

# 2014 Summary of BENEFITS

January 1, 2014 — December 31, 2014

**AARP® MedicareRx Preferred (PDP)**

**S5820 - 007**

**AARP® MedicareRx Plans**  
insured through UnitedHealthcare

# Section I

## Introduction to Summary of Benefits

Thank you for your interest in AARP MedicareRx Preferred (PDP). Our plan is offered by UNITEDHEALTHCARE INSURANCE COMPANY which is also called UnitedHealthcare, a Medicare Prescription Drug Plan that contracts with the Federal government. This Summary of Benefits tells you some features of our plan. It doesn't list every drug we cover, every limitation, or exclusion. To get a complete list of our benefits, please call AARP MedicareRx Preferred (PDP) and ask for the "Evidence of Coverage."

### **You have choices in your Medicare prescription drug coverage**

As a Medicare beneficiary, you can choose from different Medicare prescription drug coverage options. One option is to get prescription drug coverage through a Medicare Prescription Drug Plan, like AARP MedicareRx Preferred (PDP). Another option is to get your prescription drug coverage through a Medicare Advantage Plan that offers prescription drug coverage. You make the choice.

### **How can I compare my options?**

The charts in this booklet list some important drug benefits. You can use this Summary of Benefits to compare the benefits offered by AARP MedicareRx Preferred (PDP) to the benefits offered by other Medicare Prescription Drug Plans or Medicare Advantage Plans with prescription drug coverage.

### **Where is AARP MedicareRx Preferred (PDP) available?**

The service area for this plan includes: North Carolina. You must live in one of these areas to join this plan.

### **Who is eligible to join?**

You can join this plan if you are entitled to Medicare Part A and/or enrolled in Medicare Part B and live in the service area. If you are enrolled in an MA coordinated care (HMO or PPO) plan or an MA PFFS plan that includes Medicare prescription drugs, you may not enroll in a PDP unless you disenroll from the HMO, PPO or MA PFFS plan. Enrollees in a private Fee-for-Service plan (PFFS) that does not provide Medicare prescription drug coverage, or an MA Medical Savings Account (MSA) plan may enroll in a PDP. Enrollees in an 1876 Cost plan may enroll in a PDP.

### **Where can I get my prescriptions?**

AARP MedicareRx Preferred (PDP) has formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. We will not pay for your prescriptions if you use an out-of-network pharmacy, except in certain cases.

AARP MedicareRx Preferred (PDP) has a list of preferred pharmacies. At these pharmacies, you may get your drugs at a lower co-pay or co-insurance. You may go to a non-preferred pharmacy, but you may have to pay more for your prescription drugs.

The pharmacies in our network can change at any time. You can ask for a Pharmacy Directory or visit us at <http://www.AARPMedicareRx.com>. Our customer service number is listed at the end of this introduction.

### **What if my doctor prescribes less than a month's supply?**

In consultation with your doctor or pharmacist, you may receive less than a month's supply of certain drugs. Also, if you live in a long-term care facility, you will receive less than a month's supply of certain brand and generic drugs. Dispensing fewer drugs at a time can help reduce cost and waste in the Medicare Part D program, when this is medically appropriate. The amount you pay in these circumstances will depend on

whether you are responsible for paying coinsurance (a percentage of the cost of the drug) or a copay (a flat dollar amount for the drug). If you are responsible for coinsurance for the drug, you will continue to pay the applicable percentage of the drug cost. If you are responsible for a copay for the drug, a “daily cost-sharing rate” will be applied. If your doctor decides to continue the drug after a trial period, you should not pay more for a month’s supply than you otherwise would have paid. Contact your plan if you have questions about cost-sharing when less than a one-month supply is dispensed.

### **Does my plan cover Medicare Part B or Part D drugs?**

AARP MedicareRx Preferred (PDP) does not cover drugs that are covered under Medicare Part B as prescribed and dispensed. Generally, we only cover drugs, vaccines, biological products and medical supplies associated with the delivery of insulin that are covered under the Medicare Prescription Drug Benefit (Part D) and that are on our formulary.

### **What is a prescription drug formulary?**

AARP MedicareRx Preferred (PDP) uses a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove, or make changes to coverage limitations on certain drugs or change how much you pay for a drug. If we make any formulary change that limits our members’ ability to fill their prescriptions, we will notify the affected members before the change is made. We will send a formulary to you and you can see our complete formulary on our Website at <http://www.AARPMedicareRx.com>. If you are currently taking a drug that is not on our formulary or subject to additional requirements or limits, you may be able to get a temporary supply of the drug. You can contact us to request an exception or switch to an alternative drug listed on our formulary with your physician’s help. Call us to see if you can get a temporary supply of the drug or for more details about our drug transition policy.

### **What should I do if I have other insurance in addition to Medicare?**

If you have a Medigap (Medicare Supplement) policy that includes prescription drug coverage, you must contact your Medigap Issuer to let them know that you have joined a Medicare Prescription Drug Plan. If you decide to keep your current Medigap supplement policy, your Medigap Issuer will remove the prescription drug coverage portion of your policy. Call your Medigap Issuer for details. If you or your spouse has, or is able to get, employer group coverage, you should talk to your employer to find out how your benefits will be affected if you join AARP MedicareRx Preferred (PDP). Get this information before you decide to enroll in this plan.

### **How can I get extra help with my prescription drug plan costs or get extra help with other Medicare costs?**

You may be able to get extra help to pay for your prescription drug premiums and costs as well as get help with other Medicare costs. To see if you qualify for getting extra help, call:

- 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048, 24 hours a day/7 days a week; and see <http://www.medicare.gov> ‘Programs for People with Limited Income and Resources’ in the publication Medicare & You.
- The Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call 1-800-325-0778; or
- Your State Medicaid Office.

### **What are my protections in this plan?**

All Medicare Prescription Drug Plans agree to stay in the program for a full calendar year at a time. Plan benefits and cost-sharing may change from calendar year to calendar year. Each year, plans can decide whether to continue to participate with the Medicare Prescription Drug Program. A plan may continue in their entire

service area (geographic area where the plan accepts members) or choose to continue only in certain areas. Also, Medicare may decide to end a contract with a plan. Even if your Medicare Prescription Plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue for an additional calendar year, it must send you a letter at least 90 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of AARP MedicareRx Preferred (PDP), you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug, and the right to file a grievance. You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. An exception is a type of coverage determination. You may ask us for an exception if you believe you need a drug that is not on our list of covered drugs or believe you should get a non-preferred drug at a lower out-of-pocket cost. You can also ask for an exception to cost utilization rules, such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill your prescription at a pharmacy. Your doctor must provide a statement to support your exception request. If we deny coverage for your prescription drug(s), you have the right to appeal and ask us to review our decision. Finally, you have the right to file a grievance if you have any type of problem with us or one of our network pharmacies that does not involve coverage for a prescription drug. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

### **What is a Medication Therapy Management (MTM) program?**

A Medication Therapy Management (MTM) Program is a free service we offer. You may be invited to participate in a program designed for your specific health and pharmacy needs. You may decide not to participate but it is recommended that you take full advantage of this covered service if you are selected. Contact AARP MedicareRx Preferred (PDP) for more details.

### **Where can I find information on plan ratings?**

The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and customer service). If you have access to the web, you can find the Plan Ratings information by using the Find health & drug plans web tool on medicare.gov to compare the plan ratings for Medicare plans in your area. You can also call us directly to obtain a copy of the plan ratings for this plan. Our customer service number is listed below.

## **Please call UnitedHealthcare for more information about AARP MedicareRx Preferred (PDP).**

Visit us at <http://www.AARPMedicareRx.com> or, call us:

Customer Service Hours for October 1 – February 14: Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday, 8:00 a.m. - 8:00 p.m. Local

Customer Service Hours for February 15 – September 30: Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday, 8:00 a.m. - 8:00 p.m. Local

Current and Prospective members should call toll-free **1-888-867-5575** . (TTY/TDD 711)

For more information about Medicare, please call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call 24 hours a day, 7 days a week. Or, visit <http://www.medicare.gov> on the web.

This document may be available in other formats such as Braille, large print or other alternate formats. This document may be available in a non-English language. For additional information, call customer service at the phone number listed above.

Este documento puede estar disponible en un idioma que no sea inglés. Para obtener más información, llame a servicio al cliente al número de teléfono que aparece arriba.

If you have any questions about this plan's benefits or costs, please contact UnitedHealthcare for details.

# Section II

## Summary of Benefits

Benefit	Original Medicare	AARP MedicareRx Preferred (PDP)
<b>Prescription Drug Benefits</b>		
<p><b>Outpatient Prescription Drugs</b></p>	<p>Most drugs are not covered under Original Medicare. You can add prescription drug coverage to Original Medicare by joining a Medicare Prescription Drug Plan, or you can get all your Medicare coverage, including prescription drug coverage, by joining a Medicare Advantage Plan or a Medicare Cost Plan that offers prescription drug coverage.</p>	<p><b>Drugs covered under Medicare Part D</b></p> <p><b>General</b></p> <p>This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at <a href="http://www.AARPMedicareRx.com">http://www.AARPMedicareRx.com</a> on the web.</p> <p>Different out-of-pocket costs may apply for people who</p> <ul style="list-style-type: none"> <li>• have limited incomes,</li> <li>• live in long term care facilities, or</li> <li>• have access to Indian/Tribal/Urban (Indian Health Service) providers.</li> </ul> <p>\$42.80 monthly premium</p> <p>Most people will pay their Part D premium. However, some people will pay a higher premium because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part D premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</p> <p>The plan offers national in-network prescription coverage (i.e., this would include 50 states and the District of Columbia). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).</p>

Benefit	Original Medicare	AARP MedicareRx Preferred (PDP)
		<p>Total yearly drug costs are the total drug costs paid by both you and a Part D plan.</p> <p>The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.</p> <p>Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from AARP MedicareRx Preferred (PDP) for certain drugs.</p> <p>You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, printed materials, as well as on the Medicare Prescription Drug Plan Finder on Medicare.gov.</p> <p>If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.</p> <p>If you request a formulary exception for a drug and AARP MedicareRx Preferred (PDP) approves the exception, you will pay Tier 4: Non-Preferred Brand cost sharing for that drug.</p> <p><b>In-Network</b> \$0 deductible.</p> <p><b>Initial Coverage</b> You pay the following until total yearly drug costs reach \$2,850:</p>

Benefit	Original Medicare	AARP MedicareRx Preferred (PDP)
		<p><b>Retail Pharmacy</b>  Contact your plan if you have questions about cost-sharing or billing when less than a one-month supply is dispensed.</p> <p>You can get drugs from a preferred and non-preferred pharmacy the following way(s):</p> <p><b>Tier 1: Preferred Generic</b></p> <ul style="list-style-type: none"> <li>• \$3 copay for a one-month (30-day) supply of drugs in this tier from a preferred pharmacy</li> <li>• \$9 copay for a three-month (90-day) supply of drugs in this tier from a preferred pharmacy</li> <li>• \$5 copay for a one-month (30-day) supply of drugs in this tier from a non-preferred pharmacy</li> <li>• \$15 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred pharmacy</li> </ul> <p><b>Tier 2: Non-Preferred Generic</b></p> <ul style="list-style-type: none"> <li>• \$7 copay for a one-month (30-day) supply of drugs in this tier from a preferred pharmacy</li> <li>• \$21 copay for a three-month (90-day) supply of drugs in this tier from a preferred pharmacy</li> <li>• \$10 copay for a one-month (30-day) supply of drugs in this tier from a non-preferred pharmacy</li> <li>• \$30 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred pharmacy</li> </ul> <p><b>Tier 3: Preferred Brand</b></p> <ul style="list-style-type: none"> <li>• \$40 copay for a one-month (30-day) supply of drugs in this tier from a preferred pharmacy</li> </ul>

Benefit	Original Medicare	AARP MedicareRx Preferred (PDP)
		<ul style="list-style-type: none"> <li>• \$120 copay for a three-month (90-day) supply of drugs in this tier from a preferred pharmacy</li> <li>• \$43 copay for a one-month (30-day) supply of drugs in this tier from a non-preferred pharmacy</li> <li>• \$129 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred pharmacy</li> </ul> <p>Tier 4: Non-Preferred Brand</p> <ul style="list-style-type: none"> <li>• \$80 copay for a one-month (30-day) supply of drugs in this tier from a preferred pharmacy</li> <li>• \$240 copay for a three-month (90-day) supply of drugs in this tier from a preferred pharmacy</li> <li>• \$95 copay for a one-month (30-day) supply of drugs in this tier from a non-preferred pharmacy</li> <li>• \$285 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred pharmacy</li> </ul> <p>Tier 5: Specialty Tier</p> <ul style="list-style-type: none"> <li>• 33% coinsurance for a one-month (30-day) supply of drugs in this tier from a preferred pharmacy</li> <li>• 33% coinsurance for a three-month (90-day) supply of drugs in this tier from a preferred pharmacy</li> <li>• 33% coinsurance for a one-month (30-day) supply of drugs in this tier from a non-preferred pharmacy</li> <li>• 33% coinsurance for a three-month (90-day) supply of drugs in this tier from a non-preferred pharmacy</li> </ul>

Benefit	Original Medicare	AARP MedicareRx Preferred (PDP)
		<p><b>Long Term Care Pharmacy</b>  Long term care pharmacies must dispense brand name drugs in amounts less than a 14 days supply at a time. They may also dispense less than a month's supply of generic drugs at a time. Contact your plan if you have questions about cost-sharing or billing when less than a one-month supply is dispensed.</p> <p>You can get drugs the following way(s):</p> <p>Tier 1: Preferred Generic</p> <ul style="list-style-type: none"> <li>• \$5 copay for a one-month (31-day) supply of drugs in this tier</li> </ul> <p>Tier 2: Non-Preferred Generic</p> <ul style="list-style-type: none"> <li>• \$10 copay for a one-month (31-day) supply of drugs in this tier</li> </ul> <p>Tier 3: Preferred Brand</p> <ul style="list-style-type: none"> <li>• \$43 copay for a one-month (31-day) supply of drugs in this tier</li> </ul> <p>Tier 4: Non-Preferred Brand</p> <ul style="list-style-type: none"> <li>• \$95 copay for a one-month (31-day) supply of drugs in this tier</li> </ul> <p>Tier 5: Specialty Tier</p> <ul style="list-style-type: none"> <li>• 33% coinsurance for a one-month (31-day) supply of drugs in this tier</li> </ul> <p><b>Mail Order</b>  Contact your plan if you have questions about cost-sharing or billing when less than a one-month supply is dispensed.</p> <p>You can get drugs from a preferred and non-preferred mail order pharmacy the following way(s):</p> <p>Tier 1: Preferred Generic</p>

Benefit	Original Medicare	AARP MedicareRx Preferred (PDP)
		<ul style="list-style-type: none"> <li>• \$0 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>• \$15 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> </ul> <p>Tier 2: Non-Preferred Generic</p> <ul style="list-style-type: none"> <li>• \$7 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>• \$30 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> </ul> <p>Tier 3: Preferred Brand</p> <ul style="list-style-type: none"> <li>• \$115 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>• \$129 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> </ul> <p>Tier 4: Non-Preferred Brand</p> <ul style="list-style-type: none"> <li>• \$235 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>• \$285 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> </ul> <p>Tier 5: Specialty Tier</p> <ul style="list-style-type: none"> <li>• 33% coinsurance for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>• 33% coinsurance for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> </ul>

Benefit	Original Medicare	AARP MedicareRx Preferred (PDP)
		<p><b>Coverage Gap</b>            After your total yearly drug costs reach \$2,850, you receive limited coverage by the plan on certain drugs. You will also receive a discount on brand name drugs and generally pay no more than 47.5% for the plan's costs for brand drugs and 72% of the plan's costs for generic drugs until your yearly out-of-pocket drug costs reach \$4,550.</p> <p><b>Catastrophic Coverage</b>            After your yearly out-of-pocket drug costs reach \$4,550, you pay the greater of:</p> <ul style="list-style-type: none"> <li>• 5% coinsurance, or</li> <li>• \$2.55 copay for generic (including brand drugs treated as generic) and a \$6.35 copay for all other drugs.</li> </ul> <p><b>Out-of-Network</b>            Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from AARP MedicareRx Preferred (PDP).</p> <p>You can get out-of-network drugs the following way:</p> <p><b>Out-of-Network Initial Coverage</b>            You will be reimbursed up to the plan's cost of the drug minus the following for drugs purchased out-of-network until total yearly drug costs reach \$2,850:</p> <p>Tier 1: Preferred Generic</p>

Benefit	Original Medicare	AARP MedicareRx Preferred (PDP)
		<ul style="list-style-type: none"> <li>• \$5 copay for a one-month (30-day) supply of drugs in this tier</li> </ul> <p>Tier 2: Non-Preferred Generic</p> <ul style="list-style-type: none"> <li>• \$10 copay for a one-month (30-day) supply of drugs in this tier</li> </ul> <p>Tier 3: Preferred Brand</p> <ul style="list-style-type: none"> <li>• \$43 copay for a one-month (30-day) supply of drugs in this tier</li> </ul> <p>Tier 4: Non-Preferred Brand</p> <ul style="list-style-type: none"> <li>• \$95 copay for a one-month (30-day) supply of drugs in this tier</li> </ul> <p>Tier 5: Specialty Tier</p> <ul style="list-style-type: none"> <li>• 33% coinsurance for a one-month (30-day) supply of drugs in this tier</li> </ul> <p>You will not be reimbursed for the difference between the Out-of-Network Pharmacy charge and the plan's In-Network allowable amount.</p> <p><b>Out-of-Network Coverage Gap</b></p> <p>You will be reimbursed up to 28% of the plan allowable cost for generic drugs purchased out-of-network until total yearly out-of-pocket drug costs reach \$4,550. Please note that the plan allowable cost may be less than the out-of-network pharmacy price paid for your drug(s).</p> <p>You will be reimbursed up to 52.5% of the plan allowable cost for brand name drugs purchased out-of-network until your total yearly out-of-pocket drug costs reach \$4,550. Please note that the plan allowable cost may be less than the out-of-network pharmacy price paid for your drug(s).</p>

Benefit	Original Medicare	AARP MedicareRx Preferred (PDP)
		<p><b>Out-of-Network Catastrophic Coverage</b></p> <p>After your yearly out-of-pocket drug costs reach \$4,550, you will be reimbursed for drugs purchased out-of-network up to the plan's cost of the drug minus your cost share, which is the greater of:</p> <ul style="list-style-type: none"> <li>• 5% coinsurance, or</li> <li>• \$2.55 copay for generic (including brand drugs treated as generic) and a \$6.35 copay for all other drugs.</li> </ul> <p>You will not be reimbursed for the difference between the Out-of-Network Pharmacy charge and the plan's In-Network allowable amount.</p>

## Multi-language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-888-867-5575. Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-888-867-5575. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电1-888-867-5575。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電1-888-867-5575。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggagamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-888-867-5575. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-888-867-5575. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-888-867-5575 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-888-867-5575. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-888-867-5575번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-888-867-5575. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Arabic:** فوري، مترجم على للحصول لدينا الأدوية جدول أو بالصحة تتعلق أسئلة أي عن للإجابة المجانية الفوري المترجم خدمات نقدم إننا مجانية خدمة هذه بمساعدتك العربية يتحدث ما شخص سيقوم. 1-888-867-5564 على بنا الاتصال سوى عليك ليس

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-888-867-5575. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portugues:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através

do número 1-888-867-5575. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-888-867-5575. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-888-867-5575. Ta usługa jest bezpłatna.

**Hindi:** हमारे सुवास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएं उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-888-867-5575 पर फोन करें. कोई व्यक्ति जो हन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

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