

## Why Choose CareFirst?

### We put people first

We're committed to providing accessible and affordable care to our members. That's why we offer several Medicare plans that help you stay healthy while also managing your costs.

### A leader in care

We're dedicated to delivering an outstanding member experience—one that's focused on quality, equity, affordability, convenience and access.

### Our promise to you

Our pledge to keep you well goes beyond visits to the doctor. As one of the nation's largest not-for-profit healthcare organizations, we work to ensure that your healthcare is affordable, easy to use and by your side when you need it most.

2025 WORLD'S MOST ETHICAL COMPANIES® ETHISPHERE 13-TIME HONOREE™

CareFirst BlueCross BlueShield (CareFirst) has been named by the Ethisphere Institute as one of the World's Most Ethical Companies® for 13 consecutive years!

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CareFirst BlueCross BlueShield Medicare Advantage has an HMO-SNP and PPO plan with a Medicare contract. Enrollment in CareFirst BlueCross BlueShield Medicare Advantage depends upon contract renewal.

CareFirst BlueCross BlueShield Medicare Advantage is the shared business name of CareFirst Advantage PPO, Inc. and CareFirst Advantage DSNP, Inc..CareFirst MedPlus is the business name of First Care, Inc. In Virginia, CareFirst MedPlus is the business name of First Care, Inc. of Maryland (used in VA by: First Care, Inc.). CareFirst Advantage PPO, Inc. and CareFirst Advantage, Inc., are independent licensees 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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CareFirst
Family of health care plans



# Medicare Plans from CareFirst BlueCross BlueShield

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## Plans that work for you

Deciding which Medicare plan is right for you is an important decision. CareFirst BlueCross BlueShield offers you a range of Medicare Advantage and Medicare Supplement plans to fit your specific needs and budget.



**Let's talk.**

**Broker Name**
**Cell Phone Number**
**Email Address**

## CareFirst Medicare Advantage

Our "all-in-one" Medicare Advantage (Medicare Part C) plans cover all the benefits under Original Medicare—plus additional benefits you'll only find with CareFirst.

CareFirst offers four Medicare Advantage plans:

### CareFirst BlueCross BlueShield Advantage Essential (PPO) CareFirst BlueCross BlueShield Advantage Complete (PPO)

Our Complete and Essential plans cover all Medicare-covered benefits, give you access to doctors, specialists, hospitals, plus prescription drug coverage, preventive dental, vision and hearing coverage with premiums starting at $42 a month.

### CareFirst BlueCross BlueShield Advantage Salute (PPO)

Our Salute plan is geared towards Military Retirees and Veterans qualified for Medicare and complements current VA and Tricare For Life coverage with a large network of providers, hearing, dental, vision, over the counter items, transportation, and more.

### CareFirst BlueCross BlueShield Advantage DualPrime (HMO-SNP)

Our DualPrime plan is for those that are enrolled in both Medicare and Medicaid. It provides extra benefits like dental, vision, hearing, transportation. It also offers allowances for over-the-counter (OTC) medicines, groceries and more.

**Please note:** You can't have a Medicare Advantage and Medicare Supplement plan at the same time.



## CareFirst MedPlus Medicare Supplement

Medicare Supplement insurance—also called Medigap—plans cover some of the costs Original Medicare doesn't, like copays, coinsurance and deductibles.

CareFirst MedPlus plans help limit your out-of-pocket costs. Plus, you're free to see any provider who accepts Medicare with no referrals required. MedPlus is available to residents of Maryland, Washington, D.C. and Northern Virginia.

Members enjoy a 10% discount when two individuals in the same household enroll.

**Visit carefirst.com/medicare-options to learn more about Medicare, added benefits, enrollment periods and more.**