



SUMMER 2023

# MEMBER *Source*

A Newsletter for Ohio CareSource Dual Advantage™ (HMO D-SNP) Members



## Soak up the Sun and these Health Benefits!

From taking a walk outside to spending time at the pool, spending some time in the sun is good for your health and wellbeing. Light is a key part of your body's circadian rhythm. Sunlight helps your body know when you should be awake. And darkness helps your body know when you should go to sleep. Getting bright light after you wake up in the morning may help you feel more alert.

Spending time in the sun also helps your body produce Vitamin D. Vitamin D helps your body absorb calcium which is key for bone health. Vitamin D is also important for building a strong immune system. Having consistent exposure to sunlight can help reduce the risk for illness or infections.

Sunlight also increases your serotonin levels. Serotonin is a hormone that helps boost your mood. It also helps you feel calmer and more focused. Spending just 5-15 minutes in the sun each day can help your health. Grab your sunscreen and soak up the sun this summer!

While you are spending time in the sun, keep your skin protected. Pack sunscreen with an SPF of 15 or higher. You will want to reapply to have protection throughout the day.

Sources:

[www.cdc.gov/niosh/emres/longhourstraining/light.html](http://www.cdc.gov/niosh/emres/longhourstraining/light.html),

[www.medicalnewstoday.com/articles/326167#other-sources](http://www.medicalnewstoday.com/articles/326167#other-sources)



### Are you interested in more health and wellness tips?

Join CareSource Circle! CareSource Circle is an online community where you can give feedback through surveys and discussion boards. You can connect with other CareSource members and share your feedback. You'll have access to health tips, recipes, and more! Share your opinions and help make improvements. Visit CareSource Circle at [CareSourceCircle.com/CircleOHDSNP](http://CareSourceCircle.com/CircleOHDSNP).

  
**CareSource**®



## Pharmacy Updates

CareSource has a searchable drug list on [CareSource.com](https://www.caresource.com). Go to **Find My Prescriptions** under **Member Tools & Resources**. Select **Ohio** and **Dual Special Needs** to find out which drugs are covered. It is where the most current updates can be found. Call Member Services if you do not have access to the Internet. We can help you find out if a medication is covered and how much it will cost.

## Do You Have Caregiver Burnout?

Being a caregiver can be stressful and affect your health. It is common to forget to take care of yourself when you're caring and worrying about someone else. You could have caregiver burnout.

### Physical signs of burnout:

- Exhaustion
- Problems sleeping
- Gaining weight
- Getting sick more often

### Emotional signs of burnout:

- Feelings of sadness or hopelessness
- Isolating from friends and ignoring hobbies
- Getting frustrated with yourself or loved ones

If you think you might be suffering from burnout, don't delay in taking care of yourself. Ask family or friends for assistance. Visit [CaregiverAction.org](https://www.CaregiverAction.org) and [Caregiver.org](https://www.Caregiver.org) to find support groups. There are also other helpful resources for you and your loved ones.

## Life HACKS:



### Get planting this summer with these tips and tricks!

1



Don't have space for a garden? You can easily grow herbs, peppers, tomatoes, onions, summer squash, beans and eggplant in containers. Broccoli, cabbage, lettuce and greens grow in the spring and fall.

2



Plant marigolds around your garden. They will attract bees and butterflies and keep pests away.

3



Save your eggshells! You can use eggshells to add nutrients to your plants. Eggshells also help keep certain types of insects away.

4



Looking for an easy way to water your plants each day? Turn an empty milk jug into a watering can.



# Know When To Go Where

For the best care, know where to go to get the right kind of care. When possible, your primary care provider (PCP) should be your first choice for care.

If you have a medical emergency, don't wait! Call 911. If you have a mental health emergency, call 988. Don't wait to get care in an emergency!

 <p><b>Primary Care Provider (PCP)</b></p>	Used for common illnesses and advice. You will get most of your preventive care from your PCP. You should see your PCP the most often!
 <p><b>Telehealth</b></p>	Used to visit with a provider via phone or computer wherever you are. Ask your provider if they offer telehealth. Use telehealth for common illnesses such as coughs, sinus problems, rashes, mental health concerns and more. You can also talk to a doctor 24/7 through Teladoc®. Call 1-800-853-2362 or visit <a href="https://www.Teladoc.com/CareSource">Teladoc.com/CareSource</a> to get started.
 <p><b>Convenience Care Clinics</b></p>	Used for minor sicknesses and to get shots. You can find them in many local drug and grocery stores.
 <p><b>Community Behavioral Health Centers (CBHCs)</b></p>	CBHCs provide health and social services for people living with mental health and/or substance use issues.
 <p><b>Urgent Care</b></p>	Used to treat non-life-threatening issues. Use when you cannot visit your PCP and your health issue cannot wait.
 <p><b>Hospital Emergency Rooms</b></p>	Used for life-threatening issues or emergencies. Call 911 or go to the nearest ER.

## Not sure where to go?

Call the CareSource24® Nurse Advice Line at 1-833-687-7331 (833 NURSE 31).

We are here for you 24 hours a day, 7 days a week.

# Get the Most Out of Your Pharmacy Benefits

At CareSource, we want to make it easy for you to use all your benefits. Your CareSource plan includes pharmacy benefits and more!

We partner with Express Scripts® to help manage your prescriptions. You should fill your prescriptions at a pharmacy that takes CareSource. Be sure to bring your CareSource member ID card when you are getting a prescription. This will let pharmacies know CareSource pays for your covered medications.

Here are some other things to help make it easier to use your pharmacy benefits.



## Use Our Online Tools

You can also find out if a drug is covered by using our Formulary ([CareSource.com/documents/medicare-2023-dsnp-form-eng](https://www.caresource.com/documents/medicare-2023-dsnp-form-eng)) or *Find My Prescriptions* ([CareSource.com/oh/members/tools-resources/find-my-prescriptions/find-a-pharmacy/dsnp](https://www.caresource.com/oh/members/tools-resources/find-my-prescriptions/find-a-pharmacy/dsnp)) tool.

When you need to get or refill a prescription, find a pharmacy close to you with the *Find a Pharmacy* ([CareSource.com/oh/members/tools-resources/find-my-prescriptions/find-a-pharmacy/dsnp](https://www.caresource.com/oh/members/tools-resources/find-my-prescriptions/find-a-pharmacy/dsnp)) tool.



## Ask Your CareSource Pharmacist

Do you have questions about your medications? You can talk to a CareSource RxInnovations™ pharmacist. They can review your medications with you and help answer questions. There is no appointment needed! Call **1-833-230-2073** to speak with a CareSource pharmacist today. We are open 9 a.m. to 5:30 p.m. Monday through Friday Eastern Time (ET).



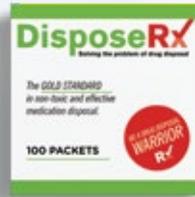


## One-on-One Care

Taking medication the way it is prescribed is vital to your health. Our **Medication Therapy Management (MTM)** program can:

- Help you safely use your drugs.
- Help your providers and other caregivers work better together.
- Help you learn about your drugs and the right way to use them.
- Help your overall health.

You can work one-on-one with your local pharmacist or a CareSource RxInnovations pharmacist through the MTM program. They can go over your drug list with you and help you manage your medications. This service is part of your benefits and is at no cost to you.



## Get Rid of Unused Medications the Safe Way

We can help you safely get rid of your unused medications. Expired or unused drugs can be a health risk for toddlers, teens, and family pets. CareSource has free **DisposeRx® packets**. Use these packets to help you get rid of expired drugs or medications you no longer use. These packets are safe for the environment, easy to use, and can help stop drug misuse.

Use this link ([www.SecureForms.CareSource.com/en/DisposeRx/](http://www.SecureForms.CareSource.com/en/DisposeRx/)) to ask for a DisposeRx packet or call Member Services. The number is on the back of this newsletter.

You can also find a disposal site in your area year round at [www.apps.deadiversion.usdoj.gov/pubdispsearch](http://www.apps.deadiversion.usdoj.gov/pubdispsearch).



## 90-Day Prescriptions: Mail Order or Retail?

You can get 90-day supplies for many of your covered medications. You can get these at your local retail pharmacy or through our Express Scripts mail order pharmacy. Both offer the convenience of only having to refill your prescription every 90 days. Ask your pharmacy to schedule all your refills on the same day each month (e.g., synchronize medication).

Ask about the **Automatic Refill Program™**

You can use an automatic refill service for your mail-order drugs. Express Scripts will need your permission before they can send you a refill by mail. That way they make sure you get only the drugs you need.

To find out more about the mail order pharmacy from Express Scripts, visit [www.Express-Scripts.com](http://www.Express-Scripts.com). You can also call them at 1-800-351-0567 from 8 a.m. to 8 p.m. Eastern Time, Monday through Friday.



## Your Top Questions to Member Services Answered

### What is the number for Member Services? When should I call?

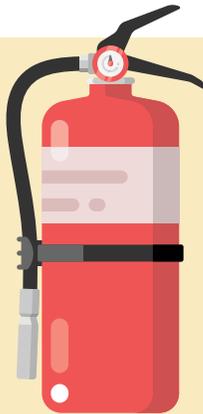
The Member Services number is **1-833-230-2020 (TTY: 711)**. We are open 8 a.m. to 8 p.m. Monday through Friday, and from October 1 through March 31 we are open the same hours, seven days a week. Member Services can answer questions about your CareSource account. They can tell you about your CareSource benefits and how to use them. They can get your health plan information in your primary language, large print, braille, or audio. You can also call if you need help finding a provider near you. They can help you schedule a ride and so much more!

### What is the number for the CareSource24 Nurse Advice Line? When should I call CareSource24?

The number for CareSource24 is **1-833-687-7331 (833 NURSE 31)**. Nurses can help you 24 hours a day, 365 days a year. You can call any time you have questions about your health. A registered nurse can help you decide what kind of care you may need.

### Where can I find these phone numbers?

Both the Member Services and CareSource24® Nurse Advice Line phone numbers are listed on your CareSource member ID card.



# In Case of Fire

Summer brings campfires, cook-outs, sing-alongs and lots of good fun! But if you are not careful, it can also lead to burns or unexpected fires! If you are having a cook-out or camping, have a fire extinguisher nearby. You can buy a low cost one at most department or drug stores. Even a bucket of water or dirt is helpful if a fire gets out of a fire pit or onto dry grass.

Keep an eye on children and don't let them get too close to the fire. If you are roasting marshmallows, be extra careful of melted marshmallow falling off the stick or skewer. If you or someone else get a burn, first cool it with water. Keep it covered with a cool wet cloth for 5 minutes. Get medical help if needed.

**TIP:** You can get free smoke alarms at no cost! Visit [www.redcross.org/sound-the-alarm.html](http://www.redcross.org/sound-the-alarm.html)



Source: National Fire Protection Association, [nfpa.org/education](http://nfpa.org/education)

# “Clean” Eating

How likely are your fruits and veggies to contain pesticides?

Washing your produce before you eat, cut, or cook with it is important. This way you can rinse off any dirt, insects, or extra leaves, and eliminate any germs. It also helps to wash away any leftover substances that have been used to kill or prevent pests, also called pesticides, that may still be on your produce.



**The Clean Fifteen** are those **LEAST** likely to have leftover substances on them.

- |                |                |
|----------------|----------------|
| Avocados       | Watermelon     |
| Sweet Corn     | Kiwi           |
| Pineapple      | Sweet Potatoes |
| Onions         | Cabbage        |
| Papaya         | Sweet Peas     |
| Asparagus      | Mushrooms      |
| Mangoes        | Cantaloupe     |
| Honeydew Melon |                |



**The Dirty Dozen** are those **MOST** likely to have leftover substances on them.

- |                                   |          |
|-----------------------------------|----------|
| Strawberries                      | Spinach  |
| Nectarines                        | Apples   |
| Grapes                            | Peaches  |
| Cherries                          | Pears    |
| Celery                            | Tomatoes |
| Bell and Hot Peppers              |          |
| Kale, Collard, and Mustard Greens |          |



Eating fruits and vegetables are important for your overall health. You just want to make sure they are clean before you eat them!

### Some tips for washing your produce:

Wash your hands. Gently rub the produce with your hands under running water. For produce with a firm skin, use a clean vegetable brush to wash. This could include potatoes or melons. Dry produce with a clean towel

Sources: Environmental Working Group. [www.ewg.org/foodnews/dirty-dozen.php](http://www.ewg.org/foodnews/dirty-dozen.php).  
 U.S. Food and Drug Administration (FDA). [www.fda.gov/consumers/consumer-updates/7-tips-cleaning-fruits-vegetables](http://www.fda.gov/consumers/consumer-updates/7-tips-cleaning-fruits-vegetables),  
 Centers for Disease Control and Prevention (CDC). [www.cdc.gov/foodsafety/communication/steps-healthy-fruits-veggies.html](http://www.cdc.gov/foodsafety/communication/steps-healthy-fruits-veggies.html)

## COMING SOON

# New Security for Your CareSource Member Portal and Mobile App

CareSource is adding an enhanced security to your My CareSource® account and CareSource Mobile App starting July 1, 2023. This is called Multi-Factor Authentication (MFA).

MFA uses three types of security when logging into your account, such as:



**SOMETHING YOU KNOW**  
Username and Password



**SOMETHING YOU HAVE**  
Passcode or Verification Device



**SOMETHING YOU ARE**  
Fingerprint or Face ID

MFA gives an extra layer of safety. It makes it harder for someone to log in as if they were you. Your account is safer since they would also need your device to gain access.

**How Does it Work?** Let's say you're logging into your My CareSource account. First, you'll type in your username and password. Then, as a second step, you'll enter a one-time code sent to your email or smartphone.  
**Questions?** Call Member Services or visit [CareSource.com/about-us/multi-factor-authentication/](http://CareSource.com/about-us/multi-factor-authentication/).



# Grievance or an Appeal?

## What's the Difference?

### GRIEVANCE

If you are unhappy with a provider or with us, you can file a grievance at any time.

It can be about anything *except CareSource* benefit decisions. Grievances do not go to the state for a hearing.

#### Examples of things you might file a grievance for:

- CareSource staff member was unkind
- Quality of care
- Provider rudeness
- Failure to respect patient and/or employee rights

#### You will need to tell us:

1. Your name and CareSource member ID number
2. The person's name
3. The problem or issue with the person or CareSource
4. The date that this happened

### APPEAL

If you disagree with a decision we make to deny a service or benefit claim, you can file an appeal. You can also appeal when we only approve part of a claim. You have 60 days to file an appeal. You have the right to a hearing at the state level with an appeal.

#### Examples of things you might file an appeal for:

- Denial of service
- Denial, termination, or reduction on previously authorized service
- Failure to provide timely service or a timely appeal answer.

#### You'll need to tell us:

1. Your name and CareSource member ID number
2. Your provider's name
3. The date of service
4. Reason you disagree with our decision
5. Any other supporting documentation

An Internal Appeal Request form is included with your Denial letter. You can print it from the **Forms** page on **CareSource.com** or ask Member Services to mail one to you. It will make filing your appeal easier.

### To File a Grievance or an Appeal:



Call Member Services. Tell us you want to file a grievance or appeal at **1-833-230-2020 (TTY: 711)**. We are open 8 a.m. to 8 p.m. Monday through Friday, and from October 1 through March 31 we are open the same hours, seven days a week.



Mail it to us:

CareSource  
ATTN: Ohio Member Grievance and Appeals  
P.O. Box 1947  
Dayton, OH 45401



Fax it to us:

Fax: 1-844-417-6153

### What Happens Next

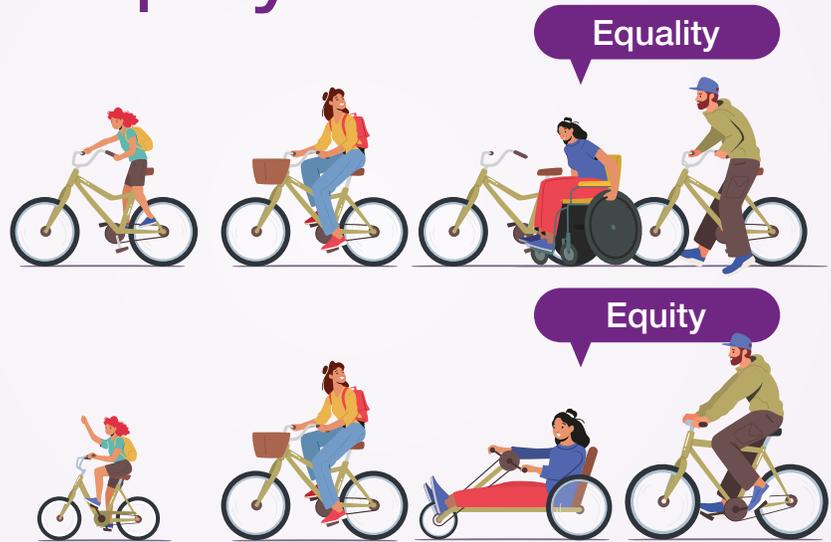
We will send you a letter saying we received your grievance or appeal request. It will tell you what you can expect to happen and when to expect it.



# What is Health Equity?

There are many things that can impact your access to quality health care. **All people should have a chance to reach their best health.** The color of your skin, your gender, how much money you make, where you live, what language you speak, your sexual orientation or any other way you identify should not impact the quality of care you receive. This is known as health equity.

Some groups of people have a harder time getting the care they need than others. This is health inequity. Sometimes this means that these groups experience disease or health issues at higher levels than those who get the care they need. When health equity is achieved, those affected most by gaps in care can reach better health outcomes.



We want to ensure health equity for all. You are one-of-a-kind and we want to make sure you have one-of-a-kind care for you and your family. That's Health Care with Heart®.

## Get Rewards for Healthy Habits!

As a CareSource member, you are already signed up for My CareSource Rewards®. This lets you earn rewards for doing healthy activities!



### How does it work?

1. You complete an eligible healthy activity.
2. Your provider sends CareSource a claim that shows which services were provided to you.
3. CareSource gets the claim and processes or reviews it.
4. CareSource adds the reward to your My CareSource Rewards card.
5. Your card is ready to be used at participating retailers.

This process takes 45-60 business days.

### Get rewarded for things like:

Mammogram - \$50

Up to two A1C tests yearly - \$50 per visit

[Learn more about rewards at CareSource.com/oh-dsnp-rewards.](https://www.caresource.com/oh-dsnp-rewards)



# Stock Your Medicine Cabinet

Be ready in case you or your family have anything from a scrape to the common cold. You can be ready with a well-stocked medicine cabinet. It's hard to know what to have on hand. Here is a list to help you get started.

## Aches & Pains

- Pain relievers such as aspirin, acetaminophen, or ibuprofen

## Cold & Flu

- Decongestants, cough suppressants
- Cough drops
- A thermometer

## Injury Aids

- Band-aids
- Antibiotic ointment
- Hot/cold pack
- Tweezers
- Cotton swabs and cotton balls
- Rubbing alcohol
- Hydrogen peroxide
- Nail clippers

## Skin

- Aloe vera to help with sunburns
- Hydrocortisone cream for bites and rashes

## Allergies

- Antihistamine to help with allergies
- Nasal saline for dry sinuses

## Upset Stomach or Indigestion

- Antacid to help with heartburn
- Medication with loperamide to help with diarrhea
- Medication with polyethylene glycol to help with constipation

Your medicine cabinet doesn't have to be in a cabinet. You can store these items in a shoe box or small plastic bin. Keep your medications in a cool, dry place away from sunlight. Keep medications safe from children and pets. Take your medicine as instructed. Read the labels and check the expiration dates. Talk to your provider or pharmacist if you have any questions.

*This content is for informational purposes only. It is not meant to take the place of professional medical advice, diagnosis, or treatment. Always talk to a qualified health provider with any questions you may have.*



You can use your quarterly **\$375** over-the-counter (OTC) allowance to purchase many of these commonly used items. Visit [CareSourceFlexCard.com](https://www.caresourceflexcard.com) to learn more.



## Get Interpreter Services for Your Next Health Visit!

Did you know you have access to onsite interpreters for your CareSource-covered medical, dental and vision visits? This is at no cost to you.

Ask your provider to schedule with an interpreter. You can also call Member Services. Call 30 days before your next visit. Have the below ready to share:

1. Date, time, and length of visit.
2. Health visit address.
3. Language needed.
4. Provider fax number.





# Go Green!

Earth Day was April 22, but you can do your part to help the earth any day! Choose email or text from CareSource instead of paper mail. We will send you a text or email when documents are ready for you to view in your My CareSource® account.

Update your preferences:

Log in to your account at **MyCareSource.com**. If you don't have a My CareSource account, click **Sign Up** and follow the prompts. Have your CareSource member ID card handy. Click **Preferences** on the top navigation bar. A screen to edit your contact preferences will appear.

Make sure your email and phone number are shown correctly on the form. If they are not, change them. Check the boxes for **Send me email** and/or **Send me text**. You can then pick the types of messages you would like to get electronically.

Click the **Update** button.

*It is just that easy!*

Air pollution is harmful to our health. The American Lung Association says more than 4 in 10 Americans live in places with unhealthy levels of air pollution. You can be exposed to air pollution no matter where you live. It comes from many sources. Some are natural sources like smoke from wildfires. Most air pollution is caused by humans. It comes from things like car exhaust, factories, and agriculture. Breathing polluted air can cause inflammation in our lungs, making it harder to breathe. It can cause asthma attacks and make asthma symptoms worse.

There are things we can do to protect our health. Check the air quality each day where you live at [www.AirNow.gov](http://www.AirNow.gov). Stay inside as much as you can on the days the air is unhealthy. We can also take steps to help reduce air pollution. Walk, bike, or use public transit to limit air pollution from cars. Support clean energy like wind and solar power. Small changes can make a big difference!

## Air Pollution and Your Health

**May is asthma awareness month.**

Learn more about how air pollution affects those with asthma at [www.Lung.org](http://www.Lung.org).

# How Can the Tobacco Quit Line Help?



Tobacco use causes health issues like heart disease, cancer, breathing problems, and more. It kills more people each year than traffic accidents, substance use, alcohol use, and HIV/AIDS combined.

**Ready to quit? Use the quit line.**

You can set goals and get help through:

**Coaching**



**Education Materials**



**Community Resources**

**Medications**



**Call 1-800-QUIT-NOW**

(1-800-784-8669) to sign up today!



# Help Find Fraud



Help us track fraud, waste and abuse, or medical identity theft. CareSource sends you Explanation of Coverage (EOC) statements to review. When you get one, check the following:

- 1 Are the services, supplies, or equipment listed correctly?
- 2 Were any items billed more than once?
- 3 Are the services correct?

If you suspect errors or fraud, call Member Services. You can also email [fraud@CareSource.com](mailto:fraud@CareSource.com), fax 1-800-418-0248, or write to:

CareSource  
Attn: Program Integrity  
P.O. Box 1940  
Dayton, OH 45401-1940

You do not have to give us your name when you write or call. Your report will be kept as confidential as possible by law.



# **BLAST** to the **PAST** with these **EXERCISES!**

Exercise looks different for everyone. Exercises have also changed throughout time. Switch up your fitness routine with these trends from the past! Use this list for new and fun ways to get moving and stay active.



## ▶ **Hula-hooping**

You may have used the hula hoop when you were young. It can be a fun exercise for adults too. It gets your whole body moving and increases your heart rate.

## ▶ **Roller Skating**

Roller skating can help you build your core strength. You can build your lower body strength by moving your hips and legs. Make it a social event and skate with your friends!

## ▶ **Jazzercise**

While leg warmers and sweat bands may come to mind, Jazzercise is upbeat way to get your body moving. Jazzercise blends music with dancing, stretching, and strengthening your muscles.

## ▶ **Zumba**

Zumba combines Latin and international music with dance. It's like a big dance party! Zumba helps build your strength and flexibility. It also relieves stress and can boost your mood.

## ▶ **Online Fitness Classes & Games**

A more modern version of exercising are online fitness classes and games. These are a great way to stay active from the comfort of your own home. As a CareSource Dual Advantage member you have access to on demand home fitness programs on the Silver&Fit® website and mobile app.

### ***What is most important is to find a way to stay active that you enjoy!***

*This content is for informational purposes only. It is not meant to take the place of professional medical advice, diagnosis, or treatment. Always talk to a qualified health provider with any questions you may have.*



You have access to fitness centers and select YMCAs with Silver&Fit®. The Silver&Fit Home Fitness program also allows you to request one home fitness kit per year at no additional cost to you. Some kits include a Fitbit® or Garmin® Wearable Fitness Tracker. You can also use your CareSource transportation benefit and request a ride to the gym. Learn more about your fitness benefits by calling 1-877-427-4788 (TTY: 711) or visiting [www.SilverandFit.com](http://www.SilverandFit.com).

**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 your 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 pagsasalang-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasalang-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 quý vị cần thông dịch viên xin gọi 1-833-230-2020 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 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 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-833-230-2020 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**TTY: 711**

**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.

**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 1-833-230-2020. 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 दुभाषयिणी सेवाएँ उपलब्ध हैं। एक दुभाषयिणी प्राप्त करने के लिए, बस हमें 1-833-230-2020 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 1-833-230-2020. 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 1-833-230-2020. 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 1-833-230-2020. 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 1-833-230-2020. 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。通訳をご用命になるには、1-833-230-2020にお電話ください。日本語を話す人が支援いたします。これは無料のサービスです。

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