

CareFirst BlueChoice

BENEFIT GUIDE | 2027

Postal Service Health Benefits Program and Medicare Benefits

carefirst.com/pshbp

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2027 PSHB and Medicare Benefit Comparison

Your Postal Service Health Benefits Program (PSHB) plan and Medicare coverage work together to maximize your benefits and minimize your out-of-pocket costs. The charts highlight commonly used benefits and the amount you'll pay when you have our BlueChoice Advantage—HDHP Option and Blue Value Plus Option, with or without Medicare Parts A and B as your primary carrier.

	BlueChoice Advantage—High Deductible Health Plan Option		Blue Value Plus	
Benefit	***Without* Medicare A & B**	***With* Medicare A & B**	***Without* Medicare A & B**	***With* Medicare A & B**
Calendar Year Deductible (Applies at the contract level, not individual member level. Applies to Catastrophic Limit.)	$1,750 Self Only $3,500 Self + One/ Self and Family	The calendar year deductible is waived (except for prescriptions).	$0	$0
PREVENTIVE HEALTH CARE				
Adult Annual Physical	$0 copay	$0 copay	$0	$0 copay
Cancer Screenings	$0 copay	$0 copay	$0	$0 copay
Mammograms and Routine Pap Tests	$0 copay	$0 copay	$0	$0 copay
OTHER PROFESSIONAL SERVICES				
Physician Office Services	Deductible, then PCP $0 copay; Specialist $35 copay	$0 copay	$15 PCP $50 Specialist	$0 copay
Diagnostic Labs	Deductible, then $0 copay	$0 copay	$30	$0 copay
Physical, Occupational and Speech Therapies (60 visit maximum combined)	Deductible, then $35 copay	$0 copay	$50	$0 copay
EMERGENCY CARE AND URGENT CARE				
Use of Emergency Room (Facility copays waived if patient is admitted)	Deductible, then $300 copay	$0 copay	$275	$0 copay
Urgent Care Center	Deductible, then $50 copay	$0 copay	$50	$0 copay
INPATIENT AND SURGICAL SERVICES				
Inpatient Room and Board and Ancillary Services for Medical Admission (Subject to prior approval)	Deductible, then 20% of the Allowed Benefit	$0 copay	25% of Allowed Benefit[+]	$0 copay

[+] There is deductibale for facility services rendered in an outpatient or inpatient hospital. The deductible is $500 for Self Only and $1,000 Self + One and Self and Family.

Medicare and Blue

As you approach age 65, you'll have to make a decision about enrolling in Medicare. This decision is voluntary during specific enrollment periods. If you don't sign up when you're first eligible, you may have to pay a late enrollment penalty.

Medicare Part A (hospital insurance) coverage is available free of charge to people age 65 and older who meet the eligibility requirements necessary to qualify for Social Security benefits. You automatically qualify if you were a federal employee on January 1, 2014.

Most people pay a monthly premium for Medicare Part B (medical insurance) coverage. Current law requires some individuals to pay a higher amount for Part B based on their income. If you have questions about Medicare benefits or eligibility, call Medicare at **1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048)** or visit **medicare.gov**. The Social Security Administration can provide you with premium and benefit information. Review the information and decide if it makes sense for you to buy Medicare Part B coverage.

If you didn't take Part B at age 65 because you were covered under PSHB as an active employee (or you were covered under your spouse's group health insurance plan and they were an active employee), you may sign up for Part B within 8 months from the time you or your spouse stop working or are no longer covered by the group plan. You also can sign up at any time while you are covered by the group plan.

When you combine Medicare primary coverage with your PSHB plan coverage, you have peace of mind knowing that most of your medical costs are covered in full with no member cost share. For more information about your PSHB benefits and how they work with Medicare, see the BlueChoice brochure at **carefirst.com/pshbp**.

Prescription drug coverage

The Retiree Medicare Prescription Drug Benefits (PDP) is a prescription drug benefit exclusively for CareFirst BlueChoice members eligible for Medicare. It's part of your CareFirst BlueChoice PSHB coverage. If you're a retired Postal Service employee enrolled in Postal Service Health Benefits (PSHB) coverage, PDP is required in order to have pharmacy benefits.

Find more information at: **carefirst.com/pshbp/plan-information/retiree-ma-drug-coverage.html**.



[1] The determination is based on a review of your specific prescription drug benefits and the guidelines defined by the Centers for Medicare and Medicaid Services (CMS). To view the specific guidelines, please visit **http://www.cms.hhs.gov/CreditableCoverage/Downloads/Updated_Guidance_09_18_09.pdf**.

Retiree Medicare Prescription Drug Benefits (PDP) Eligibility

You are eligible for PDP if you are:

- A CareFirst BlueChoice PSHB member
- Eligible for Medicare Part A
- A resident of the U.S. or a U.S. territory

With PDP, you:

- **Continue to receive the same health plan benefits**
- **Have access to a larger drug list than the traditional PSHB pharmacy plan**
- **Get lower out-of-pocket costs for higher-cost drugs**
- **Have a $ 2,100 cap on the amount you pay out-of-pocket for prescriptions annually**
- **Don't pay a separate premium for your prescription drug coverage**

  Depending on your income level, you may need to pay an Income-Related Monthly Adjustment Amount (IRMAA) to Social Security. Learn more on pag 8.

What is the Retiree Medicare Prescription Drug Benefit?

The Retiree Medicare Prescription Drug Benefits (PDP) is a prescription drug benefit exclusively for CareFirst BlueChoice members eligible for Medicare. It's part of your CareFirst BlueChoice PSHB coverage.

If you're a retired Postal Service employee enrolled in Postal Service Health Benefits (PSHB) coverage, PDP is required in order to have pharmacy benefits.

PDP Benefits

PDP has five drug tiers:

Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
Preferred Generics	Generics	Preferred Brand Name	Non-preferred Brand Name	Specialty Drugs

Benefit	Medicare Part D Prescription Drugs Benefits	Secondary Pharmacy Benefit
Blue Value Plus		
In-network Retail Pharmacy (for a 30-day supply)	**Tier 1:** $10 copay **Tier 2:** $10 copay **Tier 3:** $50 copay **Tier 4:** $100 copay **Tier 5:** $150 copay	**Tier 0:** $0 copay **Tier 1:** $10 copay **Tier 2:** $50 copay **Tier 3:** $100 copay **Tier 4:** $150 copay
Mail Service Pharmacy (for a 90-day supply)	**Tier 1:** $20 copay **Tier 2:** $20 copay **Tier 3:** $100 copay **Tier 4:** $200 copay **Tier 5:** Not Covered	**Tier 0:** $0 copay **Tier 1:** $20 copay **Tier 2:** $100 copay **Tier 3:** $200 copay **Tier 4:** $300 copay
Specialty Pharmacy (for a 30-day supply)	Your speciality drug benefits are in **Tier 5** (see above).	Your specialty drug benefits are in **Tier 4** (see above).
Annual Pharmacy Out-of-Pocket Max	$2,100 per member	Not a benefit
HDHP PDP Pharmacy Benefits		
In-network Retail Pharmacy (for a 30-day supply)	**Tier 1:** $0 copay **Tier 2:** $0 copay **Tier 3:** $50 copay **Tier 4:** $75 copay **Tier 5:** $100 copay	**Tier 0:** $0 copay **Tier 1:** $0 copay **Tier 2:** $50 copay **Tier 3:** $75 copay **Tier 4:** $100 copay **Tier 5:** $150 Covered
Mail Service Pharmacy (for a 90-day supply)	**Tier 1:** $0 copay **Tier 2:** $0 copay **Tier 3:** $100 copay **Tier 4:** $150 copay **Tier 5:** Not covered	**Tier 0:** $0 copay **Tier 1:** $0 copay **Tier 2:** $100 copay **Tier 3:** $150 copay **Tier 4:** $200 copay **Tier 5:** $300 Covered
Specialty Pharmacy (for a 30-day supply)	**Tier 4:** $120 copay **Tier 5:** $200 copay	Your specialty drug benefits are in **Tier 4** and **Tier 5** (see above).
Annual Pharmacy Out-of-Pocket Max	$2,100 per member	Your speciality drug benefits are in **Tier 5** (see above).

Out-of-pocket-maximum

A unique benefit the PDP is that you have an annual pharmacy out-of-pocket maximum. An out-of-pocket maximum is a limit to the amount you'll pay in copays and allowances. In the case of the PDP, it's a limit to the amount you'll pay for prescription drugs for the year.

That means you won't pay more than **$2,100** annually on prescriptions per member in the PDP. Once you reach the maximum for the year, you pay **nothing** for your prescriptions for the rest of the year.

You still have an overall medical out-of-pocket maximum. However, since your medical out-of-pocket costs are waived when you have Medicare and PSHB, most members pay nothing for their medical services.

Enrolling in the PDP as a PSHB Member

As a requirement of PSHB, most USPS retirees and eligible family members will need to enroll or stay enrolled in Medicare Part B and Part D. See the chart below for the enrollment rules.

Medicare Part B and Part D enrollment rules

If you are a:	And you are:	Part B is required to have PSHB coverage	PDP is required to have PSHB prescription drug coverage
USPS retiree or spouse on or before 12/31/24	Enrolled in Medicare Part B on 1/1/25	✓	✓
	Not enrolled in Medicare Part B on 1/1/25	✗	✓
Actively working USPS employee or spouse	64 or older on 1/1/25	✗	Not until you're retired
	Under 64 on 1/1/25	Not until you're retired	Not until you're retired

Exceptions to Part B and Part D enrollment

There are a few exceptions to the Part B and Part D requirements:

- Overseas members
- Retirees enrolled in VA benefits
- Members eligible for Indian Health Service Benefits

You may need to show proof of eligibility for these exceptions to OPM.



How To Get Your Prescriptions

You can order prescription refills at one of our 65,000+ in-network (Preferred) retail pharmacies or through the Mail Order Pharmacy.

What about specialty drugs? Depending on how the drug is dispensed, you can buy specialty drugs via retail or mail.

Know if your drug is covered and what it costs

You can use the CareFirst BlueChoice Prescription Drug Cost tool at **carefirst.com/pshbp** to look up your specific drugs and how much they will cost at local pharmacies or the Mail Order Pharmacy.

If you're a current member, you can also log in to My Account to use the Personalized Drug Cost tool. This will show you the cost of your current prescription drugs for your specific plan.



To download the full formulary for your plan, visit **carefirst.com/pshbp/forms-resources/forms.html**.

Medicare Prescription Payment Plan

If you have high prescription drug costs, you may benefit from a program designed to help you manage your Medicare Part D prescription drug costs.

Signing up for the Medicare Prescription Payment Plan allows you to spread your out-of-pocket prescription drug costs across the calendar year (January-December). Instead of paying your pharmacy directly, CareFirst BlueChoice will send you a bill each month separate from your CareFirst BlueChoice health plan premium. This monthly bill is based on the Part D prescription drugs filled that month, plus your previous month's balance divided by the number of months left in the plan year.

To learn more or sign up for the Medicare Prescription Payment Plan, visit **carefirst.com/pshbp/plan-information/prescription-drug-coverage/medicare-prescription-payment-plan.html**. You can also call **1-833-840-7962**.

What is an IRMAA?

MPDP is included as part of your current CareFirst BlueChoice premium. However, if you are above a certain income level, you'll pay an **Income-Related Monthly Adjustment Amount (IRMAA)** to Social Security. Your IRMAA is a cost that's added to your monthly Medicare Part B and Part D premiums based on your annual income.

Most CareFirst BlueChoice members will not reach the threshold to pay an IRMAA. To learn more, visit **medicare.gov**.

Blue Value Plus Option

Blue Value Plus is an in-network only HMO and you must use an in-network provider except for emergency care. With Blue Value Plus, you and your primary care provider (PCP) are in control. Your PCP will provide routine care and help coordinate specialty care, however you do not need a referral to visit a specialist.

Large provider network

- 50,000 CareFirst BlueChoice providers in Washington, D.C., Maryland and Northern Virginia. That means 100% of the hospitals in the area and 99% of the physicians.
- Urgent/emergency services covered nationwide.

Where to go for lab work?

- Inside the CareFirst Service Area (MD, D.C., Northern VA) you must use Labcorp.
- Lab work outside the CareFirst Service Area is not covered except for urgent/emergency care.

Benefit highlights

- No medical deductible
- No copay for comprehensive preventive health care visits
- No copay for CloseKnit virtual care.
- $15 office visit copay for mental health services received in physician's office
- $15 office visit copay at your PCP
- $10 copay for preferred generic prescriptions
- Earn up to $400 EACH in Blue Rewards for you and a spouse. See page 8.

How Blue Value Plus Option network coverage works

In network	Out of network
In network (BlueChoice network) you pay: **$ A copay or coinsurance**	**Out-of-network services are not covered, except for urgent/emergency care.**

* This is not a complete list of all services. For a comprehensive explanation of your coverage, please check your 2026 BlueChoice brochure available at **carefirst.com/pshbp**.

HDHPs and HRAs

Our BlueChoice Advantage—HDHP Option is a great choice if you want more control over your healthcare spending or if saving for future medical expenses is a priority.

BlueChoice Advantage—HDHP Option pairs a high-deductible health plan (HDHP) with a Health Reimbursement Arrangement (HRA) when you're enrolled in Medicare A or B.

Remember: You only have 30 days to sign up for an HRA. To enroll, visit **carefirst.com/pshbp** and log into your My Account or use the *HSA/HRA Selection Form* listed under *Resources & Forms.* If you don't have access to the internet, call Member Services at 833-489-1316 and let them know you want to enroll in an HRA. They will document your selection.

For details about your eligibility for an HRA, please see the 2026 BlueChoice Brochure available at **carefirst.com/pshbp**.

How HRAs work

With an HRA, we fund your account to cover health care costs before the deductible has been met:

- $900 for Self Only
- $1,800 for Self + One/Self and Family

HRAs provide tax-free reimbursement for out-of-pocket medical expenses. When you need to make a withdrawal, you won't pay taxes if you use it to cover eligible expenses.

In-network preventive care is covered in full and not subject to the deductible. Once you meet your deductible, CareFirst begins to pay for covered services.



Blue Rewards

Both you and your spouse can earn incentives for completing any or all of the following activities.

Earn $50

Complete a health assessment and opt-in to wellness emails.



Complete a health assessment and consent to receive wellness communications within 180 days of your effective date.

Earn up to $200

Complete Flex earnings activities.



Earn rewards by participating in one or more of the following programs:

- Health Coaching
- Unwinding
- SmartDollar
- Challenges
- Craving to Quit
- Ovia

Earn $100

Select a primary care provider (PCP) and complete a health screening.



Select a PCP and complete a health screening with your PCP or at a CVS MinuteClinic within 180 days of your effective date.

Earn $50

Update your health assessment.



Update or confirm your health assessment responses at least 90 days after your initial assessment and before the end of the benefit period.



Rewards are loaded to a medical expense debit card that can be used for eligible health, pharmacy, vision and dental expenses. To learn more, please visit our website, **carefirst.com/pshbp/plan-information/blue-rewards.html**.

CVS MinuteClinic is an independent company that provides medical services to CareFirst members. CVS MinuteClinic does not provide CareFirst BlueChoice, Inc. products or services and is solely responsible for the medical services it provides.

The CareFirst Blue Rewards Visa Incentive Card is issued by The Bancorp Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Cards may be used only at merchants in the U.S. and District of Columbia wherever Visa debit cards are accepted for eligible expenses. See Cardholder Agreement for details.

Notice of Nondiscrimination and Availability of Language Assistance Services

(UPDATED 4/15/2025)

CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc., CareFirst Diversified Benefits 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 14858 Lexington, KY 40512
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**.

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. CareFirst of Maryland, Inc., Group Hospitalization and Medical Services, Inc., CareFirst BlueChoice, Inc., The Dental Network and First Care, Inc. are independent licensees of the Blue Cross and Blue Shield Association. In the District of Columbia and Maryland, CareFirst MedPlus is the business name of First Care, Inc. In Virginia, CareFirst MedPlus is the business name of First Care, Inc. of Maryland (used in VA by: First Care, Inc.). The BLUE CROSS® and BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

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 1-855-258-6518 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.

ማሳሰቢያ (Amharic)፦ ይህ ማሳወቂያ ስለ ኢንሹራንስ ሽፋንዎ መረጃ ይዟል። ቁልፍ ቀኖችን ሊይዝ ይችላል እና በተወሰኑ የግዜ ገደቦች እርምጃ መውሰድ ሊኖርብዎ ይችላል። ይህን መረጃ እና እገዛ ያለ ምንም ወጪ በቋንቋዎ የማግኘት መብት አለዎት። አባላት በአባላት መታወቂያ ካርዳቸው ጀርባ ወዳለው ስልክ ቁጥር መደወል አለባቸው። ሌሎች በሙሉ ወደ 855-258-6518 በመደወል 0ን እንዲጫኑ እስኪጠየቁ ድረስ ምልልሱን መጠበቅ ይችላሉ። አንድ ወኪል ሲመልስ፣ የሚፈልጉትን ቋንቋ ይግለጹ እና ከአስተርጓሚ ጋር ይገናኛሉ።

انتبه (Arabic): يحتوي هذا الإشعار على معلومات حول تغطيتك التأمينية. قد يحتوي على تواريخ رئيسية وقد تحتاج إلى اتخاذ إجراء بحلول مواعيد نهائية معينة. لديك الحق في الحصول على هذه المعلومات والمساعدة بلغتك دون أي تكلفة. يجب على الأعضاء الاتصال برقم الهاتف الموجود على ظهر بطاقة هوية العضوية الخاصة بهم. يمكن للآخرين الاتصال بالرقم 855-258-5618 والانتظار طوال الحوار حتى يُطلب منهم الضغط على الرقم 0. عندما يجيبك أحد الوكلاء، حدد اللغة التي تحتاجها وسيتم توصيلك بمترجم فوري.

মনোযোগ দিন (Bengali): এই বিজ্ঞপ্তিতে আপনার বীমা কভারেজ সম্পর্কে তথ্য রয়েছে। এতে গুরুত্বপূর্ণ তারিখগুলি থাকতে পারে এবং আপনাকে হয়ত নির্দিষ্ট সময়সীমার মধ্যে পদক্ষেপ নিতে হতে পারে। আপনার ভাষায় বিনামূল্যে এই তথ্য এবং সহায়তা পাওয়ার অধিকার আপনার আছে। সদস্যদের তাদের সদস্য পরিচয়পত্রের পিছনে দেওয়া ফোন নম্বরে কল করা উচিত। অন্যরা 855-258-6518 নম্বরে কল করতে পারেন এবং 0 চাপ দেওয়ার জন্য অনুরোধ না করা পর্যন্ত সংলাপের জন্য অপেক্ষা করতে পারেন। যখন একজন এজেন্ট উত্তর দেবেন, তখন আপনার প্রয়োজনীয় ভাষাটি বলুন এবং আপনাকে একজন দোভাষীর সাথে সংযুক্ত করা হবে।

注意（Chinese）：此通知包含有關您的保險範圍的資訊。它可能包含關鍵日期，您可能需要在特定截止日期之前採取行動。您有權免費以您的語言獲取此資訊和協助。會員應撥打會員證背面的電話號碼。其他所有人可以撥打 855-258-6518 並等待對話框，直到提示按 0。當代理商接聽時，請說明您需要的語言，然後您将會與翻譯人員聯繫。

توجه (Farsi): این اطلاعیه حاوی اطلاعاتی درباره پوشش بیمه‌ای شما است. ممکن است شامل تاریخ‌های مهم باشد و لازم باشد تا مهلت‌های مشخصی اقدام کنید. شما حق دارید این اطلاعات و کمک را به زبان خود و به‌صورت رایگان دریافت کنید. اعضا باید با شماره تلفن درج‌شده در پشت کارت شناسایی عضویت خود تماس بگیرند. سایر افراد می‌توانند با شماره *855-258-6518* تماس بگیرند و منتظر بمانند تا دستور داده شود که عدد 0 را فشار دهند. هنگامی که یک نماینده پاسخ داد، زبان مورد نیاز خود را اعلام کنید تا به یک مترجم متصل شوید.

Attention (French): Le présent avis contient des informations essentielles relatives à votre couverture d’assurance. Il peut inclure des échéances importantes nécessitant une action de votre part dans un délai déterminé. Vous avez le droit d’obtenir ces informations ainsi qu’une assistance dans votre langue, et ce, sans frais. Les assurés sont invités à contacter le numéro figurant au verso de leur carte d’adhérent. Toute autre personne peut appeler le 855-258-6518 et patienter jusqu’à l’invitation à composer le 0. Lorsque votre appel sera pris en charge, indiquez la langue souhaitée afin d’être mis en relation avec un interprète.

Achtung (German): Dieser Hinweis enthält Informationen zu Ihrem Versicherungsschutz. Darin sind möglicherweise wichtige Termine aufgeführt und Sie müssen möglicherweise bis zu bestimmten Fristen Maßnahmen ergreifen. Sie haben das Recht, diese Informationen und Unterstützung kostenlos in Ihrer Sprache zu erhalten. Mitglieder sollten die Telefonnummer auf der Rückseite ihres Mitgliedsausweises anrufen. Alle anderen können 855-258-6518 anrufen und den Dialog abwarten, bis sie aufgefordert werden, die 0 zu drücken. Wenn ein Agent antwortet, geben Sie die gewünschte Sprache an und Sie werden mit einem Dolmetscher verbunden.

ध्यान दें (Hindi): इस नोटिस में आपके बीमा कवरेज के बारे में जानकारी है। इसमें महत्वपूर्ण तिथियां हो सकती हैं और आपको निश्चित समय सीमा तक कार्रवाई करनी पड़ सकती है। आपको यह जानकारी और सहायता अपनी भाषा में निःशुल्क प्राप्त करने का अधिकार है। सदस्यों को अपने सदस्य पहचान पत्र के पीछे दिए गए फ़ोन नंबर पर कॉल करना चाहिए। अन्य सभी लोग 855-258-6518 पर कॉल कर सकते हैं और 0 दबाने का संकेत मिलने तक संवाद की प्रतीक्षा कर सकते हैं। जब कोई एजेंट उत्तर दे, तो वह भाषा बताएं जिसकी आपको आवश्यकता है और आपको दुभाषिया से जोड़ा जाएगा।

Leruoanya (Igbo): ọkwà a nwere ozi bànyéré mkpuchi megide ihe mberede gị. Ọ nwere ike inwe ụbọchị ndi dị óké ḿkpà ma o nwekwara ike idị mkpa ka imee ihe tupu oge ụfọdụ agafee. Inwere ikike inweta ozi a ya na enyemaka na asụsụ gị n'akwụghị ụgwọ ọbụla. Ndi òtù ga akpọ ọnụọgụgụ ekwenti dị na àzụ́ ḱáàdị njirimara ndi òtù ha. Ndi ọ̀zọ́ nile nwere íke ịkpọ 855-258-6518 ma chere geruo mkpariịta ụka ruo mgbe asi ha pịa 0. Mgbe onye ozi zara,kwuo asụsụ ichọrọ, a ga ejikota gi na onye ntughari asụsụ.

Attenzione (Italian): Questa informativa contiene informazioni sulla copertura assicurativa. Potrebbe contenere date importanti e potrebbe essere necessario intraprendere azioni entro determinate scadenze. È possibile ottenere queste informazioni e assistenza nella propria lingua gratuitamente. I membri sono pregati di chiamare il numero di telefono riportato sul retro del proprio tesserino di riconoscimento. Tutti gli altri possono chiamare il numero 855-258-6518 e rimanere in linea fino a quando non viene richiesto di premere 0. Quando un operatore risponde, è necessario indicare la lingua desiderata per essere messi in contatto con un interprete.

주의 (Korean): 이 고지에는 귀하의 보험 적용 범위에 대한 정보가 포함되어 있습니다. 여기에는 주요 날짜가 포함되어 있을 수 있으며, 특정 마감일까지 조치를 취해야 할 수도 있습니다. 귀하는 비용 없이 귀하의 언어로 이러한 정보와 지원을 받을 권리가 있습니다. 회원은 회원증 뒷면에 있는 전화번호로 전화하시기 바랍니다. 회원이 아닌 모든 분들은 855-258-6518 로 전화하여 안내 메시지가 끝날 때까지 기다렸다가 0 을 눌러주세요. 상담원이 통화에 응답했을 때, 필요한 언어를 말씀하시면 통역사와 연결됩니다.

Baa'ákonínízin (Navajo): Díí bee ił hane'í béeso nich'ą́ąh naa'nil bee nik'é'asti'í bódahólníihgo bee baa dahane'í biyi'. Dayoołkáłí dóó bee ida'ii'aahí háídíí shį́ t'áá bich'į'jį' ha'át'íishį́ ádadiiliiłígíí biyi'. Díí bee baa dahane'í dóó t'áá jiik'eh nizaad bee nika'e'eyeedgo bee ná'ahoot'i'. Bił hada'dít'éhí binaaltsoos nitł'izhí bee béédahóziní bąąh béésh bee hane'í námboo biká'ígíí yee dahalne' dooleeł. Nááná ła' 855-258-6518 yee dahalne' dóó yáłti'í biba' asdáago niléí ó bił adílchííd hodoo'niidjį'. Naalnishí haadzį́į'go, saad nínízinígíí bee bił hodíilnih dóó ata' yáłti'í bich'į' ni'doolnih.

ध्यान दिनुहोस् (Nepali): यस सूचनामा तपाईंको बीमा कभरेजका बारेमा जानकारी समावेश छ। यसमा प्रमुख मितिहरू हुन सक्छन् र तपाईंले निश्चित समयसीमा भित्र कारबाही गर्नुपर्ने हुन सक्छ। तपाईंलाई यो जानकारी र सहयोग तपाईंको भाषामा निःशुल्क प्राप्त गर्ने अधिकार छ। सदस्यहरूले आफ्नो सदस्य परिचयपत्रको पछाडि रहेको फोन नम्बरमा कल गर्नुपर्छ। अरू सबैले 855-258-6518 मा कल गर्न सक्छन् र ० पुश गर्न प्रेरित नभएसम्म संवादको प्रतीक्षा गर्न सक्छन्। एजेन्टले जवाफ दिँदा, तपाईंलाई चाहिने भाषा बताउनुहोस् र तपाईंलाई दोभाषेसँग जोडिने छ।

Atenção (Portuguese): Este aviso contém informações sobre a cobertura do seu seguro. Ele pode conter datas importantes e você pode precisar tomar medidas dentro de determinados prazos. Você tem o direito de obter essas informações e assistência em seu idioma, sem nenhum custo. Os associados deverão ligar para o número de telefone indicado no verso do seu cartão de identificação de associado. Todos os outros podem ligar para 855-258-6518 e aguardar a mensagem até que seja solicitado a pressionar 0. Quando um agente atender, indique o idioma que você precisa e você será conectado a um intérprete.

Внимание (Russian): В настоящем уведомлении содержится информация о вашем страховом покрытии. Оно может содержать ключевые даты, и вам может потребоваться предпринять действия к определенным срокам. Вы имеете право получить эту информацию и помощь на своем языке бесплатно. Членам профсоюза следует звонить по номеру телефону, указанному на обратной стороне их удостоверения личности. Все остальные могут звонить по номеру 855-258-6518 и дождаться диалога, пока не появится предложение нажать 0. Когда агент ответит, назовите нужный вам язык, и вас соединят с переводчиком.

Fa'alogo (Samoan): O lenei fa'aaliga o lo'o iai fa'amatalaga i vaega e kava e lau inisiua. E ono aofia ai aso taua ma atonu e te mana‘omia ai le faia o se gaioiga i nisi taimi fa‘agata. E iai lau aia tatau e maua ai nei fa'amatalaga ma fesoasoani i lau gagana e aunoa ma se totogi. E tatau i sui auai ona vili le numera o le telefoni i tua o le latou pepa faamaonia. O isi uma e mafai ona vala'au i le 855-258-6518 ma fa'atali i le talanoaga se'ia fa'atonuina e oomi le 0. A tali mai se so'o upu, fa'ailoa atu le gagana e te mana'omia ona fa'afeso'ota'i lea o oe i se tagata fa'aliliu.

Pažnja (Serbian): Ovo obaveštenje sadrži informacije o vašem osiguranju. Može sadržati ključne datume i možda ćete morati da preduzmete akciju do određenih rokova. Imate prava da dobijete ove informacije i pomoć na vašem jeziku besplatno. Trebalo bi da članovi nazovu telefonski broj na poleđini svoje članske legitimacije. Svi ostali mogu pozvati 855-258-6518 i sačekati automat dok ne dobiju obaveštenje da pritisnu taster "0". Kada se agent javi, navedite jezik koji vam je potreban i bićete povezani s prevodiocem

Atención (Spanish): Este aviso contiene información sobre su cobertura de seguro. Puede contener fechas clave y es posible que deba tomar medidas antes de determinadas fechas límite. Usted tiene derecho a obtener esta información y asistencia en su idioma sin coste alguno. Los afiliados deben llamar al número de teléfono que figura en el reverso de su tarjeta de identificación del afiliado. Todos los demás pueden llamar al 855-258-6518 y esperar el diálogo hasta que se les solicite presionar 0. Cuando un agente responda, indique el idioma que necesita y se conectará con un intérprete.

Atensyon (Tagalog): Ang abisong ito ay naglalaman ng impormasyon tungkol sa saklaw ng iyong insurance. Maaaring naglalaman ito ng mga mahahalagang petsa at maaaring kailanganin mong kumilos ayon sa ilang partikular na mga deadline. May karapatan kang makuha ang impormasyong ito at tulong sa iyong wika nang walang bayad. Ang mga miyembro ay dapat tumawag sa numero ng telepono sa likod ng kanilang member identification card. Ang lahat ng iba ay maaaring tumawag sa 855-258-6518 at maghintay hanggang sa masabihan na pindutin ang 0. Kapag sumagot ang isang ahente, sabihin ang wikang kailangan mo at ikaw ay ikokonek sa isang tagapagsalin.

توجہ (Urdu): اس نوٹس میں آپ کی انشورنس کوریج کے بارے میں معلومات شامل ہیں۔ اس میں کلیدی تاریخیں شامل ہو سکتی ہیں اور آپ کو کچھ آخری تاریخوں تک کارروائی کرنے کی ضرورت پڑ سکتی ہے۔ آپ کو یہ معلومات اور مدد اپنی زبان میں، بغیر کسی قیمت کے حاصل کرنے کا حق ہے۔ ممبران کو اپنے رکنیتی کارڈ کی پشت پر دئے گئے فون نمبر پر کال کرنی چاہیے۔ باقی تمام لوگ *855-258-6518* پر کال کر سکتے ہیں اور 0 دبانے کا اشارہ ملنے تک ڈائیلاگ پر انتظار کرنا چاہئیے۔ جب کوئی ایجنٹ جواب دیتا ہے تو اپنی مطلوبہ زبان بتائیں اور آپ کا رابطہ ایک مترجم سے کر دیا جائے گا۔

Lưu ý (Vietnamese): Thông báo này có chứa thông tin về phạm vi bảo hiểm của bạn. Nó có thể chứa các ngày quan trọng và bạn có thể cần phải hành động theo thời hạn nhất định. Bạn có quyền nhận thông tin và hỗ trợ này bằng ngôn ngữ của mình mà không mất phí. Các thành viên nên gọi đến số điện thoại ở mặt sau thẻ thành viên của mình. Những người khác có thể gọi đến số 855-258-6518 và chờ qua hội thoại cho đến khi được nhắc nhấn số 0. Khi có nhân viên trả lời, hãy nêu ngôn ngữ bạn cần và bạn sẽ được kết nối với phiên dịch viên.

Notes

2027 Rate Information

	Enrollment Code	Your Monthly Share
Blue Value Plus Self Only	K4D	$342.85
Blue Value Plus Self + One	K4F	$571.11
Blue Value Plus Self and Family	K4E	$830.96
HDHP Option Self Only	K4A	$219.31
HDHP Option Self + One	K4C	$438.63
HDHP Option Self and Family	K4B	$521.09

The premium is usually deducted from your monthly annuity.

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