



CareFirst. 
BlueChoice.

BlueFund
CONSUMER DIRECTED HEALTH PLANS

CareFirst BlueChoice HSA Plans

District of Columbia

More to feel good about.

Why You Should Choose a BlueChoice Health Savings Account-Compatible Plan from CareFirst BlueCross BlueShield

No one can predict life's ups and downs. Emergencies, illnesses and health issues can happen at any time. That's why it's a smart strategy to cover yourself with a health plan that can protect your savings against high medical bills. And now, you can do that with a BlueChoice HSA plan from CareFirst BlueChoice, Inc. (CareFirst BlueChoice). Consider the advantages of your membership:

- Lower-cost health coverage and tax-free investment options, in one easy plan
- The most recognized card in health care
- Nationwide coverage in case of an emergency
- Broad network with negotiated discount rates mean lower out-of-pocket costs
- Preventive services covered at 100%
- Dedicated, local customer service representatives
- Exclusive discounts on health & wellness services

Make sure you're covered by an organization you can trust. A company that has been there for your neighbors, co-workers and friends. And one that will be there for you — CareFirst BlueChoice. We're the company offering you more to feel good about.



BlueChoice Health Savings Account Plans

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BlueChoice HSA

Advantages

BlueChoice HSA is for people like you: people who don't like the high cost of health coverage and want control of their financial future.

Until recently, you could pay a high price each month for a health plan – even if you were never sick. Or, you could go without insurance, paying more than necessary for occasional doctor visits and prescriptions. But you know that a catastrophic health situation could leave you financially stranded. Why take that risk? A sudden illness or emergency could cost tens, even hundreds of thousands of dollars, threatening your financial security.

Now, you have protection against the high cost of medical care. CareFirst BlueChoice introduces BlueChoice HSA. These plans leave your money choices up to you. Just look at the built-in cost savings you'll get as a BlueChoice HSA member:

- **Reduced monthly premiums.** BlueChoice HSA plans have high deductibles, giving you a lower monthly premium cost and allowing you to spend – or save – that money elsewhere.
- **Reduced doctor's office costs.** Because of CareFirst BlueChoice's negotiating power, you'll usually pay substantially less for doctors and hospitals than you would pay without insurance coverage.
- **Prescription drugs.** Again, you'll pay CareFirst BlueChoice's negotiated rates for prescription drugs, saving you money over the high cost of retail drugs. And once you meet your deductible, you'll pay only a small copayment for prescriptions.
- **Preventive care benefits.** You'll pay nothing for most preventive benefits. These work to keep you healthy, and can help you spend less money on health care in the long run.
- **Tax-free savings account.** Your health savings account funds may be deposited into any investment permitted under IRS guidelines; the earnings accumulate tax-free.

Enrolling in a BlueChoice HSA plan is a great option for health coverage – one which can protect you against catastrophic health expenses without costing a lot of money up front. A BlueChoice HSA plan also allows you to invest the money you save, tax-free.

BlueChoice HSA

Opening a Health Savings Account

BlueChoice HSA plans are designed to work along with a health savings account. A health savings account is almost like an individual retirement account (IRA) for health expenses. And CareFirst BlueChoice has made it easy for you to open a health savings account by partnering with The Bancorp Bank, offering a wide range of personal and business financial services. Just consider how it can work for you.

You'll have money to invest.

- Instead of paying for traditional, high-cost health insurance, enroll in a low-cost CareFirst BlueChoice HSA plan.
- Take the money you save on monthly premiums, and invest it in a tax free health savings account. Under current IRS rules, the maximum contribution is \$2,850 for self-only coverage and \$5,650 for family coverage. (Each year these amounts may be adjusted upward for inflation.)
- The Bancorp Bank offers BlueChoice HSA account holders a range of financial investment options once the account balance reaches \$2,500, increasing your potential earning power.
- From the moment you open your account, you'll earn a competitive interest rate.

Your money stays in your control.

- You can use the money in your health savings account to pay for smaller medical expenses, including your deductible and copayments, knowing your BlueChoice HSA plan will handle any larger medical expenses you may incur.
- Or, you can leave the money in your account earning interest, or growing through other investments the bank provides.
- Bottom line: you decide when to spend your money on medical costs for you or your dependents.

You never lose your investment.

- Unlike flexible spending accounts with reimbursements for medical expenses, there is no "use-it-or-lose-it" policy. You are not obligated to use the money you contribute by the end of each year.
- Your money can remain in your account and keep earning interest indefinitely.

You can take it with you.

- Because the health savings account is owned by you, it is completely portable. That means you can take it with you when you change jobs, change your medical coverage, become unemployed, or move out of state.
- At age 65, you can use the money as retirement savings, or continue to use it for medical expenses.

You get three levels of tax savings.

- All money you contribute is tax-deductible, even if you don't itemize your deductions.
- All earnings on your money in the health savings account are tax free.
- All deductions for qualified medical expenses are tax free.
- For additional information, you can visit the IRS website at www.IRS.gov or call 1-800-829-3676.

It's easy to use.

- Use your Bancorp-issued CareFirst BlueChoice Visa check card to access money in your account to pay for eligible expenses. Virtually no filling out of claim forms or waiting for reimbursements.
- The Bancorp Bank provides full on-line services*. Easily view your account, investments and expenditures, any time of the day or night at www.my-healthsavingsaccount.com and toll-free at (866) 435-1373.

*Individual charges may apply

BlueChoice HSA:

How the Plan Works

A BlueChoice HSA plan provides substantial coverage – at a low monthly rate. When you open your health savings account, you’ll be able to invest your savings, tax free.

It’s your hard-earned money. If you don’t need medical attention, you’ll save. But in the event of a medical emergency, let CareFirst BlueChoice cover you. With a BlueChoice HSA plan, you will know what your maximum out-of-pocket expenses will be in any given year. And, you can rest easy knowing that your CareFirst BlueChoice coverage has an unlimited lifetime benefit maximum for covered medical services – so you’ll never run out of coverage.

Choose from two deductible* levels. The higher your deductible, the lower your monthly premium.

Option 1: \$1,200 Individual Deductible	You Pay
1. You pay all costs you incur for health care and prescriptions, until you meet the annual DEDUCTIBLE .	Individual: \$1,200 Family: \$2,400
2. After you meet your deductible, CareFirst BlueChoice pays medical costs, and you pay a set COPAY for some services. Many services are covered in full.	Copay, if any, varies by service
3. Your payments for covered expenses in any year will not exceed your OUT-OF-POCKET LIMIT .	Individual: \$2,400 Family: \$4,800
4. Should you meet your out-of-pocket limit, CareFirst BlueChoice pays all remaining charges for the rest of the benefit period.	0%

Option 1: \$2,700 Individual Deductible	You Pay
1. You pay all costs you incur for health care and prescriptions, until you meet the annual DEDUCTIBLE .	Individual: \$2,700 Family: \$5,500
2. After you meet your deductible, CareFirst BlueChoice pays medical costs, and you pay a set COPAY for some services. Many services are covered in full.	Copay, if any, varies by service
3. Your payments for covered expenses in any year will not exceed your OUT-OF-POCKET LIMIT .	Individual: \$5,250 Family: \$10,500
4. Should you meet your out-of-pocket limit, CareFirst BlueChoice pays all remaining charges for the rest of the benefit period.	0%

CareFirst BlueChoice’s regional provider network gives you access to more than 23,000 providers and 42 hospitals throughout Maryland, DC and Northern Virginia. You and your family members must choose a Primary Care Physician (PCP) from this network.

Women have direct access to participating GYNs for covered services – no referrals are needed.

**Copayment or portion of deductible may be required at the point of sale during the deductible period. Member will never be required to pay more than CareFirst BlueChoice’s Allowed Benefit for service rendered.*

District of Columbia BlueChoice HSA

Selected In-Network Benefits at a Glance

MEDICAL BENEFITS	YOU PAY
Preventive Services	
Adult Physicals (including routine OB/GYN visits)	No Charge
Well-Child Care (including exams and immunizations)	No Charge
Mammograms, PAP Tests and Prostate Screening & Colorectal Screening	No Charge
Office Visits, Labs and Testing	
Office Visit for Illness	Per visit: \$30 PCP/\$40 Specialist (after deductible)
X-ray and Lab Tests	No Charge (after deductible)
Allergy Testing and Treatment	Per visit: \$30 PCP/\$40 Specialist (after deductible)
Outpatient Surgery	Per visit: \$30 PCP/\$40 Specialist (after deductible)
Emergency Care	
Emergency Room	Per visit: \$100 (after deductible); waived if admitted
Urgent Care Center (participating)	Per visit: \$60 (after deductible)
Ambulance (when medically necessary)	No Charge (after deductible)
Hospitalization	
Inpatient Facility Services	Per day: \$600 (after deductible), up to out-of-pocket maximum, then covered in full
Inpatient Physician Services	No Charge (after deductible)
Outpatient Facility Services	No Charge (after deductible)
Outpatient Physician Services	No Charge (after deductible)
Home Health Care, Hospice, Skilled Nursing Facility	No Charge (after deductible)
Prescription Drug Benefits*	
Deductible	Combined with medical deductible
Generic Copay	\$5 (after deductible)
Preferred Brand Copay	\$25 (after deductible)
Non-Preferred Brand Copay	\$45 (after deductible)
Optional Maternity Services (may be added for a fee)	
Office Visits (Prenatal and Postnatal)	Per visit: \$30 PCP/\$40 Specialist (after deductible)
Delivery	No Charge (after deductible)
Facility Services	Per admission: \$500 (after deductible)

- CareFirst BlueChoice has made it even easier to manage your costs by combining the medical and prescription deductibles. Money you spend toward covered prescriptions and medical care will go toward meeting the same annual deductible. In addition, all money you pay for medical and prescription costs will go toward meeting the out-of-pocket maximum.
- Your annual deductible can be met by a combination of family members receiving care, or just one family member receiving care. Once you meet the deductible each benefit period, CareFirst BlueChoice begins paying benefits at the level on page 3.
- Optional Vision, Dental and/or Maternity benefits may be added to make your coverage even more valuable.

*Self-administered injectable drugs are subject to 50% coinsurance with a \$75 per fill cap.

**Optional Coverage. You may also choose to add maternity coverage to your policy (for yourself or your covered spouse). For an additional \$126 a month, you will receive coverage for pre and postnatal care as well as covered services associated with the delivery. Maternity may only be added at the time of the initial enrollment of a female applicant. Applicants will not be able to add maternity coverage at any time subsequent to the initial enrollment in BlueChoice HSA.

Please note: Copayment or portion of deductible may be required at the point of sale during the deductible period. Member will never be required to pay more than CareFirst BlueChoice's Allowed Benefit for service rendered.



HSA Individual: Maria

Maria is 30 years old and an avid cyclist. She carries her own health insurance since her husband's company doesn't provide her with coverage. Maria had been enrolled in a traditional health plan, but switched to a BlueChoice HSA plan when she learned about the low rates and tax-free investment options. In fact, Maria was able to invest the money she saved in monthly premiums in her new health savings account.

Maria recently injured her knee. Thankfully, a short rehabilitation with a doctor specializing in sports medicine has her cycling once again.

BlueChoice HSA \$1,200, 80% coinsurance in-network			
Year One		Year Two	
Annual Deductible	\$ 1,200	Annual Deductible	\$ 1,200
**HSA Contribution for Year 1	\$ 2,850	**HSA Balance from Year 1	\$ 2,050
		HSA Contribution for Year 2	\$ 2,850
		HSA Balance at Beginning of Year 2	\$ 4,900
Health Expenses:		Health Expenses:	
Preventive Care: Covered in full	\$ 0	Preventive Care: Covered in full	\$ 0
Specialist Office Visits	\$ 450	Specialist Office Visits	\$ 200
Lab Tests	\$ 100	Lab Tests	\$ 100
Prescription Drugs	\$ 250	Rehabilitation	\$ 2,000
		Prescription Drugs	\$ 300
		X-Rays	\$ 200
Total Health Expenses	\$ 800	Total Health Expenses	\$ 2,800
		Amount Paid by CareFirst BlueChoice	\$ 1,600
Amount Paid with HSA Dollars	\$ 800	Amount Paid with HSA Dollars (full deductible)	\$ 1,200
Additional Amount Paid by Maria	\$ 0	Amount Paid by Maria	\$ 0
Amount in HSA at end of Year 1*	\$ 2,050	Amount in HSA at end of Year 2*	\$ 3,700

*Does not include interest accrued in Maria's Health Savings Account.

**Assume benefit period starts January 1.



HSA Family: The Walkers

Cheryl and Norman Walker are an active, energetic couple with children who have recently graduated from college. They left their jobs to start their dream career in catering. They enrolled in a BlueChoice HSA plan with a \$5,400 annual family deductible. On a recent golf outing, Norman made an unexpected trip to an urgent care facility after twisting his ankle. He made several trips to the doctor's office and received prescription drugs. Now he's ready to get back to cooking!

BlueChoice HSA \$2,700 deductible, 100% coinsurance in-network			
Year One		Year Two	
Annual Family Deductible	\$ 5,400	Annual Family Deductible	\$ 5,400
**HSA Contribution for Year 1	\$ 5,650	**HSA Balance from Year 1	\$ 4,290
		HSA Contribution for Year 2	\$ 5,650
		HSA Balance at Beginning of Year 2	\$ 9,940
Health Expenses:		Health Expenses:	
Preventive Care: Covered in full	\$ 0	Preventive Care: Covered in full	\$ 0
Office Visits for sickness (pay in full until you meet the deductible)	\$ 160	Hospitalization	\$ 7,000
Lab Tests	\$ 200	Lab Tests	\$ 100
X-Rays	\$ 400	Prescription Drugs	\$ 200
Urgent Care	\$ 400		
Prescription Drugs	\$ 200		
Total Health Expenses	\$ 1,360	Total Health Expenses	\$ 7,300
		Amount Paid by CareFirst BlueChoice	\$ 1,900
Amount Paid with HSA Dollars	\$ 1,360	Amount Paid with HSA Dollars	\$ 5,400
Amount Paid by the Walkers	\$ 0	Amount Paid by the Walkers	\$ 0
Amount in HSA at end of Year 1*	\$ 4,290	Amount in HSA at end of Year 2*	\$ 4,540

*Does not include interest accrued in the Walker's Health Savings Account.

**Assumes benefit period starts January 1.

What Else Should I Know About BlueChoice HSA and Bancorp Bank?

You can open a health savings account if you:

- Have coverage under a health savings account-qualified plan such as the BlueChoice HSA
- Have no other first-dollar medical coverage
- Are not enrolled in Medicare
- Cannot be claimed as a dependent on someone else's tax return.

Eligible Medical Expenses

You can use the money in your health savings account to pay for a wide range of medical services incurred by you, your spouse, or your dependent children – even if they aren't covered by your health plan. These services include medical care, dental and vision care, prescription drugs, and over-the-counter medications. Your health savings account can also be used to pay for qualified long-term care insurance as well as Medicare premiums. You generally cannot use the money to pay your health insurance premiums, unless you are covered under COBRA or you are receiving unemployment benefits.



Choosing a bank for your health savings account

Many banks or other financial institutions have a health savings account program available. You are free to evaluate the programs offered by each institution, and choose whichever best suits your needs. However, for your convenience, CareFirst BlueChoice has researched many banks and has chosen to partner with The Bancorp Bank. A nationally recognized commercial bank, The Bancorp Bank, provides many benefits to people who want the advantages of a health savings account. Some key advantages of a health savings account, administered by The Bancorp Bank, include:

- No application or account set-up fees.
- No monthly maintenance fee if the account balance is greater than \$2,500; otherwise, a low monthly maintenance fee is deducted directly from your account.
- Earn interest on your account from day one.
- Gain access to investment vehicles once your balance reaches \$2,500.
- Access to a wide range of deposit locations and electronic deposit options, including an exclusive electronic money mover service, wire and electronic bank transfers, direct deposit, credit card, ATM, personal check or money order.
- Free Bancorp-issued CareFirst BlueChoice Visa check card for easy payment of medical expenses.
- Full on-line access to monitor your account.
- All Bancorp Bank account depositors are FDIC insured up to \$100,000.

Plus, applying for a health savings bank account couldn't be easier. When you apply for a BlueChoice HSA plan, The Bancorp Bank will automatically send you an Enrollment Packet and application, unless you indicate you do not want to receive one.

BlueChoice HSA

When You Need Care



Utilization Management

When you need to be hospitalized or need therapy, your doctor will work with the Utilization Management team to ensure you receive the right care in the right place at the right time.

Hospital Precertification and Review

Any time you face non-emergency surgery or hospitalization, the Hospitalization Precertification and Review program works with your provider to determine if the hospital is the most appropriate place for your procedure and recovery. If you are hospitalized, a Utilization Management nurse will review your information and assist with discharge planning or approve additional inpatient hospital days if necessary.

Maximizing Your Drug Benefit

To help you and your family face the challenge of the rising cost of prescription drugs, CareFirst develops drug utilization programs to encourage drugs that are effective and cost-efficient in order to maximize the value of your prescription drug benefit. In addition, we frequently update the preferred drug list (Formulary) which can be found at www.carefirst.com/rx. Here you can also find tools to help you get the most from your prescription dollar such as learning how to save money with generic alternatives, finding participating pharmacies and much more.



Case Management

When faced with a serious diagnosis or condition, you and your family have many tough choices and decisions to make. The Case Management program can help you navigate the complex health care system and provide support during your time of need. Some of the conditions most frequently case managed include:

- serious trauma
- rehabilitation
- cancer
- special needs



Our case managers will:

- Work closely with you and your doctors to identify a treatment plan
- Coordinate necessary services
- Contact you regularly to see how you are doing
- Answer any of your questions
- Suggest community resources that may be available



Disease Management

Our disease management programs can help you avoid or delay the complications related to chronic conditions.

We have programs for:

- Diabetes
- Asthma
- Chronic obstructive pulmonary disease (COPD)
- Congestive heart failure
- Coronary heart disease

When you enroll, you will:

- Receive information on how to manage your condition
- Be able to call a toll-free number 24 hours a day, seven days a week, to speak with a registered nurse
- Have access to a Web site that has information about your condition
- Be able to email questions to a registered nurse



When You Need Care (continued)



Options Discount Program

Options discount program provides you with discounts on laser vision correction, hearing care services, fitness club memberships and mail order contact lenses, as well as alternative therapies such as acupuncture, massage therapy and chiropractic care.

CareFirst BlueChoice members can also receive discounts on tai chi, qi gong, pilates, yoga, nutrition counseling, guided imagery, meditation instruction, mind-body instruction and personal training.

Options is not a covered benefit under your health plan, but rather a way for you to access health and wellness practitioners at discounted rates. To find out more, visit www.carefirst.com.

BlueCard® Program

Taking Your Benefits With You When You Travel

With CareFirst BlueChoice, getting access to emergency or urgent care while out of town is as easy as presenting your CareFirst BlueChoice identification card. Providers, hospitals and urgent-care facilities who participate with the local Blue Cross and Blue Shield Plan – wherever you are in the United States will recognize and honor your card. Need help finding a provider? Just call the BlueCard phone number listed on your CareFirst BlueChoice ID card for personal assistance.

In addition, “Away From Home Care” membership is available in an affiliated Blue Cross and Blue Shield HMO for members and dependents away from home for at least 90 days. This special plan provides coverage for non-emergency services and is perfect for extended out-of-town business or travel, semesters at school or families living apart.

FirstHelp® Nurse Line

Members of BlueChoice HSA who are sick, injured, or have medical questions can get quick help with just a toll-free phone call. The FirstHelp® Nurse Line is staffed by registered nurses and is available 24-hours a day, 7 days a week. FirstHelp® nurses will discuss your symptoms and concerns, then help you to decide whether to contact your doctor, seek urgent care, or go to the emergency room.

Apply Today for BlueChoice HSA

Applying for a BlueChoice HSA plan and a health savings account administered by The Bancorp Bank is easy. To be eligible, each family member applying must be a resident of the District of Columbia and must complete a medical questionnaire.

Follow these simple steps:

1. Choose a coverage type. You can select:
 - Individual (includes child-only; however, a child is not eligible for the tax-savings benefits of the HSA)
 - Individual and Child(ren)*
 - Individual and Adult**
 - Family (2 adults and eligible dependents)*
2. Choose the plan that best fits your needs. The enclosed rate charts for each plan, coverage type, and age will tell you what your monthly premium will be.
3. Locate the application form in this packet. Be sure to answer all questions honestly and completely, and don't forget to sign your application. Make sure you check "yes" in the Vision benefit selection area if you would like it added to your policy, for an additional charge.
4. Choose a Primary Care Physician (PCP) from the enclosed directory for each member on the application. You can also locate a PCP in our on-line directory at www.carefirst.com.
5. Clearly indicate whether you wish to participate with The Bancorp Bank, on page 4 of the application, under "Conditions of Enrollment."
6. Mail your application in the enclosed envelope. Send no money at this time. We'll begin processing your application right away! The review process takes about 4-6 weeks. Once you have submitted your application, you can call the Application Status Hotline at 1-877-746-7515 with questions. Your coverage will become effective the first of the month following the month in which we approve your application. Once effective, you'll receive your ID cards and everything else you need to get started saving.

Of course, if you have any questions at all, please don't hesitate to contact our Product Specialists at 1-800-544-8703. They'll be happy to help with any questions you have regarding a BlueChoice HSA plan.

Enrolling in a Health Savings Account is easy, too!

Once you are enrolled in a BlueChoice HSA plan you will automatically receive an Enrollment Packet from our preferred bank, The Bancorp Bank, unless you request otherwise on your application. As soon as your health savings account is set up, you can start saving and earning tax free! It's that easy.



*A "Child" means your unmarried, eligible child up to age 25 (effective January 1, 2008). Eligibility requirements are defined in the CareFirst BlueChoice contract.

**An "Adult" means the spouse of the Subscriber or the Domestic Partner of the Subscriber who resides with the Subscriber and satisfies the eligibility requirements defined in the CareFirst BlueChoice contract. The Subscriber and Domestic Partner may not share a blood or familial relationship, and must have shared a common legal residence continuously for at least six (6) months prior to applying for coverage.

Privacy Practices:

Our Commitment to Our Members

When you apply for any type of insurance, you disclose information about yourself and/or members of your family. The collection, use and disclosure of this information are regulated by law. Safeguarding your personal information is something that we take very seriously at CareFirst BlueChoice. CareFirst BlueChoice is providing this notice to inform you of what we do with the information you provide to us.

Categories of Personal Information We May Collect

We may collect personal, financial and medical information about you from various sources, including:

- Information you provide on applications or other forms, such as your name, address, social security number, salary, age and gender.
- Information pertaining to your relationship with CareFirst BlueChoice, its affiliates or others, such as your policy coverage, premiums and claims payment history.
- Information (as described in preceding paragraphs) that we obtain from any of our affiliates.
- Information we receive about you from other sources, such as your employer, your provider and other third parties.

How Your Information Is Used

We use the information we collect about you in connection with underwriting or administration of an insurance policy or claim or for other purposes allowed by law. At no time do we disclose your personal, financial and medical information to anyone outside of CareFirst BlueChoice unless we have proper authorization from you or we are permitted or required to do so by law. We maintain physical, electronic and procedural safeguards in accordance with federal and state standards that protect your information.

In addition, we limit access to your personal, financial and medical information to those CareFirst BlueChoice employees, brokers, benefit plan administrators, consultants, business partners, providers and agents who need to know this information to conduct CareFirst BlueChoice business or to provide products or services to you.

Disclosure of Your Information

In order to protect your privacy, affiliated and nonaffiliated third parties of CareFirst BlueChoice are subject to strict confidentiality laws. Affiliated entities are companies that are a part of the CareFirst BlueChoice corporate family and include health maintenance organizations, third party administrators, health insurers, long-term care insurers and insurance agencies. In certain situations, related to our insurance transactions involving you, we disclose your personal, financial and medical information to a nonaffiliated third party that assists us in providing services to you. When we disclose information to these critical business partners, we require these business partners to agree to safeguard your personal, financial and medical information and to use the information only for the intended purpose, and to abide by the applicable law. The information CareFirst BlueChoice provides to these business partners can only be used to provide services we have asked them to perform for us or for you and/or your benefit plan.

Changes in Our Privacy Policy

CareFirst periodically reviews its policies and reserves the right to change them. If we change the substance of our privacy policy, we will continue our commitment to keep your personal, financial and medical information secure – it is our highest priority. Even if you are no longer a CareFirst BlueChoice customer, our privacy policy will continue to apply to your records. You can always review our current privacy policy online at www.carefirst.com.

For questions, please contact us by calling the Member Services telephone number listed on your membership card.

Additional Coverage Options

Vision & Dental

Dental

As a BlueChoice HSA member, you have the option of adding dental coverage to your medical plan, making your medical plan even more valuable. Dental HMO services are administered by The Dental Network (TDN) Inc. When you select dental, you get coverage for:

- Preventive Care
- Orthodontics
- Cleanings
- X-rays
- Fillings
- and much more

Dental savings are guaranteed as long as you select one of the providers within the regional TDN network. Basic dental services, including all exams, cleanings, x-rays, and simple extractions are available for a \$20 copay per visit. There are no claim forms to file with this benefit. You simply present your BlueChoice HSA card at the time of service and receive pre-negotiated discounted fees for dental services. If requested, a dental information kit will be sent to you separately. You cannot be turned down for this product.

If you have questions regarding the dental coverage or wish to inquire about participating providers, please contact the TDN Client Services department at 888-833-8464.

Vision

Vision coverage can also be added to your medical plan. Vision services are offered by CareFirst BlueCross BlueShield* through our network administrator, Davis Vision, Inc. When you use a provider in the Davis Vision network – which includes both independent and retail providers – you are guaranteed a routine annual eye exam, including dilation, for only \$10. Additionally, through Davis Vision, Inc., you also receive discounts on frames and lenses or contact lenses.

Your vision benefits are not available until you are approved for medical coverage. Once you have been approved for coverage, you will be provided with more specific information about your vision program.

To qualify for benefits, you must select the same type of coverage as the medical portion of your CareFirst BlueChoice HSA medical product. Simply select “Vision” on the application for BlueChoice HSA.

To locate a vision provider, contact Davis Vision, Inc. at 800-783-5602 or visit www.carefirst.com.

Type of Coverage	Vision
Individual	\$2.00
Individual & Child(ren)	\$4.00
Individual & Adult	\$4.00
Family	\$5.00

* Davis Vision, Inc. is an independent company that provides vision care services. CareFirst BlueCross BlueShield is an independent licensee of the Blue Cross and Blue Shield Association. ® Registered trademark of the Blue Cross and Blue Shield Association. ® Registered trademark of CareFirst of Maryland, Inc.

Coverage Available from CareFirst BlueCross BlueShield*:

Our Product Specialists can provide information regarding a wide variety of other insurance programs from CareFirst BlueCross BlueShield and its affiliates, to meet your individual needs, including:

BluePreferred, BluePreferred-Saver** and BluePreferred HSA****

A Preferred Provider Organization (PPO) Plan providing freedom of provider choice with a variety of options including three high-deductible options to lower your premiums, and health savings account-compatible plans.

Supplement-65

Traditional coverage to supplement your Medicare policy. For more information about this plan, please call our Product Specialists toll free at 1-800-275-3802.

HIPAA Coverage

Products are available without medical underwriting or pre-existing condition waiting periods for those who meet the criteria specified by the Health Insurance Portability and Accountability Act (HIPAA).

Other Coverage Available

CareFirst BlueChoice & BlueChoice-Saver****

Flexible HMO coverage offering four plans including a low-premium option (*offered by an affiliated HMO*).

* CareFirst BlueCross BlueShield the business name of Group Hospitalization and Medical Services is an independent licensee of the Blue Cross and Blue Shield Association.

** Medical questionnaire must be completed.

Policy Form Numbers

DC/CFBC/DB/HSA 30-40 (11/06)

DC/CFBC/DB/HSA RX (11/06)

DC/CC/UW EOC (3/01)

And any amendments



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