

2011/12 REPORT TO THE COMMUNITY



you + CareFirst  =  
a healthy relationship



## our mission

In accordance with the Charter of the nonprofit health service plan, the mission of CareFirst BlueCross BlueShield shall be to:

- provide affordable and accessible health insurance to the plan's insureds and those persons insured or issued health benefit plans by affiliates or subsidiaries of the plan;
- assist and support public and private health care initiatives for individuals without health insurance; and
- promote the integration of a health care system that meets the health care needs of all the residents of the jurisdictions in which the nonprofit health service plan operates.

Annotated Insurance Code of Maryland §14-102

## Message from the President & CEO



Chet Burrell  
President and CEO

It has been almost 5 years since I joined CareFirst BlueCross BlueShield (CareFirst), and it is safe to say that this period has been one of the most eventful stretches in the company's long history. Between our own initiatives to reshape health coverage and strengthen the relationships between members, doctors and CareFirst, and the changes required or spurred by Federal health care reform, it has been a time of great change—with much more to come.

So much of this change is driven by a single factor—rising costs. If health care costs continue to rise as they have over the last decade, more and more people will not be able to afford care even with health care reform. At the same time, nobody wants to sacrifice health care quality to reduce costs. We believe strongly that the path to reducing costs is by improving quality; and, to this end, providing coverage that helps members get or stay healthy and potentially avoid more serious health issues (and their associated costs).

This premise is at the heart of our Patient-Centered Medical Home (PCMH) program, one of the largest of its type in the nation. Our PCMH program compensates physicians for putting a differential focus on their patients with the greatest health needs. It provides physicians with information and resources—including local nurses—to work actively with patients to manage chronic health conditions. More than 3,600 primary care providers participate in the program, and though PCMH is still a young program, we are encouraged by the early results. In 2011—the first full year of the program—care costs for CareFirst members in these Medical Homes were approximately \$40 million lower than expected.

We are identifying ways to extend the model to other populations who might benefit from coordinated care delivery. In the last year, CareFirst made \$8.5 million in grants to extend the PCMH model to safety-net health clinics serving vulnerable populations throughout our service area. In addition, CareFirst applied for and received a \$24 million Health Care Innovation Award from the Centers for Medicare and Medicaid Services (CMS) to bring PCMH to 25,000 Medicare beneficiaries in Maryland. It was the third largest grant made by CMS and the largest for a PCMH program nationwide—evidence that others see the potential of our PCMH model.

CareFirst is also enhancing efforts to encourage members to build strong relationships with their primary care provider and rewarding them for taking steps to improve and stay healthy. Our HealthyBlue portfolio of products now includes four versions of this new design—with even more attractive rewards and flexibility that makes it an attractive option for many more CareFirst members.

Together, these efforts take us in the direction we have charted to serve the health needs of our members and the communities in which we do business. With these efforts underway, we look forward to further enhancing our efforts to assure our subscribers the access to affordable care that is so important to preserving access to needed services.



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CareFirst BlueCross BlueShield (CareFirst) places great importance on helping and encouraging its members to establish close, active relationships with their primary care provider (PCP). With that relationship firmly established, everything from routine preventive care, to recognizing health risks and managing chronic health conditions can be closely managed. It's at the heart of many of CareFirst's signature programs—all of which took major steps forward in 2011 and 2012.

### Patient-Centered Medical Home

CareFirst launched its Patient-Centered Medical Home Program (PCMH) on January 1, 2011. The program provides PCPs (primary care physicians and nurse practitioners) with new online tools, new human resources and new incentives to allow them to put a focus on their patients who have the greatest health needs. By mid-2012, more than 3,300 PCPs and 300 nurse practitioners—caring for nearly 1 million CareFirst members—had voluntarily joined the PCMH program. These health care providers have organized themselves into small teams or panels—on average ten physicians—to work together to meet the needs of patients.

Through the PCMH program, CareFirst works with PCPs to identify patients with chronic and other conditions that would benefit from more attention. And importantly, CareFirst has put in place a rich system of supports to help PCPs better manage and coordinate their patient's care, including:

- Access to a complete online member health record to better see the full picture of the patient's care. Since not all care occurs in a PCPs office, the tool allows the provider to see important information on care delivered elsewhere, prescription drugs and other information to serve the patient better.
- A team of registered nurse care coordinators to help develop and manage "care plans" for patients who need them. The goal of a care plan is to help the patient better manage and improve their health, and keep it from deteriorating needlessly. The care team includes Local Care Coordinators who are in the

community to work directly with the physician and patient, and CareFirst Regional Care Coordinators to provide even more support. The PCP-led team brings more hands-on health care expertise to bear on those patients who can benefit most.

- Incentives that encourage and allow PCPs to spend the time necessary to manage care for their sickest patients. It's widely acknowledged that PCPs have been undercompensated given their critical role in patient care. CareFirst's PCMH program puts in place meaningful incentives—linked with quality measures—to allow the PCP to spend the time needed with their patients.

CareFirst also provides PCPs with access to detailed online information—called SearchLight Reports—that can help them serve all of their patients by seeing patterns of care more clearly. This helps PCPs answer questions like: Are their patients on the whole getting screenings and tests when they should? Are there steps they can take to improve that performance? The PCMH program aligns the interests of members and physicians and CareFirst to encourage the provision of high-quality, coordinated health care.

While the PCMH program is still new and growing, the first year of the program produced encouraging results. Nearly 60 percent of eligible primary care Panels earned increased reimbursements for their 2011 performance in CareFirst's PCMH program. Increased reimbursements—or Outcome Incentive Awards (OIAs)—are based on a combination of savings achieved by a particular Panel against projected 2011 total care costs for CareFirst members as well as the attainment of quality points in the provision of care to Panel patients.





Approximately 150 of the 250 eligible Panels earned OIAs for the 2011 program year. The level of OIA for each Panel is based on both the level of quality and degree of savings achieved by the participants of the Panel. Highlights of the first-year of the PCMH program include:

- Panels earning OIAs achieved an average 4.2 percent savings against expected 2011 care costs.
- Panels that did not earn OIAs registered costs that averaged 4 percent higher than expected for 2011.
- On average, Panels earning OIAs will see an increase in their reimbursement level of 20 percentage points. This increase is in addition to a 12 percentage point increase paid to all participants that continue to remain in good standing in the PCMH program.
- The cost of care for all CareFirst members attributed to PCMH participants was 1.5 percent lower than had been projected for 2011.
- Quality scores for Panels receiving an OIA and those not receiving an OIA were comparable.

### **Comprehensive Health Support**

While our PCMH Program is a centerpiece program for CareFirst, we have put in place or are developing a wide variety of programs to serve our members better while meeting the challenges of improving care and slowing the rise of health care costs. Just a few examples include:

**Hospital Transitions of Care** – There is no more critical time for our members than when they or a loved one is in the hospital—and it doesn't necessarily get easier when a patient is discharged. Complex care regimens, a multitude of prescriptions, and advice from multiple physicians can make knowing and doing the right thing difficult for the savviest of patients. CareFirst's Hospital Transitions of Care program addresses this directly and effectively. CareFirst is there—with nursing care transition coordinators located at many hospitals. These health professionals can

visit our sickest patients in the hospital—before they go home—to make sure they have guidance and resources to help them navigate the complex health system after discharge. CareFirst's substantial presence in Maryland, Washington, DC and Northern Virginia gives us the unique ability to provide this service.

### **Medication Therapy Management** –

Prescription drugs are an integral part of providing care for our members. But we want to help CareFirst members get the drugs they need safely and affordably. That's why members with prescription drug coverage through CareFirst can benefit from our *Rx Personal Advisor* program. Through the program, members with complex prescription drug regimens can have a comprehensive medication review with a pharmacist, work to resolve any medication problems and address drug compliance issues where they may exist. This service is available at major pharmacy chains throughout the United States.

**Behavioral Health Services** – Our programs join together medical and behavioral care to address the whole person—body, mind and spirit. No matter where a person happens to be in the mental health continuum, we have specialized services to help them get well. We offer care management for members with critical needs and primary care support to assist with prevention. From outpatient scheduling assistance to follow-up phone calls after hospitalization, we offer programs for an individual's specific needs, closely connected with their medical needs.

## HealthyBlue

HealthyBlue offers a complete health care solution—a health care benefits plan, rewards for healthy living, preventive/routine care and screenings at no cost, wellness programs, care management and the latest online educational and wellness tools. With HealthyBlue, CareFirst members have the control to make the decisions that matter most, the flexibility to select the doctors they want, and to do it within the budget they want to maintain.

HealthyBlue provides virtually unfettered access to primary and preventive care since preventive and primary care visits are paid in full—with no co-pays or deductibles. Maintenance drugs for chronic conditions and illnesses are free. And, by completing a health assessment as part of a simple three-step process, members can earn health financial rewards. These come in the form of reward cards for health and wellness services or as reduced deductibles for members. And if a member doesn't immediately qualify for a health reward, working hand-in-hand with a PCP, the member can earn the reward over time. It's a product purposefully designed to bring patients and physicians closer together in working toward better health. In 2012, CareFirst introduced its latest HealthyBlue product, HealthyBlue Advantage.



A key feature of HealthyBlue Advantage allows members who live or travel outside of CareFirst's service area (Maryland, Washington, DC and portions of Northern Virginia) to receive in-network coverage. When seeking care in the CareFirst service area—Maryland, Washington, DC, and Virginia—members have access to more than 33,000 CareFirst BlueChoice HMO providers and 60 hospitals. When outside the service area, HealthyBlue Advantage members have access to more than 600,000 BlueCard PPO providers—a program offered through the Blue Cross Blue Shield Association.

HealthyBlue Advantage includes many features that aim to increase access to care and help control health care costs. They include:

- Fewer out-of-pocket expenses for medical services (many services have a \$0 co-pay such as adult physical exams, routine OB/GYN exams, lab tests, X-rays, sick visits to a primary care physician, cancer screenings and well-child visits).
- Financial rewards for members who take steps to improve their health (up to \$700 for a family and \$300 for an individual).
- No referrals to visit a specialist.
- New health and wellness discounts to help members lead a healthier life.

Not surprisingly, HealthyBlue is becoming an increasingly popular choice for CareFirst members. And with even more enhancements to HealthyBlue coming, its value—and popularity—is sure to keep growing.



*the community*

+ CareFirst =

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### Our CareFirst Commitment Initiative...

CareFirst Commitment. It's our name for the countless activities we've undertaken to improve the long-term health of our community. Since its launch in 2005, we've sought to address health care needs throughout the Mid-Atlantic Region we serve by providing millions of dollars annually—\$341 million to date—to benefit area charities, community-based organizations and public health programs.

### Innovative Health Care Solutions to Meet the Needs of Our Community

We view our grants as strategic investments in community initiatives to catalyze innovative health care delivery programs that generate tangible benefits to those who need help the most. Since its inception, CareFirst Commitment's catalytic grants have provided funding to numerous programs in the region that increase access to care, improve the health care delivery system, promote changes in health status among individuals, and ultimately, enhance the long-term health of the community. Specifically, we've focused our efforts on five key objectives:

- Improving Maternal and Child Health
- Battling the Obesity Epidemic
- Addressing the Region's Shortage of Nurses
- Empowering the Region's Health Safety Net Clinics to improve access to care; and
- Promoting the Patient-Centered Medical Home (PCMH) concept

#### Improving Maternal and Child Health

In much of CareFirst's service area, infant mortality rates exceed the national average. And, racial disparities exacerbate this serious problem. That's why CareFirst has committed more than \$9 million since 2006 to community-based efforts to improve maternal, infant and child health in communities where the need is the greatest.

In the National Capital area, CareFirst's support includes a \$1.5 million grant to **Mary's Center** to provide primary and pre-natal care to 6,000

Prince George's County residents; a \$346,000 grant to the **DC Department of Health Case Management Home Visitation Program**; and contributions to **SIDS Mid-Atlantic Cribs Project**, **St. Ann's Infant and Maternity Home Teen Mother Baby Program**, **Providence Health Foundation Teen Centering Program** and the **Family Health and Birth Breastfeeding Program**.

In Maryland, CareFirst has invested \$4 million in the **Baltimore City Health Department's B'More for Healthy Babies** effort. Launched in 2009, the effort is a 10-year citywide plan that brings together a variety of institutions and community-based programs to promote practices that produce healthier babies and infants. Other grants include \$252,000 to **Franklin Square Hospital Center** to fund *Innovations in Care and Education to Reduce Adverse Perinatal Outcomes*; \$130,000 grant to **Child Center and Adult Services** to deliver community-based therapy and services to uninsured and underinsured pregnant women and new mothers suffering from depression; and contributions to the **Bon Secours Hospital Home Visiting Program**, the **Somerset County Health Department Women's Addiction Screening Program** and the **Delmarva Foundation for Medical Care Neonatal Learning Network**.

While much remains to be done to address the high infant mortality rates in the region, both Washington, DC and Maryland's infant mortality rates have both decreased to historic lows.

Northern Virginia programs focused on maternal and child health have benefitted as well. The **Inova Health System Foundation** received a \$340,000 grant to work with Hispanic women through a comprehensive community engagement program in Falls Church. Community volunteers and staff from Inova Health Source have been trained to guide expecting mothers through perinatal care, the critical time shortly before and after birth. Focusing on high-risk African American women who are pregnant or have young children, **Northern Virginia Family Service's Healthy Families Program** provides counseling and access to health care with the support of a \$393,000 grant from CareFirst.

## CareFirst Commitment



### *Battling Obesity*

According to the American Heart Association, about one in three American kids is overweight or obese. It is a daunting public health challenge that could negatively affect our youth and health care system in profound ways. Since 2006, CareFirst has invested more than \$3 million in efforts to reduce childhood obesity. Funding has supported numerous efforts, including \$2.2 million for multi-year programs involving the **YMCA of Metropolitan Washington** (*Physical, Healthy and Driven—PHD Program*) and the **Y of Central Maryland** (*Fit n Fun Program*). The Y programs are focused on helping kids and their families to become more physically active and motivated while increasing their overall health, including their mind, body and spirit. Other contributions include \$500,000 to **The Girl Scouts of the Nation's Capital's** *Grow Strong Program*, encouraging at-risk girls to make healthy life choices and practice habits of healthy living; and \$65,000 to **Inova Health System's** *Northern Virginia Healthy Kids Coalition*, providing health tool kits to the Boys and Girls Clubs of Greater Washington. In addition, we also contributed to the **Girl's on the Run** program in DC Wards 7 & 8 and **Columbia Triathlon Association's** *Youth Triathlon School* program. Each year, more than 8,500 children participate in CareFirst-funded programs that focus on nutrition, healthy choices and physical activity.

### *Addressing the Region's Nursing Shortage*

Responding to the region's chronic shortage of nurses, CareFirst attacked the source of the problem—a lack of qualified faculty to teach the next generation of nurses. Under *Project RN*, CareFirst provides grants to nurses to earn graduate nursing degrees in exchange for commitments to teach for at least three years in nursing education programs in our region. The program began in 2007 and was extended with a new round of funding that will carry the program into 2014. CareFirst partners with 13 area colleges and universities, including: **Bowie State University, Catholic University, the College of Notre Dame, Coppin State University, Georgetown University; George Mason**

**University, Howard University; Johns Hopkins University; Marymount University, Salisbury University, Stevenson University, Towson University and the University of Maryland.**

To date, CareFirst has invested \$2.4 million in *Project RN* and funds \$80,000 scholarships to students in Maryland, Washington and Northern Virginia.

### *Providing Access to Care through Safety Net Clinics & Promoting the PCMH Concept*

In early 2012, CareFirst committed \$8.5 million in grants to community health centers throughout the region to create and/or enhance patient-centered medical home and care coordination programs for the region's most vulnerable, chronically ill populations. Grant recipients include: **Arlington Free Clinic, Baltimore Medical System, Calvert Healthcare Solutions, Chase Brexton Health Services, Choptank Community Health System, Community Clinic Inc., Health Care for the Homeless, Mary's Center, Primary Care Coalition of Montgomery County, Total Health Care and Unity Health Care.**

The grants will provide services to patients at more than 20 locations throughout the region. The initiative ranks among the largest of its type ever implemented by a private insurer to support safety net health centers, as well as our largest ever focused funding effort. Safety net centers use our grants to serve low-income, medically underserved communities—addressing chronic illnesses such as diabetes, cardiovascular disease, and high blood pressure, as well as a wide spectrum of other medical issues, including primary adult care and pediatric health, specialized care with HIV-targeted case management and services for homeless, minority and uninsured populations.



A key element of CareFirst's mission is increasing access to health care for the region it serves—and safety net health centers and other safety net organizations play a key role in filling gaps in community care. CareFirst has funded many efforts to fill these care gaps, whether it's through a \$955,000 grant to fund the **University of Maryland's School of Nursing** Governor's Wellmobile to provide care in rural communities

or a \$280,000 grant to **Community of Hope** to help establish a Ward 8 clinic in Washington, DC. Likewise, CareFirst also supports the **Inova Juniper Program Arlington HIV/AIDS Clinic in Northern Virginia**, **Health Care for the Homeless** convalescent care center for homeless individuals, and **Way Station, Inc.** who will provide innovative medical care for patients with severe and persistent mental illness.



## areas of giving

CareFirst is committed to upholding its nonprofit mission, and in 2011 contributed \$51 million to community initiatives designed to increase the accessibility, affordability, safety and quality of health care services throughout Maryland, Washington, DC and northern Virginia.

Each year we establish a budget to reflect the health care needs and priorities of the communities we serve in Washington, DC, Maryland and Northern Virginia with an overarching goal of dedicating resources to initiatives that catalyze change and create systemic efficiencies in the health care delivery system. In priority order, the highest portion of our CareFirst contributions goes toward:

*Subsidies and Enhanced Health Care Access Programs* Support for City and State programs which provide access for large vulnerable populations—those unable to otherwise receive health care services or have only limited access to those services. This represents the largest portion of our giving budget.

### *Catalytic Giving*

Support for programs and other initiatives that stimulate productive change and improvements in the health care system over the long term.

### *Targeted Health Related Giving Through Others*

Support to organizations that provide direct health care or related services for the underserved.

### *Programmatic Initiatives*

Program support which targets a specific population and/or addresses a major health care issue, with specific measurements for success.

### *Corporate Memberships and Community Sponsorships*

CareFirst funds certain opportunities related to corporate sponsorships and memberships with business/ civic organizations in order to build strong relationships and develop visible partnerships with the community. This represents the smallest portion of our giving budget.

| Giving Category                        | (\$000)          |
|----------------------------------------|------------------|
| Corporate Memberships                  | \$ 166           |
| Community Sponsorships                 | 1,421            |
| Programmatic Initiatives               | 2,123            |
| Targeted Health Giving Through Others  | 3,822            |
| Catalytic Giving                       | 5,403            |
| Subsidies and Enhanced Access Programs | 37,224           |
| Subtotal                               | 50,159           |
| Other                                  | 800              |
| <b>Total</b>                           | <b>\$ 50,959</b> |

CareFirst donated to the following organizations in the National Capital Area (Washington, DC, Northern Virginia and Prince George's and Montgomery counties in Maryland) in 2011 and 2012.

## 2011/2012 grants

(through September)

### A

826DC  
911 For Neck and Head Cancer, Inc.  
Adoptions Together  
Adventist HealthCare  
Africare House  
Alexandria Chamber of Commerce  
Alexandria Neighborhood Health Services, Inc.  
Alternative Paths Training School  
Alvin Ailey Dance Foundation  
Alzheimers Association  
American Diabetes Association  
American Health Assistance Foundation  
American Heart Association – National Capital Area  
American Red Cross of the National Capital Area  
American University  
Amyotrophic Lateral Sclerosis Association  
Anne Frank House  
Asian American LEAD  
Arlington Free Clinic  
Arlington Pediatric Center  
Aunt Hattie's Place, Inc.

### B

Beethoven Found  
Bowie State University  
Boy Scouts of America – National Capital Area Council  
Boys & Girls Clubs of Greater Washington  
Bread for the City  
Bright Beginnings

### C

Campaign for Tobacco-Free Kids  
Capital Breast Care Center  
Capitol Hill Cluster School  
Carlos Rosario Educational Foundation, Inc.  
Carolyn Boone Lewis Health Care Center  
CASA de Maryland, Inc.  
Catholic University  
Celebrate Fairfax  
CentroNia  
Child and Family Network Centers  
Child Center and Adult Services, Inc.  
Childhelp, Inc.  
Children's Environmental Health Network  
Children's Hospital Foundation  
Children's National Medical Center  
City Year Washington, DC  
Columbia Lighthouse for the Blind  
Community Clinic  
Community Foundation for Prince George's County  
Community Foundation for the National Capital Region  
Community Health Partnership  
Community Ministries of Rockville, Inc.  
Community of Hope  
Community Services for Autistic Adults & Children  
Concerned Black Men, Inc.  
Congressional Black Caucus Foundation  
Congressional Hunger Center  
Covenant House Washington DC  
Crohn's and Colitis Foundation of America  
Cultural Tourism, DC  
Cystic Fibrosis Foundation-DC Chapter

### D

DC One City Fund  
DC Action for Children  
DC Campaign to Prevent Teen Pregnancy  
DC Central Kitchen, Inc.  
DC Chamber of Commerce

DC Children and Youth Investment Trust Corporation  
DC Public Education Fund  
DC Rape Crisis Center  
DC Wheel Productions  
Dialogue On Diversity Inc.  
Dimensions Health System / Prince George's Hospital Center  
District Alliance for Safe Housing  
District of Columbia Cancer Consortium  
District of Columbia College Access Program  
District of Columbia Department of Health  
District of Columbia Hospital Association  
District of Columbia Primary Care Association  
Doctors Community Hospital Foundation

### E

Economic Club of Washington, DC  
Eduseed  
Emmaus Services for the Aging  
Everybody Wins! DC

### F

Fair Chance  
Fairfax Library Foundation  
Family Health and Birth Center  
Federal City Council  
Feed the Homeless  
Fight for Children, Inc.  
Florence Crittenton of Greater Washington  
Food & Friends  
Food for Others, Inc.  
For This Cause  
Friends of Fort Dupont Ice Arena, Inc.  
Friends of the Libraries  
Friends of the National Zoo  
Friendship Public Charter School

### G

George Mason University Foundation  
George Washington University Medical Center  
Georgetown University  
Georgetown University Hospital  
Girl Scout Council of the Nation's Capital  
Girls Inc. of the Washington, DC Metro Area  
Girls on the Run - DC  
Grantmakers in Health  
Greater Baden Medical Services, Inc.  
Greater DC Cares  
Greater Washington Board of Trade  
Greater Washington Hispanic Chamber of Commerce Foundation  
Greater Washington Sports Alliance  
Greater Washington Urban League

### H

Hispanic College Fund  
Holy Cross Hospital Foundation  
Hope Connection for Cancer Support  
Hope for the Warriors  
Hope Marietta Foundation  
Howard University

### I

Inova Health System Foundation  
Inova Juniper Program  
Institute for the Advancement of Multicultural & Minority Medicine  
Iona Senior Services

**J**

Jack and Jill of America, Inc. Montgomery County MD Chapter  
 Jamaican Women of Washington, Inc.  
 Jeanie Schmidt Free Clinic  
 Jewish Community Center of Greater Washington  
 John F. Kennedy Center for the Performing Arts  
 Joint Center for Political and Economic Studies  
 Jones-Haywood Dance School  
 Jubilee Foundation  
 Junior Achievement of the National Capital Area  
 Juvenile Diabetes Research Foundation-Capital Chapter

**K**

Kids Smiles  
 Kingsbury Center  
 Knock Out Abuse

**L**

Latin American Youth Center  
 Laurel Regional Hospital Foundation  
 Leadership Arlington  
 Leadership Greater Washington  
 Leadership Montgomery Educational Foundation, Inc.  
 Leadership Prince George's  
 Leukemia & Lymphoma Society – National Capital Area  
 Life Circle Alliances Inc.  
 Life Pieces to Masterpieces  
 Lisner-Louise-Dickson-Hurt Home  
 Lymphoma Research Foundation

**M**

Make-A-Wish Foundation of the Mid-Atlantic  
 March of Dimes Maryland-National Capital Area  
 Maryland Senior Olympics  
 Mary's Center for Maternal and Child Care  
 Mautner Project  
 Medical Society of Northern Virginia  
 Melwood Horticultural Training Center, Inc.  
 Mentoring to Manhood  
 Mercy Health Clinic  
 Metropolitan Washington Council of Governments  
 Montgomery County Chamber of Commerce  
 Montgomery County Community Foundation  
 Montgomery County Education Forum, Inc.

**N**

N Street Village  
 NAMI Montgomery County  
 National Association of Social Workers  
 National Coalition for Cancer Survivors  
 National Gay & Lesbian Chamber of Commerce  
 National Geographic Society  
 National Multiple Sclerosis Society  
 National Quality Forum  
 Neediest Kids  
 Nonprofit Roundtable of Greater Washington  
 Northern Virginia AIDS Ministry  
 Northern Virginia Dental Clinic, Inc.  
 Northern Virginia Family Service  
 Northern Virginia Urban League  
 NOVA Scripts Central

**O**

Oyster School Community Council, Inc.

**P**

Perry Center, Inc.  
 PHI Community Foundation  
 Planned Parenthood of Metropolitan Washington DC  
 Prevention of Blindness Society of the Metropolitan Area  
 Primary Care Coalition of Montgomery County  
 Prince George's County Public Schools  
 Providence Health Foundation

**Q**

Quality Trust for Individuals with Disabilities, Inc.

**R**

Ron Brown Scholar Fund  
 Rosemount Center  
 Running Start

**S**

Salvation Army, Fairfax  
 Samaritan Inns  
 SCAN of Northern Virginia  
 Shirley's Angel Foundation  
 Sibley Memorial Hospital Foundation  
 Skinner Leadership Institute, Inc.  
 Smith Farm  
 Smithsonian Anacostia Community Museum  
 Spanish Catholic Center  
 Special Olympics (DC)  
 St. Ann's Center for Children, Youth and Families  
 St. Ann's Infant and Maternity Home  
 Sudden Infant Death Services of the Mid-Atlantic  
 Summit Health Institute Research and Education

**T**

The Community Foundation for the National Capital Region  
 The Hope Marietta Foundation  
 The Links Foundation, Inc.  
 The Women's Center  
 The Montgomery County Community Foundation  
 The NEA Foundation  
 The Women's Center  
 Thurgood Marshall Academy  
 Tigerlily Foundation

**U**

United Way of Central Carolinas  
 United Way of Central West Virginia  
 United Way of the National Capital Area  
 Unity Health Care  
 University of the District of Columbia (UDC)  
 Urban Alliance  
 Us Helping Us, Inc.

**V**

Vida Senior Centers  
 Virginia Hospital Center Foundation

**W**

Washington Area Consortium On HIV Infection In Youth  
 Washington DC Hall of Fame Society  
 Washington DC Police Foundation  
 Washington Drama Society, Inc. (Arena Stage)  
 Washington Hospital Center Foundation  
 Washington National Opera  
 Washington Regional Association of Grantmakers  
 Washington Tennis & Education Foundation  
 Whitman-Walker Clinic  
 World Wide Community Inc.

**Y**

YMCA of Metropolitan Washington  
 Young Latinos Leadership Council Inc.  
 Youth for Tomorrow  
 YWCA of the National Capital Area

CareFirst donated to the following Maryland (excluding Prince George's and Montgomery counties) organizations in 2011 and 2012.

**A**

21st Century Education Foundation, Inc.  
 Advocates for Children & Youth  
 African American Fire Fighters Historical Society  
 African American Heritage Festival  
 AIDS Interfaith Residential Services  
 Allegany Health Right  
 Alliance for Lupus Research  
 Alliance for the Mentally Ill of Metropolitan  
 Baltimore, Inc.  
 Alzheimer's Association - Greater Maryland Chapter  
 American Association of Healthcare Administrative  
 Management – Maryland  
 American Breast Cancer Society - MD  
 American Cancer Society - MD  
 American Diabetes Association - MD  
 American Heart Association - MD  
 American Red Cross of the Chesapeake Region  
 Amyotrophic Lateral Sclerosis Association  
 Annapolis Area Ministries  
 Annapolis Wellness House  
 Arc of Baltimore  
 Arc of Howard County  
 Archdiocese of Baltimore  
 Associated Black Charities

**B**

B & O Railroad Museum  
 Babe Ruth Birthplace and Museum  
 Baltimore City Foundation  
 Baltimore City Health Department  
 Baltimore Community Foundation  
 Baltimore County Chamber of Commerce  
 Baltimore County Department of Aging  
 Baltimore Healthy Start, Inc.  
 Baltimore LiveHealthy  
 Baltimore Medical System  
 Baltimore Reads, Inc.  
 Baltimore Symphony Orchestra  
 Baltimore Urban Debate League  
 Baltimore Washington Corridor Chamber of Commerce  
 Best Buddies Maryland  
 Better BedRest, Inc.  
 Big Brothers Big Sisters of the Greater Chesapeake  
 Big Brothers Big Sisters of the Alleghenies  
 Bluford Drew Jemison M.S.T. Academy  
 Board of Child Care  
 Board of Education of Wicomico County  
 Boy Scouts of America - Baltimore Area Council  
 Boys & Girls Clubs of Metropolitan Baltimore  
 Boys and Girls Club of Washington County  
 Boys Hope Girls Hope  
 Brook Lane Health Services  
 Business Volunteers Unlimited

**C**

Cal Ripken, Sr. Foundation  
 Calvert Healthcare Solutions  
 Calvert Memorial Hospital Foundation, Inc.  
 Care Net Pregnancy Center of Frederick  
 Carroll Hospice  
 Catholic Charities – Maryland  
 Central Scholarship Bureau  
 Chase Brexton Health Services  
 Chesapeake Center for Youth Development  
 Choptank Community Health System, Inc.  
 Civic Works  
 Columbia Festival of the Arts  
 Columbia Foundation  
 Columbia Triathlon Association  
 Community College of Baltimore County  
 Community College of Baltimore County Foundation

Cool Kids Campaign  
 Cumberland County United Way  
 Cystic Fibrosis Foundation - MD Chapter

**D**

Domestic Violence Center of Howard County  
 Downtown Partnership of Baltimore  
 Dyslexia Tutoring Program

**E**

Economic Alliance of Greater Baltimore  
 Ed Block Courage Award Foundation, Inc.  
 Emerge, Inc.  
 End Hunger in Calvert County  
 Esophageal Cancer Network

**F**

Family Crisis Center of Baltimore County  
 Father Martin's Ashley  
 FloNation Foundation  
 Franklin Square Hospital Center, Inc.  
 Frederick County Health Department  
 Friends of Baltimore County Commission for Women  
 Friends of Howard County Library  
 Friends of Patterson Park

**G**

GBMC Foundation, Inc.  
 Girl Scouts of Central Maryland  
 Goodwill Industries of the Chesapeake  
 Greater Baltimore Committee  
 Greater Baltimore Urban League  
 Greater Homewood Community Corporation

**H**

Habitat for Humanity of the Chesapeake  
 Harford United Charities  
 Health Care for the Homeless  
 Hippodrome Foundation, Inc.  
 Hood College  
 Hospice Cup  
 Hospice of the Chesapeake  
 House of Ruth  
 Howard Community College Educational Foundation  
 Howard County Chamber of Commerce  
 Howard County Conservancy Inc.  
 Howard County Economic Development Authority  
 Howard Hospital Foundation

**I**

Independent College Fund of Maryland  
 Injured Workers Insurance Foundation

**J**

Jewish Recovery Houses, Inc.  
 John Lancaster & W. Cecil Short Charity Foundation  
 Johns Hopkins Bayview Medical Center  
 Joseph Richey House

**K**

Katie And Wil Brady Memorial Foundation Inc.  
 Kennedy Krieger Institute

**L**

Leadership Howard County  
 Leadership Maryland  
 Leukemia & Lymphoma Society - MD  
 LifeBridge Health  
 Living Classrooms Foundation  
 Loyola University Maryland

**M**

Make-A-Wish Foundation of the Mid-Atlantic  
 Marian House, Inc.  
 Maryland Assembly on School-Based Health Care  
 Maryland Association of Counties  
 Maryland Association of Nonprofit Organizations  
 Maryland Black Caucus Foundation  
 Maryland Chamber of Commerce  
 Maryland Family Network  
 Maryland Food Bank  
 Maryland Hispanic Chamber of Commerce  
 Maryland Mentoring Partnership  
 Maryland New Directions  
 Maryland Patient Safety Center  
 Maryland Rural Health Association  
 Maryland School for the Blind  
 Maryland Science Center  
 Maryland Therapeutic Riding  
 Maryland Zoo in Baltimore  
 McDaniel College  
 Mercy Health Services  
 Meritus Healthcare Foundation  
 Mid-Atlantic Symphony Orchestra Society  
 Morgan State University Foundation  
 Mother Seton Academy  
 Moveable Feast  
 Multiple Myeloma Research Foundation, Inc.  
 My Sister's Care

**N**

NAMI Maryland  
 National Aquarium in Baltimore  
 National Coalition of 100 Black Women (Baltimore)  
 National Family Resiliency Center  
 National Kidney Foundation Of Maryland  
 National Multiple Sclerosis Society - MD  
 National Quality Forum  
 Network 2000, Inc.

**O**

Oncology Foundation of MD and the  
 District of Columbia  
 Open Society Institute - Baltimore  
 Opportunity Builders, Inc.

**P**

Parks and People  
 Pathfinders for Autism  
 Peninsula Regional Medical Center  
 Penn-Mar Human Services  
 Pikesville Chamber of Commerce  
 Planned Parenthood of Maryland  
 Port Discovery Children's Museum  
 Prevent Blindness – Mid-Atlantic

**R**

Reginald F. Lewis Museum of Maryland  
 African American History & Culture  
 Ride Across Maryland Foundation  
 Right Side Foundation  
 Robert Packard Center for ALS Research  
 Roberta's House

**S**

Saint Agnes Hospital Foundation  
 Salvation Army, Annapolis  
 Salvation Army, Baltimore Area Command  
 Salvation Army, Frederick  
 Samuel Ready Scholarships  
 Shepherd's Clinic  
 Somerset County Health Department  
 Special Olympics Maryland  
 St. Joseph Medical Center Foundation  
 St. Mary's Hospital of St. Mary's County  
 St. Vincent de Paul of Baltimore  
 Star Spangled 200, Inc.  
 Stella Maris Hospice Program  
 Stevenson University  
 Suited to Succeed  
 Susan Cohan Kasdas Colon Cancer Foundation, Inc.  
 Susan G. Komen for the Cure - MD  
 Swim Across America - Baltimore

**T**

The Children's Guild  
 The Leadership: A Program of the Greater  
 Baltimore Committee  
 The Links, Inc. – Baltimore Chapter  
 The Sixth Branch  
 Total Health Care  
 Tuerk House

**U**

Ulman Cancer Fund for Young Adults  
 United Way of Central Maryland  
 United Way of the Lower Eastern Shore  
 University of Maryland Baltimore  
 University of Maryland College Park  
 University of Maryland Foundation, Inc.  
 University of Maryland Medical System Foundation

**W**

Way Station  
 We Promote Health  
 WMHS Auxiliary  
 Wellness House of Annapolis  
 William E. Proudford Sickle Cell Fund, Inc.

**Y**

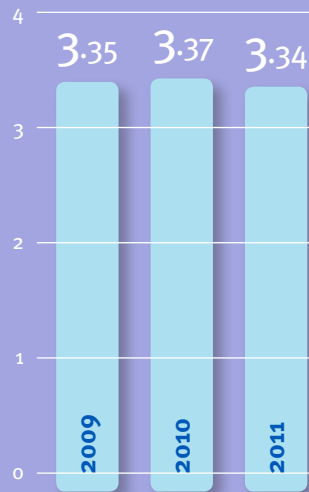
YWCA of Annapolis and Anne Arundel County  
 YMCA of Central Maryland  
 YMCA of Cumberland, MD  
 YWCA of Annapolis and Anne Arundel County  
 YWCA of Greater Baltimore

**Z**

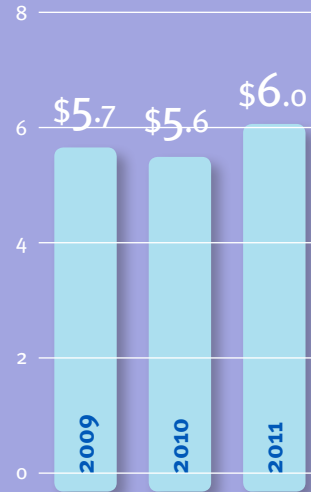
Zero - The Project to End Prostate Cancer



Membership  
(in Millions)

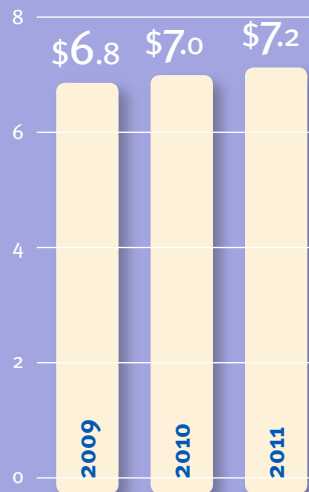


Medical Care Spending  
(in Billions)

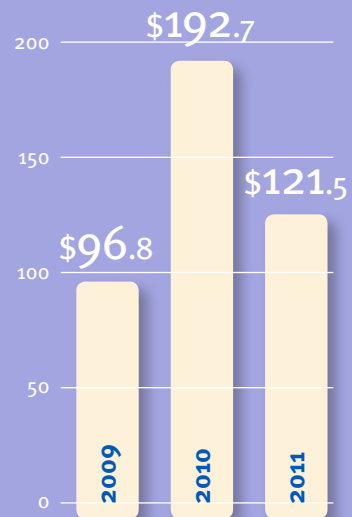


## 2011 performance highlights

Revenue  
(in Billions)



Net Income  
(in Millions)



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## Notice of Nondiscrimination and Availability of Language Assistance Services

CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc. 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.

### Civil Rights Coordinator, Corporate Office of Civil Rights

Telephone Number 410-528-7820  
Mailing Address P.O. Box 8894  
Baltimore, Maryland 21224  
Fax Number 410-505-2011  
Email Address [civilrightscordinator@carefirst.com](mailto:civilrightscordinator@carefirst.com)

You can file a grievance by mail, fax or email. If you need help filing a grievance, our CareFirst Civil Rights Coordinator is available to help you.

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>.

## 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 መድን ሽፋንዎ መረጃ ይዟል። ከተወሰኑ ቀን-ገደቦች በፊት ሊፈጽሟቸው የሚገቡ ነገሮች ሊኖሩ ስለሚችሉ እነዚህን ወሳኝ ቀናት ሊይዝ ይችላሉ። ይኸን መረጃ የማግኘት እና ያለምንም ክፍያ በቋንቋዎ አገዛ 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) Ìtẹ̀tíléko: Àkíyèsí yìí ní iwífún nípa isẹ̀ adójútòfò rẹ̀. Ó le ní àwọn déèti pàtó o sì le ní láti gbé ìgbésẹ̀ ní àwọn ojò gbèdèké kan. O ni ètò láti gba iwífún yìí àti irànlówó ní èdè rẹ̀ lófèfè. Àwọn omọ-egbé gbòdò pe nóm̀bà fòdùn tò wà lẹ̀yìn kààdì idánimò wọn. Àwọn mírán le pe 855-258-6518 kí o sì dúró nípasẹ̀ ijíròrò tí tí a ó fí sọ fún ọ̀ láti tẹ̀ 0. Nígbatí aṣojú kan bá dáhùn, sọ èdè tí o fẹ̀ a ó sì sọ 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.*

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।

Bàsòò-wùdù (Bassa) Tò Dùù Cáò! Bǎ nìà kè bá nyò bě kè m̄ gbo kpá bó nì fùà-fúà-tiìn nyεε jè dyí. Bǎ nìà kè bédé wé jéé bě b́é m̄ kè dε wa ḿ m̄ kè nyuεε nyu hwè b́é wé b́èa kè zi. Ǿ m̀ò nì kpé b́é m̄ kè bǎ nìà kè kè gbo-kpá-kpá m̄ ḿεε dyé dé nì bídí-wùdù mú b́é m̄ kè se wídí d̀ò péè. Kpooò nyò b́é m̄ dá fúùn-nòbà nìà dé waa I.D. káàò d́éín nyε. Nyò t̀òò séín m̄ dá nòbà nìà kè: 855-258-6518, kè m̄ m̄ f̀ò tee b́é wa ḱε m̄ gbo ćé b́é m̄ kè nòbà m̀òà 0 ḱε dyi pàd̀àn hwè. Ǿ j̀ú kè nyò d̀ò dyi m̄ g̀ǎ j̀ùìn, pò wuqu m̄ ḿ pòε dyie, kè nyò d̀ò mu bó nììn b́é Ǿ kè nì wuquò 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। অন্যেরা 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。

*Igbo (Igbo)* Nrubama: 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 akwughi ugwo o bula. Ndi otu kwesiri ikpo akara ekwentidi di n'azu nke kaadi njirimara ha. Ndi ozo niile nwere ike ikpo 855-258-6518 wee chere ububo ahuru ro mgbe amanyere ipi 0. Mgbe onye nnochite anya zara, kwuo asusu i choro, a ga-ejiko 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.