

HEALTHCARE YOU CAN FEEL GOOD ABOUT

#### This is important information on changes in your Brand New Day Plan information.

Changes to your 2023 Annual Notice of Changes, Evidence of Coverage and Summary of Benefits:

Where you can find the change in your 2023 Materials:	Original information:	Corrected information:	What does this mean to you?
Annual Notice of Change - Changes to Benefits and Costs for Medical Services - Medicare Part B Prescription Drugs	Not included	<ul> <li>2022: You pay 20% coinsurance</li> <li>2023: You pay up to 20% coinsurance.</li> <li>Certain rebatable drugs may be subject to a lower coinsurance. Part B insulin cost sharing is no more than a \$35 copay for a one-month supply.</li> </ul>	You pay up to 20% coinsurance for Medicare Part B Drugs, and no more than a \$35 copay for a one-month supply of Medicare Part B insulin.
Evidence of Coverage – Chapter 4, Section 2.1 Your medical benefits and costs as a member of the plan – Medicare Part B Prescription Drugs	You pay 20% coinsurance	You pay up to 20% coinsurance. Certain rebatable drugs may be subject to a lower coinsurance. Part B insulin cost sharing is no more than a \$35 copay for a one-month supply.	You pay up to 20% coinsurance for Medicare Part B Drugs, and no more than a \$35 copay for a one-month supply of Medicare Part B insulin.

Summary of	• 20% coinsurance	• Up to 20%	You pay up to 20%
Benefits – Medicare	• 20% coinsurance	coinsurance	coinsurance for
Part B Drugs		• Up to 20%	Medicare Part B Drugs,
Chemotherapy		coinsurance. Part	and no more than
drugs		B insulin cost	a \$35 copay for a
•Other Part B drugs		sharing is no more	one-month supply of
		than a \$35 copay	Medicare Part B insulin.
		for a one-month	
		supply	

You are not required to take any action in response to this document, but we recommend you keep this information for future reference.

If you have any questions, please call us at 1-866-255-4795 (TTY users should call 711.). Hours are 8:00 am to 8:00 pm 7 days a week from October 1 – March 31 and 8:00 am to 8:00 pm Monday – Friday from April 1 – September 30.

Brand New Day is an HMO plan with a Medicare contract. Enrollment in this plan depends on contract renewal.



2023

A Bright HealthCare Company

# SUMMARY OF BENEFITS

BRAND NEW DAY EMBRACE CARE PLAN (HMO C-SNP) BRAND NEW DAY EMBRACE CHOICE PLAN (HMO C-SNP) BRAND NEW DAY EMBRACE CARE PLAN (HMO C-SNP)

Brand New Day Embrace Care Plan (HMO C-SNP)

Alameda, Fresno, Imperial, Kings, Madera, Placer, Sacramento, San Francisco, San Joaquin, San Mateo, Santa Clara, Stanislaus, Tulare and Yolo

#### Brand New Day Embrace Choice Plan (HMO C-SNP)

Alameda, Contra Costa, Fresno, Imperial, Kings, Madera, Placer, Sacramento, San Francisco, San Joaquin, San Mateo, Santa Clara, Solano, Stanislaus, Tulare and Yolo

Brand New Day Embrace Care Plan (HMO C-SNP) Contra Costa and Solano

MA23\_101910\_02

# 2023 Summary of Benefits

Brand New Day Embrace Care Plan (HMO C-SNP) H0838-039-002

Brand New Day Embrace Choice Plan (HMO C-SNP) H0838-040-002

### Brand New Day Embrace Care Plan (HMO C-SNP) H0838-047

January 1, 2023 - December 31, 2023.

Brand New Day is a Medicare Advantage Organization with a Medicare contract. Enrollment in this plan depends on contract renewal.

The benefit information provided does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please access the "Evidence of Coverage" at <u>www.bndhmo.com</u>.

To join Brand New Day Embrace Care Plan (HMO C-SNP) or Brand New Day Embrace Choice Plan (HMO C-SNP) or Brand New Day Embrace Care Plan (HMO C-SNP) you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area, and must have been diagnosed with Diabetes, Chronic Heart Failure (CHF), and/or one of the following cardiovascular disorders: cardiac arrhythmias, coronary artery disease, peripheral vascular disease, or chronic venous thromboembolic disorder. Our service area includes the following counties in California:

#### Brand New Day Embrace Care Plan (HMO C-SNP)

Alameda, Fresno, Imperial, Kings, Madera, Placer, Sacramento, San Francisco, San Joaquin, San Mateo, Santa Clara, Stanislaus, Tulare and Yolo

#### Brand New Day Embrace Choice Plan (HMO C-SNP)

Alameda, Contra Costa, Fresno, Imperial, Kings, Madera, Placer, Sacramento, San Francisco, San Joaquin, San Mateo, Santa Clara, Solano, Stanislaus, Tulare and Yolo

#### Brand New Day Embrace Care Plan (HMO C-SNP)

Contra Costa and Solano.

Except in emergency situations, if you use providers that are not in our network, we may not pay for these services.

For coverage and costs of Original Medicare, look in your current **"Medicare & You"** handbook. View it online at <u>Medicare.gov</u> or get a copy by calling 1-800-MEDICARE (1-800-633-4227) available 24 hours, 7 days a week including some federal holidays. TTY/TDD users should call 1-877-486-2048.

This document is available in other formats such as Braille, large print or audio.

**Have questions?** Please call Brand New Day Member Services Department at 1-866-255-4795, TTY 711 8:00 a.m. to 8:00 p.m. 7 days a week from October 1 – March 31 and 8:00 a.m. to 8:00 p.m. Monday – Friday from April 1 – September 30 or visit our website at <u>www.bndhmo.com</u>.

Premium & Benefits	Brand New Day Embrace Care Plan HMO C-SNP	Brand New Day Embrace Choice Plan HMO C-SNP	Brand New Day Embrace Care Plan HMO C-SNP
<b>Monthly Plan Premium</b> You must keep paying your Medicare Part B premium.	\$0	<b>\$0</b> Your premium may be more if you are not receiving Extra Help.	\$55
Deductible	No deductible	No deductible	No deductible
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	No more than \$1,999 annually	No more than \$8,300 annually	No more than \$2,900 annually
Inpatient Hospital*	<b>\$175 copay</b> per day for days 1-6 <b>\$0 copay</b> per day for days 7-90	\$0 per stay**	\$0 per stay
Outpatient Hospital*‡	\$0 - \$100 copay	\$0 copay**	\$0 - \$150 copay
Ambulatory Surgery Center*	\$0 - \$75 copay	\$0 copay**	\$0 - \$75 copay
<ul><li><b>Doctor Visits</b></li><li>Primary care providers</li><li>Specialists*</li></ul>	\$0 copay \$0 - \$10 copay	\$0 copay** \$0 copay**	\$0 copay \$0 copay

\*\* Your costs for Brand New Day Embrace Choice Plan (HMO C-SNP) may be more depending on your Medi-Cal status. \* Services may require authorization.

‡ Please reference Evidence of Coverage (EOC) for details on specific services.

Premium & Benefits	Brand New Day Embrace Care Plan HMO C-SNP	Brand New Day Embrace Choice Plan HMO C-SNP	Brand New Day Embrace Care Plan HMO C-SNP	
Preventive Care	\$0 copay	\$0 copay**	\$0 сорау	
Other preventive services are available.				
<ul> <li>Flu vaccine, diabetic screenings, etc.*</li> </ul>				
<ul> <li>Routine Annual Physical §</li> </ul>	\$0 сорау	\$0 copay**	\$0 сорау	
Emergency Care	\$0 - \$125 copay	\$0 copay**	\$0 - \$100 copay	
Copayment waived if admitted to the hospital or readmitted to the ER within 72 hours				
Urgent Care	\$0 copay	\$0 copay**	\$0 сорау	
Diagnostic Services/Labs/				
<ul> <li>Imaging*</li> <li>Diagnostic tests and procedures</li> </ul>	\$0 copay	\$0 copay**	\$0 сорау	
Lab services	\$0 copay	\$0 copay**	\$0 copay	
<ul><li>MRI, CAT scan</li><li>X-rays</li></ul>	\$0 copay \$0 copay	\$0 copay** \$0 copay**	\$0 - \$100 copay \$0 copay	

\*\* Your costs for Brand New Day Embrace Choice Plan (HMO C-SNP) may be more depending on your Medi-Cal status. \* Services may require authorization. ◊ Services do not require authorization or a referral.

Premium & Benefits	Brand New Day Embrace	Brand New Day Embrace	Brand New Day Embrace
	Care Plan	Choice Plan	Care Plan
	HMO C-SNP	HMO C-SNP	HMO C-SNP
<ul><li>Hearing Services*</li><li>Routine hearing exam One per year</li></ul>	\$0 сорау	\$0 copay	\$0 сорау
<ul> <li>Hearing aid fittings and evaluations</li> <li>One per year</li> </ul>	\$0 copay	\$0 copay	\$0 copay
• Hearing aid	<ul> <li>\$699 per hearing aid</li></ul>	<b>\$149 per hearing aid</b>	<b>\$149 per hearing aid</b>
	for the basic model <li>You receive 2 hearing aids</li>	for the basic model	for the basic model
	every year <li>\$999 per hearing aid</li>	You receive 2 hearing aids	You receive 2 hearing aids
	for the prime model	every 3 years	every 3 years

Premium & Benefits	Brand New Day Embrace	Brand New Day Embrace	Brand New Day Embrace
	Care Plan	Choice Plan	Care Plan
	HMO C-SNP	HMO C-SNP	HMO C-SNP
<ul> <li>Dental Services*†</li> <li>Preventive dental (e.g., oral exam, x-rays, cleanings)</li> <li>Comprehensive Dental*</li> </ul>	\$0 сорау	\$0 copay	\$0 copay
<ul> <li>Diagnostic services</li> <li>Restorative services</li> <li>Endodontics</li> <li>Periodontics</li> <li>Extractions</li> <li>Implant Services, Prosthodontics, other oral/maxillofacial surgery, other services</li> </ul>	\$0 copay \$25 - \$400 copay \$25 - \$720 copay \$0 - \$780 copay \$70 - \$140 copay \$0 - \$1,110 copay	\$0 copay \$0 copay \$0 copay \$0 copay \$0 copay \$0 - \$350 copay	\$0 copay \$25 - \$400 copay \$25 - \$720 copay \$0 - \$780 copay \$70 - \$140 copay \$0 - \$1,110 copay
Non-routine services	\$0 - \$300 copay	\$0 copay	\$0 - \$300 copay
<ul> <li>Vision Services*†</li> <li>Routine eye exam</li> <li>Retinal imaging</li> <li>Eyewear allowance</li> </ul>	<b>\$0 copay</b>	<b>\$0 copay</b>	<b>\$0 copay</b>
	One exam per year	One exam per year	One exam per year
	<b>\$0 copay</b>	<b>\$0 copay</b>	<b>\$0 copay</b>
	One exam per year	One exam per year	One exam per year
	<b>Up to \$300 per year</b>	<b>Up to \$300 per year</b>	<b>Up to \$300 per year</b>
<ul> <li>Mental Health Services*</li> <li>Outpatient individual</li></ul>	\$10 copay	\$0 copay**	\$25 copay
therapy <li>Outpatient group therapy</li>	20% coinsurance	\$0 copay**	\$10 copay

\* Services may require authorization.
† Limitations may apply. See your EOC for details.
\*\* Your costs for Brand New Day Embrace Choice Plan (HMO C-SNP) may be more depending on your Medi-Cal status.

Premium & Benefits	Brand New Day Embrace	Brand New Day Embrace	Brand New Day Embrace
	Care Plan	Choice Plan	Care Plan
	HMO C-SNP	HMO C-SNP	HMO C-SNP
Skilled Nursing Facility (SNF)*	<b>\$0 copay</b> per day for days 1–20 <b>Up to \$194.50 copay</b> per day for days 21–100 These amounts are for 2022 and may change in 2023	\$0 copay**	<b>\$0 copay</b> per day for days 1–20 <b>Up to \$194.50 copay</b> per day for days 21–100 These amounts are for 2022 and may change in 2023
Physical Therapy*	\$10 сорау	\$0 copay**	\$10 сорау
Ambulance (Ground)*	\$0 - \$100 copay per ride	\$0 copay**	\$0 - \$200 copay per ride
Transportation*	\$0 for 48 one-way trips to	\$0 for 48 one-way trips to	\$0 for 24 one-way trips to
	plan approved locations	plan approved locations	plan approved locations
	(up to 50 mile limit)	(up to 50 mile limit)	(up to 50 mile limit)
<ul> <li>Medicare Part B Drugs*</li> <li>Chemotherapy drugs</li> <li>Other Part B drugs</li> </ul>	20% coinsurance	\$0 copay**	20% coinsurance
	20% coinsurance	\$0 copay**	20% coinsurance

\*\* Your costs for Brand New Day Embrace Choice Plan (HMO C-SNP) may be more depending on your Medi-Cal status. \* Services may require authorization.

Outpatient Prescription Drugs						
	Care	Day Embrace Plan C-SNP	Brand New Day Embrace Choice Plan HMO C-SNP		Brand New Day Embra Care Plan HMO C-SNP	
Part D Deductible (Tiers 2 to 5)	No deductible		\$0*		No deductible	
	Retail Rx 30-day supply	Mail Order 90-day supply	Retail Rx 30-day supply	Mail Order 90-day supply	Retail Rx 30-day supply	Mail Orde 90-day supply
Part D Deductible Select insulins covered in the Initial Coverage and Coverage Gap stages Tier 3 – Preferred Brand	\$0 сорау	\$0 сорау	Not available	Not available	\$0 сорау	\$0 сорау
Initial Coverage You are in the Initial Coverage stage until you reach \$4,660 in drug costs (year to date) Tier 1 – Preferred Generic	\$0 сорау	\$0 сорау	\$0 сорау	\$0 сорау	\$0 сорау	\$0 сорау
Tier 2 – Generic Tier 3 – Preferred Brand	\$9 copay \$47 copay	\$18 copay \$94 copay	\$0 copay* \$0 copay*	\$0 copay* \$0 copay*	\$12 copay \$47 copay	\$24 copa \$94 copa
Tier 4 – Non-Preferred Brand	\$90 copay	\$180 copay	\$0 copay*	\$0 copay*	\$100 copay	\$200 cop

Outpatient Prescription Drugs						
	Care	Brand New Day Embrace Care Plan HMO C-SNP Brand New Day Embrace Choice Plan HMO C-SNP		Brand New Day Embrace Care Plan HMO C-SNP		
Tier 5 – Specialty Tier Tier 6 – Select Care	33% of the cost \$0 copay	Not available \$0 copay	\$0 copay* \$0 copay *For Full Ber Eligible (FBD	Not available \$0 copay nefit Dual DE) members	33% of the cost \$0 copay	Not available \$0 copay
Coverage Gap You stay in this stage until your year-to-date "out-of-pocket costs" (your payments) reach a total of \$7,400 Tier 1 – Preferred Generic Tier 2 – Generic Tier 3 - Preferred Brand	\$0 copay 25% of the cost 25% of the	\$0 copay 25% of the cost 25% of the	\$0 copay \$0 copay* \$0 copay*	\$0 copay \$0 copay*	\$0 copay 25% of the cost 25% of the	\$0 copay 25% of the cost 25% of the
	cost	cost	\$0 copay*	\$0 copay*	cost	cost
Tier 4 - Non-preferred Drug	25% of the cost	25% of the cost	\$0 copay*	\$0 copay*	25% of the cost	25% of the cost
Tier 5 - Specialty	25% of the cost	Not available	\$0 copay*	Not available	25% of the cost	Not available
Tier 6 – Select Care	\$0 copay	\$0 copay	\$0 copay *For Full Ber Eligible (FBD	\$0 copay nefit Dual DE) members		\$0 copay on the level of at you receive

Outpatient Prescription Drugs					
	Brand New Day Embrace	Brand New Day Embrace	Brand New Day Embrace		
	Care Plan	Choice Plan	Care Plan		
	HMO C-SNP	HMO C-SNP	HMO C-SNP		
<b>Catastrophic Coverage</b>	During this stage, the plan	During this stage, the plan	During this stage, the plan		
You are in this stage	will pay most of the cost of	will pay most of the cost of	will pay most of the cost of		
after your year-to-date	your drugs for the rest of the	your drugs for the rest of the	your drugs for the rest of the		
"out-of-pocket costs"	calendar year (through	calendar year (through	calendar year (through		
(your payments) reach a	December 31, 2023).	December 31, 2023).	December 31, 2023).		
total of \$7,400	\$4.15 copay or 5%	\$4.15 copay or 5%	\$4.15 copay or 5%		
	(whichever costs more) for	(whichever costs more) for	(whichever costs more) for		
	generic drugs or a preferred	generic drugs or a preferred	generic drugs or a preferred		
	multi-source drug and	multi-source drug and	multi-source drug and		
	\$10.35 copay or 5%	\$10.35 copay or 5%	\$10.35 copay or 5%		
	(whichever costs more) for	(whichever costs more) for	(whichever costs more) for		
	all other drugs.	all other drugs.	all other drugs.		

#### Important Message About What You Pay for Vaccines

Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible (if you have a deductible). Call Member Services for more information.

#### Important Message About What You Pay for Insulin

You won't pay more than \$35 (or less, depending on your level of Extra Help or if your Tier 3 copay is less than \$35) for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on, even if you haven't paid your deductible (if you have a deductible).

Cost-Sharing may change depending on the pharmacy you choose and when you enter a new phase of the Part D benefit.

Extra Benefits*	Brand New Day Embrace Care Plan HMO C-SNP	Brand New Day Embrace Choice Plan HMO C-SNP	Brand New Day Embrace Care Plan HMO C-SNP
Over-The-Counter (OTC) Items	Up to \$40 every 3 months	Up to \$185 every 3 months	Up to \$75 every 3 months
Healthy Foods Allowance‡	Not covered	Up to \$50 each month for healthy foods for members with a qualifying chronic condition	Not covered
Meals and Nutritional Counseling (Made Easy Meals)‡	Receive 14 meals each week, for 12 weeks (168 total meals). Meal delivery is included 1 time per week.	Receive 14 meals each month, for 12 months (168 total meals). Meal delivery is included 1 time per month.	Receive 14 meals each week, for 12 weeks (168 total meals). Meal delivery is included 1 time per week.
<ul> <li>Acupuncture*</li> <li>Medicare-covered acupuncture</li> <li>Routine acupuncture</li> </ul>	\$0 copay \$0 copay Up to 12 visits every year combined with Routine Chiropractic services.	\$0 copay \$0 copay Up to 12 visits every year combined with Routine Chiropractic services.	\$0 copay \$0 copay Up to 30 visits every year combined with Routine Chiropractic services.

Extra Benefits*	Brand New Day Embrace Care Plan HMO C-SNP	Brand New Day Embrace Choice Plan HMO C-SNP	Brand New Day Embrace Care Plan HMO C-SNP
<ul> <li>Chiropractic Services*</li> <li>Medicare-covered chiropractic care</li> <li>Routine chiropractic care</li> </ul>	\$0 copay \$0 copay Up to 12 visits every year combined with Routine Acupuncture services.	\$0 copay \$0 copay Up to 12 visits every year combined with Routine Acupuncture services.	\$0 copay \$0 copay Up to 30 visits every year combined with Routine Acupuncture services.
Blood Pressure Cuffs	\$0 сорау	\$0 сорау	\$0 copay
Scales	\$0 сорау	\$0 сорау	\$0 copay
Gym Membership	\$0 сорау	\$0 сорау	\$0 copay
24/7 Telehealth	\$0 сорау	\$0 сорау	\$0 copay
Personal Emergency Response System (PERS)	\$0 сорау	\$0 сорау	\$0 copay
Durable Medical Equipment (DME)*	\$0 - 20% coinsurance	\$0 copay**	\$0 - 20% coinsurance

\*\* Your costs for Brand New Day Embrace Choice Plan (HMO C-SNP) may be more depending on your Medi-Cal status.

Extra Benefits*	Brand New Day Embrace	Brand New Day Embrace	Brand New Day Embrace
	Care Plan	Choice Plan	Care Plan
	HMO C-SNP	HMO C-SNP	HMO C-SNP
Worldwide Emergency Care • Urgent Care • Emergency Room • Emergency Transportation	\$125 copay Coverage up to \$50,000	\$95 copay Coverage up to \$50,000	\$100 copay Coverage up to \$50,000

## NOTICE OF NON-DISCRIMINATION

Brand New Day complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Brand New Day does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Brand New Day

- 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, contact the Brand New Day Customer Service Department at: 1-866-255-4795 (TTY 711). Hours are: 8:00 a.m. to 8:00 p.m. 7 days a week from October 1 – March 31 and 8:00 a.m. to 8:00 p.m. Monday – Friday from April 1 – September 30.

If you believe that Brand New Day 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 by calling our Customer Service Department or mailing a letter to:

Brand New Day Attn: Appeals & Grievances Department 5455 Garden Grove Blvd, Suite 500 Westminster, California 92683 Fax: 657-400-1217 Email: <u>Complaints@universalcare.com</u>

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Customer Service Department 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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, 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 Phone: 1-800-368-1019, TDD: 1-800-537-7697 Complaint forms are available at <u>http://www.hhs.gov/ocr/office/file/index.html</u>

#### 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 1-866-255-4795. 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 1-866-255-4795. 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 1-866-255-4795。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 1-866-255-4795。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 1-866-255-4795. 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'assurancemédicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-866-255-4795. 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 quí vị cần thông dịch viên xin gọi 1-866-255-4795 sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-866-255-4795. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제 공하고 있습니다. 통역 서비스를 이용하려면 전화 1-866-255-4795 번으로 문의해 주십시오. 한국 어를 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 1-866-255-4795. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

#### Arabic:

إننا نقدم خدمات المتر جم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 4795-255-866-1. سيقوم شخص ما يتدث العربية مساعدتك. 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 1-866-255-4795. पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

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