

Your 2024 Healthcare Benefit Guide

ANNE ARUNDEL COUNTY 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®

WELCOME

We're glad you're considering CareFirst BlueCross BlueShield (CareFirst). We know there's a lot of information to review when selecting your health plan. We hope this simplified guide provides 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.

Anne Arundel County Public Schools

Your enrollment period is

31

DAYS

from your date of hire

Ready to explore your 2024 benefits?
Let's get started.

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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.

The personas represented in this decision guide are not real. The personas and quotes are used for illustrative purposes only.

CHOOSING THE RIGHT PLAN

Everyone has their own personal needs and concerns when it comes to healthcare. We hope you'll take a few minutes to consider what features are most important to you. Here are some examples:



Felipe

32 YEARS OLD
FORKLIFT OPERATOR
MARRIED

Felipe is young and healthy, and generally sees the doctor only when something bothers him. At this point in his life, he's more interested in saving money than having a wide variety of options.

FELIPE WANTS A HEALTH PLAN THAT:

- Fits within a budget
- Has value for what he pays



Elizabeth

59 YEARS OLD
SALES DIRECTOR
DIVORCED

Elizabeth is an active empty-nester. She wants to know that she's got the resources she needs to cover any unexpected expenses, but doesn't want to feel overwhelmed with options.

ELIZABETH WANTS A HEALTH PLAN THAT:

- Includes a robust wellness program
- Provides coverage when she travels



Susanne

45 YEARS OLD
IT MANAGER
MARRIED WITH
2 CHILDREN

Susanne is a hard-working mom with a high-stress job and active teenage kids. She needs affordable care for her family and help managing her son's type 1 diabetes.

SUSANNE WANTS A HEALTH PLAN THAT:

- Has access to quality care when and where she needs it
- Helps her manage the costs of medications



Matt

29 YEARS OLD
SOCIAL WORKER
SINGLE

Matt spends much of his free time with his faithful yellow lab, but he's looking forward to buying a house. Saving money is his immediate goal, but not at the expense of having reliable, basic coverage.

MATT WANTS A HEALTH PLAN THAT:

- Has a low monthly paycheck deduction
- Offers discounts for gym memberships

MEDICAL PLAN HIGHLIGHTS

Let’s compare some of your in-network costs for common services with these plans.

	BlueChoice HMO Open Access Plan 1
Costs to consider	
In-network Deductible You'll pay the full CareFirst member cost for some services until you reach your deductible	\$0
Out-of-pocket Maximum (Medical) The most you'll pay for covered in-network services in a plan year	\$2,000 Individual/\$6,000 Family
Network	BlueChoice Network
Staying healthy	
Annual Physical Exam	\$0
Preventive Screenings and Immunizations	\$0
Feeling under the weather?	
Primary Care Doctor	\$10 per visit
Specialist (e.g. Dermatologist)	\$15 per visit
Mental Health Professional—Office	\$10 per visit
Urgent Care	\$10 PCP/\$15 Specialist
Emergency Room	\$85 (waived if admitted)
Following doctor’s orders?	
Allergy Shots	\$10 per visit (PCP)
Labs (non-hospital facility)	\$0 (LabCorp)
X-rays (non-hospital facility)	\$0
Physical, Speech and/or Occupational Therapy	\$15 per visit (limitations apply)
Chiropractic	
Outpatient Surgery (surgical center)	\$10 per visit (PCP)
Inpatient Surgery (including maternity)	\$0
Artificial and Intrauterine Insemination	50% of CareFirst member cost
In Vitro Fertilization Procedures	
Durable Medical Equipment	\$0

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

BlueChoice Triple Option Open Access		
LEVEL 1	LEVEL 2	LEVEL 3
\$0	\$200 Individual/\$400 Family	\$300 Individual/\$600 Family
\$2,000 Individual/ \$6,000 Family	\$2,000 Individual/ \$6,000 Family	\$2,000 Individual/ \$6,000 Family
BlueChoice Network	Preferred Provider Network (PPO BlueCard)	Participating/ Non-Participating Providers
\$0	\$0	After deductible is met, 20% of CareFirst member cost
\$0	\$0	After deductible is met, 20% of CareFirst member cost
\$10 per visit	\$15 per visit	After deductible is met, 20% of CareFirst member cost
\$10 per visit	\$15 per visit	After deductible is met, 20% of CareFirst member cost
\$10 per visit	\$10 per visit	After deductible is met, 20% of CareFirst member cost
\$10 per visit	\$15 per visit	After deductible is met, 20% of CareFirst member cost
\$85 (waived if admitted)	Considered under Level 1. If benefits are not available under Level 1, benefits may be payable under the appropriate level	Considered under Level 1. If benefits are not available under Level 1, benefits may be payable under the appropriate level
\$10 per visit (PCP)	\$15 per visit (PCP)	After deductible is met, 20% of CareFirst member cost
\$0 (LabCorp)	\$15	After deductible is met, 20% of CareFirst member cost
\$0	\$0	After deductible is met, 20% of CareFirst member cost
\$10 per visit (limitations apply)	\$15 per visit (limitations apply)	After deductible is met, 20% of CareFirst member cost (limitations apply)
\$10 per visit	\$15 per visit	After deductible is met, 30% of CareFirst member cost
\$0	After deductible is met, 10% of CareFirst member cost	After deductible is met, 20% of CareFirst member cost
Not covered	After deductible is met, 10% of CareFirst member cost plus \$15 (OP Facility Practitioner or Office)	After deductible is met, 20% of CareFirst member cost
\$0	After deductible is met, 10% of CareFirst member cost	After deductible is met, 20% of CareFirst member cost

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

PRESCRIPTION DRUG PLAN HIGHLIGHTS

Here are your costs for prescription drugs from a participating pharmacy.

BlueChoice HMO Open Access Plan 1 & Triple Option Prescription Drug Plan	
Costs to consider	
Prescription Plan Tier	\$5/20/35
Prescription Deductible	\$0
Up to 34-day supply	
Generic Drugs (Tier 1)	\$5
Preferred Brand Drugs (Tier 2)	\$20
Non-preferred Brand Drugs (Tier 3)	\$35
Preferred Specialty Drugs (Tier 4)	Units 1–4: 50% up to a \$75 maximum Units 5 & 6: \$75 copay
Non-preferred Specialty Drugs (Tier 5)	Units 1–4: 50% up to a \$75 maximum Units 5 & 6: \$75 copay
90-day supply (CVS Retail or CVS Caremark Mail Service)	
Generic Drugs (Tier 1)	\$10
Preferred Brand Drugs (Tier 2)	\$40
Non-preferred Brand Drugs (Tier 3)	\$70
Preferred Specialty Drugs (Tier 4)	Units 1–4: 50% up to a \$150 maximum Units 5 & 6: \$150 copay
Non-preferred Specialty Drugs (Tier 5)	Units 1–4: 50% up to a \$150 maximum Units 5 & 6: \$150 copay

Visit carefirst.com/aacps for the most up-to-date drug lists and other important information.

Maintenance Choice® Program

Save money by filling your maintenance medications through CVS Caremark Mail Service or at a CVS retail location. You'll pay just two copays for a three-month supply.

CVS Caremark Mail Service

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 with CVS Caremark Mail Service Pharmacy.

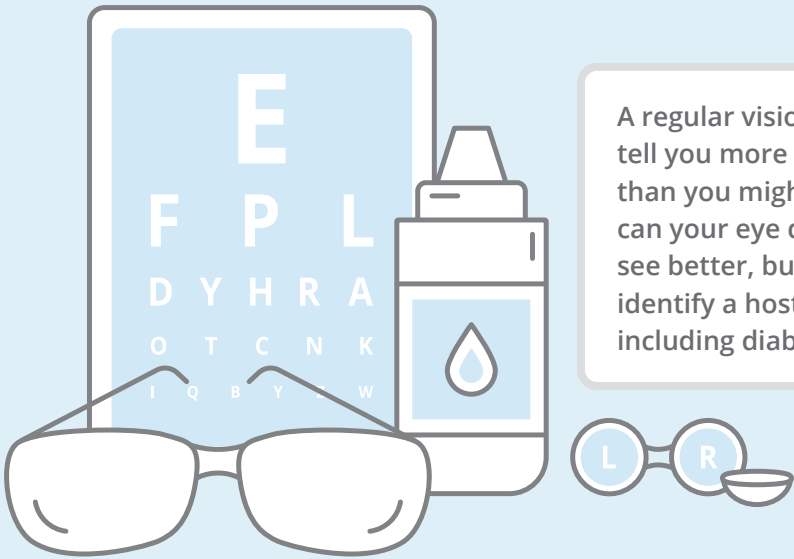
Specialty Pharmacy Coordination Program

Members taking high-cost drugs for complex health conditions receive one-on-one care support.

VISION PLAN HIGHLIGHTS

Let’s review some of your in-network costs for common vision services.

(12-month benefit period)	Select Vision	BlueVision Plus
Routine checkup		
Annual Eye Exam	You pay \$0	You pay \$0
Corrective measures		
Frames	Plan pays \$45	Plan pays \$45 or up to \$95 at Visionworks (plus 20% discount on balance with all Davis Vision providers)
Spectacle Lenses	Plan pays: Single Vision—\$52 Lined Bifocals—\$82 Lined Trifocals—\$101	You pay: Single Vision—\$0 Lined Bifocals—\$0 Lined Trifocals—\$0
Medically Necessary Contact Lenses	Plan pays up to \$352	Plan pays up to \$352
Elective Contact Lenses	Plan pays up to \$97	Plan pays up to \$97



A regular vision checkup can tell you more about your health than you might think. Not only can your eye doctor help you see better, but they can also identify a host of other problems including diabetes and cancer.

MEDICAL PLAN HIGHLIGHTS (LOW OPTION)

Let’s compare some of your in-network costs for common services with these plans.

	BlueChoice HMO Open Access Low Option Plan
Costs to consider	
In-network Deductible You'll pay the full CareFirst member cost for some services until you reach your deductible	\$4,500 Individual/\$9,000 Family
Out-of-pocket Maximum (Medical) The most you'll pay for covered in-network services in a plan year	\$6,350 Individual/\$12,700 Family
Network	BlueChoice Network
Staying healthy	
Annual Physical Exam	\$0
Preventive Screenings and Immunizations	\$0
Annual Routine Vision Exam	\$10
Feeling under the weather?	
Primary Care Doctor	After deductible is met, \$30 per visit
Specialist (e.g. Dermatologist)	After deductible is met, \$40 per visit
Mental Health Professional—Office	After deductible is met, \$30 per visit
Urgent Care	After deductible is met, \$100 per visit
Emergency Room	After deductible is met, \$300 per visit (waived if admitted)
Following doctor’s orders?	
Allergy Shots	\$30 (PCP)
Labs (non-hospital facility)	\$40 per visit (LabCorp)
X-rays (non-hospital facility)	\$40 per visit
Physical, Speech and/or Occupational Therapy	After deductible is met, \$40 per visit (limitations apply)
Chiropractic	
Outpatient Surgery (surgical center)	After deductible is met, 30% of CareFirst member cost
Inpatient Surgery (including maternity)	After deductible is met, 30% of CareFirst member cost
Artificial and Intrauterine Insemination	After deductible is met, 50% of CareFirst member cost
In Vitro Fertilization Procedures	
Durable Medical Equipment	After deductible is met, 50% of CareFirst member cost

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

PRESCRIPTION DRUG PLAN HIGHLIGHTS (LOW OPTION)

Here are your costs for prescription drugs from a participating pharmacy.

BlueChoice HMO Open Access Low Option Prescription Drug Plan	
Costs to consider	
Prescription Plan Tier	\$15/35/60
Prescription Deductible	\$500 Individual/\$1,000 Family
Up to 34-day supply	
Generic Drugs (Tier 1)	\$15
Preferred Brand Drugs (Tier 2)	\$35
Non-preferred Brand Drugs (Tier 3)	\$60
Preferred Specialty Drugs (Tier 4)	50% up to a \$150 maximum
Non-preferred Specialty Drugs (Tier 5)	50% up to a \$150 maximum
90-day supply (CVS Retail or CVS Caremark Mail Service)	
Generic Drugs (Tier 1)	\$30
Preferred Brand Drugs (Tier 2)	\$70
Non-preferred Brand Drugs (Tier 3)	\$120
Preferred Specialty Drugs (Tier 4)	50% up to a \$300 maximum
Non-preferred Specialty Drugs (Tier 5)	50% up to a \$300 maximum

Visit carefirst.com/aacps for the most up-to-date drug lists and other important information.

Restricted Generics Program

Generic drugs will be used for all your prescriptions. If you prefer the brand, you will pay the non-preferred brand copay in addition to the difference between the generic and the brand drug. If a generic version is not available, you will only pay the copay.

CVS Caremark Mail Service

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 with CVS Caremark Mail Service Pharmacy.



DENTAL PLAN HIGHLIGHTS

Let’s review some of your in-network costs for common dental services.

	CareFirst Traditional Dental	CareFirst Preferred Dental PPO
Costs to consider		
Annual Maximum Benefit	\$1,500	\$1,500
Annual In-network Deductible	\$25 Individual/\$50 Family	\$0
Lifetime Orthodontia Maximum	\$1,500	\$1,500
Plan Includes Out-of-network Coverage	Yes	Yes
Routine checkups		
Preventive Care and Diagnostic Treatment (exams, cleanings, X-rays)	\$0	\$0
Basic services		
Fillings, Simple Extractions, Pulpotomy, Root Canals	\$0	20% of CareFirst member cost
Major services		
Surgical Extractions, Oral Surgery, Anesthesia, Crowns	20% of CareFirst member cost	20% of CareFirst member cost
Prosthetic Appliances (including implants)	After deductible is met, 50% of CareFirst member cost	20% of CareFirst member cost
Orthodontia for adults and children (up to the lifetime max. per person)	50% of CareFirst member cost	50% of CareFirst member cost

PERKS INCLUDED WITH EVERY PLAN



Achieve your wellness goals with the help of programs for weight management, tobacco cessation and more



Enjoy exclusive discounts through our Blue365 program on things like fitness gear, gym memberships, meal delivery services, hotels and travel



Get inspired to be your healthiest by completing fun activities through your 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."



VIRTUAL CARE OPTIONS

It's important to be able to get the care you need, when you need it. Our virtual care offerings make it easy to do just that.

24-Hour Nurse Advice Line

Talk to a registered nurse about your symptoms, and the appropriate steps to take, at any time by calling **800-535-9700**.

CloseKnit

CloseKnit, our leading virtual care practice, gives you 24/7 access to the support you deserve—from primary and urgent care to therapy and more* through your desktop or the convenient CloseKnit mobile app.

CloseKnit offers:



Primary Care

Full-service primary care from a dedicated care team.
For adults age 18+.



Urgent Care

The care you need to treat minor injuries and illnesses fast. Average wait time is 30 minutes or less. For adults and children (age 2+).



Behavioral Health Services

Expert help, including therapy for depression, anxiety or other behavioral health diagnoses. Psychiatric services coming soon.



Lactation Support

Assistance for nursing mothers with breastfeeding challenges.



Diet & Nutrition

Guidance and support for healthy eating, weight loss and more.

Learn more and register at closeknithealth.com.

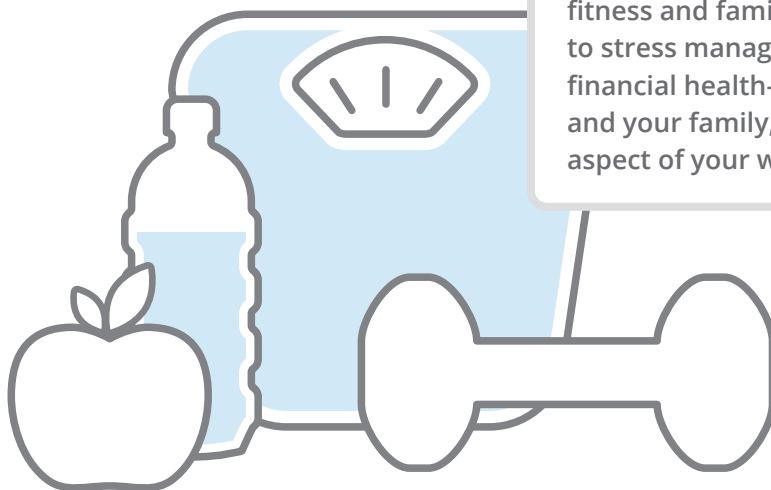
* Providers will use their professional judgment to determine if a telemedicine visit is appropriate or if an in-person visit is required.

CloseKnit is a registered Trademark owned by, and is the trade name of, Atlas Health, LLC. Atlas Health, LLC d/b/a CloseKnit does not provide Blue Cross Blue Shield products or services and is providing telehealth services to CareFirst members.

CAREFIRST WELLBEINGSM

We're pleased to introduce CareFirst WellBeing—your personalized digital connection to your healthiest life. CareFirst WellBeing offers motivating digital resources accessible anytime, plus specialized programs for extra support.

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



CareFirst WellBeing puts the power of health in your hands. Exciting, personalized programs—from physical fitness and family relationships to stress management and financial health—can help you, and your family, address every aspect of your well-being.

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. Our simple Find-a-Doctor tool helps you select the right healthcare at the right place.



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

Our member portal is personalized to you and your CareFirst benefits. Stay on top of your health with easy access to everything you need to understand your coverage, find care at the best price, and track your claims and deductibles at your fingertips. With My Account, you can:

- Find in-network doctors, urgent care centers and other care—nationwide
- View, order or email member ID cards
- Check claims and deductible status
- Update communication preferences and password
- Quickly access a variety of CareFirst member programs
- Send a secure message for member support

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.



- Receive personalized estimates based on your plan
- Compare costs from different doctors and facilities

AWAY FROM HOME CARE®

When you're away from home for 90 consecutive days or more, we've got you covered. Whether you're out-of-town on extended business, traveling or going to school out-of-state, you have access to routine and urgent care with our Away From Home Care program.

- You can see any affiliated Blue Cross Blue Shield HMO (Host HMO) provider when you are outside the CareFirst service area.
- You'll be considered a member of the Host HMO and receive care under their plan. Your cost may be different than when you're in the CareFirst service area.
- Once you're enrolled in the program and receive care, you don't have to complete claim forms, so there's no paperwork. And you're only responsible for out-of-pocket costs such as copays, deductibles, coinsurance and the cost of non-covered services.

BLUECARD & 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.

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



**Need care soon:
Primary Care Provider**

- Diagnosis & treatment of illness, chronic conditions, check-ups
- Night/weekend hours & some may have 24-hour phone lines



**Want care quickly:
Virtual Urgent Care**

- Treatment for minor illnesses and injuries as well as therapy, and more through CloseKnit
- Highly-credentialed providers available 24/7 by computer or easy-to-use mobile app.



**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 AND BEHAVIORAL HEALTH SUPPORT

You have 24/7 access to specialized services and programs for depression, anxiety, drug or alcohol dependencies and other mental health conditions. Our support team of professionals is 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

Our Behavioral Health Digital Resource is an online platform that gives you access to trained volunteer listeners, community support and referrals to credentialed physicians in the CareFirst provider network. Learn more about all the free mental and behavioral support available at carefirst.com/mentalhealth.



You're never alone. If you or someone you know is in crisis, dial 988 or contact the CareFirst support line at 800-245-7013.

NEXT STEPS

Ready to enroll?

- Visit www.aacps.org/benefitsenrollment
- Complete the enrollment process
- If you are selecting a new plan, look for your member ID cards in the mail
- Be sure to download the CareFirst mobile app to access your plan on-the-go



Set a reminder on your phone so you don't miss the deadline!

Not ready to choose your plan just yet?

- If you need more detailed plan information, visit carefirst.com/aacps
- 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 866-595-6215, Monday–Friday 8 a.m. to 9 p.m.

"We're excited to have you join us in the CareFirst Family. We hope our stories helped you make a decision."



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Family of health care plans

CONNECT WITH US:



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.

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。

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.

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. CareFirst BlueCross BlueShield Medicare Advantage is the shared business name of CareFirst Advantage, Inc., CareFirst Advantage PPO, Inc. and CareFirst Advantage DSNP, Inc. CareFirst BlueCross BlueShield Community Health Plan Maryland is the business name of CareFirst Community Partners, Inc. In the District of Columbia and Maryland, CareFirst MedPlus is the business name of First Care, Inc. In Virginia, CareFirst MedPlus is the business name of First Care, Inc. of Maryland (used in VA by: First Care, Inc.). CareFirst of Maryland, Inc., Group Hospitalization and Medical Services, Inc., CareFirst Advantage, Inc., CareFirst Advantage PPO, Inc., CareFirst Advantage DSNP, Inc., CareFirst Community Partners, Inc., CareFirst BlueCross BlueShield Community Health Plan District of Columbia, CareFirst BlueChoice, Inc., First Care, Inc., and The Dental Network, Inc. are independent licensees 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.