



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

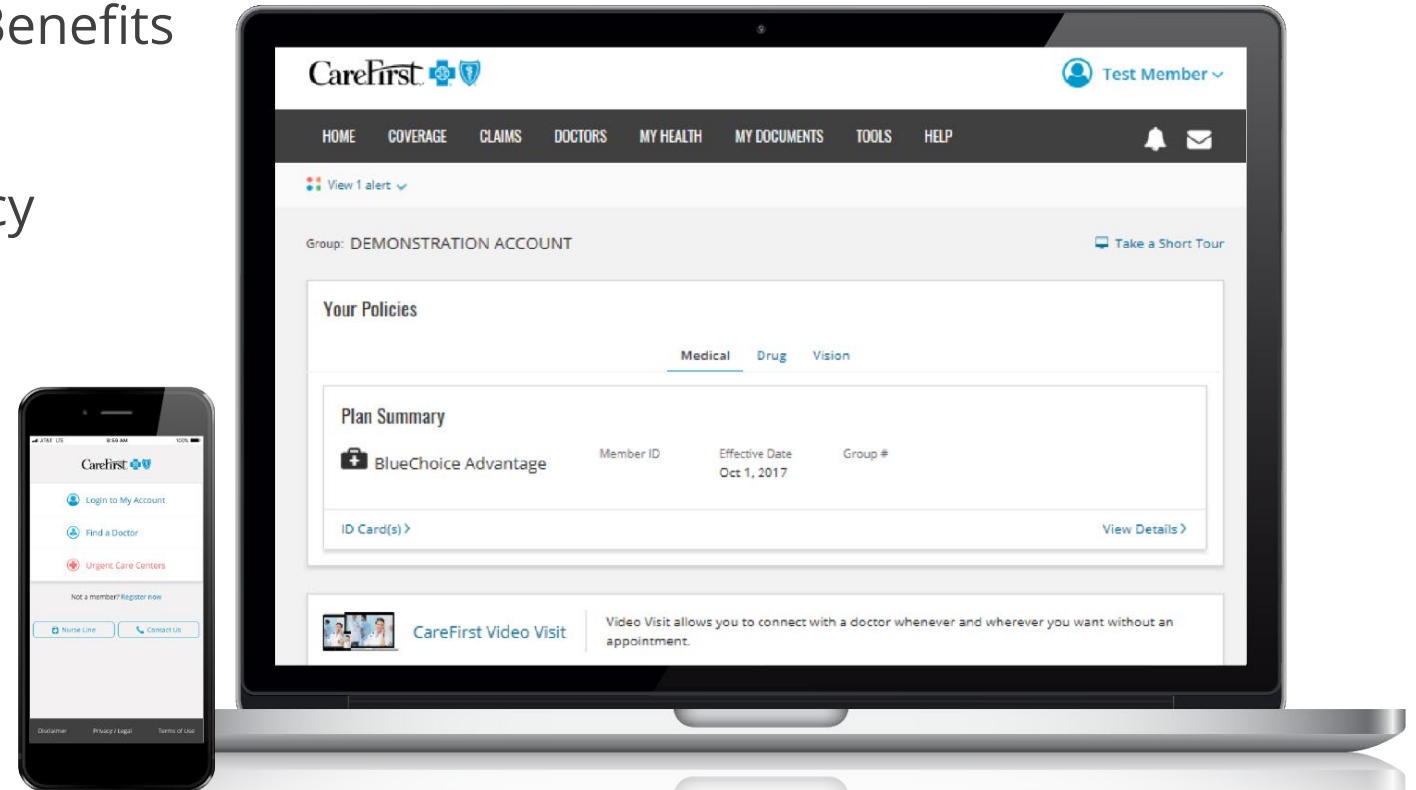
PPO Option A	In-network	Out-of-network
Annual medical deductible (individual/family)	\$200/\$400	\$300/\$600
Annual medical out-of-pocket maximum (individual/family)	\$5,000	\$7,500
Preventive Care	No charge	Deductible, then 30% allowed benefit
Primary care provider (PCP) office visit / Specialist office 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
<b>Routine Eye Exam</b>	No copay	Plan pays \$45, you pay balance
<b>Davis Vision Frame Collection</b>	No copay for over 200 frames	NA
<b>Non-frame Collection</b>	Plan pays up to \$200, you pay balance minus 20% disc	Plan pays \$60, you pay balance
<b>Spectacle Lenses (once per 12-month benefit period)</b> <b>Basic single vision, basic bifocal, basic trifocal</b>	\$20 copay	Plan pays either \$52, \$82, \$101, you pay balance
<b>Contact Lenses (initial supply; once per 12-month benefit period, in lieu of frames &amp; spectacle lenses)</b>	No copay with prior approval	Plan pays \$285, you pay balance
<b>DavisVisionContact.com Mail Order Contact lens Replacement online</b>	Discount prices	NA
<b>Laser Vision Correction</b>	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](https://carefirst.com/myaccount)





CareFirst  

[About Us](#) ▼

[Login](#)



## HEALTH & WELLNESS

**Give Feedback**



## 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](#)



HOME

COVERAGE

CLAIMS & EOBs

DOCTORS

MY HEALTH

MY DOCUMENTS

TOOLS

HELP

 Good Morning,

Your name

Group:  
CAREFIRST BLUECROSS BLUESH...

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 <sup>i</sup>

Medical | Individual, In-Network | [View All Costs](#)

**Deductible** (\$1500 Met)

**Out of Pocket** (\$2017.31 Met)

### Health Savings <sup>i</sup>

 **HSA Balance** \$680.2



Browse by Category

Q Endocrinologist



Network  
BluePreferred

City, 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



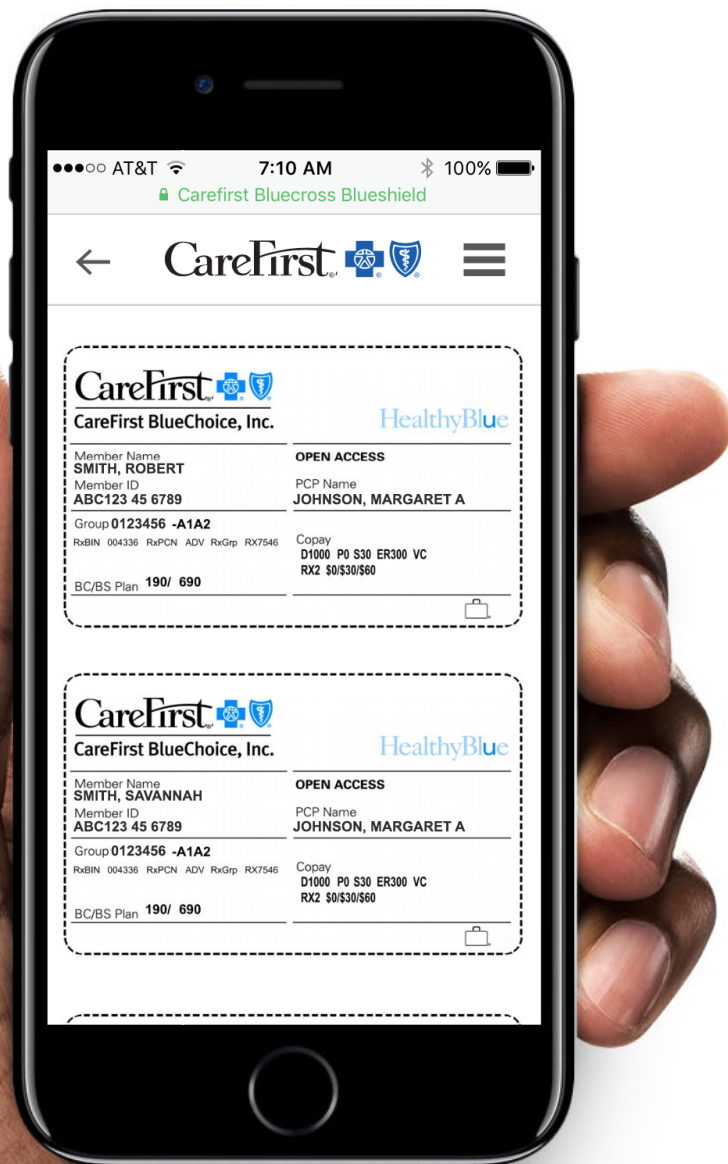
2 Affiliations



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



**CloseKnit**™

# 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 WellBeing<sup>SM</sup>

- CareFirst has introduced two new weight management programs—**Noom** and **Eat Right Now**—to our well-being collection. If eligible<sup>1</sup>, you can choose either program to help you reach your wellness goals—at no cost to you!

<sup>1</sup> 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**

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International  
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Engineers