CareFirst. BlueChoice HMO 1000 BlueChoice.

Coverage Period: 01/01/2022 - 12/31/2022 Coverage for: Individual | Plan Type: HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>,

or other <u>underlined</u> terms see the Glossary. You can see the Glossary at <u>www.carefirst.com/sbcg</u> or call 1-855-258-6518 to request a copy. For more information about your coverage, or to get a copy of the complete terms of coverage, please visit <u>http://content.carefirst.com/sbc/contracts/AHHVC01FRXCVC151.pdf</u>.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	In-Network: \$1,000 individual/ \$2,000 family	Generally, you must pay all the costs from <u>provider</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family member(s) on the <u>plan</u> , each family member may need to meet their own individual <u>deductible</u> , OR all family members may combine to meet the overall family <u>deductible</u> before the <u>plan</u> begins to pay, depending upon <u>plan</u> coverage. Please refer to your contract for further details.
Are there services covered before you meet your <u>deductible</u> ?	Yes, all In-Network preventive care services.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But, a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/.</u>
Are there other <u>deductibles</u> for specific services?	Yes. Pediatric Dental: In-Network: \$25 individual; Out-of-Network: \$50 individual. Prescription Drug <u>deductible</u> is combined with Medical. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> limit for this <u>plan</u> ?	Medical and Prescription Drug combined: In-Network: \$4,550 individual/ \$9,100 family	The <u>out-of-pocket limit</u> is the most you could pay in a <u>plan</u> year for covered services. If you have other family member(s) on the <u>plan</u> , each family member may need to meet their own <u>out-of-pocket limits</u> , OR all family members may combine to meet the overall family <u>out-of-pocket limit</u> , depending upon <u>plan</u> coverage. Please refer to your contract for further details.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billed charges, and health care this plan does not cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.

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Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.carefirst.com</u> or call 1-855-258-6518 for a list of <u>provider</u> <u>network</u> .	This <u>plan</u> uses a <u>provider</u> <u>network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays (<u>balance</u> <u>billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do I need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

		What Y	′ou Will Pay		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information	
	Primary care visit to treat an injury or illness	Provider & Hospital Facility: Deductible, then 20% of Allowed Benefit	Provider & Hospital Facility: Not Covered	If a service is rendered at a Hospital Facility, the additional Facility charge may apply	
If you visit a health care <u>provider's</u> office or	<u>Specialist</u> visit	Provider & Hospital Facility: Deductible, then 20% of Allowed Benefit	Provider & Hospital Facility: Not Covered	If a service is rendered at a Hospital Facility, the additional Facility charge may apply	
clinic	Retail Health Clinic	Deductible, then 20% of Allowed Benefit	Not Covered	None	
	Preventive care/screening/ immunization	No Charge	Not Covered	Some services may have limitations or exclusions based on your contract	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	LabTest: Non-Hospital: Deductible, then 20% of Allowed Benefit Hospital: Deductible, then 20% of Allowed Benefit XRay: Non-Hospital: Deductible, then 20% of Allowed Benefit Hospital: Deductible, then 20% of Allowed Benefit	LabTest: Non-Hospital: Not Covered Hospital: Not Covered XRay: Non-Hospital: Not Covered Hospital: Not Covered	Within the CareFirst service area, In-Network Lab Test benefits apply only to tests performed at LabCorp. If a service is rendered at a Hospital Facility, prior authorization is required, and the additional Facility charge may apply. Please see your contract.	

		What Y	ou Will Pay	
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	Imaging (CT/PET scans, MRIs)	Non-Hospital: Deductible, then 20% of Allowed Benefit Hospital: Deductible, then 20% of Allowed Benefit	Non-Hospital: Not Covered Hospital: Not Covered	If a service is rendered at a Hospital Facility, prior authorization is required, and the additional Facility charge may apply. Please see your contract.
	Generic drugs	Deductible, then \$10 copay	Paid As In-Network	For all prescription drugs: Prior authorization may be required for
If you need drugs to treat your illness or condition	Preferred brand drugs	Deductible, then 20% of Allowed Benefit	Paid As In-Network	certain drugs; No Charge for preventive drugs or contraceptives; Copay applies to
More information about prescription drug <u>coverage</u> is available at <u>www.carefirst.com/rx</u>	Non-preferred brand drugs	Deductible, then 40% of Allowed Benefit	Paid As In-Network	up to 30-day supply; Up to 90-day supply of maintenance drugs is 2 copays;
	Preferred Specialty drugs	Deductible, then 50% of Allowed Benefit up to a maximum payment of \$100	Not Covered	Specialty Drugs: Participating Providers: covered when
	Non-preferred Specialty drugs	Deductible, then 50% of Allowed Benefit up to a maximum payment of \$150	Not Covered	ordered via mail order only
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Non-Hospital & Hospital: Deductible, then 20% of Allowed Benefit	Non-Hospital & Hospital: Not Covered	For services provided at a Hospital Facility, prior authorization is required
	Physician/surgeon fees	Non-Hospital & Hospital: Deductible, then 20% of Allowed Benefit	Non-Hospital & Hospital: Not Covered	For services provided at a Hospital Facility, prior authorization is required
	Emergency room care	Deductible, then 20% of Allowed Benefit	Paid As In-Network	Limited to Emergency Services or unexpected, urgently required services; Additional professional charges may apply

		What Y	′ou Will Pay	Limitations, Exceptions & Other Important Information	
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)		
If you need immediate medical attention	Emergency medical transportation	Deductible, then 20% of Allowed Benefit	Paid As In-Network	Prior authorization is required for air ambulance services, except when Medically Necessary in an emergency	
	Urgent care	Deductible, then 20% of Allowed Benefit	Paid As In-Network	Limited to unexpected, urgently required services	
If you have a hospital	Facility fee (e.g., hospital room)	Deductible, then 20% of Allowed Benefit	Not Covered	Prior authorization is required	
stay	Physician/surgeon fee	Deductible, then 20% of Allowed Benefit	Not Covered	None	
If you have mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit: Deductible, then 20% of Allowed Benefit	Office Visit: Not Covered	For treatment at an Outpatient Hospital Facility, additional charges may apply	
	Inpatient services	Deductible, then 20% of Allowed Benefit	Not Covered	Prior authorization is required; Additional professional charges may apply	
	Office visits	No Charge	Not Covered	For routine pre/postnatal office visits only. For non-routine obstetrical care or complications of pregnancy, cost sharing may apply.	
If you are pregnant	Childbirth/delivery professional services	Deductible, then 20% of Allowed Benefit	Not Covered	None	
	Childbirth/delivery facility services	Deductible, then 20% of Allowed Benefit	Not Covered	None	
	Home health care	Deductible, then 20% of Allowed Benefit	Not Covered	Prior authorization is required; 100 visits/benefit period	
	Rehabilitation services	Provider & Hospital Facility: Deductible, then 20% of Allowed Benefit	Provider & Hospital Facility: Not Covered	If a service is rendered at a Hospital Facility, prior authorization is required, and the additional Facility charge may apply; 30 visits/therapy type/benefit period	

		What You Will Pay			
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information	
If you need help recovering or have other	Habilitation services	Provider & Hospital Facility: Deductible, then 20% of Allowed Benefit	Provider & Hospital Facility: Not Covered	Prior authorization is required; If a service is rendered at a Hospital Facility, the additional Facility charge may apply; 30 visits/therapy type/benefit period	
special health needs	Skilled nursing care	Deductible, then 20% of Allowed Benefit	Not Covered	Prior authorization is required; 100 days/admission	
	Durable medical equipment	Deductible, then 20% of Allowed Benefit	Not Covered	Prior authorization is required for specified services. Please see your contract.	
	Hospice services	Inpatient Care: Deductible, then 20% of Allowed Benefit Outpatient Care: Deductible, then 20% of Allowed Benefit	Inpatient Care: Not Covered Outpatient Care: Not Covered	Prior authorization is required; For Participating Providers: Limited to a maximum of 180 days	
If your child needs dental or eye care	Children's eye exam	No Charge	Member pays expenses in excess of the Pediatric Vision Allowed Benefit	Limited to Members up to age 19; 1 visit/benefit period	
	Children's glasses	No Charge for glasses/lenses	Allowances available for glasses/lenses	Limited to Members up to age 19; 1 set of glasses/lenses per benefit period	
	Children's dental check-up	No Charge	20% of Allowed Benefit	Limited to Members up to age 19; 2 visits/benefit period	

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (C	eck your policy or plan document for more informa	tion and a list of any other <u>excluded services</u> .)
Abortion	Infertility treatment	Routine foot care
Cosmetic surgery	Long-term care	 Weight loss programs
Dental care (Adult)	• Non-emergency care when traveling outside the U.S.	
Hearing aids	Routine eye care (Adult)	

SBC ID: SBC20210927MANAHHVC01FRXCVC151N012022

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
Acupuncture	Chiropractic care	 Private-duty nursing
Bariatric surgery	 Coverage provided outside the Unit 	ted States.
	See www.carefirst.com	

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor Employee Benefits Security Administration, http://www.dol.gov/ebsa/healthreform, or call 1-866-444-EBSA (3272); or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, http://www.cciio.cms.gov, or call 1-877-267-2323 x61565. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Department of Labor Employee Benefits Security Administration, http://www.dol.gov/ebsa/healthreform, or call 1-866-444-EBSA (3272); or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, http://www.cciio.cms.gov, or call 1-877-267-2323 x61565.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-258-6518. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-258-6518. Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-258-6518. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-855-258-6518.

————To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of a routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist Coinsurance</u> Hospital (facility) <u>Coinsurance</u> Other <u>Coinsurance</u> 	\$1,000 20% 20% 20%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist Coinsurance</u> Hospital (facility) <u>Coinsurance</u> Other <u>Coinsurance</u> 	\$1,000 20% 20% 20%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist Coinsurance</u> Hospital (facility) <u>Coinsurance</u> Other <u>Coinsurance</u> 	\$1,000 20% 20% 20%
This EXAMPLE event includes service Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood Specialist visit (anesthesia)	3	This EXAMPLE event includes service Primary care physician office visits (included disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose met	ding	This EXAMPLE event includes service Emergency room care (including medical Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy	al supplies)
Total Example Cost	\$12,700	Total Example Cost	\$5,000	Total Example Cost	\$2,000
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$1,000	Deductibles	\$1,000	Deductibles	\$1,000
Copayments	\$0	Copayments	\$30	Copayments	\$10

Coinsurance

Limits or exclusions

The total Joe would pay is

The total Peg would pay is	\$2,810
Limits or exclusions	\$10
What isn't covered	
Coinsurance	\$1,800
oopaymonto	

The plan would be responsible for the other costs of these EXAMPLE covered services.

What isn't covered

\$880

\$0

\$1,910

Coinsurance

Limits or exclusions

The total Mia would pay is

What isn't covered

\$358

\$0

\$1,368



Notice of Nondiscrimination and Availability of Language Assistance Services

CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc. and all of their corporate affiliates (CareFirst) comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. CareFirst does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

CareFirst:

- Provides free aid and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - o Information written in other languages

If you need these services, please call 855-258-6518.

If you believe CareFirst 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 CareFirst Civil Rights Coordinator by mail, fax or email. If you need help filing a grievance, our CareFirst Civil Rights Coordinator is available to help you.

To file a grievance regarding a violation of federal civil rights, please contact the Civil Rights Coordinator as indicated below. <u>Please do not send payments, claims issues, or other</u> <u>documentation to this office.</u>

Civil Rights Coordinator, Corporate Office of Civil Rights

Mailing Address	P.O. Box 8894
	Baltimore, Maryland 21224

Email Address civilrightscoordinator@carefirst.com

 Telephone Number
 410-528-7820

 Fax Number
 410-505-2011

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 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, D.C. 20201 800-368-1019, 800-537-7697 (TDD)

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

Foreign Language Assistance

Attention (English): This notice contains information about your insurance coverage. It may contain key dates and you may need to take action by certain deadlines. You have the right to get this information and assistance in your language at no cost. Members should call the phone number on the back of their member identification card. All others may call 855-258-6518 and wait through the dialogue until prompted to push 0. When an agent answers, state the language you need and you will be connected to an interpreter.

*አማርኛ (Amharic) ማ*ሳሰቢያ፦ ይህ ማስታወቂያ ስለ መድን ሽፋንዎ መረጃ ይዟል። ከተወሰኑ ቀነ-ገደቦች በፊት ሊፈጽጧቸው የሚገቡ ነገሮች ሊኖሩ ስለሚቸሉ እነዚህን ወሳኝ ቀናት ሊይዝ ይቸላል። ይኽን መረጃ የማግኘት እና ያለምንም ክፍያ በቋንቋዎ እገዛ የማግኘት ሙበት አለዎት። አባል ከሆኑ ከመታወቂያ ካርድዎ በስተጀርባ ላይ ወደተጠቀሰው የስልክ ቁጥር መደወል ይችላሉ። አባል ካልሆኑ ደግሞ ወደ ስልክ ቁጥር 855-258-6518 ደውለው ዐን እንዲጫኑ እስኪነገርዎ ድረስ ንግግሩን መጠበቅ አለብዎ። አንድ ወኪል መልስ ሲሰጥዎ፣ የሚፈልጉትን ቋንቋ ያሳውቁ፣ ከዚያም ከተርጓሚ ጋር ይገናኛሉ።

Èdè Yorùbá (Yoruba) Ìtétíléko: Àkíyèsí yií ní ìwífún nípa işé adójútòfò rẹ. Ó le ní àwọn déètì pàtó o sì le ní láti gbé ìgbésè ní àwọn ọjó gbèdéke kan. O ni ệtó láti gba ìwífún yií àti ìrànlówó ní èdè rẹ lófệé. Àwọn ọmọ-ẹgbé gbódò pe nómbà fóònù tó wà léyìn káàdì ìdánimò wọn. Àwọn míràn le pe 855-258-6518 kí o sì dúró nípasệ ìjíròrò títí a ó fi sọ fún ọ láti tẹ 0. Nígbàtí aşojú kan bá dáhùn, sọ èdè tí o fé a ó sì so ó pò mó ògbufò kan.

Tiếng Việt (Vietnamese) Chú ý: Thông báo này chứa thông tin về phạm vi bảo hiểm của quý vị. Thông báo có thể chứa những ngày quan trọng và quý vị cần hành động trước một số thời hạn nhất định. Quý vị có quyền nhận được thông tin này và hỗ trợ bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Các thành viên nên gọi số điện thoại ở mặt sau của thẻ nhận dạng. Tất cả những người khác có thể gọi số 855-258-6518 và chờ hết cuộc đối thoại cho đến khi được nhắc nhấn phím 0. Khi một tổng đài viên trả lời, hãy nêu rõ ngôn ngữ quý vị cần và quý vị sẽ được kết nối với một thông dịch viên.

Tagalog (Tagalog) Atensyon: Ang abisong ito ay naglalaman ng impormasyon tungkol sa nasasaklawan ng iyong insurance. Maaari itong maglaman ng mga pinakamahalagang petsa at maaaring kailangan mong gumawa ng aksyon ayon sa ilang deadline. May karapatan ka na makuha ang impormasyong ito at tulong sa iyong sariling wika nang walang gastos. Dapat tawagan ng mga Miyembro ang numero ng telepono na nasa likuran ng kanilang identification card. Ang lahat ng iba ay maaaring tumawag sa 855-258-6518 at maghintay hanggang sa dulo ng diyalogo hanggang sa diktahan na pindutin ang 0. Kapag sumagot ang ahente, sabihin ang wika na kailangan mo at ikokonekta ka sa isang interpreter.

Español (Spanish) Atención: Este aviso contiene información sobre su cobertura de seguro. Es posible que incluya fechas clave y que usted tenga que realizar alguna acción antes de ciertas fechas límite. Usted tiene derecho a obtener esta información y asistencia en su idioma sin ningún costo. Los asegurados deben llamar al número de teléfono que se encuentra al reverso de su tarjeta de identificación. Todos los demás pueden llamar al 855-258-6518 y esperar la grabación hasta que se les indique que deben presionar 0. Cuando un agente de seguros responda, indique el idioma que necesita y se le comunicará con un intérprete.

Русский (Russian) Внимание! Настоящее уведомление содержит информацию о вашем страховом обеспечении. В нем могут указываться важные даты, и от вас может потребоваться выполнить некоторые действия до определенного срока. Вы имеете право бесплатно получить настоящие сведения и сопутствующую помощь на удобном вам языке. Участникам следует обращаться по номеру телефона, указанному на тыльной стороне идентификационной карты. Все прочие абоненты могут звонить по номеру 855-258-6518 и ожидать, пока в голосовом меню не будет предложено нажать цифру «0». При ответе агента укажите желаемый язык общения, и вас свяжут с переводчиком.

हिन्दी (Hindi) ध्यान दें: इस सूचना में आपकी बीमा कवरेज के बारे में जानकारी दी गई है। हो सकता है कि इसमें मुख्य तिथियों का उल्लेख हो और आपके लिए किसी नियत समय-सीमा के भीतर काम करना ज़रूरी हो। आपको यह जानकारी और संबंधित सहायता अपनी भाषा में निःशुल्क पाने का अधिकार है। सदस्यों को अपने पहचान पत्र के पीछे दिए गए फ़ोन नंबर पर कॉल करना चाहिए। अन्य सभी लोग 855-258-6518 पर कॉल कर सकते हैं और जब तक 0 दबाने के लिए न कहा जाए, तब तक संवाद की प्रतीक्षा करें। जब कोई एजेंट उत्तर दे तो उसे अपनी भाषा बताएँ और आपको व्याख्याकार से कनेक्ट कर दिया जाएगा।

Băsóò-wùdù (Bassa) Tò Đùủ Cáo! Bỗ nìà kẽ bá nyo bẽ ké m̀ gbo kpá bó nì fùà-fúá-tìǐn nyɛɛ jè dyí. Bỗ nìà kẽ bédé wé jéế bẽ bế m̀ ké dẽ wa mó m̀ ké nyuɛɛ nyu hwè bế wé bẽa ké zi. O mò nì kpé bế m̀ ké bỗ nìà kẽ kè gbo-kpá-kpá m̀ móɛɛ dyé dé nì bídí-wùdù mú bế m̀ ké se wídí dò péɛ̀. Kpooò nyo bě mɛ dá fúùn-nòbà nìà dé waà I.D. káàò deín nyɛ. Nyo tòò séín mɛ dá nòbà nìà kɛ: 855-258-6518, ké m̀ mɛ fò tee bế wa kéɛ m̀ gbo cẽ bế m̀ ké nybà mòbà mòà 0 kɛɛ dyi pàdàìn hwè. O jǔ ké nyo dò dyi m̀ gỗ jùǐn, po wudu m̀ mó poɛ dyiɛ, ké nyo dò mu bó nììn bế o kế nì wuduò mú zà.

বাংলা (Bengali) লক্ষ্য করুন: এই নোটিশে আপনার বিমা কভারেজ সম্পর্কে তথ্য রয়েছে। এর মধ্যে গুরুত্বপূর্ণ তারিখ থাকতে পারে এবং নির্দিষ্ট তারিখের মধ্যে আপনাকে পদক্ষেপ নিতে হতে পারে। বিনা থরচে নিজের ভাষায় এই তথ্য পাওয়ার এবং সহায়তা পাওয়ার অধিকার আপনার আছে। সদস্যদেরকে তাদের পরিচয়পত্রের পিছনে থাকা নম্বরে কল করতে হবে। অন্যেরা 855-258-6518 নম্বরে কল করে 0 টিপতে না বলা পর্যন্ত অপেক্ষা করতে পারেন। যথন কোনো এজেন্ট উত্তর দেবেন তখন আপনার নিজের ভাষার নাম বলুন এবং আপনাকে দোভাষীর সঙ্গে সংযুক্ত করা হবে।

فارسی)Farsi(توجه: عان اعلاق، حاوی اطلاعای بیواره پرش شیمه ش ما است. مکن اس حاویت ای خ های مهمی اشد و ال زم اس تتات ای خ مق رر شده طصی قام کند. شما از عارج قی بر خوردار مستی متاعان اطلاعات و را فا علی را به صورت رطگ ان به ف ان خوان دفیات کرید. اعض اطلاب اشماره درج شده دریش تک ار تشن اس عایش ان ماسی یکی د. سطیر فار ادی توان به اسماره 6518-258 ماسی بگیرند و فی طرب مان متا از آراها خواست مشود عدد 0 فل ش ار دفی دید از اسخ می توان می می می از از م موردی از راین ظی کری دا به مترج م می و طه وصل شی د.

ال غةل عرىة (Arabic) تناى محتوي هذا إلى خطار على معلو مانتبشأن غطتك لت أعرضة، وتعد حتوي على يت وارى خرمة، وتستخاج لى مناخاذ إجراءا تسجلول مواجى دن هلى قرم حددة محق لكالحصول على هذا لمساعدة والوعل والتعليف للعبدون تحمل ألمجك في غير غي على أعضاء التصال على رقم الملف المذكورف ي ظهرب طق تقع على الخاص قبهم عمكن الخرى التيصال على ومانتون التصال على المقال مواجى المق 1853-258-8518 الانتخار خلال المحاشة تقى عطلب في هالمض غطعلى رقم .0 عن واجل قرار على ولى مانتون التواب المقال على وست متر مولي المبار حالي الموت عن المون الحاص المع ما عن الخلي المحمل المواب المواجب المالي المواجب المواجب المواجب المواجب المحمل المواجب المواجب المواجب المواجب المواجب المواجب المحمل المحمل المواجب المواجب المواجب المواجب المواجب المواجب المواجب المواجب المحمل المواجب المواجب المواجب المواجب المواجب المواجب المحمل المواجب المواجب المواجب المواجب المواجب المواجب المواجب المحمل المحمل المواجب ال

中文繁体 (Traditional Chinese) 注意:本聲明包含關於您的保險給付相關資訊。本聲明可能包含重要日期 及您在特定期限之前需要採取的行動。您有權利免費獲得這份資訊,以及透過您的母語提供的協助服 務。會員請撥打印在身分識別卡背面的電話號碼。其他所有人士可撥打電話 855-258-6518,並等候直到 對話提示按下按鍵 0。當接線生回答時,請說出您需要使用的語言,這樣您就能與口譯人員連線。 *Igbo (Igbo)* Nrubama: Okwa a nwere ozi gbasara mkpuchi nchekwa onwe gi. O nwere ike inwe ubochi ndi di mkpa, i nwere ike ime ihe tupu ufodu ubochi njedebe. I nwere ikike inweta ozi na enyemaka a n'asusu gi na akwughi ugwo o bula. Ndi otu kwesiri ikpo akara ekwenti di n'azu nke kaadi njirimara ha. Ndi ozo niile nwere ike ikpo 855-258-6518 wee chere ububo ahu ruo mgbe amanyere ipi 0. Mgbe onye nnochite anya zara, kwuo asusu i choro, a ga-ejiko gi na onye okowa okwu.

Deutsch (German) Achtung: Diese Mitteilung enthält Informationen über Ihren Versicherungsschutz. Sie kann wichtige Termine beinhalten, und Sie müssen gegebenenfalls innerhalb bestimmter Fristen reagieren. Sie haben das Recht, diese Informationen und weitere Unterstützung kostenlos in Ihrer Sprache zu erhalten. Als Mitglied verwenden Sie bitte die auf der Rückseite Ihrer Karte angegebene Telefonnummer. Alle anderen Personen rufen bitte die Nummer 855-258-6518 an und warten auf die Aufforderung, die Taste 0 zu drücken. Geben Sie dem Mitarbeiter die gewünschte Sprache an, damit er Sie mit einem Dolmetscher verbinden kann.

Français (French) Attention: cet avis contient des informations sur votre couverture d'assurance. Des dates importantes peuvent y figurer et il se peut que vous deviez entreprendre des démarches avant certaines échéances. Vous avez le droit d'obtenir gratuitement ces informations et de l'aide dans votre langue. Les membres doivent appeler le numéro de téléphone figurant à l'arrière de leur carte d'identification. Tous les autres peuvent appeler le 855-258-6518 et, après avoir écouté le message, appuyer sur le 0 lorsqu'ils seront invités à le faire. Lorsqu'un(e) employé(e) répondra, indiquez la langue que vous souhaitez et vous serez mis(e) en relation avec un interprète.

한국어(Korean) 주의: 이 통지서에는 보험 커버리지에 대한 정보가 포함되어 있습니다. 주요 날짜 및 조치를 취해야 하는 특정 기한이 포함될 수 있습니다. 귀하에게는 사용 언어로 해당 정보와 지원을 받을 권리가 있습니다. 회원이신 경우 ID 카드의 뒷면에 있는 전화번호로 연락해 주십시오. 회원이 아니신 경우 855-258-6518 번으로 전화하여 0을 누르라는 메시지가 들릴 때까지 기다리십시오. 연결된 상담원에게 필요한 언어를 말씀하시면 통역 서비스에 연결해 드립니다.

Diné Bizaad (Navajo) Ge': Díí bee ił hane'ígíí bii' dahóló bee éédahózin béeso ách'ááh naanil ník'ist'i'ígíí bá. Bii' dahólóó doo íiyisíí yoolkáálígíí dóó t'áádoo le'é ádadooly(ílígíí da yókeedgo t'áá doo bee e'e'aahí ájiil'í(íh. Bee ná ahóót'i' díí bee ił hane' dóó niká'ádoowoł t'áá nínizaad bee t'áá jiik'é. Atah danilínígíí béésh bee hane'é bee wółta'ígíí nitł'izgo bee nee hódolzinígíí bikéédéé' bikáá' bich'í' hodoonihjí'. Aadóó náánáła' éí kojí' dahódoolnih 855-258-6518 dóó yii diiłts'ílíł yałtí'ígíí t'áá níléijí áádóó éí bikéé'dóó naasbąąs bił adidiilchił. Áká'ánidaalwó'ígíí neidiitáágo, saad bee yániłt'i'ígíí yii diikił dóó ata' halne'é lá níká'ádoolwoł.