



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

Your 2024 Annual Notice of Changes

Sponsored by UPREHS, administered by Optum Rx[®]
Effective January 1, 2024 – December 31, 2024



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, 2024.

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

Annual Notice of Changes for 2024

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What To Do Now

- ☐ **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 2024 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:

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 Employer Group Medicare Advantage 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 2024

The table below compares costs for 2023 costs and 2024 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-name drugs in Tier 3.

Tier 5	Specialty or high-cost drugs listed under Tier 5 cost \$950 or more for up to a 30-day maximum supply.
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2023 (this year)				
Covered Prescription Drugs	Retail Pharmacy (up to a 30-day supply)	Retail Pharmacy (up to a 90-day supply)	Depot Drug Preferred Mail Order Pharmacy (up to a 90-day supply)	Optum Rx Non-Preferred Home Delivery Pharmacy (up to a 90-day supply)
Cost Sharing Tier 1 (Preferred Generic Drugs)	\$15	\$45	\$9	\$45
Cost Sharing Tier 2 (Non-Preferred Generic Drugs)	\$20	\$60	\$30	\$60
Cost Sharing Tier 3 (Preferred Brand Drugs)	\$30	\$90	\$45	\$90
Cost Sharing Tier 4 (Non-Preferred Brand Drugs)	Greater of: \$90 or 33%	Greater of: \$270 or 33%	Greater of: \$225 or 33%	Greater of: \$270 or 33%
Cost Sharing Tier 5 (High-Cost Drugs)*	33%	n/a	n/a	n/a
<p>* High-Cost drugs are drugs that cost \$830 or more for up to a 30-day maximum supply.</p> <p>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.</p>				

2024 (next year)				
Covered Prescription Drugs	Retail Pharmacy (up to a 30-day supply)	Retail Pharmacy (up to a 90-day supply)	Depot Drug Preferred Mail Order Pharmacy (up to a 90-day supply)	Optum Rx Non-Preferred Home Delivery Pharmacy (up to a 90-day supply)
Cost Sharing Tier 1 (Preferred Generic Drugs)	\$15	\$45	\$9	\$45
Cost Sharing Tier 2 (Non-Preferred Generic Drugs)	\$20	\$60	\$30	\$60
Cost Sharing Tier 3 (Preferred Brand Drugs)	\$40	\$120	\$60	\$120
Cost Sharing Tier 4 (Non-Preferred Brand Drugs)	Greater of: \$90 or 33%	Greater of: \$270 or 33%	Greater of: \$225 or 33%	Greater of: \$270 or 33%
Cost Sharing Tier 5 (High-Cost Drugs)*	33%	n/a	n/a	n/a

* High-Cost drugs are drugs that cost \$950 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.

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 Changes to the Monthly Premium

	2023 (this year)	2024 (next year)
Monthly premium	The Iron Road Healthcare Medicare Part D Prescription 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.	The Iron Road Healthcare Medicare Part D Prescription Drug Plan premium is \$230 . This is a combined premium for your Part D and Employer Group Medicare Advantage Plan.
You must continue to pay your Medicare Part B premium.		

- 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 mail-order 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 2023 plan year, you may need to submit a new request for an exception for 2024. 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*.

Important Message About What You Pay for Vaccines - Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible. Call Member Services for more information.

Important Message About What You Pay for Insulin - You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on, even if you haven't paid your deductible.

Changes to the Deductible Stage

	2023 (this year)	2024 (next year)
Stage 1 Yearly Deductible The deductible does not apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus and travel vaccines.	During this stage, Iron Road Healthcare pays the \$505 deductible on your behalf and you pay your standard copayment or coinsurance. This stage does not apply to you.	During this stage, Iron Road Healthcare pays the \$545 deductible on your behalf and you pay your standard copayment or coinsurance. This stage does not apply to you except for insulin furnished through an item of durable medical equipment.

Changes to Your Copayments in the Initial Coverage Stage

	2023 (this year)	2024 (next year)
Stage 2 Initial Coverage During this stage, the plan pays its share of the cost and you pay your share of the cost of your drugs. You stay in this stage until your year-to-date "total drug costs" (your payments plus any Part D plan's payments) total \$5,030.	Your cost for a one-month supply filled at a network pharmacy: Preferred Generic Drugs: You pay \$15 Non-Preferred Generic Drugs: You pay \$20 Preferred Brand Drugs: You pay \$30 Non-Preferred Brand Drugs: You pay the Greater of \$90 or 33% of drug cost High-Cost Drugs*: You pay 33%	Your cost for a one-month supply filled at a network pharmacy: Preferred Generic Drugs: You pay \$15 Non-Preferred Generic Drugs: You pay \$20 Preferred Brand Drugs: You pay \$40 Non-Preferred Brand Drugs: You pay the Greater of \$90 or 33% of drug cost High-Cost Drugs*: You pay 33% Most adult Part D vaccines are covered at no cost to you.
*High-Cost drugs are drugs that cost \$950 or more for a 30-day maximum supply.		

Changes to the Coverage Gap and Catastrophic Coverage Stages

	2023 (this year)	2024 (next year)
Stage 3 Coverage Gap You pay 100% of your drugs costs (less discounts).	During this payment stage, you pay 100% of drug cost (less discounts) Generic: 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 \$7,400. When this happens, you move to the Catastrophic Coverage Stage. Medicare sets this total and the rules for counting costs toward this amount.	During this payment stage, you pay 100% of drug cost (less discounts) Generic: 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 \$8,000. When this happens, you move to the Catastrophic Coverage Stage. Medicare sets this total and the rules for counting costs toward this amount.

	2023 (this year)	2024 (next year)
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, 2024).	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: <ul style="list-style-type: none"> • 5% coinsurance or • \$4.15 copayment for covered generic drugs (including brand drugs treated as generics) • \$10.35 copayment for all other covered drugs 	Once your out-of-pocket costs have reached the calendar year maximum (including manufacturer discounts) of \$8,000, you have reached the Catastrophic Coverage Stage. Beginning in 2024, if you reach this stage, you pay nothing for covered Part <ul style="list-style-type: none"> • D 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 2024.

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 2024, 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](https://www.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 Employer Group Medicare Advantage 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 Employer Group Medicare Advantage 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 2024 *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 2024. For additional details, look in the 2024 *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](https://www.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/complaints/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 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 1-866-443-1095. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-866-443-1095. 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 1-866-443-1095。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 1-866-443-1095。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 1-866-443-1095. 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 1-866-443-1095. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-866-443-1095 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelpplan. Unsere Dolmetscher erreichen Sie unter 1-866-443-1095. 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 1-866-443-1095 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-866-443-1095. 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 . سيقوم شخص ما يتحدث العربية 1-866-443-1095 على مترجم فوري، ليس عليك سوى الاتصال بنا على . 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 1-866-443-1095 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 1-866-443-1095. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Português: 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 1-866-443-1095. 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 1-866-443-1095. 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 1-866-443-1095. Ta usługa jest bezpłatna.

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