
Prescription Drug Benefits

This insert will accompany the Medicare-Coordinating Plans Member Handbook for enrollees who are eligible for and have elected these benefits.

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*January 2023
Commonwealth of Virginia
Department of Human Resource Management*

IMPORTANT NOTICE

This insert describes the outpatient prescription drug benefits that you have under the Commonwealth of Virginia Retiree Health Benefits Program if you are enrolled in a plan that includes this coverage. Plans including these outpatient prescription drug benefits are Advantage 65, Advantage 65 with Dental/Vision, Medicare Supplemental/Option II, and Medicare Supplemental/Option II with Dental/Vision. This program is an enhanced Medicare Part D Plan, approved by Medicare and administered by Express Scripts. The plan is called Express Scripts Medicare for the Commonwealth of Virginia Retiree Health Benefits Program. Materials from Express Scripts will reflect this plan name.

Throughout this insert, there are words that begin with capital letters. In most cases, these are defined terms. See the “Definitions” sections of your Medicare-Coordinating Plans Member Handbook and/or this insert for the meaning of these words.

Your outpatient prescription drug coverage is generally limited to the drugs that are listed on the plan's Formulary. However, drugs that are not on the plan's Formulary but have been approved through the Exception or appeal process are also covered. Usually, drugs that are excluded by Medicare will not be granted an Exception. Drugs covered by Medicare Part B, as prescribed and dispensed, are not covered. Generally, only drugs that are covered under the Medicare Prescription Drug Benefit (Part D) and that are included on this plan's Formulary are covered. To obtain Formulary information, you may go to www.express-scripts.com/documents or call 800-572-4098 (TTY 800-716-3231).

Some of the drugs covered under this plan have coverage limits as indicated in the Formulary. This could include, but is not limited to, restricting the amount of medication covered within a period of time (Quantity Limits), requiring Prior Authorization, and/or requiring Step Therapy. If you have questions about complying with any coverage limits, contact Express Scripts Medicare Customer Service at 800-572-4098 (TTY 800-716-3231).

There are some rules and information that apply to all benefits (medical, dental, vision and/or prescription drugs as applicable to your own coverage), including “General Rules Governing Benefits”, “Exclusions”, “Basic Plan Provisions”, “Definitions” and “Eligibility”, which are included in your Commonwealth of Virginia Retiree Health Benefits Program Medicare-Coordinating Plans Member Handbook. Any rules or information that applies specifically to these outpatient prescription drug benefits will be included in this insert. In addition, your Evidence of Coverage, available from Express Scripts Medicare Customer Service (see page three), together with any riders and amendments that may be sent to you by Express Scripts Medicare describe rules governing Medicare Part D plans.

USING YOUR PRESCRIPTION DRUG BENEFITS

You must use a Network Pharmacy to receive benefits under this plan. Except in certain limited circumstances, failure to use a Network Pharmacy will result in denial of benefits. The plan's Evidence of Coverage, available from Express Scripts Medicare Customer Service has more information. To identify a Network Pharmacy, contact Express Scripts Medicare Customer Service at 800-572-4098 (TTY 800-716-3231). The pharmacy network can change at any time. Be sure to confirm participation before filling any prescription.

This plan also offers a home delivery pharmacy service. This service is generally used to fill prescriptions for maintenance drugs (drugs that you take on a regular basis for chronic or long-term medical conditions). The drugs available through the home delivery service are indicated in the Formulary. Usually, home delivery service will get your order to you in no more than 10 days. However, sometimes your home delivery may be delayed. Make sure you have at least a 14-day supply of your medication on hand. For more information, contact Express Scripts Medicare Customer Service at 800-572-4098 (TTY 800-716-3231).

WHO TO CONTACT FOR ASSISTANCE

Outpatient Prescription Drug Plan/Claims Administration/ Customer Service

Customer Service: Express Scripts Medicare
P. O. Box 66535
St. Louis, MO 63166-6535
800-572-4098 / TTY/TDD 800-716-3231
24 hours a day, 7 days a week

Web Address: www.Express-Scripts.com

State Program Eligibility and Enrollment

If You Are A:	Contact This Benefits Administrator
Virginia Retirement System Retiree/Survivor or VSDP Long Term Disability Program Participant	The Virginia Retirement System 888-827-3847 www.varetire.org
Local or Optional Retirement Plan Retiree or Survivor or non-VSDP LTD Participant	Your Pre-Retirement or Pre-LTD Agency Benefits Administrator
Non-Annuitant Survivor (No VRS Survivor benefit)	The Department of Human Resource Management 888-642-4414 ohb@dhrm.virginia.gov

Program Administration

Department of Human Resource Management

Web Address www.dhrm.virginia.gov
E-Mail ohb@dhrm.virginia.gov

Medicare

Web Address www.medicare.gov
By Phone 800-MEDICARE

GENERAL RULES GOVERNING BENEFITS

All applicable “General Rules Governing Benefits” listed in the Medicare-Coordinating Plans Member Handbook also apply to the outpatient prescription drug benefits described in this insert.

When Benefits End

You may terminate the benefits described in this insert prospectively by submitting an enrollment form to your Benefits Administrator indicating your request to terminate coverage. There are some situations that would require your disenrollment from this coverage. Generally, your enrollment in another Medicare Part D plan or any disenrollment sent by Medicare would result in disenrollment from the Commonwealth of Virginia Retiree Health Benefits Program's Medicare Part D coverage described in this insert. Please refer to the Evidence of Coverage, available from Express Scripts Medicare Customer Service (see page three), for more information about disenrollment from this or other Medicare Prescription Drug Plans.

Appeals

Except as described below, the Appeals section of “General Rules Governing Benefits” in your Medicare-Coordinating Plans Member Handbook does not apply to this Medicare Prescription Drug Plan. Refer to the Evidence of Coverage, available from Express Scripts Medicare Customer Service (see page three), for a complete description of the appeals and grievance process available to you. Since this is a Medicare-approved plan, there is no claim appeals process available through the Department of Human Resource Management, the Program Administrator. However, you may appeal administrative decisions that are based strictly on the policies and procedures of the Department by writing to the Director of the Department of Human Resource Management and including your name, identification number and a full description of the administrative matter. (See your Medicare-Coordinating Plans Member Handbook for more information about your appeal rights to the Department of Human Resource Management). The Department will not adjudicate appeals unrelated to its own policies and procedures.

Coordination of Benefits

See the Evidence of Coverage, available from Express Scripts Medicare Customer Service (see page three), for more information about having other prescription drug coverage in addition to this Medicare Part D plan. Participants may not be enrolled in more than one Medicare Prescription Drug Plan at any time.

Your Rights and Responsibilities under a Medicare Prescription Drug Plan

The Evidence of Coverage, available from Express Scripts Medicare Customer Service (see page three), describes your rights, protections, and responsibilities as a participant in a Medicare Prescription Drug Plan.

PRESCRIPTION DRUG BENEFITS

Following are the provisions of this Medicare prescription drug plan. Consult your Evidence of Coverage for additional information. You may obtain a copy of the Evidence of Coverage by visiting the website at express-scripts.com or requesting a copy by calling Express Scripts Medicare Customer Service at 800-572-4098 (TTY 800-716-3231).

Formulary – Generally, only drugs included in the plan's Formulary will be covered. However, participants may apply for a Formulary Exception by requesting a Coverage Determination/Decision. Refer to the Evidence of Coverage, available from Express Scripts Medicare Customer Service (see page three.)

To determine whether a drug is included on the plan's Formulary and its coverage tier, contact Express Scripts Medicare Customer Service or go to the Express Scripts Medicare web site at www.express-scripts.com/documents. Some of the drugs covered under this plan have coverage limits. This could include restricting the amount of medication covered within a period of time, requiring Prior Authorization, or requiring Step Therapy.

Express Scripts Medicare may immediately remove a brand-name drug on the drug list if, at the same time, the brand-name drug is replaced with a new generic drug with the same or fewer restrictions. Also, when adding the new generic drug, the brand-name drug may remain on the drug list but immediately move to a different cost-sharing tier or have new restrictions added.

To learn more about formulary changes, Coverage Determinations/Decisions, Exceptions, required notifications, and how to request temporary supplies, contact Customer Service at 1-800-572-4098 (TTY 800-716-3231).

Drugs that are excluded for Medicare Part D coverage as determined by Medicare will not be included on the Formulary.

Tier - Drugs included in the Formulary are placed in tiers. The co-payment or coinsurance amount that you pay for any covered drug depends on its tier. Charts describing the type of drug in each tier and your co-payment or coinsurance are included in this insert.

Coverage Stages

Deductible Stage - A \$505 plan year (January 1-December 31) deductible will apply to all covered drugs except Generics. There will be no deductible for covered Generics. This means that participants must pay the first \$505 of actual drug cost for covered Brand Name Drugs. Once the deductible has been met, the applicable co-payment or coinsurance will apply.

Initial Coverage Stage – Once your deductible has been met for covered Brand Name Drugs (and immediately for covered Generics), your co-payments/coinsurance will remain as follows until your total covered drug cost reaches \$4,660.

Initial Coverage Stage - Covered Tier 1 (Generic) Drugs	Co-payment
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	Co-payment
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) Drug	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	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%

If your doctor prescribes less than a full month’s supply, you may not have to pay the cost of an entire month’s supply – Typically, you pay a copayment or coinsurance to cover a full month’s supply (up to a 34-day supply) of a covered drug. However, your doctor can prescribe less than a full month’s supply. There may be times when you want to ask your doctor about prescribing less than a full month’s supply of a drug (for example, when you are trying a medication for the first time that is known to have serious side effects). If your doctor agrees to prescribe less than a full month’s supply, you will not have to pay for the full month’s supply for certain drugs. If the drug is in a tier that has a copayment (instead of coinsurance), your copayment will be based on the number of days of the drug that you receive. The amount of copayment you pay each day for a month’s supply will be calculated, and you will pay the “daily cost-sharing rate,” (If the drug is in a tier that has coinsurance, you will pay a percentage of the total cost of the drug, so you are already paying based on the actual number of days prescribed.)

Coverage Gap Stage – **This plan does not have a coverage gap.** After your total drug costs reach **\$4,660** in the 2023 plan year (the point at which standard plans reach their Coverage Gap), this plan will generally cover generic and formulary brand-name drugs at the same copayment or coinsurance as in the Initial Coverage Stage. However, due to the Medicare Coverage Gap Discount Program, the amount you pay for non-preferred drugs may be lower. You will stay in this stage until your out-of-pocket drug cost plus the amount paid by the Coverage Gap Discount Program for this plan year reaches **\$7,400**. The plan’s Evidence of

Coverage, available from Express Scripts Medicare Customer Service (see page three), has complete information.

Catastrophic Coverage Stage – In 2023, 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 **\$7,400**, you will pay the greater of either 5% coinsurance or a copayment of **\$4.15** (generics or drugs treated as generics) or **\$10.35** (brand-name drugs). You will remain in this stage for the remainder of the year.

Explanation of Benefits – To help you track your coverage stage, you will receive an Explanation of Benefits (EOB), which is a statement of what you have spent on your prescription drugs and the total amount that the plan has paid for any month during which you use your coverage. You may also be able to receive a copy electronically by visiting Express Scripts website @, **express-scripts.com**, or by contacting Express Scripts Medicare Customer Service at 800-572-4098 (TTY 800-716-3231).

Medication Therapy Management Programs - These programs are offered at no additional cost for participants who have multiple medical conditions, are taking many prescription drugs, or who have high drug costs. These programs were developed by a team of pharmacists and doctors and help in providing better coverage for participants. They help the plan to ensure that participants are using appropriate drugs to treat their medical conditions and help identify possible medication errors. If you are identified as meeting specific criteria for these programs, you may be contacted. While you are not required to participate, you are encouraged to do so. There is no cost for these programs.

EXCLUSIONS

All applicable “Exclusions” listed in the Medicare-Coordinating Plans Member Handbook apply to the outpatient prescription drug benefits described in this insert. Also, any exclusions or limitations listed in your Evidence of Coverage, available from Express Scripts Medicare Customer Service (see page three), will apply.

BASIC PLAN PROVISIONS

All applicable “Basic Plan Provisions” listed in the Member Handbook also apply to the outpatient prescription drug benefits described in this insert.

PAYMENT OF MONTHLY PREMIUMS

For the coverage described in this insert, your premium is due on the first of the coverage month. See your Evidence of Coverage, available from Express Scripts Medicare Customer Service (see page three), for more information about paying premiums under a Medicare Prescription Drug Plan. Your prescription drug premium is a part of your total Medicare-Coordinating Plan premium. Coverage limited to only prescription drugs is not available under the State Retiree Health Benefits Program. Failure to pay your total monthly premium can result in termination of coverage, including this prescription drug coverage. Your Medicare-Coordinating Plans Member Handbook discusses premium payments under the state program.

If you qualify for the Low-Income Subsidy or “Extra Help”, your premium will be reduced based on the subsidy level determined by Social Security. Your Evidence of Coverage, available from Express Scripts Medicare Customer Service (see page three), provides additional information.

ELIGIBILITY

Applicable eligibility information listed in the Medicare-Coordinating Plans Member Handbook, as well as eligibility information in the Evidence of Coverage, available from Express Scripts Medicare Customer Service (see page three), also applies to the outpatient prescription drug benefits described in this insert. However, new retiree group participants who are eligible for Medicare or existing retiree group participants who become eligible for Medicare and then elect a plan that does not include this prescription drug coverage, may not elect prescription drug coverage in the future under the state program. If this prescription drug coverage is terminated at any time under the state program by electing a state program plan that does not include outpatient prescription drug coverage, by enrolling in Medicare Part D coverage outside of the state program, or if Medicare terminates this coverage at any time, it may not be elected/added again in the future under the State Retiree Health Benefits Program.

Participants must be eligible for Medicare Part D to be eligible for the coverage described in this insert. All requirements of Medicare, as described in your Evidence of Coverage, available from Express Scripts Medicare Customer Service (see page three), apply to this coverage. If you lose eligibility for Medicare Part D coverage, as determined by Medicare, including moving out of the plan's Service Area, you are no longer eligible for the benefits described in this insert. The Service Area for this plan includes all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, the Northern Mariana Islands, and American Samoa. Participants living abroad are not eligible for these benefits since they are not considered to reside in the Service Area of this plan.

DEFINITIONS

All applicable “Definitions” listed in the Medicare-Coordinating Plans Member Handbook also apply to the outpatient prescription drug benefits described in this insert.

Brand Drug(s)/Brand Name Drug(s) – A prescription drug that is manufactured and sold by the pharmaceutical company that originally researched and developed the drug. Brand Name Drugs have the same active-ingredient formula as the Generic version of the drug. However, Generic drugs are manufactured and sold by other drug manufacturers and are generally not available until after the patent on the Brand Drug has expired.

Centers for Medicare & Medicaid Services (CMS) – The Federal agency that runs Medicare.

Coverage Determination/Decision – The decision made about the prescription drug benefits you are entitled to get under this coverage, and the amount that you are required to pay for the drug. See your Evidence of Coverage, available from Express Scripts Medicare Customer Service (see page three), for more information.

Evidence of Coverage – The document available from Express Scripts Medicare Customer Service (see page three) that explains Medicare Prescription Drug Coverage.

Exception – A type of Coverage Determination that, if approved, allows you to get a drug that is not on your Formulary (a Formulary Exception), or get a non-preferred drug at the preferred cost-sharing level (a tiering Exception). you may also request an Exception if your plan requires you to try another drug before receiving the drug you are requesting, or the Plan limits the quantity or dosage of the drug you are requesting (a Formulary Exception).

Formulary – The list of drugs covered by this plan.

Generics/Generic Drug(s) – A prescription drug that is approved by the Food and Drug Administration (FDA) as having the same active ingredient(s) as the Brand Drug. Generally, Generic drugs cost less than Brand Name Drugs.

Low-Income Subsidy/Extra Help – A Medicare program to help people with limited income and resources pay Medicare prescription drug program costs, such as premiums, deductibles, and coinsurance. Your Evidence of Coverage, available from Express Scripts Medicare Customer Service (see page three), provides additional information.

Medicare – The federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with End-Stage Renal Disease (generally those with permanent kidney failure who need dialysis or a kidney transplant). Medicare Part D provides outpatient prescription drug coverage.

Network Pharmacy – A pharmacy where participants in this Plan can get their prescription drug benefits. We call them “Network Pharmacies” because they contract with this Plan.

Prior Authorization – Approval in advance to get certain drugs on our Formulary. Some drugs are covered only if your doctor or other provider gets Prior Authorization. Covered drugs that need Prior Authorization are designated on the Formulary.

Quantity Limits – A management tool that is designed to limit the use of selected drugs for quality, safety, or utilization reasons. Limits may be on the amount of the drug that is covered per prescription or for a defined period of time.

Service Area – The geographic area approved by the Centers for Medicare & Medicaid Services (CMS) within which an eligible individual may enroll in a certain plan, and in the case of network plans, where a network must be available to provide services. The service area for this plan includes all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, the Northern Mariana Islands, and American Samoa.

Step Therapy – A utilization tool that requires you to first try another drug to treat your medical condition before the drug your physician may have initially prescribed is covered.

Get help in your language

Curious to know what all this says? We would be too. Here's the English version:

This notice has important information about your application or benefits. Look for important dates. You might need to take action by certain dates to keep your benefits or manage costs. You have the right to get this information and help in your language for free. Call the Member Services number on your ID card for help. (TTY/TDD: 711)

Spanish

Este aviso contiene información importante acerca de su solicitud o sus beneficios. Busque fechas importantes. Podría ser necesario que actúe para ciertas fechas, a fin de mantener sus beneficios o administrar sus costos. Tiene el derecho de obtener esta información y ayuda en su idioma en forma gratuita. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda. (TTY/TDD: 711)

Amharic

ይህ ማስታወቂያ ስለማመልከቻዎ ወይም ጥቅማ ጥቅሞችዎ ጠቃሚ መረጃ አለው። አስፈላጊ ቀናትን ይፈልጉ። ጥቅማ ጥቅሞችዎን ለማቆየት ወይም ክፍያዎችን ለመቆጣጠር በሆነ ቀን አንድ እርምጃ መውሰድ ያስፈልግዎ ይሆናል። ይህንን መረጃ እና እገዛ በቋንቋዎ በነጻ የማግኘት መብት አልዎት። ለእገዛ በመታወቂያዎ ላይ ያለውን የአባል አገልግሎቶች ቁጥር ይደውሉ። (TTY/TDD: 711)

Arabic

يحتوي هذا الإشعار على معلومات مهمة حول طلبك أو المزايا المقدمة لك. احرص على تتبع المواعيد المهمة. قد تحتاج إلى اتخاذ إجراء قبل مواعيد محددة للاحتفاظ بالمزايا أو لإدارة التكلفة. يحق لك الحصول على هذه المعلومات والمساعدة بلغتك مجانًا. يُرجى الاتصال برقم خدمات الأعضاء الموجود على بطاقة التعريف الخاصة بك للمساعدة (TTY/TDD:711).

Bassa

Bǝi-po-po nià ke béde bǝ kpaɖe bá ni ɖe-mó-dǝfèdè mɔɔ kpáná-dè bǝ m ké dyéε dyí. M̄ me mó wé kpaɖe bǝ dyi. Bé ni kpáná-dè bǝ ké m̄ xwa se mɔɔ bé m̄ ké píx̄ xwa béin nyεε, ɔ mu wèin bé m̄ kéú ɖe bǝ ti k̄ nyùin. M̄ béde dyí-bèdèin-dèbè bε m̄ ké bǝ nià ke kè gbo-kpá-kpá dyé ɖé m̄ bídí-wùdùün bó pídyi. Đá Mébá jè gbo-gm̄ð Kpòè nòbà nià ni Dyí-dyoìn-bèè k̄ε, bó gbo-kpá-kpá dyé jè. (TTY/TDD: 711)

Bengali

আপনার আবেদন বা সুবিধার বিষয়ে এই বিজ্ঞপ্তিতে গুরুত্বপূর্ণ তথ্য রয়েছে। গুরুত্বপূর্ণ তারিখগুলির জন্য দেখুন। আপনার সুবিধাগুলি বজায় রাখার জন্য বা খরচ নিয়ন্ত্রণ করার জন্য নির্দিষ্ট তারিখে আপনাকে কাজ করতে হতে পারে। বিনামূল্যে এই তথ্য পাওয়ার ও আপনার ভাষায় সাহায্য করার অধিকার আপনার আছে। সাহায্যের জন্য আপনার আইডি কার্ডে থাকা সদস্য পরিষেবা নম্বরে কল করুন। (TTY/TDD: 711)

Chinese

本通知有與您的申請或利益相關的重要資訊。請留意重要日期。您可能需要在特定日期前採取行動以維護您的利益或管理費用。您有權使用您的語言免費獲得該資訊和協助。請撥打您的 ID 卡上的成員服務號碼尋求協助。(TTY/TDD: 711)

Persian

این اطلاعیه حاوی اطلاعات مهم در مورد درخواست یا مزایای شما است. به تاریخهای مهم دقت کنید. ممکن است لازم باشد در برخی تاریخهای خاص اقدامی انجام دهید تا مزایای خود را حفظ کنید یا هزینه‌ها را مدیریت کنید. شما این حق را دارید که این اطلاعات و کمکها را به صورت رایگان به زبان خودتان دریافت کنید. برای دریافت کمک به شماره مرکز خدمات اعضاء که بر روی کارت شناسایی‌تان درج شده است، تماس بگیرید (TTY/TDD:711).

French

Cette notice contient des informations importantes sur votre demande ou votre couverture. Vous y trouverez également des dates à ne pas manquer. Il se peut que vous deviez respecter certains délais pour conserver votre couverture santé ou vos remboursements. Vous avez le droit d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour cela, veuillez appeler le numéro des Services destinés aux membres qui figure sur votre carte d'identification. (TTY/TDD: 711)

German

Diese Mitteilung enthält wichtige Informationen zu Ihrem Antrag oder Ihren Beihilfeleistungen. Prüfen Sie die Mitteilung auf wichtige Termine. Möglicherweise müssen Sie bis zu einem bestimmten Datum Maßnahmen ergreifen, um Ihre Beihilfeleistungen oder Kostenzuschüsse aufrechtzuerhalten. Sie haben das Recht, diese Informationen und Unterstützung kostenlos in Ihrer Sprache zu erhalten. Rufen Sie die auf Ihrer ID-Karte angegebene Servicenummer für Mitglieder an, um Hilfe anzufordern. (TTY/TDD: 711)

Hindi
इस सूचना में आपके आवेदन या लाभों के बारे में महत्वपूर्ण जानकारी है। महत्वपूर्ण तिथियाँ देखें। अपने लाभ बनाए रखने या लागत का प्रबंध करने के लिए, आपको निश्चित तिथियों तक कार्रवाई करने की ज़रूरत हो सकती है। आपके पास यह जानकारी और मदद अपनी भाषा में मुफ्त में प्राप्त करने का अधिकार है। मदद के लिए अपने ID कार्ड पर सदस्य सेवाएँ नंबर पर कॉल करें। (TTY/TDD: 711)

Igo (Igbo)
Ọkwa a nwere ozi di mkpa gbasara akwụkwọ anamachọihe ma ọ bụ elele gi. Chọgharịa ụbọchị ndi di mkpa. ! nwere ike ime ihe n'ụfọdụ ụbọchị iji dowe elele gi ma ọ bụ jikwaa ọnụego. ! nwere ikike inweta ozi a yana enyemaka n'asụsụ gi n'efu. Kpọọ nomba Ọrụ Onye Otu di na kaadi NJ gi maka enyemaka. (TTY/TDD: 711)

Korean
이 공지사항에는 귀하의 신청서 또는 혜택에 대한 중요한 정보가 있습니다. 중요 날짜를 살펴 보십시오. 혜택을 유지하거나 비용을 관리하기 위해 특정 마감일까지 조치를 취해야 할 수 있습니다. 귀하에게는 무료로 이 정보를 얻고 귀하의 언어로 도움을 받을 권리가 있습니다. 도움을 얻으려면 귀하의 ID 카드에 있는 회원 서비스 번호로 전화하십시오. (TTY/TDD: 711)

Russian
Настоящее уведомление содержит важную информацию о вашем заявлении или выплатах. Обратите внимание на контрольные даты. Для сохранения права на получение выплат или помощи с расходами от вас может потребоваться выполнение определенных действий в указанные сроки. Вы имеете право получить данную информацию и помощь на вашем языке бесплатно. Для получения помощи звоните в отдел обслуживания участников по номеру, указанному на вашей идентификационной карте. (TTY/TDD: 711)

Filipino (Tagalog)
May mahalagang impormasyon ang abisong ito tungkol sa inyong aplikasyon o mga benepisyo. Tukuyin ang mahahalagang petsa. Maaaring may kailangan kayong gawin sa ilang partikular na petsa upang mapanatili ang inyong mga benepisyo o mapamahalaan ang mga gastos. May karapatan kayong makuha ang impormasyon at tulong na ito sa ginagamit ninyong wika nang walang bayad. Tumawag sa numero ng Member Services na nasa inyong ID card para sa tulong. (TTY/TDD: 711)

Urdu
یہ نوٹس آپ کی درخواست یا فائدوں کے بارے میں اہم معلومات پر مشتمل ہے۔ اہم تاریخیں دیکھیے۔ اپنے فائدوں یا لاگتوں کو منظم کرنے کے لیے آپ کو بعض تاریخوں پر اقدام کرنے کی ضرورت ہو سکتی ہے۔ آپ کو اپنی زبان میں مفت ان معلومات اور مدد کے حصول کا حق ہے۔ مدد کے لیے اپنے آئی ڈی کارڈ پر موجود ممبر سروس نمبر کو کال کریں۔ (TTY/TDD:711)

Vietnamese
Thông báo này có thông tin quan trọng về đơn đăng ký hoặc quyền lợi bảo hiểm của quý vị. Hãy tìm các ngày quan trọng. Quý vị có thể cần phải có hành động trước những ngày nhất định để duy trì quyền lợi bảo hiểm hoặc quản lý chi phí của mình. Quý vị có quyền nhận miễn phí thông tin này và sự trợ giúp bằng ngôn ngữ của quý vị. Hãy gọi cho Dịch Vụ Thành Viên trên thẻ ID của quý vị để được giúp đỡ. (TTY/TDD: 711)

Yoruba
Àkíyèsí yí ní iwífún pàtàkì nípa ibéèrè tàbí àwọn ànfàní rẹ. Wá déèti pàtàkì. O le ní láti gbé ìgbésè ní déèti kan pàtó láti tójú àwọn ànfàní tàbí sàkóso iye owó rẹ. O ní ètọ láti gba iwífún yí kí o sì sèrànwo ní èdè rẹ lẹfẹ́. Pe Nọmbà àwọn ipèsè ọmọ-ẹgbé lóri káadi idánimọ rẹ fún irànwọ. (TTY/TDD: 711)

It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1- 800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.