CareSource Dual Advantage™ (HMO D-SNP)

2023 SUMMARY OF BENEFITS



Service Area

Bibb, Clarke, Clayton, Cobb, Coweta, Dawson, Douglas, Fulton, Gwinnett, Habersham, Henry, Lumpkin, Rockdale, Stephens

2023 SUMMARY OF BENEFITS

Introduction

You deserve more. You deserve a health plan you can trust.

CareSource is a nonprofit health insurance company that has been meeting the needs of health care consumers like you for over 30 years. Our mission is to make a lasting difference in our members' lives by giving them resources to improve their health and well-being. CareSource Dual Advantage™ (HMO D-SNP) gives you more benefits, more savings, more care... and no hidden costs.

More benefits than basic Medicare

The CareSource Dual Advantage plan (Part C) provides you with all the benefits of Part A and Part B, plus prescription drug coverage (Part D). But we offer more than just basic Medicare benefits. Our plan offers additional benefits such as preventive and comprehensive dental, vision care, and eyewear.

New for 2023!

CareSource Dual Advantage now offers more to help you stay healthy and save money.

- \$0 copay for Tier 1 (Preferred Generic) drugs
- Enhanced hearing aid benefit at no additional cost
- Flex allowance debit card to use up to \$1,000 for supplemental hearing, vision, and dental services and accessories

TIPS FOR COMPARING YOUR MEDICARE CHOICES

This Summary of Benefits booklet is a summary of what CareSource Dual Advantage covers and what you pay.

- If you want to compare our plan with other Medicare health plans in your area, use the Medicare Plan Finder on medicare.gov.
- If you want to know more about the coverage and costs of Original Medicare, look in the "Medicare & You" handbook. View it online at medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

YOU HAVE CHOICES ABOUT HOW TO GET YOUR MEDICARE BENEFITS

- One choice is to get your Medicare benefits by joining CareSource Dual Advantage.
- Another choice is to get your Medicare through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the federal government.

ABOUT THE PLAN

CareSource Dual Advantage is a Medicare Advantage Special Needs Plan (D-SNP) plan with a Medicare contract. This means that in addition to CareSource Dual Advantage coverage, Georgia Medicaid also shares some of the cost for your health care services.

How much Medicaid covers depends on your income, resources, and other factors. Some people get full Medicaid benefits. Some only get help to pay for certain Medicare costs, which may include premiums, deductibles, coinsurance, or copays.

If your category of Medicaid eligibility changes, your cost share may also increase or decrease. You must renew your Medicaid enrollment to continue to receive your Medicaid coverage.

WHAT DO WE COVER?

With CareSource Dual Advantage, you will have coverage for services like inpatient hospital stays and preventive care. We also provide extra benefits that Original Medicare doesn't cover. To learn more about the benefits we offer, go to page 5.

A complete list of services can be found in the *Evidence of Coverage* (EOC). A copy of the *Evidence of Coverage* can be sent to you by contacting Member Services or visiting CareSource.com/DSNP.

You can see the complete list of covered Part D drugs (Formulary) and any restrictions on our website, CareSource.com/DSNP or call us and we will send you a copy of the drug list.

WHO CAN JOIN?

To join CareSource Dual Advantage you must meet the following:

- Be entitled to Medicare Part A;
- Be enrolled in Medicare Part B;
- Be enrolled in one of the following:
 - Qualified Medicare Beneficiary (QMB): You get Medicaid coverage of Medicare cost-share but are not eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance, and copayments amounts only. You pay nothing, except for Part D prescription drug copays.
 - Qualified Medicare Beneficiary Plus (QMB+): You get Medicaid coverage of Medicare cost-share and are also eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance, and copayment amounts. You pay nothing, except for Part D prescription drug copays.
 - Full Benefits Dual Eligible (FBDE): Medicaid may provide limited assistance with Medicare cost-sharing. Medicaid also provides full Medicaid benefits. You are eligible for full Medicaid benefits. At times you may also be eligible for limited assistance from the State Medicaid Office in paying your Medicare cost share amounts. Generally, your cost share is 0% when the service is covered by both Medicare and Medicaid. There may be cases where you have to pay cost sharing when a service or benefit is not covered by Medicaid.
- Be a United States citizen or lawfully present in the United States;
- Live in our plan's service area.

The CareSource Dual Advantage service area includes the following counties in Georgia: Bibb, Clarke, Clayton, Cobb, Coweta, Dawson, Douglas, Fulton, Gwinnett, Habersham, Henry, Lumpkin, Rockdale, Stephens

WHICH DOCTORS, HOSPITALS AND PHARMACIES CAN I USE?

CareSource Dual Advantage has a network of doctors, hospitals, pharmacies, and other providers. If you use providers not in our network, the Plan may not pay for those services.

You must use network pharmacies to fill your prescriptions for covered Part D drugs.

You can go to CareSource.com/DSNP to view or search for a network provider or pharmacy using our online directories or call us and we will send you a copy of the *Provider & Pharmacy Directory*.

Questions?

If you are currently a member of this plan, call us toll-free at 1-833-230-2020 (TTY: 711).

If you are not a member of this plan, call us toll-free at 1-844-607-2830 (TTY: 711).

You can also visit our website at CareSource.com/DSNP.

Hours of Operation

We are open 8 a.m. to 8 p.m. Monday through Friday, and from October 1 through March 31, the same hours seven days a week.

Member Services

This document is available in other formats such as large print.

This document may be available in a non-English language. For additional information, call us at **1-833-230-2020**. (TTY users should call **711**.)

Es posible que este documento esté disponible en un idioma distinto al inglés. Para obtener información adicional, llame a servicio al cliente al **1-833-230-2020**. (Los usuarios de TTY deben llamar al **711**.)

MONTHLY PREMIUM, DEDUCTIBLE AND LIMITS	
	CareSource Dual Advantage
Monthly Premium	\$0
Annual Deductible (See the Prescription Drug Coverage section for the Part D deductible)	\$0
Annual Out-of-Pocket Maximum (the limit on how much you will pay in a year)	\$0 annually for Medicare-covered services from in-network providers.

CareSource Dual Advantage 2023 Summary of Benefits Chart

Cost sharing for Medicare-covered benefits in the chart below are based on your level of Georgia Medicaid eligibility. Your services are paid first by Medicare and then by Medicaid. If a benefit Is used up by Medicare, then Georgia Medicaid may provide coverage. No matter what your level of Medicaid eligibility is, CareSource Dual Advantage will cover the benefits described below.

If you have questions about your Medicaid eligibility and what benefits you are entitled to, call Georgia Medicaid, 1-866-211-0950 for TTY call 711 during the hours of 8 a.m. - 5 p.m., Monday through Friday.

COVERED MEDICAL AND HOSPITAL BENEFITS — IN-NETWORK ONLY

If you use providers that are not in our network, you may be responsible for the full cost of these services.

Days 1 through 60 Covered			
\$0 copay per day		CareSource Dual Advantage	Georgia Medicaid
Ambulatory Surgical Center¹ \$0 copay Covered Doctor's Office Visits Primary care physician visit (PCP) (Including Telehealth Visits) \$0 copay Covered Specialist visit \$0 copay Covered Preventive Care \$0 copay Covered Emergency Care \$0 copay Covered Urgently Needed Services \$0 copay Covered Diagnostic Tests, Lab/Radiology Services and X-Rays¹ Diagnostic tests and procedures \$0 copay Covered Lab services \$0 copay Covered Diagnostic tests and procedures \$0 copay Covered Diagnostic Tests, Lab/Radiology Services (such as MRIs, CT scans) \$0 copay Covered Diagnostic radiology services (such as MRIs, CT scans) \$0 copay Covered Diagnostic radiology services (such as MRIs, CT scans) \$0 copay Covered Diagnostic radiology services (such as MRIs, CT scans) \$0 copay Covered	Inpatient Hospital Care ¹	,	Covered
Doctor's Office Visits Primary care physician visit (PCP) (Including Telehealth Visits)	Outpatient Hospital Care ¹	\$0 copay	Covered
Visits) \$0 copay Covered Specialist visit \$0 copay Covered Preventive Care \$0 copay Covered Emergency Care \$0 copay Covered Urgently Needed Services \$0 copay Covered Urgently Needed Services \$0 copay Covered Diagnostic Tests, Lab/Radiology Services and X-Rays¹ \$0 copay Covered Lab services \$0 copay Covered Lab services \$0 copay Covered Diagnostic radiology services (such as MRIs, CT scans) \$0 copay Covered Diagnostic radiology services (such as MRIs, CT scans) \$0 copay Covered Outpatient x-rays	Ambulatory Surgical Center ¹	\$0 copay	Covered
Specialist visit \$0 copay Covered Preventive Care \$0 copay Covered Emergency Care \$0 copay Covered Urgently Needed Services \$0 copay Covered Diagnostic Tests, Lab/Radiology Services and X-Rays¹ \$0 copay Covered Lab services \$0 copay Covered Lab services \$0 copay Covered Diagnostic radiology services (such as MRIs, CT scans) \$0 copay Covered Diagnostic radiology services (such as MRIs, CT scans) \$0 copay Covered Outpatient x-rays	Doctor's Office Visits		CP) (Including Telehealth
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Preventive Care \$0 copay Covered Urgently Needed Services \$0 copay Covered Diagnostic Tests, Lab/Radiology Services and X-Rays¹ Diagnostic tests and procedures \$0 copay Covered Lab services \$0 copay Covered Lab services \$0 copay Covered Diagnostic radiology services (such as MRIs, CT scans) \$0 copay Covered Diagnostic radiology services (such as MRIs, CT scans) \$0 copay Covered Diagnostic radiology services (such as MRIs, CT scans)		Specialist visit	
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\$0 copay Covered Diagnostic radiology services (such as MRIs, CT scans) \$0 copay Covered Outpatient x-rays	Services and X-Rays ¹	\$0 copay	Covered
Diagnostic radiology services (such as MRIs, CT scans) \$0 copay Covered Outpatient x-rays		Lab services	
\$0 copay Covered Outpatient x-rays		\$0 copay	Covered
Outpatient x-rays		Diagnostic radiology services	(such as MRIs, CT scans)
		\$0 copay	Covered
\$0 copay Covered		Outpatient x-rays	
		\$0 copay	Covered

Services with a ¹ may require prior authorization.

COVERED MEDICAL AND HOSPITAL BENEFITS — IN-NETWORK ONLY (continued) If you use providers that are not in our network, you may be responsible for the full cost of these services.

	CareSource Dual Advantage	Georgia Medicaid
Hearing Services	Exam to diagnose and treat he	aring and balance issues
	\$0 copay	Covered for children
	Routine hearing exam	
	\$0 copay, 1 every year	Covered for children
	Hearing aids ²	
	Up to \$1,000 toward the cost of each non-implantable hearing aid(s) from the applicable TruHearing®† Choice catalog every year (limit 1 hearing aid per ear) Hearing aid purchase includes: - Unlimited follow up visits within the first year of hearing aid purchase - 60-day trial period - 3-year extended warranty - 80 batteries per aid for non-rechargeable models	Covered for children
Dental Services	Medicare-covered services	Medicaid-covered services
(continued on the next page)	\$0 copay	Covered
	Preventive dental ²	
	\$0 copay for a single office visit that includes: - 1 cleaning every six months - 1 dental x-ray every year - 1 oral exam every six months - 1 fluoride treatment every six months	Covered

Services with a ² are not subject to the maximum out of pocket.

Amounts shown are what you pay. Services are covered in-network only except for emergency care and ambulance.

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COVERED MEDICAL AND HOSPITAL BENEFITS — IN-NETWORK ONLY (continued) If you use providers that are not in our network, you may be responsible for the full cost of these services.

	CareSource Dual Advantage	Georgia Medicaid
Dental Services	Comprehensive dental ²	
(continued)	\$0 copay Includes simple extractions, minor restorations, periodontics, and other non- Medicare covered comprehensive dental services such as occlusal guards and implants	Covered
	Preventive and comprehensive	dental allowance
	\$4,000 maximum plan coverage amount for preventive and comprehensive dental benefits.	Covered
Vision Services	Exam to diagnose and treat disea	ases and conditions of the eye
	\$0 copay	Covered
	Routine eye exam (1 every year)
	\$0 copay	Covered
	Eyewear ²	
	\$0 copay, \$350 maximum plan coverage amount for routine eyewear every year	Covered
	Eyeglasses or contact lenses a	fter cataract surgery
	\$0 copay	Covered
Mental Health Care ¹	Inpatient visit	
Lifetime limit: Up to 190 days inpatient care in a psychiatric hospital	Days 1 through 60 \$0 copay per day	Covered
	Outpatient group therapy visit	(psychiatrist provided)
	\$0 copay	Covered
	Outpatient individual therapy v	2 ,
	\$0 copay	Covered

Services with a ¹ may require prior authorization.

Services with a ² are not subject to the maximum out of pocket.

COVERED MEDICAL AND HOSPITAL BENEFITS — IN-NETWORK ONLY (continued) If you use providers that are not in our network, you may be responsible for the full cost of these services.

	CareSource Dual Advantage	Georgia Medicaid
Skilled Nursing Facility ¹	Days 1 through 100	Covered
Limited to 100 days per benefit period	\$0 copay per day	
Physical Therapy ¹	\$0 copay	Covered
Ambulance ¹	\$0 copay	Covered
Transportation	\$0 copay	Covered
Limited to 60 one-way trips per year		
Medicare Part B Drugs ¹ (including chemotherapy)	\$0 copay	Covered

Services with a ¹ may require prior authorization.

PRESCRIPTION DRUG COVERAGE

Our plan groups each drug into one of five "tiers." You can use our drug list (formulary) located on CareSource.com/DSNP to locate your drug's tier and cost sharing, and if your drug has additional requirements such as prior authorization or quantity limits. The amount you pay depends on if you qualify for "Extra Help," the drug's tier, what pharmacy you use, and what stage of the benefit you are currently in

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 toll-free at 1-833-230-2020 (TTY: 711) or access our website at CareSource.com/DSNP.

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.

PRESCRIPTION DRUG BENEFITS—IN-NETWORK ONLY

If you use pharmacies that are not in our network, you may be responsible for the full cost.

CareSource Dual Advantage

PHASE 1: DEDUCTIBLE

You pay the full cost of Tiers 2, 3, 4, and 5 drugs until you meet the deductible. (Tier 1 drug coverage begins in the Initial Coverage phase.)

Part D Deductible \$505

PHASE 2: INITIAL COVERAGE

You stay in this phase until your total yearly drug costs reach \$4,660. This total includes drug costs paid by both you and our Part D plan. If you receive Extra Help, go to the Getting Extra Help section for additional cost-sharing information.

Standard Retail and Standard Mail Order Cost-Sharing

1-month supply or 3-month supply

Tier 1 (Preferred Generic)	\$0 copay
Tier 2 (Generic)	25% of the total cost or applicable Low-Income Subsidy (LIS) copay
Tier 3 (Preferred Brand)	25% of the total cost or applicable Low-Income Subsidy (LIS) copay
Tier 4 (Non-Preferred Drug)	25% of the total cost or applicable Low-Income Subsidy (LIS) copay
Tier 5 (Specialty Tier)*	25% of the total cost or applicable Low-Income Subsidy (LIS) copay

Some prescription drugs have additional requirements. You can look at our drug list (formulary) to see if your drug requires prior authorization or has quantity limits. Mail order limited to 90-day supply.

^{*}Specialty medications are limited to a 30-day supply and are not available through mail order services.

PRESCRIPTION DRUG BENEFITS— IN-NETWORK ONLY

If you use pharmacies that are not in our network, you may be responsible for the full cost.

CareSource Dual Advantage

PHASE 3: COVERAGE GAP

You stay in this phase until your costs total \$7,400. Note, not everyone will enter the coverage gap.

Standard Retail and Standard Mail Order Cost-Sharing

Tier 1 (Preferred Generic)	\$0 copay	
Tier 2 (Generic)	25% of the total cost or applicable Low-Income Subsidy (LIS) copay	
Tier 3 (Preferred Brand)	25% of the total cost or applicable Low-Income Subsidy (LIS) copay	
Tier 4 (Non-Preferred Drug)	25% of the total cost or applicable Low-Income Subsidy (LIS) copay	
Tier 5 (Specialty Tier)*	25% of the total cost or applicable Low-Income Subsidy (LIS) copay	

PHASE 4: CATASTROPHIC

Once you reach this phase, you will stay in this payment stage until the end of the calendar year.

Standard Retail and Standard Mail Order Cost-Sharing

Tier 1 (Preferred Generic)	\$4.15 or 5% of the total cost (whichever is greater)
Tior 2 (Conorio)	-OR-
Tier 2 (Generic)	applicable Low-Income Subsidy (LIS) copay
Tier 3 (Preferred Brand)	\$10.35 or 5% of the total cost (whichever is greater)
Tier 4 (Non-Preferred Drug)	-OR-
Tier 5 (Specialty Tier)*	applicable Low-Income Subsidy (LIS) copay

Some prescription drugs have additional requirements. You can look at our drug list (formulary) to see if your drug requires prior authorization or has quantity limits. Mail order limited to 90-day supply.

^{*}Specialty medications are limited to a 30-day supply and are not available through mail order services.

Getting Extra Help

Most CareSource Dual Advantage members receive "Extra Help". Copays depend on income and resources as outlined in the table below.

LIS Cost Sharing Chart for Initial Coverage phase

Low Income Subsidy (LIS) or "Extra Help" cost sharing

Part D Drugs - Retail: 1-month supply or 3-month supply

Part D Drugs - Standard Mail Order: 3-month supply

*Specialty medications are limited to a 30-day supply and/or may only be available through limited distribution

LIS Level	Drug Type	Cost Sharing
Federal Poverty Level	Generic	\$0 copay
(FPL) Institutionalized	Brand	\$0 copay
Federal Poverty Level (FPL) <100%	Generic	\$1.45 copay
	Brand	\$4.30 copay
Federal Poverty Level (FPL) >100%	Generic	\$4.15 copay
	Brand	\$10.35 copay
Federal Poverty Level (FPL) 135-149%	Generic	15% coinsurance
	Brand	15% coinsurance

Other Benefits CareSource Dual Advantage Offers

ADDITIONAL BENEFITS	
	CareSource Dual Advantage
Acupuncture (for chronic low back pain)	\$0 copay
CareSource24 [©] Nurse Advice Line	CareSource24® provides around-the-clock access to a caring and experienced staff of registered nurses. Members can call the CareSource24 toll-free number located on your CareSource member ID card 24 hours a day, 7 days a week, 365 days a year. CareSource24 services can be used at no cost to you. This provides you with an easy way to receive trusted health information and advice from the comfort of your home. Speaking directly with professional registered nurses can help you: Decide when self-care, a doctor visit, or the emergency room is the right choice Check your symptoms and help you figure out what to do Understand a medical condition or recent diagnosis Obtain medical information Prepare questions for doctor visits
	 Find out more about prescriptions or over-the-counter medications Learn about healthy eating and staying well
Chiropractic Care	\$0 copay Includes manipulation of the spine to correct a subluxation (when one or more of the bones of your spine move out of position)
Diabetes Supplies and	Diabetes monitoring supplies
Services ¹	\$0 copay
	Diabetes self-management training
	\$0 copay
	Therapeutic shoes or inserts
	\$0 copay
	Foot care (podiatry services)
	\$0 copay Includes foot exams and treatment if you have diabetes-related nerve damage or meet certain conditions
Durable Medical Equipment ¹ (wheelchairs, oxygen, etc.)	\$0 copay

Services with a ¹ may require prior authorization.

ADDITIONAL BENEFITS		
	CareSource Dual Advantage	
Fitness	Memory fitness	
	\$0 copay Includes an online brain health improvement tool with exercises that address attention span, processing speed, short and longterm memory recall, and overall intelligence	
	Physical fitness benefit	
	\$0 copay Includes membership at participating fitness centers and home fitness kit (some kits include a wearable fitness tracker)	
Flex Card	Through the use of a debit card, members can purchase up to \$1,000 per year on dental, hearing, and vision services and accessories	
Home Health Care ¹	\$0 copay	
Hospice	You pay nothing for hospice care from a Medicare-certified hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered outside of our plan. Please contact us for more details.	
Meals	Two meals a day for 14 days after each observation or acute inpatient hospitalization stay, up to \$2,400 every year	
MyHealth Online Tool	With MyHealth™, you'll have online access to resources for your health, including: - Health assessments - Personalized online wellness plans - Step-by-step guides on specific health needs - Online health journeys - Goal setting and tracking - Health tips and wellness information	
Outpatient Rehabilitation ¹	Cardiac (heart) rehab services	
	\$0 copay	
	Occupational therapy visits	
	\$0 copay	
	Speech and language therapy visit	
	\$0 copay	
	Supervised exercise therapy (SET)	
	\$0 copay	

Services with a ¹ may require prior authorization.

ADDITIONAL BENEFITS	
	CareSource Dual Advantage
Outpatient Substance Abuse	Group therapy visit
	\$0 copay
	Individual therapy visit
	\$0 copay
Over-the-Counter (OTC) Items	Through the use of a debit card, members can purchase up to \$500 of approved items every three months. Unused portions do not carry over to the next period.
Personal Emergency Response System (PERS)	A PERS consists of a home monitoring device that sends an alert to a 24-hour call center in the event of an emergency
Prosthetic Devices ¹	Prosthetic devices
(braces, artificial limbs, etc.)	\$0 copay
	Related medical supplies
	\$0 copay
Renal Dialysis	\$0 copay
Therapeutic radiology services ¹	\$0 copay
(such as radiation treatment for cancer)	
Worldwide ER and Urgent Care	\$0 copay, \$10,000 maximum plan benefit coverage amount

Services with a ¹ may require prior authorization.

Amounts shown are what you pay. Services are covered in-network only except for emergency care and ambulance.

This information is not a complete description of benefits. Call **1-833-230-2020 (TTY: 711)** for more information. Limitations, copayments, and restrictions may apply.

Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium. Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

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

CareSource Georgia, Co. is an HMO D-SNP with a Medicare contract. Enrollment in CareSource Georgia, Co. depends on contract renewal.



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 **1-833-230-2020**. 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 **1-833-230-2020**. 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 1-833-230-2020。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 1-833-230-2020。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 1-833-230-2020. 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 1-833-230-2020. 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 1-833-230-2020 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 Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter **1-833-230-2020**. 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 1-833-230-2020 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 1-833-230-2020. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

قيناجملا يروفلا مجرتملا تامدخ مدقن انن المحتفد المحتفدة المحتفدة

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