I'll help you get the right Medicare Advantage plan.

Call me at < XXX-XXX-XXXX >
for a personalized, no-obligation discussion, and we'll discuss your Medicare coverage options.

Together we can find a plan with **$0 medical and prescription drug deductibles**, a premium starting at **$0 a month** and all the benefits you deserve.

When you're ready, I'll help you enroll in the plan you choose.

It's time to enroll.
I'm here for you.

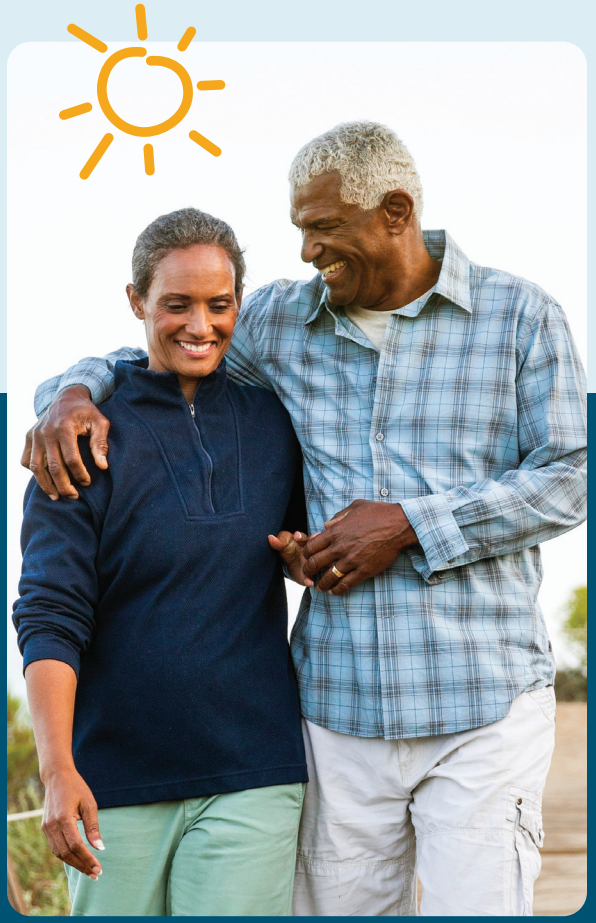
BROKER NAME
Broker Phone
Broker Website

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 PPO, 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.

SUM MA04004 (9/25)

CareFirst Medicare Advantage



Get a Medicare Advantage plan where your care comes first.

2026

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CareFirst BlueCross BlueShield Advantage Essential (PPO)

$0 monthly premium*

Service area: All counties in Maryland except Baltimore County and Baltimore City.

$0 Medical and Annual Drug Deductible

Benefits beyond Medicare, including:

- $10 to $15 copay for 12 routine Chiropractic and Podiatry visits annually
- $20 copay for 12 Acupuncture visits per year
- $25,000 towards Worldwide Emergency and Urgent Care services
- Additional embedded vision benefits such as $200 eyewear allowance or $250 contact lens allowance
- Preventive dental plus $1,000 allowance for comprehensive services
- $50 quarterly for over-the-counter items
- $0 copay for 32 one-way trips to healthcare-related locations

CareFirst BlueCross BlueShield Advantage Complete (PPO)

$42 monthly premium*

Service area: All counties in Maryland and Washington, D.C.

$0 Medical and Annual Drug Deductible

Benefits beyond Medicare, including all of the Essential plan benefits at left, **PLUS**:

- $5 copay for 12 routine Chiropractic and Podiatry visits annually
- $10 copay for 24 Acupuncture visits per year
- Lower copays than our Essential plan
- $50,000 towards Worldwide Emergency and Urgent Care services
- Additional embedded vision benefits such as $200 eyewear allowance or $250 contact lens allowance
- Preventive dental plus $1,500 allowance for comprehensive services
- $55 quarterly for over-the-counter items
- $0 copay for 32 one-way trips to healthcare-related visits

* Premium amount applies to 2026 plan year and may change in subsequent years.

Serving the region for over 86 years.

Our Medicare Advantage PPO network helps support your health.

Check to see if your healthcare providers and facilities are in our network using **CareFirst's Medicare Advantage Find-a-Doctor Tool.**

carefirst.com/findadocmappo

