CareFirst



Your Health Benefit Options

Medicare-Eligible Retirees 2026

CECIL COUNTY PUBLIC SCHOOLS

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Where to call

CareFirst Medical Claims—
Member Services
877-691-5856
Service: 24 hours/day, 7 days/week
Holidays: 8 a.m.–4 p.m.

Welcome

We know how important prevention, healthy living, early detection and early treatment are to you. It's one of the many advantages of having CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. (collectively, CareFirst) as your health insurance plan. We will work with you to help you maintain a healthy lifestyle, prevent illness and seek care when you need it.

CareFirst BlueCross BlueShield (CareFirst) is a member of the Blue Cross and Blue Shield Association—for 70 years the most trusted name in health care. This health care is available to you and your family for the January 1, 2026 through December 31, 2026. If you are eligible for Medicare you may enroll in the Medi-Comp Program. You and your dependents are eligible for coverage without restrictions or waiting periods, regardless of past medical history.



Once you have enrolled during this open enrollment season, your choice will remain in effect until the next open enrollment period. The only time you can make a change in your benefits is if you have a Lifestyle Event. The changes must be made within 31 days and be consistent with that event, as outlined by IRS regulations. Such events include marriage, divorce, death, birth or certain changes to your spouse's or your employment status.

Claims are edited against the enrollment information you have provided CareFirst via your membership application. To prevent claims from being rejected or delayed, always update your application whenever there is a change in information for you or your dependents.

To the extent that this health care benefits plan is completely self-funded by the sponsor, CareFirst provides administrative services only and does not assume any financial risk or obligation with respect to health care benefit claims for the self-insured portion of the contract. CareFirst is compensated for these services as a percentage of the total amount of claims it processes and pays on behalf of the sponsor's health care benefits.

Take the Call

If you're dealing with something health-related—a medical emergency, chronic condition like diabetes, or personal goal such as losing weight—you don't have to go it alone. CareFirst BlueCross BlueShield (CareFirst) is here for you.

As part of your medical benefits, you may receive a call from us (or a letter or postcard in the mail) telling you more about our personal, one-on-one health support programs that can help with whatever you're facing. These programs are confidential, and there's no obligation to participate. But if you decide to take part, you can choose how involved you want to be.

We encourage you to "take the call" so you can take advantage of this personal support.



You don't need to wait for us to contact you. If you would like to learn more about our one-on-one coaching and support programs, visit **carefirst.com/takethecall**.

Confidential, one-on-one support

Below are a few examples of when we might contact you about our personal health programs.

	Program name	Overview	Why it's important	Communication
	**Health & Wellness**	Personal coaching support to help you achieve your health goals	Health coaching can help you manage stress, eat healthier, quit smoking, lose weight and much more.	Letter or phone call from a ***coach***
	**Care Management**	Support for a variety of acute and chronic medical conditions and health care concerns and/or supporting transition from hospital to home	Connecting you with a nurse who works closely with your primary care provider (PCP) or specialist to help you understand your doctor's recommendations, medications and treatment plans. The nurse may provide interventions and resources to help you independently manage your health care or transition safely from the hospital to home.	Introduction by PCP or a phone call from a ***Registered Nurse Care Manager***
	**Behavioral Health and Substance Use Disorder**	Support for mental health and/or addiction issues	Confidential, one-on-one support to help schedule appointments, explain treatment options, collaborate with doctors and identify additional resources.	Phone call from a ***CareFirst behavioral health care coordinator***

SUM3785-1S (5/23)

Medi-Comp Benefits for Retirees

Over Age 65 with Medicare Parts A & B

After receiving medical services, all physicians must file claims to Medicare for you. If your provider indicates your Medi-Comp information on the Medicare claim form, you will not have to file claims to CareFirst. Claims for your remaining benefits will automatically come to CareFirst from Medicare.

Medi-Comp determines coverage amounts by coordinating benefits after Medicare makes payment. Medi-Comp does this by first determining what CareFirst would have paid for services had Medicare not been responsible. Secondly, Medi-Comp will compare this amount against the balance after Medicare payment and reimburse the lesser of the two amounts.

If your physician is accepting Medicare's allowed amount as payment in full, CareFirst will reimburse the physician directly for services and calculate benefits using Medicare's allowed amount.

If your physician is not accepting assignment, we reimburse you and calculate benefits using Medicare's limiting charge. Medicare developed limiting charges as protection from high charges for Medicare beneficiaries as the most a physician can charge for services. In 1993 and future years it is 115% of Medicare's allowed amount.



Questions before you sign up?

If you have any questions about coverage through CareFirst's Medi-Comp coverage, please call us at 877-691-5856.

Virtual Care Options

Get the care you need wherever and whenever you need it through your smartphone, tablet or computer. All from the comfort of your home—not a crowded waiting room. We offer two convenient ways for you to access providers virtually.

CloseKnit

CloseKnit, our leading virtual care practice, gives you 24/7 access to the support you deserve—from primary and urgent care to therapy and more* through your desktop or the convenient CloseKnit mobile app.

CloseKnit offers:

Advanced Primary Care: Dedicated Care Team of medical professionals to provide well care and preventive care to maintain and improve health, including support for chronic conditions such as high blood pressure or diabetes.
For adults age 18+.

Urgent Care: Same-day care to treat minor injuries and common illnesses fast. Average wait time is 30 minutes or less.
For adults and children (age 2+).



Download the CloseKnit app from your phone's app store or visit closeknithealth.com.

CloseKnit™

Behavioral Health Services: Expert help from licensed therapists and psychiatrists, including short- and long-therapy for depression, anxiety, or other behavioral health diagnoses, as well as medication management and support.
For adults and children (age 2+).

New Parent Support: Lactation services for nursing mothers and support for parents including prenatal risk assessments and education and post-natal feeding education and weaning programs.

Nutrition Services: Tailored counseling and nutrition plans to meet health needs, goals, and lifestyle including programs to support chronic illnesses and weight loss and management.
For adults and children (age 5+).

CareFirst's 24-Hour Nurse Advice Line allows you to talk to a registered nurse about your symptoms, and the appropriate steps to take, at any time by calling 800-535-9700.

* Providers will use their professional judgment to determine if a telemedicine visit is appropriate or if an in-person visit is required.

CST6463-1P (5/24)

Medi-Comp Benefits Summary

Type/Place of Service	Comprehensive Program
BENEFIT PERIOD	Calendar Year
DEDUCTIBLE	$300 Individual
OUT-OF-POCKET LIMIT	$1,500 Individual
LIFETIME MAXIMUM	Unlimited
COINSURANCE (FOR MOST SERVICES)	Plan pays balance after Medicare deductible
HOSPITAL INPATIENT	
▪ Semi-private room or intensive care unit ▪ Operating room/special treatment room ▪ All medically necessary services ▪ Includes Medical, Surgical, Rehabilitation, Maternity, Extended Care Facility, Psychiatric and Substance Abuse Admissions	80% of AB after deductible
URGENT CARE – EMERGENCY ACCIDENT OR MEDICAL EMERGENCY (initial visit only if rendered within 72 hours)	
Physician's office	100% of AB, no deductible
Emergency Room	100% of AB, no deductible
Follow-up Care	Regular Medical Benefit
HOSPITAL OUTPATIENT PHYSICIAN SERVICES	
Office visits, home visits, Inpatient Care	80% of AB, after deductible
Second Surgical Opinion	80% of AB, after deductible
Inpatient Care	80% of AB, after deductible
Surgery, Assistant Surgeon, Anesthesiologist	80% of AB, after deductible
WELL CARE	
Adult Routine Physical Exam (1/CY)	100% of AB, no deductible
Routine GYN Exam (1/CY)	100% of AB, no deductible
Mammogram Screening (guidelines apply)	100% of AB, no deductible
OUTPATIENT DIAGNOSTIC LAB/X-RAY	80% of AB, no deductible
RADIATION THERAPY, CHEMOTHERAPY & RENAL DIALYSIS	80% of AB, after deductible
PHYSICAL, OCCUPATIONAL AND SPEECH THERAPY	80% of AB, after deductible
HOME CARE & HOSPICE SERVICES - AGENCY SERVICES	80% of AB, no deductible
TRANSPLANTS	
Kidney, Cornea, Bone Marrow	Covered as surgical procedure
Liver, Heart, Pancreas, Lung	100% of AB, no deductible
Additional Benefits	
DURABLE MEDICAL EQUIPMENT, PROSTHESES, MEDICAL & OSTOMY SUPPLIES, AMBULANCE, ORTHOTICS & BRACES, CHIROPRACTIC SERVICES	80% of AB, after deductible
OUTPATIENT PSYCHIATRIC & SUBSTANCE ABUSE	
Halfway House/Partial Hospitalization	80% of AB, after deductible
Outpatient Visits	80% of AB, after deductible

AB= Allowed Benefit

This summary is for comparison purposes only and does not create rights not given through the benefits contract.

CareFirst Medi-Comp Medical Program

How it Works with Medicare

Example 1

Medicare Payments		
(2026 Medicare Part A and Part B deductibles)	Hospital	Doctor
Total Allowed Charges	$ 1,000	$ 1,000
Less Medicare Deductible	– 1,736	– 283
	(-736)	717
		x 80%
Medicare's Payments	$ 0	$ 573.60
Mrs. Smith's Liability after Medicare	**$ 1,000**	**$ 426.40=**

Mrs. Smith, a retiree with Medicare, has inpatient surgery. In this example, Mrs. Smith's surgery results in $1,000 in hospital bills and $1,000 in doctor charges allowed by Medicare.

CareFirst Payment Calculation		
	Hospital	Doctor
Total Allowed Charges	$ 1,000	$ 1,000
Less Deductible	– 300	– met
	700	1,000
	x 80%	x 80%
Maximum "Normal" Plan Payment	**$ 560**	**$ 800**

Payment calculation will be determined by first establishing how the claim would normally be paid (without Medicare payment considered).

CareFirst Payment Calculation		
	Hospital	Doctor
Mrs. Smith's Liability after Medicare	$ 1,000	$ 392
Less Plan Payment	– 560	– 392
Mrs. Smith's Final Liability	**$ 440**	**$ 0**

CareFirst will pay the "Normal" Plan Payment or the patient's actual liability, whichever is lower.

Example 2

Medicare Payments	Hospital	Doctor
Total Allowed Charges	$ 10,000	$ 7,000
Less Medicare Deductible	– 1,736	– 283
	$ 8,264	$ 6,717
		x 80%
Medicare's Payments	$ 8,264	$ 5,373.60
Mrs. Jones' Liability after Medicare	**$ 1,736**	**$ 1,626.40**

Mrs. Jones, a retiree with Medicare, has to undergo treatment for breast cancer. In this example, Mrs. Jones' treatment results in $10,000 in hospital bills and $7,000 in doctor charges allowed by Medicare.

CareFirst Payment Calculation	Hospital	Doctor
Total Allowed Charges	$ 10,000	$ 7,000
Less Deductible	– 300	– met
	$ 9,700	$ 6,760
	x 80%	x 80%
Maximum "Normal" Plan Payment	**$ 7,760**	**$ 5,408**

Payment calculation will be determined by first establishing how the claim would normally be paid (without Medicare payment considered).

CareFirst Payment Calculation	Hospital	Doctor
Mrs. Jones' Liability after Medicare	$ 1,736	$ 1,626.40
Less Plan Payment	– 1,436	– 1,626.40
Mrs. Jones' Final Liability	**$ 300**	**$ 0**

CareFirst will pay the "Normal" Plan Payment or the patient's actual liability, whichever is lower.

Example 3

Mrs. Green's Out-of-Pocket Costs					
Month	Applied To Medicare Deductible	80% Medicare Payment	Applied To Comprehensive Deductible	Comprehensive Payment	Subscriber Liability
January	$ 65.00	$ 0.00	$ 0.00	$ 65.00	$ 0.00
February	65.00	0.00	0.00	65.00	0.00
March	65.00	0.00	0.00	65.00	0.00
April	65.00	0.00	0.00	65.00	0.00
May	23.00	33.60	0.00	18.40	0.00
June		52.00	0.00	13.00	0.00
July		52.00	0.00	13.00	0.00
August		52.00	0.00	13.00	0.00
September		52.00	0.00	13.00	0.00
October		52.00	0.00	13.00	0.00
November		52.00	0.00	13.00	0.00
December		52.00	0.00	13.00	0.00
TOTALS	**$ 283.00**	**$ 397.60**	**$ 0.00**	**$ 382.40**	**$ 0.00**

Mrs. Green's hypertension requires she visit her doctor once a month. Her doctor charges $65 per office visit which Medicare allows as reasonable. The chart below outlines Mrs. Green's out-of-pocket costs for an entire year of office visits.

Entire year of office visits		
12 Office Visits at $65.00 each	=	$ 780.00
Medicare Payments	=	397.60
Comprehensive Payments	=	382.40
Subscriber Liability	**=**	**0.00**

Manage Your Healthcare with My Account

As a CareFirst BlueCross BlueShield (CareFirst) member, your personalized benefit information is available 24/7. Register for My Account for secure online access to your coverage details, ID card and more. Plus, you'll also be able to quickly locate in-network providers and facilities nationwide.

Scan the QR code or visit carefirst.com/myaccount to register.

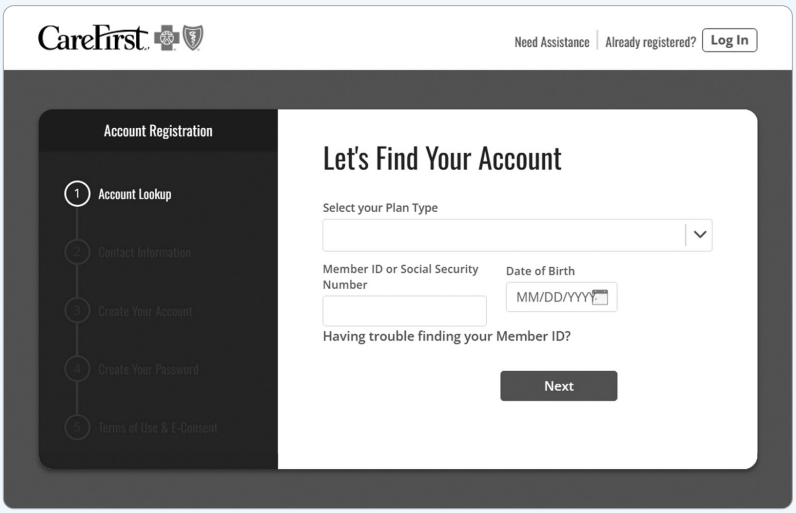
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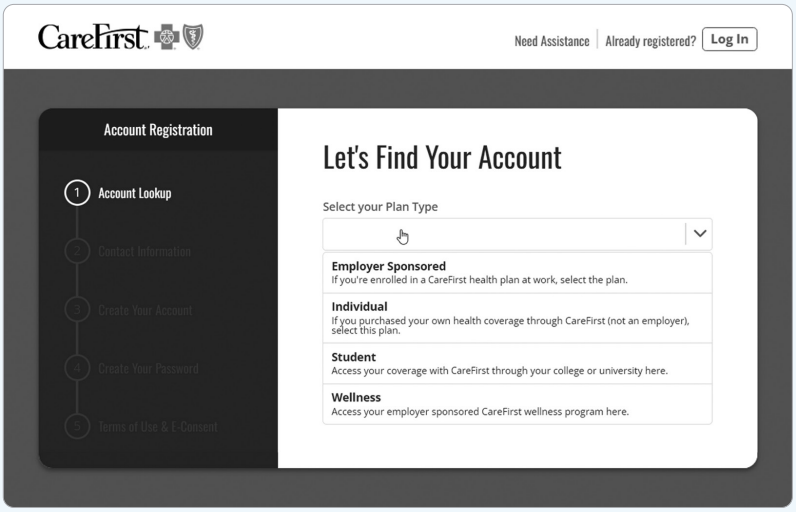
Members 12 years of age and older may register for My Account. Have your member ID or, the last four digits of your social security number. Signing up is easy and only takes a few minutes.

Complete a few more steps and you're ready to access your personalized member portal.

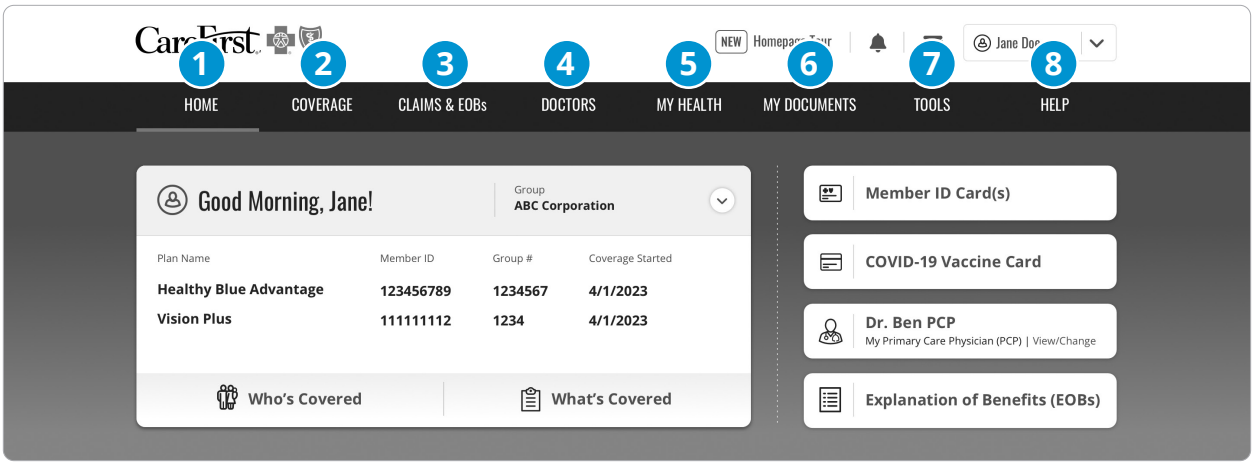
Already registered?

Explore the features My Account offers on the next page.





Manage Your Healthcare with My Account



My Account at a glance

1 Home

- Quickly view plan information including effective date, copays, deductible, out-of-pocket status and recent claims activity
- Manage your personal profile details including password, username and email, or choose to receive materials electronically
- Send a secure message via the *Message Center*
- Check *Alerts* for important notifications

2 Coverage

- Access your plan information—plus, see who is covered
- Update your other health insurance information, if applicable
- View, order or print member ID cards
- Review the status of your health expense account (HSA or FSA)[1]

3 Claims & EOBs

- Check your claims activity, status and history
- Review your Explanation of Benefits (EOBs)
- Track your remaining deductible and out-of-pocket total
- Submit out-of-network claims
- Review your year-end claims summary

4 Doctors

- Find in-network providers and facilities nationwide, including specialists, urgent care centers and labs
- Select or change your primary care provider (PCP)

5 My Health

- Access health and wellness discounts through Blue365
- Learn about your wellness program options[1]
- Track your Blue Rewards progress[1]

6 My Documents

- Look up plan forms and documents[2]
- Download *Vitality*, your annual member resource guide

7 Tools

- Access the Treatment Cost Estimator to calculate costs for services and procedures[3]

8 Help

- Find answers to many frequently asked questions
- Send a secure message
- Locate important phone numbers

[1] Only if offered by your plan.

[2] Only available when using a computer.

[3] The doctors accessed via this website are independent providers making their own medical determinations and are not employed by CareFirst. CareFirst does not direct the action of participating providers or provide medical advice.

SUM4146-1E (7/24)

CareFirst WellBeing

Putting the power of health in your hands

Welcome to CareFirst WellBeing℠—your personalized digital connection to your healthiest life. Catering to your unique health and wellness goals, CareFirst WellBeing offers motivating digital resources accessible anytime, plus specialized programs for extra support.

Ready to take charge of your health?

Find out if your healthy habits are truly making an impact by taking the RealAge® health assessment! In just a few minutes, RealAge will help you determine the physical age of your body compared to your calendar age. You'll discover the lifestyle behaviors helping you stay younger or making you age faster and receive insightful recommendations based on your results.

Exclusive features

Our well-being program is full of resources and tools that reflect your own preferences and interests. You get:

- **Trackers:** Connect your wearable devices or enter your own data to monitor daily habits like sleep, steps, nutrition and more.
- **A personalized health timeline:** Receive content and programs tailored to you.
- **Challenges:** Stay motivated by joining a challenge to make achieving your health goals more entertaining.
- **Inspirations:** Break free from stress, unwind at the end of the day or ease into a restful night of sleep with meditation, streaming music and videos.



Download the mobile app to access well-being tools and resources whenever and wherever you want.

Specialized programs

The following programs can help you focus on specific wellness goals. For more information about any of these programs, please call well-being support at 877-260-3253.

Health coaching

Coaches are registered nurses and trained professionals who provide one-on-one support to help you reach your wellness goals. If you are interested in health coaching or are contacted, we encourage you to take advantage of this voluntary and confidential program that can help you achieve your best possible health.

Weight management program

Improve your overall health, reach a healthier weight and reduce your risk for pre-diabetes and associated chronic diseases.

Tobacco cessation program

Quitting smoking and other forms of tobacco can lower your risk for many serious conditions from heart disease and stroke to lung cancer. Our program's expert guidance, support and online tools make quitting easier than you might think.

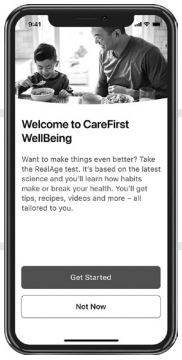
Financial well-being program

Learn how to take small steps toward big improvements in your financial situation. Whether you want to stop living paycheck to paycheck, get out of debt, or send a child to college, our financial well-being program can help.

Additional offerings

- **Wellness discount program**—Sign up for Blue365 at **carefirst.com/wellnessdiscounts** to receive special offers from top national and local retailers on fitness gear, gym memberships, healthy eating options and more.
- ***Vitality* magazine**—Read our member magazine which includes important plan information at **carefirst.com/vitality**.
- **Health education**—View our health library for more health and well-being information at **carefirst.com/livinghealthy**.

To start exploring the program, visit **carefirst.com/wellbeing** to download the CareFirst WellBeing app and register for your account.



This well-being program is administered by Sharecare, Inc., an independent company that provides health improvement management services to CareFirst members. Sharecare, Inc. does not provide CareFirst BlueCross BlueShield products or services and is solely responsible for the health improvement management services it provides.

SUM6174-1P (8/23)

Mental Health Support

Well-being for mind and body

Living your best life means taking care of your body *and* your mind. Emotional well-being is important at every stage in life, from adolescence through adulthood.

When mental health difficulties arise for you or a loved one, remember you're not alone. Help is available and feeling better is possible.

CareFirst BlueCross BlueShield (CareFirst) is here to help. Members have access to specialized services and programs for depression, anxiety, substance use disorders, and more. Our support team is made up of specially trained service representatives, registered nurses, licensed clinicians and care managers ready to:

- Help you find the right mental health provider(s) and schedule appointments
- Connect you with a care coordinator who will work with your doctor to create a tailored action plan
- Find support groups and resources to help you stay on track



To find help, call us at **800-245-7013.**

988
SUICIDE & CRISIS
LIFELINE

SUM7151-1P (9/24)

Notice of Nondiscrimination and Availability of Language Assistance Services

(UPDATED 4/15/2025)

CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc., CareFirst Diversified Benefits and all of their corporate affiliates (CareFirst) comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. CareFirst does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

CareFirst:

- Provides free aid and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, please call 855-258-6518.

If you believe CareFirst has failed to provide these services, or discriminated in another way, on the basis of race, color, national origin, age, disability or sex, you can file a grievance with our CareFirst Civil Rights Coordinator by mail, fax or email. If you need help filing a grievance, our CareFirst Civil Rights Coordinator is available to help you.

To file a grievance regarding a violation of federal civil rights, please contact the Civil Rights Coordinator as indicated below. Please do not send payments, claims issues, or other documentation to this office.

Civil Rights Coordinator, Corporate Office of Civil Rights

Mailing Address	P.O. Box 14858 Lexington, KY 40512
Email Address	**civilrightscoordinator@carefirst.com**
Telephone Number	410-528-7820
Fax Number	410-505-2011

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint portal, available at **https://ocrportal.hhs.gov/ocr/portal/lobby.jsf** or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
800-368-1019, 800-537-7697 (TDD)

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

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. CareFirst of Maryland, Inc., Group Hospitalization and Medical Services, Inc., CareFirst BlueChoice, Inc., The Dental Network and First Care, Inc. are independent licensees of the Blue Cross and Blue Shield Association. In the District of Columbia and Maryland, CareFirst MedPlus is the business name of First Care, Inc. In Virginia, CareFirst MedPlus is the business name of First Care, Inc. of Maryland (used in VA by: First Care, Inc.). The Blue Cross® and Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Foreign Language Assistance

Attention (English): This notice contains information about your insurance coverage. It may contain key dates and you may need to take action by certain deadlines. You have the right to get this information and assistance in your language at no cost. Members should call the phone number on the back of their identification card. All others may call 1-855-258-6518 and wait through the dialogue until prompted to push 0. When an agent answers, state the language you need and you will be connected to an interpreter.

ማሳሰቢያ (Amharic)፦ ይህ ማሳወቂያ ስለ ኢንሹራንስ ሽፋንዎ መረጃ ይዟል። ቁልፍ ቀኖችን ሊይዝ ይችላል እና በተወሰኑ የግዜ ገደቦች እርምጃ መውሰድ ሊኖርብዎ ይችላል። ይህን መረጃ እና እገዛ ያለ ምንም ወጪ በቋንቋዎ የማግኘት መብት አለዎት። አባላት በአባላት መታወቂያ ካርዳቸው ጀርባ ወዳለው ስልክ ቁጥር መደወል አለባቸው። ሌሎች በሙሉ ወደ 855-258-6518 በመደወል 0ን እንዲጫኑ እስኪጠየቁ ድረስ ምልልሱን መጠበቅ ይችላሉ። አንድ ወኪል ሲመልስ፣ የሚፈልጉትን ቋንቋ ይግለጹ እና ከአስተርጓሚ ጋር ይገናኛሉ።

انتبه (Arabic): يحتوي هذا الإشعار على معلومات حول تغطيتك التأمينية. قد يحتوي على تواريخ رئيسية وقد تحتاج إلى اتخاذ إجراء بحلول مواعيد نهائية معينة. لديك الحق في الحصول على هذه المعلومات والمساعدة بلغتك دون أي تكلفة. يجب على الأعضاء الاتصال برقم الهاتف الموجود على ظهر بطاقة هوية العضوية الخاصة بهم. يمكن للآخرين الاتصال بالرقم 855-258-5618 والانتظار طوال الحوار حتى يُطلب منهم الضغط على الرقم 0. عندما يجيبك أحد الوكلاء، حدد اللغة التي تحتاجها وسيتم توصيلك بمترجم فوري.

মনোযোগ দিন (Bengali): এই বিজ্ঞপ্তিতে আপনার বীমা কভারেজ সম্পর্কে তথ্য রয়েছে। এতে গুরুত্বপূর্ণ তারিখগুলি থাকতে পারে এবং আপনাকে হয়ত নির্দিষ্ট সময়সীমার মধ্যে পদক্ষেপ নিতে হতে পারে। আপনার ভাষায় বিনামূল্যে এই তথ্য এবং সহায়তা পাওয়ার অধিকার আপনার আছে। সদস্যদের তাদের সদস্য পরিচয়পত্রের পিছনে দেওয়া ফোন নম্বরে কল করা উচিত। অন্যরা 855-258-6518 নম্বরে কল করতে পারেন এবং 0 চাপ দেওয়ার জন্য অনুরোধ না করা পর্যন্ত সংলাপের জন্য অপেক্ষা করতে পারেন। যখন একজন এজেন্ট উত্তর দেবেন, তখন আপনার প্রয়োজনীয় ভাষাটি বলুন এবং আপনাকে একজন দোভাষীর সাথে সংযুক্ত করা হবে।

注意（Chinese）：此通知包含有關您的保險範圍的資訊。它可能包含關鍵日期，您可能需要在特定截止日期之前採取行動。您有權免費以您的語言獲取此資訊和協助。會員應撥打會員證背面的電話號碼。其他所有人可以撥打 855-258-6518 並等待對話框，直到提示按 0。當代理商接聽時，請說明您需要的語言，然後您将會與翻譯人員聯繫。

توجه (Farsi): این اطلاعیه حاوی اطلاعاتی درباره پوشش بیمه‌ای شما است. ممکن است شامل تاریخ‌های مهم باشد و لازم باشد تا مهلت‌های مشخصی اقدام کنید. شما حق دارید این اطلاعات و کمک را به زبان خود و به‌صورت رایگان دریافت کنید. اعضا باید با شماره تلفن درج‌شده در پشت کارت شناسایی عضویت خود تماس بگیرند. سایر افراد می‌توانند با شماره *855-258-6518* تماس بگیرند و منتظر بمانند تا دستور داده شود که عدد 0 را فشار دهند. هنگامی که یک نماینده پاسخ داد، زبان مورد نیاز خود را اعلام کنید تا به یک مترجم متصل شوید.

Attention (French): Le présent avis contient des informations essentielles relatives à votre couverture d’assurance. Il peut inclure des échéances importantes nécessitant une action de votre part dans un délai déterminé. Vous avez le droit d’obtenir ces informations ainsi qu’une assistance dans votre langue, et ce, sans frais. Les assurés sont invités à contacter le numéro figurant au verso de leur carte d’adhérent. Toute autre personne peut appeler le 855-258-6518 et patienter jusqu’à l’invitation à composer le 0. Lorsque votre appel sera pris en charge, indiquez la langue souhaitée afin d’être mis en relation avec un interprète.

Achtung (German): Dieser Hinweis enthält Informationen zu Ihrem Versicherungsschutz. Darin sind möglicherweise wichtige Termine aufgeführt und Sie müssen möglicherweise bis zu bestimmten Fristen Maßnahmen ergreifen. Sie haben das Recht, diese Informationen und Unterstützung kostenlos in Ihrer Sprache zu erhalten. Mitglieder sollten die Telefonnummer auf der Rückseite ihres Mitgliedsausweises anrufen. Alle anderen können 855-258-6518 anrufen und den Dialog abwarten, bis sie aufgefordert werden, die 0 zu drücken. Wenn ein Agent antwortet, geben Sie die gewünschte Sprache an und Sie werden mit einem Dolmetscher verbunden.

ध्यान दें (Hindi): इस नोटिस में आपके बीमा कवरेज के बारे में जानकारी है। इसमें महत्वपूर्ण तिथियां हो सकती हैं और आपको निश्चित समय सीमा तक कार्रवाई करनी पड़ सकती है। आपको यह जानकारी और सहायता अपनी भाषा में निःशुल्क प्राप्त करने का अधिकार है। सदस्यों को अपने सदस्य पहचान पत्र के पीछे दिए गए फ़ोन नंबर पर कॉल करना चाहिए। अन्य सभी लोग 855-258-6518 पर कॉल कर सकते हैं और 0 दबाने का संकेत मिलने तक संवाद की प्रतीक्षा कर सकते हैं। जब कोई एजेंट उत्तर दे, तो वह भाषा बताएं जिसकी आपको आवश्यकता है और आपको दुभाषिया से जोड़ा जाएगा।

Leruoanya (Igbo): ọkwà a nwere ozi bànyéré mkpuchi megide ihe mberede gị. Ọ nwere ike inwe ụbọchị ndi dị óké ḿkpà ma o nwekwara ike idị mkpa ka imee ihe tupu oge ụfọdụ agafee. Inwere ikike inweta ozi a ya na enyemaka na asụsụ gị n'akwụghị ụgwọ ọbụla. Ndi òtù ga akpọ ọnụọgụgụ ekwenti dị na àzụ́ ḱáàdị njirimara ndi òtù ha. Ndi ọ̀zọ́ nile nwere íke ịkpọ 855-258-6518 ma chere geruo mkpaṛịta ụka ruo mgbe asi ha pịa 0. Mgbe onye ozi zara,kwuo asụsụ ichọrọ, a ga ejikota gi na onye ntughari asụsụ.

Attenzione (Italian): Questa informativa contiene informazioni sulla copertura assicurativa. Potrebbe contenere date importanti e potrebbe essere necessario intraprendere azioni entro determinate scadenze. È possibile ottenere queste informazioni e assistenza nella propria lingua gratuitamente. I membri sono pregati di chiamare il numero di telefono riportato sul retro del proprio tesserino di riconoscimento. Tutti gli altri possono chiamare il numero 855-258-6518 e rimanere in linea fino a quando non viene richiesto di premere 0. Quando un operatore risponde, è necessario indicare la lingua desiderata per essere messi in contatto con un interprete.

주의 (Korean): 이 고지에는 귀하의 보험 적용 범위에 대한 정보가 포함되어 있습니다. 여기에는 주요 날짜가 포함되어 있을 수 있으며, 특정 마감일까지 조치를 취해야 할 수도 있습니다. 귀하는 비용 없이 귀하의 언어로 이러한 정보와 지원을 받을 권리가 있습니다. 회원은 회원증 뒷면에 있는 전화번호로 전화하시기 바랍니다. 회원이 아닌 모든 분들은 855-258-6518 로 전화하여 안내 메시지가 끝날 때까지 기다렸다가 0 을 눌러주세요. 상담원이 통화에 응답했을 때, 필요한 언어를 말씀하시면 통역사와 연결됩니다.

Baa'ákonínízin (Navajo): Díí bee ił hane'í béeso nich'ą́ąh naa'nil bee nik'é'asti'í bódahólníihgo bee baa dahane'í biyi'. Dayoołkáłí dóó bee ida'ii'aahí háídíí sh́į́ t'áá bich'į'jį' ha'át'íísh́į́ ádadiiliiłígíí biyi'. Díí bee baa dahane'í dóó t'áá jiik'eh nizaad bee nika'e'eyeedgo bee ná'ahoot'i'. Bił hada'dít'éhí binaaltsoos nitł'izhí bee béédahóziní bąąh béésh bee hane'í námboo biká'ígíí yee dahalne' dooleeł. Nááná ła' 855-258-6518 yee dahalne' dóó yáłti'í biba' asdáago niléí ó bił adílchíid hodoo'niidjį'. Naalnishí haadzį́'go, saad nínízinígíí bee bił hodíilnih dóó ata' yáłti'í bich'į' ni'doolnih.

ध्यान दिनुहोस् (Nepali): यस सूचनामा तपाईंको बीमा कभरेजका बारेमा जानकारी समावेश छ। यसमा प्रमुख मितिहरू हुन सक्छन् र तपाईंले निश्चित समयसीमा भित्र कारबाही गर्नुपर्ने हुन सक्छ। तपाईंलाई यो जानकारी र सहयोग तपाईंको भाषामा निःशुल्क प्राप्त गर्ने अधिकार छ। सदस्यहरूले आफ्नो सदस्य परिचयपत्रको पछाडि रहेको फोन नम्बरमा कल गर्नुपर्छ। अरू सबैले 855-258-6518 मा कल गर्न सक्छन् र ० पुश गर्न प्रेरित नभएसम्म संवादको प्रतीक्षा गर्न सक्छन्। एजेन्टले जवाफ दिँदा, तपाईंलाई चाहिने भाषा बताउनुहोस् र तपाईंलाई दोभाषेसँग जोडिने छ।

Atenção (Portuguese): Este aviso contém informações sobre a cobertura do seu seguro. Ele pode conter datas importantes e você pode precisar tomar medidas dentro de determinados prazos. Você tem o direito de obter essas informações e assistência em seu idioma, sem nenhum custo. Os associados deverão ligar para o número de telefone indicado no verso do seu cartão de identificação de associado. Todos os outros podem ligar para 855-258-6518 e aguardar a mensagem até que seja solicitado a pressionar 0. Quando um agente atender, indique o idioma que você precisa e você será conectado a um intérprete.

Внимание (Russian): В настоящем уведомлении содержится информация о вашем страховом покрытии. Оно может содержать ключевые даты, и вам может потребоваться предпринять действия к определенным срокам. Вы имеете право получить эту информацию и помощь на своем языке бесплатно. Членам профсоюза следует звонить по номеру телефону, указанному на обратной стороне их удостоверения личности. Все остальные могут звонить по номеру 855-258-6518 и дождаться диалога, пока не появится предложение нажать 0. Когда агент ответит, назовите нужный вам язык, и вас соединят с переводчиком.

Fa'alogo (Samoan): O lenei fa'aaliga o lo'o iai fa'amatalaga i vaega e kava e lau inisiua. E ono aofia ai aso taua ma atonu e te mana‘omia ai le faia o se gaioiga i nisi taimi fa‘agata. E iai lau aia tatau e maua ai nei fa'amatalaga ma fesoasoani i lau gagana e aunoa ma se totogi. E tatau i sui auai ona vili le numera o le telefoni i tua o le latou pepa faamaonia. O isi uma e mafai ona vala'au i le 855-258-6518 ma fa'atali i le talanoaga se'ia fa'atonuina e oomi le 0. A tali mai se so'o upu, fa'ailoa atu le gagana e te mana'omia ona fa'afeso'ota'i lea o oe i se tagata fa'aliliu.

Pažnja (Serbian): Ovo obaveštenje sadrži informacije o vašem osiguranju. Može sadržati ključne datume i možda ćete morati da preduzmete akciju do određenih rokova. Imate prava da dobijete ove informacije i pomoć na vašem jeziku besplatno. Trebalo bi da članovi nazovu telefonski broj na poleđini svoje članske legitimacije. Svi ostali mogu pozvati 855-258-6518 i sačekati automat dok ne dobiju obaveštenje da pritisnu taster "0". Kada se agent javi, navedite jezik koji vam je potreban i bićete povezani s prevodiocem

Atención (Spanish): Este aviso contiene información sobre su cobertura de seguro. Puede contener fechas clave y es posible que deba tomar medidas antes de determinadas fechas límite. Usted tiene derecho a obtener esta información y asistencia en su idioma sin coste alguno. Los afiliados deben llamar al número de teléfono que figura en el reverso de su tarjeta de identificación del afiliado. Todos los demás pueden llamar al 855-258-6518 y esperar el diálogo hasta que se les solicite presionar 0. Cuando un agente responda, indique el idioma que necesita y se conectará con un intérprete.

Atensyon (Tagalog): Ang abisong ito ay naglalaman ng impormasyon tungkol sa saklaw ng iyong insurance. Maaaring naglalaman ito ng mga mahahalagang petsa at maaaring kailanganin mong kumilos ayon sa ilang partikular na mga deadline. May karapatan kang makuha ang impormasyong ito at tulong sa iyong wika nang walang bayad. Ang mga miyembro ay dapat tumawag sa numero ng telepono sa likod ng kanilang member identification card. Ang lahat ng iba ay maaaring tumawag sa 855-258-6518 at maghintay hanggang sa masabihan na pindutin ang 0. Kapag sumagot ang isang ahente, sabihin ang wikang kailangan mo at ikaw ay ikokonek sa isang tagapagsalin.

توجہ (Urdu): اس نوٹس میں آپ کی انشورنس کوریج کے بارے میں معلومات شامل ہیں۔ اس میں کلیدی تاریخیں شامل ہو سکتی ہیں اور آپ کو کچھ آخری تاریخوں تک کارروائی کرنے کی ضرورت پڑ سکتی ہے۔ آپ کو یہ معلومات اور مدد اپنی زبان میں، بغیر کسی قیمت کے حاصل کرنے کا حق ہے۔ ممبران کو اپنے رکنیتی کارڈ کی پشت پر دئے گئے فون نمبر پر کال کرنی چاہیے۔ باقی تمام لوگ *855-258-6518* پر کال کر سکتے ہیں اور 0 دبانے کا اشارہ ملنے تک ڈائیلاگ پر انتظار کرنا چاہئیے۔ جب کوئی ایجنٹ جواب دیتا ہے تو اپنی مطلوبہ زبان بتائیں اور آپ کا رابطہ ایک مترجم سے کر دیا جائے گا۔

Lưu ý (Vietnamese): Thông báo này có chứa thông tin về phạm vi bảo hiểm của bạn. Nó có thể chứa các ngày quan trọng và bạn có thể cần phải hành động theo thời hạn nhất định. Bạn có quyền nhận thông tin và hỗ trợ này bằng ngôn ngữ của mình mà không mất phí. Các thành viên nên gọi đến số điện thoại ở mặt sau thẻ thành viên của mình. Những người khác có thể gọi đến số 855-258-6518 và chờ qua hội thoại cho đến khi được nhắc nhấn số 0. Khi có nhân viên trả lời, hãy nêu ngôn ngữ bạn cần và bạn sẽ được kết nối với phiên dịch viên.

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