

**Summary of Benefits and Coverage:**

**Option 1: BlueChoice HMO Open Access  
Option N**



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately.

This is only a summary. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can see the Glossary at [www.carefirst.com/sbcg](http://www.carefirst.com/sbcg) 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 <http://content.carefirst.com/sbc/contracts/BHAMC04PRXXMC272.pdf>.

Important Questions	Answers	Why this Matters:
<p>What is the overall <a href="#">deductible</a>?</p>	<p>In-Network: \$1,500 individual/ \$3,000 family</p>	<p>Generally, you must pay all the costs from <a href="#">provider</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family member(s) on the <a href="#">plan</a>, each family member may need to meet their own individual <a href="#">deductible</a>, OR all family members may combine to meet the overall family <a href="#">deductible</a> before the <a href="#">plan</a> begins to pay, depending upon <a href="#">plan</a> coverage. Please refer to your contract for further details.</p>
<p>Are there services covered before you meet your <a href="#">deductible</a>?</p>	<p>Yes, all In-Network preventive care services, as well as the following (non-hospital facilities only, when applicable): Primary care, Specialist, Retail health, Prescription drugs, Surgeon fees, Urgent care, Mental Health office visit, Rehabilitation services.</p>	<p>This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But, a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a>. See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>
<p>Are there other <a href="#">deductibles</a> for specific services?</p>	<p>No.</p>	<p>You don't have to meet <a href="#">deductibles</a> for specific services.</p>
<p>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</p>	<p>Medical and Prescription Drug combined: In-Network: \$4,500 individual/ \$9,000 family</p>	<p>The <a href="#">out-of-pocket limit</a> is the most you could pay in a <a href="#">plan</a> year for covered services. If you have other family member(s) on the <a href="#">plan</a>, each family member may need to meet their own <a href="#">out-of-pocket limits</a>, OR all family members may combine to meet the overall family <a href="#">out-of-pocket limit</a>, depending upon <a href="#">plan</a> coverage. Please refer to your contract for further details.</p>
<p>What is not included in the <a href="#">out-of-pocket limit</a>?</p>	<p>Premiums, balance-billed charges, and health care this plan does not cover.</p>	<p>Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>.</p>

**Will you pay less if you use a [network provider](#)?** Yes. See [www.carefirst.com](http://www.carefirst.com) or call 1-855-258-6518 for a list of [provider network](#). This [plan](#) uses a [provider network](#). You will pay less if you use a [provider](#) in the plan's [network](#). You will pay the most if you use an [out-of-network provider](#), and you might receive a bill from a [provider](#) for the difference between the provider's charge and what your [plan](#) pays ([balance billing](#)). Be aware, your [network provider](#) might use an [out-of-network provider](#) for some services (such as lab work). Check with your [provider](#) before you get services.

**Do I need a [referral](#) to see a [specialist](#)?** No. You can see the [specialist](#) you choose without a [referral](#).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	Provider: \$20 copay per visit Hospital Facility: Deductible, then 20% of Allowed Benefit	Provider & Hospital Facility: Not Covered	Virtual Connect through CloseKnit available at \$0 cost share to members 18 and over; HSA qualified plans are subject to the required deductible. (closeknithealth.com) <hr/> If a service is rendered at a Hospital Facility, the additional Facility charge may apply
	<a href="#">Specialist</a> visit	Provider: \$40 copay per visit 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
	Retail Health Clinic	\$20 copay per visit	Not Covered	None
	<a href="#">Preventive care/screening/immunization</a>	No Charge	Not Covered	Some services may have limitations or exclusions based on your contract

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a test	<a href="#">Diagnostic test</a> (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.
	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.
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.carefirst.com/rx">www.carefirst.com/rx</a>	Generic drugs	\$15 copay	Paid As In-Network	For all prescription drugs: Prior authorization may be required for certain drugs; No Charge for preventive drugs or contraceptives; Copay applies to up to 34-day supply; Up to 90-day supply of maintenance drugs is 2 copays;
	Preferred brand drugs	\$45 copay	Paid As In-Network	
	Non-preferred brand drugs	\$70 copay	Paid As In-Network	
	Preferred <a href="#">Specialty drugs</a>	50% of Allowed Benefit up to a maximum payment of \$100	Not Covered	Specialty Drugs: Participating Providers: covered when purchased through the
	Non-preferred <a href="#">Specialty drugs</a>	50% of Allowed Benefit up to a maximum payment of \$150	Not Covered	Exclusive Specialty Pharmacy Network Non-Participating Providers: Not Covered



Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you have outpatient surgery</b>	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: \$40 copay per visit	Non-Hospital & Hospital: Not Covered	For services provided at a Hospital Facility, prior authorization is required
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	Deductible, then 20% of Allowed Benefit	Paid As In-Network	Limited to Emergency Services or unexpected, urgently required services; Additional professional charges may apply
	<a href="#">Emergency medical transportation</a>	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
	<a href="#">Urgent care</a>	\$50 copay per visit	Paid As In-Network	Limited to unexpected, urgently required services
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	Deductible, then 20% of Allowed Benefit	Not Covered	Prior authorization is required
	Physician/surgeon fee	Deductible, then 20% of Allowed Benefit	Not Covered	None
<b>If you have mental health, behavioral health, or substance abuse services</b>	Outpatient services	Office Visit: \$20 copay per visit	Office Visit: Not Covered	Virtual Connect through CloseKnit available at \$0 cost share to members 18 and over; HSA qualified plans are subject to the required deductible. (closeknithealth.com) <hr/> 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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you are pregnant</b>	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.
	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
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	Deductible, then 20% of Allowed Benefit	Not Covered	Prior authorization is required
	<a href="#">Rehabilitation services</a>	Provider: \$40 copay per visit 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; Limited to 30 visits/therapy type/condition/benefit period
	<a href="#">Habilitation services</a>	Provider: \$40 copay per visit 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; Limited to Members until the end of the month in which the member turns 19
	<a href="#">Skilled nursing care</a>	Deductible, then 20% of Allowed Benefit	Not Covered	Prior authorization is required; Limited to 60 days/benefit period
	<a href="#">Durable medical equipment</a>	Deductible, then 25% of Allowed Benefit	Not Covered	Prior authorization is required for specified services. Please see your contract.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	<a href="#">Hospice services</a>	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; Limited to a maximum 180 day Hospice Eligibility Period; Inpatient Care: Limited to 30 days/Member
If your child needs dental or eye care	Children's eye exam	\$10 copay per visit	Not Covered	Limited to 1 visit/benefit period
	Children's glasses	Not Covered	Not Covered	None
	Children's dental check-up	Not Covered	Not Covered	None

#### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>• Cosmetic surgery</li> <li>• Dental care (Adult)</li> <li>• Long-term care</li> </ul>	<ul style="list-style-type: none"> <li>• Non-emergency care when traveling outside the U.S.</li> <li>• Private-duty nursing</li> <li>• Routine foot care</li> </ul>	<ul style="list-style-type: none"> <li>• Weight loss programs</li> </ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>• Abortion, except in limited circumstances</li> <li>• Acupuncture</li> <li>• Bariatric surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Chiropractic care</li> <li>• Coverage provided outside the United States. See <a href="http://www.carefirst.com">www.carefirst.com</a></li> <li>• Hearing aids</li> </ul>	<ul style="list-style-type: none"> <li>• Infertility treatment</li> <li>• Routine eye care (Adult)</li> </ul>

**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](http://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 [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). 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, kwijigo 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)

- The [plan's overall deductible](#) **\$1,500**
- [Specialist Copayment](#) **\$40**
- [Hospital \(facility\) Coinsurance](#) **20%**
- [Other Coinsurance](#) **20%**

**This EXAMPLE event includes services like:**

- Specialist office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- Diagnostic tests (*ultrasounds and blood work*)
- Specialist visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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**In this example, Peg would pay:**

<i>Cost Sharing</i>	
Deductibles	\$1,500
Copayments	\$0
Coinsurance	\$1,700

*What isn't covered*

Limits or exclusions	\$10
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<b>The total Peg would pay is</b>	<b>\$3,210</b>
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**Managing Joe's type 2 Diabetes**  
(a year of a routine in-network care of a well-controlled condition)

- The [plan's overall deductible](#) **\$1,500**
- [Specialist Copayment](#) **\$40**
- [Hospital \(facility\) Coinsurance](#) **20%**
- [Other Coinsurance](#) **25%**

**This EXAMPLE event includes services like:**

- Primary care physician office visits (*including disease education*)
- Diagnostic tests (*blood work*)
- Prescription drugs
- Durable medical equipment (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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**In this example, Joe would pay:**

<i>Cost Sharing</i>	
Deductibles	\$1,500
Copayments	\$650
Coinsurance	\$161

*What isn't covered*

Limits or exclusions	\$0
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<b>The total Joe would pay is</b>	<b>\$2,311</b>
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**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The [plan's overall deductible](#) **\$1,500**
- [Specialist Copayment](#) **\$40**
- [Hospital \(facility\) Coinsurance](#) **20%**
- [Other Coinsurance](#) **20%**

**This EXAMPLE event includes services like:**

- Emergency room care (*including medical supplies*)
- Diagnostic test (*x-ray*)
- Durable medical equipment (*crutches*)
- Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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**In this example, Mia would pay:**

<i>Cost Sharing</i>	
Deductibles	\$1,500
Copayments	\$250
Coinsurance	\$95

*What isn't covered*

Limits or exclusions	\$0
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<b>The total Mia would pay is</b>	<b>\$1,845</b>
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The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

## 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
  - 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. Please do not send payments, claims issues, or other documentation to this office.**

### Civil Rights Coordinator, Corporate Office of Civil Rights

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

Email Address            [civilrightscordinator@carefirst.com](mailto:civilrightscordinator@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) ማሰቢያ፡ ይህ ማስታወቂያ ስለ መድኃኒት ሽፋንዎ መረጃ ይዟል። ከተወሰኑ ቀን-ገደቦች በፊት ሊፈጽሟችው የሚገቡ ነገሮች ሊኖሩ ስለሚችሉ እነዚህን መሳኝ ቀናት ሊይዝ ይችላሉ። ይኸን መረጃ የሚግኙት እና ያለምንም ከፍተኛ ባቋንቋዎ እገዛ የሚግኙት መብት አለዎት። እባል ከሆኑ ከመታወቂያ ካርድዎ በስተጀርባ ላይ ወደተጠቀሰው የስልክ ቁጥር መደወል ይችላሉ። እባል ካልሆኑ ደግሞ ወደ ስልክ ቁጥር 855-258-6518 ደውሎው 0ን እንዲጫኑ እስከ ነገርዎ ድረስ ንግግሩን መጠበቅ አለብዎ። እንድ ወኪል መልስ ሲሰጥዎ፣ የሚፈልጉትን ቋንቋ ያስውቁ፣ ከዚያም ከተናግረን ጋር ይገናኛሉ።

*Èdè Yorùbá (Yorùbá) Ìtẹ̀lẹ̀kọ: Àkkyèsì yìí ní iwífún nípa isẹ̀ adójútótò rẹ. Ó lẹ̀ ní àwọn déètì pàtó o sì lẹ̀ ní láti gbé igbèsè ní àwọn ọ̀jọ̀ gbédéke kan. O ni ètò láti gba iwífún yìí àti igránlówọ̀ ní èdè rẹ̀ lófẹ́fẹ́. Àwọn ọ̀mọ-ẹ̀gbé̀ gbóòdò rẹ̀ nọmbà fòòmù tò wà lẹ̀yìn káàdì idámimò wọn. Àwọn míràn lẹ̀ rẹ̀ 855-258-6518 kí o sì dùró nírásẹ̀ jìfòrò tífi a ó fi sọ̀ fún ọ̀ láti tẹ̀ 0. Nígbàti asọ̀jù kan bá dàhù̀n, sọ̀ èdè tí o fẹ́ a ó sì sọ̀ ọ̀ rọ̀ mọ̀ ọ̀gbufò̀ 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 nhận 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 pasasaklawang ng iyong insurance. Maaring itong maglaman ng mga pinakamahalagang petsa at maaring kailangan mong gumawa ng aksyon ayon sa iyang deadline. May kataratan 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 kaniyang identification card. Ang lahat ng iba ay maaring tumawag sa 855-258-6518 at maghintay hanggang sa dulo ng diyalogo hanggang sa dikatahan na pindutin ang 0. Karag sumagot ang ahente, sabihin ang wika na kailangan mo at ikokonpleta 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.*





*Igbo (Igbo)* Nriḅama: Ọkwa a nwere ozi gbasara nkpuchi nchekwa onwe gi. Ọ nwere ike inwe ụbọchi ndi di nkpa, i nwere ike ime ihe tupu ụfọdu ụbọchi njedebe. I nwere ikike inweta ozi na enyemaka a n'asusu gi na akwughị ugwo ọ bụla. Ndi otu kwesiri ikpo akara ekweni di n'azu nke kaadi njiimara ha. Ndi ozo niile nwere ike ikpo 855-258-6518 wee chere ụbụbọ ahụ ruo mgbe amanyere ipi 0. Mgbe onye mọchite anya zara, kwuo asusu i choro, a ga-ejiko gi na onye ọkwa 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 아닌 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': Dii bee ih hane'igii bi' dahóíq bee éedahózin béeso ách'q̄h naanil ník'ist'i'ígíí bá. Bi' dahóíq doo iyisíí yoolkááligíí dóó t'áádoó le'é ádadoolyíjilígíí da yókeedgo t'áá doo bee e'e'ahí ájiil'íh. Bee ná ahóót'i' dii bee ih hane' dóó níká'ádoowot t'áá nínizaad bee t'áá jilik'é. Atah danilínígíí béesh bee hane'é bee wóhta'ígíí nit'i'zgo bee nee hódolzinígíí bikéédéq' bikáá' bich'i' hodoonihj'. Aadóó náánáta' éí kojí' dahódoolnih 855-258-6518 dóó yii dítst'íh yakt'i'ígíí t'áá níléjil áádóó éí bikéé'dóó naasbą́as bit adidilichit. Aká'ánidaalwó'ígíí neiditq̄áq̄go, saad bee yánit'i'ígíí yii diikít dóó ata' halne'é lá níká'ádoowlwot.