INTRODUCING BLUECHOICE ADVANTAGE 2.0

CareFirst BlueCross BlueShield (CareFirst) accommodates a geographically diverse workforce by offering flexibility and potential savings through a nationwide network of quality providers.

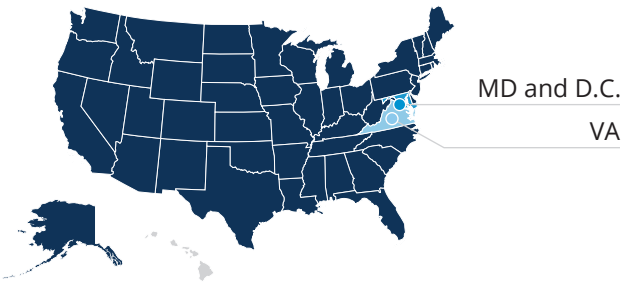
Access to a national network

By combining the comprehensive benefits of BlueChoice Advantage with a carefully selected network, BlueChoice Advantage 2.0 enables employers to offer work-from-home opportunities without sacrificing employees' healthcare and wellness goals, regardless of where they live.

- Savings through national Blues networks, with potential double-digit savings opportunity on BlueChoice Advantage 2.0 premium rates*
- Brings the advantage of a national network to employers with 51 or more employees
- Greater value through plan options that fit employees' different needs and budgets
- A more efficient way to connect employees to affordable coverage—no matter where they live—so your employees can get the care they need, when they need it
- Access to nearly 2 million doctors and hospitals in all 50 states
- A network typically available to large, national accounts—simplified to ease access to quality providers and reduce administrative burden.

The Power of Blue

Curated networks demonstrating the balance between accessibility and affordability.



All CareFirst BlueChoice Advantage 2.0 plans include whole-health care benefits for employees and their eligible dependents, including:

- **Large provider network**—no referrals needed
- **CloseKnit virtual care**—24/7 advanced primary care, urgent care, mental health services, new parent support and nutrition services
- **24-Hour Nurse Advice Line**—a licensed healthcare professional to help with non-emergency issues 24/7/365
- **CareFirst Support Line**—24/7 mental health and substance use support
- **CareFirst WellBeing**℠—tools and resources for every aspect of well-being—physical, emotional, social and financial
- **My Account**—personalized member portal and app that offers Find a Doctor online directory and Treatment Cost Estimator
- **Care Management program**—helps eligible members navigate the healthcare system, access services and find the right support to meet their needs
- **Blue365 wellness discount program**—health and wellness discounts from top national and local retailers
- **Blue Rewards incentive program**—earn rewards for participating in healthy activities

For more information about BlueChoice Advantage 2.0 and available plans for 2025, contact your CareFirst Account Consultant.

* Savings will vary based on factors such as group size and member demographics.

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