



# Welcome

to CareFirst BlueCross BlueShield  
Medicare Advantage



# Welcome!

Marylanders have trusted the CareFirst family of BlueCross BlueShield health plans for over 80 years. **We're happy that you've trusted us, too.**

Whether you selected **CareFirst BlueCross BlueShield Advantage Core (HMO)** or **CareFirst BlueCross BlueShield Advantage Enhanced (HMO)**, use this welcome book to get familiar with the extensive benefits available to you.

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

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# Getting Started

We've made it easy to get the most out of your plan by taking care of these three things first:

1

## CONNECT WITH CAREFIRST ONLINE

When you get your member ID card, make sure your name and plan are correct. Then, visit [carefirst.com/myaccount](https://carefirst.com/myaccount) and use it to register for *My Account*, your health plan hub. Select *Register Now*, then *Individual* and follow the prompts.

2

## CONNECT WITH YOUR DOCTOR

If you haven't already selected your primary care provider (PCP), use our Find A Doctor tool at [carefirst.com/findadoc](https://carefirst.com/findadoc) to search for a PCP using your ZIP code. Then, follow the prompts and choose a health partner who can help you stay healthy.

3

## CONNECT WITH YOUR PHARMACY

Go to [carefirst.com/findadoc](https://carefirst.com/findadoc) and search for a pharmacy using your ZIP code. If you have existing prescriptions at a non-participating pharmacy, you'll want to transfer them. Simply call the new pharmacy and ask to have your prescriptions transferred. Better yet, enroll in our mail order service to get your drugs delivered to your door.

**Access your account information wherever you go!** Download the CareFirst app to your smartphone or tablet. Simply search for CareFirst in your favorite app store.



# My Account

*My Account* makes it easier than ever to understand your health plan benefits and manage personalized information. Download the CareFirst app to your smartphone to access your account wherever you are. You can also access *My Account* on any Internet-enabled device.

- Manage your personal profile including if you prefer to receive materials electronically
- View full details on plan benefits and cost-sharing in the Evidence of Coverage
- View your member ID card
- Select or change your primary care provider (PCP)
- Find in-network providers and facilities nationwide, including specialists, urgent care centers, pharmacies and labs
- Use the drug pricing tool to determine prescription costs
- Check your claims activity, status and history
- And more



Signing up is easy. Once you receive your CareFirst member ID card, visit [carefirst.com/myaccount](https://carefirst.com/myaccount). Select *Register Now*, then *Individual*. (If you enrolled online, or if you have already registered with *My Account* from a previous CareFirst plan, simply log in.)



# Your Primary Care Provider

Having a primary care provider (PCP) is like having a partner to manage your health. Your PCP will work with you to get a complete view of your health needs and they'll provide referrals to specialists when needed. To ensure you're getting the best care possible, be sure to coordinate everything through your PCP.

## Your plan covers many preventive services at no cost when you see an in-network provider including:

- A "Welcome to Medicare" or annual wellness exam
- Vaccines, including flu shots, hepatitis B shots, pneumococcal shots
- Cancer screenings, including breast, cervical, colorectal and prostate (PSA)
- Cardiovascular screening
- Bone mass measurement
- Depression screening
- Diabetes screening
- Medical nutrition therapy services
- Obesity screening and counseling
- And much more

Visit [carefirst.com/myaccount](https://carefirst.com/myaccount) for complete plan details.



Call your preferred doctor and ask if they accept your new plan or find a new one using our *Find a Doctor* tool at [carefirst.com/findadoc](https://carefirst.com/findadoc). Then, call and schedule either your annual wellness exam or, if you're newly enrolled in Medicare, your "Welcome to Medicare" exam.



# Your Prescription Drugs

Your CareFirst plan provides comprehensive prescription drug coverage with no annual deductible. Shown below are your costs for a 30-day supply when filled at a participating retail pharmacy or by mail order.

	CORE	ENHANCED
<b>RETAIL PHARMACY &amp; MAIL ORDER COPAY FOR 30-DAY SUPPLY</b>		
<b>Tier 1—Preferred Generic</b>	\$7	\$5
<b>Tier 2—Generic</b>	\$20	\$15
<b>Tier 3—Preferred Brand</b>	\$47	\$47
<b>Tier 4—Non-Preferred Drug</b>	\$100	\$100
<b>Tier 5—Specialty</b>	33% of the total cost	33% of the total cost
<b>WHILE IN THE COVERAGE GAP, YOU'LL PAY:</b>		
<b>Tier 1—Preferred Generic</b>	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 your Evidence of Coverage, Chapter 6.*

## How much will your medications cost?

Search our formulary at [carefirst.com/medicare](https://carefirst.com/medicare) to find out if your medications are covered and at what cost tier. Or, call Member Services at 855-290-5744 and ask for a paper copy of our formulary.

Sign up for a 90-day supply by mail and you'll only pay the cost of a 60-day supply! See page 6 for details.

# Participating Pharmacies

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

To find a participating pharmacy near you, use our *Find a Doctor* tool at [carefirst.com/findadoc](https://carefirst.com/findadoc). Browse by *Retail Pharmacy* and then by ZIP Code.



## Transferring prescriptions

To transfer your existing prescriptions to a participating pharmacy location, simply call the new pharmacy and ask to have your prescriptions transferred. Or call CVS at 888-970-0917, 24 hours a day, seven days a week to speak with a specialist who can handle all the details for you.

## Financial assistance

If you need help paying for prescription drug costs, you may be eligible for an “extra help” program offered by Medicare to people who meet minimum income requirements. To see if you’re eligible, call 800-772-1213 or visit [www.socialsecurity.gov](https://www.socialsecurity.gov).

## Step therapy

As a first step in treating certain health conditions, you may need to begin with a lower-cost, clinically effective drug. You’ll continue to work with your doctor to find a drug that works best for you, which may include drugs in higher cost Tiers levels. Drugs that cost more may require prior authorization.

## Prior authorization

Before certain prescriptions can be filled, like some high-cost or specialty drugs, your doctor may need to get prior authorization. All that means is that your doctor will need to consult CareFirst before issuing the prescription.

# Mail Order Prescriptions

Sign up for a 90-day supply by mail, and you'll only pay the cost of a 60-day supply. Save money and time by refilling prescriptions online, by phone or through email with CVS Caremark Mail Service Pharmacy. Enjoy the convenience of having prescriptions delivered to your house and consulting with pharmacists by phone 24/7.

## Once you register, you'll be able to:

- Schedule automatic refills
- Choose your delivery location
- Receive email notification of order status
- Choose from multiple payment options

### It's easy to register—choose one of three ways:

#### ONLINE

Go to [carefirst.com/myaccount](https://carefirst.com/myaccount) and log in. Under the *Coverage* tab, select *Drug and Pharmacy Resources*, and select *Request a New Mail Order Prescription*. Once you've entered your prescription information, we will contact your doctor to request up to a 90-day supply of your medication.

#### BY PHONE

Call CVS Member Services at 888-970-0917, 24 hours a day, seven days a week. Dedicated CVS representatives can walk you through the process.

#### BY MAIL

If you already have your prescription, you can send it to us with a completed Mail Service Pharmacy Order Form. Log in to *My Account* and select the *Coverage* tab, then choose *Drug and Pharmacy Resources*. Scroll to the bottom of the page and click on *My Drug Forms*. Mailing instructions are included on the form.



# \$ Paying for Your Plan

You can pay your monthly plan premium by mail or Electronic Funds Transfer from your bank account 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.

## OPTION 1

### Pay by Electronic Funds Transfer (EFT)

You can have your monthly premium automatically deducted from your personal bank account. Complete the EFT Authorization form and send it back to us. Please allow 30 days for processing after we receive your form.

## OPTION 2

### Receive a monthly bill and pay by mail

You can receive a monthly bill from CareFirst BlueCross BlueShield Medicare Advantage and mail a check or money order for your plan premium each month.

## OPTION 3

### Pay by Social Security or RRB benefit check deduction

You can have your premium automatically deducted from your monthly Social Security or Railroad Retirement Board (RRB) benefits. Note: This may take up to three months to begin. The first deduction may include all premiums due—from the day your coverage starts to the day your deductions begin. If this doesn't happen, we'll mail you a bill for the months you owe. Until your automatic deduction begins, you'll be responsible for paying any bills for the premium you get from CareFirst BlueCross BlueShield.

To select or change your payment option, call Member Services at [855-290-5744](tel:855-290-5744).



# See a Doctor Virtually

Get the care you need through your smartphone, tablet or computer. All from the comfort of your home—not a crowded waiting room. We offer two convenient ways for you to access providers virtually.

**Telehealth Services** let you connect securely with any provider in our network who has telehealth capabilities (video chat), including your PCP or Specialist. Your plan also covers individual and group behavioral health services with a mental health professional or psychologist.

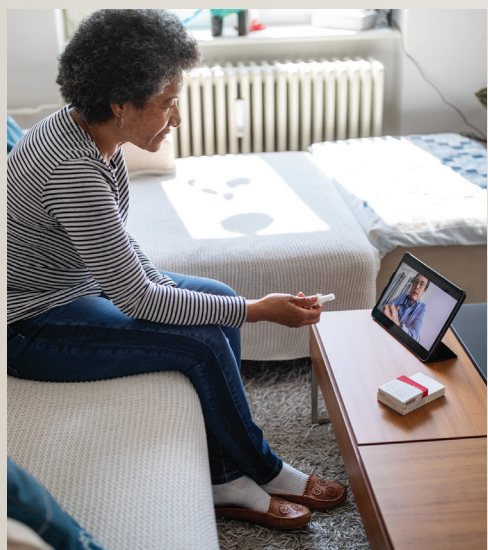
To take advantage of this service, ask your provider about telehealth.

**Video Visit** also allows you to securely connect to a board-certified doctor or specialist when your PCP isn't available. Get treatment for urgent care services and behavioral health, including therapy and psychiatry.

Download the CareFirst Video Visit app from your phone's app store or visit [carefirstvideovisit.com](https://carefirstvideovisit.com).

## Telehealth services and Video Visit offer more than just convenience:

- **Get care on-demand**—either through your in-network provider or by accessing Video Visit services.
- **Get predictable costs**—your copay will be the same amount as an in-office visit.
- **Get no hassle prescriptions**—get prescriptions sent right to your local pharmacy.



*Prior authorization and referral may be required for Specialist services.*



# Core Plan at-a-Glance



CHECK YOUR ID CARD TO CONFIRM YOUR ENROLLMENT IN THE CORE (HMO) PLAN

Medical Deductible: \$0

Annual Drug Deductible: \$0

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

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

### At-a-Glance Benefit Copays:

- Primary Care Provider (PCP) Visit—\$5
- Specialist Visit—\$50
- Urgent Care Visit—\$30
- Emergency Care Visit—\$90
- In-network Provider Telehealth PCP—\$5  
Specialist—\$50
- In-network Provider Behavioral Health (Telehealth) Individual—\$40  
Group—\$20
- Video Visit (Telehealth) Urgent Services—\$30  
Mental Health—\$40
- Inpatient Hospital Stay Days 1–5—\$350 per day  
Days 6–90—\$0 per day
- Outpatient Hospital Services—\$250
- Ambulatory Surgical Center—\$200
- 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—Cleaning, Oral Exam, X-rays and Fluoride Treatment—\$30 per service

*View full details on plan benefits and cost-sharing in the Evidence of Coverage.*



# Enhanced Plan at-a-Glance



CHECK YOUR ID CARD TO CONFIRM YOUR ENROLLMENT IN THE ENHANCED (HMO) PLAN

Medical Deductible: \$0

Annual Drug Deductible: \$0

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

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

### At-a-Glance Benefit Copays:

- Primary Care Provider (PCP) Visit—\$0
- Specialist Visit—\$30
- Urgent Care Visit—\$20
- Emergency Care Visit—\$90
- In-network Provider Telehealth PCP—\$0 Specialist—\$30
- In-network Provider Behavioral Health (Telehealth) Individual—\$20 Group—\$10
- Video Visit (Telehealth) Urgent Services—\$20 Mental Health—\$20
- Inpatient Hospital Stay Days 1–5—\$275 per day Days 6–90—\$0 per day
- Outpatient Hospital Services—\$150
- Ambulatory Surgical Center—\$100
- 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— Cleaning, Oral Exam, 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 per service

*View full details on plan benefits and cost-sharing in the Evidence of Coverage.*





# Dental and Vision Add-On



**CHECK YOUR ID CARD TO CONFIRM YOUR ENROLLMENT  
IN THE OPTIONAL DENTAL AND VISION ADD-ON**

You can still purchase the Dental and Vision Add-On for an additional \$17 per month. Please contact Member Services at 855-290-5744 within 30 days of your effective date to add the coverage.

**Maximum Coverage Amount:** \$1,000 for the comprehensive dental services listed below

## Featured Dental Benefit Copays:

- **Non-Routine Services** (includes application of desensitizing medicament)—\$15 per service
- **Major Restorative Services** (includes surgical placement, abutment, debridement, implants, onlays, crowns and more)—\$15–\$500 per service
- **Endodontics** (includes endodontic therapy, retreatment, apicoectomy, retrograde filing, root amputation, and more)—\$100–\$200 per service
- **Surgical Periodontics** (includes gingivectomy, gingivoplasty, gingival flap procedure, osseous surgery, bone replacement, and more)—\$100–\$300 per service
- **Surgical Extractions** (for an erupted tooth, impacted tooth, or removal of residual tooth roots, and more)—\$100 per service
- **Prosthodontics and Other Oral/Maxillofacial Surgery Services** (includes 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)—\$40–\$700 per service

## Featured Vision Benefit Copays:

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

*View full details on plan benefits and cost-sharing in the Evidence of Coverage.*

# Know Before You Go

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

	CORE	ENHANCED
<b>Your Primary Care Provider</b> <ul style="list-style-type: none"> <li>■ Diagnosis and treatment of illness, chronic conditions, check-ups</li> <li>■ Telehealth options for video visit during office hours</li> <li>■ Night/weekend hours and some may also have 24-hour phone lines</li> </ul>	\$5	\$0
<b>24-Hour Nurse Advice Line</b> <ul style="list-style-type: none"> <li>■ General questions about health issues or where to go for care</li> <li>■ Registered nurses are available 24/7 by phone</li> </ul>	\$0	\$0
<b>Video Visit</b> <ul style="list-style-type: none"> <li>■ Treatment for minor illnesses and injuries as well as therapy and psychiatry</li> <li>■ Board-certified doctors available 24/7 by smartphone, tablet or computer</li> </ul>	\$30 URGENT	\$20 URGENT
	\$40 BEHAVIORAL	\$20 BEHAVIORAL
<b>Urgent Care Center</b> <ul style="list-style-type: none"> <li>■ Non-life-threatening illness or injury requiring immediate care</li> <li>■ Open 7 days a week, night/weekend hours available</li> </ul>	\$30	\$20
<b>911 or Nearest ER</b> <ul style="list-style-type: none"> <li>■ Life-threatening illness or injury</li> <li>■ Open 24/7</li> </ul>	\$90	\$90

*View full details on plan benefits and cost-sharing in the Evidence of Coverage.*

# Your Dental Benefits

Did you know that regular preventive dental care can help detect other health problems before they become more serious? Medicare covers dental exams when needed to diagnose medical conditions. Your CareFirst plan adds important preventive services to help you be your healthiest.

## **Our Core plan covers preventive dental services (twice a year), including:**

- Cleanings
- Routine exams
- X-rays
- Fluoride treatments



## **Our Enhanced plan covers preventive dental services (twice a year), including:**

- Cleanings
- Routine exams
- X-rays
- Fluoride treatments

### **Plus, some additional comprehensive services:**

- Non-routine services
- Basic restorative services
- Non-surgical periodontics
- Non-surgical extractions

Whether you have our Core or Enhanced plan, you won't need to file any dental claims. In addition, you can search for participating providers within our dental network built just for our Medicare Advantage plans.

**Ask your preferred dentist if they accept your plan or find a new one using our *Find a Doctor* tool at [carefirst.com/findadoc](https://carefirst.com/findadoc). Then, contact your dentist to schedule your annual checkup.**

# Your Vision Benefits

Good vision is not just crucial to your overall health—good vision affects your quality of life. Medicare covers vision exams when needed to diagnose medical conditions. Your CareFirst plan helps you see differently with a high-quality network and coverage that goes beyond Medicare.

## Core and Enhanced plans both include:

- Routine eye exam, including dilation and refraction, each year through Davis Vision
- Diabetic eye exam each year through Davis Vision
- Preventive glaucoma screening
- Eyeglasses or contact lenses after cataract surgery
- Allowance to purchase frames or elective contact lenses
- Choose from over 200 free frames from the Davis Vision Exclusive Collection and low copayments for spectacle lenses (single vision, bifocal, trifocal and lenticular)
- Fixed discounted prices for upgraded lens options and coatings, including progressive lenses
- Contact lenses that are medically necessary are covered in full through Davis Vision



The Davis Vision network includes thousands of local private practices as well as national retailers like Visionworks, Target, Walmart, Costco, MyEyeDr. and Pearle Vision. Visit [carefirst.com/findadoc](https://www.carefirst.com/findadoc) or call Davis Vision at 800-783-5602 to find a participating provider near you and schedule an appointment.



# Your Hearing Benefits

NationsHearing® offers better hearing solutions for the best price. Plus, they'll help you select the most comfortable and effective hearing aid for your lifestyle. NationsHearing has also made it easy to get a hearing test from home using your computer or phone at no cost. When needed, Medicare covers hearing exams to diagnose medical conditions.

## Your benefits include:

- An annual hearing test with no out-of-pocket cost
- Access to a nationwide network of 8,000+ providers
- Hearing aids covered with low copays from all major manufacturers
- Low pricing and a 60-day, 100% money-back guarantee
- Concierge services by dedicated Member Experience Advisors
- Three follow-up visits
- 3-year manufacturer's repair warranty
- 3 years of batteries included\*
- One-time replacement coverage for lost, stolen or damaged hearing aids\*\*
- 12- and 18-month financing options available with 0% APR, no money down



Visit [carefirst.com/findadoc](https://carefirst.com/findadoc) or call NationsHearing at 877-246-1666 (TTY: 711) to find a participating provider near you and schedule your hearing test.

\*Not applicable to the purchase of rechargeable hearing aid models.

\*\*Deductibles may apply.



# 24-Hour Nurse Advice Line

When you have questions about your health, you may need answers quickly. Instead of waiting and worrying, call our free 24-Hour Nurse Advice Line staffed by experienced nurses 24 hours a day, 7 days a week, 365 days a year.



Call **833-968-1773** anytime, day or night, to speak with a registered nurse.

## The 24-Hour Nurse Advice Line can help you:

- Decide when to visit your doctor or go to an Urgent Care or ER
- Understand your medications
- Find network doctors and prepare for an appointment
- Learn about preventive care

The nurse advice line provides support and guidance for any non-emergency situation. The service is personal, confidential and **available at no cost**.



Call 911 or go straight to the Emergency Room if you have a life-threatening injury, illness or emergency.

# Your Fitness Benefits Program

SilverSneakers® is more than a fitness program. It's an opportunity to improve your health, gain confidence and connect with your community. And, it's included with your plan at no additional cost.

## At home or on the go:

- SilverSneakers On-Demand™ fitness classes available 24/7
- SilverSneakers Live virtual classes and workshops
- SilverSneakers GO™ mobile app with workout plans and more
- SilverSneakers FLEX® classes, walking groups and more at parks, community centers

## In participating fitness locations:

- Thousands of participating locations<sup>1</sup> and gyms with various amenities
- Ability to enroll at multiple locations at any time
- Classes<sup>2</sup> for all levels, taught by instructors trained in senior fitness



## In your community:

- Group activities and classes<sup>2</sup> offered outside the gym
- SilverSneakers.com online resources like a fitness location directory, articles and more

Visit [SilverSneakers.com/StartHere](https://www.silversneakers.com/StartHere) to get your SilverSneakers member ID and find fitness locations that are right for you.

<sup>1</sup> Participating locations ("PL") not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

<sup>2</sup> Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer Members additional classes. Classes vary by location.

SilverSneakers, SilverSneakers FLEX, and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc. SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. © 2020 Tivity Health, Inc. All rights reserved. HTA498\_0720

# Blue365 Wellness Discounts

With the Blue365 wellness discount program, great deals are yours for every aspect of life. It's an online destination featuring healthy deals and discounts exclusively for our members. The best part? It's included free with your plan.

Save up to 60% on brands like:



Register now at [carefirst.com/wellnessdiscounts](https://carefirst.com/wellnessdiscounts) to take advantage of Blue365. Just have your CareFirst member ID card handy. In a couple of minutes, you will be registered and ready to shop. Plus, every week, you'll receive a special deal straight to your email inbox.

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# Need More Information?

## Have questions about Medicare?

- Visit [carefirst.com/medicare](https://carefirst.com/medicare) or [medicare.gov](https://medicare.gov)
- Call Member Services at 855-290-5744

## Have questions about your benefits?

- [carefirst.com/myaccount](https://carefirst.com/myaccount)

## Need additional member information?

- Rights and Responsibilities—see Chapter 8 of your Evidence of Coverage in [carefirst.com/myaccount](https://carefirst.com/myaccount)
- To file a complaint—  
[carefirst.com/medicare/medicare-resources/medicare-advantage-plan-resources](https://carefirst.com/medicare/medicare-resources/medicare-advantage-plan-resources)
- Privacy Statement—[carefirst.com/privacy](https://carefirst.com/privacy)
- Appointment of Representative—  
[cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS1696.pdf](https://cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS1696.pdf)



WE'RE HERE FOR YOU!

855-290-5744 (TTY: 711)

October 1 through  
March 31  
8 a.m.–8 p.m., ET  
7 days a week

Beginning April 1 through  
September 30  
8 a.m.–8 p.m., ET  
Monday through Friday

Note your doctors' contact information here for easy reference:

**PRIMARY CARE PROVIDER**

NAME

PHONE

**DENTIST**

NAME

PHONE

**EYE DOCTOR**

NAME

PHONE





CONNECT WITH US:



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.