



Wellness Plan 2020



Health Benefits

Putting the pieces together
to improve your health.



2020 State of Maryland Health and Wellness Program

Sharecare

Effective 1/1/2020, you must register with Sharecare, Inc.* to access your wellness program. Log in to your Sharecare account today to start earning. If you don't already have a Sharecare account, visit carefirst.com/statemd and log in to *My Account*. Click *Start here* in the wellness program pop-up message. You'll need to enter your CareFirst *My Account* username and password and complete the one-time registration with Sharecare.

Who is eligible

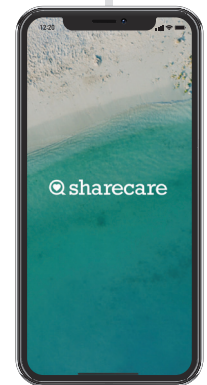
Employees, non-Medicare eligible retirees, and non-Medicare eligible spouses enrolled in the CareFirst BlueCross BlueShield (CareFirst) health plan can take advantage of the wellness program.

You can earn two rewards

If you completed any wellness activity in 2019, like choosing a primary care provider (PCP), completing an assessment or getting a health screening, it is carried over to 2020. Any incentive earned in 2019 (PCP copay waiver, specialist copay reduction or both) will stay in effect until 12/31/2020.

1. To earn free PCP visits you must:
 - Select a PCP and
 - Complete the RealAge® test (an online health assessment that helps you determine the age of your body compared to your calendar age).
2. To earn a \$5 reduction to your specialist copay, complete one of the recommended screenings listed at carefirst.com/statemd-screenings.
 - The \$5 reduction to your specialist copay will be activated after CareFirst receives a verified paid claim. The claim must meet certain requirements, including having gone through the CareFirst claims review process and having been paid. CareFirst will update your Sharecare account to show the \$5 copay reduction has been granted. The entire process may take up to 45 days.

Once you register, you can access your wellness program from the web or download the Sharecare app from the App Store or Google Play.



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CareFirst Video Visit

See a doctor 24/7

When your PCP isn't available, CareFirst Video Visit allows you to securely connect with a doctor* whenever and wherever you want on a smartphone, tablet or computer. The copay for the video visit is waived once wellness activities are completed. If the wellness activities are not completed, you will be charged the PCP visit copay.

Get treatment for common health issues

CareFirst Video Visit is intended for the treatment of uncomplicated, non-emergency** health concerns including, but not limited to:

- Bronchitis
- Cough/sore throat
- Sinus infection
- Diarrhea
- Fever
- Pinkeye
- Cold/flu
- Respiratory infection

Video Visit doctors provide consultation, diagnosis and even prescriptions (when available and appropriate). They are all U.S. board-certified, licensed, credentialed and have profiles so you can see their education and practice experience. Register today so you'll be ready when you want to visit. There are two easy ways:

1. Visit carefirstvideovisit.com or
2. Download the CareFirst Video Visit app from your favorite app store



Schedule visits for additional services

You can also schedule visits for additional services:

- Therapy/Psychiatry—Talk with a therapist or psychiatrist for help managing mental health issues including anxiety, depression and grief.
- Diet/Nutrition—Connect with a registered dietitian to get support with dietary and nutrition needs, from weight loss to food allergies and more.
- Breastfeeding Support—Speak with a lactation consultant who can advise you on breastfeeding topics like latching issues, milk supply and others.

The cost for these services varies based on your benefits, but your specific cost information will be shown to you before your visit begins.

Register today so you'll be ready when you need care! Visit carefirstvideovisit.com or download the CareFirst Video Visit app from your favorite app store.

* The doctors accessed via this website are independent providers making their own medical determinations and are not employed by CareFirst. CareFirst does not direct the action of participating providers or provide medical advice.

**In the case of a life-threatening emergency, you should always call 911 or your local emergency services. CareFirst Video Visit does not replace these services.

Mental Health Support

Well-being for mind and body

Living your best life involves good physical and mental health. Emotional well-being is important at every stage in life, from adolescence through adulthood.

It's common to face some form of mental health challenge during your life. CareFirst is here to help. Our support team includes specially trained service representatives, registered nurses, clinical social workers and licensed behavioral health specialists who, based on your individual needs, will:

- 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

When mental health difficulties arise for you or a loved one, remember you are not alone. Help is available and feeling better is possible.

CareFirst members have access to specialized services and programs for depression, anxiety, drug or alcohol dependence, eating disorders, and other mental health conditions.



*If you are in crisis,
help is available 24/7
at 800-245-7013.*

If you or someone close to you needs support or help making an appointment, call our support team at 800-245-7013, Monday-Friday 8 a.m.–6 p.m. ET. Or for more information, visit [carefirst.com/mentalhealth](https://www.carefirst.com/mentalhealth).

Health Coaching

Partnering with a health coach gives you personalized support

Available only to individuals with active CareFirst medical insurance coverage.

What is a health coach?

Sharecare health coaches are registered nurses and trained professionals who can help you understand your health status and provide motivating support over the phone to help you achieve well-being goals. They include exercise specialists, health teachers and diet and nutrition experts.

How can health coaching help?

A health coach can help you create a customized plan to reach goals like:

- Getting and staying active.
- Eating a healthy, nutritious diet.
- Managing stress.
- Staying on track with your doctor's plan.

Who can work with a health coach?

If your RealAge test results and claims information indicate you could benefit from support or education on improving your well-being, and you

haven't already signed up for health coaching, you may receive a confidential phone call from a health coach inviting you to participate. All health coaching calls are voluntary and confidential.

How do I get started?

To take advantage of health coaching, you can take the first step by logging in to your Sharecare account. From the navigation bar, select *Achieve*. Next, select *Rewards*, then *Blue Rewards Incentive Program*. Select *Take the RealAge Test*.

To learn more about the coaching program, or to join, call 877-260-3253 and press option 7. On the first call, you will be asked questions to confirm your identity, ensuring your information is secure and confidential. Then, you will hear more about the program and get answers to your questions. Based on your schedule and availability, we'll set an appointment for your first call with your health coach. Calls will last about 15 minutes each and will be tailored to your needs.

What happens after I sign up?

Make your plan

You and your coach will meet by phone to:

- Review your general health status.
- Set small, specific, achievable milestones that match your personal health goals.

Receive support

Your health coach will:

- Provide answers to your questions and discuss your risks.
- Suggest ways to improve.
- Provide educational resources as needed.
- Cheer you to victory.

Mark your progress

In follow-up sessions, your coach will:

- Check on your progress and adjust goals when needed.
- Help you through any area of struggle.
- Celebrate successes with you.

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Scale Back Program

Small changes for living well

Over 84 million Americans are at risk of developing type 2 diabetes¹ in the next few years, and many don't even realize it. But there is good news! Prevention programs like Scale Back have been shown to cut the risk of developing diabetes in half.

Scale Back is an interactive, phone-based lifestyle change program offered at no cost through Sharecare. Using a science-based diabetes prevention program developed by the Centers for Disease Control (CDC), Scale Back helps participants lose 5–10% of their body weight and significantly reduce the risk of developing type 2 diabetes and associated chronic diseases.

With Scale Back, you get a 12-month program consisting of:

- 26 interactive lessons
- Support and guidance from a personal health coach
- Tools and resources for your weight loss success—including a free digital scale
- Encouragement from fellow group members who, like you, are on a journey to better health

If you fully participate in two sessions over four weeks, you can receive a free Fitbit to help you easily track your physical activity, sleep patterns and more.

How can I participate?

Anyone who has either been identified as having prediabetes, or at risk of developing prediabetes (based on the online risk assessment) may be eligible to participate. To find out if you are at risk and eligible for the program, take the online assessment by logging in to, or creating your account with, Sharecare at carefirst.com/sharecare. From the *Achieve* section, select *Programs*, then click *Prevent Diabetes* to begin the assessment.

If you've already been diagnosed with diabetes, you are not eligible to participate in this program, but we encourage you to receive additional support to help improve your overall well-being by enrolling in disease management coaching at 877-260-3253.

Program FAQs

How long is the program?

Scale Back is a year-long program focused on long-term changes and lasting results. Sessions are once a week in the first three months of the program, then transition to every two weeks, and eventually every four weeks, as the program progresses. There are 26 sessions in total. Each session is one hour long.

What are the program requirements?

In addition to attending class each week, we suggest that you do the following three things to help you be successful:

1. Weigh yourself using your new, digital scale at least once a week.
2. Log pictures of your food daily.
3. Log your physical activity at least once a week and, once you get your Fitbit, wear it! This will ensure that your daily physical activity is logged.

All this information will also be clearly explained by your coach when you start the program.

¹ <https://www.cdc.gov/diabetes/basics/prediabetes.html>, accessed September 2019



What can I expect on my first day of the program?

On your first day, log in to your Sharecare account and click on *Achieve*, select *Programs*, then *Prevent Diabetes* to access Scale Back on your computer, or through the Sharecare Scale Back app on your mobile device. Select *Start My Appointment* to meet your registered dietitian lifestyle coach and fellow group members. Each group has between 5 and 20 participants.

You will be able to see and hear everyone on your screen, and you will be visible on theirs. You can share and ask questions via live video discussion or by typing a message into the chat box. If you don't have internet access, you can call into the class with your cell phone or landline.

**If you have any questions,
please call Sharecare support at 877-260-3253.**

How do I communicate with my coach?

You will be able to interact live with your registered dietitian lifestyle coach each week during class. In between live group video sessions, you can message your coach using the mobile app or a computer.

You also will receive feedback in the form of comments in your food journal as you log your meals and snacks. You can respond to these messages anytime to maintain an ongoing discussion with your coach.

Is my privacy protected?

Yes, CareFirst has partnered with Sharecare, Inc. to provide you with well-being improvement resources. Both CareFirst and Sharecare are committed to protecting the confidentiality of your information. We do not share individual data with your employer and will never sell your data.

Quitting Tobacco Takes Work...But You Can Do It

Improve your chance of success with Craving to Quit®

You don't have to quit alone, you have support.

Tobacco use is the leading cause of preventable death and disease in the United States. But quitting can be easier than you think with Craving to Quit, the Sharecare tobacco cessation program. Using proven methods, including the Craving to Quit app, telephonic support and online education, the program has helped thousands of people successfully quit tobacco products for good. You can choose the support that works best for you, as well as when and how you prefer to receive it. This voluntary, confidential program is included with your health benefits and has no additional cost.

Discover the proven way to quit

The 21-day program is based on the practice of mindfulness—a state of heightened or complete awareness of one's thoughts, emotions, and experiences—to teach participants how to recognize and avoid tobacco cravings and habits. Developed and tested in conjunction with leading research universities, the program will help you master techniques to control your cravings and change your smoking habits.



Achieve the tobacco-free life you want

Whether you've already experienced the struggle to quit and remain tobacco free or need a jump start, Craving to Quit uses the science of behavior change to help you approach and react to your tobacco cravings differently. You'll also get encouragement from a supportive online community of people like you who are on the same journey toward living tobacco free.

In addition, you'll have the opportunity to:

- **Participate** in the program using your smartphone, tablet or computer.
- **Create** a personal profile and meet other community members.
- **Connect** with certified tobacco cessation coaches via digital chat.
- **Track** cigarette usage and savings.
- **Set** quit goals with your Quit Pact.
- **Receive** support messages and helpful emails to reinforce the behavior change practices.

Begin your journey today

Log in to your Sharecare account and navigate to the *Achieve* section, select *Programs*, then click *Stop Smoking*.

Is my information protected?

Yes, CareFirst has partnered with Sharecare, Inc. to provide you with wellbeing improvement resources. Both CareFirst and Sharecare are committed to protecting the confidentiality of your information. We do not share individual data with your employer and will never sell your data. However, due to the public nature of Craving to Quit's online community, the information you share on the forums can be seen by others. For further details, please see the privacy policy during registration.

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Financial Wellness is a Key Factor in Your Overall Health

Start taking control of your financial fitness today

You can steer your financial destiny

When it comes to managing your finances and preparing for your financial future, it may be difficult to know if you're on the right track. If you feel overwhelmed—you're not alone. Sharecare Financial Well-Being™, powered by Dave Ramsey, is a comprehensive online learning program that shows you how to take small steps toward big improvements in your financial situation. Whether you want to stop living paycheck to paycheck, get out of debt, save for retirement, or send a child to college, Financial Well-Being can help.

What is financial wellness?

Financial wellness is an important part of your overall well-being. It's not about how much money you make. It's about having control over your money and making it work for you to achieve your goals.

Access tips for budgeting, saving, and more

Knowledge is power, and that's especially true when it comes to solving financial issues. Explore a range of financial topics from debt consolidation and budgeting techniques to basic investing and planning for retirement. It's convenient, easy-to-follow and it doesn't cost you anything. You'll get:

- **Online videos** in which financial expert Dave Ramsey breaks down proven financial strategies in step-by-step lessons
- **Practical advice** to help you take control over your money and make it work for you
- **More online tools** like interactive financial forms, a smart and secure budgeting tool, workbooks, quizzes, and audio clips of 4,000+ financial questions and answers



Log in and navigate to the *Achieve* section, select *Programs*, then click *Financial Well-Being*.

Quitting Tobacco Takes Work...But You Can Do It



Why should I participate?

Many people have concerns about their finances—financial stress can have a negative impact on your physical and emotional health. Financial Well-Being delivers practical advice with a positive impact, helping you make small, incremental changes that add up to big results. The average person saves money and pays off debt in the first three months of applying the program's lessons.

You'll find answers to questions like:

- How much should I keep in an emergency fund?
- How do I get out of debt?
- How can I teach my children good money habits?
- What's the best way to finance a house? A car?
- What kind of insurance should I have?
- How much retirement savings do I need?

**If you have any questions, please
call Sharecare support at 800-260-3253**

How long does it take to finish?

The program is self-guided, so you can go at your own pace. Most people complete the course in about 12 weeks. Because each lesson builds on the next, it's best to go in order. After you complete the introduction, you will have access to all the topics.

Is my information protected?

Yes, CareFirst has partnered with Sharecare, Inc. to provide you with well-being improvement resources. Both CareFirst and Sharecare are committed to protecting the confidentiality of your information. We do not share individual data with your employer and will never sell your data. You'll use a username and password to access the online program. Plus, the information you record for Financial Well-Being is as secure as any banking site.

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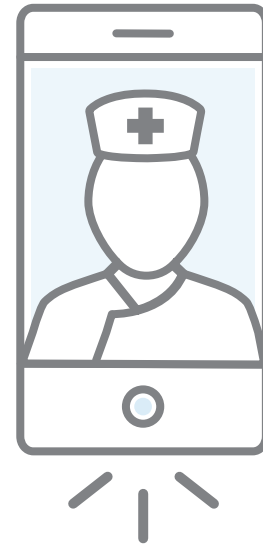
Make the Call, Take the Call

You know that CareFirst provides your health benefits and processes claims, but that’s not all we do. We’re there for you at every step of care—and every stage, even when life throws you a curveball.

Whether you are faced with an unexpected medical emergency, managing an acute illness or mental health condition, we offer one-on-one support programs to help. You may receive a call from a nurse or care coordinator explaining the programs and inviting you to participate.

These programs are confidential and part of your medical benefit. They can also play a huge role in helping you through an illness or keeping you healthy. Once you decide to participate, you can choose how involved you want to be.

Here are a few examples of when we may contact you about these programs. We encourage you to take advantage of this personal support.



	Program name	Overview	Why it's important	Communication
	Health & Wellness	Personal coaching support to help you achieve your health goals	Health coaching can help you manage stress, eat healthier, quit smoking, lose weight and much more	Letter or phone call from a <i>Sharecare coach</i>
	Complex Case Management	Managing treatment for a serious illness or injury	Specialized nurses help navigate the health care system by talking with your doctors, setting up appointments, identifying resources and helping you better understand your health	Phone call from a <i>CareFirst case manager (nurse)</i>
	Chronic Care Coordination	Managing multiple chronic conditions (e.g., diabetes, congestive heart failure)	Connecting you with a nurse who works closely with your PCP to help you understand your doctor's recommendations, medications and treatment regimens	Introduction by your PCP or a phone call from a <i>CareFirst care coordinator (nurse)</i>
	Hospital Transition of Care	Supporting transition from hospital to home	Help plan for your recovery after you leave the hospital, answer your questions and, based on your needs, connect you to additional services	Onsite visit or phone call from a <i>CareFirst nurse</i>
	Behavioral Health and Substance Use Disorder	Support for mental health and/or addiction issues	Confidential, one-on-one support to help schedule appointments, explain treatment options, collaborate with doctors and identify additional resources	Phone call from a <i>behavioral health care coordinator</i>

Notice of Nondiscrimination and Availability of Language Assistance Services

(UPDATED 8/5/19)

CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc., CareFirst Diversified Benefits and all of their corporate affiliates (CareFirst) comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. CareFirst does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

CareFirst:

- Provides free aid and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, please call 855-258-6518.

If you believe CareFirst has failed to provide these services, or discriminated in another way, on the basis of race, color, national origin, age, disability or sex, you can file a grievance with our CareFirst Civil Rights Coordinator by mail, fax or email. If you need help filing a grievance, our CareFirst Civil Rights Coordinator is available to help you.

To file a grievance regarding a violation of federal civil rights, please contact the Civil Rights Coordinator as indicated below. Please do not send payments, claims issues, or other documentation to this office.

Civil Rights Coordinator, Corporate Office of Civil Rights

Mailing Address P.O. Box 8894
 Baltimore, Maryland 21224

Email Address civilrightscoordinator@carefirst.com

Telephone Number 410-528-7820

Fax Number 410-505-2011

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. CareFirst of Maryland, Inc., Group Hospitalization and Medical Services, Inc., CareFirst BlueChoice, Inc., The Dental Network and First Care, Inc. are independent licensees of the Blue Cross and Blue Shield Association. 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.). The Blue Cross® and 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.

Foreign Language Assistance

Attention (English): This notice contains information about your insurance coverage. It may contain key dates and you may need to take action by certain deadlines. You have the right to get this information and assistance in your language at no cost. Members should call the phone number on the back of their member identification card. All others may call 855-258-6518 and wait through the dialogue until prompted to push 0. When an agent answers, state the language you need and you will be connected to an interpreter.

አማርኛ (Amharic) ማሳሰቢያ፡- ይህ ማስታወቂያ ስለ መደን ሽፋንዎ መረጃ ይዟል። ከተወሰኑ ቀን-ገደቦች በፊት ሊፈጽሟቸው የሚገቡ ነገሮች ሊኖሩ ስለሚችሉ እነዚህን ወሳኝ ቀናት ሊይዝ ይችላሉ። ይኸን መረጃ የማግኘት እና ያለምንም ክፍያ በቋንቋዎ እገዛ የማግኘት መብት አለዎት። አባል ከሆኑ ከመታወቂያ ካርድዎ በስተጀርባ ላይ ወደተጠቀሰው የስልክ ቁጥር መደወል ይችላሉ። አባል ካልሆኑ ደግሞ ወደ ስልክ ቁጥር 855-258-6518 ደውለው 0ን እንዲጫኑ እስኪነገርዎ ድረስ ንግግሩን መጠበቅ አለብዎ። አንድ ወኪል መልስ ሲሰጥዎ፣ የሚፈልጉትን ቋንቋ ያሳውቁ፣ ከዚያም ከተርጓሚ ጋር ይገናኛሉ።

Èdè Yorùbá (Yoruba) Ìtẹ̀tílẹ̀kọ: Àkíyèsí yìí ní iwífún nípa isẹ̀ adójú tòfò rẹ̀. Ó le ní àwọn déèti pátó o sì le ní láti gbé igbésẹ̀ ní àwọn ojú gbèdèké kan. O ni ètò láti gba iwífún yí àti irànlówó ní èdè rẹ̀ lófèfè. Àwọn omo-egbé gbòdò pe nóm̀bà fòdùn tò wà léyìn káàdi idánimò wọn. Àwọn mírán le pe 855-258-6518 kí o sì dúró nípasẹ̀ ijiròrò tí títí a ó fí sọ fún ọ̀ láti tẹ̀ 0. Nígbà tí a sọjú kan bá dáhùn, sọ èdè tí o fẹ̀ a ó sì so ọ̀ pò mò ògbufò kan.

Tiếng Việt (Vietnamese) Chú ý: Thông báo này chứa thông tin về phạm vi bảo hiểm của quý vị. Thông báo có thể chứa những ngày quan trọng và quý vị cần hành động trước một số thời hạn nhất định. Quý vị có quyền nhận được thông tin này và hỗ trợ bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Các thành viên nên gọi số điện thoại ở mặt sau của thẻ nhận dạng. Tất cả những người khác có thể gọi số 855-258-6518 và chờ hết cuộc đối thoại cho đến khi được nhắc nhấn phím 0. Khi một tổng đài viên trả lời, hãy nêu rõ ngôn ngữ quý vị cần và quý vị sẽ được kết nối với một thông dịch viên.

Tagalog (Tagalog) Atensyon: Ang abisong ito ay naglalaman ng impormasyon tungkol sa nasasaklawan ng iyong insurance. Maaari itong maglaman ng mga pinakamahalagang petsa at maaaring kailangan mong gumawa ng aksyon ayon sa ilang deadline. May karapatan ka na makuha ang impormasyong ito at tulong sa iyong sariling wika nang walang gastos. Dapat tawagan ng mga Miyembro ang numero ng telepono na nasa likuran ng kanilang identification card. Ang lahat ng iba ay maaaring tumawag sa 855-258-6518 at maghintay hanggang sa dulo ng diyalogo hanggang sa diktahan na pindutin ang 0. Kapag sumagot ang ahente, sabihin ang wika na kailangan mo at ikokonekta ka sa isang interpreter.

Español (Spanish) Atención: Este aviso contiene información sobre su cobertura de seguro. Es posible que incluya fechas clave y que usted tenga que realizar alguna acción antes de ciertas fechas límite. Usted tiene derecho a obtener esta información y asistencia en su idioma sin ningún costo. Los asegurados deben llamar al número de teléfono que se encuentra al reverso de su tarjeta de identificación. Todos los demás pueden llamar al 855-258-6518 y esperar la grabación hasta que se les indique que deben presionar 0. Cuando un agente de seguros responda, indique el idioma que necesita y se le comunicará con un intérprete.

Русский (Russian) Внимание! Настоящее уведомление содержит информацию о вашем страховом обеспечении. В нем могут указываться важные даты, и от вас может потребоваться выполнить некоторые действия до определенного срока. Вы имеете право бесплатно получить настоящие сведения и сопутствующую помощь на удобном вам языке. Участникам следует обращаться по номеру телефона, указанному на тыльной стороне идентификационной карты. Все прочие абоненты могут звонить по номеру 855-258-6518 и ожидать, пока в голосовом меню не будет предложено нажать цифру «0». При ответе агента укажите желаемый язык общения, и вас свяжут с переводчиком.

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हिन्दी (Hindi) ध्यान दें: इस सूचना में आपकी बीमा कवरेज के बारे में जानकारी दी गई है। हो सकता है कि इसमें मुख्य तिथियों का उल्लेख हो और आपके लिए किसी नियत समय-सीमा के भीतर काम करना ज़रूरी हो। आपको यह जानकारी और संबंधित सहायता अपनी भाषा में निःशुल्क पाने का अधिकार है। सदस्यों को अपने पहचान पत्र के पीछे दिए गए फ़ोन नंबर पर कॉल करना चाहिए। अन्य सभी लोग 855-258-6518 पर कॉल कर सकते हैं और जब तक 0 दबाने के लिए न कहा जाए, तब तक संवाद की प्रतीक्षा करें। जब कोई एजेंट उत्तर दे तो उसे अपनी भाषा बताएँ और आपको व्याख्याकार से कनेक्ट कर दिया जाएगा।

Bàsɔ̀-wùdù (Bassa) Tò Ìdùù Cáo! Bǎ̀ nǎ̀ kè bá nyo bě kè m̄ gbo kpá bó nì fùà-fúá-tiǎ̀ nyɛɛ jè dyí. Bǎ̀ nǎ̀ kè bédé wé jéé bě bē m̄ kè dɛ wa m̄ m̄ kè nyuɛɛ nyu hwè bē wé bēa kè zi. ɔ̀ m̄ nì kpé bē m̄ kè bǎ̀ nǎ̀ kè kè gbo-kpá-kpá m̄ m̄ dyé dé nì bídí-wùdù mú bē m̄ kè se wídí dò péé. Kpoò̀ nyo bē m̄ dǎ́ fúùn-nòbà nǎ̀ dé waà I.D. káà̀ dɛín nyɛ. Nyo tò̀ sèín m̄ dǎ́ nòbà nǎ̀ kè: 855-258-6518, kè m̄ m̄ fò tee bē wa kée m̄ gbo cè bē m̄ kè nòbà m̄ 0 kè dyi pàdà̀n hwè. ɔ̀ jù kè nyo dò dyi m̄ gǎ̀ jǎ̀n, po wuɖu m̄ m̄ pòe dyie, kè nyo dò mu bó nìin bē ɔ̀ kè nì wuɖu mú zà.

বাংলা (Bengali) লক্ষ্য করুন: এই নোটিশে আপনার বিমা কভারেজ সম্পর্কে তথ্য রয়েছে। এর মধ্যে গুরুত্বপূর্ণ তারিখ থাকতে পারে এবং নির্দিষ্ট তারিখের মধ্যে আপনাকে পদক্ষেপ নিতে হতে পারে। বিনা খরচে নিজের ভাষায় এই তথ্য পাওয়ার এবং সহায়তা পাওয়ার অধিকার আপনার আছে। সদস্যদেরকে তাদের পরিচয়পত্রের পিছনে থাকা নম্বরে কল করতে হবে। অন্যরা 855-258-6518 নম্বরে কল করে 0 টিপতে না বলা পর্যন্ত অপেক্ষা করতে পারেন। যখন কোনো এজেন্ট উত্তর দেবেন তখন আপনার নিজের ভাষার নাম বলুন এবং আপনাকে দোভাষীর সঙ্গে সংযুক্ত করা হবে।

اردو (Urdu) توجہ: یہ نوٹس آپ کے انشورینس کوریج سے متعلق معلومات پر مشتمل ہے۔ اس میں کلیدی تاریخیں ہو سکتی ہیں اور ممکن ہے کہ آپ کو مخصوص آخری تاریخوں تک کارروائی کرنے کی ضرورت پڑے۔ آپ کے پاس یہ معلومات حاصل کرنے اور بغیر خرچہ کیے اپنی زبان میں مدد حاصل کرنے کا حق ہے۔ ممبران کو اپنے شناختی کارڈ کی پشت پر موجود فون نمبر پر کال کرنی چاہیے۔ سبھی دیگر لوگ 855-258-6518 پر کال کر سکتے ہیں اور 0 دبانے کو کہے جانے تک انتظار کریں۔ ایجنٹ کے جواب دینے پر اپنی مطلوبہ زبان بتائیں اور مترجم سے مربوط ہو جائیں گے۔

فارسی (Farsi) توجه: این اعلامیه حاوی اطلاعاتی درباره پوشش بیمه شما است. ممکن است حاوی تاریخ های مهمی باشد و لازم است تا تاریخ مقرر شده خاصی اقدام کنید. شما از این حق برخوردار هستید تا این اطلاعات و راهنمایی را به صورت رایگان به زبان خودتان دریافت کنید. اعضا باید با شماره درج شده در پشت کارت شناسایی شان تماس بگیرند. سایر افراد می توانند با شماره 855-258-6518 تماس بگیرند و منتظر بمانند تا از آنها خواسته شود عدد 0 را فشار دهند. بعد از پاسخگویی توسط یکی از اپراتورها، زبان مورد نیاز را تنظیم کنید تا به مترجم مربوطه وصل شوید.

اللغة العربية (Arabic) تنبيه: يحتوي هذا الإخطار على معلومات بشأن تغطيتك التأمينية، وقد يحتوي على تواريخ مهمة، وقد تحتاج إلى اتخاذ إجراءات بحلول مواعيد نهائية محددة. يحق لك الحصول على هذه المساعدة والمعلومات بلغتك بدون تحمل أي تكلفة. ينبغي على الأعضاء الاتصال على رقم الهاتف المذكور في ظهر بطاقة تعريف الهوية الخاصة بهم. يمكن للأخريين الاتصال على الرقم 855-258-6518 والانتظار خلال المحادثة حتى يطلب منهم الضغط على رقم 0. عند إجابة أحد الوكلاء، اذكر اللغة التي تحتاج إلى التواصل بها وسيتم توصيلك بأحد المترجمين الفوريين.

中文繁体 (Traditional Chinese) 注意：本聲明包含關於您的保險給付相關資訊。本聲明可能包含重要日期及您在特定期限之前需要採取的行動。您有權利免費獲得這份資訊，以及透過您的母語提供的協助服務。會員請撥打印在身分識別卡背面的電話號碼。其他所有人士可撥打電話 855-258-6518，並等候直到對話提示按下按鍵 0。當接線生回答時，請說出您需要使用的語言，這樣您就能與口譯人員連線。

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Igbo (Igbo) Nrụbama: Okwa a nwere ozi gbasara mkpuchi nchekwa onwe gi. O nwere ike inwe ubochi ndi di mkpa, i nwere ike ime ihe tupu ufodu ubochi njedebe. I nwere ikike inweta ozi na enyemaka a n'asusu gi na akwughị ugwo o bula. Ndi otu kwesiri ikpo akara ekwentị di n'azu nke kaadi njirimara ha. Ndi ozọ niile nwere ike ikpo 855-258-6518 wee chere ububo ahụ ruo mgbe amanyere ipi 0. Mgbe onye nnochite anya zara, kwuo asusu i choro, a ga-ejikọ gi na onye okowa okwu.

Deutsch (German) Achtung: Diese Mitteilung enthält Informationen über Ihren Versicherungsschutz. Sie kann wichtige Termine beinhalten, und Sie müssen gegebenenfalls innerhalb bestimmter Fristen reagieren. Sie haben das Recht, diese Informationen und weitere Unterstützung kostenlos in Ihrer Sprache zu erhalten. Als Mitglied verwenden Sie bitte die auf der Rückseite Ihrer Karte angegebene Telefonnummer. Alle anderen Personen rufen bitte die Nummer 855-258-6518 an und warten auf die Aufforderung, die Taste 0 zu drücken. Geben Sie dem Mitarbeiter die gewünschte Sprache an, damit er Sie mit einem Dolmetscher verbinden kann.

Français (French) Attention: cet avis contient des informations sur votre couverture d'assurance. Des dates importantes peuvent y figurer et il se peut que vous deviez entreprendre des démarches avant certaines échéances. Vous avez le droit d'obtenir gratuitement ces informations et de l'aide dans votre langue. Les membres doivent appeler le numéro de téléphone figurant à l'arrière de leur carte d'identification. Tous les autres peuvent appeler le 855-258-6518 et, après avoir écouté le message, appuyer sur le 0 lorsqu'ils seront invités à le faire. Lorsqu'un(e) employé(e) répondra, indiquez la langue que vous souhaitez et vous serez mis(e) en relation avec un interprète.

한국어(Korean) 주의: 이 통지서에는 보험 커버리지에 대한 정보가 포함되어 있습니다. 주요 날짜 및 조치를 취해야 하는 특정 기한이 포함될 수 있습니다. 귀하에게는 사용 언어로 해당 정보와 지원을 받을 권리가 있습니다. 회원이신 경우 ID 카드의 뒷면에 있는 전화번호로 연락해 주십시오. 회원이 아닌 경우 855-258-6518 번으로 전화하여 0을 누르라는 메시지가 들릴 때까지 기다리십시오. 연결된 상담원에게 필요한 언어를 말씀하시면 통역 서비스에 연결해 드립니다.

Diné Bizaad (Navajo) Ge': Díí bee íł hane'ígíí bii' dahólq bee éédahózin béeso ách'áq̄h naanil ník'ist'i'ígíí bá. Bii' dahólq doo íiyisíí yoolkáálígíí dóó t'áádoó le'é ádadoolyííllígíí da yókeedgo t'áá doo bee e'e'aahí ájiil'íh. Bee ná ahót'i' díí bee íł hane' dóó níká'ádoowot t'áá nínizaad bee t'áá jiik'é. Atah danilínígíí béesh bee hane'é bee wólta'ígíí nitł'izgo bee nee hódolzinígíí bikéédéé' bikáá' bich'í' hodoonihjí'. Aadóó náánáta' éi koji' dahódoonih 855-258-6518 dóó yii diilts'íłt yatl'ígíí t'áá níléijí áádóó éi bikéé'dóó naasbaas bił adidiilchił. Áká'ánidaalwó'ígíí neidiitáq̄go, saad bee yánilt'i'ígíí yii diikił dóó ata' halne'é lá níká'ádoowot.

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