

Plans with Virtual Connect Plus

All plans with Virtual Connect Plus offer \$0 virtual primary care, on-demand sick/urgent and behavioral health care through CloseKnit*, as well as in-person primary care (well and sick visits) at select in-person providers. Members with an HSA-qualified plan will pay \$0 for non-preventive care after meeting the deductible. Once the member has met their deductible, they will pay \$0 for eligible services.

Please refer to your contract or open enrollment materials for benefit eligibility and full details, including the name of your specific plan.

Important note: Government programs, such as Medicaid and Medicare, are not eligible for Virtual Connect and/or Virtual Connect Plus.

Employer group plans (those who elect coverage through their employer)

- Your plan renews anytime between January-December depending on your employer's renewal period.
- Once your plan renews, you will have Virtual Connect Plus in the following plans.

Employees of Small Groups (2-50 employees)

*Virtual Connect Plus benefits are included in most medical plans, with the **exception** of the following plans sold in Washington, DC:†*

- BlueChoice HMO Essential Bronze 7500
- BlueChoice HMO Essential Silver 4850
- BlueChoice HMO Essential Gold 500
- BlueChoice HMO Essential Platinum 0
- BluePreferred PPO Essential Bronze 7500
- BluePreferred PPO Essential Silver 4850
- BluePreferred PPO Essential Gold 500
- BluePreferred PPO Essential Platinum 0
- BlueChoice HMO HSA Bronze 6350
- BluePreferred PPO HSA Bronze 6350

* CloseKnit is a registered Trademark owned by, and is the trade name of, Atlas Health, LLC. Atlas Health, LLC d/b/a CloseKnit does not provide Blue Cross Blue Shield products or services and is providing in person and telehealth services to CareFirst members. Atlas Health, LLC is a corporate affiliate within the CareFirst, Inc. corporate umbrella of companies.

† Grandfathered fully insured plans are excluded from Virtual Connect and Virtual Connect Plus. Members with an HSA-qualified plan will pay \$0 for non-preventive care after meeting the deductible. Once the member has met their deductible, they will pay \$0 for eligible services.

Employees of Mid-Large Businesses (50+ employees) Fully Insured

Virtual Connect and Virtual Connect Plus benefits included in all medical plans[†]

Individual Plans (those who buy directly from CareFirst)

- Your plan renews in January and you will have access to Virtual Connect Plus in January 2025.
- Individual Plans will include “Virtual Connect” in the plan name.

Plans Sold in Maryland that Offer Virtual Connect Plus Benefits:

- BlueChoice HMO Bronze \$6,100 Virtual Connect
- BlueChoice HMO HSA Bronze \$6,150 Virtual Connect[†]
- BlueChoice HMO Gold \$1,750 Virtual Connect

Plans Sold in Washington, DC, that offer Virtual Connect Plus Benefits:

- BlueChoice HMO HSA Gold \$1,650 Virtual Connect[†]
- BluePreferred PPO HSA Gold \$1,650 Virtual Connect[†]

Plans Sold in Virginia that offer Virtual Connect Plus Benefits:

- BlueChoice HMO Gold \$1750 Med Ded \$150 Drug Ded \$25 Dent Ded Virtual Connect
- BluePreferred PPO Gold \$1750 Med Ded \$150 Drug Ded \$25 Dent Ded Virtual Connect

All other health plans (your plan doesn't fit into one of the categories above)

- Employer groups have the option to elect Virtual Connect or Virtual Connect Plus, check your open enrollment materials to confirm employer elections.

