



# Your Healthcare Benefit Guide

**DC GOVERNMENT**

*Medicare-Eligible Retirees*



# The CareFirst BlueCross BlueShield PROMISE

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A not-for-profit organization  
driven by mission

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Serving 3.3 million members  
in the Mid-Atlantic region

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

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## WELCOME

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We're pleased to welcome you to the CareFirst BlueCross BlueShield (CareFirst) Medicare Advantage family. Inside this booklet, you'll find everything you need to get familiar with the benefits, perks and value of CareFirst's Group Medicare Advantage plan.

CareFirst is committed to provide accessible and affordable care to our members—through every phase of life. Our members have trusted the CareFirst family of BlueCross BlueShield health plans for over 80 years. As a member, you'll benefit from our large national network and partnerships with hospitals, community organizations and national retailers. You can trust us as your partner in health.

Use this healthcare guide to explore medical retiree benefits and all the perks included with your CareFirst BlueCross Blue Shield Group Advantage (PPO) plan. We'll also tell you what to expect when it comes to copays and prescription drug costs. It's helpful to know where you can go for care before you need it. Becoming familiar with what's included can help you save time and money.

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### It helps to understand some key terms

**Copay:** The fixed amount you owe for certain covered healthcare services, such as a doctor office visit or filling a prescription.

**Medicare-approved amount:** The maximum amount participating providers can charge Medicare members for a specific service.

**Out-of-pocket maximum:** The most you'll pay for Medicare-covered services in a plan year. This does not apply to pharmacy benefits. After you spend this amount on healthcare costs, your plan will pay 100% of the CareFirst member costs for the rest of the plan year.

## WHAT'S A MEDICARE ADVANTAGE PLAN?

Medicare Advantage, also known as Medicare Part C, is a health plan approved by Medicare and offered by private insurance companies like CareFirst. Medicare Advantage plans bundle your Medicare Parts A and Part B—also known as Original Medicare—with added benefits and services such as hearing and vision coverage. Your Medicare Advantage plan also includes Part D for prescription drug coverage.

### Here's a quick breakdown of the four parts of Medicare:

**Medicare Part A** is hospital insurance. It covers things like inpatient hospital care, skilled nursing care, hospice care and home health care. It does not cover custodial or long-term care.

**Medicare Part B** is medical insurance. It covers non-hospital services such as doctor's visits, labs, x-rays, medical equipment, ambulance services, mental health care and more.

**Medicare Part C** is a Medicare Advantage Plan, as mentioned above. It combines all the services of Parts A and B (above) with other benefits, such as hearing and vision coverage.

**Medicare Part D** is prescription drug coverage. It covers outpatient prescriptions and can only be purchased from private healthcare companies. It is also part of your Medicare Advantage plan.

All four parts listed above are included in your CareFirst Group Advantage plan. As a member, you'll benefit from affordable coverage with a large national network of doctors, specialists and hospitals. Plus, you'll get added perks like our Nurse Advice Line, fitness program, in-home assessments and large pharmacy network.



For a more detailed look at all four parts of Medicare—plus how and when to enroll, what kind of premiums to expect and more—refer to our Medicare Guide brochure, or visit [carefirst.com/learn/groupma](https://carefirst.com/learn/groupma).

## NATIONAL PROVIDER NETWORK

With the CareFirst BlueCross BlueShield Group Advantage (PPO) plan, you can see doctors that are in and out of our network at the same cost share, whether locally or nationally. If you see a doctor who is out of the network, they must participate in Medicare and agree to bill CareFirst or their local Blue Cross and Blue Shield plan.

Want to know if your doctor is in-network? Or want to find a new provider you can trust? Explore our network with our Find a Doctor tool! It's quick and easy.



Explore our Medicare Advantage network of doctors and hospitals with our Find a Doctor tool. Visit [carefirst.com/findadocmappo](https://carefirst.com/findadocmappo), add your city and state or ZIP code and browse.

## MY ACCOUNT BENEFITS

*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
- Use the drug pricing tool to determine prescription costs
- View your member ID card
- Find in-network providers and facilities nationwide, including specialists, urgent care centers, pharmacies and labs
- Check your claims activity, status and history

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

## VIRTUAL CARE OPTIONS

Get the care you need wherever and whenever you need it 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 with your doctor

Telehealth lets you connect securely with any provider 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.

### Video Visit

Video Visit allows members to securely connect with a board-certified doctor 24/7/365 without an appointment for urgent care services and behavioral health services. Once you're enrolled in the plan, you can register at [carefirstvideovisit.com](https://www.carefirstvideovisit.com) to get started!



Our 24-Hour Nurse Advice Line provides support and guidance for any non-emergency situation. The service is personal, confidential and available at no cost.

## DIABETES MANAGEMENT PROGRAM

Onduo helps members manage diabetes through a personalized care program. The program offers the day-to-day support you need between doctor visits. Members who enroll get access to the following no-cost benefits:

- Virtual clinics with primary care providers and specialists
- Continuous glucose monitors (CGMs) for eligible members
- Blood pressure cuffs for eligible members
- Additional diabetic supplies such as test strips and lancets
- Health and lifestyle coaching and support
- Services and access through an easy-to-use app

## SILVERSNEAKERS® FITNESS

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<sup>1</sup> classes available 24/7
- SilverSneakers LIVE™ virtual classes and workshops
- SilverSneakers GO™ mobile app<sup>1</sup> with workout plans and more
- SilverSneakers FLEX® classes<sup>2</sup>, walking groups and more at parks, community centers

### In participating fitness locations:

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

### In your community:

- Group activities and classes 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) after you are enrolled in the plan 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.

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## VISION BENEFITS

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Good vision is not just crucial to your overall health—good vision also affects your quality of life. Your eye exam coverage includes:

- Routine eye exam, including dilation and refraction, each year
- Medicare-covered diabetic eye exam each year
- Medicare-covered preventive glaucoma screening
- Medicare-covered eyeglasses or contact lenses after cataract surgery
- Allowance to purchase frames or elective contact lenses
- No to low copays to choose from single vision, bifocal, trifocal and lenticular clear plastic lenses
- And more lenses, frames, and contact lens coverage and discounts

## HEARING AIDS AND EXAMS

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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.

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

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## **IN-HOME HEALTH ASSESSMENT**

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The In-Home Assessment is an annual in-home clinical assessment, kind of like a physical. By removing transportation barriers, we've created an easy and effective way for you to gain a more complete picture of your health. During the visit that can last up to an hour, a clinician will visit your home to perform a comprehensive health assessment and understand your care management needs.

## **PALLIATIVE CARE**

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Aspire Health provides an extra layer of care where you need it most: at home. Aspire's compassionate provider team travels to you or works with you by phone. Services are 100% covered by your CareFirst plan. You'll continue to see your regular doctors. But with Aspire, you get these additional care services:

### **24/7 access**

The care team travels to you. They can treat you or prescribe medicine to manage symptoms, when necessary.

### **Care planning**

Your team works with you and your family on healthcare goals. They'll keep your doctors and caregivers informed along the way.

### **Coordinated care**

The Aspire team works closely with your existing doctors to coordinate your care.

### **Education and resources**

Aspire helps you learn more about your plan, medications and more.

Whenever possible, Aspire will provide in-home service. If in-home service is not available or desired, support can also be provided by telephone.

## HERE'S WHAT TO EXPECT NEXT

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**First**, we'll let Medicare know that you're joining one of our plans.

**Next**, Medicare will notify us when they've approved your enrollment.

**Within 10 calendar days** of Medicare confirming your enrollment, we'll let you know that you have been enrolled in the plan.

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

Starting on your coverage effective date, you will not need to show your Medicare card at the doctor or pharmacy—only your CareFirst BlueCross BlueShield Group Advantage (PPO) member ID card.



We're here for you. If you have questions or need more information, please call 833-320-2664 (TTY: 711), Monday–Friday, 8 a.m. to 6 p.m. ET.



## ENROLLMENT INFORMATION

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### Medicare enrollment and premiums

- You must be enrolled in Medicare Part A and Part B to be enrolled in CareFirst BlueCross BlueShield Group Advantage (PPO).
- You must continue to pay your Medicare Part B premium, any late Medicare enrollment penalties or Part B and Part D premium adjustments to Social Security.
- You can only be in one Medicare Advantage plan at a time. Medicare will automatically terminate you from this plan if you enroll in any other Medicare Advantage plan or standalone Part D prescription drug plan.
- You must continue to reside in our service area, which is the 50 United States, D.C., Puerto Rico and all U.S. territories.

### Provider Network

Always check first to see if your providers are in the network. You can see doctors that are in and out of our network at the same cost share. If you see a doctor who is out of the network, they must participate in Medicare and agree to bill CareFirst or their local Blue Cross and Blue Shield plan (if outside of Maryland, D.C and Northern Virginia). Visit [carefirst.com/learn/groupma](https://carefirst.com/learn/groupma) to learn more.

### Prescription drugs

Check your new drug Formulary to see if there will be any changes to your covered prescriptions. If any of your prescriptions require prior authorization, you will need a new authorization. Call 888-970-0917 for assistance.









CONNECT WITH US:



### **Notice of Nondiscrimination and Availability of Language Assistance Services**

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

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

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

CareFirst BlueCross BlueShield Medicare Advantage is a PPO with a Medicare contract. Enrollment in CareFirst BlueCross BlueShield Medicare Advantage depends on contract renewal.

CareFirst BlueCross BlueShield Medicare Advantage is the business name of CareFirst Advantage PPO 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.