



Virginia Department of
HUMAN RESOURCE
MANAGEMENT

Commonwealth of Virginia Retiree Health Benefits Program

Annual Premium Rate Notification Materials for Medicare- Eligible Participants

This Rate Notification Booklet includes:

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DISTRIBUTION: Only Enrollees (Retirees, Survivors and Long-Term Disability Participants) will receive this package. Medicare-eligible covered family members will not receive annual premium rate notification materials directly, even if they have individual ID numbers. This means that Enrollees must share this information with their Medicare-eligible covered family members. Only Enrollees can request coverage changes for covered family members. If you are an Enrollee who is not eligible for Medicare but you are covering a Medicare-eligible family member, you are receiving this package due to the Medicare-eligible family member covered through your eligibility.



COMMONWEALTH OF VIRGINIA

DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

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To: **State Retiree Health Benefits Program Enrollees Eligible for Medicare or
Enrollees who cover Medicare-Eligible Family Members**

From: **Office of State and Local Health Benefits Programs**

Date: **November 14, 2016**

Important Information Regarding Your Health Benefits

**This notification booklet includes information about coverage for
Medicare-eligible participants in 2017. Be sure to read these materials
carefully to ensure that you understand your options.**

Your 2017 Premium Cost

▪ How much is my health plan premium for 2017?

Plan – Single Membership	2016 Premium	2017 Premium Effective 1/1/17	% Change
Advantage 65	\$293	\$311	6.1%
Advantage 65 + Dental/Vision	\$322	\$343	6.5%
Medicare Supplemental/Option II	\$384	\$401	4.4%
Option II + Dental/Vision	\$413	\$433	4.8%
Advantage 65—Medical Only	\$154	\$153	-0.6%
Advantage 65—Medical Only + Dental/Vision	\$183	\$185	1.1%

All State Medicare-coordinating plan medical (including hearing), dental and routine vision benefits are administered by Anthem Blue Cross and Blue Shield. For plans that include prescription drug coverage (all but the Advantage 65—Medical Only Plans), the drug benefit is administered by Express Scripts and is an enhanced Medicare Part D plan.

Since retiree group participants pay the full cost of their health plan coverage in the State Retiree Health Benefits Program, premiums are based on the amount that must be paid by all participants in order to fund the costs of the program, most of which are participants' claim expense. For 2017, the increase is due to higher prescription drug costs (increase of \$19 per month). There were minimal or no increases in dental, vision, and the Medicare supplemental coverage premiums.

- **Note to Medicare Supplemental/Option II Enrollees...**

Option II enrollees can reduce their premium if they move to an Advantage 65 Plan (\$91 lower monthly premium for Advantage 65 + Dental/Vision as compared to Option II + Dental/Vision—that's \$1,092 per year!). Your Medicare-Coordinating Plans Member Handbook describes the benefits under both the Advantage 65 and Option II Plans. The differences are:

- Option II has a major medical benefit that can be used for claims both in and out of the country. Historically, there has been minimal utilization of this benefit within the US. There is more use outside of the US, but the Advantage 65 plans have their own out-of-country major medical benefit.
- Option II pays the annual Medicare Part B deductible, which is not covered under Advantage 65. The 2017 annual Part B deductible is not available at this time, but it has been less than \$150 in the past.
- Advantage 65 covers At-Home Recovery Services, which are not covered by Option II.

Consider the higher premium cost of Option II as compared to the value of its additional benefits. You will likely find that a plan change to Advantage 65 will be a good choice for you. Page seven has more information about how to make a plan change.

- **If I qualify for “Extra Help” with my prescription drug costs, how will my premium be affected?**

If you have qualified through the Social Security Administration for “Extra Help” paying the cost of your Medicare Part D coverage and you are approved for enrollment in the state program, your premium will be reduced for each month you are approved for the subsidy. You will receive confirmation of your premium reduction from Express Scripts Medicare at the time of your subsidy approval or as a part of your Annual Notice of Changes. More information about “Extra Help” (also known as the low income subsidy or LIS) will be included in your Express Scripts Medicare Evidence of Coverage. Following are the “Extra Help” reductions for 2017:

Subsidy Level	Monthly Premium Reduction
1-6	\$33.00
7	\$24.00
8	\$16.00
9	\$8.00

Participants who have qualified for “Extra Help” are encouraged to explore other Medicare Part D plan options outside of the state program. While your state program premium is reduced by the amount indicated above based on your subsidy level, beneficiaries are still paying the remaining premium for an enhanced Medicare Part D benefit that may not be providing additional coverage. The Medicare web site (www.medicare.gov) or 1-800-MEDICARE can provide a summary of other plans and benefits that are available to you, including plans with lower premium cost.

If you would like more information about “Extra Help” (the low income subsidy), contact the Social Security Administration at 800-772-1213.

- **Can my income affect the cost of Medicare Part D?**

Beneficiaries with incomes above a level set by Medicare may have to pay a higher cost for Part D prescription drug coverage. You will be notified by Social Security if this applies to you. Any income-related adjustment will be collected through your Social Security or equivalent benefit and **not** as a part of your Commonwealth of Virginia Retiree Health Benefits Program premium.

Your income can also affect the cost of your Part B medical coverage. Consult your “*Medicare and You 2017*” publication which has more information about the cost of Medicare Part B and Part D.

- **When will I begin paying my new 2017 premium?**

For participants whose premiums are deducted from a VRS retirement benefit, the new January 2017 premium will be deducted from the retirement benefit payment you receive in February. If a premium increase means that your retirement benefit is no longer enough to support the deduction, you will be moved to direct billing from Anthem Blue Cross and Blue Shield. It is important to note that direct billing is mailed before the coverage month while deduction occurs at the end of the coverage month.

For those who already pay through direct billing, the new premium will be billed in December for January’s premium. If you have requested a change in coverage, the premium change may take place later depending on the date of your request. For those who are paying through automatic bank draft, your first deduction in the new premium amount will take place in your January draft.

Your 2017 Benefits

▪ **Will my medical benefits change for 2017?**

The Medicare supplemental and any other medical benefit under an Advantage 65 or Medicare Supplemental/Option II Plan will not change for 2017.

Consult your “*Medicare and You 2017*” publication to determine if there are any changes to your primary Medicare coverage for 2017.

▪ **Will my dental and vision benefits change for 2017?**

For those enrolled in the dental/vision option, there will be no change in your vision benefits for 2017, but for your dental coverage, **your maximum annual benefit will be increased from \$1,500 to \$2,000 starting January 1, 2017**. This does not affect the amount paid for individual services, but it does allow coverage for more services.

▪ **Will my prescription drug benefits change for 2017?**

If you choose to maintain prescription drug coverage under the state program’s enhanced Medicare Part D plan (Express Scripts Medicare), be sure to review the following updates for 2017:

Formulary/Drug List (your list of covered drugs) – As a part of your Annual Notice of Changes (ANOC), which you will receive separately, Express Scripts Medicare will provide all participants with a new formulary (your list of covered drugs) for 2017. It is important to check your formulary to see if any of the drugs you are currently taking are no longer covered in 2017, have changed copayment/coinsurance tiers, or have any new coverage restrictions. If you are taking a drug that is not currently covered, check to see if it is covered for 2017. If you are taking a drug that will experience a negative formulary change (such as moving to a higher cost-sharing tier or being removed from the formulary), you will also be notified by Express Scripts Medicare separately before the end of 2016. If you are unable to find your drugs in your new formulary, contact Express Scripts Medicare at 1-800-572-4098 starting November 1 for assistance. The Commonwealth of Virginia Retiree Health Benefits Program’s Medicare Part D plan does not normally cover drugs that are excluded by Medicare.

Starting January 1, 2017, you may also go to www.Express-Scripts.com for complete formulary information. Registration is required if you have not done so previously.

Certain changes can be made to the formulary during the year, as approved by Medicare, such as adding to or removing drugs from the formulary; adding prior authorizations, quantity limits and/or step therapy restrictions to a drug; or, moving a drug to a higher or lower cost-sharing tier. Generally, however, if drugs are removed, coverage limitations are imposed, or a drug is moved to a higher cost-sharing tier during the year (after January 1) and you were already taking the drug on January 1, you will be permitted to continue taking that drug at the same level of cost-sharing for the remainder of the plan year. Exceptions would include drugs replaced with generic equivalents or changes as a result of new information on a drug’s safety or effectiveness. In those cases, you may be affected by the change during the plan year.

Your formulary includes additional information regarding your plan. The Centers for Medicare and Medicaid Services has reviewed and approved your formulary.

Four Coverage Stages

There are some changes to this plan's coverage stages for 2017 as described below by tier. Be sure to review the limits and benefits of each stage so that you understand your coverage.

Deductible Stage – Your annual outpatient prescription drug deductible will increase to **\$400** in 2017. This means that you will pay the full cost of any covered brand-name drug until you have paid \$400 out-of-pocket. Covered generics continue to be excluded from any deductible.

Initial Coverage Stage – There are no changes in copayments and coinsurance for each cost-sharing tier for 2017. Once your deductible has been met for covered brand drugs (and immediately for covered generics), your copayments/coinsurance will remain as follows until your total covered drug cost reaches \$3,700.

Initial Coverage Stage - Covered Tier 1 (generic) Drugs	2017 Copayment
Per one-month (up to 34-day) supply at a retail network pharmacy	\$7
Per up to a 90-day supply through the home delivery service	\$7

Initial Coverage Stage - Covered Tier 2 (preferred brand) Drugs	2017 Copayment
Per one-month (up to 34-day) supply at a retail network pharmacy	\$25
Per up to a 90-day supply through the home delivery service	\$50

Initial Coverage Stage - Covered Tier 3 (non-preferred brand) Drugs	2017 Coinsurance
Per one-month (up to 34-day) supply at a retail network pharmacy	You pay 75%
Per up to a 90-day supply through the home delivery service	You pay 75%

Initial Coverage Stage - Covered Tier 4 (specialty) Drugs	2017 Coinsurance
Per one-month (up to 34-day) supply at a retail network pharmacy	You pay 25%
Per up to a 90-day supply through the home delivery service	You pay 25%

Coverage Gap Stage – Once your total drug cost (the amount paid by you and the plan) exceeds \$3,700, you move from the Initial Coverage Stage into the Coverage Gap Stage, and the way that your claim is paid changes. You get the benefit of the Medicare Coverage Gap Discount Program, which pays 50% of the cost of any covered brand drug manufactured by a program participant. This means that:

- Plan costs are further reduced by the discount.
- The amount that participants pay in copayment/coinsurance PLUS the amount paid by the discount program will count toward reaching the Catastrophic Coverage Stage.
- If the balance of the drug cost after the discount is less than your coinsurance, you will pay less than you paid in the Initial Coverage Stage.

Health Care Reform requires that in 2017, beneficiaries pay no more than 40% of the cost of brand drugs in the Coverage Gap Stage. While generic drugs are not a part of the Medicare Coverage Gap Discount Program, your cost for generic drugs will be no more than 51% in this stage. In most cases, this plan provides a greater benefit.

Catastrophic Coverage Stage – In 2017, if your annual true out-of-pocket drug expense (including deductible, copayments, coinsurance, and the contribution from the Medicare Coverage Gap Discount Program, but not including the cost of non-covered or excluded drugs) reaches \$4,950, you will pay the greater of either 5% coinsurance or a copayment of \$3.30 (generics or drugs treated as generics) or \$8.25 (brand-name drugs). You will remain in this stage for the remainder of the year.

Express Scripts Mobile App – You can manage your prescriptions using your mobile device by registering for the Express Scripts Mobile App. Go to Express-Scripts.com or your mobile device's app store to register. More information will be included in your *Prescription Drug Member Handbook Insert* that will be mailed separately.

Your Medicare Explanation of Benefits (EOB) – To help you track your coverage stages, you will receive an EOB directly from Express Scripts for any months during which you use your benefit.

Notice of Creditable Coverage – The outpatient prescription drug coverage that is available through the State Retiree Health Benefits Program to its Medicare-eligible retiree group participants is a Medicare Part D plan and, therefore, creditable coverage. As such, a Notice of Creditable Coverage is not required. However, beneficiaries will not have to pay a higher premium for any period during which they are enrolled in this plan if they decide later to enroll in other Medicare Part D coverage, as long as there is not a break in creditable coverage of 63 or more days.

Enrolling in Part D Plans Outside of the State Program – Your enrollment in Medicare prescription drug coverage outside of the state program will result in your disenrollment from the state program's Medicare Part D plan. If you do not notify the state program of your other election, Medicare will do so. **Once you have enrolled in Medicare Part D coverage outside of the state program, you may not re-enroll in the state program's Part D plan.**

Enrollment in the state's enhanced Medicare Part D plan for outpatient prescription drug coverage must be approved by the Centers for Medicare and Medicaid Services. The State Retiree Health Benefits Program must remove prescription drug coverage from the plan of any participant whom Medicare has advised is not eligible for coverage. This could be due to conflicting coverage in another Medicare Part D plan, loss of eligibility for Medicare, or any reason that is determined by Medicare. If Medicare disenrolls you from the state program's Medicare Part D plan, you will be moved to the corresponding Advantage 65—Medical Only Plan. There are not any medical-only plan options under the Medicare Supplemental/Option II Plans.

- **Is the state program's prescription drug coverage the best plan for me?**

That's a question that only you can answer, but be a good consumer and investigate other Medicare prescription drug plan options for 2017. Compare premium cost and benefits to ensure that you are selecting the best plan to meet your individual needs. The Medicare Annual Coordinated Election Period that runs from October 15 through December 7 is a good time to review your current coverage and compare it to other available options. As the percentage of drug cost that beneficiaries pay during the Medicare coverage gap stage gets smaller, you may find that the enhancements of the state program are not as beneficial.

Resources available to help you review your options include:

- Call 1-800-MEDICARE or go to www.medicare.gov for information about other Medicare prescription drug coverage or Medicare health plan options.
- Contact the Virginia Department for the Aging Insurance Counseling and Assistance Program (VICAP) at 1-800-552-3402 for assistance with selecting an available plan outside of the state program. If you live outside of Virginia, resources in your state are listed in your Express Scripts Medicare Evidence of Coverage.

If you find a prescription drug plan that better meets your needs, you can drop your state program coverage prospectively at any time by selecting a medical-only plan. However, once you leave the state program's Medicare Part D plan, you may not return.

Your Options for 2017 – What You Need To Do

If you wish to maintain your current plan, no action on your part is necessary. If you continue to be eligible, your new monthly premium will automatically be deducted or billed.

If you wish to make an allowable plan change for January 1, 2017, you must request the change by taking one of the following actions:

- Obtain an enrollment form from your Benefits Administrator (see page 10), or from the web at www.dhdm.virginia.gov and submit your request to your Benefits Administrator no later than December 16, 2016. (Requests received after December 16, 2016, but before January 1, 2017, will be effective on January 1, but there may be a delay in implementing the change and updating your premium.)
- Request changes online no later than December 31, 2016, by using EmployeeDirect at www.dhdm.virginia.gov (click on the EmployeeDirect link).
 - To use EmployeeDirect, you must have a personal e-mail address listed in the state's eligibility system. (A state e-mail address will not allow access to EmployeeDirect for retiree group participants.) If you do not already have an e-mail address in your eligibility file, you may contact your Benefits Administrator to update your record.
 - Your ID number appears on your plan ID cards and is a seven-digit number, which is followed by XU. For EmployeeDirect, use only the seven-digit number, not the three-letter prefix or the XU suffix that appears on your Anthem ID card.
 - NOTE: January 1 changes using EmployeeDirect must be requested during the month of December. If you request an allowable change through EmployeeDirect in November, it will generally become effective on December 1.

Allowable changes requested after December 31, 2016, will be effective the first of the month after the request is received per program policy. **All Enrollment Forms must be signed by the Enrollee (Retiree, Survivor or LTD Participant); forms signed by a covered family member will not be accepted.**

The following options are available to you for January 1:

- **If you are in an Advantage 65 or Medicare Supplemental/Option II Plan, you may keep your current benefits as long as you remain eligible (no action required).**
- You may make a plan change as follows:
 - You may elect Medical-Only coverage (no outpatient prescription drug coverage). If you drop your prescription drug coverage, you may not elect Medicare-coordinating prescription drug coverage through the state program again in the future.

- If you are in Advantage 65, Medicare Supplemental/Option II or Advantage 65—Medical Only (and have not previously elected the Dental/Vision option), you may add Dental/Vision coverage one time and terminate it one time. Once you have terminated Dental/Vision coverage, you may not add it again.
- Medicare Supplemental/Option II participants may elect a corresponding (with or without dental/vision) Advantage 65 Plan prospectively at any time.
- Retirees, Survivors and LTD Participants may cancel a family member's coverage at any time on a prospective basis (going forward). However, once family members of a Medicare-eligible participant have been cancelled, they may only be added within 60 days of the occurrence of a consistent qualifying mid-year event (e.g., loss of eligibility for other group coverage) that would allow the addition. Medicare-eligible Enrollees do not have an annual Open Enrollment opportunity. Open Enrollment to increase membership is not available based on non-Medicare-eligible family participants.
- All Medicare-eligible covered family members (e.g., retiree and spouse) may have separate plan elections, but only the Enrollee can request a change.
- State coverage as an Enrollee may be cancelled completely, but you will not have an opportunity to return to the program at any time in the future. This will also result in the cancellation of any covered family members.

NOTE: Medical-Only Plan participants may not enroll in any state-program-sponsored Medicare-coordinating plan that includes outpatient prescription drug coverage.

Other Important Retiree Program Information

As a Medicare Beneficiary, will my benefits change due to the introduction of the Health Insurance Marketplace?

You have probably heard about the Health Insurance Marketplace, which is a key part of the Affordable Care Act. Regardless of how you get Medicare (Original Medicare or a Medicare Advantage Plan), you still have the same Medicare benefits you have now, and you won't have to make any changes. If you want additional information about the Marketplace, visit www.HealthCare.gov.

Can I enroll in a Medicare Advantage Plan?

The state program's Medicare-coordinating plans specifically exclude services or supplies that are received through Medicare Advantage Plans, so enrolling in a Medicare Advantage Plan, if allowed by Medicare, will generally result in loss of benefits under the state program's Medicare-coordinating plans. State program participants may terminate their state program Medicare-coordinating coverage prospectively at any time (no return to the program). If you wish to enroll in a Medicare Advantage Plan, consider cancelling your coverage in the state program. (This would also result in termination of any covered family members.) If you enroll in a Medicare Advantage Plan and do not cancel your state coverage, consider carefully whether you wish to continue paying for coverage that may provide minimal, if any, medical benefits. In some cases, enrollment in a Medicare Advantage plan or other Medicare supplemental coverage could conflict with your state program enrollment. Also, if your other plan includes prescription drug coverage, it will likely result in your disenrollment from the state program's Medicare Part D plan (no re-enrollment allowed). ***Please note that the Advantage 65 Plans are not Medicare Advantage plans.***

A new plan year and Medicare enrollment period are good times to review all plan options available to you as a Medicare beneficiary. There could be a plan outside of the state program that better meets your needs, either in types of benefits, cost levels or both. However, be sure that you understand the impact of enrolling in other plans if you still want to keep your state plan coverage. Some things to think about and compare include:

- Premium cost
- Benefits
- Out-of-pocket expenses such as deductible, copayments, or coinsurance

- Drugs covered on the plan's formulary (are your drugs covered?)
- Coverage in the gap or "donut hole" (have you ever had enough total drug cost to reach the donut hole?)—keep in mind that the cost of drugs in the coverage gap is decreasing each year until 2020 when it reaches 25%

Use the resources listed on page seven to help you make a choice that meets your individual needs. If you have questions about Medicare's rules for conflicting coverage, please contact Medicare.

- **Will I get a new ID card for 2017?**

If you maintain your coverage in the Express Scripts Medicare Prescription Drug Plan for 2017, you will receive a new ID card before January. You may continue to use your current Anthem ID card for Medicare supplemental, dental, vision and hearing services.

- **Will I get a new Member Handbook for 2017?**

A new 2017 Medicare-Coordinating Plans Member Handbook and associated inserts will be mailed in 2017. Publication of the 2016 Member Handbook was delayed, but your 2016 Annual Notification Booklet along with your previous handbook, inserts and amendments include all 2016 benefits.

- **What resources are available for information about the State Retiree Health Benefits Program?**

In addition to your Benefits Administrator and your Member Handbook (and applicable insert/s), there are many resources available at the Department of Human Resource Management's web site to provide information to retiree group participants about their State Retiree Health Benefits Program coverage.

Go to <http://www.dhhrm.virginia.gov/hbenefits/retirees/medicareretiree.html>.

- **How does Medicare eligibility prior to age 65 affect program participation?**

When an Enrollee (Retiree, Survivor, LTD participant) or a covered family member becomes eligible for Medicare prior to age 65, an enrollment form should be submitted immediately to elect a Medicare-coordinating plan. While this letter is being directed to Enrollees already in Medicare-coordinating plans, this information is provided to ensure that other covered family members who may be in non-Medicare plans are also moved to Medicare-coordinating coverage immediately upon eligibility. It is the responsibility of the Enrollee to ensure adherence to this provision. Failure to do so could result in significant coverage deficits.

This is an important provision of the State Retiree Health Benefits Program. All participants who are eligible for Medicare, regardless of age, must enroll in both Parts A and B (Original Medicare) in order to get the full benefit of any state program Medicare-coordinating plan since Medicare becomes the primary payer of claims for those who are no longer covered based on current employment. This also provides an opportunity for enrollment in the state program's Medicare Part D plan as a part of the Advantage 65 or Advantage 65 with Dental/Vision Plan (pending approval by Medicare).

If it is determined that a retiree group participant is eligible for Medicare and has not enrolled in a Medicare-coordinating plan, he or she will be placed in the Advantage 65 with Dental/Vision plan immediately. If participants have declined Medicare coverage, it could result in a delay in enrollment and a critical gap in coverage until Medicare goes into effect. The state program will not pay any claims that should have been paid by Medicare had the participant been properly enrolled in Medicare coverage. The state program tracks Medicare eligibility due to age and can generally identify eligibility prior to age 65, but it is in the best interest of the Enrollee to report eligibility as soon as it is determined.

- **What happens if I fail to pay my premium?**

Plan participants are responsible for timely payment of their monthly premiums (either through retirement benefit deduction or by direct payment to the billing administrator). Monthly premiums that remain unpaid for 31 days after the due date will be processed for termination of coverage. Once an Enrollee and his/her family members have been terminated for non-payment of premiums, re-enrollment in the program is at the discretion of the Department of Human Resource Management.

Direct-bill participants may enroll for automatic deduction of their monthly premium from their bank accounts and may make online check payments. Contact Anthem for more information. Participants are responsible for understanding their premium obligation and for notifying the program within 60 days of any qualifying mid-year event that affects eligibility and/or membership level. Premium overpayments due to failure of the Enrollee (Retiree, Survivor, LTD Participant) to advise the program of membership reductions may result in loss of the overpaid premium amount.

- **What should I do if my address changes?**

Was this package forwarded to you from an old address? If so, be sure to contact your Benefits Administrator immediately to make an address correction. Failure to update your address can result in missing important information about your health benefits program. The Department of Human Resource Management will not be responsible for information that participants miss because their address of record has not been corrected. The Department's only means of communicating important information to retiree group enrollees is through the mail. You can update personal information by using EmployeeDirect online (see page seven for more information about EmployeeDirect). Please let your Benefits Administrator know when you move!

- **How can I get information about HIPAA Privacy Protections?**

The Office of Health Benefits Notice of Privacy Practice describes how the health plan can use and disclose your health information and how you can get access to this information. Participants can obtain a copy of the privacy notice at www.dhhrm.virginia.gov.

- **Who is my Benefits Administrator?**

If you have questions about eligibility and enrollment, contact:

<i>If You Are A:</i>	<i>Contact This Benefits Administrator</i>
Virginia Retirement System Retiree/Survivor or a VSDP Long Term Disability Program Enrollee	The Virginia Retirement System 1-888-827-3847 www.varetire.org
Local or Optional Retirement Plan Retiree/Survivor or a non-VSDP LTD participant	Your Pre-Retirement Agency Benefits Administrator
Non-Annuitant Survivor (surviving spouse or child of an employee or retiree—not receiving a VRS benefit)	The Department of Human Resource Management 1-888-642-4414 www.dhhrm.virginia.gov

NOTE: Receipt of benefit-specific information in this package does not guarantee those benefits. In family groups with multiple Medicare-eligible family members, Enrollees will receive information about all plans within their family group. (For example, if you are in a plan without dental and vision coverage, but you are covering a family member in a plan that includes dental and vision, you will receive dental and vision information.)

State and Local Health Benefits Programs **Nondiscrimination Notice**

Commonwealth of Virginia's Health Benefits Programs Nondiscrimination Notice

The State and Local Health Benefits Programs of the Department of Human Resource Management (the "Health Plan"), sponsored by the Commonwealth of Virginia (the "Commonwealth") complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (such as large print, audio, accessible electronic 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, contact the Office of Health Benefits Programs.

If you believe that the Plan 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:

Office of Health Benefits Programs
Department of Human Resource Management
101 North 14th Street – 13th Floor
Richmond, Virginia 23219-3657
Please mark the envelope - Confidential

To use email, send your complaint to appeals@dhrm.virginia.gov

To use facsimile, fax your complaint to 804-786-0356.

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Office of Health Benefits Program is available to help you.

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
1-800-368-1019, 800-537-7697 (TDD)

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

LANGUAGE ASSISTANCE SERVICES:

ATTENTION: If you need help in the language you speak, language assistance services are available to you free of charge. Send your request for language assistance to appeals@dhrm.virginia.gov or fax to 804-786-0356.

The Commonwealth of Virginia's State and Local Health Benefits Programs (the "Health Plan") complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Our Nondiscrimination Notice lists the services available and how to file a complaint if you feel that the Health Plan has failed to provide these services or discriminated in another way.

Spanish:

ATENCIÓN: Si necesita ayuda en el idioma que habla, servicios de asistencia lingüística están a su disposición de forma gratuita. Envíe su solicitud de asistencia lenguaje para appeals@dhrm.virginia.gov o por fax al 804-786-0356.

La Comunidad de salud estatales y locales de Virginia Programas de Beneficios (el "Plan de Salud") cumple con las leyes federales aplicables de derechos civiles y no discrimina por motivos de raza, color, origen nacional, edad, discapacidad, o sexo. Nuestro Aviso de No Discriminación enumera los servicios disponibles y cómo presentar una queja si considera que el Plan de Salud no ha podido proporcionar estos servicios o discriminado de otra manera.

Korean:

주의 : 당신이 말하는 언어로 도움이 필요한 경우, 언어 지원 서비스를 무료로 당신에게 사용할 수 있습니다. 804-786-0356에 언어 appeals@dhrm.virginia.gov~V하는 지원이나 팩스에 대한 요청을 보냅니다.

버지니아 주 및 지방 보건의 커먼 웰스는 프로그램 (이하 "건강 보험")는 해당 연방 민권법을 준수하며 인종, 피부색, 출신 국가, 연령, 장애, 또는 성별에 근거하여 차별하지 않습니다 혜택. 우리의 무차별주의를 사용할 수 방법은 건강 보험이 이러한 서비스를 제공하는 데 실패하거나 다른 방법으로 차별했다고 생각되면 불만을 제기하는 서비스를 나열합니다.

Vietnamese:

Chú ý: Nếu bạn cần giúp đỡ trong ngôn ngữ bạn nói, các dịch vụ hỗ trợ ngôn ngữ có sẵn cho bạn miễn phí. Gửi yêu cầu để được hỗ trợ ngôn ngữ để appeals@dhrm.virginia.gov hoặc fax 804-786-0356. Khỏi thịnh vượng chung của Nhà nước và địa phương sức khỏe của Virginia lợi Programs (các "Health Plan") phù hợp với luật dân quyền liên bang áp dụng và không phân biệt đối xử trên cơ sở chủng tộc, màu da, nguồn gốc quốc gia, tuổi tác, khuyết tật, hoặc quan hệ tình dục. Thông báo Không Kỳ của chúng tôi liệt kê các dịch vụ sẵn có và làm thế nào để nộp đơn khiếu nại nếu bạn cảm thấy rằng Kế hoạch Y tế đã thất bại trong việc cung cấp các dịch vụ hoặc phân biệt đối xử theo một cách Chinese.

注意：如果你需要在你講的語言幫助，語言協助服務提供給您免費。發送您的語言協助appeals@dhrm.virginia.gov或傳真至804-786-0356請求。

弗吉尼亞州和地方衛生聯邦福利項目（下稱“健康計劃”），適用的聯邦民權法的規定和種族，膚色，國籍，年齡，殘疾，或性的基礎上不歧視。我們的非歧視通知列出了可如何，如果你覺得健康計劃未能提供這些服務或以其他方式歧視提出申訴的服務。

Arabic:

ل اسرا! ان اجم ڦيو گللا ڦدعاسملا تامدخ گل رفوتت، ملکتی یتل ڦغللا یف ڦدعاسم یل! ڦجا چ تنک اذا: ھي بنت یل علوص حلل بيلط

العنوان: 804 - 786 - 0356 .
البريد الإلكتروني: appeals@dhrm.virginia.gov

قوقحل ا تي راس ل ا تي داحت ال ا ن ين او ق ل ا

تامدخل ظحال زييمتل

زى يىمەتلا و أتامدىخىل مەذىرىي فووت يىف تىلىش فەحصىل ئەطخ نأب رەعشەت تىنەك اذى ئوكتش مىيىدىق تەيىفەكەو تەحاتمىلا يىرخ ئەققى يىرط يىف.

Persian:

دن تسه امش سرتسد رد نابز کمک تامدخ، دن نک یم تبحص امش نابز رد کمک هب زاین امش رگا هچوت لاسرا دش اب یم ناگهیار

ـ 804 - 786 - 0356 . appeals@dhrm.virginia.gov ـ مب سکف ای V نابز مب کیمک یارب ار دوخ تسس او خرد

اب قباطم) "نامرد و تشدید حرف" (ممانرب یا ای ازم این یجری و تشدید یلح و یتل ای اعفان ملا کرتشم یعنی دم قوچ ح لارف نین اوق

دوش یمن لیاق یسنج هطببار ای و تیلولع نس، تیل، تسوپ گنر، داژن ساسا رب و دنک یم ارجا لباق
ام ضیع بت مدع چجوت

هئارا هب قفوم ىتشادهب همانرب هك دينك ىم ساسحا امش رگا تي اكش هب منوگچ و سرتس د ردا مادخ تسييل ضي عبٽت اي و تامادخ ني اي رگييد هار رد.

Amharic:

Urdu:

جراج نا ے کتف م تامدخ ی ک ددم ی ک نابز ، و ت ے ه را کرد ددم نی م نابز پا رگا : پا رگا : ه جو ت م جو ت و ک پا

لے کے سا ای ددم و کے appeals@dhrm.virginia.gov~~V سکے ف 804-786-0356 نا بز . نی ہے بائی ت س د پا گئے

لی جی ہب تس او خردی ک

ن می کتحص") مار گور پ دئ او ف ه کرت ش م ت لودی کتحص یماق م رواتس ایری ک ای ن ی ج رو ه بوص ه

،رمع ،تى موق ،گنر ،لـس نـرواـهـ قـبـاطـمـ بـهـ كـنـىـ نـاـوـ قـ بـهـ كـقـوـقـ حـيـرـمـشـ يـ قـاـفـوـ قـالـطـاـلـ بـاـقـ ("ـىـدـنـ بـيـ كـرـوـاـبـاـيـتـ سـدـسـ ـثـونـ زـاـيـتـ مـاـمـدـعـ اـرـاـمـهـ .ـاـتـرـ كـنـىـهـ قـيـرـفـتـ رـبـ دـاـيـنـ بـيـ كـسـنـجـاـيـ ،ـيـرـوـذـعـمـ سـ

یک نا ایدن ب ہ بوص نمی ک تھص کی نی ہے تر ک سوس حم پا یئل ہے کے نر ک جردتی اک شم ہارفت امدخ

فی کتامدخ و تے ای گ ای ک کول سیزایت ماءس حرطروایس ک ای ری ہے مر ما کان ری مے نر ک
تس رہ

↖ ..

French:

ATTENTION: Si vous avez besoin d'aide dans la langue que vous parlez, les services d'assistance linguistique sont à votre disposition gratuitement. Envoyez votre demande d'assistance linguistique pour appeals@dhrm.virginia.gov ou par télécopieur au 804-786-0356.

La Communauté d'État et des collectivités locales de la santé de la Virginie Avantages Programmes (le «régime de santé») est conforme aux lois fédérales relatives aux droits civils applicables et ne fait pas de discrimination sur la base de la race, la couleur, l'origine nationale, l'âge, le handicap ou le sexe. Notre Nondiscrimination Avis répertorie les services disponibles et la façon de déposer une plainte si vous estimez que le plan de santé a omis de fournir ces services ou victimes d'une autre manière.

Russian:

ВНИМАНИЕ: Если вам нужна помошь на языке вы говорите, переводческие услуги доступны бесплатно. Отправьте запрос о помоши языка к appeals@dhrm.virginia.gov~HEAD=pobj~V или по факсу 804-786-0356.

Содружество государственного управления и местного здравоохранения Вирджинии

Преимущества программы ("План здоровья") соответствует действующим федеральным законам о гражданских правах и не допускать дискриминации по признаку расы, цвета кожи,

национального происхождения, возраста, инвалидности или пола. Наш Недискриминации Примечание перечислены доступные услуги и как подать жалобу, если вы чувствуете, что план здравоохранения не в состоянии обеспечить эти услуги или дискриминации по-другому.

Hindi:

ध्यान दें: आप भाषा बोलते हैं आप में मदद की जरूरत है, भाषा सहायता सेवाओं के प्रभार से मुक्त आप के ललए उपलब्ध हैं। appeals@dhrm.virginia.gov~~V करने के ललए या फैक्स भाषा सहायता 804-786-0356 करने के ललए आपके अनुरोध भेजें।

वजीननया के राज्य और स्थानीय स्वास्थ्य के राष्ट्रमंडल लाभ काययक्रम ("स्वास्थ्य योजना") लागू संघीय नागररक अधिकारों के कानून के अनुरूप है और जानत, रंग, राष्ट्रीय मूल, आयु, ववकलांगता, या ललंग के आधार पर भेदभाव नहीं करता। हमारे nondiscrimination सूचना उपलब्ध है और कैसे एक लिकायत दजय करने के ललए अगर आपको लगता है कक स्वास्थ्य योजना इन सेवाओं को प्रदान करने में ववफल रहा है या ककसी अन्य तरह से भेदभाव ककया गया है सेवाओं की सूची है।

German:

ACHTUNG: Wenn Sie in der Sprache sprechen Sie Hilfe benötigen, die Sprache Hilfeleistungen zur Verfügung stehend Ihnen kostenlos zur Verfügung. Senden Sie Ihre Anfrage für sprachliche Unterstützung zu appeals@dhrm.virginia.gov~~V oder Fax an 804-786-0356.

Die Commonwealth of Virginia staatlichen und lokalen Nutzen für die Gesundheit Programme (das "Health Plan") mit den geltenden Bundesbürgerrechte Gesetze erfüllt und keine Diskriminierung auf der Grundlage von Rasse, Hautfarbe, nationaler Herkunft, des Alters, einer Behinderung oder Geschlecht. Unsere Nondiscrimination Hinweis listet die verfügbaren Dienstleistungen und wie eine Klage einreichen, wenn Sie das Gefühl, daß der Gesundheitsplan hat es versäumt, diese Dienste zur Verfügung zu stellen oder in einer anderen Art und Weise diskriminiert.

Bengali:

দৃষ্টি আকর্ষণ: আপষ্টি ভারা আপষ্টি কথা বলতে সাহায্য প্রত াজি হ , কোহতল ভারা সহ তো সমবা ষ্টিখরচা আপিৱ জিয উপলব্ধ. appeals@dhrm.virginia.gov~~V অথবা ফ্যাক্স ভারা সহ তো 804-786-0356 করার জিয আপিৱ অুতোধ পাঠানি।

ভাষ্টজষষ্টি ৳ রাজ্য এবং স্থানীয স্বাস্থ্য কমিওত লথ সুষ্টুবধাষ্টদ সপ্রাগ্রাম ("স্বাস্থ্য পষ্টৱকল্প") প্রত্যাজয সক্রাতৱল তিংগষ্টেৱক অষ্টৰকার আহি সমতি চতল এবং জাষ্টে, রঙ, জাতীয উৎপষ্টি, ব স, অঠমো, বা ষ্টেলতেৱ ষ্টেলতিতে বৰ্বৰ্য তিৰা। আমাতদৰ আতবদি গ্ৰহণ সিটিশ পাও ৳ যা এবং ষ্টেকভাতৰ একটি অষ্টভাত্যাগ দাত র কৱতে যষ্টদ মতি কৱতিৰ স্ব স্বাস্থ্য পষ্টৱকল্প এই সমবা প্ৰদানি কৱতে ব্যথৰ হত তে অথবা অিয সকাতি উপাত বৰ্বৰ্য কৱতৱতে সমবা প্ৰদৰ্শনি কৱা হ .

Bassa:

Dè dè nià ke dyédé gbo: O jù ké m [Bàsóò-wùdqù-po-nyò] jù ní, níí, à wudu kà kò dò po-poòbéin m gbo kpáa. Dá 804-786-0353.

The Commonwealth of Virginia's State and Local Health Benefits Programs (the "Health Plan") Nyɔ bëèkpɔnyɔün-dyù gbo-gmò-gmà bëòdyi ké wa ní ge nyɔün-dyù mû dyìn dé bódó-dù nyɔàsà kðe mû, mɔɔ kà nyɔàdyò-kù nyu nièke mû, mɔɔ bódó bénycɔùsɔkðe mû, mɔɔ zòjí kà nyɔò dà nyuë mû, mɔɔ nyɔàme kódyíe mû, mɔɔ nyɔàme mògàa, mɔɔ nyɔàme mòmàa këe mû.

Igo (Igbo):

Nti: O bụrụ na i chọrọ enyemaka na asusụ i na-asu, asusụ aka ọrụ dí ka i n'efu. Send gi arịriọ maka asusụ aka appeals@dhrm.virginia.gov~~V ma o bụ faksi ka 804-786-0356.

The Commonwealth of Virginia si State na Obodo ike uru Programs (the "Health Plan") complies na ọdabara Federal ruuru iwu na adighị akpa ókè na ndabere nke agbụrụ; ụcha akpukpø, mba o, afo, nkwarụ, ma o bụ mmekọahụ. Anyị Nondiscrimination Rịba ama Nsusọ na ọrụ dí na otú ịgba akwụkwo ma o bụrụ na i na-eche na Health Plan nke na-emezughị na-enye ọrụ ndị a ma

Yoruba:

Akiyesi: Ti o ba nilo iranlwo ninu ede ti o soro, ede iranlowo işe ni o wa wa si o free ti idiyele. Fi ibéèrè rẹ fun ede iranlowo to appeals@dhrm.virginia.gov tabi Faksi to 804-786-0356.

The Commonwealth of Virginia ká State ati Agbegbe Health Anfani Eto (awọn "Health Eto") complies pèlu wulo Federal ilu awọn ẹtò ofin ati ki o ko soto lori ilana ti ije, awo, orile-Oti, ojo ori, ailera, tabi

ibalopo. Wa Nondiscrimination Akiyesi awon akojo ti awon işe wa ati bi lati faili kan edun ti o ba ti o ba lero wipe Health Eto ti kuna lati pèsè àwọn ipèsè wonyí tabi obo ni ona miiran.

Filipino:

Pansin: Kung kailangan mo ng tulong sa wikang nagsasalita ka, serbisyo ng tulong sa wika ay magagamit sa iyo nang walang bayad. Ipadala ang iyong kahilingan para sa tulong sa wika upang appeals@dhrm.virginia.gov~V o fax sa 804-786-0356.

Ang Komonwelt ng Virginia Estado at Lokal na Health Benefits Programs (ang "Health Plan") ay sumusunod sa mga naaangkop na mga Pederal na batas sa mga karapatang sibil at hindi maaaring makita ang kaibhan sa batayan ng lahi, kulay, bansang pinagmulan, edad, kapansanan, o sex. Ang aming Walang Diskriminasyon Notice ay naglilista ng mga serbisyo na makukuha at kung paano maghain ng reklamo kung sa palagay mo na ang Health Plan ay nabigo upang magbigay ng mga serbisyo o discriminated sa ibang paraan.