

2020 Regence Medicare Advantage Plan Information

Thank you for your interest in applying for the Regence BlueShield of Washington 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 BlueShield 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](#)

Summary of Benefits: [Metro HMO](#) / [Metro PPO](#) / [Non-Metro HMO](#)

Provider Search: [Align & Align Plus HMO](#) / [HMO & HMO Plus](#) / [Primary, Classic & Enhance PPO](#)

[Pharmacy Search](#)

Formulary: [Align HMO](#) / [Align HMO Plus](#) / [HMO](#) / [HMO Plus](#) / [Primary PPO](#) / [Classic PPO](#) / [Enhanced PPO](#)

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 2020

2020 PPO Summary of Benefits

for King, Kitsap, Pierce and Snohomish counties



The information listed is a summary of what we cover and **what you pay**. It does not list every service, coverage limitation or exclusion.

	Regence MedAdvantage Basic (PPO) (no Rx)		Regence MedAdvantage + Rx Primary (PPO)	
Monthly plan premium	\$0		\$38	
Deductible				
Medical	\$0		\$0	
Prescription	Not covered		\$0 (Tiers 1,2) \$340 (Tiers 3,4,5)	
Maximum out-of-pocket responsibility (does not include prescription drugs)	\$6,200 (in-network) \$10,000 (combined in- and out-of-network)		\$6,700 (in-network) \$10,000 (combined in- and out-of-network)	
	In-network	Out-of-network	In-network	Out-of-network
Inpatient hospital coverage¹	Days 1-4: \$390 / day Days 5+: \$0 / day	Days 1+: 50%	Days 1-4: \$450 / day Days 5+: \$0 / day	Days 1+: 50%
Ambulatory surgery center services¹				
For wound care	\$40	50%	\$50	50%
For all other services	\$300	50%	\$375	50%
Outpatient hospital services¹				
For wound care	\$40	50%	\$50	50%
For observation	\$90	50%	\$90	50%
For all other services	\$350	50%	\$450	50%
Doctor visits				
Primary care provider	\$20	50%	\$25	50%
Specialist	\$40	50%	\$50	50%

1- Services may require prior authorization. **2-** Services do not apply to the out-of-pocket maximum.

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. Our service area includes the following counties in Washington: **King, Kitsap, Pierce** and **Snohomish**.

Regence MedAdvantage + Rx Classic (PPO)		Regence MedAdvantage + Rx Enhanced (PPO)		What you should know
\$78		\$157		
\$0		\$0		
\$0 (Tiers 1,2) \$340 (Tiers 3,4,5)		\$0 (Tiers 1,2) \$300 (Tiers 3,4,5)		The yearly limit on your out-of-pocket costs for hospital or medical services.
\$6,200 (in-network) \$10,000 (combined in- and out-of-network)		\$5,400 (in-network) \$10,000 (combined in- and out-of-network)		
In-network	Out-of-network	In-network	Out-of-network	
Days 1-4: \$400 / day Days 5+: \$0 / day	Days 1+: 50%	Days 1-5: \$350 / day Days 6+: \$0 / day	Days 1+: 50%	
\$40	50%	\$35	50%	
\$325	50%	\$300	50%	
\$40	50%	\$35	50%	
\$90	50%	\$90	50%	
\$400	50%	\$350	50%	
\$15	50%	\$10	50%	
\$40	50%	\$35	50%	

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	Regence MedAdvantage Basic (PPO) (no Rx)		Regence MedAdvantage + Rx Primary (PPO)	
	In-network	Out-of-network	In-network	Out-of-network
Preventive care	\$0	50%	\$0	50%
Emergency care	\$90	\$90	\$90	\$90
Urgently needed services	\$40	\$40	\$50	\$50
Diagnostic services/labs/imaging				
Lab services ¹	\$20	50%	\$30	50%
Outpatient X-rays	\$20	50%	\$30	50%
Diagnostic tests and procedures ¹	\$20	50%	\$30	50%
Diagnostic radiology (MRI, CAT, etc.) ¹	20%	50%	20%	50%
Hearing services				
Medical hearing exam	\$40	50%	\$50	50%
Routine hearing exam ²	\$45	\$150	\$45	\$150
Hearing aids (1 per ear, per year) ²	\$699 or \$999 per aid	Not covered	\$699 or \$999 per aid	Not covered
Dental services				
Medical dental services	\$40	50%	\$50	50%
Preventive dental services ²	\$0	50%	Not covered; available as an optional supplemental benefit	Not covered; available as an optional supplemental benefit
Comprehensive dental services ²	Not covered; available as an optional supplemental benefit	Not covered; available as an optional supplemental benefit	Not covered	Not covered

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Regence MedAdvantage + Rx Classic (PPO)		Regence MedAdvantage + Rx Enhanced (PPO)		What you should know
In-network	Out-of-network	In-network	Out-of-network	
\$0	50%	\$0	50%	
\$90	\$90	\$90	\$90	Waived if admitted to the hospital within 48 hours.
\$40	\$40	\$35	\$35	
\$15	50%	\$10	50%	
\$15	50%	\$10	50%	
\$15	50%	\$10	50%	
20%	50%	20%	50%	
\$40	50%	\$35	50%	
\$45	\$150	\$45	\$150	You must see a TruHearing® provider for your routine hearing exam to be eligible for in-network coverage. Hearing aids are covered only if obtained from TruHearing.
\$699 or \$999 per aid	Not covered	\$599 or \$899 per aid	Not covered	
\$40	50%	\$35	50%	
\$0	50%	\$0	50%	
Not covered; available as an optional supplemental benefit	Not covered; available as an optional supplemental benefit	50%; \$1,000 benefit limit per calendar year	50%; \$1,000 benefit limit per calendar year	

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	Regence MedAdvantage Basic (PPO) (no Rx)		Regence MedAdvantage + Rx Primary (PPO)	
	In-network	Out-of-network	In-network	Out-of-network
Vision services				
Medical vision services	\$0	50%	\$0	50%
Routine vision exam ²	\$0	50%	Not covered; available as an optional supplemental benefit	Not covered; available as an optional supplemental benefit
Routine vision hardware (one pair of lenses/frames or single purchase of contact lenses per year) ²	Lenses: \$0 Frames or contact lenses: Up to \$100 allowance	Lenses: 50% Frames or contact lenses: Up to \$100 allowance	Not covered; available as an optional supplemental benefit	Not covered; available as an optional supplemental benefit
Mental health services¹				
Inpatient	Days 1-4: \$390 / day Days 5-190: \$0 / day	Days 1-190: 50%	Days 1-4: \$400 / day Days 5-190: \$0 / day	Days 1-190: 50%
Outpatient therapy (individual and group)	\$40	50%	\$40	50%
Skilled nursing facility¹				
	Days 1-20: \$0 / day Days 21-100: \$160 / day	Days 1-100: 50%	Days 1-20: \$0 / day Days 21-100: \$167 / day	Days 1-100: 50%
Physical therapy¹				
	\$40	50%	\$40	50%
Ambulance¹				
	\$250	\$250	\$275	\$275
Transportation				
	Not covered	Not covered	Not covered	Not covered
Medicare Part B drugs¹				
	20%	50%	20%	50%

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Regence MedAdvantage + Rx Classic (PPO)		Regence MedAdvantage + Rx Enhanced (PPO)		What you should know
In-network	Out-of-network	In-network	Out-of-network	
\$0	50%	\$0	50%	
\$0	50%	\$0	50%	You must see a VSP® Vision Care provider for your routine vision exam and hardware to be eligible for in-network coverage. Covered lenses include basic single vision, lined bifocal, lined trifocal or lenticular lenses.
Lenses: \$0 Frames or contact lenses: Up to \$100 allowance	Lenses: 50% Frames or contact lenses: Up to \$100 allowance	Lenses: \$0 Frames or contact lenses: Up to \$150 allowance	Lenses: 50% Frames or contact lenses: Up to \$150 allowance	
Days 1-4: \$400 / day Days 5-190: \$0 / day	Days 1-190: 50%	Days 1-5: \$350 / day Days 6-190: \$0 / per day	Days 1-190: 50%	
\$40	50%	\$35	50%	
Days 1-20: \$0 / day Days 21-100: \$167 / day	Days 1-100: 50%	Days 1-20: \$0 / day Days 21-100: \$160 / day	Days 1-100: 50%	Up to 100 days covered per benefit period.
\$40	50%	\$35	50%	Includes occupational therapy and speech language therapy.
\$275	\$275	\$250	\$250	Copay applies for each one-way transport.
Not covered	Not covered	Not covered	Not covered	
20%	50%	20%	50%	Usually administered in a hospital setting, like chemotherapy drugs.

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	Regence MedAdvantage Basic (PPO) (no Rx)		Regence MedAdvantage + Rx Primary (PPO)	
	In-network	Out-of-network	In-network	Out-of-network
Alternative care²				
Acupuncture	\$20	50%	Not covered	Not covered
Chiropractic (routine)	\$20	50%	\$20	50%
Massage therapy	\$20	50%	\$20	50%
Naturopathy	\$20	50%	Not covered	Not covered
Annual physical exam	\$0	50%	\$0	50%
Chiropractic care (Medicare-covered)	\$20	50%	\$20	50%
Fitness membership	\$0	\$0	\$0	\$0
Meal delivery service^{1,2}	\$0	\$0	\$0	\$0
Telehealth visits	\$20	50%	\$25	50%

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Regence MedAdvantage + Rx Classic (PPO)		Regence MedAdvantage + Rx Enhanced (PPO)		What you should know
In-network	Out-of-network	In-network	Out-of-network	
\$20	50%	\$20	50%	Acupuncture, naturopathy and routine chiropractic have a combined total limit of 18 visits every year. Massage therapy is limited to 6 visits per year.
\$20	50%	\$20	50%	
\$20	50%	\$20	50%	
\$20	50%	\$20	50%	
\$0	50%	\$0	50%	In addition to the Medicare Annual Wellness Visit.
\$20	50%	\$20	50%	Limited to manipulation of the spine to correct a subluxation.
\$0	\$0	\$0	\$0	Provided by the Silver&Fit® program.
\$0	\$0	\$0	\$0	Requires inpatient stay up to 30 days prior; 2 meals per day, 56-meal limit.
\$15	50%	\$10	50%	Services provided by MDLIVE® or other provider by phone or video chat.

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	Regence MedAdvantage + Rx Primary (PPO)	Regence MedAdvantage + Rx Classic (PPO)	Regence MedAdvantage + Rx Enhanced (PPO)
Prescription deductible	\$0 (Tiers 1,2) \$340 (Tiers 3,4,5)	\$0 (Tiers 1,2) \$340 (Tiers 3,4,5)	\$0 (Tiers 1,2) \$300 (Tiers 3,4,5)

Stage 1: Initial coverage stage (until prescription costs reach \$4,020)

1-month supply	Preferred retail and mail-order / standard retail, out-of-network ¹ and LTC facility ²		
Tier 1: Preferred generic	\$3 / \$10	\$3 / \$10	\$3 / \$10
Tier 2: Generic	\$13 / \$20	\$13 / \$20	\$8 / \$15
Tier 3: Preferred brand	\$40 / \$47	\$40 / \$47	\$40 / \$47
Tier 4: Non-preferred drug	40% / 45%	40% / 45%	40% / 45%
Tier 5: Specialty	26%	26%	27%

3-month supply	Preferred retail and mail-order / standard retail		
Tier 1: Preferred generic	\$6 / \$20	\$6 / \$20	\$6 / \$20
Tier 2: Generic	\$26 / \$40	\$26 / \$40	\$16 / \$30
Tier 3: Preferred brand	\$100 / \$117.50	\$100 / \$117.50	\$100 / \$117.50
Tier 4: Non-preferred drug	40% / 45%	40% / 45%	40% / 45%
Tier 5: Specialty	Not available, limited to a 30-day supply (31-day for LTC facility)		

Stage 2: Coverage gap stage (after prescription costs reach \$4,020)

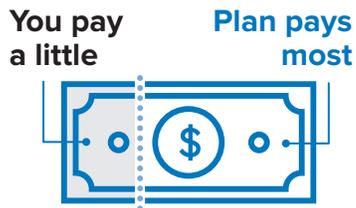
Generic drugs	You pay 25%
Brand-name drugs	You pay 25%

Stage 3: Catastrophic coverage stage (after you have paid \$6,350 out of pocket)

Generic drugs	You pay the greater of \$3.60 or 5%
Brand-name drugs	You pay the greater of \$8.95 or 5%

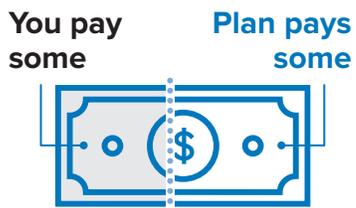
1- You may pay more than your copay or coinsurance amount if you get drugs from an out-of-network pharmacy. **2-** Long-term care facility (31-day supply).

Additional prescription information for PPO plans



Stage 1: Initial coverage phase

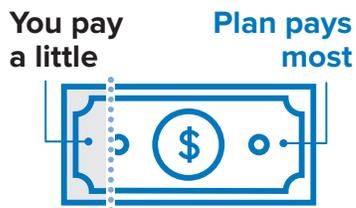
After you pay your annual deductible (if your plan has one), you pay a copay or coinsurance for each prescription you fill. Your plan pays the rest. You enter the coverage gap when the total amount you and your plan pay for covered drugs reaches **\$4,020**.



Stage 2: Coverage gap phase

After you and your plan spend **\$4,020**, you pay 25% of the plan's price for generic and brand-name prescription drugs.

You enter catastrophic coverage when your total out-of-pocket cost reaches **\$6,350**. Only the amount you've paid in Stages 1 and 2 and the brand-name drug discount paid by the drug company count toward the total out-of-pocket.



Stage 3: Catastrophic coverage phase

After your total out-of-pocket reaches **\$6,350**, you pay the greater of 5% coinsurance or **\$3.60** copay for generic drugs, and the greater of 5% coinsurance or **\$8.95** copay for brand-name drugs.

Your plan pays the rest of the cost of your prescription drugs for the rest of the calendar year (until Dec. 31).

How we cover prescription medications

We organize them into five tiers and assign a copay or coinsurance to each tier. What you pay depends on which tier your medication falls into. Check to see if the medication has limitations or restrictions, or requires prior authorization.

The formulary

Our list of covered prescription medications is selected and regularly reviewed by a committee of doctors and pharmacists for effectiveness, value and safety—not just price.

Save money on prescriptions

Use a preferred or mail-order pharmacy. You'll pay the lowest copay or coinsurance by using a preferred network or mail-order pharmacy.

Use generics. Ask your doctor about generics. They typically cost less than brand-names and work just as well.

Order a three-month supply. You'll save by ordering three months of your preferred generic, generic or preferred brand drugs.

Optional supplemental benefits—dental and vision

Optional supplemental benefits are not available for the Regence MedAdvantage + Rx Enhanced plan as it already includes these benefits.

	Regence MedAdvantage + Rx Primary (PPO)		Regence MedAdvantage Basic (PPO) (no Rx) and Regence MedAdvantage + Rx Classic (PPO)	
	In-network	Out-of-network	In-network	Out-of-network
Monthly plan premium (in addition to your monthly plan and Part B premiums)	\$20		\$25	
Dental services²				
Preventive dental services (exam, X-rays, cleaning, fluoride)	\$0	50%	Included in standard medical benefits	Included in standard medical benefits
Comprehensive dental services	Not covered	Not covered	50%; \$1,000 benefit limit per calendar year	50%; \$1,000 benefit limit per calendar year
Vision services²				
Routine vision exam	\$0	50%	Included in standard medical benefits	Included in standard medical benefits
Routine vision hardware	Lenses: \$0 Frames or contact lenses: Up to \$100 allowance	Lenses: 50% Frames or contact lenses: Up to \$100 allowance	Included in standard medical benefits	Included in standard medical benefits

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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](https://www.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.
- 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, 2021.
- 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. In addition, you will pay a higher co-pay for services received by non-contracted providers.

Covered preventive care

Our plans cover the following Medicare-covered preventive services, along with any additional preventive services that Medicare approves during the contract year.

Abdominal aortic aneurysm screening

Alcohol misuse screenings and counseling

Annual Wellness Visit

Bone mass measurements (bone density)

Breast cancer screening (mammogram)

Cardiovascular disease screenings

Cardiovascular disease (behavioral therapy)

Cervical and vaginal cancer screening

Colorectal cancer screenings (multi-target stool DNA test, barium enemas, colonoscopy, fecal occult blood test or flexible sigmoidoscopies)

Depression screening

Diabetes screening

Diabetes self-management training

Glaucoma tests

Hepatitis B virus (HBV) infection screening

Hepatitis C screening test

HIV screening

Lung cancer screenings with Low Dose Computed Tomography (LDCT)

Medicare Diabetes Prevention Program (MDPP)

Nutrition therapy services

Obesity screenings and counseling

Prostate cancer screenings

Sexually transmitted infections screening and counseling

Immunizations for flu, hepatitis B and pneumococcus

Tobacco use cessation counseling

“Welcome to Medicare” preventive visit (one time)

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 yáníłti'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៖ បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសាដោយមិនគិតថ្លៃសេវាគឺអាចមានសំរាប់អ្នក។ 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)

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توجه: اگر بہ زبان فارسی صحبت می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-888-344-6347 (TTY: 711) تماس بگیرید.

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