Your 2021 Healthcare Benefit Guide

BALTIMORE CITY PUBLIC SCHOOLS
The CareFirst BlueCross BlueShield

PROMISE

A not-for-profit organization driven by mission

Serving 3.3 million members in the Mid-Atlantic region

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

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

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

Ready to explore your 2021 benefits?
Let’s find the best health plan for you. There are two CareFirst plans to choose from.

<table>
<thead>
<tr>
<th>PPO</th>
<th>BlueChoice POS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preferred Provider Network</td>
<td>BlueChoice Point-of-Service</td>
</tr>
<tr>
<td>Lower healthcare costs per visit</td>
<td>Higher healthcare costs per visit</td>
</tr>
<tr>
<td>Lower out-of-pocket maximum</td>
<td>Higher out-of-pocket maximum</td>
</tr>
</tbody>
</table>

Your Open Enrollment dates are October 26 through November 6, 2020.
WHAT’S INSIDE?

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It helps to understand some key terms

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

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

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

Let’s look at some of your in-network costs for common services with this plan.

<table>
<thead>
<tr>
<th>Costs to consider</th>
<th>PPO Plan</th>
<th>BlueChoice POS Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-network Deductible</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Out-of-pocket Maximum</td>
<td>$400</td>
<td>$1,000 individual/ $2,000 family</td>
</tr>
<tr>
<td>Plan Includes Out-of-network Coverage</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

### Staying healthy

<table>
<thead>
<tr>
<th>Service</th>
<th>PPO Plan</th>
<th>BlueChoice POS Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Physical Exam</td>
<td>$0 per visit</td>
<td>$0 per visit</td>
</tr>
<tr>
<td>Preventive Screenings and Immunizations</td>
<td>$0 per visit</td>
<td>$0 per visit</td>
</tr>
<tr>
<td>Well-Child Care (including exams &amp; immunizations)</td>
<td>$0 per visit</td>
<td>$0 per visit</td>
</tr>
</tbody>
</table>

### Feeling under the weather?

<table>
<thead>
<tr>
<th>Service</th>
<th>PPO Plan</th>
<th>BlueChoice POS Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Care Doctor</td>
<td>$10 per visit</td>
<td>$10 per visit</td>
</tr>
<tr>
<td>Specialist (e.g. Dermatologist)</td>
<td>$20 per visit</td>
<td>$20 per visit</td>
</tr>
<tr>
<td>Mental Health Professional—Office</td>
<td>$10 per visit</td>
<td>$10 per visit</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$10 per visit</td>
<td>$10 per visit</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$100 per visit (this charge waived if admitted)</td>
<td>$100 per visit (this charge waived if admitted)</td>
</tr>
</tbody>
</table>

### Following doctor’s orders?

<table>
<thead>
<tr>
<th>Service</th>
<th>PPO Plan</th>
<th>BlueChoice POS Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allergy Shots</td>
<td>$0 per visit</td>
<td>10% of CareFirst member cost</td>
</tr>
<tr>
<td>Imaging (MRA/MRS, MRI, PET &amp; CT Scans) (non-hospital facility)</td>
<td>$0 per visit</td>
<td>10% of CareFirst member cost</td>
</tr>
<tr>
<td>Labs (non-hospital facility)</td>
<td>$0</td>
<td>10% of CareFirst member cost</td>
</tr>
<tr>
<td>X-rays (non-hospital facility)</td>
<td>$0</td>
<td>10% of CareFirst member cost</td>
</tr>
<tr>
<td>Physical, Speech and/or Occupational Therapy</td>
<td>$0 per visit</td>
<td>$20 per visit</td>
</tr>
<tr>
<td>Chiropractic</td>
<td>$0 per visit</td>
<td>10% of CareFirst member cost</td>
</tr>
<tr>
<td>Acupuncture</td>
<td>$0 per visit</td>
<td>Not covered</td>
</tr>
<tr>
<td>Outpatient Surgery (surgical center)</td>
<td>$0</td>
<td>10% of CareFirst member cost</td>
</tr>
<tr>
<td>Inpatient Surgery (including maternity)</td>
<td>$0</td>
<td>10% of CareFirst member cost</td>
</tr>
<tr>
<td>Artificial and Intrauterine Insemination</td>
<td>$20 per visit</td>
<td>10% of CareFirst member cost</td>
</tr>
<tr>
<td>In Vitro Fertilization Procedures</td>
<td>$20 per visit</td>
<td>$20 per visit</td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>$0</td>
<td>10% of CareFirst member cost</td>
</tr>
</tbody>
</table>

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

There are two dental plans to choose from. Let’s review some of your in-network costs for common dental services with each plan.

<table>
<thead>
<tr>
<th>Costs to consider</th>
<th>DPPO</th>
<th>DHMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Maximum Benefit</td>
<td>$1,500</td>
<td>None</td>
</tr>
<tr>
<td>Annual In-network Deductible</td>
<td>$50 individual/$150 family</td>
<td>$50 individual/$150 family</td>
</tr>
<tr>
<td>Orthodontia Lifetime Maximum</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>Plan Includes Out-of-network Coverage</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Routine checkups</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive Care and Diagnostic Treatment</td>
<td>$0 per visit</td>
<td>$0 per visit</td>
</tr>
<tr>
<td>Preventive Care and Diagnostic Treatment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basic services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fillings, Basic Periodontal Services and Non-surgical Extractions</td>
<td>20% of CareFirst member cost</td>
<td>$0 per visit</td>
</tr>
<tr>
<td>Larger issues</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Major Surgical (root canals, surgical extractions and surgical periodontal services)</td>
<td>40% of CareFirst member cost</td>
<td>40% of CareFirst member cost</td>
</tr>
<tr>
<td>Major Restorative (dentures, crowns, bridges)</td>
<td>40% of CareFirst member cost</td>
<td>40% of CareFirst member cost</td>
</tr>
<tr>
<td>Orthodontia (up to the lifetime max. per person)</td>
<td>50% of CareFirst member cost</td>
<td>50% of CareFirst member cost</td>
</tr>
</tbody>
</table>

We’re here to help! If you have additional questions about your Dental Plan choices, please call DPPO 866-891-2802 and DHMO 844-495-0653.
PERKS INCLUDED WITH EVERY PLAN

- Achieve your wellness goals with the help of programs for weight loss, tobacco cessation and more
- Enjoy exclusive discounts through our Blue365 Program on things like fitness gear, gym memberships, meal delivery services, hotels and travel
- Earn prizes by completing the RealAge® Assessment through your Be Well wellness program
- Pay nothing for annual in-network preventive care, 24-Hour Nurse Advice Line, routine vision and dental care for children under age 18

“I take advantage of the hotel discounts through Blue365.”

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

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

The persons described in the examples above are not real members. The names, information and descriptions were created by CareFirst in order to provide an example of the benefits described in this decision guide.
TELEMEDICINE OPTIONS

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

CareFirst Video Visit

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

24-Hour Nurse Advice Line

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

WELLNESS PROGRAM

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

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

CareFirst has one of the world's largest networks of participating providers—over one million in all. Whether you're looking for a primary care physician, a specialist or a care facility, we can help you find one that's right for you.

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

MY ACCOUNT BENEFITS

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

- Check your plan’s benefits and deductible
- Find in-network doctors, labs and hospitals
- View, order and print your member ID cards
- Access your wellness program and other tools
- Review your claims status and Explanation of Benefits (EOB)
- Send a secure message for member support
- Find in-network doctors, labs and hospitals
- Access your wellness program and other tools
- Send a secure message for member support
- Receive personalized estimates based on your plan
- Compare costs from different doctors and facilities

TREATMENT COST ESTIMATOR

Our Treatment Cost estimator shows you what you’ll pay for procedures, doctor’s office visits, lab tests and surgery beforehand, so you can plan ahead and avoid surprises.
BLUE CARD & BLUE CROSS BLUE SHIELD GLOBAL® CORE

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

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

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

**DIABETES VIRTUAL CARE**

CareFirst’s Diabetes Virtual Care program is designed to make it easier for you to manage your type 2 diabetes and help reduce costs. It’s provided by Onduo, a leading diabetes management company, and is available at no additional cost to you. The only thing you need to participate is a smartphone.

- Receive a free welcome kit including a glucose meter, test strips and an at-home A1c test.
- Get unlimited test strips delivered to you at no cost.
- Connect with dedicated endocrinologists virtually.
- Track glucose data and much more by downloading the Onduo for Diabetes app.
- Receive personalized food and activity recommendations based on your goals.
UNDERSTANDING YOUR OPTIONS FOR CARE

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

Seeking advice: 24-Hour Nurse Advice Line
- General questions about health issues or where to go for care
- Registered nurses are available 24/7 by phone

Want care quickly: CareFirst Video Visit
- Treatment for minor illnesses and injuries as well as therapy, psychiatry, diet and nutrition and breastfeeding support
- Board-certified doctors available by smartphone, tablet or computer

Need care soon: Primary Care Provider
- Diagnosis & treatment of illness, chronic conditions, check-ups
- Night/weekend hours & some may have 24-hour phone lines

Need care now: Urgent Care Center
- Non-life-threatening illness or injury requiring immediate care
- Open 7 days a week

Emergency: 911 or Nearest ER
- Life-threatening illness or injury
- Open 24/7

MENTAL HEALTH SUPPORT

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

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

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

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

Ready to enroll?
- Visit Baltimorecityschools.org
- Complete the enrollment process
- Look for your member ID cards in the mail
- Be sure to download the CareFirst mobile app to access your plan on-the-go

Not ready to choose your plan just yet?
- If you need more detailed plan information, visit Baltimorecityschools.org
- Set a reminder on your phone so you don’t miss the deadline!

We’re here to help! If you have additional questions, please call 410-581-3506 or 800-648-5285.
The examples provided in this booklet are meant to help you evaluate the benefits we offer. They are not meant to convey the exact terms of any one particular plan and do not create rights not given through the benefit plan. The details of your plan may vary.

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

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

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

This wellness program is administered by Sharecare, Inc., an independent company that provides health improvement management services to CareFirst members. Sharecare, Inc. does not provide CareFirst BlueCross BlueShield products or services and is solely responsible for the health improvement management services it provides.

The diabetes program is provided by Onduo, LLC an independent company that does not provide Blue Cross Blue Shield products or services.

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