

CareFirst.  
BlueChoice.



HealthyBlue
Focused on you.

HealthyBlue 2.0
Bring HealthyBlue to your Workforce

Employees get healthy, stay healthy and get rewarded. Employers create a healthier bottom line.

Give your employees the quality health care benefits they deserve and promote a healthier workforce with HealthyBlue 2.0. When you offer a plan with select no-cost benefits and a rewards program that encourages your employees to take an active role in their health, you're helping to create a healthier workforce that can lead to increased productivity, reduced absenteeism and job satisfaction.



At CareFirst BlueChoice, Inc. (CareFirst BlueChoice) we understand how important it is to provide the health benefits your employees want while helping to lower your overall health care costs.

Just consider the following:

- Preventive care, cancer screenings, well-child care visits and immunizations offered at no cost to the employee – not even a copay.¹
- Sick office visits with a Primary Care Provider (PCP) offered at no cost to the employee – not even a copay.²
- X-rays and lab tests through the CareFirst BlueChoice network offered at no cost to the employee – not even a copay.²
- Healthy Reward for completing 3 simple steps – up to \$300 for an individual and up to \$700³ for a family toward the deductible.
- Unrestricted access to providers – no referrals required.
- A Health and Wellness Evaluation with a PCP to make employees more aware of their health status and any potential health risks – available at no cost.
- Rx plans available with \$0 generic drugs.

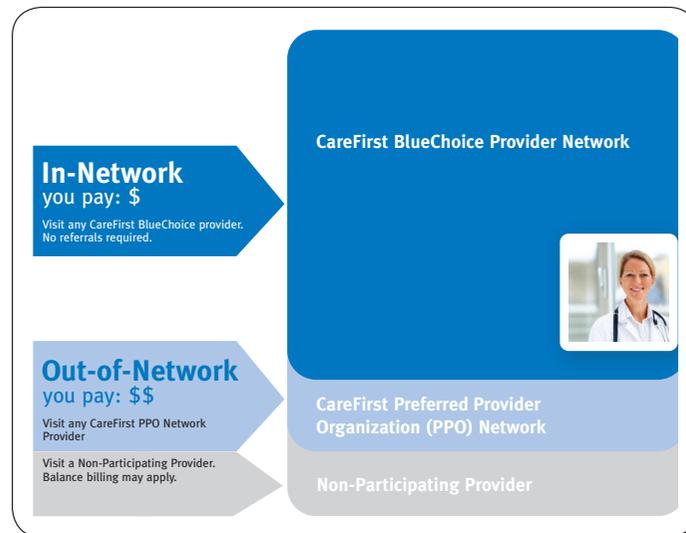
¹ If an employee accesses care out of network, there will be out-of-pocket costs for the services mentioned. Refer to your Benefit Summary for more details.

² There may be exceptions depending on the Plan you choose. Refer to your Benefit Summary for more details.

³ Due to IRS regulations, MSGR Option B plans and MD, DC, and VA Option D plans have a maximum individual reward of \$250 and a maximum family reward of \$500.

See Any Provider

Employees have the flexibility to seek specialist care without a referral and the freedom to access care from any provider, anywhere. It's their choice, each time care is needed.



When employees choose care from a CareFirst BlueChoice provider, they'll avoid the typical out-of-pocket expenses that can add up throughout the benefit year. Here's an example of the in-network and out-of-network benefits:

Benefits	In-Network	Out-of-Network ¹
Provider Network	CareFirst BlueChoice	PPO or Non-Participating
Adult – Preventive and sick visits ¹ with PCP (including OB/GYN)	\$0	Deductible, then \$0
Well-child and sick visits ¹ with PCP (exams & immunizations)	\$0	Deductible, then \$0
Cancer screenings (pap, mammogram, prostate, colorectal) ²	\$0	Deductible, then \$0
Specialist visits ¹	\$30 copay	Deductible, then \$50
Diagnostic/lab tests and X-rays ¹	\$0	Deductible, then \$0

This is for illustrative purposes only and benefits may vary depending on the plan you choose.

¹ Depending on your plan, employees may have to meet their deductible, then pay either a copay or coinsurance. Refer to your Benefit Summary for more details.

² Mammograms and pap smears are not subject to the deductible for services provided to members with contracts in the District of Columbia. Mammograms are not subject to the deductible for services provided to members in MD. Refer to your Benefit Summary for more details.

Only 3 Steps to a Healthy Reward

Employees who take control of their health can receive the full benefit of HealthyBlue 2.0 and earn a Healthy Reward — a reduction of their annual deductible.

Step 1:

Select a PCP. Employees can select a PCP by logging on to www.carefirst.com/myaccount or by calling Member Services at the phone number on the back of their ID card.

Steps 2 & 3:

Complete the online **Health Assessment** (Adults 18+ only) and provide consent for information to be shared with a PCP. Additionally, employees will work with their PCP to complete a **Health and Wellness Evaluation** (Ages 2+). These steps can be completed in any order. Please note: The Healthy Reward is not dependent on your specific results or scores.

- **Health Assessment.** Employees and their dependents who are 18 years or older login to *My Account* at www.carefirst.com/myaccount and answer a series of health and lifestyle questions. Employees without Internet access can request a paper copy of the Health Assessment by calling 866-454-5375. To qualify for the reward, employees must consent to sharing the results with their PCP.
- **Health and Wellness Evaluation.** Employees schedule an appointment with their PCP to evaluate their baseline health and review cancer screenings, immunizations and

other specific health factors, such as blood pressure, BMI and cholesterol. Employees should bring the Health and Wellness Evaluation Form and dates of previous screenings and immunizations when they visit their PCP. After completing the form with the physician, and both the employee and physician signing it, the employee submits the form to CareFirst BlueChoice.

Receive a Healthy Reward

Once an employee qualifies for the Healthy Reward, CareFirst BlueChoice will reduce the employee's deductible. Individuals can earn up to \$300.¹ In a family plan, adults can earn up to \$300 for completing the 3 steps, while children 2-17 can earn \$25 for a maximum family reward of up to \$700.¹ If employees have met their deductible, they will be reimbursed with a check.

¹ Due to IRS regulations, MSGR Option B plans and MD, DC, and VA Option D plans have a maximum individual reward of \$250 and a maximum family reward of \$500.

By moving your company's health care forward with HealthyBlue 2.0, you're giving your employees the quality health care they deserve, while working toward the same goal — getting healthy and staying healthy. For more information, please visit www.carefirst.com/healthyblue or contact your broker.

Healthy Reward Process

The following steps must be completed within 180 days of the effective date.



Enroll in
HealthyBlue 2.0



Select a PCP



Complete the online Health Assessment (Adults 18+) and
provide consent for results to be shared with the PCP

+

Work with the PCP to complete the Health & Wellness Evaluation
These steps can be completed in any order



Receive
a Healthy
Reward



From the CareFirst BlueCross BlueShield
family of health care plans.

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