

To view participating pharmacies and find out how drugs are covered (e.g. generic vs. non-preferred brand) please visit www.carefirst.com/acarx. Please note there are coverage limitations for using non-participating pharmacies.

See a summary of any plan and a glossary of common health insurance terms by visiting www.carefirst.com/individual. Just enter your zip code, gender and date of birth to view and compare plans. Look for the Summary of Benefits & Coverage and Uniform Glossary of Coverage & Medical Terms links for each plan by clicking on the plan name and scrolling to the bottom of the box. **Questions?** Ask your broker or call one of our product specialists at 410-356-8000 or toll-free at 800-544-8703 Monday–Friday, 8 a.m.–6 p.m. and Saturday, 8 a.m.–noon.

2016 D.C. POLICY FORM NUMBERS

BlueChoice HMO HSA Bronze \$6,000

DC/CFBC/EXC/HMO/IEA (1/14); DC/CFBC/SHOP/EXC/DOCS (1/14); DC/CFBC/EXC/NATAMER (1/14); DC/CFBC/DOL APPEAL (R. 1/16); DC/CFBC/MEM/BLCRD (1/12); DC/CFBC/PT PROTECT (9/10); DC/CFBC/EXC/2016 AMEND (1/16); DC/CFBC/DB/INCENT (1/16); DC/CFBC/EXC/HMO HSA/BRZ 6000 (1/16)

BlueChoice HMO HSA Bronze \$6,550

DC/CFBC/EXC/HMO/IEA (1/14); DC/CFBC/SHOP/EXC/DOCS (1/14); DC/CFBC/EXC/NATAMER (1/14); DC/CFBC/DOL APPEAL (R. 1/16); DC/CFBC/MEM/BLCRD (1/12); DC/CFBC/PT PROTECT (9/10) DC/CFBC/EXC/2016 AMEND (1/16); DC/CFBC/DB/INCENT (1/16); DC/CFBC/EXC/HMO HSA/BRZ 6550 (1/16)

BlueChoice HMO HSA Silver \$1,350 (Base Plan)

DC/CFBC/EXC/HMO/IEA (1/14); DC/CFBC/SHOP/EXC/DOCS (1/14); DC/CFBC/EXC/NATAMER (1/14); DC/CFBC/DOL APPEAL (R. 1/16); DC/CFBC/MEM/BLCRD (1/12); DC/CFBC/PT PROTECT (9/10); DC/CFBC/EXC/2016 AMEND (1/16); DC/CFBC/DB/INCENT (1/16); DC/CFBC/EXC/HMO HSA/SIL 1350 (1/16)

BlueChoice HMO HSA Silver \$1,350 (73)

DC/CFBC/EXC/HMO/IEA (1/14); DC/CFBC/SHOP/EXC/DOCS (1/14); DC/CFBC/EXC/NATAMER (1/14); DC/CFBC/DOL APPEAL (R. 1/16); DC/CFBC/MEM/BLCRD (1/12); DC/CFBC/PT PROTECT (9/10); DC/CFBC/EXC/2016 AMEND (1/16); DC/CFBC/DB/INCENT (1/16); DC/CFBC/EXC/HMO HSA/SIL 1350 73 (1/16)

BlueChoice HMO HSA Silver \$1,350 (87)

DC/CFBC/EXC/HMO/IEA (1/14); DC/CFBC/SHOP/EXC/DOCS (1/14); DC/CFBC/EXC/NATAMER (1/14); DC/CFBC/DOL APPEAL (R. 1/16); DC/CFBC/MEM/BLCRD (1/12); DC/CFBC/PT PROTECT (9/10); DC/CFBC/EXC/2016 AMEND (1/16); DC/CFBC/DB/INCENT (1/16); DC/CFBC/EXC/HMO HSA/SIL 1350 87(1/16)

BlueChoice HMO HSA Silver \$1,350 (94)

DC/CFBC/EXC/HMO/IEA (1/14); DC/CFBC/SHOP/EXC/DOCS (1/14); DC/CFBC/EXC/NATAMER (1/14); DC/CFBC/DOL APPEAL (R. 1/16); DC/CFBC/MEM/BLCRD (1/12); DC/CFBC/PT PROTECT (9/10); DC/CFBC/EXC/2016 AMEND (1/16); DC/CFBC/DB/INCENT (1/16); DC/CFBC/EXC/HMO HSA/SIL 1350 94 (1/16)

BlueChoice HMO Young Adult \$6,850

DC/CFBC/EXC/HMO/IEA (1/14); DC/CFBC/SHOP/EXC/DOCS (1/14); DC/CFBC/EXC/NATAMER (1/14); DC/CFBC/DOL APPEAL (R. 1/16); DC/CFBC/MEM/BLCRD (1/12); DC/CFBC/PT PROTECT (9/10); DC/CFBC/EXC/2016 AMEND (1/16); DC/CFBC/DB/INCENT (1/16); DC/CFBC/EXC/HMO/YA SOB (1/16)

BlueChoice HMO Standard Gold \$500

DC/CFBC/EXC/HMO/IEA (1/14); DC/CFBC/SHOP/EXC/DOCS (1/14); DC/CFBC/EXC/NATAMER (1/14) DC/CFBC/DOL APPEAL (R. 1/16); DC/CFBC/MEM/BLCRD (1/12); DC/CFBC/PT PROTECT (9/10) DC/CFBC/EXC/2016 AMEND (1/16); DC/CFBC/DB/INCENT (1/16); DC/CFBC/EXC/HMO STD/GOLD 500 (1/16)

BlueChoice HMO Standard Platinum \$0

DC/CFBC/EXC/HMO/IEA (1/14); DC/CFBC/SHOP/EXC/DOCS (1/14); DC/CFBC/EXC/NATAMER (1/14); DC/CFBC/DOL APPEAL (R. 1/16); DC/CFBC/MEM/BLCRD (1/12); DC/CFBC/PT PROTECT (9/10); DC/CFBC/EXC/2016 AMEND (1/16); DC/CFBC/DB/INCENT (1/16); DC/CFBC/EXC/HMO STD/PLAT 0 (1/16)

BlueChoice HMO Standard Silver \$2,000 (Base Plan)

DC/CFBC/EXC/HMO/IEA (1/14); DC/CFBC/SHOP/EXC/DOCS (1/14); DC/CFBC/EXC/NATAMER (1/14) DC/CFBC/DOL APPEAL (R. 1/16); DC/CFBC/MEM/BLCRD (1/12); DC/CFBC/PT PROTECT (9/10) DC/CFBC/EXC/2016 AMEND (1/16); DC/CFBC/DB/INCENT (1/16); DC/CFBC/EXC/HMO STD/SIL 2000 (1/16)

BlueChoice HMO Standard Silver (94)

DC/CFBC/EXC/HMO/IEA (1/14); DC/CFBC/SHOP/EXC/DOCS (1/14); DC/CFBC/EXC/NATAMER (1/14) DC/CFBC/DOL APPEAL (R. 1/16); DC/CFBC/MEM/BLCRD (1/12); DC/CFBC/PT PROTECT (9/10) DC/CFBC/EXC/2016 AMEND (1/16); DC/CFBC/DB/INCENT (1/16); DC/CFBC/EXC/HMO STD/SIL 2000 94 (1/16)

BlueChoice HMO Standard Silver (87)

DC/CFBC/EXC/HMO/IEA (1/14); DC/CFBC/SHOP/EXC/DOCS (1/14); DC/CFBC/EXC/NATAMER (1/14) DC/CFBC/DOL APPEAL (R. 1/16); DC/CFBC/MEM/BLCRD (1/12); DC/CFBC/PT PROTECT (9/10); DC/CFBC/EXC/2016 AMEND (1/16); DC/CFBC/DB/INCENT (1/16); DC/CFBC/EXC/HMO STD/SIL 2000 87(1/16)

BlueChoice HMO Standard Silver (73)

DC/CFBC/EXC/HMO/IEA (1/14); DC/CFBC/SHOP/EXC/DOCS (1/14); DC/CFBC/EXC/NATAMER (1/14) DC/CFBC/DOL APPEAL (R. 1/16); DC/CFBC/MEM/BLCRD (1/12); DC/CFBC/PT PROTECT (9/10); DC/CFBC/EXC/2016 AMEND (1/16); DC/CFBC/DB/INCENT (1/16); DC/CFBC/EXC/HMO STD/SIL 2000 73 (1/16)

BlueChoice HMO Standard Bronze \$4,500

DC/CFBC/EXC/HMO/IEA (1/14); DC/CFBC/SHOP/EXC/DOCS (1/14); DC/CFBC/EXC/NATAMER (1/14) DC/CFBC/DOL APPEAL (R. 1/16); DC/CFBC/MEM/BLCRD (1/12); DC/CFBC/PT PROTECT (9/10); DC/CFBC/EXC/2016 AMEND (1/16); DC/CFBC/DB/INCENT (1/16); DC/CFBC/EXC/HMO STD/BRZ 4500 (1/16)

HealthyBlue HMO Gold \$1,000

DC/CFBC/EXC/HB IN/IEA (1/14); DC/CFBC/SHOP/EXC/DOCS (1/14); DC/CFBC/EXC/NATAMER (1/14); DC/CFBC/DOL APPEAL (R. 1/16); DC/CFBC/MEM/BLCRD (1/12); DC/CFBC/PT PROTECT (9/10) DC/CFBC/EXC/2016 AMEND (1/16); DC/CFBC/DB/INCENT (1/16); DC/CFBC/EXC/HB HMO/GOLD 1000 (1/16)

Blue Cross Blue Shield Preferred \$750, a Multi-State Plan

DC/CF/EXC/MSP/BP/IEA (1/14); DC/CF/MSP/APPEAL (R. 1/16); DC/CF/SHOP/EXC/DOCS (1/14); DC/CF/EXC/NATAMER (1/14); DC/CF/MSP/EXCLUSION (1/14); DC/CF/MEM/BLCRD (1/12) DC/CF/ANCILLARY AMEND (10/12); DC/GHMSI/HEALTH GUARANTEE 1/15; DC/CF/PT PROTECT (9/10) DC/CF/EXC/2016 AMEND (1/16); DC/CF/DB/INCENT (1/16); DC/CF/EXC/BP/MSPPPO 750 (1/16)

Blue Cross Blue Shield Preferred \$1,600, a Multi-State Plan (Base Plan)

DC/CF/EXC/MSP/BP/IEA (1/14); DC/CF/MSP/APPEAL (R. 1/16); DC/CF/SHOP/EXC/DOCS (1/14) DC/CF/EXC/NATAMER (1/14); DC/CF/MSP/EXCLUSION (1/14); DC/CF/MEM/BLCRD (1/12) DC/CF/ANCILLARY AMEND (10/12); DC/GHMSI/HEALTH GUARANTEE 1/15; DC/CF/PT PROTECT (9/10) DC/CF/EXC/2016 AMEND (1/16); DC/CF/DB/INCENT (1/16); DC/CF/EXC/BP HSA/SIL 1600 (1/16)

Blue Cross Blue Shield Preferred \$1,600, a Multi-State Plan (73)

DC/CF/EXC/MSP/BP/IEA (1/14); DC/CF/MSP/APPEAL (R. 1/16); DC/CF/SHOP/EXC/DOCS (1/14); DC/CF/EXC/NATAMER (1/14); DC/CF/MSP/EXCLUSION (1/14); DC/CF/MEM/BLCRD (1/12); DC/CF/ANCILLARY AMEND (10/12); DC/GHMSI/HEALTH GUARANTEE 1/15; DC/CF/PT PROTECT (9/10) DC/CF/EXC/2016 AMEND (1/16); DC/CF/DB/INCENT (1/16); DC/CF/EXC/BP HSA/ SIL 1600 73 (1/16)

Blue Cross Blue Shield Preferred \$1,600, a Multi-State Plan (87)

DC/CF/EXC/MSP/BP/IEA (1/14); DC/CF/MSP/APPEAL (R. 1/16); DC/CF/SHOP/EXC/DOCS (1/14); DC/CF/EXC/NATAMER (1/14); DC/CF/MSP/EXCLUSION (1/14); DC/CF/MEM/BLCRD (1/12) DC/CF/ANCILLARY AMEND (10/12); DC/GHMSI/HEALTH GUARANTEE 1/15; DC/CF/PT PROTECT (9/10) DC/CF/EXC/2016 AMEND (1/16); DC/CF/DB/INCENT (1/16); DC/CF/EXC/BP HSA/ SIL 1600 87 (1/16)

Blue Cross Blue Shield Preferred \$1,600, a Multi-State Plan (94)

DC/CF/EXC/MSP/BP/IEA (1/14); DC/CF/MSP/APPEAL (R. 1/16); DC/CF/SHOP/EXC/DOCS (1/14) DC/CF/EXC/NATAMER (1/14); DC/CF/MSP/EXCLUSION (1/14); DC/CF/MEM/BLCRD (1/12) DC/CF/ANCILLARY AMEND (10/12); DC/GHMSI/HEALTH GUARANTEE 1/15 DC/CF/PT PROTECT (9/10); DC/CF/EXC/2016 AMEND (1/16); DC/CF/DB/INCENT (1/16) DC/CF/EXC/BP HSA/ SIL 1600 94 (1/16)

BluePreferred PPO Standard Bronze \$4,500

DC/CF/EXC/BP/IEA (1/14); DC/CF/SHOP/EXC/DOCS (1/14); DC/CF/EXC/NATAMER (1/14) DC/GHMSI/DOL APPEAL (R. 1/16); DC/CF/MEM/BLCRD (1/12); DC/CF/ANCILLARY AMEND (10/12) DC/GHMSI/HEALTH GUARANTEE 1/15; DC/CF/PT PROTECT (9/10); DC/CF/EXC/2016 AMEND (1/16) DC/CF/DB/INCENT (1/16); DC/CF/EXC/BP STD/BRZ 4500 (1/16)

BluePreferred PPO Standard Silver \$2,000 (Base Plan)

DC/CF/EXC/BP/IEA (1/14); DC/CF/SHOP/EXC/DOCS (1/14); DC/CF/EXC/NATAMER (1/14); DC/GHMSI/DOL APPEAL (R. 1/16); DC/CF/MEM/BLCRD (1/12); DC/CF/ANCILLARY AMEND (10/12); DC/GHMSI/HEALTH GUARANTEE 1/15; DC/CF/PT PROTECT (9/10); DC/CF/EXC/2016 AMEND (1/16); DC/CF/DB/INCENT (1/16);DC/CF/EXC/BP STD/SIL 2000 (1/16);DC/CF/EXC/BP STD/PLAT 0 (1/16)

BluePreferred PPO Standard Silver \$2,000 (73)

DC/CF/EXC/BP/IEA (1/14); DC/CF/SHOP/EXC/DOCS (1/14); DC/CF/EXC/NATAMER (1/14) DC/GHMSI/DOL APPEAL (R. 1/16); DC/CF/MEM/BLCRD (1/12); DC/CF/ANCILLARY AMEND (10/12) DC/GHMSI/HEALTH GUARANTEE 1/15; DC/CF/PT PROTECT (9/10); DC/CF/EXC/2016 AMEND (1/16) DC/CF/DB/INCENT (1/16); DC/CF/EXC/BP STD/SIL 2000 73 (1/16)

BluePreferred PPO Standard Silver \$2,000 (87)

DC/CF/EXC/BP/IEA (1/14); DC/CF/SHOP/EXC/DOCS (1/14); DC/CF/EXC/NATAMER (1/14); DC/GHMSI/DOL APPEAL (R. 1/16); DC/CF/MEM/BLCRD (1/12); DC/CF/ANCILLARY AMEND (10/12); DC/GHMSI/HEALTH GUARANTEE 1/15; DC/CF/PT PROTECT (9/10); DC/CF/EXC/2016 AMEND (1/16); DC/CF/DB/INCENT (1/16); DC/CF/EXC/BP STD/SIL 2000 87 (1/16)

BluePreferred PPO Standard Silver \$2,000 (94)

DC/CF/EXC/BP/IEA (1/14); DC/CF/SHOP/EXC/DOCS (1/14); DC/CF/EXC/NATAMER (1/14); DC/GHMSI/DOL APPEAL (R. 1/16); DC/CF/MEM/BLCRD (1/12); DC/CF/ANCILLARY AMEND (10/12); DC/GHMSI/HEALTH GUARANTEE 1/15; DC/CF/PT PROTECT (9/10); DC/CF/EXC/2016 AMEND (1/16); DC/CF/DB/INCENT (1/16); DC/CF/EXC/BP STD/SIL 2000 94 (1/16)

BluePreferred PPO Standard Gold \$500

DC/CF/EXC/BP/IEA (1/14); DC/CF/SHOP/EXC/DOCS (1/14); DC/CF/EXC/NATAMER (1/14); DC/GHMSI/DOL APPEAL (R. 1/16); DC/CF/MEM/BLCRD (1/12); DC/CF/ANCILLARY AMEND (10/12); DC/GHMSI/HEALTH GUARANTEE 1/15; DC/CF/PT PROTECT (9/10); DC/CF/EXC/2016 AMEND (1/16); DC/CF/DB/INCENT (1/16); DC/CF/EXC/BP STD/GOLD 500 (1/16)

BluePreferred PPO Standard Platinum \$0

DC/CF/EXC/BP/IEA (1/14); DC/CF/SHOP/EXC/DOCS (1/14); DC/CF/EXC/NATAMER (1/14); DC/GHMSI/DOL APPEAL (R. 1/16); DC/CF/MEM/BLCRD (1/12); DC/CF/ANCILLARY AMEND (10/12); DC/GHMSI/HEALTH GUARANTEE 1/15; DC/CF/PT PROTECT (9/10); DC/CF/EXC/2016 AMEND (1/16); DC/CF/DB/INCENT (1/16); DC/CF/EXC/BP STD/PLAT 0 (1/16)

BlueDental Preferred HIGH Option:

DC/CF/DB/DENTAL/IEA (1/14); DC/CF/DB/PREF DENT DOCS-SOB (R. 1/15); DC/CF/DB/2015 DENTAL AMEND (REV 1/15); DC/CF/DB/2016 DENTAL AMEND (1/16); DC/GHMSI/DOL APPEAL (R. 11/11); and any amendments

BlueDental Preferred LOW Option:

DC/CF/DB/DENTAL/IEA (1/14); DC/CF/DB/PREF DENT DOCS-SOB LOW (1/15); DC/CF/DB/2015 DENTAL AMEND (REV 1/15); DC/CF/DB/2016 DENTAL AMEND (1/16); DC/GHMSI/DOL APPEAL (R. 11/11); and any amendments

Not all services and procedures are covered by your benefits contract. This benefit summary is for comparison purposes only and does not create rights not given through the benefit plan.

