

# **2024 Summary of Benefits** aetna

Aetna Medicare Choice Plan (PPO) H5521 - 056

Here's a summary of the services we cover from January 1, 2024 through December 31, 2024. Keep in mind: This is just a summary. Need a complete list of what we cover and any limitations? Just visit AetnaMedicare.com/H5521-056 where you'll find the plan's Evidence of Coverage (EOC). You may call us to request a copy.

### We're here to help

You may have guestions as you read through this information. And that's OK — we're here to help.

#### Not a member yet?

### Call 1-833-859-6031 (TTY: 711)

October 1-March 31: 8 AM to 8 PM, 7 days a week April 1-September 30: 8 AM to 8 PM, Monday-Friday An Aetna® team member will answer your call.

#### Already a member?

Call 1-833-570-6670 (TTY: 711) 8 AM to 8 PM, 7 days a week An Aetna team member will answer your call.



### Are you eligible to enroll?

#### To join Aetna Medicare Choice Plan (PPO), you must:

- Be entitled to Medicare Part A
- Have Medicare Part B
- Live in the plan's service area, which includes the following county: **California**: Orange

### What you should know

- **Plan type:** Aetna Medicare Choice Plan (PPO) is a PPO plan. This is a Medicare Advantage plan that covers prescription drugs. You can use in-network and out-of-network providers. You will typically pay more for out-of-network care.
- **Primary Care Physician (PCP):** You have the option to choose a PCP. We recommend choosing a PCP because when we know who your doctor is we can better support your care.
- **Referrals:** Aetna Medicare Choice Plan (PPO) doesn't require a referral from a PCP to see a specialist. Keep in mind, some providers may require a recommendation or treatment plan from your doctor in order to see you.
- **Prior authorizations:** Your provider will work with us to get approval before you receive certain services or drugs.
- **Contact information:** To get more information about some benefits, please see the Contact quick reference chart at the end of this document.
- Provider directory: View your provider directory at <u>AetnaMedicare.com/H5521-056</u>.



### <u>Plan premium, deductible, and maximum</u> <u>out-of-pocket (MOOP)</u>



| Out-of-pocket costs |  |
|---------------------|--|
| Monthly premium     | \$77   |
|                     | You must continue to pay your Medicare Part B premium.   |
| Plan deductible     | \$O  |
| MOOP                | \$5,500 for in-network services<br>\$8,950 for in- and out-of-network services combined  |
|                     | Once you reach the maximum out-of-pocket, our plan pays 100% of covered medical services. Your premium and prescription drug costs don't count toward your MOOP. |

### **Medical and hospital benefits**



#### Hospital coverage

Your doctor often needs approval from us before we cover these services. This is called **prior authorization** or pre-certification.

| Benefit                                  | Your in-network costs   | Your out-of-network costs   |
|--|---|---|
| Inpatient (unlimited number of days)     | \$350 per day, days 1-4; \$0 per day,<br>days 5-90; \$0 for additional days | \$425 per day, days 1-10; \$0 per day,<br>days 11-90; \$0 for additional days |
| Outpatient hospital observation services | \$395 per stay  | \$425 per stay  |
| Outpatient hospital                      | \$350   | \$450   |
| Ambulatory surgical center               | \$350   | \$450   |



|            | Doctor visits         |                           |
|------------|-----------------------|---------------------------|
| Benefit    | Your in-network costs | Your out-of-network costs |
| PCP        | \$O                   | \$35                      |
| Specialist | \$30                  | \$65                      |



Preventive, emergency and urgent care

| •••  |   |   |
|--|---|---|
| Benefit  | Your in-network costs   | Your out-of-network costs   |
| Preventive care  | \$0   | 0% – 40%  |
|  |   | 0% for the pneumonia, influenza,<br>Hepatitis B, and COVID-19 vaccines<br>40% for all other Medicare-covered<br>preventive services |
|  | For a full list of preventive services a services may have an associated co | vailable, see the EOC. Some covered<br>st.  |
| Emergency and urgent care (inside the U.S.)                                | \$120 for emergency care<br>\$40 for urgent care                            | \$120 for emergency care<br>\$40 for urgent care  |
| Emergency and urgent<br>care, including<br>ambulance (outside<br>the U.S.) | \$120 for emergency care<br>\$120 for urgent care<br>\$275 for ambulance    | \$120 for emergency care<br>\$120 for urgent care<br>\$275 for ambulance  |





**Diagnostic services, labs, imaging** Your doctor often needs approval from us before we cover these services. This is called **prior authorization** or pre-certification.

| Benefit                                    | Your in-network costs   | Your out-of-network costs |
|--|---|---------------------------|
| Diagnostic tests and procedures            | \$40  | 40%                       |
| Lab services                               | \$40<br>You'll pay \$0 for certain lab services<br>including hemoglobin A1c, urine<br>protein, prothrombin (protime), urine<br>albumin, fecal immunochemical test<br>(FIT), kidney health evaluation for<br>members with diabetes (KED) and<br>COVID-19 testing | \$65                      |
| Diagnostic radiology services, such as MRI | \$295   | 40%                       |
| Outpatient x-rays                          | \$40  | 40%                       |



#### **Hearing services**

| Benefit                    | Your in-network costs   | Your out-of-network costs                                       |
|----------------------------|---|---|
| Diagnostic hearing<br>exam | \$O   | 40%   |
| Routine hearing exam       | \$0   | 40%   |
|                            | You get one routine hearing exam even<br>NationsHearing network, or an out-of-  | ery year. You can visit a provider in the<br>-network provider. |
| Hearing aids               | You get an annual benefit amount<br>(allowance) up to a maximum<br>amount of \$1,250 per ear, every year.<br>This benefit amount can only be used<br>to purchase hearing aids through a<br>NationsHearing network provider. If<br>the cost is over the benefit amount,<br>you pay the difference. | Not Covered   |



Dental services

| 00              |  |   |
|-----------------|--|---|
| Benefit         | Your in-network costs  | Your out-of-network costs   |
| Dental services | be paid for covered preventive and co<br>are responsible for any costs over this | nt from your medical network. You can<br>Dental PPO Network. However,<br>directly so you won't have to pay the<br>Rement request - and you may save |



**Vision services** 

| Benefit   | Your in-network costs   | Your out-of-network costs |
|---|---|---------------------------|
| Diagnostic eye exam<br>(includes diabetic eye<br>exams) | \$O   | 40%                       |
| Glaucoma screening                                      | \$0   | 40%                       |
| Routine eye exam  | \$0   | 40%                       |
|   | Our plan covers one exam every year   |                           |
| Contacts and<br>eyeglasses                              | You get a vision eyewear benefit amount (allowance) up to \$150 every year<br>for covered prescription eyewear. This eyewear benefit is set up as a yearly<br>direct member reimbursement (DMR). You can use your benefit amount at<br>any licensed vision provider in the U.S. However, if you see an EyeMed<br>provider, they may provide a discount and automatically apply your benefit<br>amount so you won't have to submit for reimbursement. If you see a<br>provider outside of the network, you will have to pay at the time of service<br>and then submit for reimbursement. |                           |



#### Mental health services

Your doctor often needs approval from us before we cover these services. This is called **prior authorization** or pre-certification.

| Benefit                             | Your in-network costs                              | Your out-of-network costs |
|-------------------------------------|--|---------------------------|
| Inpatient psychiatric hospital stay | \$350 per day, days 1-4; \$0 per day,<br>days 5-90 | 40% per stay              |
| Outpatient mental<br>health therapy | \$40   | 40%                       |
| Outpatient psychiatric therapy      | \$40   | 40%                       |



|         | called prior authorization or pre-certifi | apy<br>us before we cover these services. This is<br>cation. Note: Members must meet the Centers<br>6) criteria for medically necessary skilled care |
|---------|---|--|
| Benefit | Your in-network costs                     | Your out-of-network costs  |

| Benefit                        | Your In-network costs                                  | Your out-of-network costs |
|--------------------------------|--|---------------------------|
| SNF care                       | \$10 per day, days 1-20; \$203 per day,<br>days 21-100 | 40% per stay              |
|                                | Our plan covers up to 100 days per be                  | nefit period.             |
| Physical and speech<br>therapy | \$40   | 40%                       |
| Occupational therapy           | \$40   | 40%                       |



#### Ambulance and routine transportation

Your doctor often needs approval from us before we cover non-emergency air ambulance. This is called **prior authorization** or pre-certification.

| Benefit                                       | Your in-network costs | Your out-of-network costs |
|---|-----------------------|---------------------------|
| Ambulance<br>(ground or air,<br>one-way trip) | \$275                 | \$275                     |
| Routine,<br>non-emergency<br>transportation   | Not Covered           | Not Covered               |





#### **Medicare Part B drugs**

Medicare Part B only covers certain medicines for certain conditions. These medicines are often given to you in your doctor's office. They can include things like vaccines, injections, and nebulizers, among others. They can also include medicines you take at home using special medical equipment. Your doctor often needs approval from us before we cover these services. This is called **prior authorization** or pre-certification.

| Benefit            | Your in-network costs   | Your out-of-network costs |
|--------------------|---|---------------------------|
| Chemotherapy drugs | 0% - 20%  | 40%                       |
|                    | Minimum cost share ensures<br>member cost sharing does not<br>exceed the adjusted Medicare<br>coinsurance for Part B rebatable<br>drugs |                           |
| Other Part B drugs | 0% - 20%  | 40%                       |
|                    | Minimum cost share ensures<br>member cost sharing does not<br>exceed the adjusted Medicare<br>coinsurance for Part B rebatable<br>drugs |                           |



### Medicare Part D drugs

|R<sub>x</sub>|

Medicare Part D covers a wide range of prescription drugs. They can include medicines you take every day for conditions like high blood pressure or diabetes.

#### Prescription drugs (Your costs may be lower if you qualify for Extra Help)

Formulary name B2: Some drugs require **prior authorization**. This means you must get approval from us first before we'll cover it.

#### **Deductible phase**

You'll pay the plan's negotiated drug cost up to the deductible limit.

This plan doesn't have a deductible, so your coverage \$0 begins at the Initial coverage phase.

#### Initial coverage phase

The plan will pay its share of the cost and you'll pay a copayment or coinsurance (your share of the cost) for each prescription filled until your total drug costs reach \$5,030. You pay the copay listed below or the cost of the drug, whichever is lower. These cost shares may also apply to home infusion drugs when obtained through your Part D benefit.

#### **One-month Supply**

Your share of the cost when you get a *one-month* supply of a covered Part D prescription drug:

|                            | Preferred<br>Retail |        | Preferred<br>Mail | Standard<br>Mail | Standard<br>Long-Term<br>Care (LTC) |
|----------------------------|---------------------|--------|-------------------|------------------|-------------------------------------|
|                            | 30-day              | 30-day | 30-day            | 30-day           | 31-day                              |
| Tier 1: Preferred Generic  | \$0                 | \$5    | \$0               | \$5              | \$5                                 |
| Tier 2: Generic            | \$5                 | \$10   | \$0               | \$10             | \$10                                |
| Tier 3: Preferred Brand    | \$47                | \$47   | \$47              | \$47             | \$47                                |
| Tier 4: Non-Preferred Drug | \$100               | \$100  | \$100             | \$100            | \$100                               |
| Tier 5: Specialty          | 33%                 | 33%    | 33%               | 33%              | 33%                                 |

#### Long-term Supply

Your share of the cost when you get a *long-term* supply of a covered Part D prescription drug:

|                            | Preferred<br>Retail | Standard<br>Retail | Preferred<br>Mail | Standard<br>Mail |
|----------------------------|---------------------|--------------------|-------------------|------------------|
|                            | 100-day             | 100-day            | 100-day           | 100-day          |
| Tier 1: Preferred Generic  | \$O                 | \$15               | \$0               | \$15             |
| Tier 2: Generic            | \$10                | \$30               | \$0               | \$30             |
| Tier 3: Preferred Brand    | \$141               | \$141              | \$141             | \$141            |
| Tier 4: Non-Preferred Drug | \$300               | \$300              | \$300             | \$300            |



|   | Preferred<br>Retail    | Standard<br>Retail     | Preferred<br>Mail   | Standard<br>Mail       |
|---|------------------------|------------------------|---|------------------------|
|   | 100-day                | 100-day                | 100-day   | 100-day                |
| Tier 5: Specialty   | -                      | -                      | vailable for drugs  | -                      |
| <b>Coverage gap phase</b><br>Our plan offers additional cover<br>costs reach \$8,000. | rage in the gap. This  | s phase lasts unt      | il your yearly out-c  | of-pocket drug         |
|   | Preferred<br>Retail    | Standard<br>Retail     | Preferred<br>Mail   | Standard<br>Mail       |
|   | 30-day                 | 30-day                 | 30-day  | 30-day                 |
| Tier 1: Preferred Generic   | \$O                    | \$5                    | <b>\$</b> 0   | \$5                    |
| Tier 2: Generic   | \$5                    | \$10                   | \$0   | \$10                   |
| All other brand name and generic drugs  | 25% of the plan's cost | 25% of the plan's cost | 25% of the plan's cost  | 25% of the plan's cost |
| <b>Catastrophic coverage phase</b><br>In this phase, the plan pays the                | full cost for your co  | vered Part D dru       | ıgs.  |                        |
| Generic and brand name drugs  |                        | \$O                    | -   |                        |
| Insulins and vaccines   |                        |                        |   |                        |
| Important message about what vaccines   | you pay for Part D     | Our plan covers        | s most vaccines at  | no cost to you.        |
| Important message about what insulins   | you pay for Part D     | supply of each         | more than \$35 for<br>insulin product co<br>what cost-sharing<br>ou are in. | vered by our           |
| Check your formulary guide for  | a list of covered ins  | sulins and vaccir      | ies   |                        |



### **Other covered benefits**



Complementary and alternative medicine (CAM)

Your doctor often needs approval from us before we cover these services. This is called **prior authorization** or pre-certification.

| Benefit           | Your in-network costs   | Your out-of-network costs      |
|-------------------|---|--------------------------------|
| Acupuncture       | \$30 for Medicare-covered care  | \$65 for Medicare-covered care |
|                   | Medicare coverage is limited to service<br>Routine acupuncture care isn't covere                      |                                |
| Chiropractic care | \$20 for Medicare-covered care  | 40% for Medicare-covered care  |
|                   | Medicare coverage is limited to fixing<br>more of the bones in your spine move<br>care isn't covered. |                                |



#### **Diabetic supplies**

We cover blood glucose monitors and diabetic test strips from **OneTouch®/LifeScan. Keep in mind:** You'll pay more for other brands.

Your doctor may need approval from us before we cover these services. This is called **prior authorization** or pre-certification.

| Benefit           | Your in-network costs  | Your out-of-network costs  |
|-------------------|--|--|
| Diabetic supplies | 0% – 20%   | 0% – 20%   |
|                   | 0% for OneTouch/LifeScan supplies,<br>including test strips, glucose<br>monitors, solutions, lancets and<br>lancing devices<br>20% for non-OneTouch/LifeScan<br>supplies, including test strips,<br>glucose monitors, solutions, lancets<br>and lancing devices (prior<br>authorization may be required) | 0% for OneTouch/LifeScan supplies,<br>including test strips, glucose<br>monitors, solutions, lancets and<br>lancing devices<br>20% for non-OneTouch/LifeScan<br>supplies, including test strips,<br>glucose monitors, solutions, lancets<br>and lancing devices (prior<br>authorization may be required) |





#### Fitness program

| 6                |  |
|------------------|--|
| Benefit          | Your costs in our plan   |
| Physical fitness | \$0<br>You're eligible for a basic membership at SilverSneakers participating<br>facilities. If you prefer to exercise at home, you can also access online<br>classes or get an at-home fitness kit. This membership also includes<br>classes and workshops taught by instructors trained in senior fitness,<br>workout videos, a mobile app, and online fitness nutrition tips. You will also<br>have access to online enrichment classes to support your health and<br>wellness, as well as your mental fitness. |



#### Foot care (podiatry services)

| Benefit                  | Your in-network costs          | Your out-of-network costs     |
|--------------------------|--------------------------------|-------------------------------|
| Foot exams and treatment | \$40 for Medicare-covered care | 40% for Medicare-covered care |



#### Home care and support

Your doctor often needs approval from us before we cover these services. This is called **prior authorization** or pre-certification.

| Benefit          | Your in-network costs              | Your out-of-network costs  |
|------------------|------------------------------------|--|
| Home health care | \$0                                | 40%  |
| Meals            | Inpatient Acute Hospital, Inpatien | ver 7 days after you're discharged from an<br>ht Psychiatric Hospital or Skilled Nursing<br>e contacted by NationsMarket to schedule |





#### Medical equipment and supplies

Your doctor often needs approval from us before we cover these services. This is called **prior authorization** or pre-certification.

| Benefit  | Your in-network costs   | Your out-of-network costs |
|--|---|---------------------------|
| Durable medical<br>equipment (DME), like<br>CPAP* machines,<br>wheelchairs and<br>oxygen | 0% - 20%<br>0% for continuous glucose monitors<br>20% for all other Medicare-covered<br>DME items | 40%                       |
| Prosthetics, such as braces and artificial limbs   | 20%   | 40%                       |

\*CPAP stands for "continuous positive airway pressure."



#### **Over-the-counter (OTC) benefit**

You will receive a \$45 benefit amount (allowance) each quarter to purchase approved over-the-counter (OTC) health and wellness items like first aid supplies, cold and allergy medicine, pain relievers, COVID-19 tests, and more. The \$45 benefit amount is available the first day of each calendar quarter. Calendar quarters begin in January, April, July, October. Be sure to use the full benefit amount each calendar quarter, because any unused amount will not roll over into the next calendar quarter.

We have partnered with OTC Health Solutions (OTCHS) to provide this benefit. The benefit amount is not connected to a payment or debit card. You will use your Aetna Medicare Choice Plan (PPO) member ID to confirm benefit eligibility, confirm available benefit amount, and make purchases. You can purchase approved products online, by phone or in CVS stores. For details view the OTCHS catalog at <u>AetnaMedicare.com/H5521-056</u>.

| Actian                | Actinamedicale.com/10021/000  |  |  |
|-----------------------|---|--|--|
| Benefit               |   |  |  |
| OTC                   | \$45 quarterly  |  |  |
| Resources For Living® |   |  |  |
| Benefit               |   |  |  |
| Resources For Living  | Resources For Living helps connect you to resources in your community such as senior housing, adult daycare, meal subsidies, community activities and more. |  |  |





#### Substance abuse

Your doctor may need approval from us before we cover these services. This is called **prior authorization** or pre-certification.

| Benefit                            | Your in-network costs | Your out-of-network costs |
|------------------------------------|-----------------------|---------------------------|
| Outpatient substance abuse therapy | \$40                  | 40%                       |



#### Visitor/travel benefit

Plan rules continue to apply. Prior authorizations are required for certain services.

#### **Benefit**

| Visitor/travel program: | Allows you to remain in your plan for up to 12 months when you are outsi  |  |
|-------------------------|---|--|
| Explorer                | our plan's service area.  |  |
|                         | You can see an Aetna Medicare participating provider anywhere in the<br>United States who accepts PPO members and pay in-network cost shares.<br>Not all providers participate in the multi-state network. You also have the<br>option of seeing a non-participating provider and paying the out-of-network<br>cost for the visit. Contact us for help finding a participating provider in the<br>area you're traveling to. |  |



#### 24-Hour Nurse Line

Talk to a registered nurse anytime, day or night.

| Benefit    | Your costs in our plan |  |
|------------|------------------------|--|
| Nurse Line | \$O                    |  |



### **Contact quick reference**

| Contact name  | Phone number (TTY: 711)   | Website                           |
|---|---|-----------------------------------|
| Aetna: Before you enroll  | 1-833-859-6031  | AetnaMedicare.com                 |
| Aetna: After you enroll   | Member Services:<br>1-833-570-6670                                  | AetnaMedicare.com/H5521-056       |
| Your agent/broker (use this space to write down your agent/broker's phone number) |   |                                   |
| Find a network doctor, hospital, or pharmacy                                      | 1-833-570-6670  | AetnaMedicare.com/findprovider    |
| 24-Hour Nurse Line  | 1-855-493-7019  | Please call                       |
| Aetna (dental)  | 1-833-570-6670  | AetnaMedicare.com/dental          |
| EyeMed (vision)   | 1-844-486-3485 (TTY: 711)   | AetnaMedicareVision.com           |
| NationsHearing  | 1-877-225-0137 (TTY: 711<br>for the hearing and speech<br>impaired) | Aetna.NationsBenefits.com/Hearing |
| OneTouch/LifeScan   | 1-877-764-5390<br>Brochure code:<br>123AET200                       | OneTouch.orderpoints.com          |
| Over-the-counter (OTC) benefit  | 1-833-331-1573 (TTY: 711)   | cvs.com/otchs/myorder             |
| SilverSneakers  | 1-888-423-4632<br>(TTY/TDD: 711)                                    | SilverSneakers.com                |

Aetna, CVS Pharmacy<sup>®</sup> and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health family of companies.

Aetna Medicare is a HMO, PPO plan with a Medicare contract. Our D-SNPs also have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal.

See *Evidence of Coverage* for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.

Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our member services number or see your *Evidence of Coverage* for more information, including the cost sharing that applies to out-of-network services.

The formulary and/or pharmacy network may change at any time. You will receive notice when necessary.

The Aetna Medicare pharmacy network includes limited lower cost, preferred pharmacies in: Suburban Arizona, Rural California, Urban Kansas, Rural Michigan, Suburban Michigan, Urban Michigan, Urban Missouri, Rural North Dakota, Suburban Utah, Suburban West Virginia and Suburban Wyoming. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, members please call the number on your ID card, non-members please call 1-833-859-6031 (TTY: 711) or consult the online pharmacy directory at <u>AetnaMedicare.com/findpharmacy</u>.

For mail order, you can get prescription drugs shipped to your home through the network mail-order delivery program. Typically, mail-order drugs arrive within 10 days. You can call 1-833-570-6670 (TTY: 711) 8 AM to 8 PM, 7 days a week if you do not receive your mail-order drugs within this timeframe. Members may have the option to sign up for automated mail-order delivery.

Participating health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change.

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To send a complaint to Aetna, call the Plan or the number on your member ID card. To send a complaint to Medicare, call 1-800-MEDICARE (TTY users should call 1-877-486-2048), 24 hours a day/7 days a week. If your complaint involves a broker or agent, be sure to include the name of the person when filing your grievance.

Resources For Living is the brand name used for products and services offered through the Aetna group of subsidiary companies.

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## **Pre-enrollment checklist**

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **1-833-859-6031 (TTY: 711)**. From October 1 to March 31, you can call us 7 days a week from 8 AM to 8 PM local time. From April 1 to September 30, we're here Monday through Friday from 8 AM to 8 PM local time.

#### Understanding the benefits

- The *Evidence of Coverage* (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit **AetnaMedicare.com** or call **1-833-859-6031 (TTY: 711)** to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

#### Understanding important rules

- Effect on Current Coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.
- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2025.
- Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition, you will pay a higher copay for services received by non-contracted providers.

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#### Multi-Language Insert 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 1-833-570-6670. Someone who speaks English 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 1-833-570-6670. 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 1-833-570-6670。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 1-833-570-6670。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 panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-833-570-6670. 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 1-833-570-6670. 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 quí vị cần thông dịch viên xin gọi 1-833-570-6670. sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheitsund Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-833-570-6670. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos. Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-833-570-6670. 번으로 문의해 주십시오. 한국어를 하는 담 당자가 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 1-833-570-6670. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 6670-833-1 . سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-833-570-6670. पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

**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 1-833-570-6670. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portuguese:** 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 1-833-570-6670. 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 1-833-570-6670. 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 1-833-570-6670. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため に、無料の通訳 サービスがありますございます。通訳をご用命になるには、1-833-570-6670. にお電話ください。日本 語を話す人 者 が支援いたします。これは無料のサー ビスです。 **Hawaiian:** He kōkua māhele 'ōlelo kā mākou i mea e pane 'ia ai kāu mau nīnau e pili ana i kā mākou papahana olakino a lā'au lapa'au paha. I mea e loa'a ai ke kōkua māhele 'ōlelo, e kelepona mai iā mākou ma 1-833-570-6670. E hiki ana i kekahi mea 'ōlelo Pelekānia/'Ōlelo ke kōkua iā 'oe. He pōmaika'i manuahi kēia.

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In addition, our health plan provides auxiliary aids and services, free of charge, when necessary, to ensure that people with disabilities have an equal opportunity to communicate effectively with us. Our health plan also provides language assistance services, free of charge, for people with limited English proficiency. If you need these services, visit our website, call the phone number listed in this material or on your benefit ID card.

If you believe that we have 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 Grievance Department (write to the address listed in your *Evidence of Coverage*). You can also file a grievance by phone by calling the Customer Service phone number listed on your benefit ID card (TTY: 711). If you need help filing a grievance, call Customer Service Department at the phone number on your benefit ID card.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at <u>https://ocrportal.hhs.gov/ocr/cp/complaint\_frontpage.jsf</u>.

**ESPAÑOL (SPANISH):** Si habla un idioma que no sea inglés, se encuentran disponibles servicios gratuitos de asistencia de idiomas. Visite nuestro sitio web o llame al número de teléfono que figura en este documento.

傳統漢語(中文) (CHINESE): 如果您使用英文以外的語言,我們將提供免費的語言協助服務。請瀏覽我們的網站或撥打本文件中所列的電話號碼。