

- If you join another plan by **December 7, 2021**, your new coverage will start on **January 1, 2022**. You will be automatically disenrolled from your current plan.

Additional Resources

- Please contact our Member Services number at 1-800-329-2792 for additional information. (TTY users should call 711.) Hours are October 1st to March 31st from 8 a.m. to 8 p.m. seven days a week. We are available for phone calls April 1st to September 30th from 8 a.m. to 8 p.m. Monday through Friday.
- This information is also available in braille, large print, or other alternate formats.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About *Freedom Nation (PPO)*

- Highmark Blue Cross Blue Shield of Western New York is a PPO plan with a Medicare contract. Enrollment in Highmark Blue Cross Blue Shield of Western New York depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means Highmark Blue Cross Blue Shield of Western New York. When it says “plan” or “our plan,” it means *Freedom Nation (PPO)*.

Directory. **Please review the 2022 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan, but if your doctor or specialist does leave your plan, you have certain rights and protections summarized below:

- Even though our network of providers may change during the year, we must furnish you with uninterrupted access to qualified doctors and specialists.
- We will make a good faith effort to provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed, you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider to manage your care.

Section 2.4 – Changes to the Pharmacy Network

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies. Our network includes pharmacies with preferred cost sharing, which may offer you lower cost sharing than the standard cost sharing offered by other network pharmacies for some drugs.

There are changes to our network of pharmacies for next year. An updated Pharmacy Directory is located on our website at www.bcbswny.com/medicare. You may also call Member Services for updated provider information or to ask us to mail you a Pharmacy Directory. **Please review the 2022 Pharmacy Directory to see which pharmacies are in our network.**

Section 2.5 – Changes to Benefits and Costs for Medical Services

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services,

see Chapter 4, *Medical Benefits Chart (what is covered and what you pay)*, in your 2022 *Evidence of Coverage*.

Cost	2021 (this year)	2022 (next year)
In-Network Skilled Nursing Facility (SNF)	You pay a \$0 copay per day for days 1-20 and a \$184 copay per day for days 21-100.	You pay a \$0 copay per day for days 1-20 and a \$188 copay per day for days 21-100.
In-Network Primary Care Physician Copay	You pay a \$15 copay per visit.	You pay a \$5 copay per visit.
In-Network Chiropractic Services	Routine care is not covered.	You pay a \$20 copay for each routine visit, up to 6 visits per year.
Mental Health Specialty Services	Prior authorization is required after the first 20 visits.	Prior authorization is not required.
Psychiatric Services	Prior authorization is required after the first 20 visits.	Prior authorization is not required.
Opioid Treatment Program Services	Prior authorization is required.	Prior authorization is not required.
In-network Lab Services	You pay a \$10 per service.	You pay \$5 per service.
Outpatient Substance Abuse Services	Prior authorization is required after the first 20 visits.	Prior authorization is not required.
Acupuncture (Supplemental Benefit)	Not covered	You have a \$250 combined annual allowance for acupuncture and massage therapy.

Cost	2021 (this year)	2022 (next year)
Over-The-Counter Mail-Order Benefit (Supplemental Benefit)	The quarterly allowance does not carry forward to the next quarter if it is unused.	The quarterly allowance will carry forward to the next quarter if it is unused. This does not roll to the next plan year.
Meal Benefit (Supplemental Benefit)	Your post discharge meal benefit provides access to one meal per day for 7-days following an Inpatient Hospital or Skilled Nursing Facility stay. \$0 copay for coordinated meal requests.	Your post discharge meal benefit provides access to one meal per day for 7-days following an Inpatient Hospital, Mental Health Hospital, or Skilled Nursing Facility stay. \$0 copay for coordinated meal requests.
COVID-19 (Supplemental Benefit)	You pay a \$370 copay per day for days 1-5. There is an annual out-of-pocket maximum of \$1,850.	If you are admitted for an Inpatient Acute Hospital Care Stay due to COVID-19, the cost-share for this service will be waived. Inpatient rehabilitation is not included.
Massage Therapy (Supplemental Benefit)	Not Covered	You have a \$250 combined annual allowance for acupuncture and massage therapy.
Fitting/Evaluation for Hearing Aid (Supplemental Benefit)	Not Covered	Each hearing aid purchase includes one year of follow-up provider visits for fitting and adjustments. These visits are available for 12 months following hearing aid purchase and only with the purchase of a hearing aid.

Cost	2021 (this year)	2022 (next year)
Hearing Aids (Supplemental Benefit)	Hearing aid purchase includes: <ul style="list-style-type: none"> • 3 provider visits within first year of hearing aid purchase • 45-day trial period • 3-year extended warranty • 48 batteries per aid for non-rechargeable models 	Hearing aid purchase includes: <ul style="list-style-type: none"> - First year of follow-up provider visits - 60-day trial period - 3-year extended warranty - 80 batteries per aid for non-rechargeable models
Out-of-Network Routine Chiropractic Services	Not Covered	You pay 50% of the total cost, up to 6 visits per year.
Out-of-Network acupuncture (Supplemental Benefit)	Not Covered	You have a \$250 combined annual allowance for acupuncture and massage therapy.
Out-of-Network massage therapy (Supplemental Benefit)	Not Covered	You have a \$250 combined annual allowance for acupuncture and massage therapy.

Section 2.6 – Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our Drug List is provided electronically.

We made changes to our Drug List, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions.**

If you are affected by a change in drug coverage, you can:

- **Work with your doctor (or other prescriber) and ask the plan to make an exception to cover the drug. We encourage current members to ask for an exception before next year.**
 - To learn what you must do to ask for an exception, see Chapter 9 of your *Evidence of Coverage (What to do if you have a problem or*

complaint (coverage decisions, appeals, complaints)) or call Member Services.

- **Work with your doctor (or other prescriber) to find a different drug** that we cover. You can call Member Services to ask for a list of covered drugs that treat the same medical condition.

In some situations, we are required to cover a temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of membership to avoid a gap in therapy. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the *Evidence of Coverage*.) During the time when you are getting a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

If you have a previously approved formulary exception, it will still be in effect until the date listed in your approval letter. After the expiration date of your approved exception, you will need to file for a new formulary exception.

Most of the changes in the Drug List are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules.

Starting in 2022, we may immediately remove a brand name drug on our Drug List if, at the same time, we replace it with a new generic drug on the same or lower cost-sharing tier and with the same or fewer restrictions. Also, when adding the new generic drug, we may decide to keep the brand name drug on our Drug List, but immediately move it to a different cost-sharing tier or add new restrictions or both.

This means, for instance, if you are taking a brand name drug that is being replaced or moved to a higher cost-sharing tier, you will no longer always get notice of the change 30 days before we make it or get a month's supply of your brand name drug at a network pharmacy. If you are taking the brand name drug, you will still get information on the specific change we made, but it may arrive after the change is made.

When we make these changes to the Drug List during the year, you can still work with your doctor (or other prescriber) and ask us to make an exception to cover the drug. We will also continue to update our online Drug List as scheduled and provide other required information to reflect drug changes. (To learn more about the changes we may make to the Drug List, see Chapter 5, Section 6 of the *Evidence of Coverage*.)

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug costs. Because you receive “Extra Help” if

you haven't received this insert by September 30th, please call Member Services and ask for the "LIS Rider."

There are four "drug payment stages." How much you pay for a Part D drug depends on which drug payment stage you are in. (You can look in Chapter 6, Section 2 of your *Evidence of Coverage* for more information about the stages.)

The information below shows the changes for next year to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage. To get information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*, which is located on our website at www.bcbswny.com/medicare. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2021 (this year)	2022 (next year)
<p>Stage 1: Yearly Deductible Stage</p> <p>During this stage, you pay the full cost of your <i>Tier 3 Preferred Brand, Tier 4 Non-Preferred Drugs, and Tier 5 Specialty Drugs</i> until you have reached the yearly deductible.</p>	<p>The Deductible is \$300.</p> <p>During this stage, you pay either a \$4 or \$12 copayment for drugs at a preferred pharmacy or a \$9 or \$17 copayment at a standard pharmacy for drugs on <i>Tier 1 and Tier 2</i> and the full cost of drugs on <i>Tier 3, Tier 4, and Tier 5</i> until you have reached the yearly deductible.</p>	<p>The Deductible is \$290.</p> <p>During this stage, you pay either a \$0 or \$12 copayment for drugs at a preferred pharmacy or a \$5 or \$17 copayment at a standard pharmacy for drugs on <i>Tier 1 and Tier 2</i> and the full cost of drugs on <i>Tier 3, Tier 4, and Tier 5</i> until you have reached the yearly deductible.</p> <p>Because we have no deductible, this payment stage does not apply to you. There is no deductible for Freedom Nation (PPO) for select Insulins. For a 30-day supply of insulin you will pay \$30 at a preferred pharmacy for select insulin or \$35 at a standard pharmacy for select insulin</p>

Changes to Your Cost-sharing in the Initial Coverage Stage

To learn how copayments and coinsurance work, look at Chapter 6, Section 1.2, *Types of out-of-pocket costs you may pay for covered drugs* in your *Evidence of Coverage*.

Stage	2021 (this year)	2022 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Tier 1 Preferred Generics: <i>Standard cost-sharing:</i> You pay \$9 copay per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$4 copay per prescription.</p> <p>Tier 2 Generics: <i>Standard cost-sharing:</i> You pay \$17 copay per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$12 copay per prescription.</p> <p>Tier 3 Preferred Brand: <i>Standard cost-sharing:</i> You pay \$47 copay per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$42 copay per prescription.</p> <p>Tier 4 Non-Preferred Drug: <i>Standard cost-sharing:</i> You pay \$100 copay per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$94 copay per prescription.</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Tier 1 Preferred Generics: <i>Standard cost-sharing:</i> You pay \$5 copay per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$0 copay per prescription.</p> <p>Tier 2 Generics: <i>Standard cost-sharing:</i> You pay \$17 copay per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$12 copay per prescription.</p> <p>Tier 3 Preferred Brand: <i>Standard cost-sharing:</i> You pay \$47 copay per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$42 copay per prescription.</p> <p>Tier 4 Non-Preferred Drug: <i>Standard cost-sharing:</i> You pay \$100 copay per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$94 copay per prescription.</p>

Stage	2021 (this year)	2022 (next year)
	<p><i>Tier 5 Specialty Tier:</i> <i>Standard cost-sharing:</i> You pay 27% coinsurance of the total cost.</p> <p><i>Preferred cost-sharing:</i> You pay 27% coinsurance of the total cost.</p> <hr/> <p>Once your total drugs costs have reached \$4,130 you will move to the next stage (the Coverage Gap Stage).</p>	<p><i>Tier 5 Specialty Tier:</i> <i>Standard cost-sharing:</i> You pay 28% coinsurance of the total cost.</p> <p><i>Preferred cost-sharing:</i> You pay 28% coinsurance of the total cost.</p> <hr/> <p>Once your total drugs costs have reached \$4,430, you will move to the next stage (the Coverage Gap Stage).</p> <p><i>Insulin:</i></p> <p><i>Standard cost-sharing:</i> You pay \$35 for a 30-day supply for select insulins.</p> <p><i>Preferred cost-sharing:</i> You pay \$30 for a 30-day supply for select insulins.</p>

Changes to the Coverage Gap and Catastrophic Coverage Stages

The other two drug coverage stages – the Coverage Gap Stage and the Catastrophic Coverage Stage – are for people with high drug costs. **Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage.** For information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*. *Freedom Nation (PPO)* offers additional gap coverage for select insulins. During the Coverage Gap stage, your out-of-pocket costs for select insulins will be \$30 at a preferred pharmacy for a 30-day supply and \$35 at a standard pharmacy for a 30-day supply of insulin.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in *Freedom Nation (PPO)*

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

Section 3.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2022 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan timely,
- – *OR*– You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll

in a Medicare drug plan, please see Section 2.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2022* handbook, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to www.medicare.gov/plan-compare. **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

As a reminder, *Highmark Blue Cross Blue Shield of Western New York* offers other Medicare health plans AND/OR Medicare prescription drug plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from *Freedom Nation (PPO)*.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from *Freedom Nation (PPO)*.
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 7.1 of this booklet).
 - – *OR* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 4 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2022.

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

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 10, Section 2.3 of the *Evidence of Coverage*.

If you enrolled in a Medicare Advantage Plan for January 1, 2022, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or

without Medicare prescription drug coverage) between January 1 and March 31, 2022. For more information, see Chapter 10, Section 2.2 of the *Evidence of Coverage*.

SECTION 5 Programs That Offer Free Counseling about Medicare

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

HIICAP is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. *HIICAP* counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call *HIICAP* at 1-800-701-0501. You can learn more about *HIICAP* by visiting their website (<https://aging.ny.gov/health-insurance-information-counseling-and-assistance>).

SECTION 6 Programs That Help Pay for Prescription Drugs

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

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don’t even know it. To see if you qualify, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
 - Your State Medicaid Office (applications).
- **Help from your state’s pharmaceutical assistance program.** New York State has a program called Elderly Pharmaceutical Insurance Coverage (EPIC) that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State

Health Insurance Assistance Program (the name and phone numbers for this organization are in Section 5 of this booklet).

- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the NYS Department of Health's AIDS Institute/ADAP. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-800-542-2437 or 1-844-682-4058 (TDD 518-459-0121), Monday through Friday 9am–5pm.

SECTION 7 Questions?

Section 7.1 – Getting Help from *Freedom Nation (PPO)*

Questions? We're here to help. Please call Member Services at 1-800-329-2792. (TTY only, call 711). We are available for phone calls October 1st to March 31st from 8 a.m. to 8 p.m., seven days a week. We are available for phone calls April 1st to September 30th from 8 a.m. to 8 p.m., Monday through Friday. Calls to these numbers are free.

Read your 2022 *Evidence of Coverage* (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2022. For details, look in the 2022 *Evidence of Coverage for Freedom Nation (PPO)*. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at www.bcbswny.com/medicare. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.bcbswny.com/medicare. As a reminder, our website has the most up-to-date information about our provider network (Provider Directory) and our list of covered drugs (Formulary/Drug List).

Section 7.2 – Getting Help from Medicare

To get information directly from Medicare:

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

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

Visit the Medicare Website

You can visit the Medicare website (www.medicare.gov). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to www.medicare.gov/plan-compare).

Read *Medicare & You 2022*

You can read *Medicare & You 2022* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Notice of Nondiscrimination

The plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The plan provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other)
- 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 the customer service number on the back of your member ID card or contact the Civil Rights Coordinator.

If you believe that the plan 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: Civil Rights Coordinator, PPO Box 22492, Pittsburgh, PA 15222, Phone: 1-866-286-8295 (TDD 711), Fax: 1-412-544-2475, email: CivilRightsCoordinator@highmarkhealth.org

You can file a grievance in person or by mail, fax, or email. You can also file a civil rights complaint with the US 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 US Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

For assistance in English, call the customer service number listed on your member ID card.

Para obtener asistencia en español, llame al servicio de atención al cliente al número que aparecen en su

tarjeta de identificación.

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Aby uzyskać pomoc w języku polskim, należy zadzwonić do działu obsługi klienta pod numer podany na identyfikatorze.

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Pour une assistance en français, composez le numéro de téléphone du service à la clientèle figurant sur votre carte d'identification.

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Para sa tulong sa Tagalog, tumawag sa numero ng serbisyo sa customer na nasa inyong ID card.

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