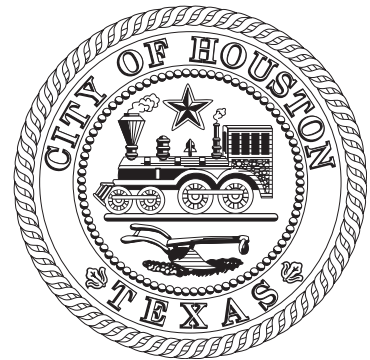


2024

KelseyCare
Advantage
☆☆☆☆

ANNUAL NOTICE OF CHANGE



713-442-2COH (TTY: 711)

[KelseyCareAdvantage.com/COH](https://www.KelseyCareAdvantage.com/COH)

KelseyCare Advantage Preferred (HMO) offered by KS Plan Administrators, LLC

Annual Notice of Changes for 2024

You are currently enrolled as a member of KelseyCare Advantage Preferred. Next year, there will be changes to the plan's costs and benefits. ***Please see page 4 for a Summary of Important Costs, including Premium.***

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at www.KelseyCareAdvantage.com/COH. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

What to do now

1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
 - Review the changes to Medical care costs (doctor, hospital).
 - Review the changes to our drug coverage, including authorization requirements and costs.
 - Think about how much you will spend on premiums, deductibles, and cost sharing.
- Check the changes in the 2024 “Drug List” to make sure the drugs you currently take are still covered.
- Check to see if your primary care doctors, specialists, hospitals, and other providers, including pharmacies will be in our network next year.
- Think about whether you are happy with our plan.

Additional Resources

- This document is available for free in Spanish.
- Please contact our Member Services number at 713-442-2COH (2264) or toll-free at 1-866-535-8405 for additional information. (TTY users should call 711.) Hours are 8:00 a.m. to 8:00 p.m. Monday through Friday, local time. Messaging service used on weekends, after hours, and on federal holidays. This call is free.
- This document is also available in braille, large print and other alternate formats. Please call Member Services (phone numbers are in Section 7.1 of this document) for more information.

- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About KelseyCare Advantage Preferred

- KelseyCare Advantage, a product of KS Plan Administrators, LLC, is an HMO Medicare Advantage plan with a Medicare contract. Enrollment in KelseyCare Advantage depends on contract renewal.
- When this document says “we,” “us,” or “our”, it means KS Plan Administrators, LLC (dba KelseyCare Advantage). When it says “plan” or “our plan,” it means KelseyCare Advantage Preferred.
- By providing my telephone number and/or email address to KelseyCare Advantage, I agree to receive automated calls, prerecorded messages, e-mails, and/or voice/text messages related to my application or account from KelseyCare Advantage and its affiliates. I understand that message and data rates may apply, terms and privacy information are available at www.KelseyCareAdvantage.com/COH. If you would like to opt-out, contact Member Services at 713-442-2COH (2264) or toll-free at 1-866-535-8405 and ask to be added to our do not call list. TTY users can call 711.

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Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for KelseyCare Advantage Preferred in several important areas. **Please note this is only a summary of costs.**

Cost	2023 (this year)	2024 (next year)
Monthly plan premium* *Your premium may be higher than this amount. See Section 1.1 for details.	\$42	\$42
Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	\$3,400	\$3,400
Doctor office visits	Primary care visits: \$0 copay per visit Specialist visits: \$25 copay per visit	Primary care visits: \$0 copay per visit Specialist visits: \$25 copay per visit
Inpatient hospital stays	For Medicare-covered hospital stays: \$300 copay per stay There is no limit to the number of days covered. Inpatient hospital stays with a confirmed COVID-19 diagnosis will have the \$300 cost share waived.	For Medicare-covered hospital stays: \$300 copay per stay There is no limit to the number of days covered. Inpatient hospital cost share not waived for COVID-19 diagnosis.

Cost	2023 (this year)	2024 (next year)
<p>Part D prescription drug coverage (See Section 1.5 for details.) (cost for a 30-day supply)</p> <p>If you have questions about the “Drug List” you can call Member Services (Phone numbers for Member Services are printed on the back cover of this document).</p>	<p>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>Drug Tier 1: <i>Standard cost sharing:</i> \$15 copay <i>Preferred cost sharing:</i> \$10 copay</p> <p>Drug Tier 2: <i>Standard cost sharing:</i> \$20 copay <i>Preferred cost sharing:</i> \$15 copay</p> <p>Drug Tier 3: <i>Standard cost sharing:</i> \$35 copay <i>Preferred cost sharing:</i> \$30 copay</p> <p>Drug Tier 4: <i>Standard cost sharing:</i> \$50 copay You pay \$35 per month supply of each select insulin product on this tier. <i>Preferred cost sharing:</i> \$45 copay You pay \$35 per month supply of each select insulin product on this tier.</p>	<p>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>Drug Tier 1: <i>Standard cost sharing:</i> \$15 copay <i>Preferred cost sharing:</i> \$10 copay</p> <p>Drug Tier 2: <i>Standard cost sharing:</i> \$20 copay <i>Preferred cost sharing:</i> \$15 copay</p> <p>Drug Tier 3: <i>Standard cost sharing:</i> \$35 copay <i>Preferred cost sharing:</i> \$30 copay</p> <p>Drug Tier 4: <i>Standard cost sharing:</i> \$50 copay You pay \$35 per month supply of each covered insulin product on this tier. <i>Preferred cost sharing:</i> \$45 copay You pay \$35 per month supply of each covered insulin product on this tier.</p>

Cost	2023 (this year)	2024 (next year)
Part D prescription drug coverage (continued)	<p>Drug Tier 5: <i>Standard cost sharing:</i> \$80 copay You pay \$35 per month supply of each covered insulin product on this tier. <i>Preferred cost sharing:</i> \$75 copay You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Drug Tier 6: <i>Standard cost sharing:</i> \$0 copay <i>Preferred cost sharing:</i> \$0 copay</p> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> For each prescription, you pay whichever of these is larger: a payment equal to 5% of the cost of the drug (this is called coinsurance), or a copayment (\$4.15 for a generic drug or a drug that is treated like a generic, and \$10.35 for all other drugs.). 	<p>Drug Tier 5: <i>Standard cost sharing:</i> \$80 copay You pay \$35 per month supply of each covered insulin product on this tier. <i>Preferred cost sharing:</i> \$75 copay You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Drug Tier 6: <i>Standard cost sharing:</i> \$0 copay <i>Preferred cost sharing:</i> \$0 copay</p> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2023 (this year)	2024 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$42	\$42 There is no change for the upcoming benefit year.

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as creditable coverage) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.

Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay out-of-pocket for the year. This limit is called the maximum out-of-pocket amount. Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2023 (this year)	2024 (next year)
Maximum out-of-pocket amount Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$3,400	\$3,400 Once you have paid \$3,400 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

Section 1.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at www.KelseyCareAdvantage.com/COH. You may also call Member Services for updated provider and/or pharmacy information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2024 *Provider Directory* to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2024 *Pharmacy Directory* to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers), and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Member Services so we may assist.

Section 1.4 – Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Cost	2023 (this year)	2024 (next year)
<p>Health and wellness education programs</p>	<p>You pay \$0 copay for physical fitness services.</p> <p>The plan provides a fitness program to all members. The fitness program provides members with a national network of gym and fitness centers to help prevent disease and injury through increased physical activity. The program includes an initial intake and outreach, ongoing education materials on staying healthy and the ability to self-track their activity progress.</p>	<p>You pay \$0 copay for memory fitness and physical fitness services.</p> <p>Our fitness program supports our members to stay active physically, mentally, and socially. The program includes access to a participating gym network, on-demand and livestreaming digital content, a comprehensive cognitive program, home kits, curated health, and wellness events.</p>

Cost	2023 (this year)	2024 (next year)
Inpatient hospital care	There is no limit to the number of days covered. Inpatient hospital stays with a confirmed COVID-19 diagnosis will have the \$300 cost share waived.	There is no limit to the number of days covered. Inpatient hospital cost share not waived for COVID-19 diagnosis.
Meal benefit	You pay \$0 copay for up to 2 meals per day for 7 days after discharge from an inpatient stay with a COVID-19 diagnosis.	Meal benefit is <u>not</u> covered.

Section 1.5 – Changes to Part D Prescription Drug Coverage

Changes to Our “Drug List”

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our “Drug List” is provided electronically.

We made changes to our “Drug List,” which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs or moving them to a different cost-sharing tier. **Review the “Drug List” to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

Most of the changes in the “Drug List” are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online “Drug List” to provide the most up to date list of drugs.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your Evidence of Coverage and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact Member Services for more information.

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We have included a separate insert, called the Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs (also called the Low-Income Subsidy Rider or the LIS Rider), which tells you about your drug costs. If you receive “Extra Help” and didn’t receive this insert with this packet, please call Member Services and ask for the LIS Rider.

There are four **drug payment stages**. The information below shows the changes to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage.)

Changes to the Deductible Stage

Stage	2023 (this year)	2024 (next year)
Stage 1: Yearly Deductible Stage	Because we have no deductible, this payment stage does not apply to you.	Because we have no deductible, this payment stage does not apply to you.

Changes to Your Cost Sharing in the Initial Coverage Stage

Stage	2023 (this year)	2024 (next year)
<p>Stage 2: Initial Coverage Stage During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>Most adult Part D vaccines are covered at no cost to you.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy.</p> <p>For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our “Drug List.” To see if your drugs will be in a different tier, look them up on the “Drug List.”</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Tier 1 (Preferred Generic): <i>Standard cost sharing:</i> You pay \$15 copay per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$10 copay per prescription.</p> <p>Tier 2 (Generic): <i>Standard cost sharing:</i> You pay \$20 copay per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$15 copay per prescription.</p> <p>Tier 3 (Preferred Brand): <i>Standard cost sharing:</i> You pay \$35 copay per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$30 copay per prescription.</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Tier 1 (Preferred Generic): <i>Standard cost sharing:</i> You pay \$15 copay per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$10 copay per prescription.</p> <p>Tier 2 (Generic): <i>Standard cost sharing:</i> You pay \$20 copay per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$15 copay per prescription.</p> <p>Tier 3 (Preferred Brand): <i>Standard cost sharing:</i> You pay \$35 copay per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$30 copay per prescription.</p>

Stage	2023 (this year)	2024 (next year)
Stage 2: Initial Coverage Stage (continued)	<p>Tier 4 (Non-Preferred Drug): <i>Standard cost sharing:</i> You pay \$50 copay per prescription. You pay \$35 per month supply of each select insulin product on this tier.</p>	<p>Tier 4 (Non-Preferred Drug): <i>Standard cost sharing:</i> You pay \$50 copay per prescription. You pay \$35 per month supply of each select insulin product on this tier.</p>
	<p><i>Preferred cost sharing:</i> You pay \$45 copay per prescription. You pay \$35 per month supply of each select insulin product on this tier.</p>	<p><i>Preferred cost sharing:</i> You pay \$45 copay per prescription. You pay \$35 per month supply of each select insulin product on this tier.</p>
	<p>Tier 5 (Specialty Tier): <i>Standard cost sharing:</i> You pay \$80 copay. You pay \$35 per month supply of each covered insulin product on this tier.</p>	<p>Tier 5 (Specialty Tier): <i>Standard cost sharing:</i> You pay \$80 copay. You pay \$35 per month supply of each covered insulin product on this tier.</p>
	<p><i>Preferred cost sharing:</i> You pay \$75 copay. You pay \$35 per month supply of each covered insulin product on this tier.</p>	<p><i>Preferred cost sharing:</i> You pay \$75 copay. You pay \$35 per month supply of each covered insulin product on this tier.</p>
	<p>Tier 6: Select Care Drugs): <i>Standard cost sharing:</i> You pay \$0 copay.</p>	<p>Tier 6 (Select Care Drugs): <i>Standard cost sharing:</i> You pay \$0 copay.</p>
	<p><i>Preferred cost sharing:</i> You pay \$0 copay.</p>	<p><i>Preferred cost sharing:</i> You pay \$0 copay.</p>

Stage	2023 (this year)	2024 (next year)
Stage 2: Initial Coverage Stage (continued)	Once you have paid \$7,400 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).	Once you have paid \$8,000 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).

Changes to the Coverage Gap and Catastrophic Coverage Stages

The other two drug coverage stages – the Coverage Gap Stage and the Catastrophic Coverage Stage – are for people with high drug costs. **Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage.**

Beginning in 2024, if you reach the Catastrophic Coverage Stage, you pay nothing for covered Part D drugs.

For specific information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

SECTION 2 Administrative Changes

The information below shows the administrative changes for next year. For more information, please refer to your 2024 Evidence of Coverage or 2024 Summary of Benefits.

Description	2023 (this year)	2024 (next year)
Fitness benefit administration	Fitness benefit administration performed by Tivity Health using the registered trademark, SilverSneakers®.	Fitness benefit administration performed by Optum Healthcare Solutions using the trademark, Optum OnePass™ with access to a broader network of fitness facilities.

Description	2023 (this year)	2024 (next year)
Vision benefit administration	Vision benefit administration and claim processing performed by Vision Service Plan Insurance (VSP).	Vision benefit administration and claim processing performed by UnitedHealthcare Vision with access to a broader vision network of providers.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in KelseyCare Advantage Preferred

To stay in our plan you don't need to do anything. If you do not sign up for a different plan or change to Original Medicare, you will automatically be enrolled in our KelseyCare Advantage Preferred plan.

Section 3.2 – If you want to change plans

We hope to keep you as a member next year; if you want to change plan for 2024 please contact the City of Houston Benefits Department.

SECTION 4 Deadline for Changing Plans

If you want to change plans, please contact the City of Houston Benefits Department during open enrollment period. You may also change plans monthly throughout the year.

SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Texas, the SHIP is called Health Information Counseling and Advocacy Program (HICAP).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Health Information Counseling and Advocacy Program (HICAP) counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call Health Information Counseling and Advocacy Program (HICAP) at 1-800-252-

9240. You can learn more about Health Information Counseling and Advocacy Program (HICAP) by visiting their website (<https://hhs.texas.gov/services/health/medicare>).

SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. To see if you qualify, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
 - Your State Medicaid Office (applications).
- **Help from your state’s pharmaceutical assistance program.** Texas has a program called Texas Kidney Health Care Program (KHC) that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program.
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Texas HIV Medication Program (THMP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-800-255-1090.

SECTION 7 Questions?

Section 7.1 – Getting Help from KelseyCare Advantage Preferred

Questions? We’re here to help. Please call Member Services at 713-442-2COH (2264) or toll-free at 1-866-535-8405. (TTY only, call 711.) We are available for phone calls 8:00 a.m. to 8:00 p.m. Monday through Friday, local time. Messaging service used on weekends, after hours, and on federal holidays.

Read your 2024 Evidence of Coverage (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2024. For details, look in the *2024 Evidence of Coverage* for KelseyCare Advantage Preferred. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at www.KelseyCareAdvantage.com/COH. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.KelseyCareAdvantage.com/COH. As a reminder, our website has the most up-to-date information about our provider network (*Provider Directory*) and our *List of Covered Drugs (Formulary/“Drug List”)*.

Section 7.2 – Getting Help from Medicare

To get information directly from Medicare:

Call 1-800-MEDICARE (1-800-633-4227)

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Visit the Medicare Website

Visit the Medicare website (www.medicare.gov). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to www.medicare.gov/plan-compare.

Read Medicare & You 2024

Read the *Medicare & You 2024* handbook. Every fall, this document is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-866-535-8343. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-866-535-8343. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-866-535-8343。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-866-535-8343。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-866-535-8343. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-866-535-8343. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-866-535-8343 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-866-535-8343. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 -866-535-8343번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-866-535-8343. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا 1-866-535-8343. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-866-535-8343 पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है यह एक मुफ्त सेवा है।

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-866-535-8343. Un nostro incaricato che parla Italiano fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-866-535-8343. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-866-535-8343. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-866-535-8343. Ta usługa jest bezpłatna.

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