# 2023 Providence Medicare Advantage Enrollment Packet

Thank you for your interest in applying for the Providence 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 Call" from Providence within 7 days of the application receipt.

#### Enrollment Packet – click links below to view the information

#### Star Rating

Download Application: <u>Clark County</u> / <u>Focus & Reverence CC</u> / <u>Reverence (other)</u> / <u>Cottonwood & Pine</u> Summary of Benefits: <u>Bridge 2</u> / <u>Choice 2</u> / <u>Extra 2</u> / <u>Timber</u> / <u>Cottonwood</u> / <u>Pine</u> / <u>Focus</u> / <u>Reverence</u>

Pharmacy & Provider Search

Formulary: Extra Rx 001 & 002 / All others

#### 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 15<sup>th</sup> to December 7<sup>th</sup>. This will give you a January 1<sup>st</sup> effective date for your new plan.

#### Annual Enrollment Period (AEP)

Applications must be signed and dated on, or between October 15<sup>th</sup> and December 7<sup>th</sup>. *If they are signed prior to October 15<sup>th</sup> they will be returned to you with a new application.* If they are received after December 7<sup>th</sup>, 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: <a href="https://medicare-washington.com">https://medicare-washington.com</a>

Y0062\_MULTIPLAN\_CDA INSURANCE Washington 2023 Pending

# 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 503-574-8000 or 1-800-603-2340 (TTY: 711), 8 a.m. to 8 p.m. (Pacific Time), seven days a week.

### **Understanding the Benefits**

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit

  ProvidenceHealthAssurance.com/EOC or call 503-574-8000 or 1-800-603-2340 (TTY: 711) 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 medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

# **Understanding Important Rules**

- In addition to your monthly plan premium (including \$0 premium plans), you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month. The Part B premium is covered for full-dual enrollees who are eligible for Providence Medicare Dual Plus (HMO D-SNP).
- Benefits, premiums, and/or copayments/co-insurance may change on January 1, 2023.
- When selecting an HMO product, remember that 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 HMO-POS plans allow you to see providers outside of our network (non-contracted providers). However, while we will pay for certain covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher copay for services received by non-contracted providers.
- Providence Medicare Dual Plus (HMO D-SNP) is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.

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# 2023 Summary of Benefits

Providence Medicare Cottonwood + Rx (HMO-POS)

January 1, 2023 - December 31, 2023

This plan is available in Benton, Franklin, Snohomish, Spokane, and Walla Walla counties in Washington.

# When you join Providence

You're part of something bigger than an insurance policy. You're part of a community of care, focused on your health and well-being. To help you make the right health care decisions, we're providing this summary of benefits, a succinct guide that breaks down what we would cover and what you would pay if you joined our Providence Medicare Cottonwood + Rx (HMO-POS) plan. To be clear, this summary of benefits is just that, a summary. It doesn't list every service that we cover nor every limitation or exclusion. Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

For a complete list of services that we cover, please refer to the Evidence of Coverage (EOC). You can request a printed copy by visiting **ProvidenceHealthAssurance.com/EOC** or by calling our Customer Service department at one of the numbers listed in the "Get in touch" section below.

#### Plan overview

Providence Health Assurance is an HMO, HMO-POS and HMO SNP with Medicare and Oregon Health Plan contracts. Enrollment in Providence Health Assurance depends on contract renewal.

Our plan members get all of the benefits covered by Original Medicare as well as some extra benefits outlined in this summary.

# Who can join?

To join our plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes Benton, Franklin, Snohomish, Spokane, and Walla Walla counties in Washington.

#### Get in touch

Questions? We're here to help seven days a week from 8 a.m. to 8 p.m. (Pacific Time).

- + If you're a member of this plan, call us toll-free at 1-800-603-2340 (TTY: 711)
- + If you're not a member of this plan, call us toll-free at 1-800-457-6064 (TTY: 711)
- You can also visit us online at ProvidenceHealthAssurance.com

#### Helpful resources

- + Visit **ProvidenceHealthAssurance.com/findaprovider** to see our plan's Provider and Pharmacy Directory or to request a printed copy. You can also call us to have a printed copy mailed to you.
- + Want to see our plan's formulary (list of Part D prescription drugs), including any restrictions? Visit **ProvidenceHealthAssurance.com/Formulary**, or give us a call for a printed copy.
- + To learn more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook, view it online at **www.Medicare.gov** or request a printed copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.

# **Providence Medicare Cottonwood + Rx (HMO-POS)**

Monthly Plan Premium	\$35 In addition, you must continue to pay your Medicare Part B premium.		
Annual Medical Deductible	\$0 There is no medical deductible for in- or out-of-network services.		
Maximum Out-of-Pocket	Your yearly limit(s) for this plan:		
Responsibility (does not include prescription drugs)	In-network: \$4,800	Out-of-network: \$10,000 combined	

Benefits		In-network	Out-of-network
Inpatient Hospital Coverage <sup>1</sup>		\$325 copayment each day for days 1-6 and \$0 copayment each day for day 7 and beyond	30% of the total cost per admission
Outpatient Hospital Coverage <sup>1</sup>		\$290 copayment for outpatient surgery at a hospital facility	30% of the total cost
Ambulatory Surg Services <sup>1</sup>	gical Center (ASC)	\$290 copayment for outpatient surgery at an Ambulatory Surgical Center	30% of the total cost
5	Primary Care Provider Visit	\$0 copayment	\$25 copayment
Doctor Visits	Specialist Visit <sup>2</sup>	\$35 copayment \$50 copayment no referral	\$50 copayment
Preventive Care		You pay nothing	30% of the total cost
\$70 copayment  Emergency Care  If you are admitted to the hospital within 24 hou emergency care copayment will be waived		hospital within 24 hours, the	
Urgently Needed	\$50 copayment  gently Needed Services  If you are admitted to the hospital within 24 hours, the care copayment will be waived.		spital within 24 hours, the urgent

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

<sup>&</sup>lt;sup>1</sup> Services may require prior authorization.

<sup>&</sup>lt;sup>2</sup> Services may require a referral from your doctor.

# **Providence Medicare Cottonwood + Rx (HMO-POS)**

Benef	its	In-network	Out-of-network	
vices/ ing	Diagnostic Radiology Services (e.g. MRI, ultrasounds, CT scans) <sup>1</sup>	20% of the total cost	30% of the total cost	
Diagnostic Services, Labs/Imaging	Therapeutic Radiology Services	20% of the total cost	30% of the total cost	
nost abs,	Outpatient X-rays	\$0 copayment	30% of the total cost	
Diag	Diagnostic Tests and Procedures <sup>1</sup>	20% of the total cost	30% of the total cost	
	Lab Services	\$0 copayment	30% of the total cost	
	Medicare-Covered <sup>2</sup>	\$35 copayment	30% of the total cost	
ing ces	Routine Exam	\$0 copayment	Not covered	
Hearing Services	Hearing Aids	\$699 copayment per Advanced hearing aid or \$999 copayment per Premium hearing aid	Not covered	
	Medicare-Covered <sup>2</sup>	\$35 copayment	30% of the total cost	
ital	Embedded Preventive	\$0 copayment Includes exams, cleanings, X-rays; limits apply		
Dental Services	Optional	Covered for additional premium; see last page of this summary		
0,	Other/Non-Medicare- Covered	\$250 allowance per calendar year for any dental services of your choosing		
	Medicare-Covered Exams/Screening <sup>2</sup>	\$35 copayment per exam \$0 copayment for glaucoma screening	30% of the total cost per exam 30% of the total cost for glaucoma screening	
rvices	Routine Exam	Allowance of up to \$75 per calendar year for a routine vision exam (including refraction)		
Vision Service	Medicare-Covered Eyewear	\$0 copayment for one pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery	30% of the total cost for one pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery	
	Routine Eyeglasses or Contact Lenses	Allowance of up to \$210 per calendar year for any combination of routine prescription eyewear		

Services may require prior authorization.Services may require a referral from your doctor.

# **Providence Medicare Cottonwood + Rx (HMO-POS)**

Benefi	ts	In-network	Out-of-network	
Health ces	Inpatient Visit <sup>1</sup>	\$325 copayment each day for days 1-5 and \$0 copayment each day for days 6-90	30% of the total cost per admission	
Mental Health Services	Outpatient Individual and Group Therapy Visit <sup>1</sup>	\$35 copayment	30% of the total cost	
Skilled I	Nursing Facility (SNF) <sup>1</sup>	\$0 copayment each day for days 1-20 and \$160 copayment each day for days 21-100	30% of the total cost for each benefit period (days 1-100)	
Physica	l Therapy <sup>1</sup>	\$35 copayment	30% of the total cost	
Ambula	nce <sup>1</sup>	\$250 co	payment	
Transpo	rtation	Not co	overed	
Medica	re Part B Drugs¹	20% of the total cost	30% of the total cost	
benefit	ive Care (combined limit for chiropractic, cture & naturopath	Chiropractic: \$20 copayment Naturopath and Acupuncture Specialist: \$35 copayment \$500 plan maximum	Not covered	
Meal De	elivery Program (post- ge only)	\$0 copayment for 2 meals per day for 14 days, following a qualifying inpatient hospitalization	Not covered	
Over-the	e-Counter Items	\$70 allowance every three months (retail card, catalog, online, maand telephonic ordering)		
Persona System	Il Emergency Response (PERS)	\$0 copayment	Not covered	
Wellnes	s Program	\$0 copayment for monthly gym membership with participating fitnes clubs		
Wig		20% of the total cost for one synthetic wig due to hair loss from chemotherapy		

<sup>Services may require prior authorization.
Services may require a referral from your doctor.</sup> 

# **Providence Medicare Cottonwood + Rx (HMO-POS)**

Prescription Drug Deductible		
Yearly Deductible (Applies to all tiers)  There is no prescription drug deductible for this plan.		

You pay the following until your total yearly drug costs reach \$4,660.

Total yearly drug costs are the total drug costs paid by both you and our Part D plan. You may get your drugs at network retail pharmacies and mail-order pharmacies.

# **Preferred Retail and Mail-Order Cost Sharing**

	Up to 30 days	Up to 60 days	Up to 90 days
Tier 1 (Preferred Generic)	\$0 copayment	\$0 copayment	\$0 copayment
Tier 2 (Generic)	\$10 copayment	\$10 copayment	\$10 copayment
Tier 3 (Preferred Brand)	\$47 copayment (\$35 copayment for Select Insulins)	\$94 copayment (\$35 copayment for Select Insulins)	\$141 copayment (\$35 copayment for Select Insulins)
Tier 4 (Non-Preferred Drug)	\$100 copayment	\$200 copayment	\$300 copayment
Tier 5 (Specialty)	33% of the total cost	Not covered	Not covered
Tier 6 (\$0 Part D Vaccines)	\$0 copayment	Not covered	Not covered

The Select Insulins are formulary insulins that are covered in Tier 3 of our Drug List and are being used for a diagnosis covered under Part D. Please note that if your insulin is being administered through a Part B covered insulin pump, then the insulin must be covered under Part B and will not be eligible for the Part D copays.

# **Providence Medicare Cottonwood + Rx (HMO-POS)**

Standard Retail Cost Sharing			
	Up to 30 days	Up to 60 days	Up to 90 days
Tier 1 (Preferred Generic)	\$16 copayment	\$32 copayment	\$48 copayment
Tier 2 (Generic)	\$20 copayment	\$40 copayment	\$60 copayment
Tier 3 (Preferred Brand)	\$47 copayment (\$35 copayment for Select Insulins)	\$94 copayment (\$70 copayment for Select Insulins)	\$141 copayment (\$105 copayment for Select Insulins)
Tier 4 (Non-Preferred Drug)	\$100 copayment	\$200 copayment	\$300 copayment
Tier 5 (Specialty)	33% of the total cost	Not covered	Not covered
Tier 6 (\$0 Part D Vaccines)	\$0 copayment	Not covered	Not covered

The Select Insulins are formulary insulins that are covered in Tier 3 of our Drug List and are being used for a diagnosis covered under Part D. Please note that if your insulin is being administered through a Part B covered insulin pump, then the insulin must be covered under Part B and will not be eligible for the Part D copays.

If you reside in a long-term care facility, you pay the same as at a standard retail pharmacy. You may get drugs from an out-of-network pharmacy, but may pay more than you pay at an in-network pharmacy. You may get drugs from a standard in-network pharmacy, but may pay more than you pay at a preferred in-network pharmacy.

# **Providence Medicare Cottonwood + Rx (HMO-POS)**

Coverage Gap (Applies to all tiers) Most Medicare drug plans have a coverage gap (also called the "donut hole"). This means that there's a temporary change in what you will pay for the drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$4,660.

After you enter the coverage gap, you pay \$0 for Tier 6 (Part D Vaccines), no more than \$35 per month for Select Insulins, and 25% of the plan's cost for the covered brand name drugs and 25% of the plan's cost for covered generic drugs until your costs total \$7,400, which is the end of the coverage gap. Not everyone will enter the coverage gap.

#### **Preferred Retail and Mail-Order Cost Sharing**

	Up to 30 days	Up to 60 days	Up to 90 days
Tier 1 (Preferred Generic)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 2 (Generic)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 3 (Preferred Brand)	25% of the total cost (\$35 copayment for Select Insulins)	25% of the total cost (\$35 copayment for Select Insulins)	25% of the total cost (\$35 copayment for Select Insulins)
Tier 4 (Non-Preferred Drug)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 5 (Specialty)	25% of the total cost	Not covered	Not covered
Tier 6 (\$0 Part D Vaccines)	\$0 copayment	Not covered	Not covered

#### **Standard Retail Cost Sharing**

Tier 1 (Preferred Generic)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 2 (Generic)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 3 (Preferred Brand)	25% of the total cost (\$35 copayment for Select Insulins)	25% of the total cost (\$70 copayment for Select Insulins)	25% of the total cost (\$105 copayment for Select Insulins)
Tier 4 (Non-Preferred Drug)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 5 (Specialty)	25% of the total cost	Not covered	Not covered
Tier 6 (\$0 Part D Vaccines)	\$0 copayment	Not covered	Not covered

# Providence Medicare Cottonwood + Rx (HMO-POS)

The Select Insulins are formulary insulins that are covered in Tier 3 of our Drug List and are being used for a diagnosis covered under Part D. Please note that if your insulin is being administered through a Part B covered insulin pump, then the insulin must be covered under Part B and will not be eligible for the Part D copays.

Catastrophic Coverage (Applies to all tiers)

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,400, you pay the greater of: 5% of the cost or \$4.15 copayment for generic (including brand drugs treated as generic) and a \$10.35 copayment for all other drugs.

The Formulary and/or pharmacy network may change at any time. You will receive notice when necessary.

**Important Message About What You Pay for Vaccines** - Our plan covers most Part D vaccines at no cost to you. Call Customer Service for more information.

**Important Message About What You Pay for Insulin** - 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.

# **Optional Supplemental Dental**

# **Providence Medicare Cottonwood + Rx (HMO-POS)**

#### **Please Note:**

**Optional Benefits:** You must pay an extra premium each month for these benefits.

**Cost Sharing:** While you can see any dentist, our in-network providers have agreed to accept a contracted rate for the services they provide. This means cost sharing will be lower if you see an in-network provider.

Option 1: Providence WA Dental Basic Benefits include: Preventive (See Page 4) and Comprehensive Dental			
Monthly Premium	Additional \$34.10 per month. You must keep paying your Medicare Part B and monthly plan premium.		
Benefits	In-network Out-of-network		
Deductible	\$50	\$150	
Annual Benefit Maximum	\$1,000 every year		
Diagnostic and Preventive Care*	\$0 copayment You pay 20%		
Basic Care*	You pay 50%	You pay 60%	
Major Restorative Care*	You pay 50%	You pay 60%	

Option 2: Providence WA Dental Enhanced Benefits include: Preventive (See Page 4) and Comprehensive Dental				
Monthly Premium	Additional \$48.00 per month. You must keep paying your Medicare Part B and monthly plan premium.			
Benefits	In-network Out-of-network			
Deductible	\$50 \$150			
Annual Benefit Maximum	\$1,500 every year			
Diagnostic and Preventive Care*	\$0 copayment You pay 20%			
Basic Care*	You pay 50%	You pay 60%		
Major Restorative Care*	You pay 50%	You pay 60%		

<sup>\*</sup>Limitations and exclusions apply. Please refer to your Evidence of Coverage for a complete list of covered dental services. Members must use a Medicare-contracted provider. Out-of-network dentists may charge more than the amount allowed by Providence Medicare Advantage Plans.



#### 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 1-800-603-2340 (TTY: 711). 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 1-800-603-2340 (TTY: 711). 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 1-800-603-2340 (TTY: 711)。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 1-800-603-2340 (TTY: 711)。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 1-800-603-2340 (TTY: 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-603-2340 (TTY: 711). 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 1-800-603-2340 (TTY: 711) 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 1-800-603-2340 (TTY: 711). 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 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-603-2340 (TTY: 711)번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-603-2340 (ТТҮ: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: للحصول على المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على Arabic: وبنا نقدم خدمات المترجم الفوري، ليس عليك سوى الاتصال بنا على 1-800-603-603). سيقوم شخص ما يتحدث العربية 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 1-800-603-2340 (TTY: 711) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-603-2340 (TTY: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portugués:** 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 1-800-603-2340 (TTY: 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-603-2340 (TTY: 711). 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 1-800-603-2340 (TTY: 711). Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 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がありますございます。通訳をご用命になるには、1-800-603-2340 (TTY: 711) 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。