2019 Regence Medicare Advantage Enrollment Packet

Thank you for your interest in applying for the Regence BlueCross BlueShield of Oregon Medicare Advantage plan. Below are links to the items which are part of the Enrollment Packet you would receive if we were to mail it to you. Please take note and make sure to review the information. You will be receiving an "Enrollment Verification Letter" from Regence BlueCross BlueShield of Oregon within 15 calendar days of receipt of the enrollment request.

Enrollment Packet – click links below to download and save documents

Star Rating: HMO / PPO

Apply Online

Download Application: <u>BlueAdvantage/MedAdvantage/Basic</u>
Benefit Summary: <u>BlueAdvantage/MedAdvantage/Basic(PPO)</u>

Provider Search
Pharmacy Search

<u>Formulary</u>

Initial Enrollment Period (IEP)

If you are new to Medicare, you can enroll during your Initial Enrollment Period (IEP); the three months before, the month of, and the three months after your Part B effective date. Once you have been enrolled in a Medicare Plan, you can only make changes during the Annual Enrollment Period (AEP). Please be aware of the AEP dates are now October 15th to December 7th. This will give you a January 1st effective date for your new plan.

Annual Enrollment Period (AEP)

Applications must be signed and dated on, or between October 15th and December 7th. *If they are signed prior to October 15th they will be returned to you with a new application.* If they are received after December 7th, you will not be able to change plans until the next AEP for January of the following year.

Special Enrollment Period (SEP)

There are a number of reasons for Special Enrollments; Loss of a job that provides benefits, death of a spouse who's plan provided benefits, moving to an area where your old plan is not available, etc...

Once you submit your application to us, we will review your application for completeness and accuracy before we submit it to the company. You may fax, upload, email or mail your application in to CDA Insurance:

CDA Insurance LLC

PO Box 26540 Eugene, Oregon 97402 Fax: 1.541.284.2994 or 888.632.5470 Secure File Upload: Click here

Email: cs@cda-insurance.com

If you should have any questions on the application, please call a licensed insurance agent at 1.800.884.2343 or 1.541.434.9613. Our website: https://medicare-washington.com

Y0062_MULTIPLAN_CDA INSURANCE Washington 2019



JANUARY 1 - DECEMBER 31, 2019

Summary of Benefits

for the service area of Benton, Clackamas, Columbia, Coos, Curry, Douglas, Jackson, Josephine, Lane, Linn, Marion, Multnomah, Polk, Yamhill and Washington counties in Oregon and Clark County in Washington

Regence
MedAdvantage
Basic (PPO)

This document is available electronically and may be available in other formats.

Regence is an HMO/PPO/PDP plan with a Medicare contract. Enrollment in Regence depends on contract renewal. This information is not a complete description of benefits. Call 1-888-369-3171 (TTY: 711) for more information.

Are you eligible?

To join a Regence Medicare Advantage PPO plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

If you want to know more about the coverage and costs of Original Medicare, look in your current **Medicare & You** handbook. View it online at http://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 should call 1-877-486-2048.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. A complete list of services we cover is found in our Evidence of Coverage (EOC). You can view our plan's EOC on our website at regence.com/medicare or request one through Customer Service.

For more information

Please call us at the phone number below or visit us at **regence.com/medicare**.

Prospective members call **1-888-369-3171** (TTY: 711)

Current PPO members call **1-800-541-8981** (TTY: 711)

Hours are from 8:00 a.m. to 8:00 p.m., Monday through Friday (October 1 through March 31, our telephone hours are 8:00 a.m. to 8:00 p.m., seven days a week).

Using in-network providers

Regence MedAdvantage Basic (PPO) has a network of doctors, hospitals, pharmacies and other providers. If you use providers that are not in our network, you may pay more for these services. You can see our plan's provider directory and pharmacy directory at our website, regence.com/medicare.

Using out-of-network providers

Out-of-network/non-contracted providers are under no obligation to treat Regence members, except in emergency situations. If you receive care from an out-of-network/non-contracted provider, we will pay for the same services we cover in network, as long as the services are medically necessary. Please call our Customer Service number or see Chapter 4, section 1 of your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.



Regence
MedAdvantage
Basic (PPO)

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	Regence MedAdvantage Basic (PPO)		
Service area	Benton, Clackamas, Columbia, Coos, Curry, Douglas, Jackson, Josephine, Lane, Linn, Marion, Multnomah, Polk, Yamhill, Washington and Clark (Washington State) counties		
Premium, deductible and	l out-of-pocket limits		
Monthly plan premium	\$0		
	You must continue to pay your Medicare Part B premiums.		
Deductible			
Medical	\$0		
Maximum out-of-	In-network providers: \$5,000 annually		
pocket responsibility	Combined in- and out-of-network providers: \$10,000 annually		
	This is the most you pay for copays, coinsurance and other costs for Medicare-covered Part A and Part B medical services for the year. Some services do not apply to the maximum out-of-pocket.		
Medical and hospital ber	Medical and hospital benefits		
Inpatient hospital coverage ¹	In-network: Days 1 through 4: \$390 copay per day Days 5 and beyond: \$0 copay per day		
	Out-of-network: Days 1 and beyond: 50% coinsurance per day		
Outpatient hospital coverage			
Ambulatory surgical center service	ces ¹		
-For wound care -For all other services	In-network: \$40 copay 15% coinsurance		
-All outpatient services	Out-of-network: 50% coinsurance		

Medical and hospital benefits (cont.)

Outpatient hospital coverage (cont.)

Outpatient hospital services	Outpa	atient	hospita	l services
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-For wound care -For all other services	In-network: \$40 copay 20% coinsurance	
-All outpatient services	Out-of-network: 50% coinsurance	
Doctor visits		
Primary care provider ²	In-network: \$10 copay	
	Out-of-network: 50% coinsurance	
Specialist ²	In-network: \$40 copay	

Out-of-network: 50% coinsurance

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Regence MedAdvantage Basic (PPO)

¹⁻ Services may require prior authorization. 2- Services rendered in a hospital-owned clinic or in an outpatient hospital may have associated facility charges. See the Outpatient Hospital Services section for cost-sharing amounts. **3-** Services do not apply to the out-of-pocket maximum.

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Medical and hospital benefits (cont.)

Preventive care	In-network: \$0 copay Out-of-network: 50% coinsurance		
	The Medicare-covered preventive services listed below are covered under this benefit. Any additional preventive services approved by Medicare during the contract year will be covered.		
	Annual Wellness Visit	HIV screening	
	Abdominal aortic aneurysm screening	LDCT (screening for lung cancer with low-dose computed	
	Alcohol misuse screening and counseling	tomography) Medical nutrition therapy	
	Bone mass measurement	Medicare Diabetes Prevention	
	Breast cancer screening (mammogram)	Program (MDPP) (\$0 out of network)	
	Cardiovascular disease (behavioral therapy)	Obesity screening and therapy	
		Prostate cancer screening (PSA)	
	Cardiovascular screening	Sexually transmitted infections	
	Cervical and vaginal cancer screening Colorectal cancer screening (colonoscopy, fecal occult blood	screening and counseling Some immunizations (including flu, hepatitis B, and pneumococcal shots)	
	test, or flexible sigmoidoscopy)	Tobacco use cessation	
	Depression screening	counseling (counseling for	
	Diabetes screening	people with no sign of tobacco- related disease)	
	Glaucoma screening	"Welcome to Medicare" preventive visit (one-time)	
Emergency care	In- and out-of-network: \$90 copay		
	Waived if admitted to the hospital within 48 hours for the same condition		
Urgently needed services	In- and out-of-network: \$40 copay		

Diagnostic services/labs/imaging			
Diagnostic radiology (MRI, CAT, etc.) ¹	In-network: 20% coinsurance Out-of-network: 50% coinsurance		
Lab services ¹	In-network: \$10 copay Out-of-network: 50% coinsurance		
Diagnostic tests and procedures ¹	In-network: \$10 copay Out-of-network: 50% coinsurance		
Outpatient X-rays	In-network: \$5 copay Out-of-network: 50% coinsurance		
Hearing services			
Medical hearing exam ²	In-network: \$40 copay Out-of-network: 50% coinsurance		
Routine hearing exam³	Not covered ; see the Optional Supplemental Benefits Section of this book for routine hearing exam options available for an additional premium		
Hearing aids³	Not covered ; see the Optional Supplemental Benefits Section of this book for hearing aid options available for an additional premium		

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Medical and hospital benefits (cont.)

Dental services	
Medical dental	In-network: \$40 copay
services ²	Out-of-network: 50% coinsurance
Preventive dental	In-network: \$0 copay
services ³	Out-of-network: 50% coinsurance
	Preventive dental services limited to:
	1 full-mouth X-ray every 3 years
	2 preventive exams every year
	2 cleanings every year
	2 bitewings every year
	Out-of-network dental providers may bill you
	for any charges remaining over the allowed amount
Comprehensive	Not covered; see the Optional Supplemental Benefits Section
dental services ³	of this book for comprehensive dental options available for an
	additional premium
Vision services	
Medical vision services ²	In-network: \$0 copay
	Out-of-network: 50% coinsurance
Routine vision exam ³	In-network (VSP providers only): \$0 copay
	Out-of-network: 50% of the billed charge
	Services limited to 1 routine vision exam every year
Routine vision	In-network (VSP providers only):
hardware ³	Lenses: \$0 copay
	AND
	Frames
	OR
	Elective contact lenses (in lieu of eyeglasses): Up to \$100 allowance (you are responsible for amounts over the allowance)
	Medically necessary contact lenses: \$0 copay

Medical and hospital benefits (cont.)

Vision services (cont.)

Routine vision hardware³ (cont.)

Out-of-network:

Lenses: 50% of the billed charge

AND Frames

OR

Elective contact lenses (in lieu of eyeglasses): Up to \$100 allowance (you are responsible for amounts over the allowance)

Medically necessary contact lenses: 50% of the billed charge

In-and out-of-network services limited to:

Lenses: 1 set of basic single vision, lined bifocal, lined trifocal or

lenticular lenses every year

Frames: 1 pair of frames up to the allowance every year

OR

Contacts: Single purchase of elective contact lenses up to the

allowance (includes fittings) every year

Mental health services

Inpatient services¹

In-network:

Days 1 through 4: \$390 copay per day

Days 5 through 190: \$0 copay per day

Out-of-network:

Days 1 through 190: 50% coinsurance per day

Outpatient services^{1,2} (Individual and group therapy)

In-network:

\$10 copay from a PCP

\$40 copay from a specialist

Out-of-network: 50% coinsurance

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Regence		
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Medical and hospital benefits (cont.)		
Skilled nursing facility ¹ (Up to 100 days per benefit period are covered)	In-network: Days 1 through 20: \$0 copay per day Days 21 through 100: \$160 copay per day	
	Out-of-network: Days 1 and beyond: 50% coinsurance per day	
Physical therapy ^{1,2} (Includes physical therapy, occupational therapy and speech language therapy)	In-network: \$40 copay	
	Out-of-network: 50% coinsurance	
Ambulance ¹	\$275 copay per one-way transport	
Transportation	Not covered	
Medicare Part B drugs ¹	In-network: 20% coinsurance	
	Out-of-network: 50% coinsurance	
	covers Part B drugs such as chemotherapy and other drugs You can see the complete list and any restrictions on our website at	

regence.com/medicare.

Regence MedAdvantage Basic (PPO)

Other benefits	
Acupuncture ³	I n-network: \$20 copay
	Out-of-network: 50% coinsurance
	Limited to 18 visits every year, combined with naturopathy and additional chiropractic services
Annual physical exam	In-network: \$0 copay
	Out-of-network: 50% coinsurance
Chiropractic care	
Medicare-covered	In-network: \$20 copay
	Out-of-network: 50% coinsurance
	Limited to manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position)
Additional chiropractic coverage ³	In-network: \$20 copay
	Out-of-network: 50% coinsurance
	Limited to 18 visits every year, combined with acupuncture and naturopathy
Naturopathy ³	In-network: \$20 copay
	Out-of-network: 50% coinsurance
	Limited to 18 visits every year, combined with acupuncture and additional chiropractic services
Virtual visits	In-network: \$10 copay
	Out-of-network: 50% coinsurance
	You can contact MDLIVE® or a primary care physician (if offered) by phone and/or video chat

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Regence
MedAdvantage Basic (PPO)

Optional supplemental benefits—dental and hearing benefits for your plan		
Monthly premium	\$28	
	In addition to your monthly plan and Part B premiums	
Maximum out-of-pocket responsibility	Costs for optional supplemental benefits do not apply to the maximum out-of-pocket	
Dental services		
Preventive dental services	Included in standard medical benefits	
Comprehensive dental services	In- and out-of-network:	
	50% coinsurance	
	Services limited to: 2 problem-focused exams and 2 intraoral-periapical films every year	
	Restorations, endodontics, periodontics, oral surgery, crowns, dentures, partials, bridges and implants, limited to specific dental codes (exclusions apply)	
	\$1,000 benefit limit per calendar year (services above the limit are your responsibility); out-of-network dental providers may bill you for any charges remaining over the allowed amount	
Hearing services		
Routine hearing exam	In-network (TruHearing providers only): \$45 copay	
	Out-of-network: \$150 copay	
	Service limited to 1 routine hearing exam every year	
Hearing aids	\$699 copay for each TruHearing Advanced hearing aid \$999 copay for each TruHearing Premium hearing aid	
	Services covered with TruHearing providers only and limited to 1 hearing aid per ear, per year; coverage only for aids listed	

Additional services for PPO plans

24-hour nurse line

Advice24 is a 24-hour nurse line staffed by nurses who can help you determine when, where and even if you should receive medical care when your normal doctor is unavailable. They are also able to provide self-care suggestions for minor injuries and illnesses, and help you find a nearby urgent care facility or emergency room. Call **1-800-267-6729**.

Urgent and emergency care when you travel

If you travel outside the United States, you can leave home without worrying about access to care if you need it (except for prescription drugs). The plan covers urgent care and medical emergencies anywhere in the world.

Visitor/traveler program (PPO plans only)

The Blue Medicare Advantage Network Sharing Program for PPO plans is available in select areas of 37 states and Puerto Rico: Alabama, California, Colorado, Connecticut, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maine, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, West Virginia and Wisconsin. By using a participating provider while you travel the U.S. or Puerto Rico, you will enjoy the same in-network benefits for Medicare covered services as you would if you were still at home. You can search for a participating provider at bcbs.com.

No-cost gym memberships

The Silver&Fit® Exercise & Healthy Aging
Program provides you access to fitness center/
YMCA membership(s) through a broad network
of participating locations or access to the Home
Fitness program, with your choice of up to two
Home Fitness Kits per calendar year. You can
view Healthy Aging educational materials and a
newsletter online or request it to be sent via mail.
Access the program at **SilverandFit.com**.

Your personal well-being

With your wellness program, you can use our interactive tools, health trackers and wellness resources to take charge of your health and enjoy your life. Through your personalized dashboard on **regence.com** the online health assessment, digital self-guided programs, symptom checker and tracking for many apps and compatible devices are right at your fingertips. You will also find information about and links to basic health information, your benefits and other resources so you can be more empowered while reaching your life balance goals.

Additional services for PPO plans

Medications made easy

With MedSavvy® you are able to compare medications side by side for effectiveness and shop around for the lowest cost in your area based on your benefits, as well as other services. You can even ask a pharmacist if you still have questions for more personalized care. Access MedSavvy by signing in to your account on regence.com.

Virtual diabetes prevention

Retrofit is a diabetes prevention program offered in a virtual setting for members at risk of developing diabetes. The program delivers a personalized experience with expert coaches who provide practical training in making long-term dietary changes, increasing physical activity, and problem-solving strategies for overcoming challenges to sustaining weight loss and a healthy lifestyle. Sign in on your secure account on **regence.com** to find out if you qualify.

Personalized Care Support (palliative care)

Get one-on-one support if you or your loved one is facing a serious or life-limiting condition. This program uses a team-based approach to coordinate care between medical providers and community resources so you get the support you need when you need it most.

Disease management

If you're living with a chronic condition, our disease management program can give you the tools and information you need to take an active role in your health.

We'll help you understand how to manage your condition, support your doctor's care and help you improve your quality of life. We also give you checklists and information to help you figure out how you're doing and general information about your condition. You can get answers about your condition and its treatment over the phone from a registered nurse disease manager. They use guidelines based on research evidence to decide what education and support might work best for you.

Case management

Navigating the health care system can be a challenge, but when you're working through a health crisis, not knowing what to do can make things even harder. Regence Case Management can help. If you face a serious medical situation, you'll have access to one-on-one support at no extra cost. Our registered nurses and clinical behavioral health specialists will help you make sense of your health coverage and get the care you need.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a registered trademark of ASH and used with permission herein.

Not all YMCAs participate in the network. Please check the searchable directory on the Silver&Fit website to see if your location participates in the program.

American Specialty Health Incorporated, MDLIVE, MedSavvy, Retrofit, TruHearing and VSP are separate and independent companies that do not provide Blue Cross and Blue Shield products or services, and are solely responsible for their products or services.

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Notes	

Important information to know before you enroll

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 **1-800-541-8981**.

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 regence.com/medicare or call 1-800-541-8981 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.

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, 2020.
- 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 situation, non-contracted providers may deny care.

NONDISCRIMINATION NOTICE

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

Regence:

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, and 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 listed above, please contact:

Medicare Customer Service 1-800-541-8981 (TTY: 711)

Customer Service for all other plans 1-888-344-6347 (TTY: 711)

If you believe that Regence 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 civil rights coordinator below:

Medicare Customer Service

Civil Rights Coordinator MS: B32AG, PO Box 1827 Medford, OR 97501 1-866-749-0355, (TTY: 711) Fax: 1-888-309-8784 medicareappeals@regence.com

Customer Service for all other plans

Civil Rights Coordinator MS CS B32B, P.O. Box 1271 Portland, OR 97207-1271 1-888-344-6347, (TTY: 711) CS@regence.com 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 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, DC 20201

1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Language assistance

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-344-6347 (TTY: 711).

注意:如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電1-888-344-6347 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-344-6347 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-344-6347 (TTY: 711) 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-344-6347 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке то вам доступны бесплатные услуги перевода. Звоните 1-888-344-6347 (телетайп: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-344-6347 (ATS : 711)

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-888-344-6347 (TTY:711) まで、お電話にてご連絡ください

Díí baa akó nínízin: Díí saad bee yánílti'go **Diné Bizaad**, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-888-344-6347 (TTY: 711.)

FAKATOKANGA'I: Kapau 'oku ke Lea-Fakatonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea te ke lava 'o ma'u ia. ha'o telefonimai mai ki he fika 1-888-344-6347 (TTY: 711)

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-888-344-6347 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 711)

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-888-344-6347 (TTY: 711)។

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-888-344-6347 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachdienstleistungen zur Verfügung. Rufnummer: 1-888-344-6347 (TTY: 711)

ማስታወሻ:- የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያባዝዎት ተዘጋጀተዋል፤ በሚከተለው ቁጥር ይደውሉ 1-888-344-6347 (መስጣት ለተሳናቸው:- 711)፡፡

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