



International
Union of
Operating
Engineers



WELCOME TO CAREFIRST.COM

CareFirst Benefit Review & What's New
IUOE and Pipeline Employers Health & Welfare Fund

JANUARY 9, 2024

Benefit chart



PPO Option A	In-network	Out-of-network
Annual medical deductible (individual/family)	\$200/\$400	\$300/\$600
Annual medical out-of-pocket maximum (individual/family)	\$5,000	\$7,500
Preventive Care	No charge	Deductible, then 30% allowed benefit
Primary care provider (PCP) office visit / Specialist office visit	Deductible, then 20% allowed benefit	Deductible, then 30% allowed benefit
Emergency Services	Deductible, then 20% allowed benefit	Deductible, then 30% allowed benefit
Inpatient Hospitalization & Outpatient Hospitalization	Deductible, then 20% coinsurance	Deductible, then 30% allowed benefit
Physical, Speech, Occupational therapy & Chiropractic care	Deductible, then 20% allowed benefit	Deductible, then 30% allowed benefit

Benefit chart

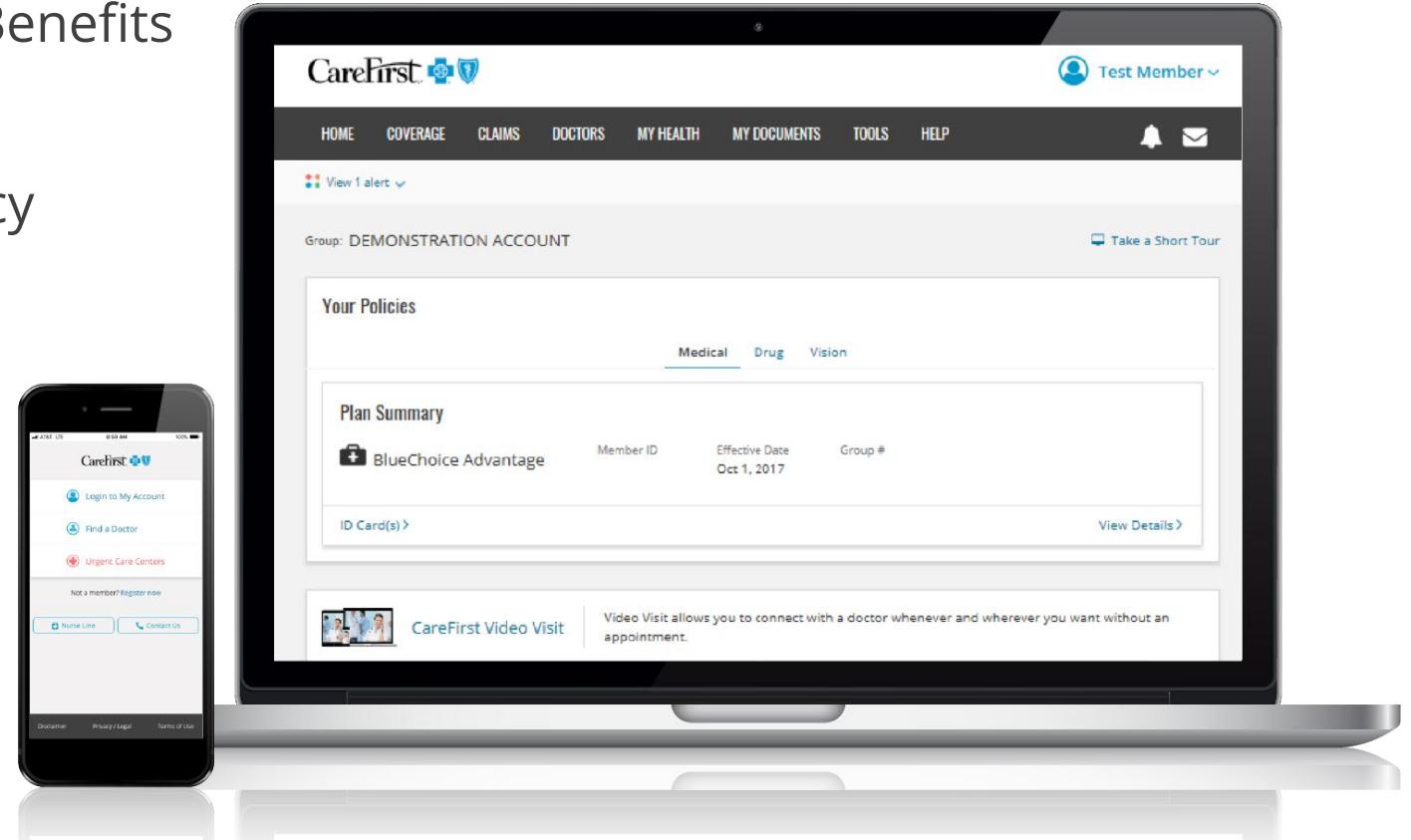


BlueVision Plus – DAVIS VISION	In-network	Out-of-network
Routine Eye Exam	No copay	Plan pays \$45, you pay balance
Davis Vision Frame Collection	No copay for over 200 frames	NA
Non-frame Collection	Plan pays up to \$200, you pay balance minus 20% disc	Plan pays \$60, you pay balance
Spectacle Lenses (once per 12-month benefit period) Basic single vision, basic bifocal, basic trifocal	\$20 copay	Plan pays either \$52, \$82, \$101, you pay balance
Contact Lenses (initial supply; once per 12-month benefit period, in lieu of frames & spectacle lenses)	No copay with prior approval	Plan pays \$285, you pay balance
DavisVisionContact.com Mail Order Contact lens Replacement online	Discount prices	NA
Laser Vision Correction	Up to 25% off allowed amount or 5% off any advertised special	NA

My Account: wherever you are

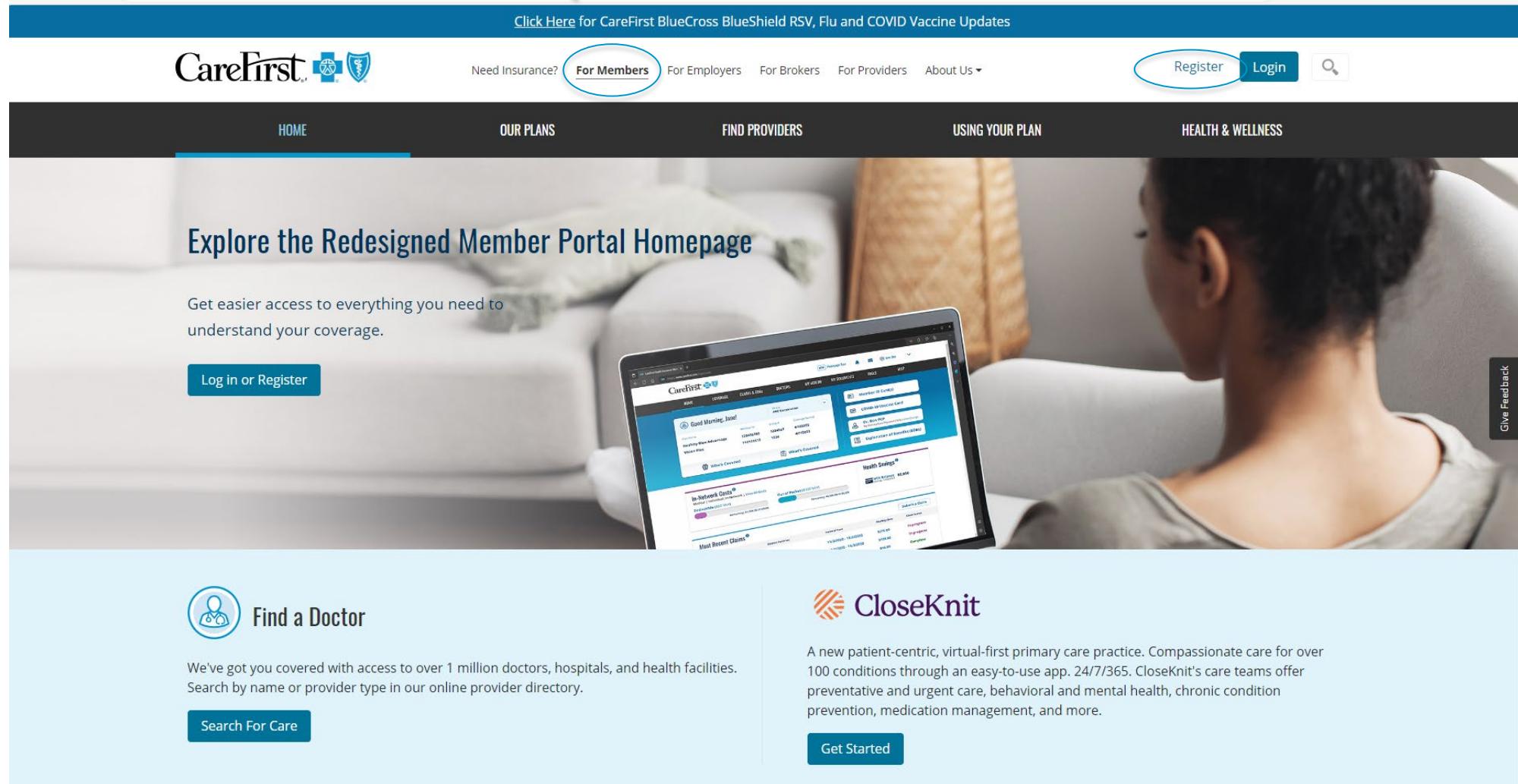


- View claims and Explanation of Benefits (EOBs)
- Find a doctor, facility or pharmacy
- Check your benefits
- View, order and print ID cards
- Estimate medical expenses
- Submit out of network claims



carefirst.com/myaccount





Click Here for CareFirst BlueCross BlueShield RSV, Flu and COVID Vaccine Updates

CareFirst

Need Insurance? **For Members** For Employers For Brokers For Providers About Us

Register Login

HOME OUR PLANS FIND PROVIDERS USING YOUR PLAN HEALTH & WELLNESS

Explore the Redesigned Member Portal Homepage

Get easier access to everything you need to understand your coverage.

Log in or Register

 **CloseKnit**

A new patient-centric, virtual-first primary care practice. Compassionate care for over 100 conditions through an easy-to-use app. 24/7/365. CloseKnit's care teams offer preventative and urgent care, behavioral and mental health, chronic condition prevention, medication management, and more.

Get Started

 **Find a Doctor**

We've got you covered with access to over 1 million doctors, hospitals, and health facilities. Search by name or provider type in our online provider directory.

Search For Care

Log in

New to CareFirst? [Register Now](#)

Username

Remember my username

Password



[Forgot Username?](#)

[Forgot Password?](#)

Log In

Having trouble logging in? Call Technical Support at 877-526-8390

Choose a Username & Password if you do not already have a MY Account established.

Reset password

Your password must include:

At least 8 characters
1 upper case
1 lower case
1 number
1 special character (use only !#\$%&()*,./;:<>=?@[]^_`{|}~)

Please note: Your password cannot contain your first or last name.

New password

Repeat password

Reset Password

[Back to Login](#)

 Good Morning,

Your name

Group:
CAREFIRST BLUECROSS BLUESHI...

Plan Name

HealthyBlue Advantage, BlueVision
Prescription Drug (Integrated with Medical)
BlueDental Plus
BlueVision Plus

Member ID

Group #

Coverage Started

 Who's Covered What's Covered Member ID Card(s) COVID-19 Vaccine Card Explanation Of Benefits (EOBs) Find a Doctor

Access Healthcare Anywhere with CloseKnit

Take your care virtual and access preventive, urgent and mental health support 24/7/365, all through an easy-to-use app. Give CloseKnit a try, with no fees to join.

 CloseKnit.[Register Now](#)

In-Network Costs

[Medical](#) | [Individual](#), [In-Network](#) | [View All Costs](#)[Deductible](#) (\$1500 Met)[Out of Pocket](#) (\$2017.31 Met)

Health Savings

 [HSA Balance](#) \$680.2

[Browse by Category](#) EndocrinologistNetwork
BluePreferredCity, state or zip
Houston, TX - 77001

About Endocrinologist

Deals with problems involving glands and hormones within the body. Includes diabetes and thyroid disease.

[Clear All](#)[All Specialties](#)[All People & Places](#)[All Genders](#)[All Patient Ratings](#)[Blue Quality Programs](#)[More Filters](#)VIEW ONLY: Accepting New Patients Primary Care Physician

WITHIN: 10 miles

[List view](#)  [Map view](#)Sort By
Distance

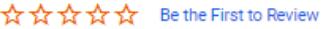
Providers:

[Marc Cillo, MD](#)

Endocrinology, Diabetes & Metabolism

 Compare[View Profile](#)925 N Shepherd Dr, Houston, TX 77008
[Get directions](#) (est. 1.3 miles away)[View More Locations](#)

Phone: 713-486-7200

 Accepting New Patients

Be the First to Review



1 Affiliation



Completed Education in 2013

[Log In for personalized results](#)[Maria N Lee, MD](#)

Endocrinology, Diabetes & Metabolism

 Compare[View Profile](#)1631 North Loop W Ste 625, Houston, TX 77008
[Get directions](#) (est. 2.3 miles away)[View More Locations](#)

Phone: 832-649-4386



Be the First to Review

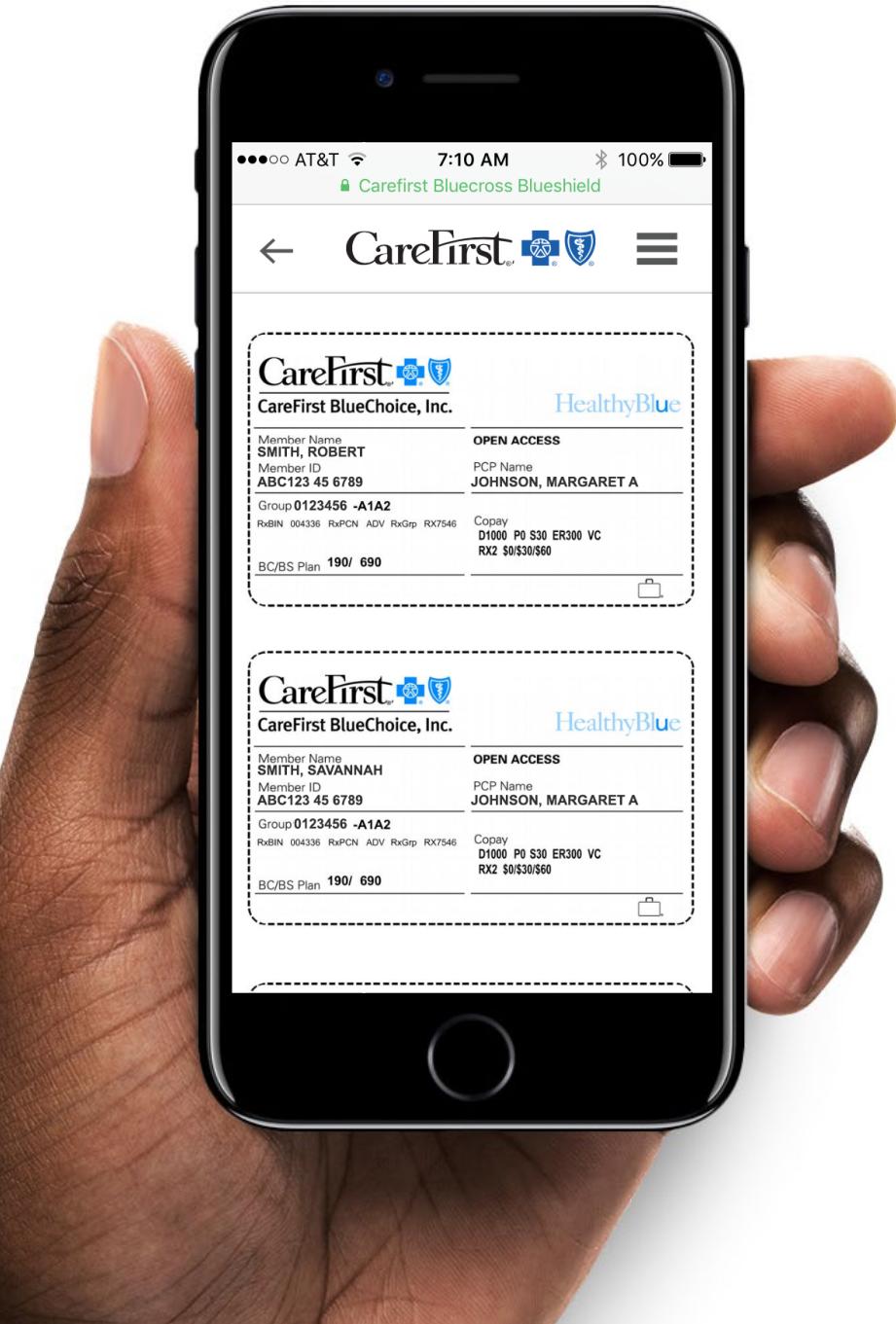


2 Affiliations



Completed Education in 2011

[Log In for personalized results](#)



Employees have their health care information as close as their mobile device

- View ID cards
- Find providers
- Find a nearby urgent care center
- View claims and deductibles
- Check benefits and coverage
- So much more!

More mobile resources designed with your healthy lifestyle in mind.





A new patient-centric virtual-first primary care practice

- Paid through a member's insurance benefits
- CareFirst commercial members ages 18+ are eligible to join CloseKnit
- Complies with all personal privacy and security standards



Continuous and Connected Care That is Centered Around You.



Whole health services

The virtual-first model offers preventive and urgent care, behavioral and mental health, chronic condition prevention, medication management and more.



Care coordination & support

In addition to primary care, CloseKnit offers support for member's whole health including coordinating care, appointment scheduling and enrollment support.



Open 24/7/365

Through a convenient, easy-to-use app. Just open the app and tell us what's going on. We're here for you, 24/7/365, with immediate availability for appointments.



Only the best care

Providers are thoroughly vetted. Each provider must go through a rigorous credentialing process. And adhere to the highest clinical standards.



A one-stop shop

Care teams treat most illnesses virtually and provide in-person care through connection to local providers when needed.



Insurance navigation assistance

Trust and financial security are important to a member's overall health too. CloseKnit teams assist with insurance navigation, billing questions and education.



Dedicated care teams

CloseKnit's patient-centric care teams are focused on a member's whole health. They combine mental and physical patient care to deliver a better overall total health experience.



True transparency

True cost transparency means no billing surprises. Members will know what things cost ahead of time.

Behavioral Health Digital Resource: 7-Cups

Whether you're struggling emotionally or just having a bad day, help is waiting.



Confidential, Mental Health Support 24/7

- Online emotional support system accessible online or via mobile app
- Anonymous, confidential and free
- 7 Cups gives you access to:
 - Trained volunteer listeners
 - Growth paths
 - Community support
 - Access to licensed professionals

To get started, scan the QR code.



CareFirst Wellness Programs



Smart Dollar

An online self-guided course by Dave Ramsey that deals with financial stress by focusing on fiscal baby steps including video lessons and a financial workbook.



Weight Management

A 12-month, telehealth-based CDC-recognized program that helps participants lose weight and significantly reduce their risk of developing type 2 diabetes.



Health Coaching

Personalized and confidential health coaching to reduce health risks and manage chronic conditions such as asthma, low back pain, and heart disease..



Tobacco Cessation

Craving to Quit is a 21-day digital program offering members both telephonic coaching and peer-to-peer support to reduce smoking/vaping and tobacco use.



Blue365

Discounts to healthy products and services available to members to include fitness apparel, fitness center discounts, hearing and vision and family health.



7 Cups

Confidential online resource to help you get the emotional care you need, when you need it, 24/7 and at no cost. Access to trained volunteer listeners, licensed professionals and community support.

What's New, What's Changed?

Virtual Care

- **CloseKnit** services expanded to include 24/7 urgent care for ages 2 years and older. You do not need to be a CloseKnit primary care patient to access urgent care services.
- Advanced primary care, care navigation and behavioral health therapy still offered through CloseKnit.
- **New for January 2024**— psychiatry, lactation services and nutrition counseling.

CareFirst WellBeingSM

- CareFirst has introduced two new weight management programs—**Noom** and **Eat Right Now**—to our well-being collection. If eligible¹, you can choose either program to help you reach your wellness goals—at no cost to you!

¹ Members need to meet clinical eligibility criteria through an online assessment.



Take charge of your health

- Schedule an Annual Wellness Exam with your Primary Care Provider (PCP)
- Take advantage of CareFirst's resources – My Account, Close Knit & CareFirst smartphone apps





CareFirst 

THANK YOU