





## OUR MISSION

In accordance with the Charter of the nonprofit health service plan, the mission of CareFirst BlueCross BlueShield shall be to:

- ❖ provide affordable and accessible health insurance to the plan's insureds and those persons insured or issued health benefit plans by affiliates or subsidiaries of the plan;
- ❖ assist and support public and private health care initiatives for individuals without health insurance; and
- ❖ promote the integration of a health care system that meets the health care needs of all the residents of the jurisdictions in which the nonprofit health service plan operates.

Annotated Insurance Code of Maryland §14-102

**ABOUT THIS REPORT** In the past, CareFirst BlueCross BlueShield (CareFirst) has produced an Annual Report and a Community Report. Recognizing that our business, mission, and community giving are all intimately linked, we have produced a combined report for 2009.

## FEDERAL HEALTH CARE REFORM WILL SERVE AS A CATALYST FOR WIDE-REACHING CHANGE IN OUR HEALTH CARE SYSTEM

What does it mean to be a catalyst? Once you get past the scientific definition of the word in *Webster's Dictionary*, it is defined as an organization, individual or event that “provokes significant change.” In the world of health care, there are perhaps no better words to describe the period that began in 2009 and that will continue for many years to come—it will be a time of significant change. The Patient Protection and Affordable Care Act that Congress spent much of 2009 shaping before its formal enactment in early 2010 represents the most sweeping change to health care in the United States since the creation of the Medicare and Medicaid programs 45 years ago.

CareFirst will not merely be swept along by this change; we seek to be a catalyst for positive health care change in our own right. For our members, the tens of thousands of employers we serve, the physicians with whom we work closely and the broader community of which we are a part, we are designing programs that will produce positive change and measurable results for years to come.

That is why we are taking new, thoughtful, and purposeful steps to reshape the health plans we offer our members in ways that will provide them with meaningful incentives to monitor and improve their own health. It is the driving force behind our efforts to shape new ways to reward physicians for comprehensively managing the care of their patients and serving as efficient stewards of consumers' hard-earned health care dollars. And it's why we have put *such* a sharp focus in our community programs on helping to set mothers and their children on an early path to healthy and productive lives.

We recognize just how much the members and employers we serve continue to struggle with the still rising costs of health care. Similarly, we know that there are community health care needs begging to be met. At CareFirst, we have a unique mission and mandate that requires us to meet these challenges head on. We intend to do just that in the years to come.



CHET BURRELL  
President & Chief Executive Officer  
CareFirst BlueCross BlueShield

ADVANCING OUR ABILITY  
TO SERVE MEMBERS AND  
EMPLOYERS BETTER



CareFirst's "members" come in many shapes and sizes: from the individual who shops for health insurance coverage online; to a small business with a handful of employees; to large national companies with headquarters in the region. CareFirst counts nearly 3.4 million people as members and the organization's more than 5,000 employees are working hard every day to find new and better ways to serve our current members and make coverage available and affordable to as many people as possible.

To that end, CareFirst continued in 2009 a major technology facelift that will over time improve customer service and efficiency. And, we invested substantial time and effort in shaping HealthyBlue, a new portfolio of products to be available in 2010 that will provide meaningful financial rewards for members who work closely with their primary care physician to stay healthy and achieve healthy outcomes. While those are some of the major advancements on the horizon, CareFirst is always moving forward to meet the needs of current and prospective members.



***Engaging Employees and Employers  
for Healthier Lives and Workplaces***

With health care continuing to get more expensive, employers are looking for ways to improve the personal health of their employees and lower costs. There's no easy answer, but core to any real effort to control costs is an increased focus on being and getting healthy. To help employers and employees do just that, CareFirst launched a comprehensive on-line wellness how-to program available at [www.carefirst.com/workplacewellness](http://www.carefirst.com/workplacewellness).

CareFirst's Workplace Wellness on-line tool kit takes employers through a four-step process that begins with gaining executive support for wellness efforts and continues through creating an appropriate evaluation process. The site also includes an easy-to-access library of all of CareFirst's wellness-related materials, details on monthly workplace wellness webinars, and information on how to consult with CareFirst health promotion specialists.

### **Reaching Out to a Growing Community**

CareFirst's Mid-Atlantic service area includes some of the most rapidly growing Hispanic communities in the nation. With expanding access to coverage as a key component of its mission, the company took a number of steps to improve outreach to Latinos in the community to make them aware of and give them better access to the health coverage available through CareFirst. Some of those efforts included:

- Making certified translators available at enrollment meetings and benefit fairs for area employers
- Translating sales and marketing materials and revising them with a culturally-appropriate design
- Extending advertising efforts to websites and radio stations with significant reach into Latino communities to raise awareness of coverage offerings and availability.

### **Helping Consumers Find the Right Coverage**

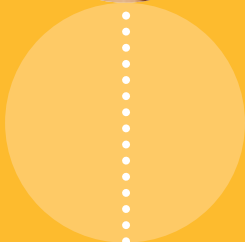
With myriad health plans available, it can be tough to find the right coverage. That can be particularly true for consumers who are searching for health care coverage on their own, without the assistance of a broker or an employer's human resources department. To make that process as easy, understandable and convenient as possible, CareFirst introduced a new online tool – Ask Blue. The site provides a simple, 2-minute interactive video, customized to provide information applicable to the individual's specific location, lifestyle, budget and medical needs. Ask Blue is accessible by visiting the “Members & Visitors” section of [www.carefirst.com](http://www.carefirst.com), and clicking on online tools and services.



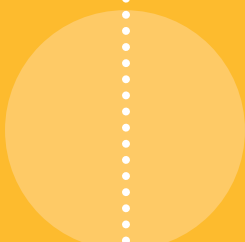
### **Wellness Program Recognized**

CareFirst was among the first health care organizations to be accredited by the National Committee for Quality Assurance for its workplace wellness program. CareFirst's designation as “NCQA Accredited” is the result of an assessment process measuring 10 areas for providing effective wellness and health promotion. NCQA established the program to help employers evaluate independent, standardized results on wellness programs and choose the best fit for their organizations.





A CATALYST FOR BETTER HEALTH: NOW AND IN THE FUTURE





It's one thing to make a contribution to a charity that does good work—organizations supporting worthwhile community efforts abound. But it's quite another to seek and shape opportunities for catalytic giving that hold the potential to stimulate lasting and productive change that benefits individuals, families and communities. Increasingly, CareFirst has focused its multi-faceted CareFirst Commitment initiative on such catalytic gifts that aim to better the health care system and produce long-term positive impacts on the community.



In 2009, we gave this catalytic approach additional focus by honing in on one of the most pressing, unmet health concerns across the Mid-Atlantic region we serve.

For a region reknowned for its outstanding medical care, maternal and child health are shockingly poor in some communities. Too many infants are dying or starting their lives with overwhelming health disadvantages. Addressing this concern requires greater coordination of care and services, as well as identification of and outreach to mothers at risk through a new community-centric approach that offers hope for long-term change. CareFirst has forged significant community partnerships on this front. It's just one of many examples of the way CareFirst is making catalytic investments to improve our community health now and in the future.

#### IN MARYLAND

##### *Helping Mothers Help Themselves and Help Their Children*

CareFirst made a significant financial commitment to maternal and child health in April 2009, joining the City of Baltimore to announce **B'More for Healthy Babies**, a major, citywide campaign to improve birth outcomes. In 2007 (the most recent year with complete data), the rate of infant deaths in Baltimore City was 11.3 for every 1,000 live births. That's compared to an overall infant death rate in the United States of 6.22 per 1,000 live births and a statewide rate in Maryland of 7.9. The problem is substantially worse

among African Americans living in Baltimore City, resulting in what amounts to a health crisis at the neighborhood level. CareFirst's partnership with the Baltimore City Health Department—\$3 million over three years—targets multiple communities and introduces support systems and services critical to stemming this crisis and addressing it for years to come. Through aggressive outreach and education at a peer level, CareFirst hopes to increase access to pre- and post-natal health services in struggling neighborhoods and, as a result, help ensure that more expectant mothers get the care they so badly need.

### ***New Intensive Care Connections***

**Maryland eCare** is a group of independent hospitals collaborating to improve patient safety and care by addressing the impacts resulting from a shortage of intensive care doctors serving rural Maryland communities. Maryland eCare hospitals include Atlantic General Hospital (Berlin), Calvert Memorial Hospital (Prince Frederick), Peninsula Regional Medical Center (Salisbury), St. Mary's Hospital (Leonardtown), and Washington County Health System (Hagerstown). In May 2009, CareFirst's partnership with Maryland eCare produced the state's first remotely monitored e-ICU (intensive care unit) platform at Calvert Memorial Hospital. Patients in critical care were able to receive around-the-clock care, through a mix of on-site intensive care physicians and physicians working electronically from 130 miles away. On-site nurses at Calvert Memorial could count on attending intensive care unit physicians working at the eCare monitoring center at Christiana Care, in Wilmington, Delaware. This advancement in technology can help member hospitals manage in the face of a short supply of intensivists and provide care more efficiently.



### ***Health Care for Maryland's Homeless and Uninsured***

The lingering economic recession left more people in Maryland and throughout the region in need of basic services. CareFirst worked on many fronts to expand access to health services to help Marylanders through

the recession. We teamed with **Health Care for the Homeless** to continue providing medical care for the Baltimore region's homeless. Of the ongoing effort, Jeff Singer, President and Chief Executive Officer of Health Care for the Homeless, said the organization's work "...is made more effective by partners like CareFirst BlueCross BlueShield. CareFirst helps us improve the health of people experiencing homelessness by getting them off the street and back into the mainstream."

CareFirst also teamed with organizations such as **MobileMed** and **Nehemiah House** to bring much-needed services to many in the region that have slipped through the cracks. Efforts to find and treat medical and dental problems early, for example, can help those who might otherwise go without dental care avoid the life-threatening illnesses that can develop from neglecting potentially serious oral health conditions.

In Prince George's and Montgomery Counties, CareFirst teamed with Maryland Governor Martin O'Malley and the advocacy group **Health Care for All** to expand the **#211 hotline service** for Maryland's uninsured and help Marylanders enroll in Medicaid. To date, the program has connected about 50,000 Marylanders with the care they too often go without.

As a not-for-profit health plan and the largest organization of its type in the region, CareFirst recognizes its role in improving the quality of and access to health care for the communities we serve.

It is estimated that about 132,000 Maryland seniors are vulnerable to a gap in prescription drug coverage known as the Medicare Part D donut hole. CareFirst stepped forward again in 2009 to fill the gap for low-income Maryland seniors, contributing \$4 million to the **Maryland Senior Prescription Drug Assistance Program (MD SPDAP)**.

#### IN THE DISTRICT OF COLUMBIA

CareFirst partnered with the D.C. Department of Health to engage women with at-risk pregnancies, providing them with case managers who can help guide them to healthy birth outcomes. CareFirst also teamed with the Department of Health to provide parenting counsel to new mothers and encourage safe sleeping for infants. We funded programs to mentor D.C. teens on healthy living and to empower them to prevent HIV and AIDS. In partnership with the **Girl Scouts of America, Girls Inc.**, and the **Boys and Girls Clubs of D.C.**, CareFirst is attempting to encourage healthy living at an early age that can be carried into adulthood. These are just some of the ways we are working together with organizations and communities to improve the District's health care future.

#### ***Live Healthier, Sleep Easier***

The rate of infant death in the District of Columbia (12.6 per 1,000 live births) parallels the rates in some developing and under-developed countries.

**Healthy Start**, an initiative to reduce infant mortality in the District, uses nurse case managers and family support

counselors to provide comprehensive care and services for underserved women in the District. CareFirst, through a partnership with the D.C. Department of Health, is funding the program over three years, along with an initiative (**Safe Cribs**) to provide free cribs for families and mentoring on ways to reduce the tragic instances of Sudden Infant Death Syndrome (SIDS).



Healthy Start is working directly with dozens of District expectant mothers to ensure healthy births and a healthy start for newborns. Program participants benefit from education and prenatal and postpartum home visits. The program is complemented by an effort that distributed 500 cribs in 2009. Each family receiving a free crib attended educational classes on how to provide safe sleeping environments for their babies. These programs are made possible by more than \$1 million in combined grant funding to the District.

Since the inception of CareFirst Commitment, a multi pronged approach to address health care needs in our community, we've made significant strides in addressing the most important health care issues.

### ***Fighting Tough Health Battles***

In 2009, the District's office on HIV and AIDS released a startling estimate that infection rates for residents ages 12 and over exceeded epidemic thresholds. CareFirst, in 2009, teamed with **City Year Washington, D.C.**, and the **Summit Health Institute for Research and Education (S.H.I.R.E.), Inc.**, contributing \$100,000 to each organization to educate and mentor area youth on the dangers of HIV and AIDS and the empowerment of healthy living. With programs designed to develop peer mentors, more than 3,000 middle and high school students in D.C. have been reached.

### ***Growing Strong Youth for Tomorrow***

CareFirst teamed with the Girl Scouts of America and the Boys and Girls Clubs of Greater Washington D.C. in 2009 to help mentor more than 5,300 at-risk teens. Through grants totaling \$175,000, CareFirst invested in these programs to introduce youth, ages 6 to 18, to the life skills they need for healthy lives stretching well into adulthood. The Girl Scout's "Grow Strong" program teaches about 4,500 D.C.-area girls, most of whom are from low-income and ethnic minority families, how to live strong and healthy lives. The girls were invited to two-week camp programs that seek to prevent childhood obesity, under-age pregnancy, and HIV infection. The girls receive mentoring during camp and are given take-home kits to share what they have learned with their families. The Boys and Girls Club's "Adopt a

Club" campaign reached 858 at-risk youth, pulling them off the streets and into activity programs in supportive and mentoring environments. The broad range of programs administered by the Adopt-a-Club program assists youth to find alternatives to reacting with violence to conflicts among their peers.

### **IN NORTHERN VIRGINIA**

CareFirst issued a \$1.6 million request for proposals from community-based organizations to find local solutions for improving maternal and infant health. CareFirst sought to plant seeds of innovation that could reshape how expectant mothers access and receive care. In 2009, CareFirst funded a technology-based program to reach expectant mothers with important information about pregnancy and helped a local clinic improve patient care coordination. Other programs target high-risk pregnancies, including those in urban communities with high incidence of infant mortality, low birth weights, and sudden infant death syndrome. CareFirst is also providing funding to provide uninsured residents much-needed prescription medications through **NOVA ScriptsCentral**.



***R U redE 4 a healthy stRt?***

**The Healthy Mothers Healthy Babies Coalition** is implementing Text4Baby, a technology-based initiative to reach about 5,000 English- and Spanish-speaking expectant mothers with information about topics critical to healthy pregnancies and infant care. Phone-based text messaging will be used as a central component of the program to reach expectant mothers. CareFirst has contributed \$300,000 to support the program. That's just one of the innovative programs underway to focus on healthy starts for Virginia mothers and their children. Other organizations benefitting from CareFirst funding include:

**ARLINGTON PEDIATRIC CENTER** – is implementing an Electronic Medical Records system, enhancing clinical care for 2,500 children and helping parents and doctors better work in concert for improved health outcomes.

**NORTHERN VIRGINIA FAMILY SERVICES** – is expanding its Healthy Families Program, providing more women with support counseling and improved access to health care for high-risk African American women who are pregnant or parenting young children.

**INOVA HEALTH SYSTEM FOUNDATION** – is focusing on reducing infant mortality among Hispanic women through a comprehensive community engagement program in Falls Church. Community volunteers from the Hispanic Congregational Health Partnership and Inova Health Source will be recruited and trained to guide expectant mothers

through perinatal care, the critical time shortly before and after birth.

**ALEXANDRIA NEIGHBORHOOD HEALTH SERVICES INC.**

**(ANHSI)** – is establishing a Prenatal Care Case Management program to reduce incidence of low-birth weight, treat depression associated with pregnancy and parenting, and address pediatric staffing shortages. ANHSI focuses on prenatal care for low-income patients.



**NORTHERN VIRGINIA URBAN LEAGUE (NOVAUL)**

– is reaching out to 230 first-time pregnant and parenting mothers in Alexandria and Fairfax through the organization's Resource Mothers Program. NOVAUL targets African American teenagers and disadvantaged adolescents, helping clients access prenatal care and teaching healthy parenting skills through on-site and in-home visits.

**SUDDEN INFANT DEATH SERVICES**

– is providing new, portable infant cribs and education on how to promote safe infant sleeping for parents in northern Virginia.

Through CareFirst Commitment and other charitable giving from 2005-2009, we have dedicated more than \$170 million to worthwhile programs and organizations.

TAKING FIRM STEPS  
TO ACHIEVE A STRONGER  
HEALTH CARE SYSTEM



The last year—perhaps more than at any time in history—brought substantial discussion about how to change and improve our nation’s health care system. What can be done to give more people access to coverage? What steps can be taken to control health care costs that are rising steadily and making health care unaffordable for so many? What methods can be brought to bear to improve health care quality?

Focusing on questions such as these isn’t something new at CareFirst.

We’ve been taking steps to improve the health care delivery system—both for the benefit of our members and the broader community we serve—for years.

CareFirst has developed programs that are truly catalytic in nature; they promote change in the health care system that is positive and lasting. From efforts to expand nursing care that begin with an individual committed nurse, to initiatives designed to reshape how primary care is delivered, CareFirst is taking steps that can make our health system stronger and better.



### ***Pushing For Health Care Change***

As a not-for-profit health insurer, CareFirst’s mission is uniquely different from many of its large for-profit competitors. The company has a legislatively mandated charge to provide affordable and accessible health care coverage, assist and support public health initiatives, and promote health care system improvements that benefit the communities we serve. That’s why CareFirst didn’t wait to support major reform to the health care system. While federal health care reform was still in its early stages, CareFirst helped shape and joined with key Maryland legislators to introduce a concept for universal health care coverage called the Healthy Maryland plan. The concepts at the heart of the plan included guarantees of coverage regardless of health status and pre-existing

conditions, subsidies to make coverage more affordable and other tenets that eventually were included in federal reform.

### ***Making Primary Care a Primary Focus***

There is near-universal agreement that one key element of improving health care is to find new ways to engage individuals in strong relationships with their primary care physicians (PCPs). PCPs are in a unique position to assess a patient’s overall health status, identify potential health issues, manage chronic conditions and ensure they are getting the care they need when and where appropriate. Today, unfortunately, a number of factors conspire to limit the ability of PCPs to fill this critically important role. In 2009, CareFirst began a major Patient-Centered Medical Home pilot program.

Patient-Centered Medical Homes represent a model of primary health care delivery based on an ongoing personal relationship between a patient and a patient's doctor and care team. Working together, physicians, nurses, nurse assistants and other medical and health professionals provide a medical "home" to meet all of a patient's medical needs. CareFirst's pilot, the largest of its kind in the region, includes nine primary care practices serving 35,000 CareFirst members and more than 150,000 patients across the region. The \$6 million two-year program is just a precursor to a major new initiative designed to improve primary care delivery by rewarding physicians for engaging patients, improving quality, and providing cost-efficient care.

### ***Expanding the Nursing Pool... One Teacher at a Time***

CareFirst launched Project RN in 2007 to address the pressing need for nursing faculty in the region. A shortage in nursing faculty was identified as a key factor limiting the number of undergraduate nursing slots available to students in CareFirst's service area. Project RN provided \$80,000 stipends to help students complete graduate degrees and qualify to teach in nursing programs within two years. In exchange, the graduate student beneficiaries agree to teach for three years in a nursing education program in Maryland, the District of Columbia or Northern Virginia. Eight program participants are now in teaching positions and can contribute to the education of hundreds of new nurses through their three-year commitments, and others are finishing up their degrees and seeking teaching positions. In addition to this initiative, CareFirst is a major supporter of the Maryland Hospital Association's "Who Will Care?" initiative which also aims to dramatically increase the number of nurses educated in Maryland.







## 2009 GRANTS

CareFirst donated to the following organizations in the National Capital Area (Washington, D.C., Northern Virginia and Prince George's and Montgomery counties in Maryland) in 2009.

### A

Alexandria Community Trust  
Alexandria Neighborhood Health Services, Inc.  
American College of Preventive Medicine  
American Heart Association  
American Lung Association  
Arlington Free Clinic  
Arlington Pediatric Center (VA)

### B

Boys and Girls Clubs of Greater Washington  
Bread for the City

### C

Capital Area Food Bank  
Capital Breast Care Center  
CASA de Maryland, Inc.  
Children's Law Center, Inc.  
Children's National Medical Center  
Chinese Women's League, DC Chapter  
City Year Washington  
Columbia Lighthouse for the Blind  
Columbia Road Health Services  
Community Family Life Services  
Community Foundation for the National Capital Region  
Community Services for Autistic Adults & Children (CSAAC)  
Concert for Life  
Congressional Hunger Center  
Covenant House  
Cultural Tourism, DC

### D

DC Area Health Education Center  
DC Central Kitchen, Inc.  
DC Chamber of Commerce  
DC Children and Youth Investment Trust Corporation  
DC Federation of Civic Associations, Inc.  
DC Wheel Productions, Inc.  
District of Columbia Department of Health  
District of Columbia Hospital Association  
District of Columbia Primary Care Association  
Doctors Community Hospital Foundation  
Doorways for Women and Families

### E

Economic Club of Washington DC  
Educational Video in Spanish  
Everybody Wins DC

### F

Fairfax County Government  
Federal City Council  
Fight for Children, Inc.  
Foundation Schools

### G

George Mason University  
Georgetown University Children's Medical Center  
George Washington University  
Girl Scouts of the National Capital Area  
Girls Inc. of the Washington, DC Metro Area  
Greater DC Cares  
Greater Washington Board of Trade  
Greater Washington Foundation of Insurance & Financial Advisors  
Greater Washington Hispanic Chamber of Commerce  
Greater Washington Urban League

### H

Health Outreach Information Network  
Healthcare Council (NCA)  
Hispanic College Fund, Inc.  
Howard University

### I

INOVA Health System Foundation  
INOVA Juniper Program  
IONA Senior Services

### J

Jamaican Women of Washington, Inc.  
Joint Center for Political and Economic Studies  
John F. Kennedy Center for the Performing Arts  
Juvenile Diabetes Research Foundation-Capital Chapter

**K**

Kingsbury School  
Knock-Out Abuse Against Women

**L**

Leadership Arlington  
Leadership Greater Washington  
Leukemia & Lymphoma Society

**M**

March of Dimes  
Marymount University  
Mary's Center for Maternal and Child Care  
Medical Society of Virginia Foundation  
MedStar Research Institute  
Mentors, Inc.  
Metro Teens AIDS  
Montgomery County Chamber of Commerce  
Montgomery County Community Foundation

**N**

Nannie Helen Burroughs School  
National Gay & Lesbian Chamber of Commerce  
National Healthy Mothers, Healthy Babies  
Coalition  
National Committee for Quality Assurance  
NEA Foundation  
Neediest Kids  
New Hope Housing, Inc.  
Northern Virginia Family Service  
Northern Virginia Urban League  
Northwest Federal Credit Union

**P**

PHI Community Foundation  
Planned Parenthood of Metropolitan  
Washington  
Prince George's Community Foundation  
Prince George's County Health Department  
Prince George's County Public Schools  
Providence Hospital Foundation

**R**

Ron Brown Scholar Fund

**S**

Sibley Memorial Hospital  
Sister to Sister Everyone Has a Heart  
Foundation  
Smithsonian Institution  
Spanish Catholic Center, Inc.  
Sudden Infant Death Services of the  
Mid-Atlantic

**T**

Temple Beth Ami  
The Links, Inc.  
The Virginian  
The Wellness Community of Greater  
Washington, DC  
Thurgood Marshall Academy  
Tigerlily Foundation

**U**

United Way of the National Capital Area  
United Way of West Virginia

**V**

Virginia Hispanic Chamber of Commerce  
Virginia Hospital Center

**W**

Washington Hospital Center Foundation  
Washington Sports and Entertainment  
Charities, Inc.  
Whitman-Walker Clinic  
Women's Center

**Y**

YMCA of Metropolitan Washington  
Yvette Alexander Constituent Fund

CareFirst donated to the following Maryland (excluding Prince George's and Montgomery counties) organizations in 2009.

**A**

Alliance for Lupus Research  
Alzheimer's Association Greater Maryland Chapter  
American Cancer Society  
American Diabetes Association  
American Heart Association  
American Red Cross of Central Maryland  
Antietam Healthcare Foundation  
Associated Black Charities

**B**

B & O Railroad Museum  
Baltimore Association of Health Underwriters  
Baltimore City Department of Transportation  
Baltimore City Health Department  
Baltimore City Healthy Start, Inc.  
Baltimore County Chamber of Commerce  
Baltimore County Department of Aging  
Baltimore County Police Foundation  
Baltimore Hispanic Chamber of Commerce  
Baltimore Medical System  
Baltimore Symphony Orchestra  
Baltimore Teachers Union  
Baltimore Urban Debate League  
Big Brothers Big Sisters of Central Maryland, Southern Maryland & Lower Eastern Shore  
Big Brothers Big Sisters of the Alleghenies  
Board of Education of Wicomico County  
Boy Scouts of America - Baltimore Area Council  
Boys and Girls Club of Annapolis and Anne Arundel County (MD)  
Boys and Girls Club Washington County  
Brook Lane Health Services  
Business Volunteers Unlimited

**C**

Cal Ripken, Sr. Foundation  
Calvert Memorial Hospital Foundation, Inc.  
Cancer Support Foundation, Inc.  
Center for Urban Families  
Chesapeake Center for Youth Development  
Chesapeake Habitat for Humanity  
Chesapeake Urology Associates  
Children's Guild  
College of Southern Maryland Foundation  
Columbia Foundation  
Community College of Baltimore County Foundation, Inc.  
Community Foundation of Charles County

**D**

Domestic Violence Center of Howard County  
Downtown Partnership of Baltimore  
Dyslexia Tutoring Program

**E**

Economic Alliance of Greater Baltimore  
Ed Block Courage Award Foundation, Inc.  
Edward Lee Mason III Memorial Scholarship

**F**

Family Crisis Center of Baltimore County  
Fellowship of Christian Athletes  
Fort Meade Alliance  
Foundation of the National Student Nurses Association  
Friends of Patterson Park

**G**

Goodwill Industries of the Chesapeake  
Greater Baltimore Committee

**H**

Hippodrome Foundation, Inc.  
Hispanic College Fund, Inc.  
Hood College  
Hospice of the Chesapeake  
House of Ruth  
Howard Community College Educational Foundation, Inc.  
Howard County Economic Development Authority  
Howard Hospital Foundation

**I**

Independent College Fund of Maryland  
International Festival

**J**

Jane's Legacy Foundation  
Johns Hopkins University School of Nursing  
Juvenile Diabetes Research Foundation - Maryland Chapter

**K**

Kennedy Krieger Institute  
Kent County Public Schools  
Kidcare

**L**

Leukemia & Lymphoma Society  
LifeBridge Health  
Light Health & Wellness Comprehensive  
Services, Inc.  
Living Classrooms Foundation  
Loyola University of Maryland

**M**

March of Dimes  
Marian House, Inc.  
Maryland Association of Boards of Education  
Maryland Black Caucus Foundation  
Maryland Citizens Health Initiative  
Maryland Food Bank  
Maryland Mentoring Partnership  
Maryland Science Center  
Maryland Society for Sight  
Maryland Zoo in Baltimore  
MedBank of Maryland, Inc  
Morgan Family Foundation  
Morgan State University Foundation

**N**

National Aquarium in Baltimore  
National Association of Black Accountants  
(Baltimore)  
National Family Resiliency Center  
National Great Blacks in Wax Museum  
National Kidney Foundation Of Maryland  
North Baltimore Center

**O**

Opportunity Builders, Inc.

**P**

Penn-Mar Organization  
Reginald F. Lewis Museum of Maryland  
African American History & Culture

**R**

Ride Across Maryland Foundation

**S**

Saint Pius X School  
Salisbury Area Chamber of Commerce  
SEED Foundation  
Shepherd's Clinic  
Sister to Sister Foundation - Baltimore  
Sojourner-Douglass College  
St. Agnes Foundation  
Stella Maris Hospice Program  
Stevenson University

**T**

The Burn Foundation  
The Hiding Place  
The Links, Inc. Baltimore Chapter  
The Wellness Community (Delmarva)  
Total Health Care, Inc.  
Towson University  
TurnAround, Inc.

**U**

United Way of Central Maryland  
United Way of the Lower Eastern Shore  
University of Maryland Medical System  
Foundation  
University of Maryland School of Nursing

**W**

We Promote Health  
Western Maryland Health System Auxiliary  
Wicomico County Health Department  
William E. Proudford Sickle Cell Fund, Inc.

**Y**

Y of Central Maryland  
Youth for Tomorrow  
YWCA of Annapolis and Anne Arundel County



## AREAS OF GIVING

Each year, we establish a budget to reflect the health care needs and priorities of the communities we serve in Washington, D.C., Maryland and Northern Virginia with an overarching goal of dedicating resources to initiatives that catalyze change and create systemic efficiencies in the health care delivery system. In priority order, the highest portion of our CareFirst contributions goes toward:

**Subsidies and Enhanced Health care Access Programs** Support for City and State programs which provide access for large vulnerable populations—those unable to otherwise receive health care services, or have only limited access to those services. This represents the largest portion of our giving budget.

- In 2009, CareFirst received and evaluated 772 requests for funding.
- During the year, 342 grants were approved for funding.

**Catalytic Giving** Support for programs and other initiatives that stimulate productive change and improvements in the health care system over the long term.

**Programmatic Initiatives** Program support which targets a specific population and/or addresses a major health care issue, and that has specific measurements for success.

**Targeted Health Related Giving Through Others** CareFirst seeks opportunities to support organizations that provide direct health care or related services for the underserved.

**Corporate Memberships and Community Sponsorships** CareFirst funds certain opportunities related to corporate sponsorships and memberships with business/civic organizations, to build strong relationships and develop visible partnerships with the community. This represents the smallest portion of our giving budget.

## 2009 RESULTS

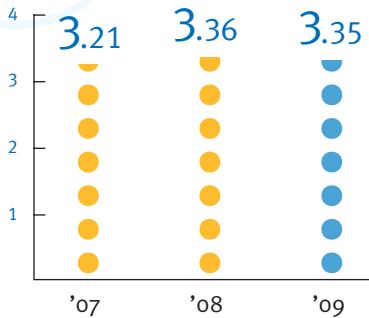
GIVING CATEGORY		(\$000)
 .....	Corporate Memberships	\$ 173
 .....	Community Sponsorships	974
 .....	Targeted Health Giving Through Others	2,339
 .....	Programmatic Initiatives	2,144
 .....	Catalytic Giving	5,765
 .....	Subsidies and Enhanced Access Programs	33,716
	SUBTOTAL	45,111
	OTHER	922
	<b>TOTAL</b>	<b>\$ 46,033</b>

## 2009 PERFORMANCE

As the economy struggled toward recovery in 2009, insurers nationwide saw broad erosion in membership. CareFirst mostly managed to buck this trend, with total enrollment holding almost steady from 2008. After a year in which net income for the company dropped precipitously, improving financial markets buoyed the company's investment portfolio contributing to a rebound in net income. Though a not-for-profit, CareFirst requires net income to fund financial reserves held for members' protection and to invest in information technology and other programs for the benefit of members.

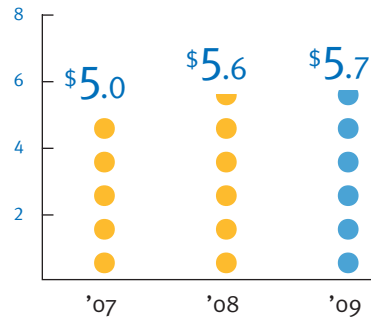
### TOTAL MEMBERSHIP

in millions



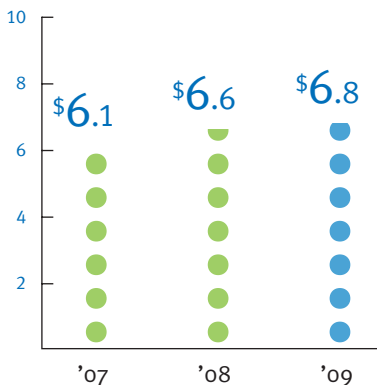
### MEDICAL CARE SPENDING

in billions



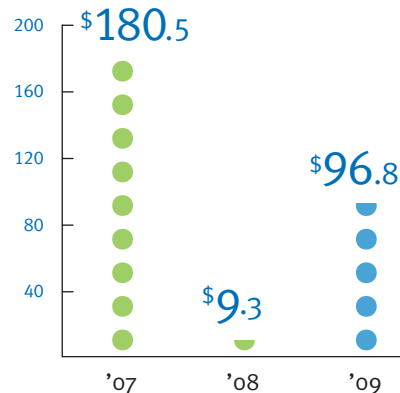
### REVENUE

in billions



### NET INCOME

in millions





## CAREFIRST IS A MAJOR TAXPAYER

While CareFirst is a not-for-profit and a leading giver in the region, many people mistakenly believe CareFirst's not-for-profit status exempts the organization from taxes. Not so, as the chart below illustrates.

<b>JURISDICTION</b>	<b>TAXES PAID IN 2009</b>
Federal	\$ 689,000
State of Maryland	\$ 28,935,850
District of Columbia	\$ 15,259,500
Virginia	\$ 10,258,700
Other Jurisdictions	\$ 53,600
<hr/>	
<b>TOTAL CAREFIRST TAXES</b>	<b>\$ 55,196,650</b>



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Federal Employee Program Administrative Service Unit

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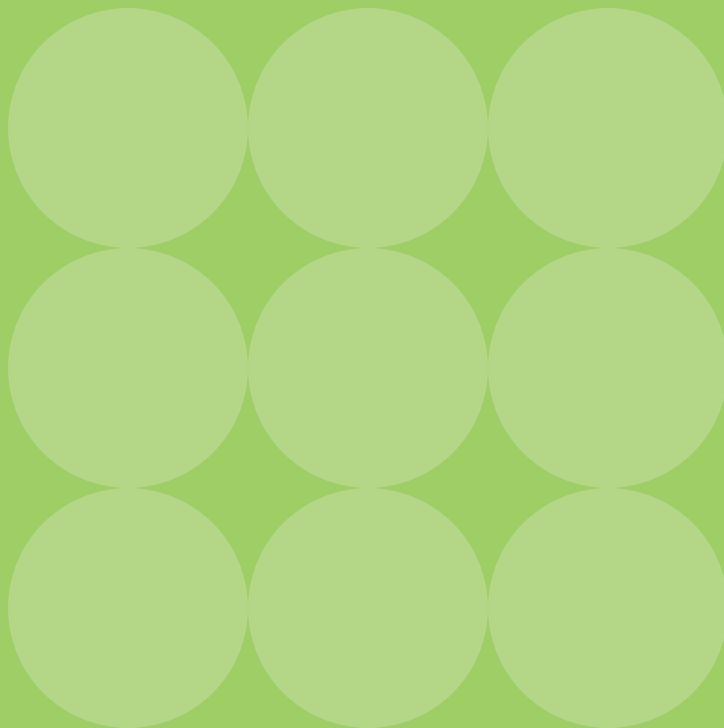
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Consumer Direct Administrative Service Unit

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Medical Services and Corporate Development



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Owings Mills, Maryland 21117-5559

[www.carefirstcommitment.com](http://www.carefirstcommitment.com)

CareFirst BlueCross BlueShield is the business name of Group Hospitalization and Medical Services, Inc. which is an independent licensee of the Blue Cross and Blue Shield Association. ® Registered trademark of the Blue Cross and Blue Shield Association. ® Registered trademark of CareFirst of Maryland, Inc.

## Notice of Nondiscrimination and Availability of Language Assistance Services

CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc. and all of their corporate affiliates (CareFirst) comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. CareFirst does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

CareFirst:

- Provides free aid and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, please call 855-258-6518.

If you believe CareFirst has failed to provide these services, or discriminated in another way, on the basis of race, color, national origin, age, disability or sex, you can file a grievance with our CareFirst Civil Rights Coordinator.

### Civil Rights Coordinator, Corporate Office of Civil Rights

Telephone Number 410-528-7820  
Mailing Address P.O. Box 8894  
Baltimore, Maryland 21224  
Fax Number 410-505-2011  
Email Address [civilrightscordinator@carefirst.com](mailto:civilrightscordinator@carefirst.com)

You can file a grievance by mail, fax or email. If you need help filing a grievance, our CareFirst Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

## Foreign Language Assistance

*Attention (English): This notice contains information about your insurance coverage. It may contain key dates and you may need to take action by certain deadlines. You have the right to get this information and assistance in your language at no cost. Members should call the phone number on the back of their member identification card. All others may call 855-258-6518 and wait through the dialogue until prompted to push 0. When an agent answers, state the language you need and you will be connected to an interpreter.*

*አማርኛ (Amharic) ማሳሰቢያ፡- ይህ ማስታወቂያ ስለ መድን ሽፋንዎ መረጃ ይዟል። ከተወሰኑ ቀን-ገደቦች በፊት ሊፈጽሟቸው የሚገቡ ነገሮች ሊኖሩ ስለሚችሉ እነዚህን ወሳኝ ቀናት ሊይዝ ይችላሉ። ይኸን መረጃ የማግኘት እና ያለምንም ክፍያ በቋንቋዎ አገዛ የማግኘት መብት አለዎት። አባል ከሆኑ ከመታወቂያ ካርድዎ በስተጀርባ ላይ ወደተጠቀሰው የስልክ ቁጥር መደወል ይችላሉ። አባል ካልሆኑ ደግሞ ወደ ስልክ ቁጥር 855-258-6518 ደውለው 0ን እንዲጫኑ እስኪነገርዎ ድረስ ንግግሩን መጠበቅ አለብዎ። አንድ ወኪል መልስ ሲሰጥዎ፣ የሚፈልጉትን ቋንቋ ያሳውቁ፣ ከዚያም ከተርጓሚ ጋር ይገናኛሉ።*

*Èdè Yorùbá (Yoruba) Ìtẹ̀tíléko: Àkíyèsí yìí ní iwífún nípa isẹ̀ adójútòfò rẹ̀. Ó le ní àwọn déèti pàtó o sì le ní láti gbé ìgbésẹ̀ ní àwọn ojú gbèdèké kan. O ni ètò láti gba iwífún yìí àti irànlówó ní èdè rẹ̀ lófèfè. Àwọn omọ-egbé gbòdò pe nóm̀bà fòdùn tò wà lẹ̀yìn kààdì idánimò wòn. Àwọn mírán le pe 855-258-6518 kí o sì dúró nípasẹ̀ ijíròrò tí tí a ó fì sọ fún ọ̀ láti tẹ̀ 0. Nígbatí aṣojú kan bá dáhùn, sọ èdè tí o fẹ̀ a ó sì sọ ọ̀ pò mò ògbufò kan.*

*Tiếng Việt (Vietnamese) Chú ý: Thông báo này chứa thông tin về phạm vi bảo hiểm của quý vị. Thông báo có thể chứa những ngày quan trọng và quý vị cần hành động trước một số thời hạn nhất định. Quý vị có quyền nhận được thông tin này và hỗ trợ bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Các thành viên nên gọi số điện thoại ở mặt sau của thẻ nhận dạng. Tất cả những người khác có thể gọi số 855-258-6518 và chờ hết cuộc đối thoại cho đến khi được nhắc nhấn phím 0. Khi một tổng đài viên trả lời, hãy nêu rõ ngôn ngữ quý vị cần và quý vị sẽ được kết nối với một thông dịch viên.*

*Tagalog (Tagalog) Atensyon: Ang abisong ito ay naglalaman ng impormasyon tungkol sa nasasaklawang ng iyong insurance. Maaari itong maglaman ng mga pinakamahalagang petsa at maaaring kailangan mong gumawa ng aksyon ayon sa ilang deadline. May karapatan ka na makuha ang impormasyong ito at tulong sa iyong sariling wika nang walang gastos. Dapat tawagan ng mga Miyembro ang numero ng telepono na nasa likuran ng kanilang identification card. Ang lahat ng iba ay maaaring tumawag sa 855-258-6518 at maghintay hanggang sa dulo ng diyalogo hanggang sa diktahan na pindutin ang 0. Kapag sumagot ang ahente, sabihin ang wika na kailangan mo at ikokonekta ka sa isang interpreter.*

*Español (Spanish) Atención: Este aviso contiene información sobre su cobertura de seguro. Es posible que incluya fechas clave y que usted tenga que realizar alguna acción antes de ciertas fechas límite. Usted tiene derecho a obtener esta información y asistencia en su idioma sin ningún costo. Los asegurados deben llamar al número de teléfono que se encuentra al reverso de su tarjeta de identificación. Todos los demás pueden llamar al 855-258-6518 y esperar la grabación hasta que se les indique que deben presionar 0. Cuando un agente de seguros responda, indique el idioma que necesita y se le comunicará con un intérprete.*

*Русский (Russian) Внимание! Настоящее уведомление содержит информацию о вашем страховом обеспечении. В нем могут указываться важные даты, и от вас может потребоваться выполнить некоторые действия до определенного срока. Вы имеете право бесплатно получить настоящие сведения и сопутствующую помощь на удобном вам языке. Участникам следует обращаться по номеру телефона, указанному на тыльной стороне идентификационной карты. Все прочие абоненты могут звонить по номеру 855-258-6518 и ожидать, пока в голосовом меню не будет предложено нажать цифру «0». При ответе агента укажите желаемый язык общения, и вас свяжут с переводчиком.*

हिन्दी (Hindi) ध्यान दें: इस सूचना में आपकी बीमा कवरेज के बारे में जानकारी दी गई है। हो सकता है कि इसमें मुख्य तिथियों का उल्लेख हो और आपके लिए किसी नियत समय-सीमा के भीतर काम करना ज़रूरी हो। आपको यह जानकारी और संबंधित सहायता अपनी भाषा में निःशुल्क पाने का अधिकार है। सदस्यों को अपने पहचान पत्र के पीछे दिए गए फ़ोन नंबर पर कॉल करना चाहिए। अन्य सभी लोग 855-258-6518 पर कॉल कर सकते हैं और जब तक 0 दबाने के लिए न कहा जाए, तब तक संवाद की प्रतीक्षा करें। जब कोई एजेंट उत्तर दे तो उसे अपनी भाषा बताएँ और आपको व्याख्याकार से कनेक्ट कर दिया जाएगा।

Bàsòò-wùdù (Bassa) Tò Dùù Cáò! Bǎ nìà kè bá nyò bě kè m̄ gbo kpá bó nì fùà-fúà-tiìn nyεε jè dyí. Bǎ nìà kè bédé wé jéé bě b́é m̄ kè dε wa ḿ m̄ kè nyuεε nyu hwè b́é wé b́èa kè zi. Ǿ m̀ò nì kpé b́é m̄ kè bǎ nìà kè kè gbo-kpá-kpá m̄ ḿεε dyé dé nì bídí-wùdù mú b́é m̄ kè se wídí d̀ò péè. Kpooò nyò b́é m̄ dá fúùn-nòbà nìà dé waa I.D. káàò d́éin nyε. Nyò t̀òò séin m̄ dá nòbà nìà kè: 855-258-6518, kè m̄ m̄ f̀ò tee b́é wa ḱε m̄ gbo ćé b́é m̄ kè nòbà m̀ò 0 ḱε dyi pàd̀àn hwè. Ǿ j̀ú kè nyò d̀ò dyi m̄ g̀ǎ j̀ùin, po wuqu m̄ ḿ poε dyie, kè nyò d̀ò mu bó nìin b́é Ǿ kè nì wuquò mú zà.

বাংলা (Bengali) লক্ষ্য করুন: এই নোটিশে আপনার বিমা কভারেজ সম্পর্কে তথ্য রয়েছে। এর মধ্যে গুরুত্বপূর্ণ তারিখ থাকতে পারে এবং নির্দিষ্ট তারিখের মধ্যে আপনাকে পদক্ষেপ নিতে হতে পারে। বিনা খরচে নিজের ভাষায় এই তথ্য পাওয়ার এবং সহায়তা পাওয়ার অধিকার আপনার আছে। সদস্যদেরকে তাদের পরিচয়পত্রের পিছনে থাকা নম্বরে কল করতে হবে। অন্যেরা 855-258-6518 নম্বরে কল করে 0 টিপতে না বলা পর্যন্ত অপেক্ষা করতে পারেন। যখন কোনো এজেন্ট উত্তর দেবেন তখন আপনার নিজের ভাষার নাম বলুন এবং আপনাকে দোভাষীর সঙ্গে সংযুক্ত করা হবে।

اردو (Urdu) توجہ: یہ نوٹس آپ کے انشورینس کوریج سے متعلق معلومات پر مشتمل ہے۔ اس میں کلیدی تاریخیں ہو سکتی ہیں اور ممکن ہے کہ آپ کو مخصوص آخری تاریخوں تک کارروائی کرنے کی ضرورت پڑے۔ آپ کے پاس یہ معلومات حاصل کرنے اور بغیر خرچہ کیے اپنی زبان میں مدد حاصل کرنے کا حق ہے۔ ممبران کو اپنے شناختی کارڈ کی پشت پر موجود فون نمبر پر کال کرنی چاہیے۔ سبھی دیگر لوگ 855-258-6518 پر کال کر سکتے ہیں اور 0 دبانے کو کہے جانے تک انتظار کریں۔ ایجنٹ کے جواب دینے پر اپنی مطلوبہ زبان بتائیں اور مترجم سے مربوط ہو جائیں گے۔

فارسی (Farsi) توجه: این اعلامیه حاوی اطلاعاتی درباره پوشش بیمه شما است. ممکن است حاوی تاریخ های مهمی باشد و لازم است تا تاریخ مقرر شده خاصی اقدام کنید. شما از این حق برخوردار هستید تا این اطلاعات و راهنمایی را به صورت رایگان به زبان خودتان دریافت کنید. اعضا باید با شماره درج شده در پشت کارت شناسایی شان تماس بگیرند. سایر افراد می توانند با شماره 855-258-6518 تماس بگیرند و منتظر بمانند تا از آنها خواسته شود عدد 0 را فشار دهند. بعد از پاسخگویی توسط یکی از اپراتورها، زبان مورد نیاز را تنظیم کنید تا به مترجم مربوطه وصل شوید.

اللغة العربية (Arabic) تنبيه: يحتوي هذا الإخطار على معلومات بشأن تغطيتك التأمينية، وقد يحتوي على تواريخ مهمة، وقد تحتاج إلى اتخاذ إجراءات بحلول مواعيد نهائية محددة. يحق لك الحصول على هذه المساعدة والمعلومات بلغتك بدون تحمل أي تكلفة. ينبغي على الأعضاء الاتصال على رقم الهاتف المذكور في ظهر بطاقة تعريف الهوية الخاصة بهم. يمكن للأخريين الاتصال على الرقم 855-258-6518 والانتظار خلال المحادثة حتى يطلب منهم الضغط على رقم 0. عند إجابة أحد الوكلاء، اذكر اللغة التي تحتاج إلى التواصل بها وسيتم توصيلك بأحد المترجمين الفوريين.

中文繁体 (Traditional Chinese) 注意：本聲明包含關於您的保險給付相關資訊。本聲明可能包含重要日期及您在特定期限之前需要採取的行動。您有權利免費獲得這份資訊，以及透過您的母語提供的協助服務。會員請撥打印在身分識別卡背面的電話號碼。其他所有人士可撥打電話 855-258-6518，並等候直到對話提示按下按鍵 0。當接線生回答時，請說出您需要使用的語言，這樣您就能與口譯人員連線。

*Igbo (Igbo)* Nrubama: Okwa a nwere ozi gbasara mkpuchi nchekwa onwe gi. O nwere ike inwe ubochi ndi di mkpa, i nwere ike ime ihe tupu ufodu ubochi njedebe. I nwere ikike inweta ozi na enyemaka a n'asusu gi na akwughi ugwo o bula. Ndi otu kwesiri ikpo akara ekwentidi di n'azu nke kaadi njirimara ha. Ndi ozo niile nwere ike ikpo 855-258-6518 wee chere ububo ahuru roo mgbe amanyere ipi 0. Mgbe onye nnochite anya zara, kwuo asusu i choro, a ga-ejiko gi na onye okowa okwu.

*Deutsch (German)* Achtung: Diese Mitteilung enthält Informationen über Ihren Versicherungsschutz. Sie kann wichtige Termine beinhalten, und Sie müssen gegebenenfalls innerhalb bestimmter Fristen reagieren. Sie haben das Recht, diese Informationen und weitere Unterstützung kostenlos in Ihrer Sprache zu erhalten. Als Mitglied verwenden Sie bitte die auf der Rückseite Ihrer Karte angegebene Telefonnummer. Alle anderen Personen rufen bitte die Nummer 855-258-6518 an und warten auf die Aufforderung, die Taste 0 zu drücken. Geben Sie dem Mitarbeiter die gewünschte Sprache an, damit er Sie mit einem Dolmetscher verbinden kann.

*Français (French)* Attention: cet avis contient des informations sur votre couverture d'assurance. Des dates importantes peuvent y figurer et il se peut que vous deviez entreprendre des démarches avant certaines échéances. Vous avez le droit d'obtenir gratuitement ces informations et de l'aide dans votre langue. Les membres doivent appeler le numéro de téléphone figurant à l'arrière de leur carte d'identification. Tous les autres peuvent appeler le 855-258-6518 et, après avoir écouté le message, appuyer sur le 0 lorsqu'ils seront invités à le faire. Lorsqu'un(e) employé(e) répondra, indiquez la langue que vous souhaitez et vous serez mis(e) en relation avec un interprète.

*한국어(Korean)* 주의: 이 통지서에는 보험 커버리지에 대한 정보가 포함되어 있습니다. 주요 날짜 및 조치를 취해야 하는 특정 기한이 포함될 수 있습니다. 귀하에게는 사용 언어로 해당 정보와 지원을 받을 권리가 있습니다. 회원이신 경우 ID 카드의 뒷면에 있는 전화번호로 연락해 주십시오. 회원이 아닌 경우 855-258-6518 번으로 전화하여 0을 누르라는 메시지가 들릴 때까지 기다리십시오. 연결된 상담원에게 필요한 언어를 말씀하시면 통역 서비스에 연결해 드립니다.