

Your 2025 Healthcare Benefit Guide

Charles County Commissioners
Retirees 65+—July 2025



With Care,



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World's Most Ethical Companies®

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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.

Ready to explore your benefits?

Let's find the best health plan for you.



Note your enrollment dates and deadlines



Review your health benefit options



Make your selection and complete your enrollment

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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



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



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



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

Highlights of the BlueChoice plan option

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

BlueChoice HMO Open Access	
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 The most you'll pay for covered in-network services in a plan year	\$2,000 individual / \$6,000 family
Plan Includes Out-of-network Coverage	No
Staying healthy	
Annual Physical Exam	\$0 per visit
Preventive Screenings and Immunizations	\$0 per visit
Provider services	
Primary Care Provider (PCP)	\$10 per visit
Specialist (e.g. Dermatologist)	\$20 per visit
Urgent Care	\$25 per visit
Emergency Room	\$100 per visit (waived if admitted)
Allergy Shots	\$10 per visit (PCP)
Imaging (MRA/MRS, MRI, PET & CT Scans) (non-hospital facility)	\$10 per visit
Labs (non-hospital facility)	\$10 per visit (physician office)
X-rays (non-hospital facility)	\$10 per visit (physician office)
Physical, Speech and/or Occupational Therapy	\$20 per visit (limitations apply)
Chiropractic	\$20 per visit (limitations apply)
Outpatient Surgery (surgical center)	\$0 per visit
Inpatient Surgery (including maternity)	\$0 per visit
Artificial and Intrauterine Insemination	50% of CareFirst member cost
In Vitro Fertilization Procedures	50% of CareFirst member cost
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.

Perks included with every plan



Achieve your well-being 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 well-being program



Pay nothing for annual in-network preventive care and 24-Hour Nurse Advice Line

"I take advantage of the hotel discounts through Blue365."



"I lost 30 lbs. with the help of my coach and the Noom program."



"I like knowing I can call the 24-hour nurse line at any time."



Medicare Supplemental option

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

	Medicare Pays	Medicare Supplemental Standard
Service		
Inpatient Hospital Days 1–60	60 days of inpatient hospital care, except for \$1,676 (your Medicare Part A deductible)	The first \$1,676 of the inpatient hospital bill for the first 60 days of hospitalization
Inpatient Hospital Days 61–90	30 additional days of hospital inpatient care, except for a \$419 per day copay	\$419 per day copay for days 61–90
Inpatient Hospital Lifetime Reserve Days	60 additional “lifetime reserve” days of inpatient hospital care, except for a \$838 per day copay	\$838 per day copay for up to 60 “lifetime reserve” days
Skilled Nursing Facility	100 days of inpatient care, except for the \$209.50 per day copay for days 21–100	\$209.50 per day copay for days 21–100
Inpatient Medical/Surgery	80% of the Medicare-approved amount after the Medicare Part B deductible has been met	The first \$257 (your Medicare Part B deductible) and 20% of the Medicare-approved amount
Outpatient Surgery Hospital visits and surgery for medical conditions	80% of the Medicare-approved amount after the Medicare Part B deductible has been met	The first \$257 (your Medicare Part B deductible) and 20% of the Medicare-approved amount
Emergency Services Minor surgery and emergency first aid provided in a physician’s office or hospital outpatient department	80% of the Medicare-approved amount after the Medicare Part B deductible has been met	The first \$257 (your Medicare Part B deductible) and 20% of the Medicare-approved amount
Diagnostic Services X-rays or pathology examinations provided in a physician’s office or hospital outpatient department	80% of the Medicare-approved amount after the Medicare Part B deductible has been met Clinical laboratory services covered in full	For outpatient minor surgery or accidental injury: The first \$257 (your Medicare Part B deductible) and 20% of the Medicare-approved amount For all other cases: Covered by Major Medical

The Medicare deductibles and coinsurance amounts shown are based on 2025 figures. Your benefits will automatically adjust to meet any amounts that change in 2026.

CareFirst’s allowed amount for services covered by Medicare and CareFirst will not exceed the Medicare approved amount/Medicare limiting charge.

	Medicare Pays	Medicare Supplemental Standard
Service		
Radiation/Chemotherapy Services Services provided in an office or hospital outpatient department	80% of the Medicare-approved amount after the Medicare Part B deductible has been met	The first \$257 (your Medicare Part B deductible) and 20% of the Medicare-approved amount
Diabetic Self-Management	80% of the Medicare-approved amount for blood glucose monitors, testing strips, lancet devices, after the Medicare Part B deductible has been met	80% of Medicare Part B deductible and coinsurance
Inpatient Hospital Lifetime Reserve Days	60 additional “lifetime reserve” days of inpatient hospital care, except for a \$838 per day copay	\$838 per day copay for up to 60 “lifetime reserve” days
Preventive services		
Annual Physical	One Annual Wellness visit every 12 months	Covered in full by Medicare
Routine GYN Pap Smears, Pelvic and clinical breast exams	Covered once every 2 years; covered once a year for women at high risk	100% of the Allowed Benefit the year Medicare does not pay
Prostate Cancer Screening Exam	80% of the Medicare-approved amount after the Medicare Part B deductible of \$257 has been met; 100% for the PSA test; 80% for other related services. Covered once a year	100% of Medicare Part B deductible and coinsurance
Colorectal Cancer Screening Procedures	No coinsurance, copay or deductible to meet for screening colonoscopy or screening flexible sigmoidoscopy	Covered in full by Medicare
Mammography Screening	No coinsurance, copay or deductible to meet; One baseline between ages 35–39. Once every 12 months for age 40 and older	Covered in full by Medicare
Bone Mass Measurement	No coinsurance, copayment or deductible; Once every 24 months for persons at high risk for osteoporosis	Covered in full by Medicare

Prescription drug plan highlights

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

Prescription Drug Plan	
Costs to consider	
Prescription Plan Tier	\$5/25/50
Prescription Deductible	None
Up to 34-day supply	
Generic Drugs (Tier 1)	\$5
Preferred Brand Drugs (Tier 2)	\$25
Non-preferred Brand Drugs (Tier 3)	\$50
90-day supply (CVS Caremark Mail Service or CVS Retail)	
Generic Drugs (Tier 1)	\$10
Preferred Brand Drugs (Tier 2)	\$50
Non-preferred Brand Drugs (Tier 3)	\$100

* Specialty drugs only available when purchased by Mail Order.
Visit carefirst.com/rxgroup for the most up-to-date drug lists and other important information.
Benefit designs are subject to and may be impacted by certain state regulations.

Specialty Pharmacy Coordination Program

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

Voluntary 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. While you can fill a one-month supply of maintenance medications at any retail pharmacy, you will pay the 34-day copay for each fill.

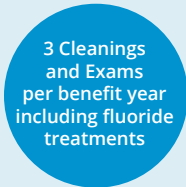
Restricted Generics Program

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.

	Preferred Dental
Costs to consider	
Annual Maximum Benefit	\$2,000
Annual In-network Deductible	\$25 individual/\$75 family
Orthodontia Lifetime Maximum	\$2,000
Plan Includes Out-of-network Coverage	Yes
Routine checkups	
Preventive Care and Diagnostic Treatment (exams, cleanings, X-rays)	\$0 per visit
Basic services	
Fillings, Basic Periodontal Services and Non-surgical Extractions	After deductible is met, \$0 per visit; 20% of CareFirst member cost for Periodontal Services
Major services	
Major Surgical (root canals, surgical extractions and surgical periodontal services)	After deductible is met, 20% of CareFirst member cost
Major Restorative (dentures, crowns, bridges)	After deductible is met, 50% of CareFirst member cost
Orthodontia (up to the lifetime maximum per person)	50% of CareFirst member cost

Vision plan highlights

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

(12-month benefit period)	BlueVision Plus
Routine checkup	
Annual Eye Exam	\$0
Corrective measures	
Davis Vision Frame Collection	\$0 for approximately 200 frames
Other Frames	Plan pays up to \$100, you pay balance
Medically Necessary Contact Lenses	\$0 with prior approval
Elective Contact Lenses	Plan pays \$127, you pay balance

With CareFirst, you get so much more

Unmatched access

With 95% of national providers¹ and 99% of local providers² within our Blues network, you have the **broadest access to care**.

Comprehensive care

Our comprehensive care approach meets you where you are, ensuring you have a consistent, whole health experience that helps you better manage your **physical, emotional, social and financial well-being**.

Local expertise

Our extensive and long-standing local relationships give you **unparalleled access to providers and community organizations**, resulting in enhanced care coordination and improved health outcomes.

Innovative member solutions

Beyond health coverage, you have access to our **comprehensive portfolio of best-in-class member solutions** to help you achieve your best health in all stages of life, health and conditions.



1 in 2 Americans are covered by Blue regionally, 1 in 3 nationally³



Most chosen health plan in the Mid-Atlantic, serving 3.5 million members



A not-for-profit company driven by mission



Access to 1.7 million U.S. providers⁴



CareFirst is proud to be recognized as one of the World's Most Ethical Companies® for 13 consecutive years.



¹ CHP Network Compare Findings, Q3 2017

² CareFirst Book of Business Data, August 2020

³ BCBSA Blue Facts, February 2022

⁴ Provider Data Repository (PDR), January 2021

So many options for when you need care

Establishing a relationship with a primary care provider (PCP) is the best way to receive consistent, quality care. But when life makes that difficult, CareFirst offers so many other ways to get the care you need.

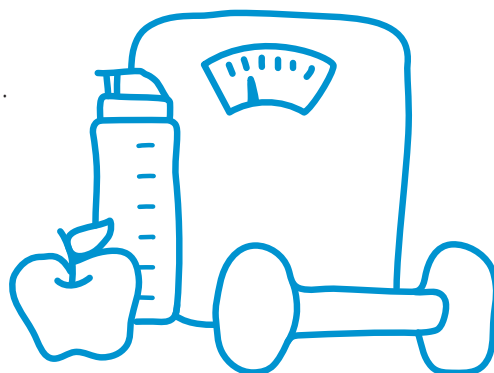
	Needs or symptoms such as:	Virtual option
CloseKnit Virtual Care		
CloseKnit offers 24/7/365 virtual-first primary care, urgent care*, mental health and other specialty services. * Primary care available to members and dependents ages 18+; Urgent care available to members and dependents ages 2+	- Cough, cold and flu - Urgent care needs - Illness while traveling - Therapy - Psychiatry, lactation and nutrition services - Medication questions - Insurance or coverage questions	✓
24-Hour Nurse Advice Line		
Call 800-535-9700 for general questions about health issues or where to go for care	- Cough, cold and flu - Rashes - Medication questions	✓
PCP Visit		
Discuss diagnosis, treatment of illness, chronic conditions, routine check-ups	- Routine physical - Diabetic care - Cough, cold, flu, allergies - Bronchitis	✓
Convenience Care Centers		
(e.g., CVS MinuteClinic) Health screenings, vaccinations, minor illness or injury	- Cough and cold - Pink eye - Ear pain - Flu shot	✗
Urgent Care Centers		
Non-life-threatening illness or injury requiring immediate care	- Sprains - Cut requiring stitches - Minor burns - Sore throat	✗
Emergency Room Visit		
Life-threatening illness or injury	- Chest pain - Difficulty breathing - Uncontrolled bleeding - Major burns	✗

CloseKnit is a registered trademark owned by, and is the trade name of, Atlas Health, LLC. Atlas Health, LLC d/b/a CloseKnit provides telehealth services to CareFirst BlueCross BlueShield members.

PLEASE READ: The information provided in this document regarding various care options is meant to be helpful when seeking care and is not intended as medical advice. Only a medical provider can offer medical advice. The choice of provider or place to seek medical treatment belongs entirely to you.

CareFirst WellBeing

Live your healthiest life with CareFirst WellBeingSM. Access motivating digital resources anytime, plus specialized programs for extra support—at no cost to you—including:



- **RealAge[®]:** Discover if your healthy habits are making an impact by taking the RealAge health assessment.
- **Health coaching:** Get one-on-one confidential support from trained professionals to achieve your best health.
- **Lifestyle coaching:** Identify opportunities to improve your daily health, from managing stress to eating healthy and being active.
- **Disease management:** Get help to better understand and manage your chronic or complex condition.
- **Tobacco cessation:** Learn how to recognize and avoid tobacco cravings and habits with our voluntary and confidential 21-day program, Craving to Quit.
- **Financial well-being:** Whether you want to stop living paycheck to paycheck, get out of debt, or send a child to college, our financial well-being program, SmartDollar, can help.
- **Weight management programs:¹** Reach a healthier weight and reduce the risk of developing type 2 diabetes with the following programs:
 - **Noom weight management:** Gain confidence to make lasting change with this award-winning weight loss program designed by psychologists.
 - **Noom diabetes prevention program (DPP):** Access tracking tools, peer support and specially trained coaches to help lower the risk of diabetes.
 - **Eat Right Now:** Change your eating patterns with this 12-month program that combines neuroscience and mindfulness tools.
- **Inspirations:** Break free from stress, unwind at the end of the day or ease into a restful night of sleep with meditation, streaming music and videos.

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.



¹ To join Noom or Eat Right Now, members need to meet clinical eligibility criteria through an online assessment. Noom is an app-based program. Eat Right Now is app-based and available on the web.

Eat Right Now is administered by Sharecare, Inc. and Noom is administered by Noom, Inc., independent companies that provide health improvement management services to CareFirst members. Sharecare, Inc. and Noom do not provide CareFirst BlueCross BlueShield products or services and are solely responsible for the health improvement management services they provide.

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

Your 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 members

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 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.

**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.**



BlueCard and 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.

Mental and behavioral health support

As a CareFirst member, you have 24/7 access to a range of programs for depression, anxiety, drug or alcohol dependencies and other mental health conditions, including:

- **CloseKnit**—access our leading virtual care practice through a simple, convenient app. CloseKnit providers can assess behavioral health needs to help you connect with therapists and psychiatrists.
- **Substance Use Support**—get clinical counseling 24/7, or schedule substance use disorder treatment for you or a loved one within 48 hours.
- **Care Navigation**—talk to a Behavioral Health Care Manager who can help you find a path forward. LGBTQ+ members can contact our dedicated services specialist for help navigating care and understanding benefits.

To learn more about all the free mental and behavioral support available, visit carefirst.com/mentalhealth.

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



"We all struggle at times, so knowing there are so many options my teens can turn to for help is a huge relief."

Cost comparison worksheet

Use this worksheet to compare plans or to compare this year’s plan to your old plan.

Annual costs to consider	Plan 1	Plan 2
For each row, fill in the amounts from the benefit summary included in this guide, along with your company's health insurance paycheck deduction for each plan.		
Annual paycheck deduction	\$_____ per month x 12 months = \$_____	\$_____ per month x 12 months = \$_____
Annual in-network deductible	\$_____ Individual \$_____ Family	\$_____ Individual \$_____ Family
Are any services covered before the deductible is met?	☐ Yes ☐ No	☐ Yes ☐ No
Annual out-of-pocket maximum	\$_____ Individual \$_____ Family	\$_____ Individual \$_____ Family

Costs when using your plan	Plan 1	Plan 2
For each row, estimate how many visits you and your family generally expect to have each year along with the amounts for each service included in this guide.		
About how many times did you visit your primary care doctor (outside of annual wellness visits/physical) in the past year?	\$_____ per visit x _____ visits per year = \$_____	\$_____ per visit x _____ visits per year = \$_____
About how many times did you visit specialists in the past year?	\$_____ per visit x _____ visits per year = \$_____	\$_____ per visit x _____ visits per year = \$_____
In the past year, how many times did you go to urgent care?	\$_____ per visit x _____ visits per year = \$_____	\$_____ per visit x _____ visits per year = \$_____
In the past year, how many times did you go to the emergency room?	\$_____ per visit x _____ visits per year = \$_____	\$_____ per visit x _____ visits per year = \$_____
Is there anything coming up in the next 12-18 months that you didn't have to plan for last year?	☐ Yes ☐ No	☐ Yes ☐ No
If Yes, use this line to estimate the cost for that procedure	\$_____ per visit x _____ visits per year = \$_____	\$_____ per visit x _____ visits per year = \$_____
TOTALS	\$_____	\$_____

Next steps

Ready to enroll?

- Complete the enrollment process
- If you made a plan change, look for your new member ID cards in the mail

Not ready to choose your plan just yet?

- If you need more detailed plan information, visit www.yourcompanyurl.com

Be sure to download the CareFirst mobile app to access your plan on-the-go!



We're here to help! If you have additional questions, please call 833-502-9920, Monday–Friday 8 a.m. to 9 p.m.



“Everything in this guide is designed to help you and your family achieve your best health. And all the plans, programs, tools and resources that we’ve built for you are exactly what we expect for ourselves and those we love. Because, like you, we’re CareFirst members, too.”

Tonya O.

CareFirst

Employee since '22

Notes



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 well-being 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 business name of CareFirst Advantage, Inc. CareFirst BlueCross BlueShield Community Health Plan District of Columbia is the business name of Trusted Health Plan (District of Columbia), 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., Trusted Health Plan (District of Columbia), Inc., 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.