



2017 Wellness Plan

State of Maryland



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Who is eligible:

Employees, non-Medicare eligible retirees, and enrolled non-Medicare eligible spouses

Two rewards you can earn:

- To earn free primary care physician (PCP) visits you must:
 - Select a PCP and
 - Complete the online Health Assessment
- To earn a \$5 reduction to your specialist copay
 - Complete **one** of the recommended screenings listed at www.carefirst.com/statemd-screenings.



The sooner you complete your wellness plan activities, the sooner you start saving.

Where:

Go to www.carefirst.com/statemd and log in to *My Account* to complete the steps to earn your PCP reward and learn more.

CareFirst Video Visit

See a doctor 24/7

When your primary care provider (PCP) isn't available, CareFirst Video Visit allows you to securely connect with a doctor* whenever and wherever you want on a smartphone, tablet or computer. Video Visits cost the same as your PCP sick office visit copay (up to a maximum of \$60).

Get treatment for common health issues

CareFirst Video Visit is intended for the treatment of uncomplicated, non-emergency** health concerns including, but not limited to:

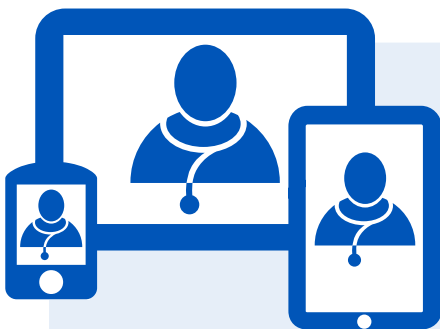
- Bronchitis
- Cough/sore throat
- Sinus infection
- Diarrhea
- Fever
- Pinkeye
- Cold/flu
- Respiratory infection

Video Visit doctors provide consultation, diagnosis and even prescriptions (when available and appropriate). They are all U.S. board-certified, licensed, credentialed and have profiles so you can



see their education and practice experience. Register today so you'll be ready when you want to visit. There are two easy ways:

1. Visit www.carefirst.com/needcare and click on any of the Video Visit links, or
2. Download the CareFirst Video Visit app from your favorite app store



When to use Video Visit

- Your doctor's office is closed
- You have children at home and can't bring them to the doctor's office
- You are on business travel or vacation
- You feel too sick to drive

* The doctors accessed via this website are independent providers making their own medical determinations and are not employed by CareFirst. CareFirst does not direct the action of participating providers or provide medical advice.

** In the case of a life-threatening emergency, you should always call 911 or your local emergency services. CareFirst Video Visit does not replace these services.

Health Coaching

Partnering with a health coach gives you personalized support

Available only to individuals with active CareFirst medical insurance coverage.

What is a health coach?

Healthways health coaches are trained professionals who can help you understand your health status and provide motivating support over the phone to help you achieve well-being goals. They include exercise specialists, health teachers and diet and nutrition experts.

How can health coaching help?

A health coach can help you create a custom plan to reach goals like these:

- Get active, and stay active.
- Eat a healthy, nutritious diet you enjoy.
- Lose weight and keep it off.
- Manage stress wherever it hits.
- Quit tobacco for good.
- Stay on track with your doctor's plan.
- Feel happier and better all around.

Who can work with a health coach?

If your well-being assessment indicates you could benefit from support or education on improving your well-being, and you haven't already signed up for health coaching, you will receive a confidential phone call from a health coach inviting you to participate. All health coaching calls are confidential.

How do I get started?

To take advantage of health coaching, you need to first complete your well-being assessment. Go to www.carefirst.com/myaccount, log in and then select *Health Assessment and Online Coaching* under *Quick Links* to complete the assessment.

Next, call **800-783-4582 (select option 2)**. On the first call, we will ask questions to confirm your identity, ensuring your information is secure and confidential. Then, you will hear more about the program and get answers to your questions. Based on your schedule and availability, we'll set an appointment for your first call with your health coach. Calls will last about 15 minutes each and will be tailored to your needs.

What happens after I sign up?

Make Your Plan

You and your coach will meet by phone to:

- Review your general health status.
- Set small, specific, achievable goals that match your personal health goals.

Receive Support

Your health coach will:

- Provide answers to your questions.
- Discuss your risks.
- Suggest ways to improve.
- Provide educational resources as needed.
- Cheer you to victory.

Mark Your Progress

In follow-up sessions, your coach will:

- Check on your goal progress.
- Hold you accountable.
- Adjust goals when needed to fit your life changes.
- Help you through any area of struggle.
- Celebrate successes with you.

Innergy®

Your weight loss journey begins now



What is Innergy?

Innergy is a unique and highly personalized program for long-term weight loss developed through ongoing collaboration between Healthways and Johns Hopkins Medicine, one of the world's leaders in weight management research. Innergy's truly effective approach helps people reach a healthier weight through gradual lifestyle changes that become lifelong habits.

How is it different from other weight-loss plans?

Innergy is the only weight-loss solution demonstrated through clinical research trials to be effective long-term. With one-on-one guidance from your Innergy coach, you get the support you need from an expert who understands what you're going through.

Why should I participate?

Innergy helps you enjoy a healthy lifestyle that leads to lasting weight loss. With a healthier weight, you support your overall health and can improve the quality of your life.

Who can participate?

Anyone with a BMI of 30 or greater can participate in the Innergy program. If you do not know your BMI, that's okay—the Innergy website will calculate it for you based on your height and weight.

What you get:



One-on-one coaching
by phone and online



Online plan with guided learning
and helpful resources

How does Innergy work?

Members receive two years of assistance consisting of weight-loss guidance and ongoing maintenance support.

Once registered, you will:

- **Meet your Innergy coach** who will share his/her online profile and work with you to schedule your first coaching session.
- **Participate in coaching sessions** once per week for the first 12 weeks, then once per month for the rest of the first year. In the second year, sessions are every six to eight weeks.
- **Review your online learning focus** each week to help master proven skills and strategies for success related to eating, activity and other habits.
- **Track your progress** using online/mobile trackers for your weight, activity and food.
- **Use your other online resources** such as the anonymous online member community, articles, recipes and flexible meal plans.

How do I get started?

To take advantage of Innergy, you first need to complete your well-being assessment (if you've not already done so during this plan year). Log in to My Account at www.carefirst.com/myaccount. Click on *Health Assessment and Online Coaching* under *Quick Links*.

Who is Healthways?

Healthways is the largest independent global provider of well-being improvement solutions. Healthways uses proven techniques, quality information and caring professionals to help create better well-being and a better you.

Is my privacy protected?

CareFirst BlueCross BlueShield has partnered with Healthways to provide you with well-being improvement resources. Healthways is committed to protecting the confidentiality of your personal information. Healthways does not share individual-level data with your employer and will never sell your data.



To find out more about these wellness programs, call Healthways at 800-783-4582.

QuitNet®

Supporting your efforts to quit tobacco for good



Go after the life you want

If you use tobacco, quitting can improve your health and give you back precious time and money. Take back what's yours with the QuitNet program, which has been helping people quit smoking and other forms of tobacco since 1995.

Whether you need a gentle nudge or a jumpstart to help you quit, the QuitNet community is here for you. Register now to start your journey to a tobacco-free life.



45 percent of participants reported quit success within seven months of enrolling

Get the boost you need

When you're tobacco free, life can be even better than you'd imagined. So if you're a tobacco user, you'll be happy to know that quitting can be easier than you'd think with QuitNet to guide and support you. One of the best things about QuitNet is you choose the support that works best for you, as well as when and how you prefer to be supported.

Register now to join hundreds of thousands of people who've quit smoking and other forms of tobacco with help from QuitNet—and get the personalized support you want.

What is Healthways QuitNet?

QuitNet has been helping people quit tobacco since 1995. The main idea is quitting is easier when you do it together. That's why current and past tobacco users join the community—to help them quit and stay tobacco free.

With QuitNet, you can:

- Set a quit date to mark milestones and track your progress.
- Create a personal profile and connect with other members.
- Share your experiences in the conversation feed, to give and receive encouragement.
- Trade private messages with other members and expert coaches.
- Receive quit-tip texts and emails.
- Calculate the savings you'll gain when you quit.

Discover the proven way to quit

Ex-tobacco users are members of a tribe all their own. They know the struggle to quit and remain tobacco free. And, in the last twenty years, hundreds of thousands have discovered that quitting is easier with the supportive community that QuitNet provides.

In addition to online coaching, QuitNet's digital experience and mobile app allows you to connect to give and receive encouragement. So, if you use tobacco, sign up today and become an active member of the QuitNet community.

Why is QuitNet being offered?

CareFirst BlueCross BlueShield and Healthways are providing QuitNet's expert guidance, compassionate support and variety of tools to make quitting even easier than you might think. Quitting smoking and other forms of tobacco is one of the best things you can do for your health. It can lower your risk for a variety of conditions, from heart disease and stroke to lung cancer, chronic obstructive pulmonary disease and other respiratory illnesses.

What benefits does QuitNet provide?

Available services include:

- **Expert coaching:** Get the advice and support you need, when you need it. Tobacco treatment specialists are available online to support you.
- **Support texts and helpful emails:** Get reminders and encouragement on the go, to help you stay tobacco free.
- **The QuitGuide:** Order or download your copy to learn how to prepare to quit and stay tobacco free with this helpful, comprehensive guide that's designed to mirror your timeline to quit tobacco.

Discover ways to connect and receive support

- Access QuitNet from your smartphone, wherever, whenever you need it.
- Take the daily pledge to stay tobacco free.
- Get your toughest questions answered by an expert.
- Connect with your quit community when you really need a hand.
- Receive supportive texts and helpful emails.

How is my information protected?

Your information is protected by the Health Insurance Portability and Accountability Act (HIPAA) and will not be disclosed to anyone without your permission. However, due to the public nature of QuitNet's forums, what you share on the forums can be seen by others. Please see the privacy policy on the QuitNet website for more information.

How do I get started?

Log in to *My Account* at www.carefirst.com/myaccount. Click on *Health Assessment and Online Coaching* under *Quick Links*.

To find out more about these wellness programs, call Healthways at 800-783-4582.

Financial Well-Being™

Powered by Dave Ramsey



You can steer your financial destiny

When it comes to managing your finances, there's a lot you have to know to feel prepared. If you feel overwhelmed—you're not alone. This online, step-by-step program is full of advice you can actually use, because it applies to your life right now. *Start learning the basics, so you can take control of your finances.*

It's a proven method for tackling financial issues

If you want to get rid of serious debt, you might not know where to start. But you will when you take advantage of the program that's built to answer your questions and help you make small changes to keep you on the path to financial well-being. Healthways Financial Well-Being, powered by Dave Ramsey, is a self-directed, online program. *Take the first step in breaking free from debt. It's free, easy to follow and full of advice for change that lasts.*

We'll teach you the basics of budgeting, saving and more in this online program

Knowledge is power, and that's especially true when it comes to solving financial issues. Explore a range of financial topics from debt consolidation and budgeting techniques to basic investing and planning for retirement. It's convenient, easy-to-follow and it doesn't cost you anything. *Don't wait to find out how you can start improving your financial stability with this simple program.*

What does the program give me?

- **Online videos** in which financial expert Dave Ramsey breaks down proven financial strategies in step-by-step lessons
- **Practical advice** to help you take control over your money and make it work for you
- **More online tools** like interactive financial forms, a smart, secure budgeting tool, workbooks, quizzes, and audio clips of 4,000+ financial questions and answers

What is financial well-being?

Financial well-being is an important part of your overall well-being. It's not about how much money you make. It's about having control over your money and making it work for you to achieve your goals.

What is the Healthways Financial Well-Being™ program?

This is a comprehensive online learning program powered by Dave Ramsey that shows you how to take small steps toward big improvements in your financial situation. Whether you want to stop living paycheck to paycheck, get out of debt, save for retirement, or send a child to college, the financial well-being program can help.

Why should I participate?

Financial stress can have a negative impact on your physical and emotional health. This program delivers practical advice with a positive impact, helping you make small, incremental changes that add up to big results.

The average person saves money and pays off debt in the first three months of applying the program's lessons.

What kind of detail does it go into?

You'll find answers to questions like:

- How much should I keep in an emergency fund?
- How do I get out of debt?
- How can I teach my children good money habits?
- What's the best way to finance a house? A car?
- What kind of insurance should I have?
- How much retirement savings do I need?

How long does it take to finish?

The program is self-guided, so you can go at your own pace. Most people complete the course in about 12 weeks. Because each lesson builds on the next, it's best to go in order. After you complete the introduction, you will have access to all the topics.

Is my information protected?

Yes. You'll use a username and password to access the site. Plus, the information you record in the financial well-being site is as secure as any banking site.

How do I get started?

Log in to *My Account* at **www.carefirst.com/myaccount**. Click on *Health Assessment and Online Coaching* under *Quick Links*.

You can start using financial well-being to take control of your finances once you've completed your well-being assessment (if you haven't already done so this plan year).

To find out more about these wellness programs, call Healthways at 800-783-4582.

Notice of Nondiscrimination

CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. (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 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, 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 that 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:

| | |
|-------------------------|---|
| Telephone Number | 410-528-7820 |
| Mailing Address | P.O. Box 8894 Baltimore, Maryland 21224 |
| Fax Number | 410-505-2011 |
| Email Address | civilrightscordinator@carefirst.com |

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

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 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) ማሳሰቢያ፡- ይህ ማስታወቂያ ስለ መድን ሽፋንዎ መረጃ ይዟል። ከተወሰኑ ቀን-ገደቦች በፊት ሊፈጽሟቸው የሚገቡ ነገሮች ሊኖሩ ስለሚችሉ እነዚህን ወሳኝ ቀናት ሊይዝ ይችላሉ። ይኸን መረጃ የማግኘት እና ያለምንም ክፍያ በቋንቋዎ እገዛ የማግኘት መብት አለዎት። አባል ከሆኑ ከመታወቂያ ካርድዎ በስተጀርባ ላይ ወደተጠቀሰው የስልክ ቁጥር መደወል ይችላሉ። አባል ካልሆኑ ደግሞ ወደ ስልክ ቁጥር 855-258-6518 ደውለው 0ን እንዲጫኑ እስኪነገርዎ ድረስ ንግግሩን መጠበቅ አለብዎ። አንድ ወኪል መልስ ሲሰጥዎ፣ የሚፈልጉትን ቋንቋ ያሳውቁ፣ ከዚያም ከተርጓሚ ጋር ይገናኛሉ።

Èdè Yorùbá (Yoruba) Ìtétíléko: Àkíyèsí yìí ní iwífún nípa isẹ adójútòfò rẹ. Ó le ní àwọn deèti pàtó o sì le ní láti gbé igbésè ní àwọn ojò gbèdèke kan. O ni ètò láti gba iwífún yíi àti irànlówó ní èdè rẹ lófècẹ. Àwọn omo-egbé gbódò pe nómàbà fòònú tó wà léyìn káàdi idánimò wọn. Àwọn mírán le pe 855-258-6518 kí o sì dúró nípasẹ ìjíròrò tí tí a ó fi sọ fún ọ láti tẹ 0. Nígbàtí aṣojú kan bá dáhùn, sọ èdè tí o fẹ a ó sì so ọ 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 nasasaklawang 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।

Bàsòò-wùdù (Bassa) Tò Dùù Cáo! Bǎ nǎ ke bá nyo bǎ ké m̄ gbo kpá bó ni fùà-fúá-tiǐn nyεε jè dyí. Bǎ nǎ ke bédé wé jéé bǎ bǎ m̄ ké dε wa m̄ m̄ ké nyuεε nyu hwè bǎ wé bǎ ké zi. ɔ m̄ ni kpé bǎ m̄ ké bǎ nǎ ke kè gbo-kpá-kpá m̄ m̄ dyé dǎ ni bídí-wùdù mú bǎ m̄ ké se wídí dò péè. Kpooò nyo bǎ m̄ dǎ fúùn-nòbà nǎ dǎ wa I.D. káàò dǎn nyε. Nyo tòò séín m̄ dǎ nòbà nǎ ke: 855-258-6518, ké m̄ m̄ fò tee bǎ wa kée m̄ gbo cē bǎ m̄ ké nòbà m̄ 0 kε dyi pàdàin hwè. ɔ jǔ ké nyo dò dyi m̄ gǎ jǔǐn, po wuɖu m̄ m̄ poε dyiε, ké nyo dò mu bó n̄in bǎ ɔ ké ni wuɖuò 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 খরচে নিজের ভাষায় এই তথ্য পাওয়ার এবং সহায়তা পাওয়ার অধিকার আপনার আছে। সদস্যদেরকে তাদের পরিচয়পত্রের পিছনে থাকা নম্বরে কল করতে হবে। অন্যরা 855-258-6518 নম্বরে কল করে 0 টিপতে না বলা পর্যন্ত অপেক্ষা করতে পারেন। যখন কোনো এজেন্ট উত্তর দেবেন তখন আপনার নিজের ভাষার নাম বলুন এবং আপনাকে দোভাষীর সঙ্গে সংযুক্ত করা হবে।

اردو (Urdu) توجہ: یہ نوٹس آپ کے انشورینس کوریج سے متعلق معلومات پر مشتمل ہے۔ اس میں کلیدی تاریخیں ہو سکتی ہیں اور ممکن ہے کہ آپ کو مخصوص آخری تاریخوں تک کارروائی کرنے کی ضرورت پڑے۔ آپ کے پاس یہ معلومات حاصل کرنے اور بغیر خرچہ کیے اپنی زبان میں مدد حاصل کرنے کا حق ہے۔ ممبران کو اپنے شناختی کارڈ کی پشت پر موجود فون نمبر پر کال کرنی چاہیے۔ سبھی دیگر لوگ 855-258-6518 پر کال کر سکتے ہیں اور 0 دبانے کو کہے جانے تک انتظار کریں۔ ایجنٹ کے جواب دینے پر اپنی مطلوبہ زبان بتائیں اور مترجم سے مربوط ہو جائیں گے۔

فارسی (Farsi) توجه: این اعلامیه حاوی اطلاعاتی درباره پوشش بیمه شما است. ممکن است حاوی تاریخ های مهمی باشد و لازم است تا تاریخ مقرر شده خاصی اقدام کنید. شما از این حق برخوردار هستید تا این اطلاعات و راهنمایی را به صورت رایگان به زبان خودتان دریافت کنید. اعضا باید با شماره درج شده در پشت کارت شناسایی شان تماس بگیرند. سایر افراد می توانند با شماره 855-258-6518 تماس بگیرند و منتظر بمانند تا از آنها خواسته شود عدد 0 را فشار دهند. بعد از پاسخگویی توسط یکی از اپراتورها، زبان مورد نیاز را تنظیم کنید تا به مترجم مربوطه وصل شوید.

اللغة العربية (Arabic) تنبيه: يحتوي هذا الإخطار على معلومات بشأن تغطيتك التأمينية، وقد يحتوي على تواريخ مهمة، وقد تحتاج إلى اتخاذ إجراءات بحلول مواعيد نهائية محددة. يحق لك الحصول على هذه المساعدة والمعلومات بلغتك بدون تحمل أي تكلفة. ينبغي على الأعضاء الاتصال على رقم الهاتف المذكور في ظهر بطاقة تعريف الهوية الخاصة بهم. يمكن للأخريين الاتصال على الرقم 855-258-6518 والانتظار خلال المحادثة حتى يطلب منهم الضغط على رقم 0. عند إجابة أحد الوكلاء، اذكر اللغة التي تحتاج إلى التواصل بها وسيتم توصيلك بأحد المترجمين الفوريين.

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，請口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 buka. Ndi otu kwesiri ikpo akara ekwentid di n'azu nke kaadi njirimara ha. Ndi ozo niile nwere ike ikpo 855-258-6518 wee chere ububo ahuru ro mgbe amanyere ipi 0. Mgbe onye nnochite anya zara, kwuo asusu i choro, a ga-ejikog 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 아닌 경우 855-258-6518 번으로 전화하여 0을 누르라는 메시지가 들릴 때까지 기다리십시오. 연결된 상담원에게 필요한 언어를 말씀하시면 통역 서비스에 연결해 드립니다.





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