

Your 2021 Healthcare Benefit Guide

CHARLES COUNTY PUBLIC SCHOOLS

The CareFirst BlueCross BlueShield PROMISE



A not-for-profit organization
driven by mission



Serving 3.3 million members
in the Mid-Atlantic region



Recognized as one of the
World's Most Ethical Companies®

WELCOME

We're glad you're considering CareFirst BlueCross BlueShield (CareFirst). We know there's a lot of information to review when selecting your health plan. We hope this simplified guide provides information that makes choosing CareFirst an easy decision.

Inside, you'll find information that'll help you select the plan that's best suited to your needs. Whichever plan you choose, you'll have coverage that's recognized and accepted by more top doctors than any other network. Plus, you'll know that you have the support of a team that's working everyday to improve the healthcare experience of every member.

Ready to explore your 2021 benefits?

Let's find the best health plan for you. There are two CareFirst plans to choose from.

HMO Plan BlueChoice Opt-Out Plus Open Access



Higher out-of-pocket
annual maximum



Lower monthly
premium

PPO Plan Preferred Provider Organization



Lower out-of-pocket
annual maximum



Higher monthly
premium



Your Open Enrollment dates are October 26
through November 20, 2020

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It helps to understand some key terms

CareFirst member cost: The maximum amount providers can charge CareFirst members for a specific service.

Deductible: Depending on your plan, you'll need to pay for some services on your own until you reach your deductible. Then your plan starts helping with the cost of your care.

Out-of-pocket maximum: The most you'll pay for covered services in a plan year. After you spend this amount on care costs, your plan will pay 100% of the CareFirst member costs for the rest of the plan year.

The personas represented in this decision guide are not real. The personas and quotes are used for illustrative purposes only.

NARROW YOUR CHOICES

To help narrow your choices, answer these questions:

Would you rather save with lower paycheck deductions but have a higher out-of-pocket maximum?

YES

NO

Do you want the security of knowing you will not pay more than \$1,600 for in-network services for your entire family for the plan year?

YES

NO

Do you, or a family member, have a medical condition that requires regular physical therapy visits at an outpatient hospital center?

YES

NO

Would you rather have more deducted from your paycheck but have a lower out-of-pocket maximum?

YES

NO

Does your family make a lot of sick visits to the doctor each year and want the lowest per visit cost?

YES

NO

HMO Plan

If most of the answers you checked are orange, the HMO plan may be more your style. This is a good plan for people who:

- Are comfortable with a higher out-of-pocket maximum for the year
- Would rather save money per paycheck at the risk of paying more later
- Like having a PCP to coordinate their care

PPO Plan

If most of the answers you checked are blue, the PPO plan may be the best fit. This plan is good for people who:

- Would rather pay more per paycheck in order to have a lower out-of-pocket maximum
- Like the freedom to see any doctor, any time
- Need coverage for domestic as well as international travel

CONSIDER WHAT OTHERS CHOSE

"My wife and I love exploring national parks. We don't plan to travel internationally, so we chose the HMO which gives us coverage wherever we travel in the U.S."

—Miguel (34), married



"I don't have a regular primary care provider, and with the PPO plan, I don't have to choose one. I like the flexibility the PPO plan offers."

—Renata (56), single

"I meet with a therapist once a week for mental health support, so I selected the HMO plan with lower per visit costs."

—Jim (41), single



"I chose the PPO plan because I like knowing that all of my doctor copays are the same, for both primary and specialty care."

—Matt (29), single

"I feel like every other week my kids need something new for school. I chose the HMO plan because my family has the coverage we need and I pay less per paycheck, which lets me save a little money."

—Rose (34), married mom of three



MEDICAL PLAN HIGHLIGHTS

Let's compare some of your in-network costs for common services with these plans.

	HMO Plan	PPO Plan
Costs to consider		
In-network Deductible You'll pay the full CareFirst member cost for some services until you reach your deductible	\$0	\$0
Out-of-pocket Maximum The most you'll pay for covered in-network services in a plan year	\$2,000 individual/ \$6,000 family	\$800 individual/ \$1,600 family
Plan Includes Out-of-network Coverage	Yes	Yes
Staying healthy		
Annual Physical Exam	\$0 per visit	\$0 per visit
Preventive Screenings and Immunizations	\$0 per visit	\$0 per visit
Feeling under the weather?		
Primary Care Doctor	\$10 per visit	\$15 per visit
Specialist (e.g. Dermatologist)	\$15 per visit	\$15 per visit
Mental Health Professional—Office	\$10 per visit	\$15 per visit
Urgent Care	\$15 per visit	\$15 per visit
Emergency Room	\$100 per visit (this charge waived if admitted)	\$100 per visit (this charge waived if admitted)
Following doctor's orders?		
Imaging (MRA/MRS, MRI, PET & CT Scans) (non-hospital facility)	\$0 per visit	\$0 per visit
Labs (non-hospital facility)	\$0 per visit	\$0 per visit
X-rays (non-hospital facility)	\$0 per visit	\$0 per visit
Physical, Speech and/or Occupational Therapy	\$15 per visit	\$15 per visit—office; \$30 per visit—hospital
Outpatient Surgery (surgical center)	\$10 PCP/\$15 Specialist per visit; \$0 facility fee	\$15 per visit; \$0 facility fee
Inpatient Hospitalization (including maternity)	\$0 per visit	\$0 per visit
Artificial and Intrauterine Insemination	50% of CareFirst member cost	\$15 per visit—office; \$20 per visit—outpatient practitioner plus \$30 per visit outpatient facility
In Vitro Fertilization Procedures	50% of CareFirst member cost	\$15 per visit—office; \$20 per visit—outpatient practitioner plus \$30 per visit outpatient facility
Durable Medical Equipment	\$0 copay	\$0 copay

Costs shown are for care received in-network and, except for emergency room, at non-hospital locations. See your Summary of Benefits for limitations and plan details.

DENTAL PLAN HIGHLIGHTS

Let's review some of your in-network costs for common dental services.

	Preferred Dental
Costs to consider	
Annual Maximum Benefit	\$1,400
Annual In-network Deductible	\$30 individual/\$80 family
Orthodontia Lifetime Maximum	\$1,400
Plan Includes Out-of-network Coverage	Yes
Routine checkups	
Preventive Care and Diagnostic Treatment (exams, cleanings, X-rays)	20% of CareFirst Member cost
Basic services	
Fillings, Basic Periodontal Services and Non-surgical Extractions	20% of CareFirst Member cost
Major services	
Major Surgical (root canals, surgical extractions and surgical periodontal services)	20% of CareFirst Member cost
Major Restorative (dentures, crowns, bridges)	20% of CareFirst Member cost
Orthodontia (up to the lifetime max. per person)	40% of CareFirst Member cost

VISION PLAN HIGHLIGHTS

Let's review some of your in-network costs for common vision services.

(12-month benefit period)	BlueVision Plus
Routine checkup	
Annual Eye Exam	\$15 per visit
Corrective measures	
Davis Vision Frame Collection	\$0
Other Frames	Plan pays \$45 you pay balance
Spectacle lenses (single-vision, lined bifocal, lined trifocal)	\$0
Medically Necessary Contact Lenses	\$0 with prior approval
Elective Contact Lenses	\$0 Davis Vision Plan pays \$97 single vision or \$127 bifocal and other lenses

PERKS INCLUDED WITH EVERY PLAN



Achieve your wellness goals with the help of programs for weight loss, tobacco cessation and more



Enjoy exclusive discounts through our Blue365 Program on things like fitness gear, gym memberships, meal delivery services, hotels and travel



Get inspired to be your healthiest by completing fun activities through your wellness program



Pay nothing for annual in-network preventive care, 24-Hour Nurse Advice Line, routine vision and dental care for children under age 18

"I take advantage of the hotel discounts through Blue365."



"I lost 30 lbs. with the help of my coach and the weight loss program."



"I like knowing I can call the 24-hour nurse line at any time."



TELEMEDICINE OPTIONS

Advances in technology have made it easier and more convenient to get care wherever and whenever you need it.

CareFirst Video Visit

Video Visit securely connects you with a doctor, day or night, through your smartphone, tablet or computer. You can also schedule visits for other needs such as therapy or counseling, nutrition or breastfeeding. Visit [carefirstvideovisit.com](https://www.carefirstvideovisit.com) to learn more.



24-Hour Nurse Advice Line

Registered nurses are available through our 24-Hour Nurse Advice Line. Call **800-535-9700** to talk to a nurse about your symptoms and the most appropriate steps to take.

WELLNESS PROGRAM

Your CareFirst wellness program—brought to you in partnership with Sharecare, Inc.—can help you be your healthiest. Offering a wide array of engaging, easy-to-use tools and personalized content, plus specialized programs for extra support, the program includes:

- **RealAge®:** Find out if your healthy habits are truly making an impact by taking the RealAge® health assessment.
- **Health coaching:** Trained professionals provide one-on-one support to help you reach your wellness goals.
- **Weight management program:** Improve your overall health, reach a healthier weight and reduce your risk for pre-diabetes and associated chronic diseases.
- **Tobacco cessation program:** Our program's expert guidance, support and online tools make quitting easier than you might think.
- **Financial well-being program:** Whether you want to stop living paycheck to paycheck, get out of debt, or send a child to college, this program can help.

FIND A DOCTOR

CareFirst has one of the world's largest networks of participating providers—over one million in all. 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.



Try it for yourself. Visit carefirst.com/doctor. You'll be able to search by name, location, specialty and a host of other options. You can even find participating doctors and facilities outside of the U.S.

MY ACCOUNT BENEFITS

Your *My Account* page makes managing your CareFirst plan simple and easy. Everything you need to take the best care of yourself is right here. At *My Account*, you can:

- Check your plan's benefits and deductible
- View, order and print your member ID cards
- Review your claims status and Explanation of Benefits (EOB)
- Find in-network doctors, labs and hospitals
- Access your wellness program and other tools
- Send a secure message for member support

TREATMENT COST ESTIMATOR

Our Treatment Cost Estimator shows you 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

UNDERSTANDING YOUR OPTIONS FOR CARE

It's helpful to know where you can go for care before you need it. Becoming familiar with the information below can help you save time and money.



Seeking advice: 24-Hour Nurse Advice Line

- General questions about health issues or where to go for care
- Registered nurses are available 24/7 by phone



Need care soon: Primary Care Provider

- Diagnosis & treatment of illness, chronic conditions, check-ups
- Night/weekend hours & some may have 24-hour phone lines



Want care quickly: CareFirst Video Visit

- Treatment for minor illnesses and injuries as well as therapy, psychiatry, diet and nutrition and breastfeeding support
- Board-certified doctors available by smartphone, tablet or computer



Need care now: Urgent Care Center

- Non-life-threatening illness or injury requiring immediate care
- Open 7 days a week



Emergency: 911 or Nearest ER

- Life-threatening illness or injury
- Open 24/7

MENTAL HEALTH SUPPORT

It's common to face some kind of mental health challenge during your life. Our support team is made up of specially trained service representatives, registered nurses and licensed behavioral health clinicians, ready to:

- Help you find the right mental health provider(s) and schedule appointments
- Connect you with a care coordinator who will work with your doctor to create a tailored action plan
- Find support groups and resources to help you stay on track

When mental health difficulties arise for you or a loved one, remember you're not alone. Help is available 24/7. If you are in crisis, call **800-245-7013**.



CareFirst members have access to specialized services and programs for depression, anxiety, drug or alcohol dependence, eating disorders and other mental health conditions.

PATIENT-CENTERED MEDICAL HOME

Our Patient-Centered Medical Home (PCMH) program focuses on the relationship between you and your primary care provider (PCP)—whether a physician or nurse practitioner. It's designed to provide your PCP with a more complete view of your health and of the care you're receiving from other providers.

With the CareFirst PCMH Program, your PCP will:

- Coordinate your care with all your healthcare providers, including specialists, labs, pharmacies and mental health facilities
- Proactively manage how your care for one condition may impact other health needs or healthcare services that you have
- Help you get access to the most appropriate and affordable care based on your needs
- Review your medications and possible drug interactions with you
- Review your health records for duplicate tests or services already ordered or performed by another provider

The PCMH Program is available only within the CareFirst service area.



"CareFirst offers me so many options for how, when and where I can get the care my family and I need."

AWAY FROM HOME CARE®

When you're away from home for 90 consecutive days or more, we've got you covered. Whether you're out-of-town on extended business, traveling or going to school out-of-state, you have access to routine and urgent care with our Away From Home Care program.

- You can see any affiliated Blue Cross Blue Shield HMO (Host HMO) provider when you are outside the CareFirst service area.
- You'll be considered a member of the Host HMO and receive care under their plan. Your cost may be different than when you're in the CareFirst service area.
- Once you're enrolled in the program and receive care, you don't have to complete claim forms, so there's no paperwork. And you're only responsible for out-of-pocket costs such as copays, deductibles, coinsurance and the cost of non-covered services.

Away From Home Care program is included with the HMO plan only.

BLUECARD & BLUE CROSS BLUE SHIELD GLOBAL® CORE

With your Blue Cross and Blue Shield member ID card, you have access to doctors and hospitals almost anywhere. BlueCard gives you the peace of mind that you'll always have the care you need when you're away from home. And with Blue Cross Blue Shield Global® Core (BCBS Global® Core), you have access to care in more than 190 countries.

BlueCard

- You'll have access to local Blue Cross Blue Shield Plan doctors and hospitals when you're outside the CareFirst service area.
- You'll be considered a member of the local BCBS plan when you receive care. Your cost may be different than when you're in the CareFirst service area.
- For care received in-network, you don't have to complete claim forms, so there's no paperwork.

BCBS Global® Core

- In most cases, you shouldn't have to pay up front for inpatient care at hospitals in the BCBS Global Core Network.
- At hospitals outside the BCBS Global Core Network, you pay the doctor or hospital for inpatient care, outpatient hospital care and other medical services. You then complete an international claim form for reimbursement.

BlueCard and BCBS Global Core are included with both the HMO and PPO plan.

COST COMPARISON WORKSHEET

Use this worksheet to compare plans or to compare this year's plan to your old plan.

Annual costs to consider	HMO Plan	PPO Plan
For each row, fill in the amounts from the benefit summary included in this guide, along with your company's health insurance paycheck deduction for each plan.		
Annual paycheck deduction	\$ _____ per month x 12 months = \$ _____	\$ _____ per month x 12 months = \$ _____
Annual in-network deductible	\$ _____ Individual \$ _____ Family	\$ _____ Individual \$ _____ Family
Are any services covered before the deductible is met?	Yes No	Yes No
Annual out-of-pocket maximum	\$ _____ Individual \$ _____ Family	\$ _____ Individual \$ _____ Family

Costs when using your plan	HMO Plan	PPO Plan
For each row, estimate how many visits you and your family generally expect to have each year along with the amounts for each service included in this guide.		
About how many times did you visit your primary care doctor (outside of annual wellness visits/physical) in the past year?	\$ _____ per visit x ____ visits per year = \$ _____	\$ _____ per visit x ____ visits per year = \$ _____
About how many times did you visit specialists in the past year?	\$ _____ per visit x ____ visits per year = \$ _____	\$ _____ per visit x ____ visits per year = \$ _____
In the past year, how many times did you go to urgent care?	\$ _____ per visit x ____ visits per year = \$ _____	\$ _____ per visit x ____ visits per year = \$ _____
In the past year, how many times did you go to the emergency room?	\$ _____ per visit x ____ visits per year = \$ _____	\$ _____ per visit x ____ visits per year = \$ _____
Is there anything coming up in the next 12-18 months that you didn't have to plan for last year?	Yes No	Yes No
If Yes, use this line to estimate the cost for that procedure	\$ _____ per visit x ____ visits per year = \$ _____	\$ _____ per visit x ____ visits per year = \$ _____
TOTALS	\$ _____	\$ _____

NEXT STEPS

I'm choosing the HMO Plan

BlueChoice Opt-Out Plus
Open Access

I'm choosing the PPO Plan

Preferred Provider
Organization

Ready to enroll?

- Visit <https://ccboe.hrintouch.com>
- Complete the enrollment process
- Look for your member ID cards in the mail and be sure to download the CareFirst mobile app to access your plan on-the-go

Not ready to choose your plan just yet?

- If you need more detailed plan information, visit <https://ccboe.hrintouch.com>

NOVEMBER

20

Remember—
you have until
November 20, 2020
to make or change
your plan selection.



We're here to help! If you have additional questions, please call 877-691-5856, Monday–Friday 8 a.m. to 8 p.m.

NOTES





CONNECT WITH US:



The examples provided in this booklet are meant to help you evaluate the benefits we offer. They are not meant to convey the exact terms of any one particular plan and do not create rights not given through the benefit plan. The details of your plan may vary.

The policies may have exclusions, limitations or terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call CareFirst.

Notice of Nondiscrimination and Availability of Language Assistance Services

CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc. and all of their corporate affiliates comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 855-258-6518.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 855-258-6518。

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.

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