A photograph of a young woman with dark hair in a light blue button-down shirt over a striped shirt, smiling and holding the hand of an elderly woman with short grey hair. The elderly woman is seated in a wheelchair, wearing a white top and a plaid blanket. The background is a bright, indoor setting with a window and some greenery.

GROUP MEDICARE ADVANTAGE PPO

CareFirst Group Medicare Advantage Overview

September 13, 2025

Proprietary and Confidential





TODAY'S AGENDA



01. Medicare 101
02. CareFirst's Provider Network
03. Your Medical and Prescription Drug Benefits
04. Extras Included in Your Plan
05. Resources and Reminders
06. Q&A

WHAT IS MEDICARE ADVANTAGE?

- **Medicare Advantage (MA) Plans (also called Part C Plans)** are health plan options approved by Medicare and run by private companies, like CareFirst.
- MA plans are **part of the Medicare program**. Medicare pays private companies a certain amount for each member's care.
- MA plans offer the **same benefits as Original Medicare (Part A & Part B)** covers and **includes prescription drug (Part D)** coverage as well.
- MA plans offer **additional benefits** such as hearing aids, routine vision, in-home assessments, fitness benefits, worldwide emergency coverage and more.



LOCAL AND NATIONAL PROVIDER PARTNERS

CareFirst's Passive PPO allows you to access in- and out-of-network Medicare providers at the same rate.



Local providers

High-quality providers available throughout Maryland and the District of Columbia.



Nationwide providers

Robust, nationwide PPO network available through BlueCross BlueShield Network Sharing.






Broad provider choice

You can see any Medicare provider at the same in-network rates*.

*Out-of-network providers must participate in Medicare and be willing to bill CareFirst or their local Blues Plan.

VISITING A PROVIDER

Use your CareFirst ID card when at the provider's office or pharmacy. You won't need your red, white and blue Medicare card to use this plan.

 CareFirst Medicare Advantage		CareFirst BlueCross BlueShield Group Advantage (PPO)	
Member Name F_NAME M_INIT L_NAME	PCP Office IN: \$X OON: \$X	Specialist Office IN: \$X OON: \$X	Urgent Care Center IN: \$X OON: \$X
Member ID EGE SBSB_ID	Emergency Room IN: \$X OON: \$X	RxBIN RXBIN	RxPCN RXPCN
Group Number GRGR_ID		RxGRP RX_GROUP	
Effective Date M_R_DT			
BC/BS Plan 193/963			
Issuer (80840)			
			CMS-H7379-801
			

Lets providers know you have nationwide PPO coverage

Network statistics:

- ~98% of providers participate in Medicare nationwide
- 8,000 primary care doctors, 57,000 specialists and 55 hospitals in Maryland and DC participate in the CareFirst Medicare Advantage PPO network
- You also have access to the nationwide BlueCross BlueShield Medicare network



YOUR 2026 MEDICAL AND RX BENEFITS

MEDICAL BENEFITS AT A GLANCE

	CareFirst Group Advantage (PPO) In-Network/Out-of- Network Combined
Medical Deductible	\$0
Maximum Out-of-Pocket (MOOP)	\$1,000
Primary Care Provider Copay (in-person or virtual)	\$15
Physician Specialist Copay (in-person or virtual)	\$15
Occupational, Physical, Speech-Language Pathology Therapy	\$15
Inpatient Coverage— Per Admission Copay	\$0
Outpatient Hospital Services— Per Admission Copay	\$0
Emergency Room Copay (waived if admitted within 24 hours)	\$50
Urgent Care Center Copay (waived if admitted within 48 hours)	\$15
Lab Tests Copay	\$0
X-ray Services	\$0



The CareFirst plan also offers routine chiropractic (\$15 copay) and acupuncture (\$15 copay) coverage for up to 12 visits per year.

PRESCRIPTION DRUG BENEFITS AT A GLANCE

	CareFirst Group Advantage (PPO)	
Annual Part D Prescription Drug Deductible	\$0	
Annual Part D Out-of-Pocket Drug Costs Cap	\$2,100	
Network Coverage	National	
Non-Part D Enhanced Drug Benefit	Includes lifestyle drugs, cough/cold, vitamins, weight loss, etc.	
	30-Day Supply (Retail and Mail Order)	60- or 90-Day* Supply (Retail and Mail Order)
Tier 1—Preferred Generics Copay	\$10	\$20
Tier 2—Generics Copay	\$10	\$20
Tier 3—Preferred Brand Copay	\$25	\$50
Tier 4—Non-Preferred Drug Copay	\$40	\$80
Tier 5—Specialty Copay	\$40	Not available on this tier

Note: Part D cost-sharing does not count toward the overall medical out-of-pocket maximum (MOOP) for your plan.

***100-day supply available for Tier 1 drugs**

ACCESSING YOUR DRUG BENEFITS



We offer holistic and comprehensive prescription drug coverage



Pharmacy locations

Access to over **60,000 pharmacy locations** nationwide including all major chains like:

- CVS
- Walmart
- Weis
- Walgreens
- Costco
- Safeway
- Wegmans
- Medicine Shoppe
- Giant Pharmacy
- Harris Teeter



Anytime, anywhere service

24/7 pharmacy customer support



EXTRAS INCLUDED IN YOUR PLAN

VISION HIGHLIGHTS



An overview of the plan's vision coverage provided by Davis Vision

To find a vision provider, visit **carefirst.com/learn/groupma** and select *Find a Doctor* in the middle of the page. Then select the Medicare Advantage Vision (PPO) network.

Note: Slide is highlighting current benefits, will update if decision is made to enhance vision benefit

CAREFIRST BLUECROSS BLUESHIELD GROUP ADVANTAGE (PPO)

Vision Benefit	In-Network Member Cost	Out-of-Network Member Cost
Annual Routine Eye Exam w/ Dilation	\$0 copay	Up to \$40 allowance
Frames	\$0 copay for Davis Collection Up to \$100 annual allowance + 20% off balance for other frames	Up to \$100 allowance
Clear Spectacle Lenses	\$10 copay	Up to \$40-\$80 allowance depending on lens type
Contact Lenses (in lieu of eyeglasses)	Up to \$100 allowance + 15% discount off balance for contact lens materials	Up to \$100 allowance

HEARING HIGHLIGHTS



An overview of the plan's hearing coverage provided by NationsHearing

To find a hearing provider, visit carefirst.com/learngrpma and select *Find a Doctor* in the middle of the page. Then select the Medicare Advantage Hearing (PPO) network.

Note: Slide is highlighting current benefits, will update if decision is made to enhance hearing benefit

CAREFIRST BLUECROSS BLUESHIELD GROUP ADVANTAGE (PPO)

Hearing Benefit	Member Cost
Annual Routine Hearing Exam	\$0 copay
Annual Hearing Aid Fitting	\$0 copay
Hearing Aid Coverage	Entry level: \$500 copay per aid Basic level: \$675 copay per aid Prime level: \$975 copay per aid Preferred level: \$1,275 copay per aid Advanced level: \$1,575 copay per aid Premium level: \$1,975 copay per aid
3 Follow Up Visits within First Year of Initial Fitting Date	\$0 copay
3-year Repair Warranty	Included
3 Years of Batteries	Included

IN-HOME HEALTH—PORTER

CareFirst and Porter have teamed up to offer care concierge services to help schedule appointments and remove barriers to care—at no additional cost.

"I love that Porter is helping members with preventive care. I really enjoyed speaking with Julia, her knowledge and thoroughness. She was just wonderful. 10/10."



Schedule an in-home visit to help identify any care gaps.



Help schedule any necessary appointments based on needs assessed during the visit.



Facilitate necessary medical equipment.



Support transitions of care from the hospital or skilled nursing care.

VIRTUAL-FIRST CARE—CLOSEKNIT

Virtual care service where you can connect to a clinician online 24/7. You can also:



Get care where it's most convenient—at home, through pop-up clinics, community events, or practice partners.



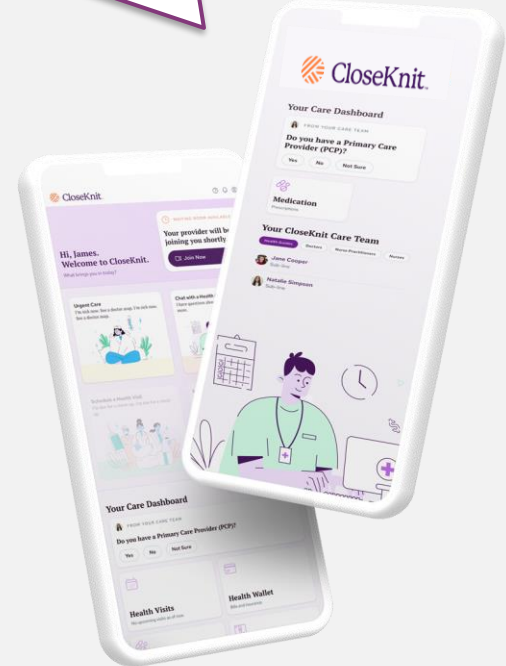
Get predictable costs—copay will be the same amount as an in-office visit.



Get support from an advocacy team—to create a frictionless experience.

CloseKnit offers advanced primary care, urgent care, mental healthcare, and nutrition services.

"I love having access to urgent care from my phone through CloseKnit. I was able to get the care I needed without leaving my home."



FITNESS BENEFITS PROGRAM

SilverSneakers® is an opportunity for you to improve your health, gain confidence and connect in your community.



At home or on the go:

- SilverSneakers On-Demand™ fitness classes available 24/7
- SilverSneakers LIVE™ virtual classes and workshops
- SilverSneakers GO™ mobile app with workout plans and more



In participating fitness locations:

- A large network of gyms like:
 - *Gold's Gym*
 - *Planet Fitness*
 - *LA Fitness*
- Classes for all fitness levels



In your community:

- Group activities and classes offered outside the gym
- SilverSneakers.com online resources like a fitness location directory, articles and more

BLUE365 DISCOUNT PROGRAM

This exclusive program offers savings on health and wellness products and services from a number of retailers.

Reebok 

SKECHERS

AVIS

crocs

GARMIN

 **Expedia**

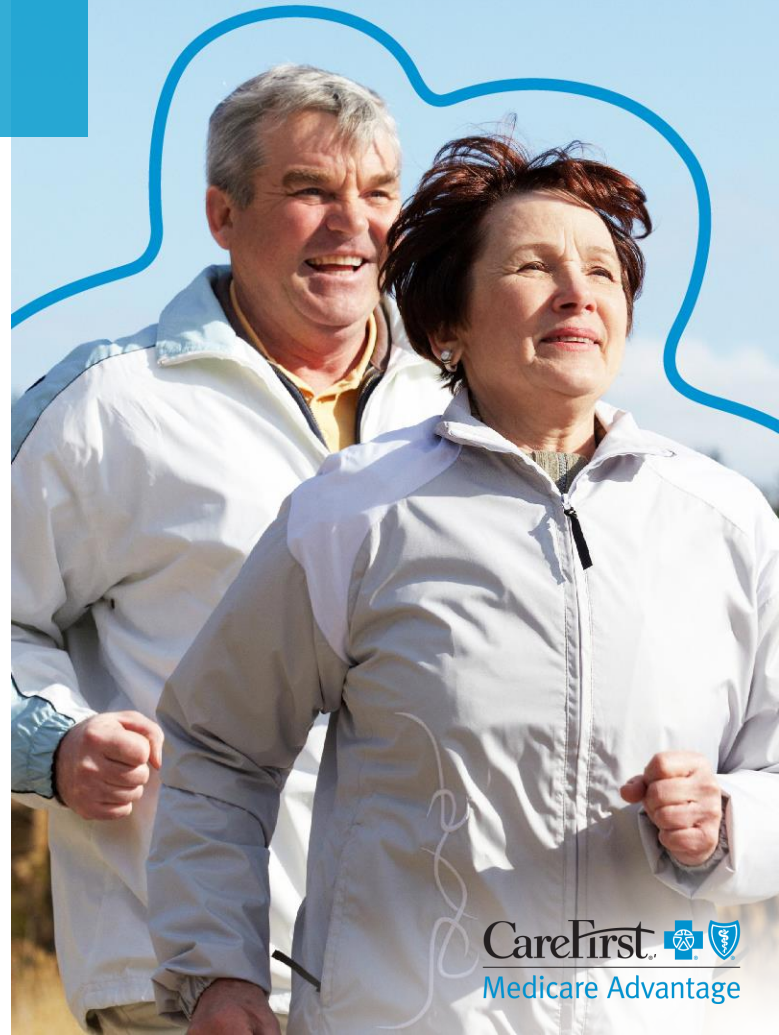
Hertz

chewy

PHILIPS
sonicare



Sign up at blue365deals.com/CareFirstBCBS
and check the site often as deals can change.



CareFirst 
Medicare Advantage

24-HOUR NURSE ADVICE LINE

You can call 833-968-1773 for general questions about health issues or where to go for care.



Staffed by registered nurses 24/7.



Needs or symptoms can include cough, cold, rashes and medication questions.



Included at no added cost.





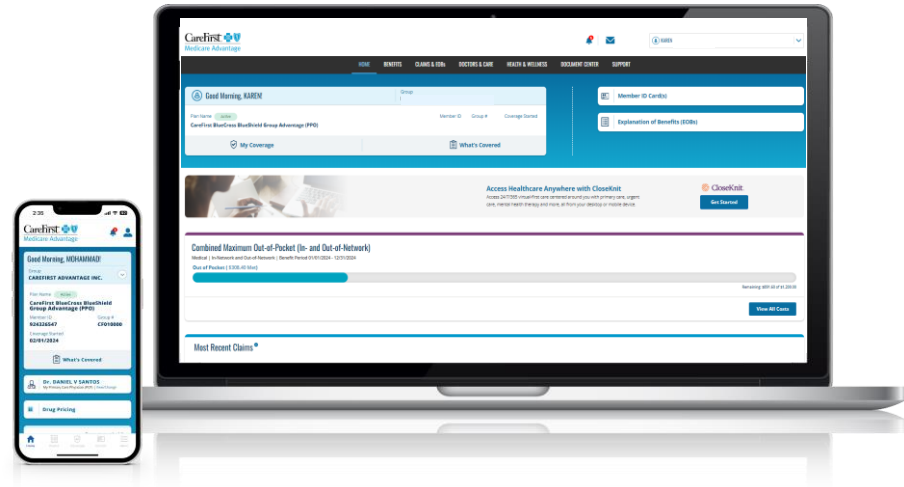
RESOURCES AND REMINDERS

MY ACCOUNT MEMBER PORTAL

You have access to a secure personalized account where you can:

- View claims and Explanation of Benefits (EOBs)
- Find a doctor, facility or pharmacy
- Check your benefits
- View, order and print ID cards
- Estimate medical expenses
- Confirm drugs are covered and check pricing at local pharmacies
- Email CareFirst directly with questions

You can sign up at carefirst.com/myaccount.



IMPORTANT ELIGIBILITY REMINDERS

To be eligible for a Group Medicare Advantage plan, you must:

- ✓ Be retired from the group and meet all employer eligibility guidelines
- ✓ Be enrolled in Medicare (Parts A & B) and continue to pay your Part B premium as well as any Part B or Part D income related monthly adjustment amount
- ✓ Live in CareFirst's Group Medicare Advantage service area, which includes all 50 United States, DC, and all U.S. territories
- ✓ Provide a physical address within the service area to establish permanent residence (cannot be a PO Box)

! **You can only be in one Medicare Advantage plan at a time.** Medicare will automatically terminate you from this plan if you enroll in any other Medicare Advantage plan or standalone Part D prescription drug plan.

Questions?

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THANK YOU

CareFirst BlueCross BlueShield Medicare Advantage is a PPO plan with a Medicare contract. Enrollment in CareFirst BlueCross BlueShield Medicare Advantage depends upon contract renewal. CareFirst BlueCross BlueShield Medicare Advantage is the business name of CareFirst Advantage, Inc., an independent licensee 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.

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