



Health Savings Account (HSA)

Member guide



Table of Contents

3	Why CareFirst BlueFund HSA?	8	Investment Options for your HSA
4	BlueFund HSA Facts	10	How to Save for Retirement with your HSA
5	How to Access your BlueFund HSA	11	Frequently Asked Questions
6	HSA Contribution Limits	12	Notice of Nondiscrimination and Availability of Language Assistance Services
7	Three Ways to Contribute to your HSA		



Why CareFirst BlueFund HSA?

CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. (collectively, "CareFirst") offer BlueFund plans to give you more control over your health care dollars. CareFirst BlueFund plans combine a high-deductible health plan (HDHP) and a health savings account (HSA).

What is a high-deductible health plan (HDHP)?

A high-deductible health plan is a health insurance plan that is eligible for an HSA and has a higher deductible than a traditional health plan. Per Internal Revenue Service (IRS) requirements, you can only contribute to an HSA if you have chosen an HDHP.

With a BlueFund HSA, you'll benefit from:

No out-of-pocket costs for preventive care

- You don't need to meet your deductible before you receive care. These visits are 100% covered by CareFirst.

Tax savings

- Funds are taken from your paycheck before taxes, lowering your taxable income.
- Payments and reimbursements for eligible out-of-pocket medical expenses are not taxed.
- You earn tax-free interest on your account balance.

Online access

- It's easy to manage your HSA 24/7.



BlueFund HSA Facts

What is an HSA and how does it work?

A health savings account (HSA) is an individual savings account that you own. With an HSA, you can save money for current and future eligible health care expenses and can use the funds for yourself and your eligible dependents.

Both you and your employer can contribute to your HSA. Funds deposited into your account stay there until you spend them. Funds can also be saved and used in retirement.

Who is eligible for an HSA?

- You must be enrolled in an HDHP.
- You cannot be covered under a non-HDHP.
- You cannot be claimed as a dependent on someone else's taxes.

How does an HSA benefit me?

- **Rollover**—Unused funds roll over year to year for future expenses.
- **Ownership**—You own the HSA even if you change jobs, health plans or retire.
- **Flexibility**—You can spend HSA funds now or save them for retirement.
- **Convenience**—Online access lets you manage your HSA 24/7.

How is an HSA funded?

You can make HSA contributions through pre-tax payroll deductions or post-tax contributions—both reduce your taxable income. Your employer can also choose to contribute money to your HSA.

What expenses can be paid from an HSA?

Any out-of-pocket and unreimbursed medical expenses allowed under section 213(d) of the Internal Revenue Code can be paid with HSA funds. This includes prescription drugs, lab tests and more.

How do I pay for qualified expenses?

You'll receive a CareFirst BlueFund Visa® Debit Card in the mail. This debit card is accepted by all health care merchants who accept Visa. It can be used whenever you're paying for care or after you receive care.

What documentation should I keep?

HSAs are tax-reportable and require documentation for withdrawn funds (such as a receipt or Explanation of Benefits) to prove that funds were used for an eligible medical expense. The IRS may require documentation for any HSA distributions. Health care receipts should include:

- Name of provider or merchant
- Description of service or product
- Date of service
- Amount paid

Please note: A BlueFund HSA does not require you to submit documentation, but you should keep it in the event of an IRS audit.

Prefer to manage your documents online? Log in at carefirst.com/myaccount. Go to your BlueFund HSA, hover over *My Profile* and click *My Records and Receipts*, where you can upload and store your digital receipts.

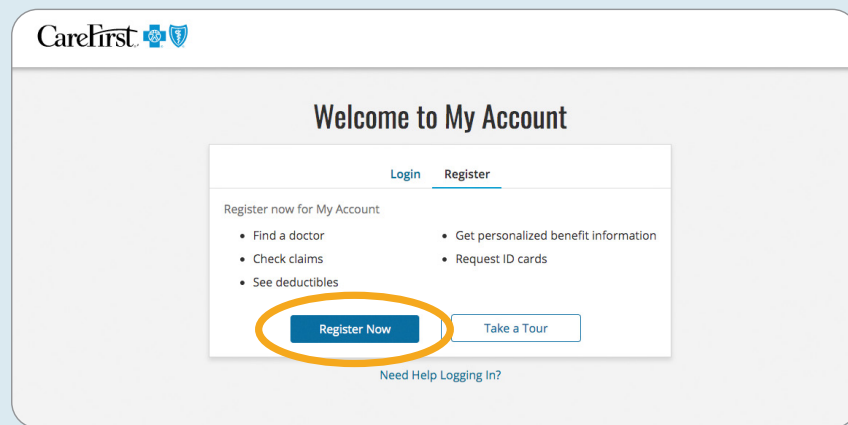


The CareFirst BlueFund Visa Debit Card is issued by The Bancorp Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Cards may be used only at merchants in the U.S. and District of Columbia wherever Visa debit cards are accepted for eligible expenses. See Cardholder Agreement for details.

How to Access your BlueFund HSA

CareFirst makes it easy to manage your health care spending. As a member of a BlueFund HSA, you can access and manage your account online by following the steps below:

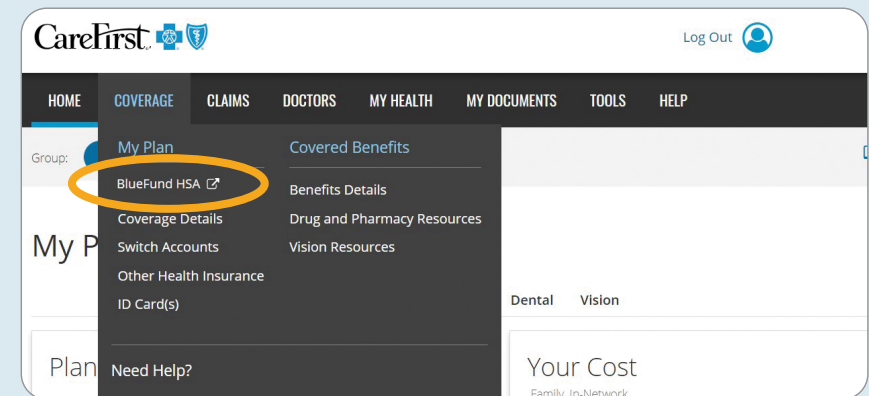
Step 1: Log in or register at carefirst.com/myaccount. To register, click *Register Now*. Then enter your CareFirst member ID number and click *Continue* to create a username and password.



The screenshot shows the CareFirst website's 'Welcome to My Account' page. The 'Register' tab is active. Below the 'Register now for My Account' heading, there are two columns of links: 'Find a doctor', 'Check claims', 'See deductibles' on the left, and 'Get personalized benefit information', 'Request ID cards' on the right. At the bottom, the 'Register Now' button is highlighted with an orange circle, and a 'Take a Tour' button is next to it. A link for 'Need Help Logging In?' is at the bottom.

Step 2: Under the *Coverage* tab, click *BlueFund HSA* to:

- Pay claims
- Deposit funds
- Store documentation and receipts
- Reorder debit cards
- View account balances



The screenshot shows the CareFirst website's navigation menu. The 'Coverage' tab is selected, and a dropdown menu is open. The 'BlueFund HSA' option is circled in orange. Other options in the dropdown include 'My Plan', 'Covered Benefits', 'Benefits Details', 'Drug and Pharmacy Resources', 'Vision Resources', 'Coverage Details', 'Switch Accounts', 'Other Health Insurance', 'ID Card(s)', and 'Need Help?'. The 'Log Out' button is visible in the top right corner.

HSA Contribution Limits

Each year, the IRS sets new maximum contribution limits for HSAs. Contributions include funds that you, your employer or another party contributes. Contributions cannot exceed the maximum set for that plan year. For example, if your plan year begins in December 2025, you cannot exceed the maximum IRS limits set for 2025.

Maximum contribution limits

Contribution maximums are set at the individual and family level. If you're enrolled in an individual HDHP, you can contribute up to the established individual maximum. If you are enrolled with family coverage, you can contribute up to the family maximum.

Tax Year	Individual Limits	Family Limits
2025	\$4,300	\$8,550
2026	\$4,400	\$8,750

Catch-up contribution

If you are over age 55, the IRS will allow you to make up a "catch-up" contribution in addition to the established maximum for that calendar year.

Excess contributions

Contributions exceeding IRS limits are considered excess contributions. These may be subject to IRS taxes and penalties. It's up to you to keep track of the funds deposited into your HSA. You may withdraw excess contributions during the year if they are processed before the IRS tax deadline.

Frequently Asked Questions

What if I have more than one HSA?

If you have more than one HSA, the total contributions for the combined accounts cannot exceed the IRS annual contribution maximum for that taxable plan year.

What if my spouse also has an HSA?

If your spouse has an HSA and you're enrolled in an individual HDHP, you cannot contribute more than the individual contribution maximum for that calendar year.

If you are enrolled in the HDHP with family coverage and your spouse has their own HSA, you cannot contribute more than the family contribution maximum to those two accounts for that calendar year.

When can I contribute to my HSA?

You can make contributions to your HSA in one lump sum or in a series of payments throughout the year. You can do this through a payroll deduction or a post-tax deposit/contribution.

What if I didn't have an HDHP for the entire calendar year?

Your contribution limit may be prorated based on the number of months you had coverage.

Can my spouse make a catch-up contribution if they are over 55?

Yes; however, they need to have their own HSA. They cannot make catch-up contributions to your HSA.

I'm enrolled in the HDHP with individual coverage. Can I use my HSA for my dependent's qualified medical expenses?

Yes, but you must claim them as a dependent on your taxes to use HSA funds.

Three Ways to Contribute to your HSA

As a BlueFund member, you can contribute to your HSA in several ways. When you're enrolled in the HDHP, BlueFund creates your HSA. Then you'll receive a welcome kit to help you activate your account. Either you or your employer must contribute funds to activate the HSA. You cannot be reimbursed for any expenses occurring before your account's activation. Once your HSA is activated, the money can be used to pay for eligible health care expenses.

Set up direct deposit from your paycheck

This contribution happens before taxes are taken out of your paycheck. Contact your benefits administrator to set up direct deposit to your HSA.



Make a one-time deposit

One-time online deposits go straight from your personal bank account into your HSA and qualify as a deduction on your tax return.

1. Log in or register at carefirst.com/myaccount.
2. Click the *Coverage* tab at the top of the screen, then click BlueFund HSA.
3. In the *I Want To...* section of the page, click *Make a Deposit*.
4. Enter the amount you want to transfer and click *Next*.
5. Choose the bank account where the funds will be withdrawn.
6. Enter the date of the funds transfer.
7. Enter the tax year for the transfer.
8. Agree to the terms and conditions for making a deposit.
9. Click *Make Deposit*.

Schedule a recurring deposit

You can make recurring deposits from a personal bank account and choose both the deposit amount and date for each month's deposit. The total of these contributions within the calendar year qualifies as a deduction on your tax return.

1. Log in to *My Account* and click the *Coverage* tab, then click *BlueFund HSA*.
2. In the *I Want To..* section of the page, click *Make a Deposit*.
3. Enter the amount you want to transfer and click *Next*.
4. Select the bank account where the funds will be withdrawn.
5. Choose which day of the month you'd like to initiate the deposit.
6. Agree to the deposit terms and conditions.
7. Click *Make Deposit*.

Investment Options for your HSA

The money you contribute to your HSA grows and earns interest at the rate included with your HSA plan type. Investment accounts are self-directed and self-managed—you choose where, when and how much to invest.

What HSA investment options are available?

There are three ways to invest your HSA funds:

- **Base Balance**—If you choose, you can leave the entire HSA balance with our vendor, Further, where it earns interest.
- **Basic Investment Account**—Once an HSA base balance exceeds \$1,000, you can open a self-directed basic investment account. This gives you access to more than 30 mutual funds. At least \$1,000 must be kept as the base balance of the HSA at all times.
- **Charles Schwab Broker Investment Account**—When the basic investment account balance exceeds \$10,000, you can open a self-directed brokerage investment account with Charles Schwab. This account gives you access to more than 2,500 mutual funds from a variety of families, as well as stocks, bonds and other investments.

Please note: You must maintain a \$1,000 base balance (minimum) to open and manage an investment account.

Base Balance

Your funds will be deposited into the base balance account. While some banks calculate interest based on the balance and rate in each balance tier, CareFirst keeps it simple. Employees earn the stated rate on the entire account base balance.

Base Balance HSA Accounts	
Available Funds	Annual Account Service Fee
Funds in the base balance earn interest. Members may leave all funds in the base account.	None

Interest Crediting Rates		
	Select (SelectSaver)	Value (ThriftSaver)
\$0–\$2,499	0.05%	0.05%
\$2,500–\$9,999	0.07%	0.10%
\$10,000–\$14,900	0.07%	0.10%
\$15,000–\$24,999	0.10%	0.15%
\$25,000 or greater	0.10%	0.20%

Please note: Interest rates and balance tiers are subject to change without notice.

Basic Investment Account

When your account base balance exceeds \$1,000, you have the option to activate a basic investment account. This account gives you access to mutual funds from the Schwab's Mutual Fund OneSource Service. You also have access to online resources and tools once you create an investment account.

The mutual funds available for this account are selected by Devenir LLC, a registered investment advisor.

Basic Investment HSA Account	
Available Funds	Annual Account Service Fee
When the base balance exceeds \$1,000, you have the option to invest the amount over this threshold in a variety of pre-selected mutual funds.	An additional \$18 per year, this fee is paid out of the Basic Investment Account.

Schwab self-directed brokerage investment account

When your account balance exceeds \$10,000, you can open a Schwab self-directed brokerage investment account. This account gives you access to more than 2,500 mutual funds from a variety of fund families, as well as stocks, bonds and other investments. You also have access to planning tools to help you manage and analyze your investments.

Schwab Self-Directed Brokerage Investment HSA Account

Available Funds	Annual Account Service Fee
When the basic investment account exceeds \$10,000, you have the option to invest the amount over this threshold in a wider range of mutual funds, as well as stocks, bonds and other investments.	An additional \$18 per year, this fee is paid out of the Self-Directed Brokerage Investment Account.

Annual fee

There is an annual investment account service fee of \$18 if you elect the basic investment account or the brokerage investment account. This fee, deducted from your investment account, is only deducted when your investment account has a balance. This fee is not cumulative. If you have both types of investment accounts, you will only pay one \$18 fee.

Schwab Self-Directed Brokerage Investment Account fees

- The Schwab standard brokerage commission schedule applies to all account transactions.
- Applicable commissions and execution fees are deducted from the investment account balance.
- Account holders pay standard transaction fees for trades made through their account.
- Short-term redemption fees may apply for fund units sold within the timeframe listed in the fund's prospectus. Refer to the fund prospectus to determine if redemption fees apply.

Mutual fund fees and charges

Before you invest in a mutual fund, be sure to read the fund's prospectus carefully. It contains information such as management fees, charges and expenses.

Note: Mutual funds invested as part of the basic investment account are not subject to an initial sales charge.

Redemption fees

Some mutual funds may impose redemption fees up to two percent of the redemption process to discourage short-term trading. If a redemption fee is charged, it's paid to the fund and intended to offset portfolio transaction costs, market impacts and other costs associated with short-term trading.

12b-1 fees

Mutual funds available through Schwab's Mutual Fund OneSource Service may charge 12b-1 fees (this is included in the fund's prospectus).

A 12b-1 fee is a fee that a mutual fund company pays from fund assets to cover administrative services such as record keeping and shareholder services. It also compensates those who distribute the fund's shares.

Schwab mutual fund fees

Schwab receives payments from the mutual fund companies participating in Schwab's Mutual Fund OneSource Service for record keeping, shareholder services and other administrative services.

Plan expense payments

Plan expense payments are used to offset investment account expenses for custodial and investment advisory services. Schwab may make plan expense payments to the record keeper for the investment accounts, administrative and record keeping services.

CareFirst receives none of the monthly investment account services fees, plan expense payments or investment account transfer fees.

How do I open a Basic Investment Account or a Charles Schwab Brokerage Investment Account?

Both can be opened online:

1. Log in to your BlueFund HSA at carefirst.com/myaccount. See page 5 for instructions.
2. Access the *Investments* section located on the left-hand menu.
3. Choose the type of investment account and follow the setup prompts.

How to Save for Retirement with your HSA

An HSA is one of the best ways to save money for medical expenses during retirement. Like IRAs, HSAs allow you to make tax-free withdrawals to pay for eligible medical expenses. Withdrawals can be made before and after age 65.

HSA savings strategies

Strategy 1: Max out your HSA at the beginning of the year

Although you have until April 15 of the following year to make HSA deposits, contributing the maximum dollar amount at the beginning of each year gets you the full advantage of tax-free growth. Because funds earn interest over the entire year, you're able to make the most of your money. The extra interest you earn by contributing on January 1 of each year can make a big impact over 20 years or more. Family coverage can grow the account even more because of the higher contribution limit.

Strategy 2: Keep funds in the HSA

You don't have to get reimbursed for medical expenses right away. You can reimburse yourself at any time, even years later. Because there's no "use it or lose it" rule, all funds stay in your HSA.

- **Pay medical expenses out of pocket**—It may make sense to pay for certain medical expenses out of pocket. This way, you can have all your HSA funds available when you need them most.
- **Delay reimbursement**—By leaving money in the HSA, your balance grows over time. You earn interest on the base balance and can access those funds if a large or unexpected expense arises. Be sure to keep

receipts, prescriptions and other expense documentation in the event of an IRS audit.

- **Defer reimbursement until the end of the year**—At the end of the year, you can reimburse yourself from the balance funds for expenses from earlier in the year. Be sure to keep receipts, prescriptions and other expense documentation in the event of an IRS audit.
- **Save your receipts**—As long as receipts are saved, you can withdraw money from the account tax-free in the future to be reimbursed for expenses.

Strategy 3: Invest HSA funds

The money in an HSA grows and earns interest over time if you make the annual maximum contribution. You can use your HSA to maximize tax-advantaged retirement savings.

Medicare and HSAs

When enrolled in Medicare, you can use your HSA to pay for expenses. However, you can no longer contribute to an HSA. It's important to understand how Medicare affects an HSA.



Questions? We're here for you. Call 866-758-6119, Monday–Friday 8 a.m. to 9 p.m. or Saturday–Sunday 9 a.m. to 5 p.m. You can also send an email to carefirstsolutions@hellofurther.com.

Frequently Asked Questions

HSA investment options

Q: Are my investment accounts part of my HSA?

A: While the basic investment account and the brokerage investment account are in the Charles Schwab Trust Company's custody, they are not part of your CareFirst HSA. CareFirst does not pay interest on the investment accounts.

Q: How can I direct future contributions into my Basic Investment Account?

A: You can send future HSA contributions to mutual fund investments at carefirst.com/myaccount. You'll find various options to control or manage the flow of contributions to the mutual fund(s) you choose. Generally, you can elect to have all or part of your future contributions flow directly into select investments in your account. If your base balance falls below \$1,000, your future contributions will be used to rebuild your base balance. Any later contributions will be invested based on your elections.

Q: How do I request a withdrawal when I have an active investment account?

A: Account withdrawals are always paid from your base balance. If there are not enough funds in your base balance to pay a claim, the claim will stay pending for 12 months or until more funds are available. Funds are not automatically withdrawn from an active investment account. To pay for pending claims, funds must be paid from new contributions or by transferring funds from your investment account to your base balance.

Withdrawals will be taken proportionally (pro rata) from the mutual funds you have invested if you

have selected the proportional transfer option (the only option for the basic investment account). Otherwise, Schwab brokerage accounts will move the money (cash to transfer) into a self-directed account. You will need to select the fund(s) and amount(s) you want to sell to fund your withdrawal.

Retirement, Medicare and HSAs

Q: My spouse and I turn 65 this year and will sign up for Medicare. Can we still use the money in our HSA?

A: Yes. Although you can't contribute to an HSA after enrolling in Medicare, you can keep the account and use HSA funds tax-free for eligible medical expenses. HSA dollars can be used for a broad range of medical expenses, including premiums for Medicare Parts A, B and D (prescription drugs) and Medicare Advantage plan premiums. You may also pay qualified long-term care premiums with these funds. HSA funds cannot be used tax-free to pay Medicare Supplement or Medigap premiums. Remember, you will owe taxes on any withdrawals for non-eligible medical expenses.

Q: I am turning 65 soon and will enroll in Medicare at that time. How much can I contribute to my HSA for the year?

A: Once you (the account holder) are enrolled in Medicare, you must pro-rate the contributions for the year that coverage begins. Medicare coverage starts on the first day of the month in which you turn 65. Take the allowed contribution for the year (including any catch-up contributions) and divide by 12. For example, if you turn 65 in April, you are eligible to contribute from January to March.

Multiply the monthly amount by three to get the maximum allowed contribution amount.

Q: Do I have to make all contributions before my 65th birthday?

A: No. Contributions can be made until the tax filing deadline, typically April 15.

Q: I am married and covered by a family HDHP with an HSA. My spouse is enrolled in Medicare, but also covered under the family HDHP. Can I still contribute to the HSA?

A: Yes. HSA contribution eligibility is determined by your status as the HSA account holder, not the account holder's dependents. Your spouse on Medicare does not disqualify you from making contributions to your HSA, even though your spouse is also covered by the HDHP.

Q: I am enrolled in Medicare and have money remaining in my HSA. What happens to these funds?

A: You can continue to use HSA funds on a tax-free basis for eligible medical expenses for yourself and your tax dependents. If you (the account holder) are over the age of 65 and the money is withdrawn for non-medical expenses, it is subject to income tax.

Notice of Nondiscrimination and Availability of Language Assistance Services

(UPDATED 4/15/2025)

CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc., CareFirst Diversified Benefits 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 by mail, fax or email. If you need help filing a grievance, our CareFirst Civil Rights Coordinator is available to help you.

To file a grievance regarding a violation of federal civil rights, please contact the Civil Rights Coordinator as indicated below. Please do not send payments, claims issues, or other documentation to this office.

Civil Rights Coordinator, Corporate Office of Civil Rights

Mailing Address	P.O. Box 14858 Lexington, KY 40512
Email Address	civilrightscoordinator@carefirst.com
Telephone Number	410-528-7820
Fax Number	410-505-2011

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>.

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. CareFirst of Maryland, Inc., Group Hospitalization and Medical Services, Inc., CareFirst BlueChoice, Inc., The Dental Network and First Care, Inc. are independent licensees of the Blue Cross and Blue Shield Association. In the District of Columbia and Maryland, 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.). The BLUE CROSS® and 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.

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 identification card. All others may call 1-855-258-6518 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.

ማሳሰቢያ (Amharic):- ይህ ማሳወቂያ ስለ ኢንሹራንስ ሽፋንዎ መረጃ ይዟል። ቁልፍ ቀኖችን ሊይዝ ይችላል እና በተወሰኑ የግዜ ገደቦች እርምጃ መውሰድ ሊኖርብዎ ይችላል። ይህን መረጃ እና እገዛ ያለ ምንም ወጪ በቋንቋዎ የማግኘት መብት አለዎት። አባላት በአባላት መታወቂያ ካርዳቸው ጀርባ ወዳለው ስልክ ቁጥር መደወል አለባቸው። ሌሎች በሙሉ ወደ 855-258-6518 በመደወል 0ን እንዲጫኑ እስኪጠየቁ ድረስ ምልልሱን መጠበቅ ይችላሉ። አንድ ወኪል ሲመልስ፣ የሚፈልጉትን ቋንቋ ይግለጹ እና ከአስተርጓሚ ጋር ይገናኛሉ።

انتبه (Arabic): يحتوي هذا الإشعار على معلومات حول تغطيتك التأمينية. قد يحتوي على تواريخ رئيسية وقد تحتاج إلى اتخاذ إجراء بحلول مواعيد نهائية معينة. لديك الحق في الحصول على هذه المعلومات والمساعدة بلغتك دون أي تكلفة. يجب على الأعضاء الاتصال برقم الهاتف الموجود على ظهر بطاقة هوية العضوية الخاصة بهم. يمكن للآخرين الاتصال بالرقم 855-258-6518 والانتظار طوال الحوار حتى يُطلب منهم الضغط على الرقم 0. عندما يجيبك أحد الوكلاء، حدد اللغة التي تحتاجها وسيتم توصيلك بمترجم فوري.

মনোযোগ দিন (Bengali): এই বিজ্ঞপ্তিতে আপনার বীমা কভারেজ সম্পর্কে তথ্য রয়েছে। এতে গুরুত্বপূর্ণ তারিখগুলি থাকতে পারে এবং আপনাকে হয়ত নির্দিষ্ট সময়সীমার মধ্যে পদক্ষেপ নিতে হতে পারে। আপনার ভাষায় বিনামূল্যে এই তথ্য এবং সহায়তা পাওয়ার অধিকার আপনার আছে। সদস্যদের তাদের সদস্য পরিচয়পত্রের পিছনে দেওয়া ফোন নম্বরে কল করা উচিত। অন্যরা 855-258-6518 নম্বরে কল করতে পারেন এবং 0 চাপ দেওয়ার জন্য অনুরোধ না করা পর্যন্ত সংলাপের জন্য অপেক্ষা করতে পারেন। যখন একজন এজেন্ট উত্তর দেবেন, তখন আপনার প্রয়োজনীয় ভাষাটি বলুন এবং আপনাকে একজন দোভাষীর সাথে সংযুক্ত করা হবে।

注意 (Chinese) : 此通知包含有關您的保險範圍的資訊。它可能包含關鍵日期，您可能需要在特定截止日期之前採取行動。您有權免費以您的語言獲取此資訊和協助。會員應撥打會員證背面的電話號碼。其他所有人可以撥打 855-258-6518 並等待對話框，直到提示按 0。當代理商接聽時，請說明您需要的語言，然後您將會與翻譯人員聯繫。

توجه (Farsi): این اطلاعیه حاوی اطلاعاتی درباره پوشش بیمه‌ای شما است. ممکن است شامل تاریخ‌های مهم باشد و لازم باشد تا مهلت‌های مشخصی اقدام کنید. شما حق دارید این اطلاعات و کمک را به زبان خود و به‌صورت رایگان دریافت کنید. اعضا باید با شماره تلفن درج‌شده در پشت کارت شناسایی عضویت خود تماس بگیرند. سایر افراد می‌توانند با شماره 855-258-6518 تماس بگیرند و منتظر بمانند تا دستور داده شود که عدد 0 را فشار دهند. هنگامی که یک نماینده پاسخ داد، زبان مورد نیاز خود را اعلام کنید تا به یک مترجم متصل شوید.

Attention (French): Le présent avis contient des informations essentielles relatives à votre couverture d'assurance. Il peut inclure des échéances importantes nécessitant une action de votre part dans un délai déterminé. Vous avez le droit d'obtenir ces informations ainsi qu'une assistance dans votre langue, et ce, sans frais. Les assurés sont invités à contacter le numéro figurant au verso de leur carte d'adhérent. Toute autre personne peut appeler le 855-258-6518 et patienter jusqu'à l'invitation à composer le 0. Lorsque votre appel sera pris en charge, indiquez la langue souhaitée afin d'être mis en relation avec un interprète.

Achtung (German): Dieser Hinweis enthält Informationen zu Ihrem Versicherungsschutz. Darin sind möglicherweise wichtige Termine aufgeführt und Sie müssen möglicherweise bis zu bestimmten Fristen Maßnahmen ergreifen. Sie haben das Recht, diese Informationen und Unterstützung kostenlos in Ihrer Sprache zu erhalten. Mitglieder sollten die Telefonnummer auf der Rückseite ihres Mitgliedsausweises anrufen. Alle anderen können 855-258-6518 anrufen und den Dialog abwarten, bis sie aufgefordert werden, die 0 zu drücken. Wenn ein Agent antwortet, geben Sie die gewünschte Sprache an und Sie werden mit einem Dolmetscher verbunden.

ध्यान दें (Hindi): इस नोटिस में आपके बीमा कवरेज के बारे में जानकारी है। इसमें महत्वपूर्ण तिथियां हो सकती हैं और आपको निश्चित समय सीमा तक कार्रवाई करनी पड़ सकती है। आपको यह जानकारी और सहायता अपनी भाषा में निःशुल्क प्राप्त करने का अधिकार है। सदस्यों को अपने सदस्य पहचान पत्र के पीछे दिए गए फ़ोन नंबर पर कॉल करना चाहिए। अन्य सभी लोग 855-258-6518 पर कॉल कर सकते हैं और 0 दबाने का संकेत मिलने तक संवाद की प्रतीक्षा कर सकते हैं। जब कोई एजेंट उत्तर दे, तो वह भाषा बताएं जिसकी आपको आवश्यकता है और आपको दुभाषिया से जोड़ा जाएगा।

Leruoanya (Igbo): ọkwà a nwere ozi bànyéré mkpuchi megide ihe mberede gị. Ọ nwere ike inwe ụbọchị ndị dị óké mkpà ma o nwekwara ike idị mkpa ka imee ihe tupu oge ụfọdụ agafee. Inwere ikike inweta ozi a ya na enyemaka na asụsụ gị n'akwughị ụgwọ ọbụla. Ndi ọtù ga akpọ ọnụọgụgụ ekwenti dị na àzụ Káàdị njirimara ndi ọtù ha. Ndi ọzọ nile nwere ike ikpọ 855-258-6518 ma chere geruo mkparịta ụka ruo mgbe asi ha pịa 0. Mgbe onye ozi zara, kwuo asụsụ ichorọ, a ga ejikota gị na onye ntughari asụsụ.

Attenzione (Italian): Questa informativa contiene informazioni sulla copertura assicurativa. Potrebbe contenere date importanti e potrebbe essere necessario intraprendere azioni entro determinate scadenze. È possibile ottenere queste informazioni e assistenza nella propria lingua gratuitamente. I membri sono pregati di chiamare il numero di telefono riportato sul retro del proprio tesserino di riconoscimento. Tutti gli altri possono chiamare il numero 855-258-6518 e rimanere in linea fino a quando non viene richiesto di premere 0. Quando un operatore risponde, è necessario indicare la lingua desiderata per essere messi in contatto con un interprete.

주의 (Korean): 이 고지에는 귀하의 보험 적용 범위에 대한 정보가 포함되어 있습니다. 여기에는 주요 날짜가 포함되어 있을 수 있으며, 특정 마감일까지 조치를 취해야 할 수도 있습니다. 귀하의 비용 없이 귀하의 언어로 이러한 정보와 지원을 받을 권리가 있습니다. 회원은 회원증 뒷면에 있는 전화번호로 전화하시기 바랍니다. 회원이 아닌 모든 분들은 855-258-6518 로 전화하여 안내 메시지가 끝날 때까지 기다렸다가 0 을 눌러주세요. 상담원이 통화에 응답했을 때, 필요한 언어를 말씀하시면 통역사와 연결됩니다.

Baa'ákonínízin (Navajo): Díí bee íł hane'í béeso nich'ááh naa'nil bee ník'é'asti'í bódahólníihgo bee baa dahane'í biyi'. Dayoolkáí dóo bee ida'ii'aahí háidíí shíí t'áá bich'í'jì' ha'át'ííshíí ádadiilííhígíí biyi'. Díí bee baa dahane'í dóo t'áá jik'eh nizaad bee nika'e'eyeedgo bee ná'ahoot'í'. Bìł hada'dít'éhí binaaltsoos nitl'izhí bee béédahóziní bąąh béesh bee hane'í námboo biká'ígíí yee dahalne' dooleet. Nááná ła' 855-258-6518 yee dahalne' dóo yáłti'í biba' asdáago niléí ó bíł adílchííd hodoo'niidjì'. Naalnishí haadzíí'go, saad nínízinígíí bee bíł hodíilnih dóo ata' yáłti'í bich'í' ni'doolnih.

ध्यान दिनुहोस् (Nepali): यस सूचनामा तपाईंको बीमा कभरेजका बारेमा जानकारी समावेश छ। यसमा प्रमुख मितिहरू हुन सक्छन् र तपाईंले निश्चित समयसीमा भित्र कारबाही गर्नुपर्ने हुन सक्छ। तपाईंलाई यो जानकारी र सहयोग तपाईंको भाषामा निःशुल्क प्राप्त गर्ने अधिकार छ। सदस्यहरूले आफ्नो सदस्य परिचयपत्रको पछाडि रहेको फोन नम्बरमा कल गर्नुपर्छ। अरु सबैले 855-258-6518 मा कल गर्न सक्छन् र ० पुश गर्न प्रेरित नभएसम्म संवादको प्रतीक्षा गर्न सक्छन्। एजेन्टले जवाफ दिँदा, तपाईंलाई चाहिने भाषा बताउनुहोस् र तपाईंलाई दोभाषेसँग जोडिने छ।

Atenção (Portuguese): Este aviso contém informações sobre a cobertura do seu seguro. Ele pode conter datas importantes e você pode precisar tomar medidas dentro de determinados prazos. Você tem o direito de obter essas informações e assistência em seu idioma, sem nenhum custo. Os associados deverão ligar para o número de telefone indicado no verso do seu cartão de identificação de associado. Todos os outros podem ligar para 855-258-6518 e aguardar a mensagem até que seja solicitado a pressionar 0. Quando um agente atender, indique o idioma que você precisa e você será conectado a um intérprete.

Внимание (Russian): В настоящем уведомлении содержится информация о вашем страховом покрытии. Оно может содержать ключевые даты, и вам может потребоваться предпринять действия к определенным срокам. Вы имеете право получить эту информацию и помощь на своем языке бесплатно. Членам профсоюза следует звонить по номеру телефону, указанному на обратной стороне их удостоверения личности. Все остальные могут звонить по номеру 855-258-6518 и дождаться диалога, пока не появится предложение нажать 0. Когда агент ответит, назовите нужный вам язык, и вас соединят с переводчиком.

Fa'alogo (Samoan): O lenei fa'aaliga o lo'o iai fa'amatalaga i vaega e kava e lau inisiua. E ono aofia ai aso taua ma atonu e te mana'omia ai le faia o se gaioiga i nisi taimi fa'agata. E iai lau aia tatau e maua ai nei fa'amatalaga ma fesoasoani i lau gagana e aunoa ma se todogi. E tatau i sui auai ona vili le numera o le telefoni i tua o le latou pepa faamaonia. O isi uma e mafai ona vala'au i le 855-258-6518 ma fa'atali i le talanoaga se'ia fa'atonuina e oomi le 0. A tali mai se so'o upu, fa'ailoa atu le gagana e te mana'omia ona fa'afeso'ota'i lea o oe i se tagata fa'aliliu.

Pažnja (Serbian): Ovo obaveštenje sadrži informacije o vašem osiguranju. Može sadržati ključne datume i možda ćete morati da preduzmete akciju do određenih rokova. Imate prava da dobijete ove informacije i pomoć na vašem jeziku besplatno. Trebalo bi da članovi nazovu telefonski broj na poledini svoje članske legitimacije. Svi ostali mogu pozvati 855-258-6518 i sačekati automat dok ne dobiju obaveštenje da pritisnu taster "0". Kada se agent javi, navedite jezik koji vam je potreban i bićete povezani s prevodiocem

Atención (Spanish): Este aviso contiene información sobre su cobertura de seguro. Puede contener fechas clave y es posible que deba tomar medidas antes de determinadas fechas límite. Usted tiene derecho a obtener esta información y asistencia en su idioma sin coste alguno. Los afiliados deben llamar al número de teléfono que figura en el reverso de su tarjeta de identificación del afiliado. Todos los demás pueden llamar al 855-258-6518 y esperar el diálogo hasta que se les solicite presionar 0. Cuando un agente responda, indique el idioma que necesita y se conectará con un intérprete.

Atensyon (Tagalog): Ang abisong ito ay naglalaman ng impormasyon tungkol sa saklaw ng iyong insurance. Maaaring naglalaman ito ng mga mahahalagang petsa at maaaring kailanganin mong kumilos ayon sa ilang partikular na mga deadline. May karapatan kang makuha ang impormasyong ito at tulong sa iyong wika nang walang bayad. Ang mga miyembro ay dapat tumawag sa numero ng telepono sa likod ng kanilang member identification card. Ang lahat ng iba ay maaaring tumawag sa 855-258-6518 at maghintay hanggang sa masabihan na pindutin ang 0. Kapag sumagot ang isang ahente, sabihin ang wikang kailangan mo at ikaw ay ikokonek sa isang tagapagsalin.

توجہ (Urdu): اس نوٹس میں آپ کی انشورنس کوریج کے بارے میں معلومات شامل ہیں۔ اس میں کلیدی تاریخیں شامل ہو سکتی ہیں اور آپ کو کچھ آخری تاریخوں تک کارروائی کرنے کی ضرورت پڑ سکتی ہے۔ آپ کو یہ معلومات اور مدد اپنی زبان میں، بغیر کسی قیمت کے حاصل کرنے کا حق ہے۔ ممبران کو اپنے رکنیتی کارڈ کی پشت پر دئے گئے فون نمبر پر کال کرنی چاہیے۔ باقی تمام لوگ 855-258-6518 پر کال کر سکتے ہیں اور 0 دبائے کا اشارہ ملنے تک ڈائلاگ پر انتظار کرنا چاہیے۔ جب کوئی ایجنٹ جواب دیتا ہے تو اپنی مطلوبہ زبان بتائیں اور آپ کا رابطہ ایک مترجم سے کر دیا جائے گا۔

Lưu ý (Vietnamese): Thông báo này có chứa thông tin về phạm vi bảo hiểm của bạn. Nó có thể chứa các ngày quan trọng và bạn có thể cần phải hành động theo thời hạn nhất định. Bạn có quyền nhận thông tin và hỗ trợ này bằng ngôn ngữ của mình mà không mất phí. Các thành viên nên gọi đến số điện thoại ở mặt sau thẻ thành viên của mình. Những người khác có thể gọi đến số 855-258-6518 và chờ qua hội thoại cho đến khi được nhắc nhấn số 0. Khi có nhân viên trả lời, hãy nêu ngôn ngữ bạn cần và bạn sẽ được kết nối với phiên dịch viên.



CONNECT WITH US:



Further is an independent provider of administrative services for CareFirst BlueCross BlueShield consumer-directed health care plans. HealthEquity, Inc., the owner of the Further business, is an IRS-approved, non-bank trustee providing HSA custodial services on behalf of CareFirst BlueCross BlueShield to its members. HealthEquity Inc., on its own or through the Further business, does not sell Blue Cross and/or Blue Shield products and is solely responsible for the services it provides.

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. CareFirst of Maryland, Inc., Group Hospitalization and Medical Services, Inc., CareFirst BlueChoice, Inc., The Dental Network and First Care, 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.