



Welcome

**Anne Arundel County
Government**

Wellbeing is Live!

DEEP DIVE

INTRODUCING CAREFIRST WELLBEING

Begin exploring your personalized digital connection to a healthier life by visiting carefirst.com/wellbeing



CONNECTIONS TO PERSONALIZED WELLBEING

Motivating digital resources anytime, anywhere



RealAge®—Learn the physical age of your body, compared to your calendar age with the online health assessment



Personalized health timeline—Receive recommendations and health information tailored to your goals and interests



Trackers—Connect your wearable devices or enter your own data to monitor sleep, steps, nutrition and more



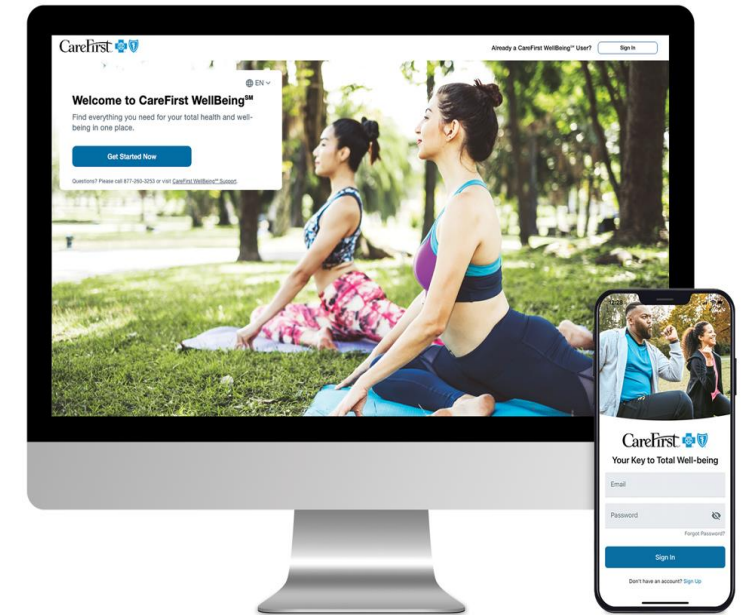
Challenges—Get extra motivation for achieving your health goals



Health profile—Access your important health data all in one place



Unwinding Anxiety—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



Get started today at
carefirst.com/wellbeing

PERSONAL HEALTH COACHING

Coaching focused on you and your best health

Key Features:

- One-on-one calls, easy to use portal via CFWB app
- Registered nurses and certified health coaches
- Lifestyle coaching
- Chronic condition coaching
- Completely confidential

Get started!

Log in to or sign up for CareFirst WellBeing. Once logged in, select **You**, followed by **Benefits**. Next, click **Health & Fitness** and then **Coaching**.

Questions?

Contact us at 877-515-2615.



CONNECTIONS TO WELLBEING

Explore special support and resources including



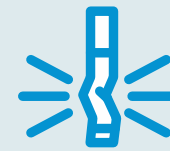
Health coaching

Personal phone coaching provided by registered nurses and trained professionals focusing on stress management, chronic conditions and more.



Eating and living mindfully

Web- and app-based programs help you achieve better eating habits or reach a healthier weight and reduce your risk of developing diabetes through mindfulness practices and gradual lifestyle changes.



Tobacco cessation

21-day program provides digital coaching, peer-to-peer support and access to daily mindfulness activities and online tools.



Financial well-being

Digital program includes videos, expert tips, easy-to-use tools and a step-by-step plan to help you reach your financial goals.

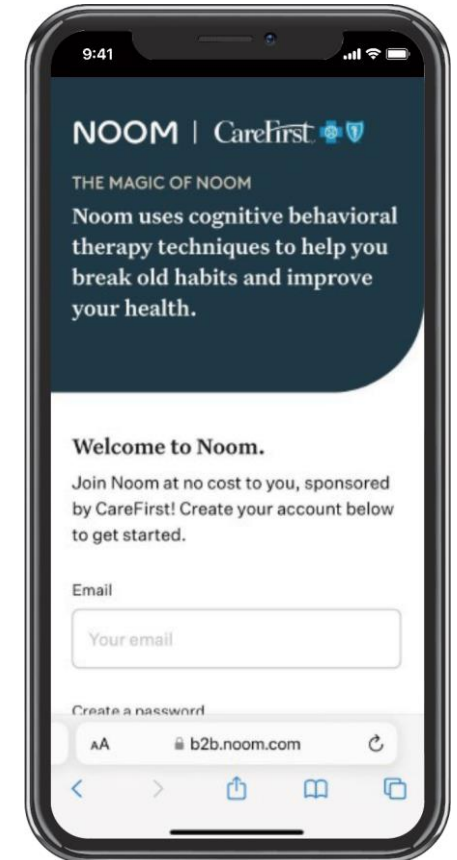


NOOM

A digital, evidence-based weight and diabetes prevention program that helps you achieve sustainable, healthy habits over time

- Psychology-based approach to help you better understand your relationship with food
- Techniques that teach you the “why” behind your habits and how to change them
- Interactive, digestible content, just 5–10 minutes daily
- Option of a personal coach to support you as you move at your own pace
- Added features like Noom Move—an extensive collection of workouts, and AI food logging

Get started with Noom today by creating or logging in to your CareFirst WellBeing account.



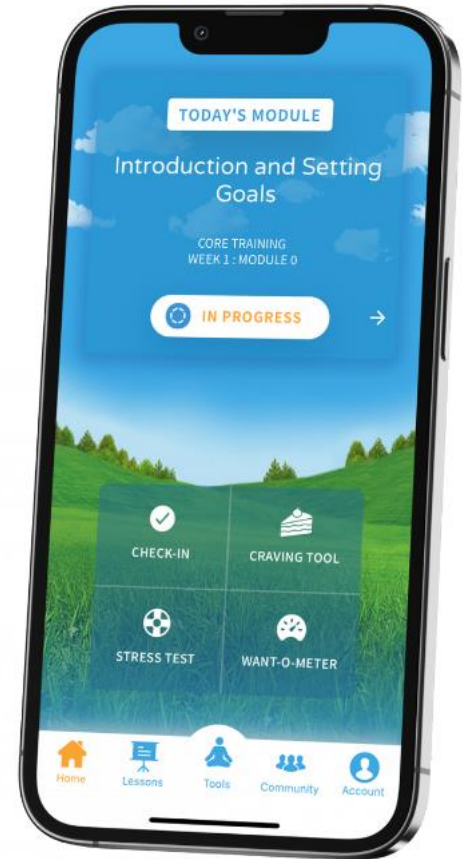
Noom is brought to you on behalf of your CareFirst WellBeing program. Noom is an independent company that provides health improvement management services to CareFirst members. Noom does not provide CareFirst BlueCross BlueShield products or services and is solely responsible for the health improvement management services it provides.

EAT RIGHT NOW

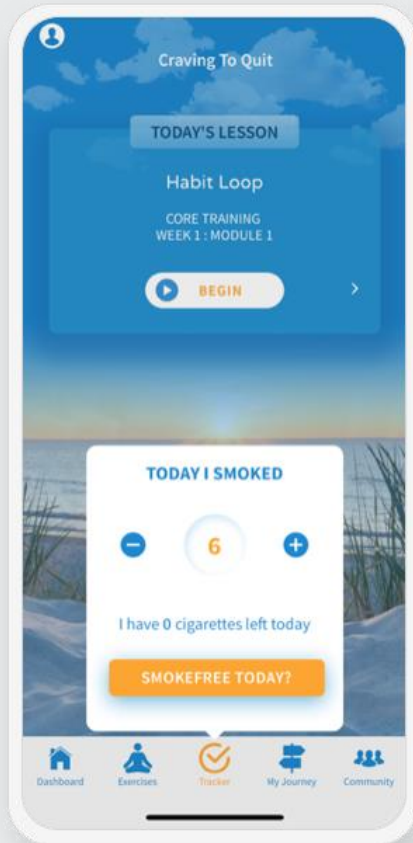
A web- and app-based program that combines neuroscience and mindfulness to help you and your relationship with eating

- Provides 28+ modules and guided mindfulness exercises
- Can help you lose 5–7% of your body weight and reduce your risk of developing type 2 diabetes, or simply be more sensible about what you eat
- Has physical activity and calorie-related content, meal planning and progress tracking
- Offers weekly group sessions moderated by clinical professionals
- New Mindful Eating—for those whose goal is not weight loss, but better eating habits

Get started with Eat Right Now today by creating or logging in to your CareFirst WellBeing account.



TOBACCO CESSATION: CRAVING TO QUIT



Key Features:

- 21-day program to help master techniques to control cravings and quit tobacco use
- Focuses on using mindfulness techniques to resist cravings
- Online support community, cost saving trackers and daily progress tracking
- Can be used for any type of tobacco use: cigarettes, vaping etc.

Get started!

Log in to or sign up for CareFirst WellBeing. Once logged in, select **You**, followed by **Benefits**. Next, click **Health & Fitness** and then **Craving to Quit**.

CRAVING TO QUIT TESTIMONIAL

"I began smoking at the age of fourteen and continued to smoke for 52 years. My employer changed health insurance plans this year and while looking through my new plan I stumbled upon the Craving to Quit (CTQ) application. I had always wanted to quit smoking but did not feel I had the willpower.

On July 20, 2023, I committed to give myself the gift of being smokefree 30 days later as a birthday gift to myself. Through working the modules and using the different tools in CTQ, I was able to change the way I looked at smoking and have not smoked since August 20, 2023. I continue to use the tools to reinforce my mindset.

I am so grateful to CareFirst for having this program as part of our health plan and to Dr. Brewer and his colleagues for creating Craving to Quit."

- Irma Clay, CareFirst Craving to Quit user

This testimonial is shared with permission from the member.



UNWINDING

Not your average meditation app

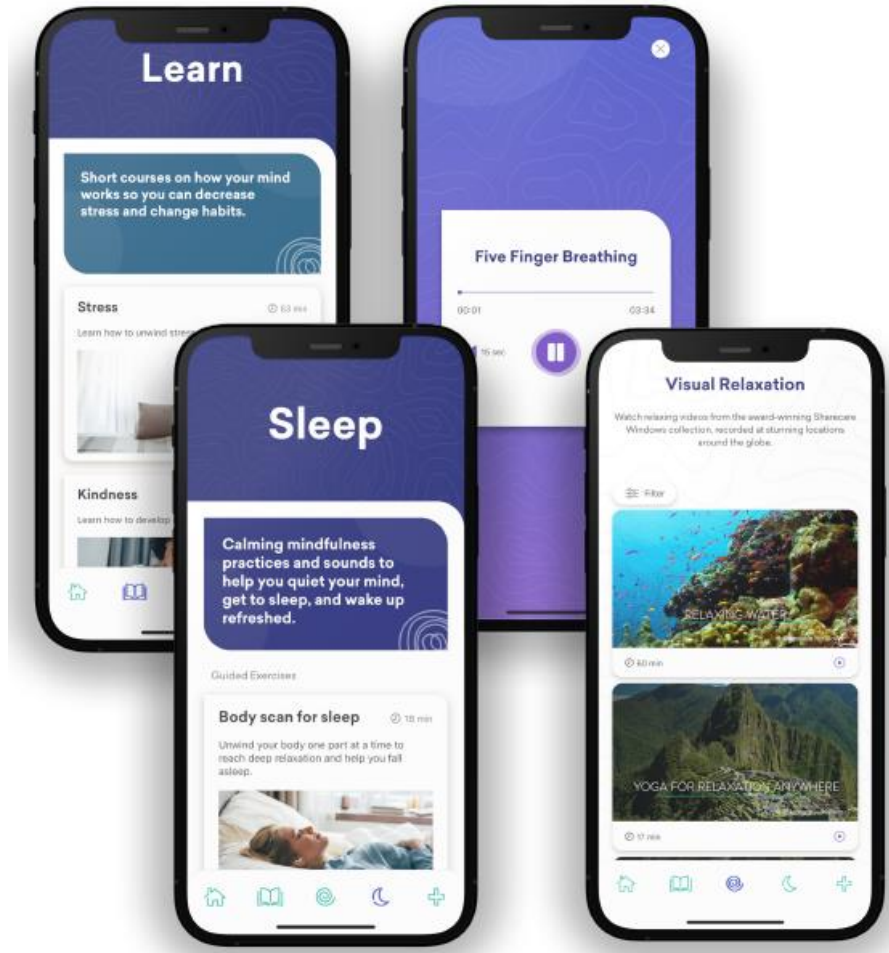
Unwinding offers effective tools to teach individuals how the mind works and how to use mindfulness to manage stress and unwanted behaviors.

Key Features

- Unwind: Guided breathing exercises, mental "snack" breaks, visualization relaxation videos, meditation timer, and daily check-ins
- Learn: Mini short courses highlighting on the mind works
- Sleep: Sleep sounds, body scans, and background noise to promote sleep

Get started!

Log in to or sign up for CareFirst WellBeing. Once logged in, select **You**, followed by **Benefits**. Next, click **Relax & Reset** and then **Unwinding**.

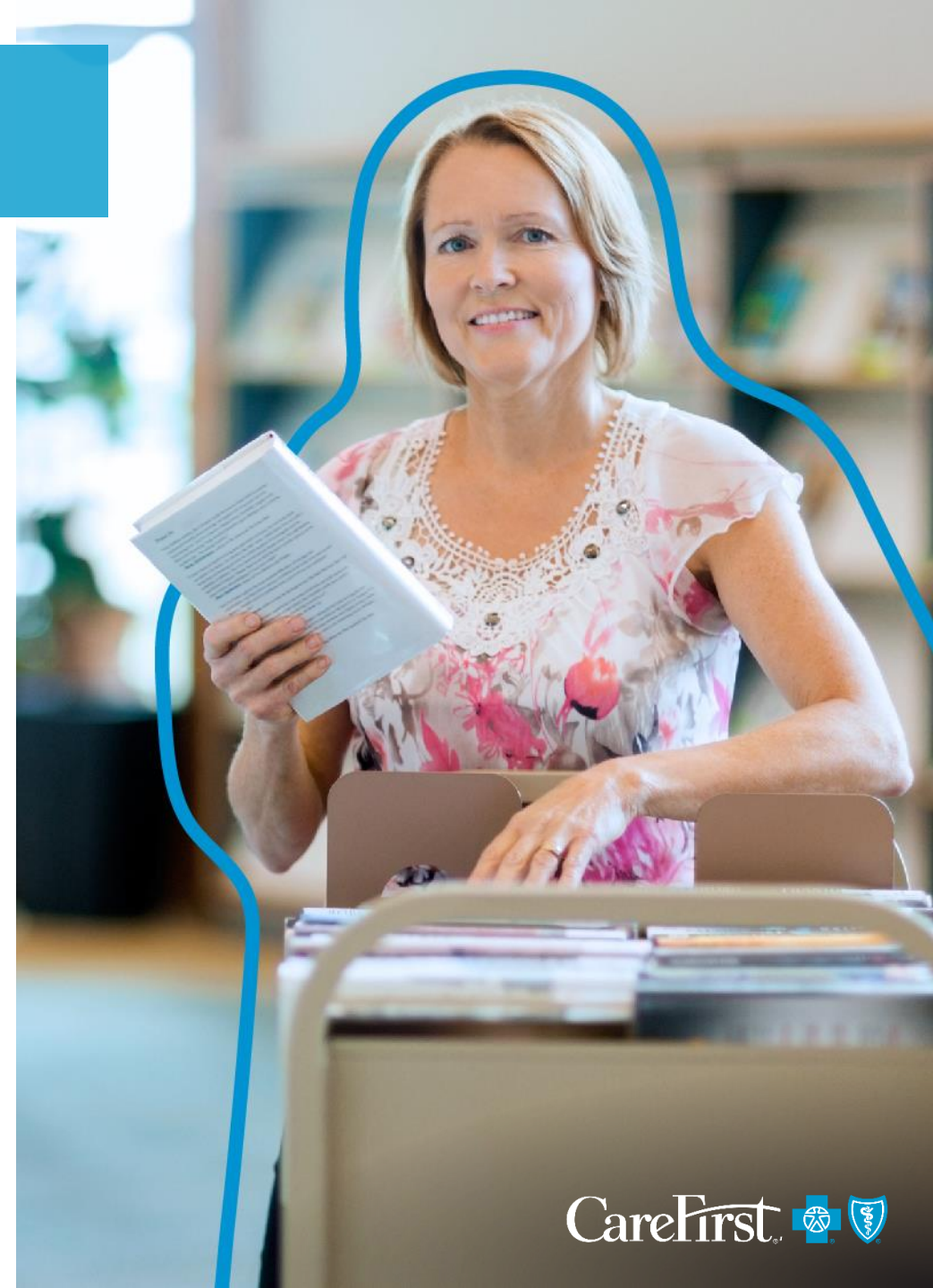


UNWINDING TESTIMONIAL

"I didn't realize how much I needed this. You go through life coping and making things happen. I didn't know there was **a better, easier way**. The lessons and tools in this app are nothing that I would have expected to find there. They are easy to understand and implement and you can adjust notifications that make sense to you and your life. **Just a couple minutes a day – a gift anyone can fit into their lives for themselves – can make more of a difference than you'd ever expect.**"

-CareFirst Unwinding user

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FINANCIAL WELLBEING

Smart Dollar

\$14K saved

\$7K of debt paid¹

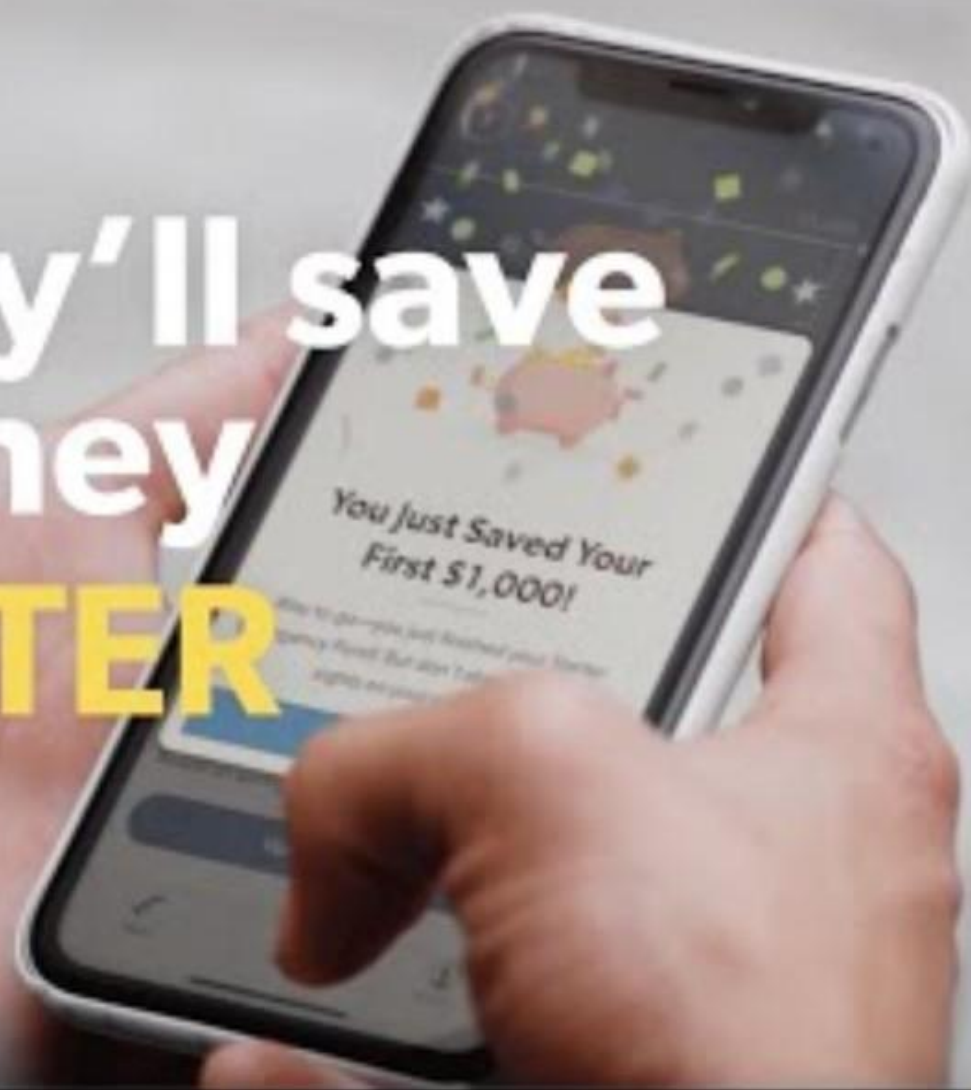
- **Financial wellness** is an important part of your overall well-being.
- It's not about how much money you makes. It's about **having control over your money and making it work for you.**
- Our financial well-being program shares **tips for budgeting, saving and more.**
- With engaging video lessons, real-world tips and easy-to-use tools, a team of best-selling authors and financial experts will **inspire individuals to take action and make the most out of their money.**

Get started!

Log in to or sign up for CareFirst WellBeing. Once logged in, select **You**, followed by **Benefits**. Next, click **Money & More** and then **Financial Wellbeing**.

¹ Vendor Reported CareFirst BOB 2022 Outcomes, On average, per employee.

They'll save
money
FASTER

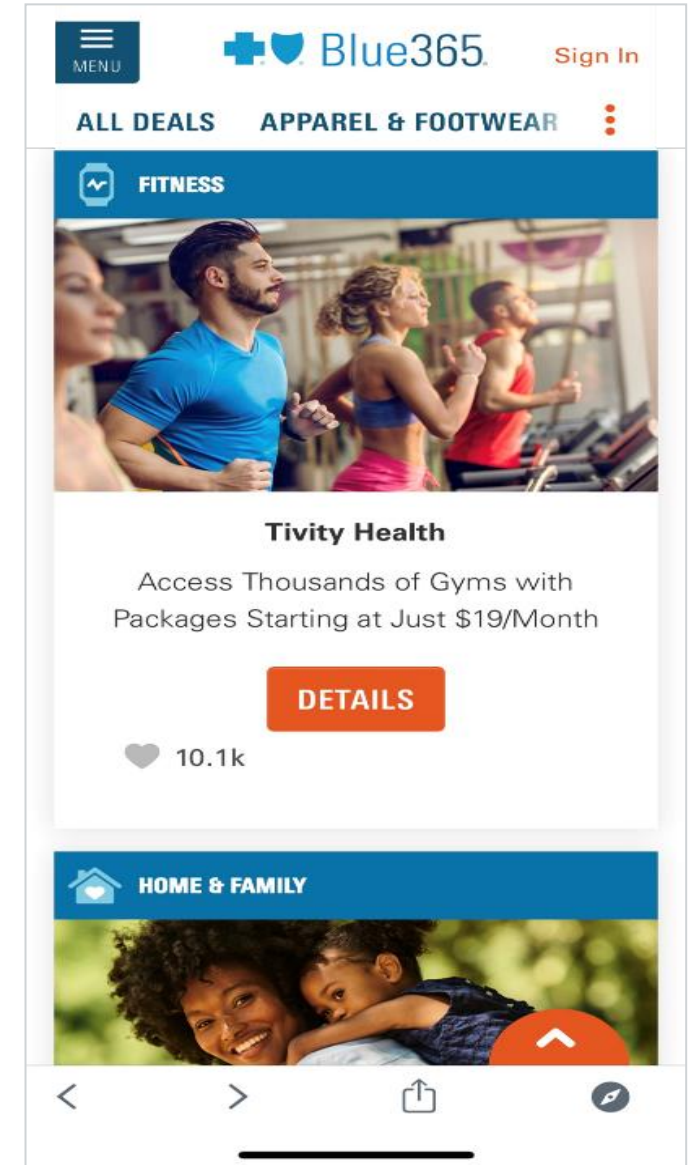


BLUE 365 DISCOUNT PROGRAM

Exclusive discounts from top retailers

- Apparel and footwear
- Fitness (equipment, memberships)
- Hearing and vision (hearing aids, Lasik, eye wear)
- Home and family (baby, pets, home office, finance)
- Nutrition
- Personal care (oral care, grooming, skin care)
- Travel (vacation, hotel, rental cars)

Access Blue365 through the CareFirst WellBeing app or by visiting carefirst.com/wellnessdiscounts.



Thank You

For more information, contact:
Customer Service – 833-536-2166
or visit www.carefirst.com/aacg

With Care



Care Support Programs

Care Programs to Help You Live a Healthier Life

Your benefit plan offers many support resources¹ that can help you navigate a variety of conditions and concerns, complementing your existing care from providers.



Chronic Kidney Disease

Care management to help slow disease progress and support appropriate transition to dialysis. Services include meal planning assistance, easy health check-ins, and a dedicated care phone line.



Diabetes Virtual Care

Helping you manage your A1C of 8% or greater with coaching support, personalized care plans, care supplies and smart tracking tools.



Joint and Muscle Health

Three distinct programs to help you with pelvic care; whole-body movement; and acute, chronic back, joint and muscle pain.



Palliative Care

Support to assist you in navigating advanced or end-stage disease through personal care plans, help managing symptoms, easing pain and stress, and enhancing your quality of life.



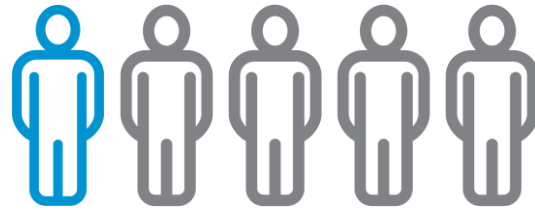
Cancer Support

Web-based support for your specific type of cancer, including self-service and education tools, as well as wraparound holistic care. Our support team can help you find in-network oncologists, arrange transportation to appointments, understand symptoms and treatment plans, and more.

¹ Eligibility requirements vary by program.

Behavioral Health

Importance of Behavioral Health



1 in 5 American adults experiences some form of mental illness in any given year.¹



As a CareFirst member, you have **access to providers and resources** if you or a loved one are living with a behavioral health or substance use disorder.

¹ NAMI (National Alliance on Mental Illness). Mental Health by the Numbers. <https://www.nami.org/mhstats>.

Behavioral Health Support

- CareFirst offers specialized services and programs when you need assistance related to depression, drug or alcohol dependence, stress, eating disorders or other behavioral health issues.
- If you choose to participate in these services, all interactions between you and your provider(s) are confidential.



800-245-7013

carefirst.com/mentalhealth



Making the Most of Your Plan

What's Included With Your CareFirst Plan?

Member services

- My Account—personalized member portal
- Know Before You Go
- Virtual Care
- Member tools—Find a Doctor online directory, mobile apps
- Blue365—health and wellness deals and discounts
- CareFirst WellBeing

Your Member ID Card

1

CareFirst[®]

BlueChoice[®]

Member Name

JOEL GOMEZ JR

Member ID

E8J 927229642

2

Group

67219000

RxBIN 004336 RxPCN ADV RxGrp RX7546

P20% S20% CC20% UC20% ER20%

ME RX DP VISION

3

BC/BS Plan

080/580

Medical	In-Network	Out-of-Network
FAM Deductible	\$6000	\$12000
FAM Out-of-Pocket	\$8000	\$16000

5

Rx Deductible

INTEGRATED WITH MEDICAL

Rx Out-of-Pocket

INTEGRATED WITH MEDICAL

PPO



carefirst.com
 Member Service: **800-313-2223**

Providers must submit all Medical claims to the local Blue Cross and Blue Shield Plan. Local CareFirst Medical providers mail to:

Mail Administrator
PO Box 14115 (for claims)
PO Box 14114 (for correspondence)
Lexington, KY 40512

This employee benefit plan provides benefits to you and your eligible dependents.

CareFirst BlueCross BlueShield provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims.

CareFirst BlueChoice, Inc. is an independent licensee of the Blue Cross and Blue Shield Association.

Provider Claims and Benefits: **800-313-2223**

Dental Member Services: **844-495-0656**
 Dental Provider Services: **866-891-2804**
 Pharmacy: **800-241-3371**
 Vision: **800-783-5602**
 24-Hour Nurse Advice Line: **800-535-9700**
 Mental Health/Substance Abuse: **800-245-7013**
 Pre-Auth/Case Management: **866-773-2884**
 Locate out of area providers: **800-810-2583**

For this product CareFirst BlueChoice, Inc. administers the in-network HMO benefit and CareFirst BlueCross BlueShield administers the out-of-network indemnity benefit.

Vision Claims:
Vision Care Processing Unit
PO Box 479, Troy, NY 12181
 DP—Dental Preferred (PPO), GRID, GRID+
 DT—Dental Traditional, GRID+
 DE—Dental EPO, PPO, GRID, GRID+
 Vision services provided through Davis Vision.

6

FOPTCF (4/25)

- 1 Member ID number
- 2 Group number
- 3 Coinsurance amounts
- 4 Benefit indicators
- 5 Deductibles and out-of-pocket maximums
- 6 Important phone numbers

My Account

Your personalized member portal

- Search for doctors, hospitals, urgent care centers, other providers 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

Download the CareFirst app or add carefirst.com/myaccount to your mobile favorites!



My Account



Member Login

New to CareFirst? [Register Now](#)

Username

Enter username

☐ Remember my username

Password

Enter password



[Forgot Username?](#)
[Forgot Password?](#)

Log In

Know Before You Go

Know where to go before you need care to save more on healthcare costs

Your Care Options	Cost	Needs or Symptoms	Available 24/7	Rx	Virtual Care	In-Person Care
CloseKnit Virtual Care CloseKnit offers 24/7/365 virtual-first primary care, urgent care, mental health and other specialty services *in-person care available when applicable	\$	- Preventive visits - Urgent care - Mental health therapy - Psychiatry for ages 2+ - Lactation consultation - Nutrition and diet support - Billing and benefits support	✓	✓	✓	✓
24-Hour Nurse Advice Line Call 800-535-9700 for general questions about health issues or where to go for care	\$0	- 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	✗	✓	Verify availability with your provider.	✓
Convenience Care (e.g., Retail clinics such as CVS MinuteClinic) Health screenings, vaccinations, minor illness or injury	\$\$	- Cough and cold - Pink eye - Ear pain - Flu shot	✗	✓	✗	✓
Urgent Care (e.g., ExpressCare or Patient First) Non-life-threatening illness or injury requiring immediate care	\$\$	- Sprains - Cut requiring stitches - Minor burns - Sore throat	✗	✓	✗	✓
Emergency Room Life-threatening illness or injury	\$\$\$\$	- Chest pain - Difficulty breathing - Uncontrolled bleeding - Major burns	✓	✓	✗	✓

Virtual Care



CloseKnit, CareFirst's leading virtual-care practice, gives you 24/7 access to primary care, urgent care, therapy and more through your computer or the CloseKnit mobile app



Advanced primary care

Dedicated Care Team to provide preventive care and support for chronic conditions. For adults ages 18+.



Urgent care

Same-day care to treat minor injuries and common illnesses fast. Average wait time is 30 minutes or less. For adults and children ages 2+.



Mental health services

Expert help from licensed therapists and psychiatrists, including short- and long-term therapy, as well as medication management and support. For adults and children ages 2+.



New parent support

Lactation services and support for parents, including prenatal risk assessments, post-natal feeding education and weaning programs.



Nutrition services

Counseling and nutrition plans to support health needs, lifestyle goals, chronic illnesses and weight loss. For adults and children ages 5+.



Scan the QR code or visit closeknithealth.com to get started.

Provider Search Tool

Search for doctors, hospitals, urgent care centers, other providers—nationwide

- Search by name or specialty
- Browse by category—such as primary care and behavioral health
- Review provider highlights, including specialties, locations, credentials, CareFirst health plans accepted
- Quickly access CloseKnit—our virtual practice for primary care, urgent care and behavioral health



carefirst.com/doctor

CareFirst Mobile App



CareFirst Mobile App

Access your CareFirst account on-the-go.

Visit your app store to download the CareFirst

