



CareFirst BlueCross BlueShield Medicare Advantage

New Medicare Advantage plans from the name that's been
with Marylanders for generations

INFORMATION AND ENROLLMENT GUIDE

Table of Contents

- 1 Welcome!
- 2 What is Medicare Advantage?
- 4 Our Medicare Advantage Plans
- 6 Get More When You Choose CareFirst
- 8 CareFirst BlueCross BlueShield Advantage Core (HMO)
- 10 CareFirst BlueCross BlueShield Advantage Enhanced (HMO)
- 12 Comprehensive Part D Prescription Drug Coverage
- 14 Dental and Vision Add-On
- 16 Ready to Enroll?
- 17 Here's What to Expect After You Enroll
- 21 Top 100 Prescription Drugs
- 25 Summary of Benefits
- 43 Pre-Enrollment Checklist
- 45 2021 Enrollment Request Form
- 51 Attestation of Eligibility for an Enrollment Period

Welcome!

Thanks for your interest in our brand-new Medicare Advantage plans, CareFirst BlueCross BlueShield Advantage Core (HMO) and CareFirst BlueCross BlueShield Advantage Enhanced (HMO). Deciding which Medicare plan is right for you is an important decision—one you shouldn't rush. Inside this booklet, you'll find all the information you need to enroll in a Medicare Advantage plan that works for you.

CareFirst BlueCross BlueShield has long been committed to providing accessible and affordable care to our members—through every phase of life. Marylanders have trusted the CareFirst family of Blue Cross Blue Shield health plans for over 80 years. That's why we designed an "all-in-one" Medicare Advantage plan—so you can stay healthy while also managing your healthcare costs.

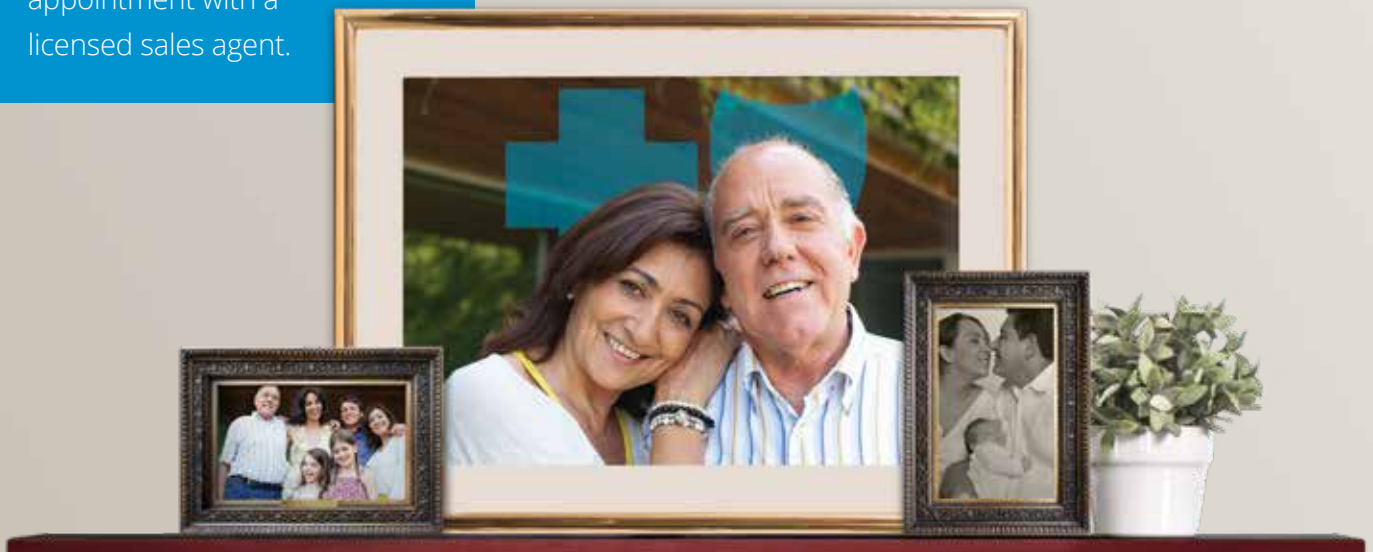
We're here for you.

833-473-0394 (TTY: 711)
8 a.m.–6 p.m. ET
Monday–Friday
8 a.m.–12 p.m. ET, Saturday

Visit carefirst.com/medicare to learn more or call to schedule one-on-one appointment with a licensed sales agent.

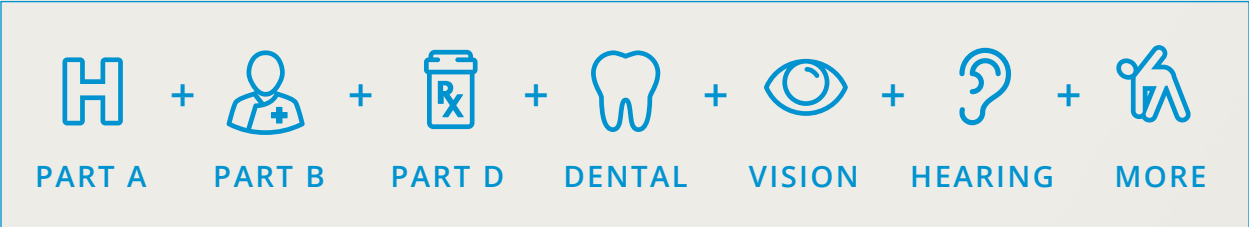
WHAT'S INSIDE?

- Medicare Advantage basics
- The benefits of our "all-in-one" plans
- Complete Summary of Benefits
- Top 100 prescription drug list
- Pre-enrollment checklist
- Application



What is Medicare Advantage?

Medicare Advantage, also known as Medicare Part C, is a health plan approved by Medicare and offered by private insurance companies like us. Medicare Advantage plans bundle your Medicare Part A (hospital/facility costs) and Medicare Part B (doctor/labs/other costs) with added benefits and services.



MEDICARE PART D PRESCRIPTION DRUG COVERAGE

Original Medicare doesn't include prescription drug coverage—also called **Medicare Part D**. It's also only available through private insurance companies and is often included in Medicare Advantage plans.

Our CareFirst BlueCross BlueShield Medicare Advantage plans **include prescription drug coverage with no annual deductible.**

WITH A MEDICARE ADVANTAGE PLAN YOU GET:

- **Convenience:** All your Medicare benefits on a single plan. If you ever need help, there's only one number to call.
- **Cost protection:** Plans have annual limits on your out-of-pocket expenses.
- **Added benefits you want:** Benefits beyond doctor's visits. Hearing, vision, fitness dental and more are part of the plan.



Let's compare Original Medicare to a Medicare Advantage plan

ORIGINAL MEDICARE (PARTS A & B)

- Provided by Medicare, a federal government agency.
- For most, Part A is free. Your monthly Part B premium is based on your annual income.
- Original Medicare only covers about 80% of your medical costs after you meet your deductibles.

YOU CAN ADD:

MEDICARE SUPPLEMENT PLAN

- You pay an additional premium every month.
- Medicare Supplement plans help you pay for medical expenses not covered by Original Medicare.

YOU CAN ALSO ADD:

PRESCRIPTION DRUG PLAN (PART D)

- You may need to pay another monthly premium.
- Offered by private insurance companies.

MEDICARE ADVANTAGE PLAN (PART C)

- Offered by private insurance companies approved by Medicare, like CareFirst BlueCross BlueShield.
- Includes your Medicare Part A and Part B coverage.
- May include Medicare Part D—that's your prescription drug coverage.
- Usually includes added benefits, like vision, hearing, dental, fitness classes and gym memberships and more.
- In addition to your Part B premium, you only have to pay one other monthly premium.

OR

The advantage is clear.

A Medicare Advantage plan can be more convenient and may save you money while streamlining your monthly premiums. Plus, you get added benefits that can help you be the healthiest you.

Our Medicare Advantage Plans

CHOOSE A PLAN FROM THE NAME THAT'S BEEN WITH MARYLANDERS FOR GENERATIONS

Marylanders have trusted the CareFirst family of Blue Cross Blue Shield health plans for over 80 years. That's why we're proud to introduce the new CareFirst BlueCross BlueShield Medicare Advantage plans.

Our all-in-one plans gives you access to doctors, specialists, hospitals, plus preventive dental, vision and hearing coverage with premiums **starting at just \$35 a month.**

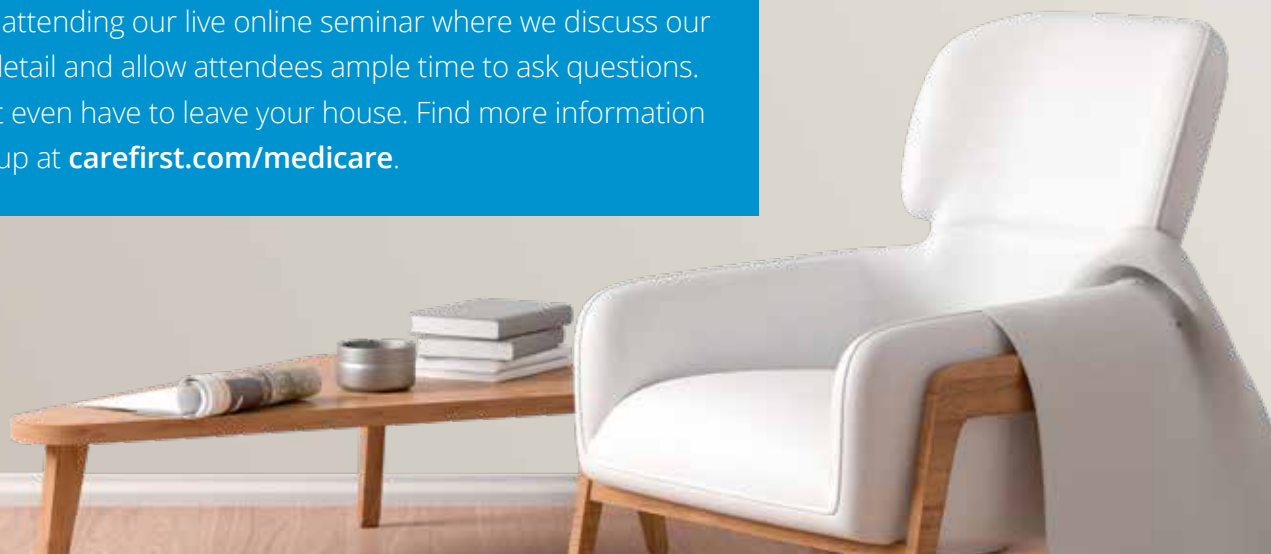
ELIGIBILITY

You're eligible to enroll in a CareFirst BlueCross BlueShield Medicare Advantage plan if:

- You qualify for Medicare Part A
- You are enrolled in and continue to pay for Medicare Part B; and
- You live in one of the following Maryland counties—Anne Arundel, Baltimore, Carroll, Frederick, Harford, Howard, Montgomery and Prince George's counties—or in Baltimore City.

Need more information about enrolling in Medicare?

Consider attending our live online seminar where we discuss our plans in detail and allow attendees ample time to ask questions. You won't even have to leave your house. Find more information and sign up at carefirst.com/medicare.



ALL CAREFIRST MEDICARE ADVANTAGE PLANS INCLUDE:

 <p>24-Hour Nurse Advice Line</p>	 <p>Preventive dental benefits</p>
 <p>Video Visits (Telehealth) for urgent and behavioral health services</p>	 <p>Routine eye exams and eyewear through Davis Vision providers</p>
 <p>Access to more than 65,000 pharmacies nationwide</p>	 <p>Hearing exam and hearing aids through NationsHearing®</p>
 <p>A network of high-quality providers you can depend on</p>	 <p>Mental health services</p>
 <p>Worldwide emergent and urgently needed services</p>	 <p>SilverSneakers® fitness</p>



CareFirst has been named by the Ethisphere Institute as one of the **World's Most Ethical Companies®** for 8 consecutive years!

Get More When You Choose CareFirst



DENTAL BENEFITS

A healthy mouth is a sign of a healthy body. Researchers have found that periodontitis is linked with other health problems, like cardiovascular disease, stroke and bacterial pneumonia (Source: ADA). Our preventive dental benefit covers oral exams, cleanings, fluoride treatment and dental X-rays twice a calendar year.



EYE EXAMS AND EYE WEAR

Good vision is not just crucial to your overall health—it also affects your quality of life. Our routine eye exam coverage includes dilation and refraction from a Davis Vision provider (one per calendar year). Our plans also offer allowances for frames and contact lenses.

The Davis Vision network includes Visionworks, Target, Walmart, Costco, MyEyeDr and Pearle Vision and more.

Want more comprehensive dental services and additional vision coverage? Check out our Dental and Vision Add-On package on page 14, available exclusively to members of the Enhanced plan for an additional low monthly premium.



VIDEO VISIT (TELEHEALTH)

Video Visit allows members to securely connect with a provider for urgent care services and behavioral health like therapy and psychiatry. Convenience doesn't mean extra fees—your copay will be the same amount as if you went in person.



24-HOUR NURSE ADVICE LINE

Registered nurses are available 24/7 to discuss your symptoms with you and recommend the most appropriate care. All available at no charge.

Want to know if your doctors participate in our plans?

Explore our network of high quality doctors and hospitals. Use our Find A Doctor tool! It's quick and easy:

- Visit carefirst.com/findadoc
- Click on *Continue as Guest*
- Enter your zip code
- Select the *Medicare Advantage* network and then *Continue*

HEARING AIDS AND EXAMS

CareFirst has partnered with NationsHearing® to bring you the most comprehensive and cost-effective hearing benefit program. NationsHearing will guide you on the steps to healthy hearing. We simplify the process by scheduling a no-cost routine hearing test, and if necessary, help you select the most comfortable and effective hearing aids to meet your needs and lifestyle. Getting started is easy.

Program features include:

- Annual routine hearing exam with no out-of-pocket cost
- Access to a nationwide network of 8,000+ providers
- Hearing aids available from all major manufacturers
- Low pricing and a 60-day, 100% money-back guarantee
- Concierge services by dedicated Member Experience Advisors
- Fitting, evaluation, and 3 follow up visits at no cost
- 3-year manufacturer's repair warranty



SILVERSNEAKERS® FITNESS

SilverSneakers can help you live a healthier, more active life through fitness and social connection. For no additional cost, you'll have access to thousands of gym locations across the U.S. as well as virtual classes.

- **Fitness classes**—SilverSneakers has fitness classes for all fitness levels, led by trained instructors.
- **Online resources**—Can't get to the gym or feel safer working out at home? Attend online classes, workshops and more through SilverSneakers.com and the SilverSneakers GO app.

©2020 NationsBenefits, LLC. All rights reserved.

SilverSneakers is a registered trademark of Tivity Health, Inc. SilverSneakers GO and SilverSneakers On-Demand are trademarks of Tivity Health, Inc. ©2020 Tivity Health, Inc. All rights reserved.

CareFirst BlueCross BlueShield Advantage Core (HMO)

Looking for a budget-friendly plan that may be right for you? This plan covers all the benefits of Medicare at affordable costs and offers added benefits like vision, dental and fitness.

Our **Core** plan covers all the basics including prescription drugs, plus many supplemental benefits—like preventive dental, routine vision exam and eye wear allowances, routine hearing exams and hearing aid discounts—plus so much more, all with a low monthly premium.

Plan Highlights

- Low \$35 monthly premium
- No medical or prescription drug deductible
- Low copays on prescription drugs
- Preventive dental services
- Routine vision exam and eye wear allowance
- Routine hearing exams
- SilverSneakers® fitness program

Who might choose the Core plan?



Meet Jada. Jada is looking for a budget-friendly plan. She doesn't mind paying a little more per office visit if it means she'll have a lower monthly premium. She understands it's important to carry health insurance but doesn't want to spend more than necessary. Having a fixed income, she's looking for prescription drug coverage included and added benefits, like fitness memberships and savings on vision care.

Our CareFirst BlueCross BlueShield Advantage Core plan may be right for Jada. This plan offers low monthly premiums, while providing access to many added benefits.

CAREFIRST BLUECROSS BLUESHIELD ADVANTAGE CORE (HMO)

MONTHLY PREMIUM

\$35

Medical Deductible: \$0

Annual Drug Deductible: \$0

Out-of-pocket Maximum: \$7,550

Drug Tiers (30-day supply/retail): Preferred Generics—\$7, Generic—\$20, Preferred Brand—\$47, Non-Preferred Drug—\$100, Specialty 33% of the cost

Featured Benefit Copays:

- Primary Care Provider (PCP) Visit—\$5
- Specialist Visit—\$50
- Urgent Care Visit—\$30
- Emergency Care Visit—\$90
- Inpatient Hospital Stay
Days 1–5—\$350 per day
Days 6–90—\$0 per day
- Outpatient Hospital Services—\$250
- Ambulatory Surgical Center—\$200
- Video Visit (Telehealth)
Urgent Services—\$30
Mental Health—\$40
- Skilled Nursing Facility Stay
Days 1–20—\$0 per day
Days 21–100—\$180 per day
- Routine Hearing Exam—\$0
- Routine Vision Exam—\$20
- Preventive Dental Cleanings,
Oral Exams, X-rays and Fluoride
Treatment—\$30 per service

For more plan details, see the Summary of Benefits on page 25.

CareFirst BlueCross BlueShield Advantage Enhanced (HMO)

Looking for a plan with lower copays plus additional benefits not covered by Medicare? The **Enhanced** plan has all of the benefits of the Core plan and adds expanded drug coverage, comprehensive dental and extras like routine non-Medicare covered podiatry, acupuncture and chiropractic care.

Plus, with the Enhanced plan, you can choose to add our **Dental and Vision Add-On** for even more complete coverage. See page 14 for details.

Plan Highlights

- \$95 monthly premium
- No medical or prescription drug deductible
- Lower copays than our Core plan
- Gap coverage for Tier 1 drugs
- Preventive dental plus additional comprehensive services
- Additional eye wear allowance
- Routine hearing exams
- Routine acupuncture, chiropractic and podiatry coverage
- SilverSneakers® fitness program
- Dental and Vision Add-On available (additional monthly cost)

Who might choose the Enhanced plan?



Meet Terrance. Terrance uses his health insurance pretty regularly. He sees a few different specialists to manage his chronic condition and takes three prescription drugs. He's interested in improving his health and is looking for added wellness benefits.

Our CareFirst BlueCross BlueShield Advantage Enhanced plan may be right for Terrance. Though the monthly premium is higher than our Core plan, the copays are lower. Terrance uses his insurance often so the lower copays in this plan work for his needs.

CAREFIRST BLUECROSS BLUESHIELD ADVANTAGE ENHANCED (HMO)

MONTHLY PREMIUM

\$95

Medical Deductible: \$0

Annual Drug Deductible: \$0

Out-of-pocket Maximum: \$6,550

Drug Tiers (30-day supply/retail): Preferred Generics—\$5, Generic—\$15, Preferred Brand—\$47, Non-Preferred Drug—\$100, Specialty 33% of the cost

Featured Benefit Copays:

- Primary Care Provider (PCP) Visit—\$0
- Specialist Visit—\$30
- Urgent Care Visit—\$20
- Emergency Care Visit—\$90
- Inpatient Hospital Stay
 - Days 1–5—\$275 per day
 - Days 6–90—\$0 per day
- Outpatient Hospital Services—\$150
- Ambulatory Surgical Center—\$100
- Video Visit (Telehealth)
 - Urgent Services—\$20
 - Mental Health—\$20
- Skilled Nursing Facility Stay
 - Days 1–20—\$0 per day
 - Days 21–100—\$160 per day
- Routine Hearing Exam—\$0
- Routine Vision Exam—\$10
- Preventive Dental—Cleanings, Oral Exams, X-rays and Fluoride Treatment—\$20 per service
- Comprehensive Dental (includes Non-Routine Services, Basic Restorative Services, Non-Surgical Periodontics and Non-Surgical Extractions)—\$15 to \$60

For more plan details, see the Summary of Benefits on page 25.

Comprehensive Part D Prescription Drug Coverage

CareFirst BlueCross BlueShield Advantage Core and Enhanced plans include prescription drug coverage with NO annual deductible. Plus, coverage for long-term care facility pharmacy drugs is included.

	CORE	ENHANCED
	RETAIL PHARMACY COPAY FOR 30-DAY SUPPLY	
Tier 1—Preferred Generic	\$7	\$5
Tier 2—Generic	\$20	\$15
Tier 3—Preferred Brand	\$47	\$47
Tier 4—Non-Preferred Drug	\$100	\$100
Tier 5—Specialty	33% of the total cost	33% of the total cost

ONCE YOU ENTER STAGE 3—THE COVERAGE GAP—YOU’LL PAY:

Tier 1—Preferred Generic	25% of the cost	\$5 or 25% of the cost, whichever is lower
--------------------------	-----------------	--

Tiers 2-5 will be covered at 25% of the total cost in the coverage gap. For more plan details, see the Summary of Benefits on page 25.

SAVE WITH MAIL ORDER

Sign up for a 90-day supply by mail and you’ll only pay the cost of a 60-day supply! It’s easy and convenient—you can refill prescriptions online, by phone or email. You can even consult with a pharmacist.

90% of people in the CareFirst service area live **within two miles** of a participating pharmacy.

With any Medicare Part D plan, what you'll pay depends on a few things.

ARE YOUR PRESCRIPTION DRUGS IN CAREFIRST'S FORMULARY?

A formulary is a list of drugs covered by our plans. Your prescription must be included in our formulary to be covered, except in certain limited circumstances. Search our formulary at carefirst.com/medicare. Or, call us at 833-473-0394 and ask for a paper copy.

WHAT TIER IS YOUR DRUG ON?

Drugs are categorized into one of five "tiers" or levels. Search our formulary to find out what tier your drugs are on. Typically, the lower the tier, the lower the cost. For convenience, we have included a list of the top 100 prescribed drugs for Original Medicare Enrollees in the State of Maryland on page 21.

WHICH PHARMACIES ARE IN THE CAREFIRST NETWORK?

You'll have access to over 65,000 independent pharmacies and major chains nationwide, including CVS, Walmart, Walgreens, Rite Aid, Safeway, Costco, Kroger, Harris Teeter, Giant and more.

WHAT STAGE OF THE PRESCRIPTION DRUG CYCLE ARE YOU IN?

The federal government created four stages and each year sets a dollar limit for each stage. When you change stages, the amount you pay changes too. A new cycle begins on January 1st each year.

■ Stage 1—Deductible

Since our plans both have a \$0 deductible, you'll skip this stage.

■ Stage 2—Initial coverage limit

You'll pay copays and/or coinsurance for covered drugs until your total drug costs, plus the plan's payments, exceed \$4,130 in 2021.

■ Stage 3—Coverage gap, also known as the donut hole

The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$4,130 in 2021.

During the coverage gap, you'll pay 25% of the plan's cost for covered brand name and generic drugs with our Core plan. Enhanced plan members entering the coverage gap stage (donut hole) will pay the copay listed for Tier 1—Preferred Generic drugs, or 25% of the plan's cost of the drug, whichever is the lowest, while in the coverage gap stage.

■ Stage 4—Catastrophic coverage

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$6,550 in 2021, you'll pay the greater of: 5% coinsurance, or \$3.70 copay for generic (including brand name drugs treated as generic) and an \$9.20 copay for all other drugs.

Dental and Vision Add-On

**AVAILABLE WITH CAREFIRST BLUECROSS BLUESHIELD
ADVANTAGE ENHANCED ONLY**

CareFirst knows the value of good vision and a healthy smile. That's why, for individuals looking for comprehensive dental and vision, we offer the **Dental and Vision Add-On for an additional low monthly premium.**

This package adds comprehensive dental services beyond the services already covered by the Enhanced plan—including non-routine dental

services, major restorative services, endodontics, surgical periodontics, surgical extractions, prosthodontics and other oral/maxillofacial surgery services to keep your smile at its best. Our plan has a maximum coverage amount of \$1,000 per year total for the additional dental services.

Additional allowances for frames and contact lenses gives you the freedom to choose a look that fits your style!



DENTAL AND VISION ADD-ON

ADDITIONAL
MONTHLY PREMIUM

\$17

More Comprehensive Dental Coverage

Additional Vision Allowances

Featured Benefit Copays:

- Non-Routine Services—\$15
- Major Restorative Services—\$15–\$500
- Endodontics—\$100–\$200
- Surgical Periodontics—\$100–\$300
- Surgical Extractions—\$100
- Prosthodontics and Other Oral/Maxillofacial Surgery Services—\$40–\$700

Featured Vision Benefit Copays:

- Additional Money Toward Your Frames—\$100
- Additional Money Toward Your Contacts—\$100
- Allowance Toward Contact Lens Evaluation—\$60

For more plan details, see the Summary of Benefits on page 25.

Ready to Enroll?

STEP 1

Compare plans and coverage.

Use the worksheet on page 19 of this booklet, or call us at 833-473-0394 to get a free, personalized benefit review to help you determine which plan best fits your needs.



STEP 2

Select a plan that meets your specific health and budget needs.

STEP 3

Apply online, over the phone, or through the mail.

- **ONLINE:** Our secure online form takes you through the enrollment process step-by-step. It's easy! Go to carefirst.com/medicare.
- **PHONE:** Get personalized enrollment help from a licensed sales agent at 833-473-0394 (TTY: 711). We're available 8 a.m.–6 p.m. ET, Monday-Friday and 8 a.m.–12 p.m. ET, Saturday.
- **MAIL:** Complete the Enrollment Form included in this booklet and mail to:

CareFirst BlueCross BlueShield Medicare Advantage
CareFirst Advantage Inc.
Enrollment Correspondence
P.O. Box 3236
Scranton, PA 18505

Here's What to Expect After You Enroll

First, we'll review your enrollment application to make sure it's complete. We'll also double-check that you meet all eligibility requirements.

Next, we'll send you a letter or email to confirm that we've received your enrollment form. We'll also let Medicare know that you've applied to join one of our plans.

Within 10 calendar days of Medicare confirming your enrollment, we'll let you know the date your CareFirst BlueCross BlueShield Medicare Advantage plan coverage starts.

Shortly after that, we'll mail your new member welcome packet. We will also send you your new member ID card. Your welcome packet will provide helpful information about how to get the most from your new plan.

We're here for you.

833-473-0394 (TTY: 711)
8 a.m.-6 p.m. ET
Monday-Friday
8 a.m.-12 p.m. ET
Saturday

Visit carefirst.com/medicare to learn more or call to schedule one-on-one appointment with a licensed sales agent.

Resources and Forms

Plan Comparison Worksheet

Compare your current plan costs with [CareFirst BlueCross BlueShield Advantage Core](#) or [CareFirst BlueCross BlueShield Advantage Enhanced](#). Simply input your plan information below and see if you can save by switching to one of our plans.

	CURRENT PLAN	CORE	ENHANCED
Monthly Premium	\$	\$35	\$95
Medical Deductible	\$	\$0	\$0
Pharmacy Deductible	\$	\$0	\$0
Maximum Out-of-Pocket for Medical Expenses	\$	\$7,550	\$6,550
Primary Care Provider Visit Copay	\$	\$5	\$0
Specialist Visit Copay	\$	\$50	\$30
Urgent Care Visit Copay	\$	\$30	\$20
Routine Vision Exam Copay	\$	\$20	\$10
Preventive Dental Copay	\$	\$30	\$20
Comprehensive Dental Copay	\$	not available	\$15 to \$60
Routine Hearing Exam Copay	\$	\$0	\$0
Gym/Fitness Membership	\$	\$0	\$0
Prescription Drugs Copay Tier 1: Preferred Generics	\$	\$7	\$5

INTENTIONALLY LEFT BLANK

Top 100 Prescription Drugs

Below is a list of the top 100 prescription drugs used by Medicare members in Maryland. If you don't see one of your prescriptions here, don't worry—this isn't a list of every drug covered by our plans.

This information applies to the CareFirst BlueCross BlueShield Advantage Core (HMO) and CareFirst BlueCross BlueShield Advantage Enhanced (HMO). For a complete listing, prescription limitations and prior authorization requirements, go to carefirst.com/medicare or call 833-473-0394.

If the drugs are shown in lowercase italics, they are generic drugs. If the drugs are capitalized, they are BRAND-NAME DRUGS.

Drug Name	Core Tiering/Enhanced Tiering
<i>acetaminophen-codeine</i>	3
ADVAIR DISKUS	3
<i>alendronate sodium</i>	1
<i>allopurinol</i>	2
<i>alprazolam</i>	2
<i>amlodipine besylate</i>	1
<i>amoxicillin</i>	Capsules/Tablet/Suspension—1 Chewable—2
<i>amoxicillin-clavulanate potass</i>	Tablet—2 or 4 Suspension—3 or 4 Chewable—4
<i>atenolol</i>	1
<i>atorvastatin calcium</i>	1
<i>azithromycin</i>	Tablet—1 Suspension—3
<i>baclofen</i>	3
<i>benztropine mesylate</i>	3
<i>bupropion xl</i>	3
<i>bupirone hcl</i>	1 or 3
<i>carvedilol</i>	1
<i>cephalexin</i>	Capsule—1 Suspension—3

Source: Data has been summarized from the Part D Prescriber Public Use File, which does not include prescriptions written for 10 or fewer Medicare Part D beneficiaries by a provider.

Top 100 Prescription Drugs

Drug Name	Core Tiering/Enhanced Tiering
<i>ciprofloxacin hcl</i>	1 or 4
<i>citalopram hbr</i>	Tablet—1 Oral Solution—3
<i>clonazepam</i>	2
<i>clonidine hcl</i>	Tablet—1 Patch—4
<i>clopidogrel</i>	1
<i>cyclobenzaprine hcl</i>	3
<i>diazepam</i>	Tablet—2 Oral/Concentrate Solution—3
<i>diclofenac sodium</i>	DR Tablet—2 Topical Gel—3
<i>divalproex sodium</i>	3
<i>donepezil hcl</i>	2
<i>doxycycline hyclate</i>	3
<i>duloxetine hcl</i>	3
ELIQUIS	3
<i>escitalopram oxalate</i>	Tablet—1 Oral Solution—4
<i>finasteride</i>	1
<i>fluoxetine hcl</i>	Capsule—1 or 2 Oral Solution—3
<i>fluticasone propionate</i>	Nasal suspension—2 Cream/Ointment—3
<i>furosemide</i>	Tablet—1 Oral Solution—2
<i>gabapentin</i>	Capsule—2 Tablet/Oral Solution—3
<i>glimepiride</i>	1
<i>glipizide</i>	1
<i>hydralazine hcl</i>	2
<i>hydrochlorothiazide</i>	1
<i>hydrocodone-acetaminophen</i>	Tablet—3 Oral Solution—4
<i>ibuprofen</i>	Tablet—1 Suspension—3
<i>isosorbide mononitrate er</i>	1
JANUVIA	3
<i>lamotrigine</i>	Tablet—1 Chewable—3

Top 100 Prescription Drugs

Drug Name	Core Tiering/Enhanced Tiering
LANTUS SOLOSTAR	Not Covered (BASAGLAR covered—3)
<i>latanoprost</i>	2
<i>levetiracetam</i>	3
<i>levofloxacin</i>	Tablet—1 Oral Solution—4
<i>levothyroxine sodium</i>	2
<i>lisinopril</i>	1
<i>lisinopril-hydrochlorothiazide</i>	1
<i>lorazepam</i>	Tablet—2 Oral Solution—3
<i>losartan potassium</i>	1
<i>losartan-hydrochlorothiazide</i>	1
<i>lovastatin</i>	1
LYRICA	Not Covered (Generic covered)
<i>meloxicam</i>	1
<i>metformin hcl</i>	1
<i>metformin hcl er</i>	1
<i>methylprednisolone</i>	Therapy pack—2 Tablet—3
<i>metoprolol succinate</i>	2
<i>metoprolol tartrate</i>	1
<i>mirtazapine</i>	2 or 3
<i>montelukast sodium</i>	Tablet—1 Chewable—2 Granules—4
<i>morphine sulfate er</i>	3
<i>naproxen</i>	1
<i>nifedipine er</i>	3
<i>olanzapine</i>	2
<i>omeprazole</i>	1
<i>oxycodone hcl</i>	Tablet—3 Capsule/Oral Solution—4
<i>oxycodone-acetaminophen</i>	3
<i>pantoprazole sodium</i>	1
<i>paroxetine hcl</i>	2
<i>polyethylene glycol 3350</i>	Not covered

Top 100 Prescription Drugs

Drug Name	Core Tiering/Enhanced Tiering
<i>potassium chloride</i>	Tablet—2 Capsule—3 Packet/Oral Solution—4
<i>pravastatin sodium</i>	1
<i>prednisone</i>	Tablet—2 Therapy pack—3 Oral Solution—4
PROAIR HFA	Not Covered (Generic covered)
<i>quetiapine fumarate</i>	3
<i>ranitidine hcl</i>	Not covered
<i>risperidone</i>	Tablet—2 Oral Solution—3
<i>rosuvastatin calcium</i>	1
<i>sertraline hcl</i>	Tablet—1 Oral Solution—3
<i>simvastatin</i>	1
<i>spironolactone</i>	1
<i>sulfamethoxazole-trimethoprim</i>	Tablet—1 Suspension—3
SYNTHROID	4
<i>tamsulosin hcl</i>	2
<i>tramadol hcl</i>	2
<i>trazodone hcl</i>	1
<i>triamcinolone acetonide</i>	Ointment/Cream—2 Lotion—3
<i>triamterene-hydrochlorothiazid</i>	1
<i>valsartan</i>	1
<i>valsartan-hydrochlorothiazide</i>	1
<i>venlafaxine hcl er</i>	2
VENTOLIN HFA	3
<i>warfarin sodium</i>	1
XARELTO	3
<i>zolpidem tartrate</i>	2

CareFirst BlueCross BlueShield Medicare Advantage is an HMO plan with a Medicare contract. Enrollment in CareFirst BlueCross BlueShield Medicare Advantage depends upon contract renewal. CareFirst BlueCross BlueShield Medicare Advantage is the business name of CareFirst Advantage, Inc., an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Summary of Benefits

CareFirst BlueCross BlueShield Medicare Advantage

January 1, 2021—December 31, 2021

CareFirst BlueCross BlueShield Advantage Core (HMO)

H6067-001-001, H6067-001-002

CareFirst BlueCross BlueShield Advantage Enhanced (HMO)

H6067-002-001, H6067-002-002

Summary of Benefits 2021

CareFirst BlueCross BlueShield Medicare Advantage

This document summarizes the benefits of our plans and what you can expect to pay for some benefits. Every plan is required to create a Summary of Benefits document (like the one you're reading now). For additional information, including a complete list of benefits, call us and request an "Evidence of Coverage" document or find a copy online at carefirst.com/medicare.

Who is eligible for our plans?

Anyone qualified for Medicare Part A, enrolled in Medicare Part B and living in our service area. The CareFirst BlueCross BlueShield Medicare Advantage service area includes the following counties in Maryland: Anne Arundel, Baltimore, Baltimore City, Carroll, Frederick, Harford, Howard, Montgomery and Prince George's.

Understanding your options

Medicare benefits are available through Original Medicare, which is run by the Federal government. Another option is to enroll in Medicare benefits through a Medicare Advantage health plan with CareFirst BlueCross BlueShield Medicare Advantage.

A Medicare Plan Finder tool is available at medicare.gov. Additionally, you can view the free "Medicare & You" handbook at that same website. Printed handbooks are available by request—for your copy, call 1-800 MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users can call 1-877-486-2048.

Pharmacy

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs. You can see our plan's provider and pharmacy directory on our website (carefirst.com/medicare). Or, call us and we will send you a copy of the provider and pharmacy directories.

Provider Networks

CareFirst BlueCross BlueShield Medicare Advantage members are generally not covered for out-of-network services except for emergent or urgent situations, dialysis, and other special circumstances approved in advance by the plan. Please call our member services number or see your Evidence of Coverage for more information.

Referrals may be required for specialty care only.

Want more information?

Call 855-290-5744 (TTY:711) 8:00 a.m.-8:00 p.m. ET, 7 days a week from October 1 through March 31. From April 1 through September 30, our hours are 8:00 a.m.-8:00 p.m. ET, Monday through Friday.

Website: carefirst.com/medicare

Premiums and Benefits	CareFirst BlueCross BlueShield Advantage Core (HMO)	CareFirst BlueCross BlueShield Advantage Enhanced (HMO)
<p align="center">Information related to monthly premiums, deductibles and limits on how much you pay for services is listed below.</p> <p align="center">If you use providers that are not in our network, the plan may not pay for these services. Referrals may be required for specialty care.</p>		
<p>Monthly Plan Premium</p>	<p>\$35.00</p> <p>You must continue to pay your Part B premium each month.</p>	<p>\$95.00</p> <p>You must continue to pay your Part B premium each month.</p>
<p>Deductibles</p>	<p>No deductible.</p>	<p>No deductible.</p>
<p>Maximum Out-of-Pocket Responsibility (does not include prescription drugs)</p>	<p>Like all Medicare Advantage health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care.</p> <p>Your yearly limit(s) in this plan is \$7,550.00 for services you receive from in-network providers for Medicare-covered services.</p> <p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.</p> <p>Please note that you still need to pay your monthly premiums.</p>	<p>Like all Medicare Advantage health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care.</p> <p>Your yearly limit(s) in this plan is \$6,550.00 for services you receive from in-network providers for Medicare-covered services.</p> <p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.</p> <p>Please note that you still need to pay your monthly premiums.</p>
<p>Inpatient Hospital coverage</p> <p>Prior authorization may be required.</p>	<p>Our plan covers 90 days for each Medicare-covered inpatient hospital stay.</p> <p>You pay a \$350.00 copay per day for days 1 through 5.</p> <p>You pay a \$0.00 copay per day for days 6 through 90.</p> <p>Our plan also covers 60 lifetime reserve days. These are extra days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days per contract year.</p>	<p>Our plan covers 90 days for each Medicare-covered inpatient hospital stay.</p> <p>You pay a \$275.00 copay per day for days 1 through 5.</p> <p>You pay a \$0.00 copay per day for days 6 through 90.</p> <p>Our plan also covers 60 lifetime reserve days. These are extra days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days per contract year.</p>

Summary of Benefits 2021

Premiums and Benefits	CareFirst BlueCross BlueShield Advantage Core (HMO)	CareFirst BlueCross BlueShield Advantage Enhanced (HMO)
<p>Outpatient Hospital coverage Prior authorization may be required.</p> <p>Outpatient hospital services</p> <p>Ambulatory surgery center</p>	<p>You pay a \$250.00 copay for each Medicare-covered outpatient hospital visit.</p> <p>You pay a \$200.00 copay for each Medicare-covered ambulatory surgical center visit.</p>	<p>You pay a \$150.00 copay for each Medicare-covered outpatient hospital visit.</p> <p>You pay a \$100.00 copay for each Medicare-covered ambulatory surgical center visit.</p>
<p>Doctor Visits</p> <p>Primary care providers</p> <p>Specialists Prior authorization and referrals may be required for specialist visits.</p>	<p>You pay a \$5.00 copay per Medicare-covered primary care provider (PCP) visit.</p> <p>You pay a \$50.00 copay per Medicare-covered Specialist visit.</p>	<p>You pay a \$0.00 copay per Medicare-covered primary care provider (PCP) visit.</p> <p>You pay a \$30.00 copay per Medicare-covered Specialist visit.</p>
<p>Preventive Care</p>	<p>Our plan covers many preventive services at no cost when you see an in-network provider.</p> <p>Any additional preventive services approved by Medicare during the contract year will be covered.</p>	<p>Our plan covers many preventive services at no cost when you see an in-network provider.</p> <p>Any additional preventive services approved by Medicare during the contract year will be covered.</p>
<p>Emergency Care</p>	<p>You pay a \$90.00 copay for each Medicare-covered emergency care visit.</p> <p>Copay waived if admitted to the hospital within 24 hours.</p> <p>Worldwide (outside the U.S.) emergency coverage also covered. There is a \$25,000 combined maximum for Worldwide Emergency/Urgently Needed Services. You pay a \$90.00 copay. Copay is not waived if admitted to the hospital.</p>	<p>You pay a \$90.00 copay for each Medicare-covered emergency care visit.</p> <p>Copay waived if admitted to the hospital within 24 hours.</p> <p>Worldwide (outside the U.S.) emergency coverage also covered. There is a \$50,000 combined maximum for Worldwide Emergency/Urgently Needed Services. You pay a \$0.00 copay.</p>

Summary of Benefits 2021

Premiums and Benefits	CareFirst BlueCross BlueShield Advantage Core (HMO)	CareFirst BlueCross BlueShield Advantage Enhanced (HMO)
Urgently Needed Services	<p>You pay a \$30.00 copay for each Medicare-covered urgent care visit.</p> <p>Copay is waived if you are admitted to the hospital within 48 hours.</p> <p>Worldwide (outside the U.S.) urgently needed care coverage also covered. There is a \$25,000 combined maximum for Worldwide Emergency/Urgently Needed Services. You pay a \$30.00 copay. Copay is not waived if admitted to the hospital.</p>	<p>You pay a \$20.00 copay for each Medicare-covered urgent care visit.</p> <p>Copay is waived if you are admitted to the hospital within 48 hours.</p> <p>Worldwide (outside the U.S.) urgently needed care coverage also covered. There is a \$50,000 combined maximum for Worldwide Emergency/Urgently Needed Services. You pay a \$0.00 copay.</p>
<p>Diagnostic Services/Labs/Imaging</p> <p>Prior authorization may be required.</p> <p>Diagnostic tests and procedures</p> <p>Lab services</p> <p>Diagnostic radiology services (e.g. CT, MRI)</p> <p>Therapeutic radiology services</p> <p>Outpatient X-rays</p>	<p>You pay a \$50.00 copay for each Medicare-covered diagnostic test and procedure.</p> <p>You pay \$0.00 for Medicare-covered lab services.</p> <p>You pay a \$200.00 copay for Medicare-covered diagnostic radiology.</p> <p>Mammograms are covered with a \$0.00 copay as part of Medicare-covered preventive care.</p> <p>You pay 20% coinsurance for Medicare-covered therapeutic radiological services.</p> <p>You pay a \$20.00 copay for Medicare-covered x-rays.</p>	<p>You pay a \$40.00 copay for each Medicare-covered diagnostic test and procedure.</p> <p>You pay \$0.00 for Medicare-covered lab services.</p> <p>You pay a \$150.00 copay for Medicare-covered diagnostic radiology.</p> <p>Mammograms are covered with a \$0.00 copay as part of Medicare-covered preventive care.</p> <p>You pay 20% coinsurance for Medicare-covered therapeutic radiological services.</p> <p>You pay a \$10.00 copay Medicare-covered x-rays.</p>

Premiums and Benefits	CareFirst BlueCross BlueShield Advantage Core (HMO)	CareFirst BlueCross BlueShield Advantage Enhanced (HMO)
<p>Hearing Services</p> <p>Evaluations to diagnose medical conditions</p> <p>Routine hearing exams</p> <p>Hearing aids</p>	<p>You pay a \$40.00 copay for each Medicare-covered hearing exam.</p> <p>You pay a \$0.00 copay for one routine hearing exam annually. You pay \$0.00 copay for one fitting and evaluation for hearing aids annually. These visits are covered through our vendor, NationsHearing.</p> <p>Our plan also covers hearing aids through our vendor, NationsHearing: You pay a \$475.00 to \$1,950.00 copay per hearing aid based on technology level.</p>	<p>You pay a \$20.00 copay for each Medicare-covered hearing exam.</p> <p>You pay a \$0.00 copay for one routine hearing exam annually. You pay \$0.00 copay for one fitting and evaluation for hearing aids annually. These visits are covered through our vendor, NationsHearing.</p> <p>Our plan also covers hearing aids through our vendor, NationsHearing: You pay a \$400.00 to \$1,875.00 copay per hearing aid based on technology level.</p>
<p>Dental Services</p> <p>Medicare-covered dental services for the reconstruction of the jaw, accidental injury, or extractions in preparation for radiation treatment.</p> <p>Preventive Services</p>	<p>You pay a \$40.00 copay for each Medicare-covered dental service.</p> <p>Our plan also covers preventive dental services: You pay a \$30.00 copay for oral exams, limit 2 per year. You pay a \$30.00 copay for prophylaxis (cleaning), limit 2 per year. You pay a \$30.00 copay for fluoride treatment, limit 2 per year. You pay a \$30.00 copay for dental x-rays, limit 2 per year.</p>	<p>You pay a \$20.00 copay for each Medicare-covered dental service.</p> <p>Our plan also covers preventive dental services: You pay a \$20.00 copay for oral exams, limit 2 per year. You pay a \$20.00 copay for prophylaxis (cleaning), limit 2 per year. You pay a \$20.00 copay for fluoride treatment, limit 2 per year. You pay a \$20.00 copay for dental x-rays, limit 2 per year.</p>

Premiums and Benefits	CareFirst BlueCross BlueShield Advantage Core (HMO)	CareFirst BlueCross BlueShield Advantage Enhanced (HMO)
<p>Dental Services (continued)</p> <p>Additional comprehensive dental Prior authorization may be required.</p>	<p>There are no additional comprehensive dental services covered in this plan.</p>	<p>Our plan also covers additional comprehensive dental services:</p> <p>You pay a \$15.00 to \$30.00 copay for non-routine services, including caries-arresting medicament (treatment to help stop active decay) and emergency dental pain treatment.</p> <p>You pay a \$30.00 to \$60.00 copay for basic restorative services, including amalgam and composite fillings.</p> <p>You pay a \$50.00 to \$60.00 copay for non-surgical periodontics.</p> <p>You pay a \$40.00 to \$50.00 copay for non-surgical extractions.</p>
<p>Vision Services</p> <p>Visits to diagnose and treat eye diseases and conditions.</p> <p>Preventive glaucoma screening</p> <p>Eyeglasses or contact lenses after cataract surgery</p> <p>Routine eye exam</p> <p>Routine diabetic eye exam</p>	<p>You pay a \$40.00 copay for Medicare covered eye exam.</p> <p>You pay a \$0.00 copay.</p> <p>You pay a \$0.00 copay.</p> <p>You pay a \$20.00 copay for a routine eye exam every year (includes dilation and refraction) through our vendor, Davis Vision.</p> <p>You pay a \$0.00 copay for diabetic eye exams every year through our vendor, Davis Vision.</p>	<p>You pay a \$20.00 copay for Medicare covered eye exam.</p> <p>You pay a \$0.00 copay.</p> <p>You pay a \$0.00 copay.</p> <p>You pay a \$10.00 copay for a routine eye exam every year (includes dilation and refraction) through our vendor, Davis Vision.</p> <p>You pay a \$0.00 copay for diabetic eye exams every year through our vendor, Davis Vision.</p>

Premiums and Benefits	CareFirst BlueCross BlueShield Advantage Core (HMO)	CareFirst BlueCross BlueShield Advantage Enhanced (HMO)
<p>Vision Services (continued)</p> <p>Other eyewear allowance</p>	<p>Our plan also covers additional eye wear through our vendor, Davis Vision:</p> <p>Select frames purchased from our vendor's exclusive collection will be covered in full through our vision services partner. Any frames outside the collection will have a \$75.00 allowance annually.</p> <p>You pay a \$20.00 copay for eyeglass lenses.</p> <p>If contact lenses are medically necessary they will be covered in full through our vendor, Davis Vision.</p> <p>The elective contact lenses allowance is \$100.00 each year. Contact lens evaluation and fitting is not covered.</p>	<p>Our plan also covers additional eye wear through our vendor, Davis Vision:</p> <p>Select frames purchased from our vendor's exclusive collection will be covered in full through our vision services partner. Any frames outside the collection will have a \$100.00 allowance annually.</p> <p>You pay a \$10.00 copay for eyeglass lenses.</p> <p>If contact lenses are medically necessary they will be covered in full through our vendor, Davis Vision.</p> <p>The elective contact lenses allowance is \$125.00 each year. Contact lens evaluation and fitting is not covered.</p>
<p>Mental Health Services</p> <p>Outpatient individual therapy per visit</p> <p>Outpatient group therapy per visit</p>	<p>You pay a \$40.00 copay for each outpatient individual therapy visit.</p> <p>You pay a \$20.00 copay for each outpatient group therapy visit.</p>	<p>You pay a \$20.00 copay for each outpatient individual therapy visit.</p> <p>You pay a \$10.00 copay for each outpatient group therapy visit.</p>
<p>Skilled Nursing Facility</p> <p>Prior authorization may be required.</p>	<p>Our plan covers up to 100 days in a Skilled Nursing Facility.</p> <p>You pay a \$0.00 copay per day for days 1 through 20.</p> <p>You pay a \$180.00 copay per day for days 21 through 100.</p>	<p>Our plan covers up to 100 days in a Skilled Nursing Facility.</p> <p>You pay a \$0.00 copay per day for days 1 through 20.</p> <p>You pay a \$160.00 copay per day for days 21 through 100.</p>
<p>Physical Therapy</p> <p>Prior authorization may be required.</p>	<p>You pay \$30.00 per visit for occupational therapy, physical therapy, or speech-language pathology services.</p>	<p>You pay \$20.00 per visit for occupational therapy, physical therapy, or speech-language pathology services.</p>

Summary of Benefits 2021

Premiums and Benefits	CareFirst BlueCross BlueShield Advantage Core (HMO)	CareFirst BlueCross BlueShield Advantage Enhanced (HMO)
Ambulance Authorization may be required for non-emergency Medicare service	You pay a \$240.00 copay for ground services. You pay 20% coinsurance for air services.	You pay a \$200.00 copay for ground services. You pay 20% coinsurance for air services.
Transportation	No coverage.	No coverage.
Medicare Part B Drugs Prior authorization may be required	You pay 20% coinsurance for Part B chemotherapy or other drugs.	You pay 20% coinsurance for Part B chemotherapy or other drugs.
Other Services		
24-Hour Nurse Advice Line	You pay a \$0.00 copay for services provided by the 24-Hour Nurse Advice Line.	You pay a \$0.00 copay for services provided by the 24-Hour Nurse Advice Line.
Video Visit (Telehealth)	Video Visit through our vendor allows members to securely connect with a provider for urgent care services and behavioral health (therapy and psychiatry). You pay a \$30.00 copay for urgent care services and a \$40.00 copay for individual behavioral health (mental health specialty services or psychiatric services).	Video Visit through our vendor allows members to securely connect with a provider for urgent care services and behavioral health (therapy and psychiatry). You pay a \$20.00 copay for urgent care services and a \$20.00 copay for individual behavioral health (mental health specialist services and psychiatric services).
Acupuncture Services		
Acupuncture for chronic low back pain	You pay a \$50.00 copay for acupuncture services at a Specialist office.	You pay a \$30.00 copay for acupuncture services at a Specialist office.
Routine acupuncture services	Routine acupuncture visits are not covered in this plan.	You pay a \$20.00 copay for each non-Medicare-covered routine acupuncture visit (up to 12 visits a calendar year).
Chiropractic Services Prior authorization may be required.	You pay a \$20.00 copay for each Medicare-covered chiropractic visit. Routine chiropractic care is not covered in this plan.	You pay a \$10.00 copay for each Medicare-covered chiropractic visit. You pay a \$10.00 copay for each non-Medicare-covered routine chiropractic service (up to 12 visits a calendar year).

Summary of Benefits 2021

Premiums and Benefits	CareFirst BlueCross BlueShield Advantage Core (HMO)	CareFirst BlueCross BlueShield Advantage Enhanced (HMO)
Podiatry Services Prior authorization may be required.	You pay a \$40.00 copay for each Medicare-covered podiatry visit. Routine podiatry care is not covered in this plan.	You pay a \$30.00 copay for each Medicare-covered podiatry visit. You pay a \$10.00 copay for each non-Medicare-covered routine podiatry service (up to 12 visits a calendar year).
Psychiatric Services	You pay a \$40.00 copay for each individual session. You pay a \$20.00 copay for each group session.	You pay a \$20.00 copay for each individual session. You pay a \$10.00 copay for each group session.
Additional Telehealth Services Prior authorization and referral may be required for Specialist services.	You pay: \$5.00 copay for Primary Care Provider service \$50.00 copay for Specialist service \$40.00 copay for Mental Health Individual session \$20.00 copay for Mental Health Group session \$40.00 copay for Psychiatric Services Individual session \$20.00 copay for Psychiatric Services Group session Additional telehealth is covered through video services with in-network providers only.	You pay: \$0.00 copay for Primary Care Provider service \$30.00 copay for Specialist service \$20.00 for Mental Health Individual session \$10.00 for Mental Health Group session \$20.00 for Psychiatric Services Individual session \$10.00 for Psychiatric Services Group session Additional telehealth is covered through video services with in-network providers only.
SilverSneakers	You're automatically enrolled in the SilverSneakers® Fitness Program at no additional cost. SilverSneakers can help you live a healthier, more active life through fitness and social connection. Enjoy SilverSneakers On-Demand workout videos from home, LIVE Classes and Workshops and more through SilverSneakers.com and the SilverSneakers GO app. You can also sign up for a home fitness kit. You'll have access to thousands of gym locations nationwide with use of basic amenities. SilverSneakers offers specially designed, signature exercise classes for all fitness levels plus group exercise classes for all levels at select locations.	

Dental and Vision Add-On

Available to enrollees in CareFirst BlueCross BlueShield Advantage Enhanced (HMO) plan only. Dental and vision benefits are not available for enrollment separately.

Benefit	CareFirst BlueCross BlueShield Advantage Core (HMO)	CareFirst BlueCross BlueShield Advantage Enhanced (HMO)
Monthly Premium	Not Applicable	\$17.00 per month in addition to your monthly plan premium for the Enhanced plan.
Dental benefits	Dental and Vision Add-On not available with this plan.	<p>The plan has a maximum coverage amount of \$1,000 per year for comprehensive dental services.</p> <p>Additional services included in the upgrade package:</p> <p>Non-Routine Services</p> <p>You pay a \$15.00 copay for application of desensitizing medicament.</p> <p>Major Restorative Services</p> <p>Major restorative services copays vary depending on services that include surgical placement, abutment, implants, debridement, radiographic/surgical implant, onlays, crowns, re-cement, re-bond, core buildup, and more. The services are mainly once every 5 years, however some services are once every 12 months and some are as needed.</p> <p>You pay a \$15.00 to \$500.00 copay.</p> <p>Endodontics</p> <p>Endodontics copays vary depending on services that include endodontic therapy, retreatment, apicoectomy, retrograde filing, root amputation, and more. The services are mainly once per tooth per lifetime, however some are as needed.</p> <p>You pay a \$100.00 to \$200.00 copay.</p>

Dental and Vision Add-On

Available to enrollees in CareFirst BlueCross BlueShield Advantage Enhanced (HMO) plan only. Dental and vision benefits are not available for enrollment separately.

Benefit	CareFirst BlueCross BlueShield Advantage Core (HMO)	CareFirst BlueCross BlueShield Advantage Enhanced (HMO)
<p>Dental benefits (continued)</p>	<p>Dental and Vision Add-On not available with this plan.</p>	<p>Surgical Periodontics</p> <p>Surgical Periodontics copays vary depending on services that include gingivectomy, gingivoplasty, gingival flap procedure, osseous surgery, bone replacement, and more. The services are all once every 5 years.</p> <p>You pay a \$100.00 to \$300.00 copay.</p> <p>Surgical Extractions</p> <p>You pay a \$100.00 copay for surgical extractions for an erupted tooth, impacted tooth, or removal of residual tooth roots, and more.</p> <p>Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services</p> <p>Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services copay vary depending on services that include pontic-cast/titanium/porcelain/resin, retainer crown, complete denture, immediate denture, maxillary partial denture, mandibular, adjust complete/partial denture, repairs and replacements, rebase, reline, tissue conditioning, overdenture, and more. The services range from once every 12 months, 36 months, and 5 years for Prosthodontics. The services range from once per tooth per lifetime or as needed for Other Oral/Maxillofacial.</p> <p>You pay a \$40.00 to \$700.00 copay.</p>

Dental and Vision Add-On

Available to enrollees in CareFirst BlueCross BlueShield Advantage Enhanced (HMO) plan only. Dental and vision benefits are not available for enrollment separately.

Benefit	CareFirst BlueCross BlueShield Advantage Core (HMO)	CareFirst BlueCross BlueShield Advantage Enhanced (HMO)
Vision benefits	Dental and Vision Add-On not available with this plan.	Additional allowances included with the upgrade: <ul style="list-style-type: none"> ■ Additional \$100.00 for the frame allowance is added for a total frame allowance of \$200.00 ■ Additional \$100.00 for the contact lens allowance is added for a total contact allowance of \$225.00 ■ Upgrade of contact lens evaluation and fitting is covered up to \$60.00

Medicare Part D Drugs	
Initial Coverage Stage	<p>You pay the copays in the tables below until your total yearly drug costs reach \$4,130.00 in 2021. Total yearly drug costs are the total drug costs paid by both you and our Part D plan. You may get your drugs at network retail pharmacies, specialty pharmacies and mail order pharmacies. Cost-sharing is based upon the Tier the drug is on and when you enter another phase of the Part D benefit. For more information on the additional pharmacy-specific cost-sharing and the phases of the benefit, please call us or access our Evidence of Coverage booklet.</p> <p>Prescription drugs cost-sharing tier descriptions:</p> <ul style="list-style-type: none"> ■ Tier 1—Preferred Generics provide the lowest cost-share ■ Tier 2—Generics include a higher cost-share than Tier 1 ■ Tier 3—Preferred Brands include a mid-level cost-share ■ Tier 4—Non-Preferred Drugs include a cost-share higher than Tier 3 ■ Tier 5—Specialty drugs include the highest cost-share
Coverage Gap	<p>Most Medicare drug plans have a coverage gap (also called the “donut hole”). This means that there’s a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$4,130.00 in 2021. After you enter the coverage gap, you pay 25% of the plan’s cost for covered brand name drugs and 25% of the plan’s cost for covered generic drugs until your costs total \$6,550.00 which is the end of the coverage gap.</p>
Catastrophic Coverage	<p>After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy, specialty pharmacies and through mail order) reach \$6,550.00 in 2021 you pay the greater of: 5% coinsurance, or \$3.70 copay for generic (including brand drugs treated as generic) and an \$9.20 copay for all other drugs.</p>
Long term care facility resident coverage	<p>If you live in a long term care facility and get your drugs from their pharmacy, you pay the same as copays as a 30-day retail pharmacy prescriptions for both Core and Enhanced plans.</p>

Medicare Part D Drugs		
	CareFirst BlueCross BlueShield Advantage Core (HMO)	CareFirst BlueCross BlueShield Advantage Enhanced (HMO)
Pharmacy (Part D) Deductible	There is no pharmacy deductible for this plan.	There is no pharmacy deductible for this plan.
Retail Pharmacy—30-day Supply	Copay for 30-day Supply Retail Pharmacy	Copay for 30-day Supply Retail Pharmacy
Tier 1—Preferred Generic	\$7.00 per prescription	\$5.00 per prescription
Tier 2—Generic	\$20.00 per prescription	\$15.00 per prescription
Tier 3—Preferred Brand	\$47.00 per prescription	\$47.00 per prescription
Tier 4—Non-Preferred Drug	\$100.00 per prescription	\$100.00 per prescription
Tier 5—Specialty	33% of the total cost per prescription	33% of the total cost per prescription
Retail Pharmacy—60-day Supply	Copay for 60-day Supply Retail Pharmacy	Copay for 60-day Supply Retail Pharmacy
Tier 1—Preferred Generic	\$14.00 per prescription	\$10.00 per prescription
Tier 2—Generic	\$40.00 per prescription	\$30.00 per prescription
Tier 3—Preferred Brand	\$94.00 per prescription	\$94.00 per prescription
Tier 4—Non-Preferred Drug	\$200.00 per prescription	\$200.00 per prescription
Tier 5—Specialty	A long-term supply is not available for drugs in Tier 5.	A long-term supply is not available for drugs in Tier 5.
Retail Pharmacy—90-day Supply	Copay for 90-day Supply Retail Pharmacy	Copay for 90-day Supply Retail Pharmacy
Tier 1—Preferred Generic	\$21.00 per prescription	\$15.00 per prescription
Tier 2—Generic	\$60.00 per prescription	\$45.00 per prescription
Tier 3—Preferred Brand	\$141.00 per prescription	\$141.00 per prescription
Tier 4—Non-Preferred Drug	\$300.00 per prescription	\$300.00 per prescription
Tier 5—Specialty	A long-term supply is not available for drugs in Tier 5.	A long-term supply is not available for drugs in Tier 5.

Medicare Part D Drugs		
	CareFirst BlueCross BlueShield Advantage Core (HMO)	CareFirst BlueCross BlueShield Advantage Enhanced (HMO)
Mail Order— 30-day Supply	Copay for 30-day Supply Mail Order	Copay for 30-day Supply Mail Order
Tier 1—Preferred Generic	\$7.00 per prescription	\$5.00 per prescription
Tier 2—Generic	\$20.00 per prescription	\$15.00 per prescription
Tier 3—Preferred Brand	\$47.00 per prescription	\$47.00 per prescription
Tier 4—Non-Preferred Drug	\$100.00 per prescription	\$100.00 per prescription
Tier 5—Specialty	33% of the total cost per prescription	33% of the total cost per prescription
Mail Order— 60-day Supply	Copay for 60-day Supply Mail Order	Copay for 60-day Supply Mail Order
Tier 1—Preferred Generic	\$14.00 per prescription	\$10.00 per prescription
Tier 2—Generic	\$40.00 per prescription	\$30.00 per prescription
Tier 3—Preferred Brand	\$94.00 per prescription	\$94.00 per prescription
Tier 4—Non-Preferred Drug	\$200.00 per prescription	\$200.00 per prescription
Tier 5—Specialty	A long-term supply is not available for drugs in Tier 5.	A long-term supply is not available for drugs in Tier 5.
Mail Order— 90-day Supply	Copay for 90-day Supply Mail Order	Copay for 90-day Supply Mail Order
Tier 1—Preferred Generic	\$14.00 per prescription	\$10.00 per prescription
Tier 2—Generic	\$40.00 per prescription	\$30.00 per prescription
Tier 3—Preferred Brand	\$94.00 per prescription	\$94.00 per prescription
Tier 4—Non-Preferred Drug	\$200.00 per prescription	\$200.00 per prescription
Tier 5—Specialty	A long-term supply is not available for drugs in Tier 5.	A long-term supply is not available for drugs in Tier 5.

Medicare Part D Drug Gap Coverage		
	CareFirst BlueCross BlueShield Advantage Core (HMO)	CareFirst BlueCross BlueShield Advantage Enhanced (HMO)
Enhanced Gap Coverage	Gap coverage is not available for this plan.	<p>Enhanced plan members entering the coverage gap stage (donut hole) will pay the copay listed below for Tier 1— Preferred Generic drugs, or 25% of the plan’s cost of the drug whichever is the lowest while in the coverage gap stage.</p> <p>30-day Retail Supply: \$5.00 60-day Retail Supply: \$10.00 90-day Retail Supply: \$15.00 30-day Mail Order: \$5.00 60-day Mail Order: \$10.00 90-day Mail Order: \$10.00 \$5.00 30-day for OON (Out-of-network) and 31-day for LTC (Long-Term Care drugs)</p>

©2020 NationsBenefits, LLC. All rights reserved.

SilverSneakers is a registered trademark of Tivity Health, Inc. SilverSneakers GO and SilverSneakers On-Demand are trademarks of Tivity Health, Inc. ©2020 Tivity Health, Inc. All rights reserved.

CareFirst BlueCross BlueShield Medicare Advantage is an HMO plan with a Medicare contract. Enrollment in CareFirst BlueCross BlueShield Medicare Advantage depends upon contract renewal.

CareFirst BlueCross BlueShield Medicare Advantage is the business name of CareFirst Advantage, Inc., an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

INTENTIONALLY LEFT BLANK

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 855-290-5744 TTY: (711).

Understanding the benefits

- Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit carefirst.com/medicare or call 855-290-5744 TTY: (711) to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

Understanding important rules

- In addition to your monthly plan premium you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2022.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

CareFirst BlueCross BlueShield Medicare Advantage is an HMO plan with a Medicare contract. Enrollment in CareFirst BlueCross BlueShield Medicare Advantage depends upon contract renewal.

CareFirst BlueCross BlueShield Medicare Advantage is the business name of CareFirst Advantage, Inc., an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

INTENTIONALLY LEFT BLANK

Individual Enrollment Request Form

Instructions for Medicare Advantage Plan (Part C)



Who can use this form?

People with Medicare who want to join a Medicare Advantage Plan

To join a plan, you must:

- Be a United States citizen or be lawfully present in the U.S.
- Live in the plan's service area

Important: To join a Medicare Advantage Plan, you must also have both:

- Medicare Part A (Hospital Insurance)
- Medicare Part B (Medical Insurance)

When do I use this form?

You can join a plan:

- Between October 15–December 7 each year (for coverage starting January 1)
- Within 3 months of first getting Medicare
- In certain situations where you're allowed to join or switch plans

Visit [Medicare.gov](https://www.Medicare.gov) to learn more about when you can sign up for a plan.

What do I need to complete this form?

- Your Medicare Number (the number on your red, white, and blue Medicare card)
- Your permanent address and phone number

Note: You must complete all items in Section 1. The items in Section 2 are optional — you can't be denied coverage because you don't fill them out.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-NEW. The time required to complete this information is estimated to average 20 minutes per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

IMPORTANT

Do not send this form or any items with your personal information (such as claims, payments, medical records, etc.) to the PRA Reports Clearance Office. Any items we get that aren't about how to improve this form or its collection burden (outlined in OMB 0938-1378) will be destroyed. It will not be kept, reviewed, or forwarded to the plan. See "What happens next?" on this page to send your completed form to the plan.

Reminders:

- If you want to join a plan during fall open enrollment (October 15–December 7), the plan must get your completed form by December 7.
- Your plan will send you a bill for the plan's premium. You can choose to sign up to have your premium payments deducted from your bank account or your monthly Social Security (or Railroad Retirement Board) benefit.

What happens next?

Send your completed and signed form to:

CareFirst BlueCross BlueShield Medicare Advantage Enrollment
P.O. Box 3236
Scranton PA 18505

Once they process your request to join, they'll contact you.

How do I get help with this form?

Call CareFirst BlueCross BlueShield Medicare Advantage at 833-473-0394. TTY users can call 771.

Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

En español: Llame a CareFirst BlueCross BlueShield Medicare Advantage al 833-473-0394/771 o a Medicare gratis al 1-800-633-4227 y oprima el 2 para asistencia en español y un representante estará disponible para asistirle.

SECTION 1—ALL FIELDS ON THIS PAGE ARE REQUIRED (UNLESS MARKED OPTIONAL)

Select the plan you want to join:

<input type="radio"/> CareFirst BlueCross BlueShield Advantage Core (HMO) • \$35.00 per month	<input type="radio"/> CareFirst BlueCross BlueShield Advantage Enhanced (HMO) • \$95.00 per month <input type="radio"/> Dental and Vision Add-On • \$17.00 per month (Available for purchase with CareFirst BlueCross BlueShield Advantage Enhanced (HMO) only.)	
FIRST Name:	LAST Name:	Middle Initial
Birth Date: (MM/DD/YYYY) —	Sex: <input type="radio"/> Male <input type="radio"/> Female	Home Phone Number: ()
Permanent Residence Street Address (Don't enter a PO Box):		County:
City:	State:	ZIP Code:
Mailing Address, if different from your Permanent Address (PO Box allowed):		
City:	State:	ZIP Code:

YOUR MEDICARE INFORMATION

Medicare Number: _____ - _____ - _____

ANSWER THESE IMPORTANT QUESTIONS

Will you have other prescription drug coverage (like VA, TRICARE) in addition to CareFirst BlueCross BlueShield Medicare Advantage? Yes No

Name of other coverage:	Member number for this coverage:	Group number for this coverage:

IMPORTANT: READ AND SIGN BELOW

I must keep both Hospital (Part A) and Medical (Part B) to stay in CareFirst BlueCross BlueShield Medicare Advantage.

- By joining this Medicare Advantage Plan, I acknowledge that CareFirst BlueCross BlueShield Medicare Advantage will share my information with Medicare, who may use it to track my enrollment, to make payments, and for other purposes allowed by Federal law that authorize the collection of this information (see Privacy Act Statement below).
- Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.
- The information on this enrollment form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.
- I understand that people with Medicare are generally not covered under Medicare while out of the country, except for limited coverage near the U.S. border.

IMPORTANT: READ AND SIGN BELOW (CONTINUED)

- I understand that when my CareFirst BlueCross BlueShield Medicare Advantage coverage begins, I must get all of my medical and prescription drug benefits from CareFirst BlueCross BlueShield Medicare Advantage. Benefits and services provided by CareFirst BlueCross BlueShield Medicare Advantage and contained in my CareFirst BlueCross BlueShield Medicare Advantage “Evidence of Coverage” document (also known as a member contract or subscriber agreement) will be covered. Neither Medicare nor CareFirst BlueCross BlueShield Medicare Advantage will pay for benefits or services that are not covered.
- I understand that my signature (or the signature of the person legally authorized to act on my behalf) on this application means that I have read and understand the contents of this application. If signed by an authorized representative (as described above), this signature certifies that:
 - 1) This person is authorized under State law to complete this enrollment, and
 - 2) Documentation of this authority is available upon request by Medicare.

Signature:	Today's Date:
------------	---------------

If you're the authorized representative, sign above and fill out these fields

Name:	Address:
Phone Number:	Relationship to Enrollee:

SECTION 2—ALL FIELDS BELOW ARE OPTIONAL

Answering these questions is your choice. You can't be denied coverage because you don't fill them out.

Select one if you want us to send you information in a language other than English.
 Spanish

Select one if you want us to send you information in an accessible format.
 Braille Large print Audio CD

Please contact CareFirst BlueCross BlueShield Medicare Advantage at 855-290-5744 if you need information in an accessible format or language other than what is listed above. Our office hours are 8 a.m.– 8 p.m. ET, 7 days a week from October 1 through March 31. From April 1 through September 30, our hours are 8 a.m.-8 p.m. ET, Monday through Friday. TTY users should call 711.

Do you work? <input type="radio"/> Yes <input type="radio"/> No	Does your spouse work? <input type="radio"/> Yes <input type="radio"/> No
--	--

List your Primary Care Physician (PCP), clinic, or health center:

Provider ID Number (NPI):

E-mail address:

PAYING YOUR PLAN PREMIUM

You can pay your monthly plan premium (including any late enrollment penalty that you currently have or may owe) by mail or Electronic Funds Transfer (EFT) each month. You can also choose to pay your premium by automatic deduction from your Social Security or Railroad Retirement Board (RRB) benefit check each month.

If you are assessed a Part D-Income Related Monthly Adjustment Amount, you will be notified by the Social Security Administration. You will be responsible for paying this extra amount in addition to your plan premium. You will either have the amount withheld from your Social Security benefit check or be billed directly by Medicare or RRB. DO NOT pay CareFirst BlueCross BlueShield Medicare Advantage the Part D-IRMAA.

People with limited incomes may qualify for **Extra Help** to pay for their prescription drug costs. If eligible, Medicare could pay for 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and co-insurance. Additionally, those who qualify will not be subject to the coverage gap or a late enrollment penalty. Many people are eligible for these savings and don't even know it. For more information about this **Extra Help**, contact your local Social Security office, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. You can also apply for **Extra Help** online at www.socialsecurity.gov/prescriptionhelp.

If you qualify for **Extra Help** with your Medicare prescription drug coverage costs, Medicare will pay all or part of your plan premium. If Medicare pays only a portion of this premium, we will bill you for the amount that Medicare doesn't cover.

If you don't select a payment option, you will get a bill each month.

Please select a premium payment option:

- Get a bill
- Electronic funds transfer (EFT) from your bank account each month. Please enclose a VOIDED check or provide the following:

Account holder name:	Bank routing number:
Bank account number:	Account type: <input type="radio"/> Checking <input type="radio"/> Saving

- Automatic deduction from your monthly Social Security or Railroad Retirement Board (RRB) benefit check.

I get monthly benefits from: Social Security RRB

(The Social Security/RRB deduction may take two or more months to begin after Social Security or RRB approves the deduction. In most cases, if Social Security or RRB accepts your request for automatic deduction, the first deduction from your Social Security or RRB benefit check will include all premiums due from your enrollment effective date up to the point withholding begins. If Social Security or RRB does not approve your request for automatic deduction, we will send you a paper bill for your monthly premiums.)

PRIVACY ACT STATEMENT

The Centers for Medicare & Medicaid Services (CMS) collects information from Medicare plans to track beneficiary enrollment in Medicare Advantage (MA) Plans, improve care, and for the payment of Medicare benefits. Sections 1851 and 1860D-1 of the Social Security Act and 42 CFR §§ 422.50 and 422.60 authorize the collection of this information. CMS may use, disclose and exchange enrollment data from Medicare beneficiaries as specified in the System of Records Notice (SORN) "Medicare Advantage Prescription Drug (MARx)", System No. 09-70-0588. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.

Office/Agent Use Only	
Name of Agent and Agent NPN:	
Name of Field Marketing Organization (FMO) and FMO NPN:	
Plan ID #:	Effective Date of Coverage:
ICEP/IEP: _____	AEP: _____ SEP (type): _____ Not Eligible: _____

CareFirst BlueCross BlueShield Medicare Advantage is an HMO plan with a Medicare contract. Enrollment in CareFirst BlueCross BlueShield Medicare Advantage depends upon contract renewal.

CareFirst BlueCross BlueShield Medicare Advantage is the business name of CareFirst Advantage, Inc., an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

INTENTIONALLY LEFT BLANK

Attestation of Eligibility for an Enrollment Period

Typically, you may enroll in a Medicare Advantage plan only during the annual enrollment period from **October 15 through December 7 of each year**. There are exceptions that may allow you to enroll in a Medicare Advantage plan outside of this period.

Please read the following statements carefully and check the box if the statement applies to you. By checking any of the following boxes you are certifying that, to the best of your knowledge, you are eligible for an Enrollment Period. If we later determine that this information is incorrect, you may be disenrolled.

-
- I am new to Medicare.
-
- I am enrolled in a Medicare Advantage plan and want to make a change during the Medicare Advantage Open Enrollment Period (MA OEP).
-
- I recently moved outside of the service area for my current plan or I recently moved and this plan is a new option for me. I moved on (insert date) _____.
-
- I recently was released from incarceration. I was released on (insert date) _____.
-
- I recently returned to the United States after living permanently outside of the U.S. I returned to the U.S. on (insert date) _____.
-
- I recently obtained lawful presence status in the United States. I got this status on (insert date) _____.
-
- I recently had a change in my Medicaid (newly got Medicaid, had a change in level of Medicaid assistance, or lost Medicaid) on (insert date) _____.
-
- I recently had a change in my Extra Help paying for Medicare prescription drug coverage (newly got Extra Help, had a change in the level of Extra Help, or lost Extra Help) on (insert date) _____.
-

Attestation of Eligibility for an Enrollment Period

-
- I have both Medicare and Medicaid (or my state helps pay for my Medicare premiums) or I get Extra Help paying for my Medicare prescription drug coverage, but I haven't had a change.
-
- I am moving into, live in, or recently moved out of a Long-Term Care Facility (for example, a nursing home or long term care facility). I moved/will move into/out of the facility on (insert date) _____.
-
- I recently left a PACE program on (insert date) _____.
-
- I recently involuntarily lost my creditable prescription drug coverage (coverage as good as Medicare's). I lost my drug coverage on (insert date) _____.
-
- I am leaving employer or union coverage on (insert date) _____.
-
- I belong to a pharmacy assistance program provided by my state.
-
- My plan is ending its contract with Medicare, or Medicare is ending its contract with my plan.
-
- I was enrolled in a plan by Medicare (or my state) and I want to choose a different plan. My enrollment in that plan started on (insert date) _____.
-
- I was enrolled in a Special Needs Plan (SNP) but I have lost the special needs qualification required to be in that plan. I was disenrolled from the SNP on (insert date) _____.
-
- I was affected by a weather-related emergency or major disaster (as declared by the Federal Emergency Management Agency (FEMA)). One of the other statements here applied to me, but I was unable to make my enrollment because of the natural disaster.
-

If none of these statements applies to you or you're not sure, please contact CareFirst BlueCross BlueShield Medicare Advantage at 855-290-5744 (TTY users should call 711) to see if you are eligible to enroll. We are open 8 a.m.-8 p.m. ET, 7 days a week from October 1 through March 31. From April 1 through September 30, our hours are 8 a.m.-8 p.m. ET, Monday through Friday.

CareFirst BlueCross BlueShield Medicare Advantage is an HMO plan with a Medicare contract. Enrollment in CareFirst BlueCross BlueShield Medicare Advantage depends upon contract renewal.

CareFirst BlueCross BlueShield Medicare Advantage is the business name of CareFirst Advantage, Inc., an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

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
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 መደን ሽፋንዎ መረጃ ይዟል። ከተወሰኑ ቀን-ገደቦች በፊት ሊፈጽሟቸው የሚገቡ ነገሮች ሊኖሩ ስለሚችሉ እነዚህን ወሳኝ ቀናት ሊይዝ ይችላሉ። ይኸን 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፣ የሚፈልጉትን ቋንቋ ያሳውቁ፣ ከዚያም ከተርጓሚ ጋር ይገናኛሉ።

Èdè Yorùbá (Yoruba) Ìtẹ̀lẹ̀kọ: Àkíyèsí yìí ní iwífún nípa isẹ̀ adójú tòfò rẹ̀. Ó le ní àwọn déèti pátó o sì le ní láti gbé igbésẹ̀ ní àwọn ojò gbèdèké kan. O ni ètò láti gba iwífún yí àti irànlówó ní èdè rẹ̀ lófèé. Àwọn omo-egbé gbòdò pe nòmbà fòdùn tò wà lẹ̀yìn káàdi idánimò wọn. Àwọn mírán le pe 855-258-6518 kí o sì dúró nípasẹ̀ ijiròrò títi a ó fí sọ fún ọ̀ láti tẹ̀ 0. Nígbatí aṣojú kan bá dáhùn, sọ èdè tí o fẹ̀ a ó sì so ọ̀ pọ̀ mọ̀ 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।

Bàsɔ̀-wùdù (Bassa) Tò Ìdùù Cáo! Bǎ̀ nìà kè bá nyo bě kè m̄ gbo kpá bó nì fùà-fúá-tiín nyɛɛ jè dyí. Bǎ̀ nìà kè bédé wé jéé bě bē m̄ kè dɛ wa m̄ m̄ kè nyuɛɛ nyu hwè bē wé bēa kè zi. ɔ̀ m̄ nì kpé bē m̄ kè bǎ̀ nìà kè kè gbo-kpá-kpá m̄ m̄ dyé dè nì bídí-wùdù mú bē m̄ kè se wídí dò péé. Kpooò nyo bē m̄ dǎ́ fúùn-nòbà nìà dè waà I.D. káàò dèín nyɛ. Nyo tòò séfín m̄ dǎ́ nòbà nìà kè: 855-258-6518, kè m̄ m̄ fò tee bē wa kèe m̄ gbo cè bē m̄ kè nòbà m̄à 0 kèe dyi pàdàin hwè. ɔ̀ jù kè nyo dò dyi m̄ gǎ́ jǎ́n, po wuɖu m̄ m̄ poe dyie, kè nyo dò mu bó niin bē ɔ̀ kè nì wuɖuò 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) Nrụbama: 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 akwughị ugwo o buła. Ndi otu kwesiri ikpo akara ekwentị di n'azu nke kaadi njirimara ha. Ndi ozọ niile nwere ike ikpo 855-258-6518 wee chere ububo ahụ ruo mgbe amanyere ipi 0. Mgbe onye nnochite anya zara, kwuo asusu i chorọ, a ga-ejikọ 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' dahólq bee éédahózin béeso ách'ááh naanil ník'ist'i'ígíí bá. Bii' dahólq doo iyisíí yoolkaálígíí dóó t'áádoó le'é ádadoolyíllígíí da yókeedgo t'áá doo bee e'e'aahí ájiil'íh. Bee ná ahót'i' díí bee íł hane' dóó níká'ádoowł t'áá nínizaad bee t'áá jiik'é. Atah danilínígíí béesh bee hane'é bee wólta'ígíí nitł'izgo bee nee hódolzinígíí bikéédéé' bikáá' bich'í' hodoonihjí'. Aadóó náánáta' éi kóji' dahódoonih 855-258-6518 dóó yii diilts'íł yaltí'ígíí t'áá niléijí áádóó éi bikéé'dóó naasbaas bił adidiilchił. Áká'ánidaalwó'ígíí neidiitáágo, saad bee yáníłt'i'ígíí yii diikił dóó ata' halne'é lá níká'ádoowł.



CONNECT WITH US:



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

CareFirst BlueCross BlueShield Medicare Advantage is the business name of CareFirst Advantage, Inc., an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.