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WELCOME

*Lockheed Martin
Corporation Employees*

How to Register for *My Account*

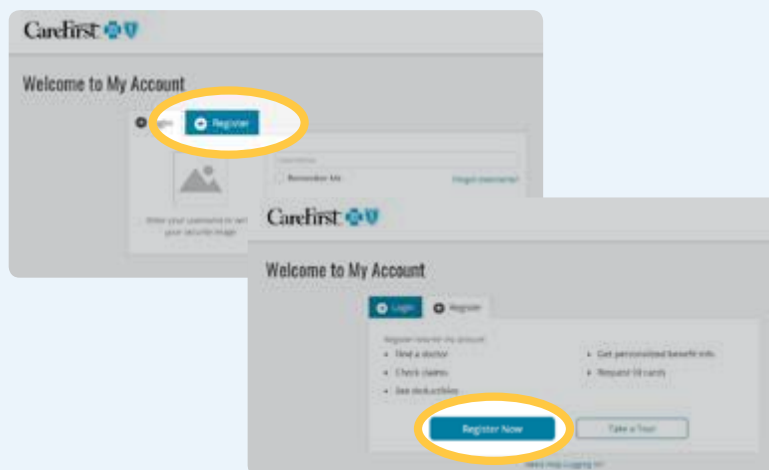
As a CareFirst BlueCross BlueShield member, you have secure online access to information and tools personalized just for you. By setting up a password-protected account, you can do all this and more:

- Find in-network doctors and facilities—nationwide
- Check your plan's benefits, copays, deductibles and out-of-pocket costs
- View, order or print your member ID card
- Review your claims status and Explanation of Benefits (EOBs)
- Download plan documents, such as authorization and claim forms
- Sign up for electronic communications

To register for *My Account*, follow these steps:

1

Visit carefirst.com/myaccount and select the *Register* tab, then choose *Register Now*.



2

Enter your member ID and your date of birth. You must be at least 12 years old to register.



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Create a username and password following the requirements listed.

Registration: Create Account

Progress: 1 Member Information 2 **Create Account** 3 Confirmation

User Name & Password

Create Username

Create Password

Confirm Password

Notes

- Username must be 5-50 characters in length.
- Username must include one alpha character.
- Username must include at least one number that is not in the first and last position. (Ex: 1abc2345 or 1abc2342)
- Username can include dot (.), dash (-) and underscore (_).
- Password must be between 8-20 characters.
- Password must contain at least 1 upper case letter.
- Password must contain at least 1 lower case letter.
- Password must contain at least 1 number.

Items

Passwords are case-sensitive.

4

Provide an email address for *My Account* notifications. You can also opt to go green by receiving emails instead of paper notices in the mail.

Email & Preferences

Email Address

Note

Paperless

I agree to receive communications via email instead of paper

I decline to receive communications via email instead of paper

Note

5

Read and accept the Terms of Use. Then select *Create Account* to confirm your registration.

Terms of Use

By checking the "I have read and accept the terms of use", you agree to abide by these terms. That means:

- You are solely responsible for maintaining the confidentiality of your user ID and password.
- You will not share your user ID and password with anyone else.
- You will not misuse the privacy or, or obstruct the identity of, any other user of the MyAccount site.
- You are responsible for all use of MyAccount services accessed through your user ID and password.

Acceptance

I have read and accept the terms of use

Create Account Cancel



Know Before You Go

Your money, your health, your decision

Choosing the right setting for your care—from allergies to X-rays—is key to getting the best treatment with the lowest out-of-pocket costs. It's important to understand your options so you can make the best decision when you or your family members need care.*

Primary care provider (PCP)

The best place to get consistent, quality health care is your primary care provider (PCP). If you have a medical issue, having a doctor who knows your health history often makes it easier to get the care you need.

24-Hour Nurse Advice Line

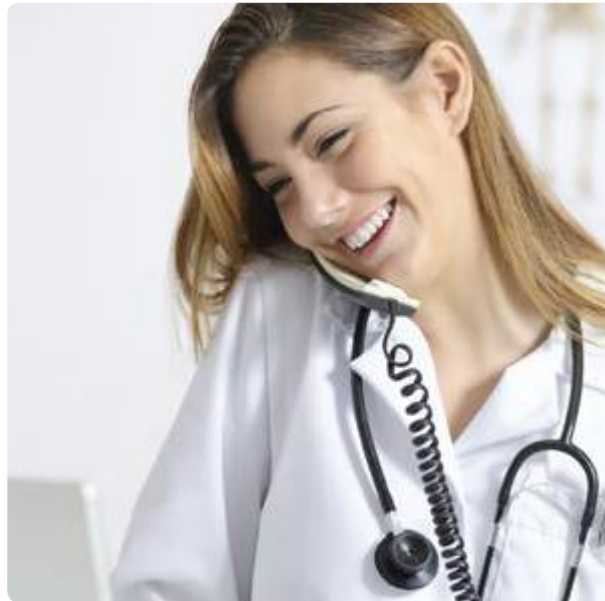
Registered nurses are available 24/7 to discuss your symptoms with you and recommend the most appropriate care. Call 800-535-9700 anytime to speak with a nurse.

CareFirst Video Visit

When your PCP isn't available and you need urgent care services, CareFirst Video Visit securely connects you with a doctor, day or night, through your smartphone, tablet or computer. In addition, you can schedule visits for other needs such as behavioral health support from a therapist or psychiatrist, guidance from a certified nutritionist or breastfeeding support from a lactation consultant. It's a convenient and easy way to get the care you need, wherever you are. Visit carefirstvideovisit.com to get started.

Convenience care centers (retail health clinics)

These are typically located inside a pharmacy or retail store (like CVS MinuteClinic or Walgreens Healthcare Clinic) and offer care for non-emergency situations like colds, pink eye, strep tests and vaccinations. These centers usually have evening and weekend hours.



Urgent care centers

Urgent care centers (such as Patient First or ExpressCare) provide treatment for injuries and illnesses that require prompt medical attention but are not life-threatening (sprains, minor cuts, flu, rashes, minor burns). These centers have doctors on staff and offer weekend/after-hours care.

Emergency room (ER)

Emergency rooms treat acute illnesses and trauma. Go to the ER right away if you or a family member have sudden symptoms that need emergency care, including (but not limited to): chest pain, trouble breathing or head trauma. Prior authorization is not needed for emergency room services.

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When you need care

When your PCP isn't available, being familiar with your options will help you locate the most appropriate and cost-effective medical care. The chart below shows how costs may vary for a sample health plan depending on where you choose to get care.

Your Care Options	Cost	Needs or Symptoms	24/7	Rx
Video Visit <i>See a doctor 24/7 without an appointment</i>	\$	<ul style="list-style-type: none">■ Cough, cold and flu■ Pink eye■ Ear pain	✓	✓
Convenience Care <i>(e.g., CVS MinuteClinic or Walgreens Healthcare Clinic) Health screenings, vaccinations, minor illness or injury</i>	\$	<ul style="list-style-type: none">■ Cough and cold■ Pink eye■ Ear pain■ Flu shot	✗	✓
Urgent Care <i>(e.g., Patient First or ExpressCare) Non-life-threatening illness or injury requiring immediate care</i>	\$\$\$	<ul style="list-style-type: none">■ Sprains■ Cut requiring stitches■ Minor burns■ Sore throat	✗	✓
Emergency Room <i>Life-threatening illness or injury</i>	\$\$\$\$	<ul style="list-style-type: none">■ Chest pain■ Difficulty breathing■ Uncontrolled bleeding■ Major burns	✓	✓
24-Hour Nurse Advice Line	\$0	<ul style="list-style-type: none">■ If you are unsure about your symptoms or where to go for care, call 800-535-9700, anytime day or night to speak to a registered nurse.		



Did you know that where you choose to get lab work, X-rays and surgical procedures can have a big impact on your wallet? Typically, services performed in a hospital cost more than non-hospital settings like LabCorp, Advanced Radiology or ambulatory surgery centers.

To determine your specific benefits and associated costs:

- Log in to My Account at carefirst.com/myaccount;
- Check your Evidence of Coverage or benefit summary
- Ask your benefit administrator; or
- Call Member Services at the telephone number on the back of your member ID card.

For more information and frequently asked questions, visit carefirst.com/needcare.

PLEASE READ: The information provided in this document regarding various care options is meant to be helpful when you are seeking care and is not intended as medical advice. Only a medical provider can offer medical advice. The choice of provider or place to seek medical treatment belongs entirely to you.

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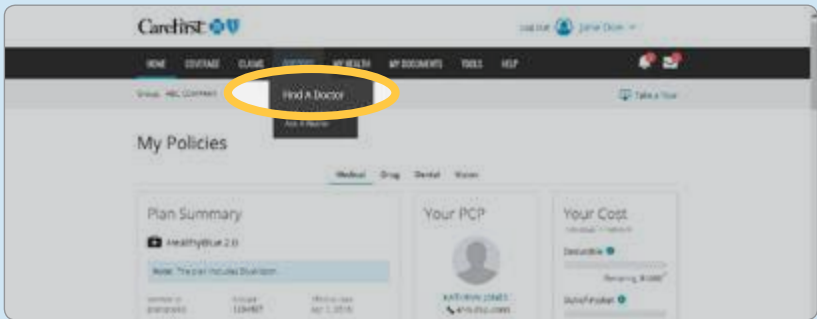
Find a Doctor Online Tool

Easily locate convenient care and even estimate your costs

Quickly find a doctor or other healthcare provider, read reviews and estimate your costs—all in one place! Get started by logging in to *My Account* at **carefirst.com/myaccount**. If you haven't set up your account yet, it just takes your member ID card and a few minutes to register.

To find a doctor or other healthcare provider

Step 1: Log in to *My Account* and select the *Doctors* tab, then *Find A Doctor*.



Step 2: The tool automatically populates with your health plan and home address; however, you can type in a new location to search for care in other areas. You can also browse by category or search by the doctor's name, type of provider, name of a facility or specific procedure.



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Step 3: Once you've entered your search information, choose an option from the list of suggestions or hit enter and your results will display.



Did you know?
From the same Find a Doctor home page, you can also estimate your costs for a specific treatment or procedure. Simply select *Browse a Category*, then *Procedure Costs* to locate your treatment by category or alphabetically.

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Need a doctor, urgent care center or emergency room?

Find one day or night. Download the CareFirst app for free and you'll always have access to care.¹

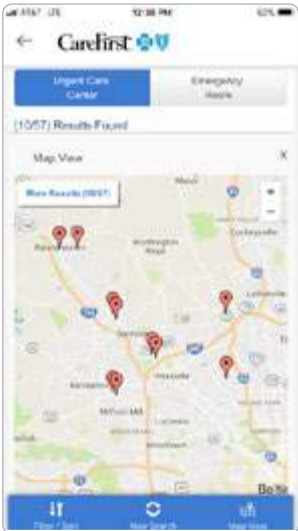
- Need a doctor? Select **Find a Doctor** for 24/7 access to providers nationwide.
- For non-emergency treatment, an urgent care center may save you time and money.² Tap **Urgent Care** for a list of centers nearby.³
- Have an emergency? Our app will find the closest emergency room. Choose **Urgent Care Centers**, then **Emergency Room**.
- Simply need medical advice after hours? Choose **Nurse Line** to call our free nurse advice line.

Quick tips:

- Choose **Directions** to enable the map feature or to get directions to your desired selection
- Tap **Call** to contact the provider or facility directly
- Select **Add Contact** to add the provider or facility to your device's contacts

Dial 911 if you are experiencing a life-threatening emergency that requires immediate care.

Care where and when you need it; the CareFirst app makes it possible.



¹ Search for "CareFirst" in your favorite app store to download the app to your device.
² Urgent Care—a condition that requires prompt medical attention, but is not a threat to life or limb.
³ App must have access to your phone's location services.





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Join Blue365® and start saving today!



With the Blue365 wellness discount program, great deals are yours for every aspect of your life—like 20% off at Reebok.com, discounted nutrition products or a gym membership for only \$29 a month.





To take advantage of Blue365, register now at carefirst.com/wellnessdiscounts. It's an online destination featuring healthy deals and discounts exclusively for our members.

Just have your CareFirst member ID card handy. If you have medical coverage, use your member ID number to register for Blue365. Members with vision, dental or disability coverage only should use 233.

In a couple of minutes, you will be registered and ready to shop. Every week, we will send a special deal straight to your email inbox.

Check out these top brands with discounts just for you:





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CareFirst Mobile

We're with you wherever you go



Whether you are traveling for work, family vacation or just taking a road trip, you always have access to your personalized coverage information. Set up your CareFirst BlueCross BlueShield (CareFirst) mobile access today.

1. Register for *My Account*
2. Download the CareFirst app or add carefirst.com/myaccount to your mobile favorites

It's that easy. Then, log in and conveniently,

- Find in-network doctors, urgent care centers and other care—nationwide
- View, order or email member ID cards
- Check claims and deductible status
- Update communication preferences and password
- Plus, more

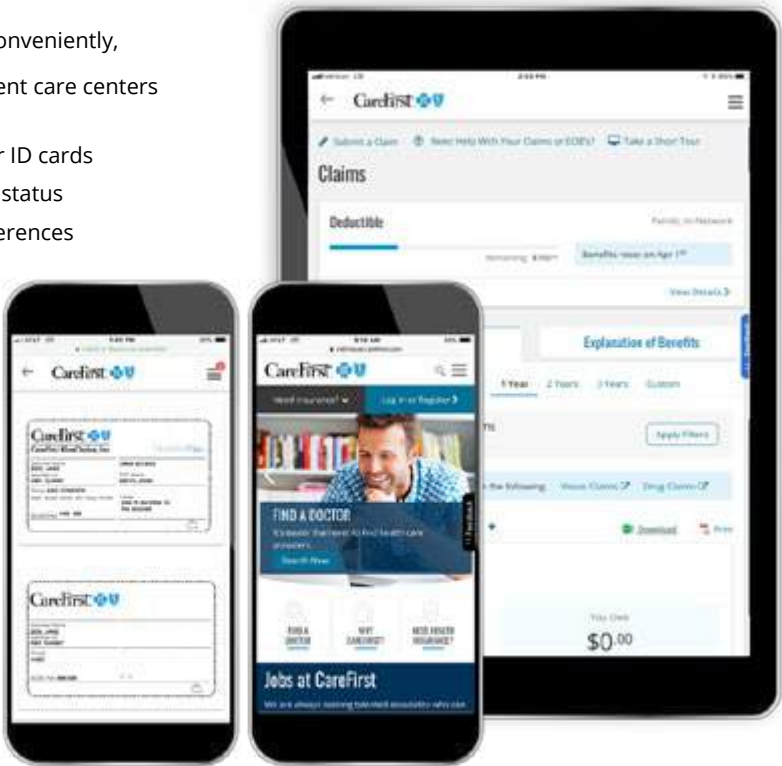
Visit your favorite online store to download the CareFirst app.



Download other helpful apps from CareFirst



With CareFirst Video Visit you can connect with a board-certified* doctor whenever and wherever you want—without an appointment—from your computer or mobile device! To learn more visit carefirstvideovisit.com or download the app.



* The doctors accessed via this website are independent providers making their own medical determinations and are not employed by CareFirst. CareFirst does not direct the action of participating providers or provide medical advice.





CareFirst 
Family of health care plans

Need Care After Hours?



To find out more about these services,
visit carefirst.com/needcare

Get medical care 24/7/365!

Ever wake up in the middle of the night with a painful earache or just not feeling well? For times when your primary care provider (PCP) isn't available, CareFirst offers our members two options for non-emergency care.*

24-Hour Nurse Advice Line

Call 800-535-9700 anytime to speak with a registered nurse about your treatment options. Nurses can direct you to the most appropriate care.

CareFirst Video Visit

See a doctor 24/7/365 on your smartphone, tablet or computer, for treatment of common health issues like flu and pink eye. For most CareFirst health plans, Video Visit costs the same as your PCP sick office visit copay. Visit carefirstvideovisit.com to get started.

*Always call 911 or go straight to the ER if you have a life-threatening illness, injury or emergency.

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CareFirst Video Visit

When your primary care provider (PCP) isn't available and you need urgent care services, Video Visit securely connects you with a doctor*, day or night, through your smartphone, tablet or computer. In addition, you can get care for other needs such as behavioral health support from a therapist or psychiatrist, guidance from a certified nutritionist or breastfeeding support from a lactation consultant. It's a convenient and easy way to get the care you need, wherever you are.

Get treatment for common health issues 24/7

Use Video Visit when you're facing uncomplicated, non-emergency issues such as allergies, a sinus infection, a cold or the flu and more. Video Visit doctors will provide you a consultation, diagnosis and even prescriptions (when available and appropriate). They are all U.S. board-certified, licensed and credentialed medical professionals.

Schedule visits for additional services

- **Therapy/Psychiatry**—Talk with a therapist or psychologist for help managing mental health issues including anxiety, depression and grief.
- **Diet/Nutrition**—Connect with a registered dietitian to get support with dietary and nutrition needs, from weight loss to food allergies and more.
- **Breastfeeding Support**—Speak with a lactation consultant who can advise you on breastfeeding topics like latching issues, milk supply and others.

The cost for Video Visit varies based on your benefits, but your specific cost information will be shown to you before your visit begins. Take advantage of this great benefit and register today!

Register today so you'll be ready when you need care! Visit carefirstvideovisit.com or download the CareFirst Video Visit app from your favorite app store.

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In the case of a life-threatening emergency, you should always call 911 or your local emergency services. CareFirst Video Visit does not replace these services.

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Understanding the Importance of a Primary Care Provider

Even if you are young and healthy, or don't visit the doctor often, choosing a primary care provider (PCP) is key to maintaining good health. Establishing a relationship with a PCP is as important as saving for retirement. A PCP will keep you healthy and will help you make the right "investments," or positive lifestyle choices.

Annual exams

Visiting your doctor every year is a smart way to stay on top of your health numbers and preventive screenings to help find problems before they start. These visits give you and your doctor a snapshot of your health which is helpful to identify opportunities to maintain or improve your overall quality of life.

Continuity of care

Establishing a relationship with one doctor is the best way for you to receive consistent, quality health care. By visiting your PCP for routine visits as recommended, your PCP will get to know you, your medical history, habits and personality. All of this information will help them more easily spot signs which could indicate a change in your health. Signs you may even miss yourself! Recognizing and detecting problems in the early stages can help you avoid medication or worsening health.

A vital resource

Even if your health insurance plan doesn't require referrals, your PCP should be the first person you call with any health concerns. As the leader of your health care team, your PCP understands all your health concerns, how they relate to each other and can best coordinate your care with other doctors, specialists, labs and hospitals when needed.

Fewer visits to the emergency room

A PCP is concerned with your overall health. If you have an urgent health issue, having a PCP who knows your health history often makes it easier and faster to get the care you need. Your PCP can sometimes provide advice over the phone or fit you in for a visit the same day. That helps you avoid long lines and expensive charges at the emergency room.



PCPs play a huge role in keeping you healthy for the long run. Visit carefirst.com/doctor to find a provider.

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Talking to Your Doctor

Address your concerns and understand treatment options

Taking an active role in your health care and working with your doctor is an important part of achieving the best level of health for you. Research shows that active, assertive patients are more likely to follow a doctor's advice and recover more completely, when they understand their treatment and have a part in planning it. And it starts with good communication. Here are some tips to help you get the most out of your relationship with your doctor.

Be prepared—have your answers ready

If you're going to discuss a new problem with your doctor, you'll need to give some information. Jotting down some notes before your visit can help the doctor narrow down the diagnosis and develop a treatment plan.

To start, write down the answers to the following questions:

- What is your main problem?
- What are the key symptoms?
- When did your problem begin? Try to give the exact time.
- Have you had this problem before? If so, when? And what happened?
- What have you done to try and relieve the problem?
 - Have you used any medications? If yes, what kind? What happened?
- What makes this problem worse?
 - List activities, medications, foods or other situations.
- Are you allergic to any medications or have you recently taken a new medication?



- What may have caused the problem?
 - Does anyone around you have similar symptoms?
 - Did you eat some unusual food?
- What is your family history?
 - Is there a history of heart disease, high blood pressure, diabetes, breast cancer, etc. among your parents, grandparents, brothers or sisters?

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Ask questions during your visit

You'll feel more prepared if you jot down a few questions to ask your doctor. Make sure you have the answers you need before you leave your doctor's office.

About my condition or disease

- What's my diagnosis?
- What caused my condition?
- Can it be treated?
- How will this affect me now and in the future?
- Should I watch for specific symptoms and notify you if they occur?
- Should I make any lifestyle changes?

About my treatment

- What treatment is available for my condition?
- When will treatment start? And how long will it last?
- What are the risks and side effects associated with this treatment?
- What are the benefits of this treatment? How successful is it?
- If my treatment includes taking medication, what should I do if I miss a dose?
- Are there foods, medications or activities I should avoid while I'm on this treatment?
- Are other treatments available?

About my tests

- What kinds of tests will I have?
- What do you expect to find out from these tests?
- When will I know the results?
- Do I have to do anything special to prepare for the tests?
- Do these tests have side effects or risks?
- Will I need more tests later?

Remembering what you've discussed with your doctor

Understanding and remembering what happened during your visit is essential to achieving the best possible care. So, here are a few more tips:

- Either you, a friend or family member should take notes.
- Ask your doctor to write down their instructions to you.
- Get printed material about your condition from your doctor.
- Want more information? Ask your doctor or your health care team—such as your nurse and pharmacist—for additional resources.

FOR MORE INFORMATION:

National Institutes of Health
nih.gov

U.S. Department of Health and Human Services
health.gov

Source: National Institutes of Health

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Need someone to talk to?

It's perfectly normal to face difficult times or some form of mental health challenge during your life. We all do. When it happens, it's important to remember you're not alone. And it's never too late to seek help.

Get confidential mental health support at no cost to you

CareFirst BlueCross BlueShield (CareFirst)—**together with 7 Cups of Tea¹ (7 Cups), the world's largest behavioral health support system**—is pleased to offer a digital resource to help you live your best life.

With the CareFirst Behavioral Health Digital Resource, you can get the emotional care you need, when you need it, 24/7. You can also connect to a caring, accepting community and learn new skills to help you grow stronger.

The help you need is waiting.

To set up your free account, visit carefirst.com/myaccount and enter your CareFirst *My Account* username and password. Once logged in to My Account, scroll down to the *Featured Resources* and select the *Behavioral Health Digital Resource* tile. Or, download the 7 Cups app from the Apple and Android stores. After you've registered, simply log in and start your journey to better mental health.

Be heard, meet great people and feel like you again

If you're a CareFirst member with medical benefits, you can participate and get the mental health support you need in a way that best suits you.

- **Talk with someone who understands—** Access over 430,000 trained, volunteer listeners who, unlike family or friends, don't try to solve problems—they just listen. Through chat-based messaging, you can talk one-on-one about any issues, big or small, whatever's in your heart. *Support is available in more than 140 languages.*
- **Connect with a licensed therapist²—**A CareFirst behavioral health care manager can help you make an appointment.
- **Join a support forum—**Be part of a large, accepting community working together to provide a supportive and understanding forum through online discussion boards, specific group chats and moderated chat rooms.
- **Learn new coping skills—**Take small, simple steps to transform your life. Over 35 growth paths teach valuable skills on various topics, including overcoming depression, financial freedom, getting through breakups, grieving, work stress and more.



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¹ 7 Cups is an independent company that does not provide Blue Cross Blue Shield products or services.
² Standard medical benefits apply.



24-Hour Nurse Advice Line

Free for Members

When you have questions about your health, you may not be sure where to go. Instead of waiting and worrying, call the Nurse Advice Line staffed by experienced nurses 24 hours a day, 7 days a week, 365 days a year.

The nurse will ask a few questions and give you information to help you decide what to do next. The Nurse Advice Line can help you:

- Decide when to visit your doctor or go to an Urgent Care or ER
- Understand your medications
- Find network doctors and prepare for an appointment
- Learn about preventive care

The nurse advice line provides support and guidance for any non-emergency situation. **The service is personal, confidential and available at no cost.**



Note: Call 911 or go straight to the Emergency Room if you have a life-threatening injury, illness or emergency.

Call 800-535-9700 anytime, day or night.

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Medical and
Prescription

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CVS Caremark
Fertility &
Family Building

Dental

Vision

Castlight Price
Transparency

Employee
Assistance
Program

Health
Advocate

Health Savings
Account

Optum/Rally

Supplemental
Benefits

Mental Health Support

Well-being for mind and body

Living your best life involves good physical and mental health. Emotional well-being is important at every stage in life, from adolescence through adulthood.

It's common to face some form of mental health challenge during your life. CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. (CareFirst) are here to help. Our support team is made up of specially trained service representatives, registered nurses and licensed behavioral health clinicians, ready to:

- Help you find the right mental health provider(s) and schedule appointments
- Connect you with a care coordinator who will work with your doctor to create a tailored action plan
- Find support groups and resources to help you stay on track



*If you are in crisis,
help is available 24/7
at 800-245-7013.*

When mental health difficulties arise for you or a loved one, remember you are not alone. Help is available and feeling better is possible.

CareFirst members have access to specialized services and programs for depression, anxiety, drug or alcohol dependence, eating disorders and other mental health conditions.

If you or someone close to you needs support or help making an appointment, call our support team at 800-245-7013, Monday-Friday 8 a.m.–6 p.m. ET. Or for more information, visit carefirst.com/mentalhealth.

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What is CloseKnit?

We're a different kind of primary care practice.

We're a virtual-first primary care practice. 'Virtual-first' means we treat most illnesses virtually. Instead of going to a doctor's office, your 'visit' is done through an easy-to-use app — anytime, anywhere, 24/7/365. If you need in-person care, we'll arrange that for you.

Primary care services include:

- Well care, preventive and urgent care
- Behavioral and mental health support
- Education and enrollment support
- Appointment scheduling, insurance navigation and assistance with billing questions

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Supplemental Benefits



Am I Eligible?

There are only two requirements for eligibility:

- ☐ 18+ years old
- ☐ Enrolled in a CareFirst BlueCross BlueShield health plan (Excluding Medicare and Medicaid programs)



Benefits of CloseKnit

- A Care Team that knows your history & your goals
 - Chat with your Care Team 24/7/365
 - Concierge support to navigate bills & benefits
 - A dedicated team to help with coordination for in-person and specialty care
 - Fully integrated with your CareFirst BlueCross BlueShield Benefits
- Complies with all personal and security standards

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Castlight Price Transparency

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Health Advocate

Health Savings Account

Optum/Rally

Supplemental Benefits

How to Get Started

Download the app

1

Use your phone or tablet to download the CloseKnit app.

Register for an account

2

Enter your email address and verify the code sent.

Enter your name and member ID as they appear on your CareFirst BlueCross BlueShield insurance card.

Create and confirm a password of your choosing.

Share your health priorities

3

Create a profile with basic information so our Care Team can best support your needs.

You're all set!

You can start accessing care immediately.

