



Enclosed you will find a new membership identification card.

You may be receiving this new card for several reasons:

- ◆ Your contract is renewing and your benefit or product information has changed;
- ◆ You updated your personal information;
- ◆ You lost your card and requested another one; or
- ◆ You recently enrolled in a healthcare plan.

*(Continued on reverse side)*

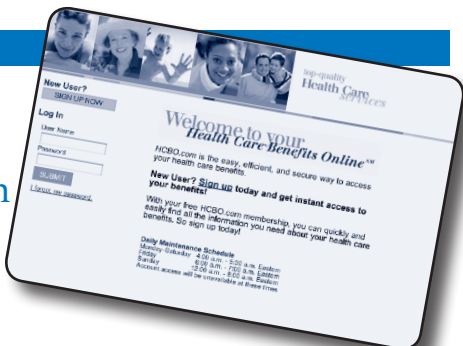
**CareFirst**    
**BlueCross BlueShield**

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc., which are independent licensees 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.

# Online Access to Your Health Insurance Benefits



Health Care Benefits Online (HCBO) gives you information about your medical benefits from your CareFirst BlueCross BlueShield national account.

**1 Registering for HCBO** is easy. You'll just need some information from your member ID card. Go to [www.hcbo.com](http://www.hcbo.com) and then click on "New User? Sign Up Now." You can then set up your User ID and Password. You'll receive an e-mail confirmation.

**2 Logging In** – Your User ID and Password are all you need to log in to HCBO. Be sure you keep these private, so no one else has access to your health insurance information.

You can update your password or e-mail address at any time.

Security Tip: Our staff will NEVER ask you for your password.

**3 Welcome Page** - Once logged in, from the welcome page you can access all the features of HCBO, such as Claims, Eligibility, Deductibles and Maximums, Benefits, and Network Providers.