

Wellcare Advantage Premium Enhanced (PFFS) offered by American Progressive Life & Health Insurance Company Of NY

Annual Notice of Changes for 2024

You are currently enrolled as a member of Wellcare Advantage Premium Enhanced (PFFS). Next year, there will be changes to the plan's costs and benefits. ***Please see page 4 for a Summary of Important Costs, including Premium.***

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at www.wellcare.com/medicare. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**

What to do now

1. **ASK:** Which changes apply to you

- ☐ Check the changes to our benefits and costs to see if they affect you.
 - Review the changes to Medical care costs (doctor, hospital).
 - Think about how much you will spend on premiums, deductibles, and cost sharing.
- ☐ Check to see if your primary care doctors, specialists, hospitals and other providers, will be in our network next year.
- ☐ Think about whether you are happy with our plan.

2. **COMPARE:** Learn about other plan choices

- ☐ Check coverage and costs of plans in your area. Use the Medicare Plan Finder at www.medicare.gov/plan-compare website or review the list in the back of your *Medicare & You 2024* handbook.
- ☐ Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

3. **CHOOSE:** Decide whether you want to change your plan

- If you don't join another plan by December 7, 2023, you will stay in Wellcare Advantage Premium Enhanced (PFFS).

- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2024**. This will end your enrollment with Wellcare Advantage Premium Enhanced (PFFS).
- If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

Additional Resources

- Please contact our Member Services number at 1-833-444-9088 for additional information. (TTY users should call 711.) Hours are: Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m.. This call is free.
- We must provide information in a way that works for you (in languages other than English, in braille, in audio, in large print, or other alternate formats, etc.). Please call Member Services if you need plan information in another format.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at: www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About Wellcare Advantage Premium Enhanced (PFFS)

- Wellcare is the Medicare brand for Centene Corporation, an HMO, PPO, PFFS, PDP plan with a Medicare contract and is an approved Part D Sponsor. Our D-SNP plans have a contract with the state Medicaid program. Enrollment in our plans depends on contract renewal.
- When this document says “we,” “us,” or “our,” it means American Progressive Life & Health Insurance Company Of NY. When it says “plan” or “our plan,” it means Wellcare Advantage Premium Enhanced (PFFS).

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Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for Wellcare Advantage Premium Enhanced (PFFS) in several important areas. **Please note this is only a summary of costs.**

Cost	2023 (this year)	2024 (next year)
Monthly plan premium See Section 1.1 for details.	\$60	\$40
Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	\$6,700	\$6,700
Doctor office visits	In-Network: Primary care visits: \$0 copay per visit Specialist visits: \$25 copay per visit Out-of-Network: Primary care visits: \$10 copay per visit Specialist visits: \$35 copay per visit	In-Network: Primary care visits: \$0 copay per visit Specialist visits: \$25 copay per visit Out-of-Network: Primary care visits: \$10 copay per visit Specialist visits: \$35 copay per visit

Cost	2023 (this year)	2024 (next year)
Inpatient hospital stays	<p>For covered admissions, per admission:</p> <p>In-Network: \$650 copay for each covered hospital stay. \$0 copay for additional covered days.</p> <p>Out-of-Network: \$388 copay per day, for days 1 to 7 and \$0 copay per day, for days 8 to 90 for each covered hospital stay. \$0 copay for additional covered days.</p>	<p>For covered admissions, per admission:</p> <p>In-Network: \$650 copay for each covered hospital stay. \$0 copay for additional covered days.</p> <p>Out-of-Network: \$388 copay per day, for days 1 to 7 and \$0 copay per day, for days 8 to 90 for each covered hospital stay. \$0 copay for additional covered days.</p>

SECTION 1 **Changes to Benefits and Costs for Next Year**

Section 1.1 – Changes to the Monthly Premium

Cost	2023 (this year)	2024 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$60	\$40

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as creditable coverage) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs. Please see Section 5 regarding "Extra Help" from Medicare.

Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay out-of-pocket for the year. This limit is called the maximum out-of-pocket amount. Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2023 (this year)	2024 (next year)
Combined maximum out-of-pocket amount Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your plan premium does not count toward your maximum out-of-pocket amount.	\$6,700	\$6,700 Once you have paid \$6,700 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

Section 1.3 – Changes to the Provider Network

Updated directories are located on our website at www.wellcare.com/medicare. You may also call Member Services for updated provider information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2024 *Provider Directory* to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Member Services so we may assist.

Section 1.4 – Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Cost	2023 (this year)	2024 (next year)
Acupuncture for chronic low back pain	In-Network You pay a \$0 copay for Medicare-covered acupuncture received in a PCP office. You pay a \$25 copay for Medicare-covered acupuncture received in a specialist office. You pay a \$20 copay for Medicare-covered acupuncture received in a chiropractor office.	In-Network You pay a \$0 copay for Medicare-covered acupuncture received in a PCP office. You pay a \$25 copay for Medicare-covered acupuncture received in a specialist office. You pay a \$15 copay for Medicare-covered acupuncture received in a chiropractor office.
Chiropractic services	In-Network You pay a \$20 copay for each Medicare-covered service.	In-Network You pay a \$15 copay for each Medicare-covered service.
Emergency services	You pay a \$95 copay for each Medicare-covered service. Copayment is waived if you are admitted to a hospital within 24 hours.	You pay a \$100 copay for each Medicare-covered service. Copayment is waived if you are admitted to a hospital within 24 hours.

Cost	2023 (this year)	2024 (next year)
Emergency care - Worldwide emergency coverage	You pay a \$95 copay for each covered service. Copayment is <u>not</u> waived if admitted to the hospital.	You pay a \$100 copay for each covered service. Copayment is <u>not</u> waived if admitted to the hospital.
Medicare Part B prescription drugs - Chemotherapy/Radiation drugs	In-Network You pay 20% of the total cost for Medicare-covered services.	In-Network You pay 20% of the total cost for Medicare-covered services. Certain Part B rebatable drugs may be subject to a lower coinsurance than the amount shown above. The list of Part B rebatable drugs that are subject to a lower coinsurance is published by the Centers for Medicare & Medicaid Services (CMS) and may change quarterly.
Medicare Part B prescription drugs - Chemotherapy/Radiation drugs	Out-of-Network You pay 30% of the total cost for each Medicare-covered service.	Out-of-Network You pay 30% of the total cost for each Medicare-covered service. Certain Part B rebatable drugs may be subject to a lower coinsurance than the amount shown above. The list of Part B rebatable drugs that are subject to a lower coinsurance is published by the Centers for Medicare & Medicaid Services (CMS) and may change quarterly.
Medicare Part B prescription drugs - Insulin drugs	In-Network You pay 20% of the total cost for Medicare-covered Part B insulin drugs.	In-Network You pay a \$35 copay for Medicare-covered Part B insulin drugs.

Cost	2023 (this year)	2024 (next year)
Medicare Part B prescription drugs - Insulin drugs	Out-of-Network You pay 30% of the total cost for Medicare-covered Part B insulin drugs.	Out-of-Network You pay \$35 copay for Medicare-covered Part B insulin drugs.
Medicare Part B prescription drugs- Part B drugs	In-Network You pay 20% of the total cost for Medicare-covered Part B drugs. Medicare-covered Part B drugs may be subject to Step Therapy requirements.	In-Network You pay 0% of the total cost for Medicare-covered Part B allergy antigens. You pay 20% of the total cost for all other Medicare-covered Part B drugs. Certain Part B rebatable drugs may be subject to a lower coinsurance than the amount shown above. The list of Part B rebatable drugs that are subject to a lower coinsurance is published by the Centers for Medicare & Medicaid Services (CMS) and may change quarterly. Medicare-covered Part B drugs may be subject to Step Therapy requirements.

Cost	2023 (this year)	2024 (next year)
Medicare Part B prescription drugs- Part B drugs	<p>Out-of-Network You pay 30% of the total cost for each Medicare-covered service. Medicare-covered Part B drugs may be subject to Step Therapy requirements.</p>	<p>Out-of-Network You pay 0% of the total cost for Medicare-covered Part B allergy antigens. You pay 30% of the total cost for all other Medicare-covered Part B drugs. Certain Part B rebatable drugs may be subject to a lower coinsurance than the amount shown above. The list of Part B rebatable drugs that are subject to a lower coinsurance is published by the Centers for Medicare & Medicaid Services (CMS) and may change quarterly. Medicare-covered Part B drugs may be subject to Step Therapy requirements.</p>
Outpatient diagnostic tests and therapeutic services and supplies - Lab services	<p>In-Network You pay a \$0 copay for each Medicare-covered service.</p>	<p>In-Network You pay a \$0 copay for COVID-19 testing and specified testing-related services. You pay a \$50 copay for Medicare-covered genetic testing. You pay a \$0 copay for all other Medicare-covered lab services.</p>
Outpatient mental health care - Non-psychiatric services - Group sessions	<p>In-Network You pay a \$25 copay for each Medicare-covered Group Session. Counseling services for grief, marriage and relationships, conflict resolution and coping with life changes are <u>not</u> covered.</p>	<p>In-Network You pay a \$25 copay for each Medicare-covered Group Session. Counseling services for grief, marriage and relationships, conflict resolution and coping with life changes are covered.</p>

Cost	2023 (this year)	2024 (next year)
Outpatient mental health care - Non-psychiatric services - Group sessions	Out-of-Network You pay 30% of the total cost for each Medicare-covered Group Session. Counseling services for grief, marriage and relationships, conflict resolution and coping with life changes are <u>not</u> covered.	Out-of-Network You pay 30% of the total cost for each Medicare-covered Group Session. Counseling services for grief, marriage and relationships, conflict resolution and coping with life changes are covered.
Outpatient mental health care - Non-psychiatric services - Individual sessions	In-Network You pay a \$25 copay for each Medicare-covered Individual Session. Counseling services for grief, marriage and relationships, conflict resolution and coping with life changes are <u>not</u> covered.	In-Network You pay a \$25 copay for each Medicare-covered Individual Session. Counseling services for grief, marriage and relationships, conflict resolution and coping with life changes are covered.
Outpatient mental health care - Non-psychiatric services - Individual sessions	Out-of-Network You pay 30% of the total cost for each Medicare-covered Individual Session. Counseling services for grief, marriage and relationships, conflict resolution and coping with life changes are <u>not</u> covered.	Out-of-Network You pay 30% of the total cost for each Medicare-covered Individual Session. Counseling services for grief, marriage and relationships, conflict resolution and coping with life changes are covered.
Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers - Outpatient hospital services	In-Network You pay a \$200 copay for each Medicare-covered service.	In-Network You pay a \$0 copay for a Medicare-covered diagnostic colonoscopy. You pay a \$200 copay for all other Medicare-covered outpatient hospital services.

Cost	2023 (this year)	2024 (next year)
Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers - Outpatient hospital observation	In-Network You pay a \$95 copay for outpatient observation services when you enter observation status through an emergency room. You pay a \$200 copay for outpatient observation services when you enter observation status through an outpatient facility.	In-Network You pay a \$100 copay for outpatient observation services when you enter observation status through an emergency room. You pay a \$200 copay for outpatient observation services when you enter observation status through an outpatient facility.
Skilled nursing facility (SNF) care	For Medicare-covered admission per benefit period: In-Network You pay a \$0 copay per day, for days 1 to 20, a \$150 copay per day, for days 21 to 70, and a \$0 copay per day, for days 71 to 100 for Medicare-covered skilled nursing facility care. Beyond day 100: You are responsible for all costs.	For Medicare-covered admission per benefit period: In-Network You pay a \$0 copay per day, for days 1 to 20, a \$203 copay per day, for days 21 to 70, and a \$0 copay per day, for days 71 to 100 for Medicare-covered skilled nursing facility care. Beyond day 100: You are responsible for all costs.
Skilled nursing facility (SNF) care	For Medicare-covered admission per benefit period: Out-of-Network You pay a \$0 copay per day, for days 1 to 20 and a \$200 copay per day, for days 21 to 100 for Medicare-covered skilled nursing facility care. Beyond day 100: You are responsible for all costs.	For Medicare-covered admission per benefit period: Out-of-Network You pay a \$0 copay per day, for days 1 to 20 and a \$203 copay per day, for days 21 to 100 for Medicare-covered skilled nursing facility care. Beyond day 100: You are responsible for all costs.
Urgently needed services - Worldwide urgent care coverage	You pay a \$95 copay for each covered service. Copayment is <u>not</u> waived if you are admitted to a hospital.	You pay a \$100 copay for each covered service. Copayment is <u>not</u> waived if you are admitted to a hospital.

SECTION 2 Deciding Which Plan to Choose

Section 2.1 – If you want to stay in Wellcare Advantage Premium Enhanced (PFFS)

To stay in our plan, you don't need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our Wellcare Advantage Premium Enhanced (PFFS).

Section 2.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2024 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- -- OR-- You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 1.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder (www.medicare.gov/plan-compare), read the *Medicare & You 2024* handbook, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Wellcare Advantage Premium Enhanced (PFFS).
- To **change to Original Medicare and add a Medicare prescription drug plan or change to a different drug plan**, you must:
 - Send us a written request to disenroll from Wellcare Advantage Premium Enhanced (PFFS) or contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048. Contact Member Services if you need more information on how to disenroll (phone numbers are in Section 6.1 of this document);
 - – *and* – Contact the Medicare prescription drug plan that you want to enroll in and ask to be enrolled.
- To change to Original Medicare without a prescription drug plan, you must either:
 - Send us a written request to disenroll. Contact Member Services if you need more information on how to do so.
 - – *or* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 3 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2024.

Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. Examples include people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area.

If you enrolled in a Medicare Advantage plan for January 1, 2024, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2024.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

SECTION 4 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In New York, the SHIP is called New York Health Insurance Information, Counseling and Assistance Program (HIICAP).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. New York Health Insurance Information, Counseling and Assistance Program (HIICAP) counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call New York Health Insurance Information, Counseling and Assistance Program (HIICAP) at 1-800-701-0501 (TTY users should call 711). You can learn more about New York Health Insurance Information, Counseling and Assistance Program (HIICAP) by visiting their website (<https://aging.ny.gov/health-insurance-information-counseling-and-assistance-program-hiicap>).

SECTION 5 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance.

Additionally, those who qualify will not have a coverage gap or late enrollment penalty. To see if you qualify, call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
 - Your State Medicaid Office (applications).
- **Help from your state's pharmaceutical assistance program.** New York has a program called New York State Elderly Pharmaceutical Insurance Coverage (EPIC) that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program.
 - **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the New York AIDS Drug Assistance Program (ADAP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the New York AIDS Drug Assistance Program (ADAP), 1-800-542-2437 (TTY 711) from 8 a.m. - 5 p.m. local time, Monday - Friday.

SECTION 6 Questions?

Section 6.1 – Getting Help from Wellcare Advantage Premium Enhanced (PFFS)

Questions? We're here to help. Please call Member Services at 1-833-444-9088. (TTY only, call 711.) We are available for phone calls. Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. Calls to these numbers are free.

Read your 2024 Evidence of Coverage (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2024. For details, look in the *2024 Evidence of Coverage* for Wellcare Advantage Premium Enhanced (PFFS). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services. A copy of the *Evidence of Coverage* is located on our website at www.wellcare.com/medicare. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.wellcare.com/medicare. As a reminder, our website has the most up-to-date information about our provider network (*Provider Directory*).

Section 6.2 – Getting Help from Medicare

To get information directly from Medicare:

Call 1-800-MEDICARE (1-800-633-4227)

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Visit the Medicare Website

Visit the Medicare website (www.medicare.gov). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to www.medicare.gov/plan-compare.

Read *Medicare & You 2024*

Read the *Medicare & You 2024* handbook. Every fall, this document is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Multi-Language Insert
Multi-language Interpreter Services

Form Approved
OMB# 0938-1421

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 the plan numbers on the following pages. Someone who speaks English/Language can help you. This is a free service.

Spanish: Contamos con los servicios gratuitos de un intérprete para responder las preguntas que tenga sobre nuestro plan de salud o de medicamentos. Para solicitar un intérprete, simplemente llámenos a los números del plan que figuran en las siguientes páginas. Alguien que habla español puede ayudarle. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的口译服务，可解答您对我们的健康或药物计划的有关疑问。如需译员，请拨打以下页面上的计划号码联系我们。您将获得讲汉语普通话的译员的帮助。这是一项免费服务。

Chinese Cantonese: 我們提供免費的口譯服務，可解答您對我們的健康或藥物計劃可能有的任何疑問。如需口譯員服務，請致電下頁的計劃電話號碼。會說廣東話的人員可以幫助您。此為免費服務。

Tagalog: May mga libre kaming serbisyo ng interpreter para sagutin ang anumang posible ninyong tanong tungkol sa aming planong pangkalusugan o plano sa gamot. Para kumuha ng interpreter, tawagan lang kami sa mga numero ng plano na nasa mga sumusunod na pahina. May makakatulong sa inyo na nagsasalita ng Tagalog. Isa itong libreng serbisyo.

French: Nous proposons des services d'interprètes gratuits pour répondre à toutes vos questions sur notre régime de santé ou de médicaments. Pour obtenir les services d'un interprète, il suffit de nous appeler aux numéros figurant sur les pages suivantes. Quelqu'un parlant français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời bất kỳ câu hỏi nào về chương trình sức khỏe hoặc chương trình thuốc của chúng tôi. Để nhận thông dịch viên, chỉ cần gọi chúng tôi theo số điện thoại chương trình ở các trang sau. Một nhân viên nói tiếng Việt có thể giúp quý vị. Dịch vụ này được miễn phí.

German: Wir bieten Ihnen einen kostenlosen Dolmetschservice, wenn Sie Fragen zu unseren Gesundheits- oder Medikamentenplänen haben. Wenn Sie einen Dolmetscher brauchen, rufen Sie eine der Telefonnummern auf den folgenden Seiten an. Ein deutschsprachiger Mitarbeiter wird Ihnen behilflich sein. Dieser Service ist kostenlos.

Korean: 당사의 건강 또는 의약품 플랜과 관련해서 물어볼 수 있는 모든 질문에 답변하기 위한 무료 통역 서비스가 있습니다. 통역사가 필요한 경우 다음 페이지에 있는 플랜 번호로 연락해 주십시오. 한국어를 구사하는 통역사가 도움을 드릴 수 있습니다. 통역 서비스는 무료로 제공됩니다.

Russian: Если у вас возникли какие-либо вопросы о нашем плане медицинского страхования или плане с покрытием лекарственных препаратов, вам доступны бесплатные услуги переводчика. Если вам нужен переводчик, просто позвоните нам по номерам, представленным на следующих страницах. Вам окажет помощь сотрудник, говорящий на русском языке. Данная услуга бесплатна.

Arabic: نوفر خدمات ترجمة فورية مجانية للإجابة على أي أسئلة قد تكون لديك حول خطة الصحة أو الدواء الخاصة بنا. للحصول على مترجم فوري، ما عليك سوى الاتصال بنا على أرقام الخطة التي تظهر في الصفحات التالية. يمكن أن يساعدك شخص يتحدث العربية. وتتوفر هذه الخدمة بشكل مجاني.

Hindi: हमारे स्वास्थ्य या ड्रग प्लान के बारे में आपके किसी भी सवाल का जवाब देने के लिए, हम मुफ्त में दुभाषिया सेवाएं देते हैं। दुभाषिया सेवा पाने के लिए, बस हमें अगले पेज पर दिए गए प्लान नंबर पर कॉल करें। हिन्दी में बात करने वाला सहायक आपकी मदद करेगा। यह एक निःशुल्क सेवा है।

Italian: Sono disponibili servizi di interpretariato gratuiti per rispondere a qualsiasi domanda possa avere in merito al nostro piano farmacologico o sanitario. Per usufruire di un interprete, è sufficiente contattare i numeri del piano riportati nelle pagine seguenti. Qualcuno la assisterà in lingua italiana. È un servizio gratuito.

Portuguese: Temos serviços de intérprete gratuitos para responder a quaisquer dúvidas que possa ter sobre o nosso plano de saúde ou medicação. Para obter um intérprete, contacte-nos através dos números do plano nas páginas seguintes. Um falante de português poderá ajudá-lo. Este serviço é gratuito.

French Creole: Nou gen sèvis entèprèt gratis pou reponn nenpòt kesyon ou ka genyen sou plan sante oswa plan medikaman nou an. Pou jwenn yon tradiktè nan bouch, annik rele nimewo yo pou plan an ki make sou paj ki annapre yo. Yon moun ki pale Kreyòl Ayisyen ka ede w. Se yon sèvis gratis.

Polish: Oferujemy bezpłatną usługę tłumaczenia ustnego, która pomoże Państwu uzyskać odpowiedzi na ewentualne pytania dotyczące naszego planu leczenia lub planu refundacji leków. Aby skorzystać z usługi tłumaczenia ustnego, wystarczy zadzwonić pod podany na kolejnych stronach numer odnoszący się do planu. Zapewni to Państwu pomoc osoby mówiącej po polsku. Usługa ta jest bezpłatna.

Japanese: 弊社の健康や薬剤計画についてご質問がある場合は、無料の通訳サービスをご利用いただけます。通訳を利用するには、次からのページに記載されている弊社の計画担当の電話番号にお問い合わせください。日本語の通訳担当者が対応します。これは無料のサービスです。

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