

# BluePreferred PPO

*See any provider*

With BluePreferred PPO, you have the freedom to visit any provider you choose. We also offer online tools and resources at [carefirst.com](https://www.carefirst.com) that give you the flexibility to manage your health and wellness goals wherever you are.



## Take advantage of your benefits

- \$0 cost for comprehensive preventive healthcare visits.
- Choose any provider you want—no referrals required.
- A network of over 47,000 CareFirst Preferred Provider Organization (PPO) providers—primary care providers (PCP), nurse practitioners, specialists, hospitals, pharmacies, urgent care centers, convenience care clinics and diagnostic centers—in Maryland, Washington, D.C. and Northern Virginia.
- If you need care outside CareFirst BlueCross BlueShield's (CareFirst) service area of Maryland, Washington, D.C. and Northern Virginia. Access to the largest network across the country, with 96% of hospitals and 95% of physicians in-network and 97% of claims paid in-network nationally.

## Benefits at a glance



### Preventive care and sick office visits

You are covered for all preventive care as well as sick office visits.



### Large provider network

You can choose any doctor from our large network of providers. Our network also includes specialists, hospitals and pharmacies—giving you many options for your healthcare.



### Specialist services

Your coverage includes services from specialists without a referral. Specialists are doctors or nurses who are highly trained to treat certain conditions, such as cardiologists or dermatologists.



### Prescription drug coverage

Your plan covers prescription drugs.



### Hospital services

You're covered for overnight hospital stays. You are also covered for outpatient services, those procedures you get in the hospital without spending the night. Your PCP or specialist must provide prior authorization for all inpatient hospital services and may need to provide prior authorization for some outpatient hospital services such as rehabilitative services, chemotherapy and infusion services.

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### Labs, X-rays or specialty imaging

Covered services include provider-ordered lab tests, X-rays and other specialty imaging tests (MRI, CT scan, PET scan, etc.).



### Well-child visits

All well-child visits and immunizations are covered.



### Maternity and pregnancy care

You are covered for doctor visits before and after your baby is born, including hospital stays. If needed, we also cover home visits after the baby's birth.



### Mental health and substance use disorder

Your coverage includes behavioral health treatment, such as psychotherapy and counseling, mental and behavioral health inpatient services and substance use disorder treatment.

## How your plan works

CareFirst has the region's largest network of doctors, pharmacies, hospitals and healthcare providers that accept our health plans. Because networks vary among CareFirst health plans, make sure you're familiar with your specific plan's network.

In-network doctors and healthcare providers are those that are part of your plan's network (also known as participating providers). When you choose an in-network provider, you'll pay the lowest out-of-pocket costs.

**Out-of-network** providers and doctors have not contracted with CareFirst. If you choose to receive care from an out-of-network provider, you can expect to pay more and, in some cases, may be responsible for the entire amount billed.

## Getting started with your plan

No matter which health plan you have, one of the first things you should do is choose an in-network primary care provider or PCP. By visiting your PCP for routine visits as recommended, they will get to know you, your medical history and your habits.

## BluePreferred PPO gives you flexibility and choices when you need care.



CareFirst Preferred Provider Organization (PPO) network  
or  
BlueCard PPO network  
(outside of MD, DC, and Northern VA)

Non-participating providers

### In-network you pay: \$

Visit any CareFirst PPO network provider or when receiving care outside Maryland, Washington, D.C. and Northern Virginia, visit any BlueCard PPO provider. No referrals necessary.

### Out-of-network you pay: \$\$

Visit a non-participating provider. No referral required. Balance billing may apply.

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Having a PCP who is familiar with your health can make it easier and faster to get the care you need. In addition, when you choose a PCP, you are one step closer to earning a financial reward!

With access to nearly 95% of all physicians in the United States, your doctor is likely in the network. To find regional and national providers, visit our *Find a Provider* tool ([carefirst.com/doctor](https://carefirst.com/doctor)) and search by the CareFirst BlueCross BlueShield or CareFirst BlueChoice, Inc. (CareFirst) plan or by your doctor's name.

### Your benefits

#### Step 1: Meet your deductible (if applicable)

If your plan requires you to meet a deductible, you will be responsible for the cost of your medical care up to the amount of your deductible. However, this deductible does not apply to all services.

Examples of in-network services not subject to deductible\*:

- Adult preventive visits with PCP
- Well-child care and immunizations with PCP
- OB/GYN visits and pap tests
- Mammograms
- Prostate and colorectal screenings
- Routine prenatal maternity services



#### Step 2: Your plan will start to pay for services

Your full benefits will become available once your deductible is met. However, the level of those benefits will depend on whether you see in-network or out-of-network providers. Depending on your particular plan, you may also have to pay a copay or coinsurance when you receive care.

You will have different deductible amounts for in network versus out of network services. For example, when you see in-network providers, your expenses will only count toward your in-network deductible and out-of-network expenses will only apply to your out-of-network deductible. Deductible requirements vary based on your coverage level (e.g. individual, family) therefore if more than one person is covered under your plan, please refer to your Evidence of Coverage for detailed deductible information.

In general, non-participating providers don't have an agreement with CareFirst to accept the allowed benefit as payment in full for their services. This means the provider could bill you based on the actual charge for the service and you would be responsible for paying the balance between what we allow for the benefit and the actual charge.

Remember, you may be required to pay a non-participating provider's total charges at the time of service and submit a claim for reimbursement.

### Your out-of-pocket maximum

Your out-of-pocket maximum is the maximum amount you will pay during your benefit period. Any amount you pay toward your deductible (if applicable) and most copays and/or coinsurance will count toward your out-of-pocket maximum.

You will have a different out-of-pocket maximum for in-network and out-of-network benefits. Once your out-of-pocket maximum is satisfied, copays or coinsurance amounts will not be required.

Please keep in mind that out-of-pocket requirements also differ if your coverage is either an individual or family plan. Detailed information on out-of-pocket maximum amounts can be found in your Evidence of Coverage.

\* This is not a complete list of all services. For a comprehensive explanation of your coverage, please check your Evidence of Coverage.

### Out-of-area coverage

You have the freedom to take your healthcare benefits with you—across the country and around the world. BlueCard PPO, a program from the Blue Cross and Blue Shield Association, allows you to receive the same healthcare benefits while traveling outside of the CareFirst service area (Maryland, Washington, D.C. and Northern Virginia). The BlueCard program includes 500,000 unique providers and 8,896 hospitals in the United States.

### Global coverage

If you travel outside of the United States for a period of less than six months, you have access to a worldwide network of traditional inpatient, outpatient and professional healthcare providers. With BlueCross BlueShield Global Core\* solutions from CareFirst, you'll receive:

- Access to a worldwide network of traditional inpatient, outpatient, and professional healthcare providers—more than 7,000 physicians and more than 2,000 hospitals.
- 24/7 care support via telephone.
- Seamless claims processing/reimbursement designed for occasional or short-term travel, Global Core connects members with their home plan benefits to provide basic medical coverage outside of the United States.

For more information on Global Core, please call 800-810-BLUE (2583).

### Important terms

**ALLOWED BENEFIT:** The maximum amount CareFirst approves for a covered service, regardless of what the doctor actually charges. Providers who participate in the PPO network cannot charge our members more than the allowed amount for any covered service.

**BALANCE BILLING:** Billing a member for the difference between the allowed charge and the actual charge.

**COINSURANCE:** The percentage of the allowed benefit you pay after you meet your deductible.

**COPAY:** A fixed-dollar amount you pay when you visit a doctor or other provider.

**DEDUCTIBLE:** The amount of money you must pay each year before your plan begins to pay its portion for the cost of care.

**IN-NETWORK:** Doctors, hospitals, labs and other providers or facilities that are part of the CareFirst's regional and national PPO network.

**OUT-OF-NETWORK:** Doctors, hospitals, labs and other providers or facilities that do not participate in CareFirst's regional and national PPO network.

\*BlueCross BlueShield Global is a brand owned by BlueCross BlueShield Association

BluePreferred PPO is underwritten by Group Hospitalization and Medical Services, Inc. or CareFirst of Maryland, Inc.

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