## 2024

## **SUMMARY OF BENEFITS**

# VillageHealth (HMO-POS SNP) Los Angeles County

January 1, 2024 - December 31, 2024

VillageHealth (HMO-POS SNP) is an HMO plan and is a Point of Service (POS) plan with a Medicare contract. Enrollment in SCAN Health Plan depends on contract renewal. You must continue to pay your Medicare Part B premium.

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 request the "Evidence of Coverage" by calling our Member Services Department at the phone number listed in this document or online at www.villagehealthca.com.

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PREMIUM AND BENEFITS	VILLAGE	WHAT YOU SHOULD KNOW	
	In-Network Services	Out-of-Network Services	
Monthly Health Plan Premium	You pay \$24 per month	You pay \$24 per month	You must continue to pay your Medicare Part B premium.
Deductible	You pay \$226 deductible per year for in-network services in 2023. This amount may change for 2024.	You pay \$226 deductible per year for in-network services in 2023. This amount may change for 2024.	This plan has deductibles for some hospital and medical services, and Part D prescription drugs.
	You pay \$545 deductible per year for Part D prescription drugs for Tiers 2-6.	You pay \$545 deductible per year for Part D prescription drugs for Tiers 2-6.	
Maximum Out-of-Pocket Responsibility (this does not include prescription drugs)	\$8,850 annually	\$8,850 annually	The most you pay for copays and coinsurance for Medicare-covered medical services for the year.
Inpatient Hospital Coverage	In 2023, the amounts for each benefit period* were:	In 2023, the amounts for each benefit period* were:	Prior authorization rules apply for inpatient hospital services.
	• \$1,600 deductible per benefit period	• \$1,600 deductible per benefit period	You are covered for up to 90 days per benefit
	• \$0 for days 1-60	• \$0 for days 1-60	period.* You are also covered up to 60
	• \$400 copay per day for days 61-90	• \$400 copay per day for days 61-90	additional days for days 91 and beyond per lifetime.
	• \$800 copay per day for each "lifetime reserve day" 1-60	• \$800 copay per day for each "lifetime reserve day" 1-60	
	These amounts may change for 2024.	These amounts may change for 2024.	

<sup>\*</sup>A benefit period begins the day you go into a hospital or SNF. The benefit period ends when you haven't received any inpatient hospital or SNF care for 60 days in a row.

PREMIUM AND BENEFITS	VILLAGE	EHEALTH	WHAT YOU SHOULD KNOW
	In-Network Services	Out-of-Network Services	
Outpatient Hospital Services			
<ul> <li>Ambulatory Surgical Center</li> </ul>	You pay 20% of the total cost	You pay 20% of the total cost	
<ul> <li>Outpatient Hospital</li> </ul>	You pay 20% of the total cost	You pay 20% of the total cost	
<b>Doctor Visits</b>			
Primary Care	You pay \$0	You pay 20% of the total cost	
• Specialists	You pay \$0 for Nephrologist	You pay \$0 for Nephrologist	
	You pay 20% of the total cost for all other specialists.	You pay 20% of the total cost for all other specialists.	
Preventive Care	You pay \$0	You pay \$0	Any additional preventive services approved by Medicare during the contract year will be covered.
Emergency Care	You pay 20% of the total cost for up to \$100 per visit	You pay 20% of the total cost for up to \$100 per visit	The emergency room copay will be waived if you are immediately admitted to the hospital. Not covered outside the U.S. except under limited circumstances as defined by Medicare.
Urgently Needed Services	You pay \$0	You pay \$0	Not covered outside of the U.S. except under limited circumstances as defined by Medicare.

PREMIUM AND BENEFITS	VILLAGE	WHAT YOU SHOULD KNOW	
	In-Network Services	Out-of-Network Services	
Diagnostic Services/Labs/ Imaging			
• Lab services	You pay \$0	You pay \$0	
<ul> <li>Diagnostic tests and procedures</li> </ul>	You pay 20% of the total cost	You pay 20% of the total cost	
Outpatient X-rays	You pay 20% of the total cost	You pay 20% of the total cost	
Therapeutic radiology	You pay 20% of the total cost	You pay 20% of the total cost	
<ul> <li>Diagnostic radiology (e.g., MRI, CT)</li> </ul>	You pay 20% of the total cost	You pay 20% of the total cost	
Hearing Services			
<ul> <li>Medicare-covered diagnostic hearing and balance exam</li> </ul>	You pay 20% of the total cost per visit	You pay 20% of the total cost per visit	
<b>Dental Services</b>			
<ul> <li>Medicare-covered dental services</li> </ul>	You pay 20% of the total cost per visit	You pay 20% of the total cost per visit	Routine dental services do not require a prior
<ul> <li>Non-Medicare-covered (routine) oral exam</li> </ul>	You pay \$0	Not covered	authorization.  You must go to
<ul> <li>Non-Medicare-covered (routine) dental cleaning</li> </ul>	You pay \$0 for up to 2 visits every 12 months	Not covered	a VillageHealth- contracted dentist to obtain routine dental services.
<ul> <li>Non-Medicare-covered (routine) dental X-rays</li> </ul>	You pay \$0 for up to 1 visit every 6 months	Not covered	

PREMIUM AND BENEFITS	VILLAGE	WHAT YOU SHOULD KNOW	
	In-Network Services	Out-of-Network Services	
Vision Services			
<ul> <li>Medicare-covered vision exam to diagnose/treat diseases of the eye</li> </ul>	You pay 20% of the total cost	You pay 20% of the total cost	
<ul> <li>Medicare-covered glasses after cataract surgery</li> </ul>	You pay 20% of the total cost	You pay 20% of the total cost	
<ul> <li>Non-Medicare-covered (routine) vision exam</li> </ul>	You pay \$0 for up to 1 visit every 12 months	Not covered	Routine vision services do not require prior authorization.
<ul> <li>Non-Medicare-covered (routine) vision coverage limit</li> </ul>	You are covered for up to \$400 for frames, lenses, and lens options or contact lenses every 12 months	Not covered	You must go to a VillageHealth-contracted vision provider to obtain routine vision services.
Mental Health Services			
<ul> <li>Inpatient visit</li> <li>Outpatient individual/ group therapy visit</li> <li>Outpatient individual/ group therapy visit with a psychiatrist</li> </ul>	In 2023, the amounts for each benefit period* were:  • \$1,600 deductible per benefit period  • \$0 for days 1-60  • \$400 copay per day for days 61-90  • \$800 copay per day for each "lifetime reserve day" 1-60	In 2023, the amounts for each benefit period* were:  • \$1,600 deductible per benefit period  • \$0 for days 1-60  • \$400 copay per day for days 61-90  • \$800 copay per day for each "lifetime reserve day" 1-60	Prior authorization rules apply for inpatient mental hospitalization.  You are covered for up to 90 days per benefit period.* You are also covered up to 60 additional days for days 91 and beyond per lifetime.
	These amounts may change for 2024.	These amounts may change for 2024.	

<sup>\*</sup>A benefit period begins the day you go into a hospital or SNF. The benefit period ends when you haven't received any inpatient hospital or SNF care for 60 days in a row.

PREMIUM AND BENEFITS	VILLAGE	WHAT YOU SHOULD KNOW	
	In-Network Services	Out-of-Network Services	
Skilled Nursing Facility	In 2023, the amounts for each benefit period* were:  • \$0 for days 1-20  • \$200 copay per day for days 21-100  These amounts may change for 2024.	Not covered	Prior authorization rules apply for skilled nursing facility services. You are covered for up to 100 days per benefit period.* No prior hospitalization is required.
Physical Therapy	You pay 20% of the total cost	You pay 20% of the total cost	
Ambulance	You pay 20% of the total cost	You pay 20% of the total cost	
Transportation (Non-Medicare-covered — routine)	You pay \$0 for up to 38 one-way trips per year 75-mile limit applies to each one-way trip	Not covered	Prior authorization rules apply for routine transportation services.  You must use a VillageHealth- contracted provider to obtain routine transportation services.

PREMIUM AND BENEFITS	VILLAGE	WHAT YOU SHOULD KNOW	
	In-Network Services	Out-of-Network Services	
Medicare Part B Drugs	You pay \$0 for Part B chemotherapy and other Part B drugs received at a pharmacy	You pay \$0 for Part B chemotherapy and other Part B drugs received at a pharmacy	Prior authorization rules apply to select drugs.
	You pay \$0-20% of the Medicare-approved amount for Part B chemotherapy and other Part B drugs received in any other setting	You pay \$0-20% of the Medicare-approved amount for Part B chemotherapy and other Part B drugs received in any other setting	
	You pay \$0 of a Part B insulin received at a pharmacy and furnished through an item of durable medical equipment, such as a medically necessary insulin pump	You pay \$0 of a Part B insulin received at a pharmacy and furnished through an item of durable medical equipment, such as a medically necessary insulin pump	
	You pay no more than \$35 for a one-month supply of a Part B insulin received in any other setting and furnished through an item of durable medical equipment, such as a medically necessary insulin pump	You pay no more than \$35 for a one-month supply of a Part B insulin received in any other setting and furnished through an item of durable medical equipment, such as a medically necessary insulin pump	

<sup>\*</sup>A benefit period begins the day you go into a hospital or SNF. The benefit period ends when you haven't received any inpatient hospital or SNF care for 60 days in a row.

### **OUTPATIENT PRESCRIPTION DRUGS (PART D DRUGS):**

### VILLAGEHEALTH — You pay the following:

	Retail			Mail-Order		
Drug Tier	Pref	Preferred Standard		Preferred	Standard	
	30-day supply	100-day supply	30-day supply	100-day supply	100-day supply	100-day supply
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Part D Deductible — You pay the full cost of your Tier 2 through Tier 6 drugs until you have paid \$545

Initial Cove	rage Stage						
Tier 1	Generic)	You pay	You pay	You pay	You pay	You pay	You pay
(Preferred (		\$0	\$0	\$3	\$9	\$0	\$9
Tier 2		You pay	You pay	You pay	You pay	You pay	You pay
(Generic)		25%	25%	25%	25%	25%	25%
Tier 3	Insulin	You pay \$35	You pay \$105	You pay \$35	You pay \$105	You pay \$105	You pay \$105
(Preferred	Other Drugs	You pay	You pay	You pay	You pay	You pay	You pay
Brand)		25%	25%	25%	25%	25%	25%
Tier 4	rred Drug)	You pay	You pay	You pay	You pay	You pay	You pay
(Non-Prefer		25%	25%	25%	25%	25%	25%
Tier 5	Гier)	You pay	Not	You pay	Not	Not	Not
(Specialty		25%	available	25%	available	available	available
Tier 6	e Drugs)	You pay	You pay	You pay	You pay	You pay	You pay
(Select Car		\$11	\$33	\$11	\$33	\$33	\$33
Coverage G	ap Stage		_	-	y drug cost (in aid) reaches \$!	_	our plan has

# Coverage Gap Stage Begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$5,030. You pay 25% of the negotiated price (and a portion of the dispensing fee) for your brand name drugs and 25% of the cost for your generic drugs. Coverage Gap Stage coinsurance requirements do not apply to Part D covered insulin products and most adult Part D vaccines, including shingles, tetanus, and travel vaccines.

# Catastrophic Coverage Stage After your yearly out-of-pocket drug costs reach \$8,000, you pay \$0 for all covered prescription drugs for the remainder of the year.

During the Initial Coverage Stage and the Coverage Gap Stage, you won't pay more 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. During the Catastrophic Coverage Stage, you pay \$0 for all covered insulin products.

Most adult Part D vaccines, including shingles, tetanus and travel vaccines, are covered by our plan at no cost to you across all Part D benefit stages, even if you haven't paid your deductible. Refer to your plan's "Drug List" (Formulary) or contact Member Services for coverage and cost-sharing details about specific vaccines.

Some of our network pharmacies have preferred cost-sharing. You may pay less for certain drugs if you use these pharmacies. Your cost-sharing may vary depending on the pharmacy you choose (e.g., Preferred Retail, Standard Retail, Preferred Mail-Order, Standard Mail-Order, Long Term Care (LTC), Home infusion, etc.) or whether you receive a one-month or a three-month supply or when you enter another phase of the Part D benefit or if you receive "Extra Help." For more information, please call our Member Services Department at the number provided in this document or access your Evidence of Coverage online. If you reside in a long-term care facility, your cost-sharing for a 31-day supply is the same as at a standard retail pharmacy for a 30-day supply. You may get drugs from an out-of-network pharmacy, but may pay more than you pay at an in-network pharmacy.

### ADDITIONAL BENEFITS

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

BENEFITS	VILLAGE	HEALTH	WHAT YOU SHOULD KNOW
	In-Network Services	Out-of-Network Services	
Home Health Care (Medicare-covered)	You pay \$0	Not covered	Prior authorization rules apply
Medical Equipment/ Supplies			Prior authorization is only required for
<ul> <li>Durable Medical Equipment (e.g., wheelchairs, oxygen)</li> </ul>	You pay \$0 for items that have a purchase cost of \$0 to \$99 based on the Medicareapproved amount.	You pay \$0 for items that have a purchase cost of \$0 to \$99 based on the Medicareapproved amount.	certain items including, but not limited to, power chairs, air mattresses, continuous glucose monitors, home ventilators, Hoyer lifts,
	You pay 20% of the total cost for items with a purchase cost of \$100 or more.	You pay 20% of the total cost for items with a purchase cost of \$100 or more.	and bone stimulators. Contact Member Services for more information.
<ul> <li>Prosthetics (e.g., braces, artificial limbs)</li> </ul>	You pay \$0 for items that have a purchase cost of \$0 to \$99 based on the Medicareapproved amount.	You pay \$0 for items that have a purchase cost of \$0 to \$99 based on the Medicareapproved amount.	
	You pay 20% of the total cost for items with a purchase cost of \$100 or more.	You pay 20% of the total cost for items with a purchase cost of \$100 or more.	
• Diabetic supplies	You pay \$0	You pay \$0	VillageHealth covers diabetic supplies such as glucose monitors, test strips, and control solution from a select manufacturer. Lancets are also covered and are available from all manufacturers.
Over-the-Counter (OTC) Products	You are covered for up to \$200 per quarter	Not covered	You are covered up to 2 shipments per quarter. The benefit does not carry over to the next quarter or the next calendar year.

ABOUT VILLAGEHEALTH	
Who can join?	You must:  - have both Medicare Part A and Part B - live in the plan service area (Los Angeles County, California) - be a United States citizen or be lawfully present in the United States - be diagnosed with end-stage renal disease (ESRD) or be a post-transplant patient
Phone Number (Members)	1-800-399-7226
Phone Number (Non-Members)	1-877-916-1234
	Calling this number will direct you to a licensed insurance agent.
TTY	711
Hours of Operation	October 1 to March 31: 8 a.m. to 8 p.m., 7 days a week
	April 1 to September 30: 8 a.m. to 8 p.m., Monday through Friday
	Messages received on holidays and outside of our business hours will be returned within one business day.
Website	http://www.villagehealthca.com

To get more information about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at https://www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048.

This information is not a complete description of benefits. Call 1-800-399-7226 (TTY: 711) for more information.

You can get prescription drugs shipped to your home through our network mail-order delivery program. Express Scripts Pharmacy<sup>SM</sup> is our Preferred mail-order pharmacy. While you can fill your prescription medications at any of our network mail-order pharmacies, you may pay less at the Preferred mail-order pharmacy. Typically, you should expect to receive your prescription drugs within 14 days from the time that Express Scripts mail-order pharmacy receives the order. If you do not receive your prescription drug(s) within this time, please contact VillageHealth Member Services at 1-800-399-7226, 8 a.m. to 8 p.m., 7 days a week from October 1 to March 31. From April 1 to September 30, hours are 8 a.m. to 8 p.m. Monday through Friday (messages received on holidays and outside of our business hours will be returned within one business day). TTY: 711. For your mail-order prescriptions, you have the option to sign up for an automatic refill program by contacting Express Scripts Pharmacy at 1-866-553-4125, 24 hours a day, 7 days a week. TTY users call 711. You may opt out of automatic deliveries at any time. Other pharmacies are available in our network.

## **Pre-Enrollment Checklist**

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 1-877-916-1234 (TTY users call 711) Hours are 8 a.m. to 8 p.m., seven days a week from October 1 to March 31. From April 1 to September 30 hours are 8 a.m. to 8 p.m., Monday through Friday. Messages received on holidays and outside of our business hours will be returned within one business day.

Understanding the Benefits
□ Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit www.villagehealthca.com or call 1-877-916-1234 to view a copy of the EOC.
☐ Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network If they are not listed, it means you will likely have to select a new doctor.
☐ Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
Understanding Important Rules
☐ In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
☐ Benefits, premiums and/or copayments/co-insurance may change on January 1, 2025.
☐ Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

□ Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you.

Except in an emergency or urgent situations, non-contracted providers may deny care.

SCAN Health Plan complies with applicable federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of, or because of, race, color, national origin, age, disability, or sex. SCAN Health Plan provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters, and written information in other formats (large print, audio, accessible electronic formats, other formats). SCAN Health Plan provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact SCAN Member Services.

If you believe that SCAN Health Plan 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 in person, by phone, mail, or fax, at:

SCAN Health Plan Attention: Grievance and Appeals Department P.O. Box 22616 Long Beach, CA 90801-5616

SCAN Member Services PHONE: 1-800-559-3500 FAX: 1-562-989-0958

TTY: 711

Or by filling out the "File a Grievance" form on our website at: <a href="https://www.scanhealthplan.com/contact-us/file-a-grievance">https://www.scanhealthplan.com/contact-us/file-a-grievance</a>

If you need help filing a grievance, SCAN Member Services 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.isf">https://ocrportal.hhs.gov/ocr/portal/lobby.isf</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 1-800-368-1019 (TTY: 1-800-537-7697)

Complaint forms are available at https://www.hhs.gov/civil-rights/filing-a-complaint/index.html.

You can also file a civil rights complaint with the California Department of Health Care Services, Office of Civil Rights by phone, in writing, or electronically:

- By phone: Call 1-916-440-7370. If you cannot speak or hear well, please call 711 (Telecommunications Relay Services).
- In writing: Fill out a complaint form or send a letter to:

Deputy Director, Office of Civil Rights

Department of Health Care Services

Office of Civil Rights

P.O. Box 997413, MS 0009

Sacramento, CA 95899-7413

Complaint forms are available at <a href="http://www.dhcs.ca.gov/Pages/Language-Access.aspx">http://www.dhcs.ca.gov/Pages/Language-Access.aspx</a>.

Electronically: Send an email to CivilRights@dhcs.ca.gov

**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 1-800-559-3500. Someone who speaks English 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, llame al 1-800-559-3500. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Cantonese (Traditional): 我們提供免費的口譯服務,以解答您對我們的健康或藥物計劃可能有的任何問題。如需獲得口譯服務,請致電 1-800-559-3500 聯絡我們。我們有會說中文的工作人員可以為您提供幫助。這是一項免費服務。

Chinese Mandarin (Simplified): 我们提供免费的口译服务,以解答您对我们的健康或药物计划可能有的任何问题。如需获得口译服务,请致电 1-800-559-3500 联系我们。我们有会说中文的工作人员可以为您提供帮助。这是一项免费服务。

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời bất kỳ câu hỏi quý vị có thể có về chương sức khỏe và chương trình thuốc men. Để được thông dịch, chỉ cần gọi theo số 1-800-559-3500. Người nói Tiếng Việt có thể trợ giúp quý vị. Đây là dịch vụ miễn phí.

**Tagalog:** Mayroon kaming mga libreng serbisyo ng interpreter upang masagot ang anumang katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng interpreter, tawagan lamang kami sa 1-800-559-3500. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-559-3500 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Armenian:** Առողջության կամ դեղերի ծրագրի վերաբերյալ որևէ հարց առաջանալու դեպքում կարող եք օգտվել անվձար թարգմանչական ծառայությունից։ Թարգմանչի ծառայությունից օգտվելու համար զանգահարե՛ք 1-800-559-3500 հեռախոսահամարով։ Ձեզ կօգնի հայերենին տիրապետող մեր աշխատակիցը։ Ծառայությունն անվձար է։

توجه: ما خدمات مترجم رایگان داریم تا به هر سؤالی که ممکن است در مورد برنامه بهداشتی یا داروهای ما داشته باشید پاسخ دهیم. برای آن که مترجم دریافت کنید فقط کافیست با شماره 3500-559-500-1 تماس بگیرید. شخصی که به زبان فارسی صحبت می کند، می تواند به شما کمک کند. این یک سرویس رایگان است.

**Russian:** Если у вас возникнут вопросы относительно плана медицинского обслуживания или обеспечения лекарственными препаратами, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по номеру 1-800-559-3500. Вам окажет помощь сотрудник, который говорит на русском языке. Данная услуга бесплатная.

**Japanese**: 当社の健康保険と処方薬プランに関するご質問にお答えするため に、無料の通訳サービスをご用意しています。通訳をご利用になるには、1-800-559-3500 にお電話ください。日本語を話す人者が支援いたします。これは無料のサー ビスです。

إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة لديك تتعلق بخطتنا الصحية أو جدول الدواء. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على الرقم3500-559-800-1. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه الخدمة المحانية.

Punjabi: ਸਾਡੀ ਸਿਹਤ ਜਾਂ ਦਵਾਈ ਯੋਜਨਾ ਬਾਰੇ ਤੁਹਾਡੇ ਕਿਸੇ ਵੀ ਸਵਾਲਾਂ ਦਾ ਜਵਾਬ ਦੇਣ ਲਈ ਸਾਡੇ ਕੋਲ ਮੁਫ਼ਤ ਦੁਭਾਸ਼ੀਆ ਸੇਵਾਵਾਂ ਹਨ। ਕੋਈ ਦੁਭਾਸ਼ੀਆ ਪ੍ਰਾਪਤ ਕਰਨ ਲਈ, ਬੱਸ ਸਾਨੂੰ 1-800-559-3500 'ਤੇ ਕਾਲ ਕਰੋ। ਕੋਈ ਵਿਅਕਤੀ ਜੋ ਪੰਜਾਬੀ ਬੋਲਦਾ ਹੈ, ਉਹ ਤੁਹਾਡੀ ਮਦਦ ਕਰ ਸਕਦਾ ਹੈ। ਇਹ ਇੱਕ ਮੁਫ਼ਤ ਸੇਵਾ ਹੈ।

#### Mon-Khmer, Cambodian:

យើងខ្លុំមានសេវាអ្នកបកប្រែថ្នាល់មាត់ដោយមិនគិតថ្លៃចាំឆ្លើយរាល់សំណួរដែលអ្នកអាចមានអំពីសុខភាព ឬផែនការឱសថរបស់យើងខ្លុំ។ ដើម្បីទទួលបានអ្នកបកប្រែ គ្រាន់តែហៅទូរស័ព្ទមកយើងខ្លុំតាមរយៈលេខ 1-800-559-3500។ មានគេដែលនិយាយភាសាខ្មែរអាចជួយលោកអ្នកបាន។ សេវាកម្មនេះមិនគិតថ្លៃទេ។

**Hmong:** Peb muaj cov kev pab cuam txhais lus los teb koj cov lus nug uas koj muaj txog ntawm peb lub phiaj xwm kho mob thiab tshuaj kho mob. Kom tau txais tus kws txhais lus, tsuas yog hu peb ntawm 1-800-559-3500. Muaj qee tus neeg hais lus Hmoob tuaj yeem pab tau koj. Qhov no yog kev pab cuam pab dawb.

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 1-800-559-3500 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Thai: เรามีบริการล่ามฟรีเพื่อตอบข้อสงสัยต่าง ๆ ที่คุณอาจมีเกี่ยวกับแผนสุขภาพและด้านเภสัชกรรมของเรา ขอความช่วยเหลือจากล่ามโดยโทรติดต่อเราที่หมายเลข 1-800-559-3500 เจ้าหน้าที่ในภาษาไทยจะเป็นผู้ให้บริการโดยไม่มีค่าใช้จ่ายใด ๆ

Lao: ພວກເຮົາມີການບໍລິການນາຍພາສາຟຣີ ເພື່ອຕອບຄຳຖາມທີ່ທ່ານອາດຈະມີກ່ຽວກັບສຸຂະພາບ ຫຼື ແຜນການຢາຂອງ ພວກເຮົາ. ເພື່ອຮັບເອົານາຍພາສາ, ພຽງແຕ່ໂທຫາພວກເຮົາທີ່ເບີ 1-800-559-3500. ບາງຄົນທີ່ເວົ້າພາສາລາວ ສາມາດຊ່ວຍທ່ານໄດ້. ນີ້ແມ່ນການບໍລິການຟຣີ.

**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 1-800-559-3500. Quelqu'un parlant français pourra vous aider. Ce service est gratuit.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihre Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-559-3500. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per usufruire di un interprete, contattare il numero 1-800-559-3500. Un nostro incaricato che parla Italiano Le 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 1-800-559-3500. Irá encontrar alguém que fale português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan sante oswa medikaman nou yo. Pou w jwenn yon entèprèt, jis rele nou nan 1-800-559-3500. 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 1-800-559-3500. Ta usługa jest bezpłatna.

**Hmong-Mien:** Peb muaj kev pab cuam txhais lus pub dawb los teb cov lus nug uas koj muaj txog ntawm peb lub phiaj xwm kev noj qab haus huv los sis phiaj xwm tshuaj kho mob. Kom tau txais tus kws txhais lus, tsuas yog hu peb ntawm 1-800-559-3500. Muaj tus neeg hais lus Hmoob tuaj yeem pab tau koj. Qhov kev pab cuam no yog pab dawb xwb.

**Ukrainian:** Ми надаємо безкоштовні послуги усного перекладача, який відповість на будь-які ваші запитання щодо нашого плану медичного обслуговування або лікарського забезпечення. Щоб отримати послуги перекладача, просто зателефонуйте нам за номером 1-800-559-3500. Вам може допомогти людина, яка володіє українською мовою. Ця послуга безкоштовна.