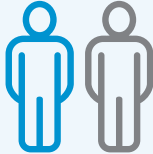


Why CareFirst?

When choosing a health plan, choose the brand most recognized and trusted. CareFirst has highest member satisfaction ratings* and is named as one of the “World’s Most Ethical Companies” eight years in a row.




1 IN 2 AMERICANS
are covered by Blue regionally/1 in 3 nationally

99% of physicians are in-network regionally/
95% nationally


100% of hospitals are in-network regionally/
96% nationally

97% of claims are paid in-network regionally/
96% nationally




Great benefits, no hidden costs

- No charge, no deductible, in-network benefits for preventive care.
- Emergency and urgent care is covered both inside and outside the CareFirst service area of Washington, D.C., Maryland and Northern Virginia.
- No referrals required.



Health and wellness

- **Blue Rewards**—earn financial rewards for participating in health-related activities.
- **Blue365**—get exclusive discounts on health and wellness services such as gym memberships, healthy eating options, and even fitness gear.
- **Health Coaching**—coaches are registered nurses and trained professionals who provide one-on-one support to help you reach your wellness goals.



Convenience

- **Free 24/7 nurse advice line.**
- **Video Visit**—telemedicine provides virtual visits 24/7/365.
- **Mail Service Pharmacy**—a convenient, fast home delivery service.
- **My Account**—our secure member website allows you to manage your health information anytime, anywhere.

* Results based on a survey of 1,307 health plan members, conducted by Escalent during 2019.

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