

Aetna MedicareSM Plan (PPO) Medicare (PO1) ESA PPO Plan

Rx \$10/\$10/\$10

Benefits and Premiums are effective January 1, 2024 through December 31, 2024

SUMMARY OF BENEFITS PROVIDED BY AETNA LIFE INSURANCE COMPANY

Primary Care Physician (PCP): You have the option to choose a PCP. When we know who your provider is, we can better support your care.

Referrals: Your plan doesn't require a referral from a PCP to see a specialist. Keep in mind, some providers may require a recommendation or treatment plan from your doctor in order to see you.

Prior Authorizations: Your doctor will work with us to get approval before you receive certain services or drugs. Benefits that may require a prior authorization are listed with an asterisk (*) in the benefits grid.

PLAN FEATURES	Network & out-of-network providers.	
Monthly Premium	Please contact your former employer/union/trust for more information on your plan premium.	
Annual Deductible	\$O	
This is the amount you have to pay out of pocket before the plan will pay its share for your		

This is the amount you have to pay out of pocket before the plan will pay its share for your covered Medicare Part A and B services.

Annual Maximum Out-of-Pocket Amount

Annual maximum out-of-pocket limit \$7,550 amount includes any deductible, copayment or coinsurance that you pay.

It will apply to all medical expenses except Hearing Aid Reimbursement, Vision Reimbursement, Dental Coverageand Medicare prescription drug coverage that may be available on your plan.



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HOSPITAL CARE*	This is what you pay for network & out-of-network providers.
Inpatient Hospital Care	\$0 per stay
The member cost sharing applies to	covered benefits incurred during a member's inpatient
stay.	
Observation Stay	Your cost share for
	Observation Care is based
	upon the services you
	receive
Frequency:	per stay
Outpatient Services & Surgery	\$O
Ambulatory Surgery Center	\$O
PHYSICIAN SERVICES	This is what you pay for network & out-of-network
	providers.
Primary Care Physician Visits	\$10
Includes services of an internist, gen	neral physician, family practitioner for routine care as well

Physician Specialist Visits	\$15
PREVENTIVE CARE	This is what you pay for network & out-of-network
	providers.
Medicare-covered Preventive	\$0

as diagnosis and treatment of an illness or injury and in-office surgery.

Services

- Abdominal aortic aneurysm screenings
- · Alcohol misuse screenings and counseling
- Annual Well Visit One exam every 12 months.
- Bone mass measurements
- Breast exams
- Breast cancer screening: mammogram one baseline mammogram for members age 35-39; and one annual mammogram for members age 40 & over.
- Cardiovascular behavior therapy
- Cardiovascular disease screenings
- Cervical and vaginal cancer screenings (Pap) one routine GYN visit and pap smear every 24 months.
- Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy)
- Depression screenings
- Diabetes screenings



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- · HBV infection screening
- Hepatitis C screening tests
- HIV screenings
- · Lung cancer screenings and counseling
- Medicare Diabetes Prevention Program 12 months of core session for program eligible members with an indication of pre-diabetes.
- Nutrition therapy services
- Obesity behavior therapy
- Pelvic Exams one routine GYN visit and pap smear every 24 months.
- Prolonged Preventive Services prolonged preventive service(s) (beyond the typical service time of the primary procedure), in the office or other outpatient setting requiring direct patient contact beyond the usual service
- Prostate cancer screenings (PSA) for all male patients aged 50 and older (coverage begins the day after 50th birthday)
- · Sexually transmitted infections screenings and counseling
- · Tobacco use cessation counseling
- Welcome to Medicare preventive visit

Immunizations

\$0

- Flu
- Hepatitis B
- Pneumococcal

Additional Medicare Preventive

\$0

Services

- Barium enema one exam every 12 months.
- Diabetes self-management training (DSMT)
- Digital rectal exam (DRE)
- EKG following welcome exam
- Glaucoma screening

EMERGENCY AND URGENT MEDICAL CARE	This is what you pay for network & out-of-network providers.
Emergency Care; Worldwide	\$50
(waived if admitted)	
Urgently Needed Care; Worldwide	\$35



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DIAGNOSTIC PROCEDURES*	This is what you pay for network & out-of-network
	providers.
Diagnostic Radiology	\$15
CT scans	
Diagnostic Radiology	\$15
Other than CT scans	
Lab Services	\$0
Diagnostic testing & procedures	\$15
Outpatient X-rays	\$15
HEARING SERVICES	This is what you pay for network & out-of-network
	providers.
Routine Hearing Screening	\$0
We cover one exam every twelve mor	nths
Medicare Covered Hearing	\$15
Examination	
Hearing Aid Reimbursement	\$500 once every 36 months
DENTAL SERVICES	This is what you pay for network & out-of-network
	providers.
Dental - Value ESA	
Coverage for preventive dental serv	rices including basic cleanings, checkups and X-rays
Annual Benefit Maximum - \$750	\$0 dental deductible
each year	0% coinsurance for each preventative dental service
Medicare Covered Dental*	\$15
Non-routine care covered by Medicar	e.
VISION SERVICES	This is what you pay for network & out-of-network
	providers.
Routine Eye Exams	\$0
One annual exam every 12 months.	
Diabetic Eye Exams	\$0
	A.—
Medicare Covered Eye Exam	\$15
Medicare Covered Eye Exam Vision Eyewear Reimbursement	\$15 \$100 once every 24 months



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MENTAL HEALTH SERVICES*	This is what you pay for network & out-of-network	
	providers.	
Inpatient Mental Health Care	\$0 per stay	
The member cost sharing applies to c	overed benefits incurred during a member's inpatient	
stay.		
Outpatient Mental Health Care	\$15	
Individual visit		
Partial Hospitalization	\$15	
Inpatient Substance Abuse	\$0 per stay	
The member cost sharing applies to covered benefits incurred during a member's inpatien		
stay.		
Outpatient Substance Abuse	\$15	
Individual visit		
SKILLED NURSING SERVICES*	This is what you pay for network & out-of-network	
	providers.	
Skilled Nursing Facility (SNF) Care	\$0 per day, days 1-100	

Limited to 100 days per Medicare Benefit Period.

The member cost sharing applies to covered benefits incurred during a member's inpatient stay.

A benefit period begins the day you go into a hospital or skilled nursing facility. The benefit period ends when you haven't received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a skilled nursing facility after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit

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PHYSICAL THERAPY SERVICES*	This is what you pay for network & out-of-network providers.		
Outpatient Rehabilitation Services	\$15		
(Speech, physical, and occupational therapy)			
AMBULANCE SERVICES	This is what you pay for network & out-of-network		
	providers.		
Ambulance Services	\$O		
Prior authorization rules may apply for non-emergency transportation services received in-			

Prior authorization rules may apply for non-emergency transportation services received innetwork. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of non-emergency transportation services when provided by an out-of-network provider.



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TRANSPORTATION SERVICES	This is what you pay for network & out-of-network providers.
Transportation (non-emergency)	Not Covered
MEDICARE PART B PRESCRIPTION	This is what you pay for network & out-of-network
DRUGS*	providers.
Medicare Part B Prescription Drugs	\$0
MEDICARE PART D PRESCRIPTION	This is what you pay for network & out-of-network
DRUGS	providers.

Part D drugs are covered. See PHARMACY - PRESCRIPTION DRUG BENEFITS section below for your plan benefits at each part D stage, including cost share and other important pharmacy benefit information.

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ADDITIONAL PROGRAMS AND SERVICES	This is what you pay for network & out-of-network providers.			
Allergy Shots	\$0			
Allergy Testing	\$15			
Blood	\$0			
All components of blood are covered	beginning with the first pint.			
Cardiac Rehabilitation Services	\$15			
Intensive Cardiac Rehabilitation	\$15			
Services				
Chiropractic Services*	\$15			
Medicare covered benefits only.				
Diabetic Supplies*	\$0			
Includes supplies to monitor your bloc	od glucose from LifeScan.			
Durable Medical Equipment/	Ourable Medical Equipment/ \$0			
Prosthetic Devices*				
Home Health Agency Care*	\$0			
Hospice Care	Covered by Original Medicare at a Medicare certified			
	hospice.			
Medical Supplies*	Your cost share is based upon the provider of services			
Medicare Covered Acupuncture	\$15			
Outpatient Dialysis Treatments*	\$15			
Podiatry Services	\$15			
Medicare covered benefits only.				
Pulmonary Rehabilitation Services	\$15			
Supervised Exercise Therapy (SET)	\$15			
for PAD Services				
Radiation Therapy*	\$15			



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ADDITIONAL PROGRAMS (NOT	This is what you pay for network & out-of-network		
COVERED BY ORIGINAL MEDICARE)	providers.		
Resources For Living®	Covered		
For help locating resources for every of			
Teladoc™	\$0		
Telemedicine services with a Teladoc	provider. State mandates may apply.		
Telehealth	Covered		
Telemedicine Services. Member cost	share will apply based on services rendered.		
Telehealth PCP	\$10		
Telehealth Specialist	\$15		
Telehealth Occupational Therapy	\$15		
Services			
Telehealth PT and SP Services	\$15		
Telehealth Other Health care	\$15		
Telehealth Individual Mental Health	\$15		
Telehealth Group Mental Health	\$15		
Telehealth Individual Psychiatric	\$15		
Services			
Telehealth Group Psychiatric Services	\$15		
Telehealth Individual Substance	\$15		
Abuse Services			
Telehealth Group Substance Abuse	\$15		
Services			
Telehealth Behavioral Health	\$0		
Vendor: MD Live			
Telehealth Kidney Disease Education	\$0		
Services			
Telehealth Diabetes Self-	\$0		
Management Training			
Telehealth Opioid Treatment	\$15		
Program Services			
Telehealth Urgent care	\$35		
Wigs*	\$0		
Maximum	\$400		
Frequency	one wig every year		



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ADDITIONAL SERVICES (NOT This is what you pay for network & out-of-network COVERED BY ORIGINAL MEDICARE) providers.

Routine Physical Exams

\$0

One exam per calendar year

Benefits that may require a prior authorization are listed with an asterisk (*) in the benefits grid.



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PHARMACY - PRESCRIPTION DRUG BENEFITS

Calendar-Year deductible for Prescription drugs \$0

Prescription drug calendar year deductible must be satisfied before any Medicare Prescription Drug benefits are paid. Covered Medicare Prescription Drug expenses will accumulate toward the pharmacy deductible.

Pharmacy Network

S2

Your Medicare Part D plan uses the network above. To find a network pharmacy, you can visit our website (http://www.aetnaretireeplans.com.)

Formulary (Drug List)	Classic
Initial Coverage Limit (ICL)	\$5,030

The Initial Coverage Limit includes the plan deductible, if applicable. This is your cost sharing until covered Medicare prescription drug expenses reach the Initial Coverage Limit (and after the deductible is satisfied, if your plan has a deductible):

	30-day Supply through Retail	90-day Supply through Retail or Mai	
3 Tier Plan	Standard	Preferred Mail	Standard Retail or Mail
Tier 1 - Generic	\$10	\$20	\$20
Generic Drugs			
Tier 2 - Preferred Brand Includes some high- cost generic and preferred brand drugs	\$10	\$20	\$20
Tier 3 - Non-Preferred Drug Includes some high- cost generic and non- preferred brand drugs	\$10	\$20	\$20

If you reside in a long-term care facility, your cost share is the same as a 30 day supply at a retail pharmacy and you may receive up to a 31 day supply.



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Coverage Gap

The Coverage Gap starts once covered Medicare prescription drug expenses have reached the Initial Coverage Limit. Your cost-sharing for covered Part D drugs after the Initial Coverage Limit and until you reach \$8,000 in prescription drug expenses is indicated below.

Your former employer/union/trust provides additional coverage during the Coverage Gap stage for covered drugs. This means that you will generally continue to pay the same amount for covered drugs throughout the Coverage Gap stage of the plan as you paid in the Initial Coverage stage. Coinsurance-based cost-sharing is applied against the overall cost of the drug, prior to the application of any discounts or benefits.

Catastrophic Coverage:

You pay \$0.

Catastrophic Coverage benefits start once \$8,000 in true out-of-pocket costs is incurred.

Requirements:

PrecertificationAppliesStep-TherapyApplies

Non-Part D Supplemental Benefit

Not Covered

Medical Disclaimers

For more information about Aetna plans, go to **www.AetnaRetireePlans.com** or call Member Services at toll-free at 1-888-267-2637 (TTY: 711). Hours are 8 a.m. to 9 p.m. EST, Monday through Friday.

The provider network may change at any time. You will receive notice when necessary.

In case of emergency, you should call 911 or the local emergency hotline. Or you should go directly to an emergency care facility.

The complete list of services can be found in the Evidence of Coverage (EOC). You can request a copy of the EOC by contacting Member Services at 1-888-267-2637 (TTY: 711). Hours are 8 a.m. to 9 p.m. EST, Monday through Friday.



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The following is a partial list of what isn't covered or limits to coverage under this plan:

- Services that are not medically necessary unless the service is covered by Original Medicare or otherwise noted in your Evidence of Coverage
- Plastic or cosmetic surgery unless it is covered by Original Medicare
- Custodial care
- Experimental procedures or treatments that Original Medicare doesn't cover
- Outpatient prescription drugs unless covered under Original Medicare Part

You may pay more for out-of-network services. Prior approval from Aetna is required for some network services. For services from a non-network provider, prior approval from Aetna is recommended. Providers must be licensed and eligible to receive payment under the federal Medicare program and willing to accept the plan.

Out-of-network/non-contracted providers are under no obligation to treat Aetna 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.

Aetna will pay any non contracted provider (that is eligible for Medicare payment and is willing to accept the Aetna Medicare Plan) the same as they would receive under Original Medicare for Medicare covered services under the plan.



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Pharmacy Disclaimers

Aetna's retiree pharmacy coverage is an enhanced Part D Employer Group Waiver Plan that is offered as a single integrated product. The enhanced Part D plan consists of two components: basic Medicare Part D benefits and supplemental benefits. Basic Medicare Part D benefits are offered by Aetna based on our contract with CMS. We receive monthly payments from CMS to pay for basic Part D benefits. Supplemental benefits are non-Medicare benefits that provide enhanced coverage beyond basic Part D. Supplemental benefits are paid for by plan sponsors or members and may include benefits for non-Part D drugs. Aetna reports claim information to CMS according to the source of applicable payment (Medicare Part D, plan sponsor or member).

The formulary and/or pharmacy network may change at any time. You will receive notice when necessary.

You must use network pharmacies to receive plan benefits except in limited, non-routine circumstances as defined in the EOC. In these situations, you are limited to a 30 day supply.

Pharmacy clinical programs such as precertification, step therapy and quantity limits may apply to your prescription drug coverage.

Specialty pharmacies fill high-cost specialty drugs that require special handling. Although specialty pharmacies may deliver covered medicines through the mail, they are not considered "mail-order pharmacies." Therefore, most specialty drugs are not available at the mail-order cost share.

The typical number of business days after the mail order pharmacy receives an order to receive your shipment is up to 10 days. Enrollees have the option to sign up for automated mail order delivery. If your mail order drugs do not arrive within the estimated time frame, please contact us toll-free at 1-866-241-0357, 24 hours a day, 7 days a week. TTY users call 711.

The Medicare Coverage Gap Discount Program provides manufacturer discounts on brand name drugs. The amount you pay and the amount discounted by the manufacturer count toward your out-of-pocket costs as if you had paid them and moves you through the coverage gap.

Coinsurance-based cost-sharing is applied against the overall cost of the drug, prior to the application of any discounts or benefits.

There are three general rules about drugs that Medicare drug plans will not cover under Part D. This plan cannot:

- Cover a drug that would be covered under Medicare Part A or Part B.
- Cover a drug purchased outside the United States and its territories.



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 Generally cover drugs prescribed for "off label" use, (any use of the drug other than indicated on a drug's label as approved by the Food and Drug Administration) unless supported by criteria included in certain reference books like the American Hospital Formulary Service Drug Information, the DRUGDEX Information System and the USPDI or its successor.

Additionally, by law, the following categories of drugs are not normally covered by a Medicare prescription drug plan unless we offer enhanced drug coverage for which additional premium may be charged. These drugs are not considered Part D drugs and may be referred to as "exclusions" or "non-Part D drugs". These drugs include:

- Drugs used for the treatment of weight loss, weight gain or anorexia
- Drugs used for cosmetic purposes or to promote hair growth
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations
- Outpatient drugs that the manufacturer seeks to require that associated tests or monitoring services be purchased exclusively from the manufacturer as a condition of sale
- · Drugs used to promote fertility
- Drugs used to relieve the symptoms of cough and colds
- · Non-prescription drugs, also called over-the-counter (OTC) drugs
- Drugs when used for the treatment of sexual or erectile dysfunction



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Plan Disclaimers

Aetna Medicare is a HMO and PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal.

Plans are offered by Aetna Health Inc., Aetna Health of California Inc., Aetna Life Insurance Company and/or their affiliates (Aetna). Participating physicians, hospitals and other health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change.

See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.

The formulary, provider and/or pharmacy network may change at any time. You will receive notice when necessary.

Resources For Living is the brand name used for products and services offered through the Aetna group of subsidiary companies.

If there is a difference between this document and the Evidence of Coverage (EOC), the EOC is considered correct.

You can read the Medicare & You 2024 Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (http://www.medicare.gov) or 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.

ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call 1-888-267-2637 (TTY: 711). Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-267-2637 (TTY: 711). Traditional Chinese:

注意:如果您使用中文,您可以免費獲得語言援助服務。請致電 1-888-267-2637 (TTY: 711).

You can also visit our website at http://www.aetnaretireeplans.com. As a reminder, our website has the most up-to-date information about our provider network (Provider Directory) and our list of covered drugs (Formulary/Drug List).

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 1-800-307-4830. Someone who speaks English/Language can help you. This is a free service.



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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 1-800-307-4830. 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 1-800-307-4830。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 1-800-307-4830。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 1-800-307-4830. 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 1-800-307-4830. 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 1-800-307-4830 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 1-800-307-4830. 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 1-800-307-4830번으로 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 1-800-307-4830. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.



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: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 4830-307-800-1. 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 दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-307-4830 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 1-800-307-4830. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portugués: 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 1-800-307-4830. 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 1-800-307-4830. 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 1-800-307-4830. 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ございます。通訳をご用命になるには、1-800-307-4830にお電話ください。日本語を話す人 者が支援いたします。これは無料のサー ビスです。

Hawaiian: He kōkua māhele 'ōlelo kā mākou i mea e pane 'ia ai kāu mau nīnau e pili ana i kā mākou papahana olakino a lā'au lapa'au paha. I mea e loa'a ai ke kōkua māhele 'ōlelo, e kelepona mai iā mākou ma 1-800-307-4830. E hiki ana i kekahi mea 'ōlelo Pelekānia/'Ōlelo ke kōkua iā 'oe. He pōmaika'i manuahi kēia.

This is the end of this plan benefit summary

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