

Congressional National Plan BlueChoice Advantage HSA/HRA Gold 1500

Integrated Deductible

Summary of Benefits

Services	In-Network You Pay ¹	Out-of-Network You Pay ¹
Visit www.carefirst.com/doctor to locate providers and facilities		
FIRSTHELP—24/7 NURSE ADVICE LINE		
Free advice from a registered nurse. Visit www.carefirst.com/needcare to learn more about your options for care.	When your doctor is not available, call FirstHelp at 800-535-9700 to speak with a registered nurse about your health questions and treatment options.	
BLUE REWARDS		
Visit www.carefirst.com/bluerewards for more information	Blue Rewards is an incentive program where you can earn a reward for taking an active role in getting healthy and staying healthy. For Platinum, Gold and Silver plans you can earn up to \$600.	
ANNUAL MEDICAL DEDUCTIBLE (BENEFIT PERIOD)^{2,3}		
Individual/Family	\$1,500 Individual/\$3,000 Family (aggregate)	\$3,000 Individual/\$6,000 Family (aggregate)
ANNUAL OUT-OF-POCKET MAXIMUM (BENEFIT PERIOD)^{2,4,5}		
Individual/Family	\$4,000 Individual/\$8,000 Family (separate)	\$8,000 Individual/\$16,000 Family (separate)
PREVENTIVE SERVICES		
Well-Child Care (including exams & immunizations)	No charge*	No charge*
Adult Physical Examination (including routine GYN visit)	No charge*	No charge* after deductible
Breast Cancer Screening	No charge*	No charge*
Pap Test	No charge*	No charge*
Prostate Cancer Screening	No charge*	No charge* after deductible
Colorectal Cancer Screening	No charge*	No charge* after deductible
PCP AND SPECIALIST SERVICES		
FACILITY CHARGE ⁶ —In addition to the physician copays/coinsurances listed below, if a service is rendered on a hospital campus, ADD facility charge if applicable	Deductible, then \$50 per visit	Deductible, then \$100 per visit
Office Visits for Illness—PCP ^{6,7}	Deductible, then \$10 per visit	Deductible, then \$40 per visit
Office Visits for Illness—Specialist ^{6,7}	Deductible, then \$20 per visit	Deductible, then \$40 per visit
Allergy Testing ⁶	Deductible, then \$20 per visit	Deductible, then \$40 per visit
Allergy Shots ⁶	Deductible, then \$20 per visit	Deductible, then \$40 per visit
Physical, Speech, and Occupational Therapy ⁶	Deductible, then \$20 per visit	Deductible, then \$40 per visit
Spinal Manipulation ⁶	Deductible, then \$20 per visit	Deductible, then \$40 per visit
Acupuncture ⁶	Not covered (except when approved or authorized by Plan when used for anesthesia)	Not covered (except when approved or authorized by Plan when used for anesthesia)
IMMEDIATE AND EMERGENCY SERVICES		
Convenience Care (retail health clinics such as CVS MinuteClinic or Walgreens Healthcare Clinic)	Deductible, then \$10 per visit	Deductible, then \$40 per visit
Urgent Care Center ⁸ (such as Patient First or ExpressCare)	Deductible, then \$50 per visit	In-network deductible, then \$50 per visit
Hospital Emergency Room Services ⁸		
<ul style="list-style-type: none"> ▪ Facility ▪ Physician 	Deductible, then \$100 per visit (waived if admitted)	In-network deductible, then \$100 per visit (waived if admitted)
Ambulance (if medically necessary) ⁸	Deductible, then \$20 per service	In-network deductible, then \$20 per service

Services	In-Network You Pay ¹	Out-of-Network You Pay ¹
DIAGNOSTIC SERVICES		
Labs ⁹		
▪ Non-Hospital/Freestanding Facility	Deductible, then \$10 per visit	Deductible, then \$40 per visit
▪ Hospital (preauthorization required)	Deductible, then \$20 per visit	Deductible, then \$80 per visit
X-ray		
▪ Non-Hospital/Freestanding Facility	Deductible, then \$20 per visit	Deductible, then \$40 per visit
▪ Hospital (preauthorization required)	Deductible, then \$40 per visit	Deductible, then \$80 per visit
Imaging		
▪ Non-Hospital/Freestanding Facility	Deductible, then \$100 per visit	Deductible, then \$200 per visit
▪ Hospital (preauthorization required)	Deductible, then \$200 per visit	Deductible, then \$300 per visit
SURGERY AND HOSPITALIZATION—(MEMBERS ARE RESPONSIBLE FOR BOTH PHYSICIAN AND FACILITY FEES)		
Outpatient Surgery (Non-Hospital)		
▪ Facility	Deductible, then \$100 per visit	Deductible, then \$200 per visit
▪ Physician	Deductible, then \$20 per visit	Deductible, then \$40 per visit
Outpatient Surgery (Hospital)		
▪ Facility	Deductible, then \$200 per visit	Deductible, then \$300 per visit
▪ Physician	Deductible, then \$20 per visit	Deductible, then \$40 per visit
Inpatient Surgery and Hospital Services		
▪ Facility	Deductible, then \$200 per day (5 day maximum payment per admission)	Deductible, then \$300 per day (5 day maximum payment per admission)
▪ Physician	Deductible, then \$20 per visit	Deductible, then \$40 per visit
HOSPITAL ALTERNATIVES		
Home Health Care	No charge* after deductible	Deductible, then \$40 per visit
Hospice (Inpatient—limited to 60 days per hospice eligibility period; Outpatient—limited to 180 day hospice eligibility period)	No charge* after deductible	Inpatient-Deductible, then \$40 per admission Outpatient-Deductible, then \$40 per visit
Skilled Nursing Facility (limited to 60 days/benefit period)	Deductible, then \$20 per day	Deductible, then \$40 per day
MATERNITY		
Preventive Prenatal and Postnatal Office Visits	No charge*	Deductible, then \$40 per visit
Delivery and Facility Services	Deductible, then \$200 per day (5 day maximum payment per admission)	Deductible, then \$300 per day (5 day maximum payment per admission)
Artificial and Intrauterine Insemination ^{6,10}	Not covered	Not covered
In Vitro Fertilization Procedures ^{6,10}	Not covered	Not covered
MENTAL HEALTH AND SUBSTANCE ABUSE—(MEMBERS ARE RESPONSIBLE FOR BOTH PHYSICIAN AND FACILITY FEES)		
Office Visits	Deductible, then \$10 per visit	Deductible, then \$40 per visit
Outpatient Services		
▪ Facility	Deductible, then \$20 per visit	Deductible, then \$40 per visit
▪ Physician	Deductible, then \$20 per visit	Deductible, then \$40 per visit
Inpatient Services		
▪ Facility	Deductible, then \$200 per day (5 day maximum payment per admission)	Deductible, then \$300 per day (5 day maximum payment per admission)
▪ Physician	Deductible, then \$20 per visit	Deductible, then \$40 per visit
MEDICAL DEVICES AND SUPPLIES		
Durable Medical Equipment	Deductible, then 25% of Allowed Benefit	Deductible, then 45% of Allowed Benefit
Hearings Aids	Not covered	Not covered

Services	In-Network You Pay ¹	Out-of-Network You Pay ¹
PRESCRIPTION DRUGS^{11,12}		
Formulary List	Visit www.carefirst.com/acarx to locate Formulary List	
Annual Prescription Drug Deductible	Subject to combined medical and prescription drug deductible	
Preventive Drugs	No charge*	
Oral Chemo Drugs and Diabetic Supplies	No charge* after deductible	
Generic Drugs	30-day supply Deductible, then \$10; 90-day supply Deductible, then \$20 (maintenance drugs only)	
Preferred Brand Drugs ¹³	30-day supply Deductible, then \$45; 90-day supply Deductible, then \$90 (maintenance drugs only)	
Non-preferred Brand Drugs ¹⁴	30-day supply Deductible, then \$65; 90-day supply Deductible, then \$130 (maintenance drugs only)	
Specialty Drugs (must be filled through Exclusive Specialty Pharmacy Network)	30-day supply Deductible, then 50% up to \$150 maximum; 90-day supply Deductible, then 50% up to \$300 maximum (maintenance drugs only)	
PEDIATRIC VISION—(THROUGH THE END OF THE CALENDAR YEAR IN WHICH THE DEPENDENT TURNS 19)		
Routine Exam (limited to 1 visit/benefit period)	No charge*	Total charge minus \$40 reimbursement
Frames and Contact Lenses—Pediatric Collection Only	No charge*	Reimbursements apply
Spectacle Lenses	No charge*	Reimbursements apply
PEDIATRIC DENTAL—(THROUGH THE END OF THE CALENDAR YEAR IN WHICH THE DEPENDENT TURNS 19)		
Annual Dental Deductible	\$25	\$50
Class I Preventative & Diagnostic Services—Exams (2 per year). Cleanings (2 per year), fluoride treatments (2 per year), sealants, bitewing X-rays (2 per year), full mouth X-ray (one every 3 years)	No charge*	20% of Allowed Benefit
Class II Basic Services—Fillings (amalgam or composite), simple extractions, non-surgical periodontics	Deductible, then 20% of Allowed Benefit	Deductible, then 40% of Allowed Benefit
Class III Major Services—Surgical periodontics, endodontics, oral surgery	Deductible, then 20% of Allowed Benefit	Deductible, then 40% of Allowed Benefit
Class IV Major Services—Restorative Crowns, dentures, inlays and onlays	Deductible, then 50% of Allowed Benefit	Deductible, then 65% of Allowed Benefit
Class V Medically Necessary Orthodontic Services	50% of Allowed Benefit	65% of Allowed Benefit

Note: Allowed Benefit is the fee that providers in the network have agreed to accept for a particular service. The provider cannot charge the member more than this amount for any covered service. Example: Dr. Carson charges \$100 to see a sick patient. To be part of CareFirst's network, he has agreed to accept \$50 for the visit. The member will pay their copay/coinsurance and deductible (if applicable) and CareFirst will pay the remaining amount up to \$50.

* No copayment or coinsurance.

- ¹ When multiple services are rendered on the same day by more than one provider, Member payments are required for each provider.
- ² In- and out-of-network deductible and out-of-pocket maximums do not contribute to each other.
- ³ Aggregate - For family coverage only: The family deductible must be met before any member starts receiving benefits. The deductible may be met by one member or any combination of members.
- ⁴ Separate - For family coverage only: When one family member meets the individual out-of-pocket maximum, their services will be covered at 100% up to the Allowed Benefit. Each family member cannot contribute more than the individual out-of-pocket maximum amount. The family out-of-pocket maximum must be met before the services for all remaining family members will be covered at 100% up to the Allowed Benefit. The out-of-pocket maximum includes deductibles, copays and coinsurance.
- ⁵ All drug costs are subject to the in-network out-of-pocket maximum.
- ⁶ If a service is rendered on a hospital campus you could receive two bills, one from the physician and one from the facility.
- ⁷ "Telemedicine services" refers to the use of a combination of interactive audio, video, or other electronic media used for the purpose of diagnosis, consultation, or treatment. Use of audio-only telephone, electronic mail message (e-mail), or facsimile transmission (FAX) is not considered a telemedicine service.
- ⁸ If the out-of-network benefit is listed as contributing toward the in-network deductible, then it also contributes toward the in-network out-of-pocket maximum.
- ⁹ Members accessing laboratory services inside the CareFirst Service area (Maryland, D.C., Northern Virginia) must use LabCorp as their Lab Test facility and a non-hospital/freestanding facility for X-rays and specialty Imaging for In-Network benefits. Services performed by any other provider, while inside the CareFirst Service area will be considered Out-of-Network. Members accessing laboratory, X-rays, and specialty Imaging services outside of Maryland, D.C. or Northern Virginia, may use any participating BlueCard PPO facility and receive in-network benefits.
- ¹⁰ Members who are unable to conceive have coverage for the evaluation of infertility services performed to confirm an infertility diagnosis, and some treatment options for infertility. Preauthorization required.
- ¹¹ Except for emergency services or out-of-area urgent care, if a member goes to a non-participating pharmacy, the member is responsible for the copay/coinsurance for the drug plus the difference between the allowed charge and the actual charge for that drug (called balance billed amount). The balance billed amount does not contribute to the out-of-pocket maximum.
- ¹² Benefits for Specialty Drugs are only available when Specialty Drugs are purchased from and dispensed by a specialty Pharmacy in the Exclusive Specialty Pharmacy Network.
- ¹³ If a Generic drug becomes available for a Preferred Brand drug, the Preferred Brand drug moves to the Non-preferred Brand drug tier.
- ¹⁴ If a provider prescribes a Non-preferred Brand drug, and the Member selects the Non-preferred Brand drug when a Generic drug is available, the Member shall pay the applicable Copayment or Coinsurance as stated in the Schedule of Benefits plus the difference between the price of the Non-preferred Brand drug and the Generic drug up to the cost of the drug. This amount will not contribute to the Out-of-Pocket Maximum.

Not all services and procedures are covered by your benefits contract. This summary is for comparison purposes only and does not create rights not given through the benefit plan.

The benefits described are issued under form numbers: DC/CFBC/SHOP/GC (R 1/17) • DC/CFBC/SHOP/HMO POS/EOC (1/17) • DC/CFBC/DOL APPEAL (R. 1/16) • DC/CFBC/SHOP/ADV IN DOCS (1/17) • DC/CFBC/SG/POS IN CDH/GOLD 1500 (1/17) • DC/CFBC/ADV IN/IPP GRP (1/14) • DC/CFBC/ADV IN/IPP MEM (1/14) • DC/CFBC/SHOP/ELIG AMEND (1/17) • DC/CFBC/ANCILLARY AMEND (10/12) DC/CFBC/PT PROTECT (9/10) • DC/CFBC/SG INCENT (1/16) • DC/CFBC/SHOP/ELIG (1/14) • DC/CF/SHOP/GC (R 1/17) • DC/CF/SHOP/POS OON/EOC (1/17) • DC/GHMSI/DOL APPEAL (R. 1/16) • DC/CF/SHOP/POS OON/DOCS (1/17) • DC/CF/SG/POS OON CDH/GOLD 1500 (1/17) • DC/CF/BLCRD (1/12) • DC/CF/MEM/BLCRD (1/12) • DC/CF/ANCILLARY AMEND (10/12) • DC/CF/PT PROTECT (9/10) • DC/GHMSI/HEALTH GUARANTEE 1/15 • DC/CF/SHOP/ELIG (1/14) and any amendments.



www.carefirst.com

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Notice of Nondiscrimination and Availability of Language Assistance Services

CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. (CareFirst) complies with applicable federal civil rights laws and does 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 aids 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 that 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

Telephone Number	410-528-7820
Mailing Address	P.O. Box 8894 Baltimore, Maryland 21224
Fax Number	410-505-2011
Email Address	civilrightscordinator@carefirst.com

You can file a grievance by mail, fax, or email. If you need help filing a grievance, our CareFirst Civil Rights Coordinator is available to help you.

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>.

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 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.

አማርኛ (Amharic) ማሳሰቢያ፡- ይህ ማስታወቂያ ስለ መድን ሽፋንዎ መረጃ ይዟል። ከተወሰኑ ቀን-ገደቦች በፊት ሊፈጽሟቸው የሚገቡ ነገሮች ሊኖሩ ስለሚችሉ እነዚህን ወሳኝ ቀናት ሊይዝ ይችላሉ። ይኸን መረጃ የማግኘት እና ያለምንም ክፍያ በቋንቋዎ እገዛ የማግኘት መብት አለዎት። አባል ከሆኑ ከመታወቂያ ካርድዎ በስተጀርባ ላይ ወደተጠቀሰው የስልክ ቁጥር መደወል ይችላሉ። አባል ካልሆኑ ደግሞ ወደ ስልክ ቁጥር 855-258-6518 ደውለው 0ን እንዲጫኑ እስኪነገርዎ ድረስ ንግግሩን መጠበቅ አለብዎ። አንድ ወኪል መልስ ሲሰጥዎ፣ የሚፈልጉትን ቋንቋ ያሳውቁ፣ ከዚያም ከተርጓሚ ጋር ይገናኛሉ።

Èdè Yorùbá (Yoruba) Ìtẹ̀tílẹ̀ko: Àkíyèsì yíì ní iwífún nípa isẹ̀ adójútòfò rẹ̀. Ó le ní àwọn déètì pátò o sì le ní láti gbé igbésẹ̀ ní àwọn ojò gbèdèke kan. O ni ètò láti gba iwífún yíì àti iránlówó ní èdè rẹ̀ lófẹ́. Àwọn omọ-egbè gbódò pe nómà fòònù tó wà léyìn káàdì idánimò wọn. Àwọn mírán le pe 855-258-6518 kí o sì dúrò nípasẹ̀ ìjíròrò tí tí a ó fí sọ fún ọ̀ láti tẹ̀ 0. Nígbatí aṣojú kan bá dáhùn, sọ èdè tí o fẹ́ a ó sì sọ ọ̀ pọ̀ mọ̀ ògbufò kan.

Tiếng Việt (Vietnamese) Chú ý: Thông báo này chứa thông tin về phạm vi bảo hiểm của quý vị. Thông báo có thể chứa những ngày quan trọng và quý vị cần hành động trước một số thời hạn nhất định. Quý vị có quyền nhận được thông tin này và hỗ trợ bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Các thành viên nên gọi số điện thoại ở mặt sau của thẻ nhận dạng. Tất cả những người khác có thể gọi số 855-258-6518 và chờ hết cuộc đối thoại cho đến khi được nhắc nhấn phím 0. Khi một tổng đài viên trả lời, hãy nêu rõ ngôn ngữ quý vị cần và quý vị sẽ được kết nối với một thông dịch viên.

Tagalog (Tagalog) Atensyon: Ang abisong ito ay naglalaman ng impormasyon tungkol sa nasasaklawan ng iyong insurance. Maaari itong maglaman ng mga pinakamahalagang petsa at maaaring kailangan mong gumawa ng aksyon ayon sa ilang deadline. May karapatan ka na makuha ang impormasyong ito at tulong sa iyong sariling wika nang walang gastos. Dapat tawagan ng mga Miyembro ang numero ng telepono na nasa likuran ng kanilang identification card. Ang lahat ng iba ay maaaring tumawag sa 855-258-6518 at maghintay hanggang sa dulo ng diyalogo hanggang sa diktahan na pindutin ang 0. Kapag sumagot ang ahente, sabihin ang wika na kailangan mo at ikokonekta ka sa isang interpreter.

Español (Spanish) Atención: Este aviso contiene información sobre su cobertura de seguro. Es posible que incluya fechas clave y que usted tenga que realizar alguna acción antes de ciertas fechas límite. Usted tiene derecho a obtener esta información y asistencia en su idioma sin ningún costo. Los asegurados deben llamar al número de teléfono que se encuentra al reverso de su tarjeta de identificación. Todos los demás pueden llamar al 855-258-6518 y esperar la grabación hasta que se les indique que deben presionar 0. Cuando un agente de seguros responda, indique el idioma que necesita y se le comunicará con un intérprete.

Русский (Russian) Внимание! Настоящее уведомление содержит информацию о вашем страховом обеспечении. В нем могут указываться важные даты, и от вас может потребоваться выполнить некоторые действия до определенного срока. Вы имеете право бесплатно получить настоящие сведения и сопутствующую помощь на удобном вам языке. Участникам следует обращаться по номеру телефона, указанному на тыльной стороне идентификационной карты. Все прочие абоненты могут звонить по номеру 855-258-6518 и ожидать, пока в голосовом меню не будет предложено нажать цифру «0». При ответе агента укажите желаемый язык общения, и вас свяжут с переводчиком.

हिन्दी (Hindi) ध्यान दें: इस सूचना में आपकी बीमा कवरेज के बारे में जानकारी दी गई है। हो सकता है कि इसमें मुख्य तिथियों का उल्लेख हो और आपके लिए किसी नियत समय-सीमा के भीतर काम करना जरूरी हो। आपको यह जानकारी और संबंधित सहायता अपनी भाषा में निःशुल्क पाने का अधिकार है। सदस्यों को अपने पहचान पत्र के पीछे दिए गए फ़ोन नंबर पर कॉल करना चाहिए। अन्य सभी लोग 855-258-6518 पर कॉल कर सकते हैं और जब तक 0 दबाने के लिए न कहा जाए, तब तक संवाद की प्रतीक्षा करें। जब कोई एजेंट उत्तर दे तो उसे अपनी भाषा बताएँ और आपको व्याख्याकार से कनेक्ट कर दिया जाएगा।

Bàsòò-wùdù (Bassa) Tò Ìùù Cáo! Bǎ nǎ kè bá nyò bě ké m̄ gbo kpá bó nì fùà-fúá-tiǐ nyɛɛ jè dyí. Bǎ nǎ kè bédé wé jéé bě b́é m̄ ḱé dɛ wa ḿ m̄ ḱé nyuɛɛ nyu hwè b́é wé b́éa ḱé zi. ɔ m̀ò nì kpé b́é m̄ ḱé bǎ nǎ kè kè gbo-kpá-kpá m̄ ḿɛɛ dyé d́é nì bídí-wùdù mú b́é m̄ ḱé se wídí d̀ò péé. Kpooò nyò b́é m̄ d́á fúù-nòbà nǎ d́é waà I.D. káàò d́éin nyɛ. Nyò t̀òò séin m̄ d́á nòbà nǎ kè: 855-258-6518, ḱé m̄ m̄ fò tee b́é wa ḱé m̄ gbo c̄é b́é m̄ ḱé nòbà m̀ò 0 k̄ɛ dyi pàd̀àn hwè. ɔ jǔ ḱé nyò d̀ò dyi m̄ gǔ jǔin, po wudù m̄ ḿ pòɛ dyiɛ, ḱé nyò d̀ò mu bó niin b́é ɔ ḱé nì wudù mú zà.

বাংলা (Bengali) লক্ষ্য করুন: এই নোটিশে আপনার বিমা কভারেজ সম্পর্কে তথ্য রয়েছে। এর মধ্যে গুরুত্বপূর্ণ তারিখ থাকতে পারে এবং নির্দিষ্ট তারিখের মধ্যে আপনাকে পদক্ষেপ নিতে হতে পারে। বিনা খরচে নিজের ভাষায় এই তথ্য পাওয়ার এবং সহায়তা পাওয়ার অধিকার আপনার আছে। সদস্যদেরকে তাদের পরিচয়পত্রের পিছনে থাকা নম্বরে কল করতে হবে। অন্যেরা 855-258-6518 নম্বরে কল করে 0 টিপতে না বলা পর্যন্ত অপেক্ষা করতে পারেন। যখন কোনো এজেন্ট উত্তর দেবেন তখন আপনার নিজের ভাষার নাম বলুন এবং আপনাকে দোভাষীর সঙ্গে সংযুক্ত করা হবে।

اردو (Urdu) توجہ: یہ نوٹس آپ کے انشورینس کوریج سے متعلق معلومات پر مشتمل ہے۔ اس میں کلیدی تاریخیں ہو سکتی ہیں اور ممکن ہے کہ آپ کو مخصوص آخری تاریخوں تک کارروائی کرنے کی ضرورت پڑے۔ آپ کے پاس یہ معلومات حاصل کرنے اور بغیر خرچہ کیے اپنی زبان میں مدد حاصل کرنے کا حق ہے۔ ممبران کو اپنے شناختی کارڈ کی پشت پر موجود فون نمبر پر کال کرنی چاہیے۔ سبھی دیگر لوگ 855-258-6518 پر کال کر سکتے ہیں اور 0 دبانے کو کہے جانے تک انتظار کریں۔ ایجنٹ کے جواب دینے پر اپنی مطلوبہ زبان بتائیں اور مترجم سے مربوط ہو جائیں گے۔

فارسی (Farsi) توجه: این اعلامیه حاوی اطلاعاتی درباره پوشش بیمه شما است. ممکن است حاوی تاریخ های مهمی باشد و لازم است تا تاریخ مقرر شده خاصی اقدام کنید. شما از این حق برخوردار هستید تا این اطلاعات و راهنمایی را به صورت رایگان به زبان خودتان دریافت کنید. اعضا باید با شماره درج شده در پشت کارت شناسایی شان تماس بگیرند. سایر افراد می توانند با شماره 855-258-6518 تماس بگیرند و منتظر بمانند تا از آنها خواسته شود عدد 0 را فشار دهند. بعد از پاسخگویی توسط یکی از اپراتورها، زبان مورد نیاز را تنظیم کنید تا به مترجم مربوطه وصل شوید.

اللغة العربية (Arabic) تنبيه: يحتوي هذا الإخطار على معلومات بشأن تغطيتك التأمينية، وقد يحتوي على تواريخ مهمة، وقد تحتاج إلى اتخاذ إجراءات بحلول مواعيد نهائية محددة. يحق لك الحصول على هذه المساعدة والمعلومات بلغتك بدون تحمل أي تكلفة. ينبغي على الأعضاء الاتصال على رقم الهاتف المذكور في ظهر بطاقة تعريف الهوية الخاصة بهم. يمكن للأخريين الاتصال على الرقم 855-258-6518 والانتظار خلال المحادثة حتى يطلب منهم الضغط على رقم 0. عند إجابة أحد الوكلاء، اذكر اللغة التي تحتاج إلى التواصل بها وسيتم توصيلك بأحد المترجمين الفوريين.

中文繁体 (Traditional Chinese) 注意: 本聲明包含關於您的保險給付相關資訊。本聲明可能包含重要日期及您在特定期限之前需要採取的行動。您有權利免費獲得這份資訊，以及透過您的母語提供的協助服務。會員請撥打印在身分識別卡背面的電話號碼。其他所有人士可撥打電話 855-258-6518，並等候直到對話提示按下按鍵 0。當接線生回答時，請說出您需要使用的語言，這樣您就能與口譯人員連線。

Igbo (Igbo) Nṛụbama: Ọkwa a nwere ozi gbasara mkpuchi nchekwa onwe gi. Ọ nwere ike inwe ụbọchị ndị dị mkpa, ị nwere ike ime ihe tupu ụfọdụ ụbọchị njedebe. Ị nwere ikike inweta ozi na enyemaka a

n'asusu gi na akwughị ugwo o bula. Ndi otu kwesiri ikpo akara ekwentị di n'azu nke kaadi njirimara ha. Ndi ozọ niile nwere ike ikpo 855-258-6518 wee chere ububo ahụ ruo mgbe amanyere ipi 0. Mgbe onye nnochite anya zara, kwuo asusu i choro, a ga-ejikọ gi na onye okowa okwu.

Deutsch (German) Achtung: Diese Mitteilung enthält Informationen über Ihren Versicherungsschutz. Sie kann wichtige Termine beinhalten, und Sie müssen gegebenenfalls innerhalb bestimmter Fristen reagieren. Sie haben das Recht, diese Informationen und weitere Unterstützung kostenlos in Ihrer Sprache zu erhalten. Als Mitglied verwenden Sie bitte die auf der Rückseite Ihrer Karte angegebene Telefonnummer. Alle anderen Personen rufen bitte die Nummer 855-258-6518 an und warten auf die Aufforderung, die Taste 0 zu drücken. Geben Sie dem Mitarbeiter die gewünschte Sprache an, damit er Sie mit einem Dolmetscher verbinden kann.

Français (French) Attention : cet avis contient des informations sur votre couverture d'assurance. Des dates importantes peuvent y figurer et il se peut que vous deviez entreprendre des démarches avant certaines échéances. Vous avez le droit d'obtenir gratuitement ces informations et de l'aide dans votre langue. Les membres doivent appeler le numéro de téléphone figurant à l'arrière de leur carte d'identification. Tous les autres peuvent appeler le 855-258-6518 et, après avoir écouté le message, appuyer sur le 0 lorsqu'ils seront invités à le faire. Lorsqu'un(e) employé(e) répondra, indiquez la langue que vous souhaitez et vous serez mis(e) en relation avec un interprète.

한국어(Korean) 주의: 이 통지서에는 보험 커버리지에 대한 정보가 포함되어 있습니다. 주요 날짜 및 조치를 취해야 하는 특정 기한이 포함될 수 있습니다. 귀하에게는 사용 언어로 해당 정보와 지원을 받을 권리가 있습니다. 회원이신 경우 ID 카드의 뒷면에 있는 전화번호로 연락해 주십시오. 회원이 아닌 경우 855-258-6518 번으로 전화하여 0을 누르라는 메시지가 들릴 때까지 기다리십시오. 연결된 상담원에게 필요한 언어를 말씀하시면 통역 서비스에 연결해 드립니다.