and Symbols are registered trademarks of the Blue Cross and Blue Shield Association. Progression of the Blue Cross and Blue Shield Association. Progression of the Blue Cross and Blue Shield Association. Progression of the Blue Cross and Blue Shield Association. Progression of the Blue Cross and Blue Shield Association. Progression of the Blue Cross and Blue Shield Association. Progression of the Blue Cross and Blue Shield Association. Progression of the Blue Cross and Blue Shield Association. Progression of the Blue Cross and Blue Shield Association.

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.

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

^{*} If you have a PPO or Advantage plan, and you live outside MD, DC or Northern VA, you can select a provider from the BlueCard® PPO network who specializes in general practice, family practice, internal medicine, pediatrics or geriatrics.

^{**}Sharecare, Inc. is an independent company that provides health improvement management services to CareFirst members.