



Health Savings Account (HSA) Member Guide

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Why CareFirst BlueFund HSA?

CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. (CareFirst) offer BlueFund plans to give you more control over your health care dollars. CareFirst BlueFund plans combine a high-deductible health plan (HDHP) and a health savings account (HSA).

What is a high-deductible health plan (HDHP)?

A high-deductible health plan is a health insurance plan with lower premiums and a higher deductible than a traditional health plan. Per Internal Revenue Service (IRS) requirements, you can only contribute to an HSA if you have chosen an HDHP.

With a BlueFund HSA HDHP, you will benefit from:

No out-of-pocket cost on preventive care

- Preventive care is not subject to the deductible, which means you don't need to meet your deductible before you receive care. These visits are 100% covered by CareFirst.

Tax savings

- Funds can be taken from your paycheck pre-tax, lowering your taxable income.
- Payments and reimbursements for eligible out-of-pocket medical expenses are not taxed.
- You earn tax-free interest on your account balance.

Online access

- Easy to manage your HSA 24/7.
- No account setup or administration fees.



BlueFund HSA Facts

What is an HSA and how does it work?

A health savings account (HSA) is an individual savings account that you own. With an HSA you can save money for current and future eligible health care expenses. You can use the funds for you and your eligible dependents when you're enrolled in a qualified HDHP.

Both you and your employer can contribute to your HSA. Funds deposited into your account stay there until you spend them. Funds can also be saved and used in retirement.

Who is eligible for an HSA?

- You must be enrolled in an HDHP.
- You cannot be covered under a non-HDHP.
- You cannot be claimed as a dependent on someone else's taxes.

How else will an HSA benefit me?

An HSA offers you numerous benefits if you're also enrolled in a high-deductible health plan, including:

- Rollover—Unused funds roll over year to year for future expenses.
- Ownership—You own the HSA. If you change jobs, health plans or retire, the account balance is yours.
- Flexibility—You can choose to spend HSA funds now or save them for retirement.
- Convenience—Online access lets you manage your HSA 24/7.

How is an HSA funded?

Both you and your employer can make HSA contributions. You can contribute through pre-tax payroll deductions or post-tax contributions, both options reduce your taxable income.

What expenses can be paid from an HSA?

Any out-of-pocket and unreimbursed medical expenses allowed under section 213(d) of the Internal Revenue Code can be paid with HSA funds including prescription drugs, lab tests and more.

How do I pay for qualified expenses?

You'll receive a CareFirst BlueFund Visa® Debit Card in the mail. This debit card is accepted by all health care merchants who accept Visa and process qualified medical 213(d) expenses according to IRS guidelines. It can be used whenever you're paying for care or after you receive care.

How can I manage my BlueFund HSA account online?

You can manage your BlueFund account online through carefirst.com/myaccount to:

- pay claims
- deposit funds
- store documentation and receipts
- reorder debit cards
- view account balances

What documentation should I keep?

HSAs are tax-reportable, and require documentation for withdrawn funds, such as a receipt or Explanation of Benefits (EOB) to prove that funds were used for an eligible medical expense. The IRS may require documentation for any HSA distributions. Health care receipts should include:

- name of provider or merchant
- description of service or product
- date of service
- amount paid

Prefer to keep your documents online? Log in at carefirst.com/myaccount. Navigate to your BlueFund HSA account, hover over *My Profile* and find *My Records and Receipts*.

Please note: A BlueFund HSA does not require you to submit documentation, but you should keep it in the event of an IRS audit.

The CareFirst BlueFund Visa Debit 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.

What are my HSA plan options?

Your HSA plan determines the interest you'll accrue on your balance and any required monthly participant fees.

HSAs offer flexibility, security and control as your health care needs change over time. There are two types of HSAs that employers can offer: Value (ThriftSaver) and Select (SelectSaver).

To find your plan:

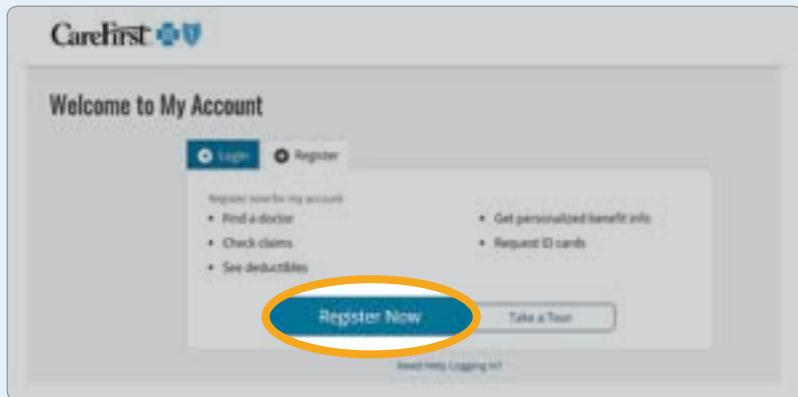
1. Log in to your BlueFund account at carefirst.com/myaccount.
2. Click on *My Profile*.
3. Click on *See All Settings*.
4. Scroll down to *HSA Plan*.

	Value (ThriftSaver)	Select (SelectSaver)
Interest rates	Higher rates	Lower rates
Investment options	Available	Available
FDIC insured	No, but Further is certified as a non-bank trustee by the IRS, which is similar to 401k and IRA administrators whose funds are not usually FDIC insured.	Yes
Deposit insured	No	Deposit insured up to \$250,000
Account opening or closing fees	\$0	\$0
Account setup/enrollment	Online or paper enrollment	Online or paper enrollment
Replacement debit card	\$0	\$0
Contributions ¹	ACH or paper check	ACH or paper check
Over contribution fee	\$0	\$0
Deposit item return fee	\$0	\$0
Withdrawals	ACH or paper check	ACH or paper check
Stop payment fee	\$0	\$0
Tax statements	Online or paper	Online or paper

How to Access your BlueFund HSA

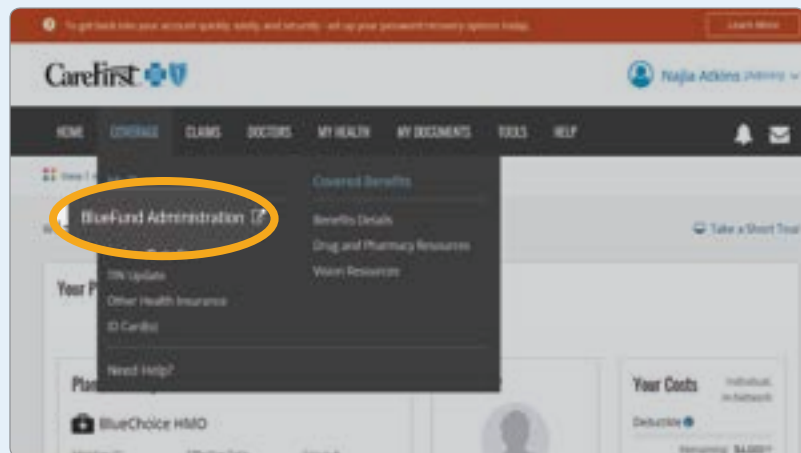
CareFirst makes it easy to manage your health care spending. As a member of a BlueFund HSA, you can access and manage your account online by following the steps below:

Step 1: Log in or register at carefirst.com/myaccount. To register, click on *Register Now*. Then enter your CareFirst member ID number and click *Continue* to create a username and password.



Step 2: Under the *Coverage* tab, click *BlueFund Administration* where you can:

- pay claims
- deposit funds
- store documentation and receipts
- reorder debit cards
- view account balances



HSA Contribution Limits

Each year, the IRS sets new contribution limits (maximums) for HSAs. Contributions include any funds that you, your employer or another party contributes. Contributions cannot exceed the maximum established for the taxable plan year.

Contribution maximums are set at the individual and family membership level. If you are enrolled in an HDHP as an individual, you can contribute up to the established individual maximum. If you are enrolled with the family level of coverage, you can contribute up to the family maximum.

Maximum contribution limits

Tax Year	Individual Limits	Family Limits
2018	\$3,450	\$6,900
2019	\$3,500	\$7,000

Catch-up contribution

If you are over age 55, the IRS will allow you to make up a “catch-up” contribution in addition to the established maximum set for that taxable calendar year.

Excess contributions

Contributions exceeding IRS limits are considered excess contributions. These may be subject to IRS taxes and penalties. It is up to you to keep track of the funds deposited into your HSA. You may withdraw excess contributions during the taxable calendar year if they are processed before the IRS tax deadline.

What if I have more than one HSA?

If you have more than one HSA, the total contributions for the combined accounts must not exceed the IRS annual contribution maximum for that taxable plan year.

What if my spouse also has an HSA?

If your spouse has their own HSA and you are enrolled in the HDHP with individual coverage, you may not contribute more than the individual contribution maximum for that calendar year.

If you are enrolled in the HDHP with family level coverage and your spouse has their own HSA,

you may not contribute more than the family contribution maximum to those two accounts for that calendar year.

When can I contribute towards my HSA?

You may make contributions to your HSA in one lump sum or in a series of payments throughout the year. You can do this through either a payroll deduction or a post-tax deduction.

What if I did not participate in the HDHP plan for the entire plan year?

If you did not participate for the entire year, your contribution limit may be prorated based on the number of months you were covered.

Can my spouse make a catch-up contribution if they are over 55?

Yes, however, they need to have established a separate HSA. They cannot contribute the catch-up contributions into your HSA.

I am enrolled in the HDHP with individual level coverage. Can I use my HSA for my dependent's qualified medical expenses?

If you have a qualified tax dependent who is not enrolled in the HDHP, you can use your HSA for your dependent's eligible medical expenses. However, if you do not claim the dependent on your taxes, they cannot use your HSA funds.

How to Contribute to your HSA

As a BlueFund member, you can contribute to your HSA in several ways. When you're enrolled in the HDHP, BlueFund creates an HSA for you. Once the HSA is created, you'll receive a welcome kit to help you activate your account. Your HSA will not be activated until you or your employer contributes funds. You cannot be reimbursed for any expenses prior to your account's activation. Once your HSA is activated, the money can be used tax-free toward your deductible and other eligible health care expenses.

Below are a few ways to make contributions:

Set up direct deposit from your paycheck

This type of HSA contribution happens before taxes are taken out of your paycheck. Contact your benefits administrator to set up direct deposit to your HSA.

Make a one-time deposit

One-time online deposits are easy—straight from your personal bank account into your HSA.

1. Log in to your BlueFund HSA account.
2. In the *I Want To..* section of the page, click *Make a Deposit*.
3. Enter the amount you want to transfer and click *Next*.
4. Select the bank account where the funds will be withdrawn.
5. Enter the date that the transfer will post.
6. Enter the tax year for the transfer.
7. Agree to the terms and conditions for making a deposit.
8. Click *Make Deposit*.

Schedule a recurring deposit

If you prefer not to make a one-time deposit, you have the option to make recurring deposits. These deposits can be made from a personal bank account. You can choose both the deposit amount and date for each month's deposit.

1. Log in to your BlueFund HSA account.
2. In the *I Want To..* section of the page, click *Make a Deposit*.
3. Enter the amount you want to transfer and click *Next*.
4. Select the bank account where the funds will be withdrawn.
5. Choose which day of the month you'd like to initiate the deposit.
6. Agree to the deposit terms and conditions.
7. Click *Make Deposit*.

Investment Options for your HSA

The money you contribute to your HSA grows, earning interest at the rate established by your HSA plan type. Investment accounts are self-directed and self-managed. You choose where, when and how much to invest.

Please note: You must maintain a \$1,000 base balance (minimum) to be able to open and manage an investment account.

What HSA investment options are available?

There are three ways to invest your HSA:

- **Base Balance**—If you choose, you can leave the entire HSA balance with our trusted vendor, Further, where it earns interest.
- **Basic Investment Account**—Once an HSA base balance exceeds \$1,000, you can open a self-directed basic investment account, which gives you access to more than 30 no-load and load-waived, pre-selected mutual funds. At least \$1,000 must be kept as the base balance of the HSA at all times.
- **Charles Schwab Broker Investment Account**—When the basic investment account balance exceeds \$10,000, you can open a self-directed brokerage investment account with Charles Schwab. This account gives you access to more than 2,500 mutual funds from a variety of families, as well as stocks, bonds and other investments.

Base Balance

Your funds will be deposited into the base balance account. While some banks calculate interest based on the balance and rate in each balance tier, CareFirst keeps it simple. Employees earn the stated rate on the entire account base balance.

Account Type	Available Funds	Annual Account Service Fee
HSA	Funds in the base balance earn interest. Members may leave all funds in the base account.	None

Account interest crediting rates for HSA accounts

	Select (SelectSaver)	Value (ThriftSaver)
\$0–\$2,499	0.05%	0.10%
\$2,500–\$9,999	0.07%	0.15%
\$10,000–\$14,900	0.07%	0.20%
\$15,000–\$24,999	0.10%	0.25%
\$25,000 or greater	0.10%	0.35%

Please note: Interest rates and balance tiers are subject to change without notice.

Basic Investment Account

When your account base balance exceeds \$1,000, you have the option to activate a basic investment account. This account gives you access to mutual funds from the Schwab's Mutual Fund OneSource Service. You also have access to online resources and tools once you create an investment account.

The mutual funds available for this account are selected by Devenir LLC, a registered investment advisor.

Account Type	Available Funds	Annual Account Service Fee
Basic Investment Account	When the base balance exceeds \$1,000, you have the option to invest the amount over this threshold in a variety of pre-selected mutual funds.	An additional \$18 per year, this fee is paid out of the Basic Investment Account.

Schwab Self-Directed Brokerage Investment Account

When your account balance exceeds \$10,000, you can open a Schwab self-directed brokerage investment account. This account gives you access to more than 2,500 mutual funds from a variety of fund families, as well as stocks, bonds and other investments. You also have access to planning tools to help you manage and analyze your investments.

Account Type	Available Funds	Annual Account Service Fee
Self-Directed Brokerage Investment Account	When the basic investment account exceeds \$10,000, you have the option to invest the amount over this threshold in a wider range of mutual funds as well as stocks, bonds and other investments.	An additional \$18 per year, this fee is paid out of the Self-Directed Brokerage Investment Account.

Annual fee

There is an annual investment account service fee of \$18 if you elect the basic investment account or the brokerage investment account. This fee, deducted from your investment account, is only deducted when your investment account has a balance. This fee is not cumulative. If you have both types of investment accounts, you will only pay one \$18 fee.

Schwab Self-Directed Brokerage Investment Account fees

- The Schwab standard brokerage commission schedule applies to all account transactions.
- Applicable commissions and execution fees are deducted from the investment account balance.
- Account holders pay standard transaction fees for trades made through their account.
- Short-term redemption fees may apply for fund units sold within the time frame listed in the fund's prospectus. Refer to the fund prospectus to determine if redemption fees apply.

Mutual fund fees and charges

Before you invest in a mutual fund, be sure to read the fund's prospectus carefully. It contains information such as management fees, charges and expenses.

Note: Mutual funds invested as part of the basic investment account are not subject to an initial sales charge.

Redemption fees

Some mutual funds may impose redemption fees up to two percent of the redemption process to discourage short-term trading. If a redemption fee is charged, it is paid to the fund and intended to offset portfolio transaction costs, market impacts and other costs associated with short-term trading.

12b-1 fees

Mutual funds available through Schwab's Mutual Fund OneSource Service may charge 12b-1 fees (this is included in the fund's prospectus).

A 12b-1 fee is a fee that a mutual fund company pays from fund assets to cover administrative services such as record keeping and shareholder services. It also compensates those who distribute the fund's shares.

Schwab mutual fund fees

Schwab receives payments from the mutual fund companies participating in Schwab's Mutual Fund OneSource Service for record keeping, shareholder services and other administrative services.

Plan expense payments

Plan expense payments are used to offset investment account expenses for custodial and investment advisory services. Schwab may make plan expense payments to the record keeper for the investment accounts administrative and record keeping services.

CareFirst receives none of the monthly investment account services fees, plan expense payments or investment account transfer fees.

How do I open a Basic Investment Account or a Charles Schwab Brokerage Investment Account?

Both types of investment options can be opened online:

1. Log in to your BlueFund HSA account
2. Access the *Investments* section located on the left-hand menu.
3. Choose the type of investment account and follow the setup prompts.

How to Save for Retirement with your HSA

An HSA is one of the best ways to save money for medical expenses during retirement. Like IRAs, HSAs allow you to make tax-free withdrawals to pay for eligible medical expenses. Withdrawals can be made before and after age 65.

Many people believe they can't retire before age 65 because they won't have health insurance. The truth is, many people are unprepared for the medical expenses they may face after retirement. HSAs allow you to be proactive and prepare for future health care emergencies.

HSA savings strategies:

Strategy 1: Max out an HSA at the beginning of the year

Although you have until April 15 of the following year to make HSA deposits, contributing the maximum dollar amount at the beginning of each year gets you the full advantage of tax-free growth. Because funds earn interest over the entire year, you're able to make the most of your money. The extra interest you earn by contributing on January 1 of each year can make a big impact over 20 years or more. Family coverage can grow the account even more, with a higher contribution limit.

Strategy 2: Keep funds in the HSA

You don't have to get reimbursed for medical expenses right away. In fact, you can reimburse yourself at any time, even years later. Because there's no "use it or lose it" rule, all funds stay in your HSA.

- Pay medical expenses out of pocket—It may make sense to pay for certain medical expenses out of pocket. This way, you can have all your HSA funds available when you need them most.

- Delay reimbursement—By leaving money in the HSA, your balance grows over time. You earn interest on the base balance and can access those funds if a large or unexpected expense arises. Be sure to keep receipts, prescriptions and other expense documentation in the event of an IRS audit.
- Defer reimbursement until the end of the year—At the end of the year, you can reimburse yourself from the balance funds for expenses from earlier in the year. Be sure to keep receipts, prescriptions and other expense documentation in the event of an IRS audit.
- Save your receipts—As long as receipts are saved, you can withdraw money from the account tax-free in the future to be reimbursed for expenses.

Strategy 3: Invest HSA funds

The money in an HSA grows and earns interest over time if you make the annual maximum contribution. You can use your HSA to maximize tax-advantaged retirement savings. Consider the advantages of our investment account options.

Medicare and HSAs

When enrolled in Medicare, you can use your HSA to pay for expenses. However, you can no longer contribute to an HSA. It's important to understand how Medicare affects an HSA.

Questions? We're here for you. Speak with one of our specially trained customer service representatives at 866-758-6119 (8 a.m. to 9 p.m. EST, Monday-Friday and 9 a.m. to 5 p.m. EST, Saturday-Sunday) or send an email to carefirstsolutions@helloofurther.com.

Frequently Asked Questions

HSA investment options

Q: Are my investment accounts part of my HSA?

A: While the basic investment account and the brokerage investment account are in the Charles Schwab Trust Company's custody, they are not part of your CareFirst HSA. CareFirst does not pay interest on the investment accounts.

Q: How can I direct future contributions into my Basic Investment Account?

A: You can send future HSA contributions to mutual fund investments at carefirst.com/myaccount. You'll find various options to control or manage the flow of contributions to the mutual fund(s) you choose. Generally, you can elect to have all or part of your future contributions flow directly into the investments you choose in your investment account. If your base balance falls below \$1,000, your future contributions will be used to rebuild your base balance. Any later contributions will be invested based on your elections.

Q: How do I request a withdrawal when I have an active investment account?

A: Account withdrawals are always paid from your base balance. If there are not enough funds in your base balance to pay a claim, the claim will stay pending for 12 months, or until more funds are available. Funds are not automatically withdrawn from an active investment account. To pay for pending claims, funds must be paid from new contributions or by transferring funds from your investment account to your base balance.

Withdrawals will be taken proportionally (pro rata) from the mutual funds you have invested if you have selected the proportional transfer option (the only option for the basic investment account). Otherwise, Schwab brokerage accounts will move the money (cash to transfer) into a self-directed account. You will need to select the fund(s) and amount(s) you want to sell to fund your withdrawal.

Retirement, Medicare and HSAs

Q: My spouse and I turn 65 this year and will sign up for Medicare. Can we still use the money in our HSA?

A: Yes. Although you can't contribute to an HSA after enrolling in Medicare, you can keep the account and use HSA funds tax-free for eligible medical expenses. HSA dollars can be used for a broad range of medical expenses, including premiums for Medicare Parts A, B and D (prescription drugs) and Medicare Advantage plan premiums. You may also pay qualified long-term care premiums with these funds. HSA funds cannot be used tax-free to pay Medicare Supplement or Medigap premiums. Remember, you will owe taxes on any withdrawals for non-eligible medical expenses.

Q: I am turning 65 soon and will enroll in Medicare at that time. How much can I contribute to my HSA for the year?

A: Once you (the account holder) are enrolled in Medicare, you must pro-rate the contributions for the year that coverage begins. Medicare coverage starts on the first day of the month in which you turn 65. Take the allowed contribution for the year (including any catch-up contributions) and divide by 12. For example, if you turn 65 in April, you are eligible to contribute from January to March. Multiply the monthly amount by three to get the maximum allowed contribution amount.

Q: Do I have to make all contributions before my 65th birthday?

A: No. Contributions can be made until the tax filing deadline, typically April 15.

Q: I am married and covered by a family HDHP with an HSA. My spouse is enrolled in Medicare, but also covered under the family HDHP. Can I still contribute to the HSA?

A: Yes. HSA contribution eligibility is determined by your status as the HSA account holder, not the account holder's dependents. Your spouse on Medicare does not disqualify you from making contributions to your HSA, even though your spouse is also covered by the HDHP.

Q: I am enrolled in Medicare and have money remaining in my HSA. What happens to these funds?

A: You can continue to use HSA funds on a tax-free basis for eligible medical expenses for yourself and your tax dependents. If you (the account holder) are over the age of 65 and the money is withdrawn for non-medical expenses, it is subject to income tax.



Further is an independent company that provides administrative services for CareFirst BlueCross BlueShield consumer directed health care plans and incentive cards. Further does not sell BlueCross or BlueShield products.

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.). * Registered trademark of the Blue Cross and Blue Shield Association.

Notice of Nondiscrimination and Availability of Language Assistance Services

(UPDATED 7/12/18)

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 8894 Baltimore, Maryland 21224
Email Address	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) 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 ከፍተኛ በቋንቋዎ አገዛ 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) Ìtètíléko: Àkíyèsí yìí ní iwífún nípa isẹ adójútòfò rẹ. Ó le ní àwọn déètì pàtó o sì le ní láti gbé ìgbésẹ ní àwọn ojú gbèdèké kan. O ni ètò láti gba iwífún yìí àti irànlówó ní èdè rẹ lófèfè. Àwọn omọ-egbé gbòdò pe nóm̀bà fòd̀nù tò wà lẹ̀yìn káàdì ìdánimò wọn. Àwọn mírán le pe 855-258-6518 kí o sì dúró nípasẹ̀ ìjíròrò títí a ó fí sọ fún ọ láti tẹ 0. Nígbatí aṣojú kan bá dáhùn, sọ èdè tí o fẹ a ó sì sọ ọ pọ̀ mọ̀ 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 ikonekta 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।

Bàsɔ̀-wùdù (Bassa) Tò Dùù Cáó! Bǝ nìà kɛ bá nyo bǝ kɛ m̄ gbo kpá bó nì fùà-fúá-tiǝ nyɛɛ jè dyí. Bǝ nìà kɛ bédé wé jéé bǝ bǝ m̄ kɛ dɛ wa mó m̄ kɛ nyuɛɛ nyu hwɛ bǝ wé bǝa kɛ zi. ɔ̀ m̄ nì kpé bǝ m̄ kɛ bǝ nìà kɛ kɛ gbo-kpá-kpá m̄ m̄ɛ dyé dɛ nì bídí-wùdù mú bǝ m̄ kɛ se wídí dò péè. Kpooɔ̀ nyo bǝ m̄ dǝ fúùn-nòbà nìà dɛ waa I.D. káàè dɛín nyɛ. Nyo tòò séín m̄ dǝ nòbà nìà kɛ: 855-258-6518, kɛ m̄ m̄ fò tee bǝ wa kɛ m̄ gbo cǝ bǝ m̄ kɛ nòbà m̄à 0 kɛ dyi pàdàìn hwɛ. ɔ̀ jǝ kɛ nyo dò dyi m̄ gǝ jǝìn, po wuɖu m̄ mó poɛ dyie, kɛ nyo dò mu bó nììn bǝ ɔ̀ kɛ nì 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，請說出您需要使用的語言，這樣您就能與口譯人員連線。

Igbo (Igbo) Nrụbama: Ọkwa a nwere ozi gbasara mkpuchi nchekwa onwe gi. Ọ nwere ike inwe ụbọchị ndị dị mkpa, i nwere ike ime ihe tupu ụfọdụ ụbọchị njedebe. I nwere ikike inweta ozi na enyemaka a n'asụsụ gi na akwughị ugwo ọ bụla. Ndị otu kwesiri ikpo akara ekwentị di n'azụ nke kaadi njirimara ha. Ndị ozo niile nwere ike ikpo 855-258-6518 wee chere ụbụbọ ahụ ruo mgbe amanyere ipi 0. Mgbe onye nnọchite anya zara, kwuo asụsụ i choro, a ga-ejikọ 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.

Diné Bizaad (Navajo) Ge': Díí bee íł hane'ígíí bii' dahólǫ bee éédahózin béeso ách'ááh naanil ník'ist'í'ígíí bá. Bii' dahólǫq doo íiyisíí yoolkáálígíí dóó t'áádoo le'é ádadoolyíłígíí da yókeedgo t'áá doo bee e'e'aahí ájiil'íłh. Bee ná ahóót'í' díí bee íł hane' dóó níká'ádoowoł t'áá nínizaad bee t'áá jiik'é. Atah danilínígíí béesh bee hane'é bee wólta'ígíí nitł'izgo bee nee hódolzinígíí bikéédéé' bikáá' bich'í' hodoonihjí'. Aadóó náánáta' éi koji' dahódoonih 855-258-6518 dóó yii diłts'íłt yałtí'ígíí t'áá níléljį áádóó éi bikéé'dóó naasbaqas bił adidiilchit. Áká'anidaalwó'ígíí neidiitąągo, saad bee yánitł'í'ígíí yii diikił dóó ata' halne'é lá níká'ádoowoł.