# **Optum** Rx®



# Iron Road Healthcare Medicare Part D Prescription Drug Plan (PDP)

# **Your 2023 Annual Notice of Changes**

Sponsored by UPREHS, administered by Optum Rx<sup>®</sup> Effective January 1, 2023 – December 31, 2023



You are currently enrolled as a member of Iron Road Healthcare Medicare Part D Prescription Drug Plan, sponsored by UPREHS. Next year, there will be changes to the plan's costs and benefits. This document tells about the changes, which will take effect January 1, 2023.

## **Optum Rx Member Services**

Phone (toll-free): 1-866-443-1095

TTY users: 711

**Hours of operation:** 24 hours a day, 7 days a week

Website: optumrx.com

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|  | Check the changes to our benefits and costs to see if they affect you. It is important to review benefit and cost changes to make sure they will work for you next year. Read this document about possible benefit and cost changes for our plan.   |
|--|---|
|  | Check the changes to our prescription drug coverage to see if they affect you. Will your drugs be covered? Are they in a different tier? Can you continue to use the same pharmacies? It is important to review the changes to make sure our drug coverage will work for you next year. Review the 2023 Drug List and look in Section 1.3 for information about changes to our drug coverage. |
|  | Think about your overall costs in the plan. How much will you spend out-of-pocket for the services and prescription drugs you use regularly? How much will you spend on your premium? How do the total costs compare to other Medicare coverage options?  |
|  | Think about whether you are happy with our plan.  |
|  | Look in Section 1 for information about benefit and cost changes for our plan.  |

# If you decide to stay with Iron Road Healthcare Medicare Part D Prescription Drug Plan:

If you want to stay with us next year, you do not need to do anything. You will automatically be enrolled in our plan.

# If you decide to change plans:

What To Do Now

If you decide other coverage will better meet your needs, you can switch plans anytime during the year. If you enroll in another Prescription Drug Plan other than Iron Road Healthcare Medicare Part D Prescription Drug Plan, it may impact other benefits, such as your HCPP Part B and Medicare Part A & B Secondary Plan medical coverage. It is important that you read your *Evidence of Coverage* thoroughly and understand any implications of leaving your current plan.

# **Summary of Important Costs for 2023**

The table below compares costs for 2022 costs and 2023 for Iron Road Healthcare Medicare Part D Prescription Drug Plan in several important areas. **Note this is only a summary of changes**. It is important to read the rest of this *Annual Notice of Changes* and review the enclosed *Evidence of Coverage* to see if other benefit or cost changes affect you.

| Drug Tier | Helpful Tips   |
|-----------|--|
| Tier 1    | Most generic drugs are listed under Tier 1 and have the lowest copayments.   |
| Tier 2    | Drugs listed under Tier 2 generally have higher copayments than preferred generic drugs in Tier 1.                                     |
| Tier 3    | Drugs listed under Tier 3 generally include preferred brand-name drugs that have lower copayments than non-preferred brand-name drugs. |
| Tier 4    | Drugs listed under Tier 4 generally have higher copayments than preferred brand-<br>name drugs in Tier 3.                              |
| Tier 5    | Specialty or high-cost drugs listed under Tier 5 cost \$830 or more for up to a 30-day maximum supply.                                 |

| 2022 (this year)                                     |  |  |  |  |
|--|--|--|--|--|
| Covered Prescription Drugs                           | Retail<br>Pharmacy<br>(up to a 30-day<br>supply) | Retail<br>Pharmacy<br>(up to a 90-day<br>supply) | Depot Drug Preferred Mail Order Pharmacy (up to a 90-day supply) | Optum Rx<br>Non-Preferred<br>Home Delivery<br>Pharmacy<br>(up to a 90-day<br>supply) |
| Cost Sharing Tier 1<br>(Preferred Generic Drugs)     | \$15   | \$45   | \$9  | \$45   |
| Cost Sharing Tier 2<br>(Non-Preferred Generic Drugs) | \$20   | \$60   | \$30   | \$60   |
| Cost Sharing Tier 3<br>(Preferred Brand Drugs)       | \$30   | \$90   | \$45   | \$90   |
| Cost Sharing Tier 4<br>(Non-Preferred Brand Drugs)   | Greater of:<br>\$90 or 33%                       | Greater of:<br>\$270 or 33%                      | Greater of:<br>\$225 or 33%                                      | Greater of:<br>\$270 or 33%  |
| Cost Sharing Tier 5<br>(High-Cost Drugs)*            | 33%  | n/a  | n/a  | n/a  |

<sup>\*</sup> High-Cost drugs are drugs that cost \$830 or more for up to a 30-day maximum supply.

You must obtain a 90-day supply of Tier 1 Generics when using Depot Drug mail. If you need less than a 90-day supply of Tier 1 Generics, you must use a retail network pharmacy. You may obtain a 30, 60 or 90-day supply of Tier 2, 3 or 4 prescription drugs from Depot Drug mail. If you use a mail-order pharmacy outside of the plan's network, your prescription will not be covered.

#### There is no change for 2023 (next year)

# **SECTION 1** Changes to Benefits and Costs for Next Year

## Section 1.1 Changes to the Monthly Premium

|  | 2022 (this year)  | 2023 (next year)   |
|--|---|--|
| Monthly premium  | The Iron Road Healthcare<br>Medicare Part D Prescription  | The Iron Road Healthcare<br>Medicare Part D Prescription   |
| You must continue to pay your Medicare Part B premium. | Drug Plan premium is \$255. This is a combined premium for your Part D and HCPP Part B Plan & Medicare Part A & B Secondary Plan. | Drug Plan premium is \$270 This is a combined premium for your Part D and HCPP Part B Plan & Medicare Part A & B Secondary Plan. |

- Your monthly plan premium will be more if you are required to pay a late enrollment penalty
  for going without other drug coverage that is at least as good as Medicare drug coverage
  (also referred to as "creditable coverage") for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month for your Medicare prescription drug coverage. This will be paid directly to the government. Please refer to your *Evidence of Coverage* for more information.
- Your monthly premium will be less if you are receiving "Extra Help" with your prescription drug costs.

# Section 1.2 Changes to the Pharmacy Network

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare Prescription 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 a lower cost than the standard cost sharing offered by other network pharmacies for some drugs.

There are changes to our network of pharmacies each year. An up-to-date Pharmacy Directory listing can be found by using the "Pharmacy Locator" Tool on our member website at optumrx.com (under the "Member Tools" tab). You can review the listing to see which pharmacies are in our network and are close to you. For updated pharmacy information, you may also call Optum Rx. Our contact information is on the front cover of this document.

## Section 1.3 Changes to Part D Prescription Drug Coverage

## **Changes to our Drug List**

Our list of covered drugs is called a Formulary or "Drug List." **Review the Drug List to make** sure your drugs will be covered next year and to see if there will be any additional restrictions. There are 3 ways to get updated information about covered drugs for your plan:

- Visit our website at optumrx.com and click on the "Drug Information" tool (found under the "Member Tools" tab).
- Visit our website at **optumrx.com** and download a copy of the formulary from the "Forms" page.
- Call Optum Rx at 1-866-443-1095 to have a copy mailed to you.

We made changes to our Drug List. This includes changes to covered drugs and changes to restrictions that apply to our coverage for certain drugs. We are allowed to make changes to the Drug List from time to time throughout the year, as allowed by Medicare rules. We can also

remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer.

**Note**: The restriction of a 30-day maximum supply limit on opioid drugs at both retail and mailorder pharmacies still remains in effect. There is also a 30-day maximum supply limit for some specialty and high-cost drugs.

The Abridged Formulary includes many, but not all, of the drugs that we will cover next year. If you do not see your drug on this list, it might still be covered. **You can get the complete Comprehensive Formulary** by calling Optum Rx (see front cover) or by visiting optumrx.com.

If you are affected by a change in drug coverage you can work with your doctor (or prescriber) to:

- Ask the plan to make an exception to cover the drug. You can ask for an exception before next year and we will give you an answer before the change takes effect. To learn how to ask for an exception, refer to Chapter 7 of your Evidence of Coverage or call Optum Rx Member Services.
- Find a different drug that we cover. You can call Optum Rx to ask for a list of covered drugs that treat the same medical condition. Our contact information is on the front cover of this document.

In some situations, we will cover a **one-time**, temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of membership. To learn more about when you can get a temporary supply and how to ask for one, refer to Chapter 3 of the *Evidence of Coverage*. When you are using a temporary supply of a drug, you should talk with your doctor (or prescriber) 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 currently have a formulary exception on file for the 2022 plan year, you may need to submit a new request for an exception for 2023. The approval letter you received contains a start and end date for the approval. Please refer to that letter to determine if a request for a new exception is needed.

#### **Changes to Prescription Drug Costs**

There are 4 drug payment stages. How much you pay for a Part D drug depends on which drug payment stage you are in.

The following information shows the 4 drug payment stages. You can also refer to your *Evidence of Coverage* for more information about these stages.

**Note**: If you are in a program that helps pay for your drugs (called Extra Help), the information about costs for Part D prescription drugs may not apply to you. We will send you a separate insert, called the "Low Income Subsidy Rider" (or the "LIS Rider") that tells you about your drug coverage. If you receive this insert, please call Optum Rx. Our contact information is on the front cover of this document.

The information below shows changes for next year to the first two stages – the Yearly Deductible and the Initial Coverage (most members do not reach the other two stages – the Coverage Gap or the Catastrophic Coverage). For information about your costs in these stages, see Chapter 4 in the enclosed *Evidence of Coverage*.

# **Changes to the Deductible Stage**

|                              | 2022 (this year)   | 2023 (next year)   |
|------------------------------|--|--|
| Stage 1<br>Yearly Deductible | During this stage, Iron Road Healthcare pays the \$480 deductible on your behalf and you pay your standard copayment or coinsurance. This stage does not apply to you. | During this stage, Iron Road<br>Healthcare pays the \$505<br>deductible on your behalf and<br>you pay your standard<br>copayment or coinsurance.<br>This stage does not apply to<br>you. |

# **Changes to Your Copayments in the Initial Coverage Stage**

|  | 2022 (this year)   | 2023 (next year)   |  |
|--|--|--|--|
| Stage 2 Initial Coverage During this stage, the plan   | Your cost for a one-month supply filled at a network pharmacy:                   | Your cost for a one-month supply filled at a network pharmacy:                   |  |
| pays its share of the cost and you pay your share of the cost of your drugs.   | Preferred Generic Drugs:<br>You pay \$15   | Preferred Generic Drugs:<br>You pay \$15   |  |
| You stay in this stage until<br>your year-to-date "total drug<br>costs" (your payments plus<br>any Part D plan's payments) | Non-Preferred Generic<br>Drugs:<br>You pay \$20                                  | Non-Preferred Generic<br>Drugs:<br>You pay \$20                                  |  |
| total \$4,660.   | Preferred Brand Drugs:<br>You pay \$30   | Preferred Brand Drugs:<br>You pay \$30   |  |
|  | Non-Preferred Brand Drugs:<br>You pay the Greater of \$90 or<br>33% of drug cost | Non-Preferred Brand Drugs:<br>You pay the Greater of \$90 or<br>33% of drug cost |  |
|  | High-Cost Drugs*:<br>You pay 33%   | High-Cost Drugs*:<br>You pay 33%   |  |
| *High-Cost drugs are drugs that cost \$830 or more for a 30-day maximum supply.  |  |  |  |

# **Changes to the Coverage Gap and Catastrophic Coverage Stages**

|  | 2022 (this year)  | 2023 (next year)   |
|--|---|--|
| Stage 3 Coverage Gap You pay 100% of your drugs  | During this payment stage,<br>you pay 100% of drug cost<br>(less discounts)   | During this payment stage,<br>you pay 100% of drug cost<br>(less discounts)  |
| costs (less discounts).  | Generic: 75% discount   | Generic: 75% discount  |
|  | Brand: 75% discount   | Brand: 75% discount  |
|  | You stay in this stage until your year-to-date "out-of-pocket costs" (your payments) reach a total of \$7,050. When this happens, you move to the Catastrophic Coverage Stage. Medicare sets this total and the rules for counting costs toward this amount.  | You stay in this stage until your year-to-date "out-of-pocket costs" (your payments) reach a total of \$7,400. When this happens, you move to the Catastrophic Coverage Stage. Medicare sets this total and the rules for counting costs toward this amount.   |
| Stage 4 Catastrophic Coverage  During this stage, the plan will pay most of the cost of your drugs for the remainder of the plan year (through December 31, 2023). | Once your out-of-pocket costs have reached the calendar year maximum (including manufacturer discounts) of \$7,050, you will pay whichever is the higher amount between the following:  • 5% coinsurance or  • \$3.95 copayment for covered generic drugs (including brand drugs treated as generics)  • \$9.85 copayment for all other covered drugs | Once your out-of-pocket costs have reached the calendar year maximum (including manufacturer discounts) of \$7,400, you will pay whichever is the higher amount between the following:  • 5% coinsurance or  • \$4.15 copayment for covered generic drugs (including brand drugs treated as generics)  • \$10.35 copayment for all other covered drugs |

# Section 1.4 Changes to the Part D Plan Service Area

# **Service Area Expansion**

The service area for this plan includes the United States, District of Columbia, Guam, Puerto Rico. the US Virgin Islands, Northern Mariana Islands, and American Samoa. Keep in mind, if you move out of the service area, you will be disenrolled from this plan. It is important that you notify both Optum Rx and Iron Road Healthcare if you plan to move outside the service area.

# **SECTION 2** Deciding Which Plan to Choose

# Section 2.1 If You Want to Stay in Iron Road Healthcare Medicare Part D Prescription Drug Plan

To stay in our plan, you do not need to do anything. If you do not sign up for a different plan, you will automatically be enrolled as a member of our plan for 2023.

# Section 2.2 If You Want to Change Plans

We hope to keep you as a member next year, but if you want to change for 2023, follow these steps:

## Step 1: Learn about and compare your choices

- You can join a different Medicare Prescription Drug Plan.
- You can change to a Medicare Health Plan. Some Medicare Health Plans also include Part D prescription drug coverage.
- You can keep Original Medicare without a separate Medicare Prescription Drug Plan.

This prescription drug coverage is offered in conjunction with your medical coverage. If you choose a different Medicare Prescription Drug Plan other than the Iron Road Healthcare Plan, you will lose your medical benefits and will not get another opportunity to re-enroll in the plan again.

To learn more about Original Medicare and the different types of Medicare plans, read the *Medicare & You* handbook, call your State Health Insurance Assistance Program, or call Medicare.

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to medicare.gov and select "Find health & drug plans." **This site provides information about costs**, **coverage**, **and quality ratings for Medicare plans**.

#### Step 2: Change your coverage

- To change **to a different Medicare prescription drug plan**, enroll in the new plan. You will automatically be disenrolled from Iron Road Healthcare Medicare Part D Prescription Drug Plan and the HCPP Part B and Medicare Part A & B Secondary Plan.
- To **change to a Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Iron Road Healthcare Medicare Part D Prescription Drug Plan and the HCPP Part B and Medicare Part A & B Secondary Plan.
- To change to Original Medicare without a prescription drug plan, you can either:
  - Send us a written request to disenroll. Contact Optum Rx if you need more information on how to do this (phone numbers are located on the front page of this document).
  - Contact Medicare at 1-800-MEDICARE (1-800-633-4227), TTY 1-877-486-2048,
     24 hours a day, 7 days a week, and ask to be disenrolled.

# SECTION 3 Deadline for Changing Plans

If you want to change to a different prescription drug plan or to a Medicare health plan for next year, you can do it anytime during the year. The change will take effect on first day of the following month.

# SECTION 4 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. There are 3 basic kinds of help:

- "Extra Help" from Medicare. People with limited income may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75 percent 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. To see if you qualify, you can call:
  - 1-800-MEDICARE (1-800-633-4227), TTY 1-877-486-2048, 24 hours a day,
     7 days a week
  - The Social Security Administration at 1-800-772-1213, TTY 1-800-325-0778,7 a.m. 7 p.m., Monday Friday.
  - Railroad Retirement Board at 1-877-772-5772, TTY 1-312-751-4701. If you press "0," you may speak with an RRB representative from 9:00 am - 3:30 pm, Monday, Tuesday, Thursday, and Friday, and from 9:00 am - 12:00 pm on Wednesday.
- Help from your state's pharmaceutical assistance program There are programs that help 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.
- Prescription cost-sharing assistance for people 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. For information on eligibility criteria, covered drugs, or how to enroll in the program, contact the program in your local state of residence.

# SECTION 5 Questions ?

# Section 5.1 Getting Help from Your Plan

If you have questions, we are here to help. Please call Optum Rx toll-free at 1-866-443-1095, TTY 711, 24 hours a day, 7 days a week.

# Read your 2023 *Evidence of Coverage* for details about next year's benefits and costs.

This Annual Notice of Changes provides a summary of changes in your benefits and costs for 2023. For additional details, look in the 2023 Evidence of Coverage for the Iron Road Healthcare Medicare Part D Prescription Drug Plan. 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. There are 2 ways to get an updated Evidence of Coverage document for your plan:

- Visit our website at **optumrx.com** and download a copy of the *Evidence of Coverage* from the "Forms" page.
- Call Optum Rx at 1-866-443-1095 to have a copy mailed to you.

## Visit our website at optumrx.com

As a reminder, you can find the most up-to-date information about our pharmacy network on our website by using the "Pharmacy Locator" tool, as well as the list of covered drugs (Formulary) by using the "Drug Information" tool. Both of these tools can be found under the "Member Tools" tab.

# Section 5.2 Getting Help from Medicare

To get information directly from Medicare:

Call 1-800-MEDICARE (1-800-633-4227), TTY 1-877-486-2018, 24 hours a day, 7 days a week.

# Visit the Medicare website at medicare.gov

It has information about cost, coverage, and quality ratings to help you compare Medicare Prescription Drug Plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. To view information about plans, go to medicare.gov and click on "Find Health & Drug Plans."

#### Read the *Medicare & You* handbook

Every year in the fall, this document 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 do not have a copy of this document, you can get it at the Medicare website (medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227), TTY 1-877-486-2048, 24 hours a day, 7 days a week.

#### Fraud, Waste, and Abuse

Fraud, waste, and abuse is a serious matter. It is in your best interest to protect yourself from fraudulent schemes. The Centers for Medicare & Medicaid Services (also called CMS or Medicare) has partnered with a national Medicare Drug Integrity Contractor (MEDIC) to help detect, correct, and prevent fraudulent behavior within Medicare Part C and Medicare Part D. In collaboration with CMS, the MEDIC has developed several pamphlets that are designed to provide you with critical information related to fraud, waste, and abuse. They include information on what to look for and how to report it if you suspect that you may have been subjected to fraud. These pamphlets can be found online at **optumrx.com** on the "Forms" page.

#### Nondiscrimination notice and access to communication services

Optum Rx and its family of affiliated Optum companies do not discriminate on the basis of race, color, national origin, age, disability, or sex in its health programs or activities.

We provide assistance free of charge to people with disabilities or whose primary language is not English. To request a document in another format, such as large print, or to get language assistance such as a qualified interpreter, please call the number located on the back of your prescription ID card (TTY 711). Representatives are available 24 hours a day, 7 days a week.

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 send a complaint to:

Optum Rx Civil Rights Coordinator 11000 Optum Circle Eden Prairie, MN 55344

Phone: 1-800-562-6223 (TTY 711)

Fax: **1-855-351-5495** 

Email: Optum\_Civil\_Rights@Optum.com

If you need help filing a complaint, please call the number located on the back of your prescription ID card (TTY 711). Representatives are available 24 hours a day, 7 days a week. You can also file a complaint directly with the U.S. Department of Health and Human Services online, by phone, or by mail:

Online: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

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

Phone: 1-800-368-1019 (Toll-Free)

1-800-537-7697 (TDD)

Mail: U.S. Department of Health and Human Services

200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

This information is available in other formats like large print. To ask for another format, please call the telephone number listed on your prescription plan ID card.

#### Multi-language interpreter services

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意:如果您說中文 (Chinese),我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話 號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (Vietnamese), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thể hội viên của quý vị.

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (Tagalog), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русском (Russian). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

نتبيه: إذا كنت تتحدث العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. الرجاء الاتصال على رقم الهاتف المجاني الموجود على معرّف الحضوية.

ATANSYON: Si w pale Kreyòl ayisyen (Haitian Creole), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION: Si vous parlez français (French), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (Polish), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (Portuguese), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ATTENZIONE: in caso la lingua parlata sia l'italiano (Italian), sono disponibili servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di telefono verde indicato sulla vostra tessera identificativa.

ACHTUNG: Falls Sie Deutsch (German) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

注意事項:日本語(Japanese)を話される場合、無料の言語支援サービスをご利用いただけます。健康保険証に記載されているフリーダイヤルにお電話ください。

توجه: اگر زبان سّما فارسی (Farsi) است، خدمات امداد زبانی به طور رایگان در اختیار سّما می باشد. لطفا با سّماره تلفن رایگانی که روی کارت سّناسایی سّما قید سّده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (Hindi) बोलते हैं, आपको भाषा सहायता सेबाएं, नि:शुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus Hmoob (Hmong), muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

ចំណាប់អារម្មណ៍ៈ បើសិនអ្នកនិយាយ**ភាសាខ្មែរ(Khmer)**សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតគិតថ្លៃ ដែលមាននៅលើអត្តសញ្ញាណប័ណ្ណរបស់អ្នក។

PAKDAAR: Nu saritaem ti Ilocano (Ilocano), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

DÍÍ BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yániłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shoodí ninaaltsoos nitl'izí bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih.

OGOW: Haddii aad ku hadasho Soomaali (Somali), adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka bilaashka ee ku yaalla kaarkaaga agoonsiga.