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# SCAN Retiree Group – Los Angeles County Employees Retirement Association (LACERA) (HMO) offered by SCAN Health Plan

# Annual Notice of Changes for July 1, 2023 – June 30, 2024

You are currently enrolled as a member of SCAN Retiree Group – LACERA. Starting July 1, 2023, there will be changes to the plan's costs and benefits.

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*. You can also review the enclosed *Evidence of Coverage* to see if other benefit or cost changes affect you. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

#### What to do now

- 1. ASK: Which changes apply to you
- $\Box$  Check the changes to our benefits and costs to see if they affect you.
  - Review the changes to Medical care costs (doctor, hospital).
  - Review the changes to our drug coverage, including authorization requirements and costs.
  - Think about how much you will spend on premiums, deductibles, and cost-sharing.
- □ Check the changes in the 2023 Drug List to make sure the drugs you currently take are still covered.
- □ Check to see if your primary care doctors, specialists, hospitals and other providers, including pharmacies will be in our network next year.
- $\Box$  Think about whether you are happy with our plan.
- 2. COMPARE: Learn about other plan choices
- Check coverage and costs of plans in your area. Use the Medicare Plan Finder at <u>www.medicare.gov/plan-compare</u> website or review the list in the back of your *Medicare* & You 2023 and 2024 handbooks.

- □ Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.
- 3. CHOOSE: Decide whether you want to change your plan
  - If you don't join another plan by the end of the open enrollment time-frame, you will stay in SCAN Retiree Group LACERA.
  - To change to a **different plan**, you can switch plans during the LACERA Open Enrollment Period. Your new coverage will start on **July 1, 2023**. This will end your enrollment with SCAN Retiree Group LACERA.
  - If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

#### Additional Resources

- This document is available for free in Spanish and Chinese.
- Please contact our Member Services number at 1-800-559-3500 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m., 7 days a week from October 1 to March 31. From April 1 to September 30, hours are 8 a.m. to 8 p.m., Monday through Friday. We are closed on most federal holidays. When we are closed you have an option to leave a message. Messages received on holidays and outside of our business hours will be returned within one business day.
- We can also give you information for free in large print, braille, audio recording, or other alternate formats if you need it.
- Coverage under this Plan qualifies as Qualifying Health Coverage (QHC) and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

#### About SCAN Retiree Group – LACERA

- SCAN Retiree Group LACERA (HMO) is an HMO plan with a Medicare contract. Enrollment in SCAN Health Plan depends on contract renewal.
- When this document says "we," "us," or "our," it means SCAN Health Plan. When it says "plan" or "our plan," it means SCAN Retiree Group LACERA.

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# Summary of Important Costs for July 1, 2023 – June 30, 2024

The table below compares the 2022/2023 costs and 2023/2024 costs for SCAN Retiree Group – LACERA in several important areas. **Please note this is only a summary of costs.** 

Cost	2022/2023 (this year)	2023/2024 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 1.1 for details.	Please contact your plan sponsor benefits administrator for information about your plan premium.	Please contact your plan sponsor benefits administrator for information about your plan premium.
Maximum out-of-pocket amount	\$3,400	\$3,400
This is the <u>most</u> you will pay out- of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)		
Doctor office visits	Primary care visits:	Primary care visits:
	\$5 copayment per visit.	\$5 copayment per visit.
	Specialist visits:	Specialist visits:
	\$5 copayment per visit.	\$5 copayment per visit.
Inpatient hospital stays	\$0 copayment per day (unlimited days).	\$0 copayment per day (unlimited days).
Part D prescription drug	Deductible: \$0	Deductible: \$0
coverage (See Section 1.5 for details.)	Copayment during the Initial Coverage Stage:	Copayment during the Initial Coverage Stage:
	• Drug Tier 1: \$7 per prescription (Standard cost- sharing 30-day supply)	• Drug Tier 1: \$7 per prescription (Standard cost- sharing 30-day supply)
	\$2 per prescription ( <i>Preferred cost- sharing</i> 30-day supply)	\$2 per prescription ( <i>Preferred cost- sharing</i> 30-day supply)

Cost	2022/2023 (this year)	2023/2024 (next year)
	• Drug Tier 2: \$7 per prescription (Standard cost- sharing 30-day supply)	• Drug Tier 2: \$7 per prescription (Standard cost- sharing 30-day supply)
	\$2 per prescription ( <i>Preferred cost- sharing</i> 30-day supply)	\$2 per prescription ( <i>Preferred cost- sharing</i> 30-day supply)
	• Drug Tier 3: \$15 per prescription ( <i>Standard cost-</i> <i>sharing</i> 30-day supply)	• Drug Tier 3: \$15 per prescription (Standard cost- sharing 30-day supply)
	\$15 per prescription ( <i>Preferred cost-</i> <i>sharing</i> 30-day supply)	\$15 per prescription ( <i>Preferred cost- sharing</i> 30-day supply)
	• <b>Drug Tier 4:</b> \$15 per prescription ( <i>Standard cost-</i> <i>sharing</i> 30-day supply)	• Drug Tier 4: \$15 per prescription ( <i>Standard cost-</i> <i>sharing</i> 30-day supply)
	\$15 per prescription ( <i>Preferred cost- sharing</i> 30-day supply)	\$15 per prescription ( <i>Preferred cost- sharing</i> 30-day supply)
	<ul> <li>Drug Tier 5: \$15 per prescription (Standard cost- sharing 30-day supply)</li> </ul>	• Drug Tier 5: \$15 per prescription ( <i>Standard cost-</i> <i>sharing</i> 30-day supply)
	\$15 per prescription ( <i>Preferred cost-</i> <i>sharing</i> 30-day supply)	\$15 per prescription ( <i>Preferred cost- sharing</i> 30-day supply)

# SECTION 1 Changes to Benefits and Costs for July 1, 2023 – June 30, 2024

# Section 1.1 – Changes to the Monthly Premium

Cost	2022/2023 (this year)	2023/2024 (next year)
<b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium.)	Please contact your plan sponsor benefits administrator for information about your plan premium.	Please contact your plan sponsor benefits administrator for information about your plan premium.

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as "creditable coverage") for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving "Extra Help" with your prescription drug costs. Please see Section 5 regarding "Extra Help" from Medicare.

# Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay "out-of-pocket" for the year. This limit is called the "maximum out-of-pocket amount." Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2022/2023 (this year)	2023/2024 (next year)
Maximum out-of-pocket amount	\$3,400	\$3,400
Your costs for covered medical services (such as copays) count toward your maximum out-of- pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of- pocket amount.		Once you have paid \$3,400 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the plan year.

# Section 1.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at <u>www.scanhealthplan.com</u>. You may also call Member Services for updated provider and/or pharmacy information or to ask us to mail you a directory.

There are changes to our network of providers for the next plan year. Please review the 2023 and 2024 *Provider & Pharmacy Directory* to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.

There are changes to our network of pharmacies for the next plan year. **Please review the** 2023 and 2024 *Provider & Pharmacy Directory* to see which pharmacies are in our network.

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers), and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Member Services so we may assist.

# Section 1.4 – Changes to Benefits and Costs for Medical Services

Cost	2022/2023 (this year)	2023/2024 (next year)
Long-term services and supports (LTSS)	You are covered for up to \$650 of Long-Term Services and Supports.	You are covered for up to \$850 of Long-Term Services and Supports.
Nurse advice line	Nurse Advice Line services are <u>not</u> covered.	You pay a \$0 copayment for each Nurse Advice Line phone call. Please see your <i>Evidence of</i> <i>Coverage</i> for more details.

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

# Section 1.5 – Changes to Part D Prescription Drug Coverage

#### **Changes to Our Drug List**

Our list of covered drugs is called a Formulary or "Drug List." A copy of our Drug List is provided electronically.

We made changes to our Drug List, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions**.

Most of the changes in the Drug List are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online Drug List to provide the most up to date list of drugs.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your Evidence of Coverage and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact Member Services for more information.

#### **Changes to Prescription Drug Costs**

**Note:** If you are in a program that helps pay for your drugs ("Extra Help"), **the information about costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the "Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs" (also called the "Low Income Subsidy Rider" or the "LIS Rider"), which tells you about your drug costs. If you receive "Extra Help" and you haven't received this insert by September 30, 2023, please call Member Services and ask for the "LIS Rider."

There are four "drug payment stages." The information below shows the changes to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage.)

Stage	2022/2023 (this year)	2023/2024 (next year)
Stage 1: Yearly Deductible Stage	Because we have no deductible, this payment stage does not apply to you.	Because we have no deductible, this payment stage does not apply to you.

#### **Changes to the Deductible Stage**

## Changes to Your Cost-Sharing in the Initial Coverage Stage

Stage	2022/2023 (this year)	2023/2024 (next year)
Stage 2: Initial Coverage Stage	Your cost for a one- month supply at a	Your cost for a one- month supply at a
During this stage, the plan pays its share of the cost of your drugs,	network pharmacy:	network pharmacy:
and you pay your share of the cost.	Tier 1: Preferred Generic:	Tier 1: Preferred Generic:
The costs in this row are for a one- month (30-day) supply when you fill your prescription at a network pharmacy.	<i>Standard cost-sharing:</i> You pay \$7 per prescription.	<i>Standard cost-sharing:</i> You pay \$7 per prescription.
For information about the costs for	<i>Preferred cost-sharing:</i> You pay \$2 per	<i>Preferred cost-sharing:</i> You pay \$2 per
a long-term supply or for mail- order prescriptions, look in	prescription.	prescription.
Chapter 6, Section 5 of your Evidence of Coverage.	Tier 2: Generic:	Tier 2: Generic:
	Standard cost-sharing:	Standard cost-sharing:
We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.	You pay \$7 per prescription.	You pay \$7 per prescription.
	<i>Preferred cost-sharing:</i> You pay \$2 per prescription.	<i>Preferred cost-sharing:</i> You pay \$2 per prescription.
	Tier 3: Preferred Brand:	Tier 3: Preferred Brand:
	<i>Standard cost-sharing:</i> You pay \$15 per prescription.	<i>Standard cost-sharing:</i> You pay \$15 per prescription.
	<i>Preferred cost-sharing:</i> You pay \$15 per prescription.	<i>Preferred cost-sharing:</i> You pay \$15 per prescription.

Stage	2022/2023 (this year)	2023/2024 (next year)
	Tier 4: Non-Preferred Drug:	Tier 4: Non-Preferred Drug:
	<i>Standard cost-sharing:</i> You pay \$15 per prescription.	<i>Standard cost-sharing:</i> You pay \$15 per prescription.
	<i>Preferred cost-sharing:</i> You pay \$15 per prescription.	<i>Preferred cost-sharing:</i> You pay \$15 per prescription.
	Tier 5: Specialty Tier:	Tier 5: Specialty Tier:
	<i>Standard cost-sharing:</i> You pay \$15 per prescription.	<i>Standard cost-sharing:</i> You pay \$15 per prescription.
	<i>Preferred cost-sharing:</i> You pay \$15 per prescription.	<i>Preferred cost-sharing:</i> You pay \$15 per prescription.
	Once you have paid \$7,050 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).	Once you have paid \$7,400 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).

**Important Message About What You Pay for Vaccines** - Our plan covers most Part D vaccines at no cost to you. Call Member Services for more information.

**Important Message About What You Pay for Insulin** - You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.

# SECTION 2 Deciding Which Plan to Choose

# Section 2.1 – If you want to stay in SCAN Retiree Group – LACERA

**To stay in our plan, you don't need to do anything.** If you do not sign up for a different plan or change to Original Medicare, you will automatically be enrolled in our SCAN Retiree Group – LACERA. **You should check with your plan sponsor's benefits administrator for the open enrollment procedures.** 

# Section 2.2 – If you want to change plans

We hope to keep you as a member for the next plan year but if you want to change plans for 2023/2024 follow these steps:

#### Step 1: Learn about and compare your choices

- Contact your plan sponsor benefits administrator for information on changing plans.
- You can join a different Medicare health plan,
- *OR* -- You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 1.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder (<u>www.medicare.gov/plan-compare</u>), read the *Medicare & You 2023 and 2024* handbooks, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

#### Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from SCAN Retiree Group LACERA.
- To change to Original Medicare with a prescription drug plan, enroll in the new drug plan. You will automatically be disenrolled from SCAN Retiree Group LACERA.
- To change to Original Medicare without a prescription drug plan, you must either:
  - Send us a written request to disenroll or visit our website to disenroll online. Contact Member Services if you need more information on how to do so.
  - - *or* Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

#### SECTION 3 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for the next plan year, you can do it during your plan sponsor's open enrollment period. The change will take effect on July 1, 2023.

#### Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. Examples include people with Medicaid, those who get "Extra Help" paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area.

You should check with your plan sponsor's benefits administrator for their annual open enrollment procedures for making a plan change. For more information, see Chapter 10, Section 2.2 of the *Evidence of Coverage*.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

#### SECTION 4 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In California, the SHIP is called Health Insurance Counseling and Advocacy Program (HICAP).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Health Insurance Counseling and Advocacy Program (HICAP) counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222. You can learn more about Health Insurance Counseling and Advocacy Program (HICAP) by visiting their website (<u>aging.ca.gov/hicap/</u>).

# **SECTION 5 Programs That Help Pay for Prescription Drugs**

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- "Extra Help" from Medicare. People with limited incomes may qualify for "Extra Help" to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
  - The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
  - Your State Medicaid Office (applications).
- Help from your state's pharmaceutical assistance program. California has a
  program called the Genetically Handicapped Persons Program (GHPP) that helps
  people pay for prescription drugs based on their financial need, age, or medical
  condition. To learn more about the program, check with your State Health Insurance
  Assistance Program.
- Prescription Cost-sharing Assistance for Persons with HIV/AIDS. The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Office of AIDS, Center for Infectious Diseases – California Department of Public Health, MS7700, P.O. Box 997426, Sacramento, CA 95899-7426. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-844-421-7050.

# **SECTION 6** Questions?

# Section 6.1 – Getting Help from SCAN Retiree Group – LACERA

Questions? We're here to help. Please call Member Services at 1-800-559-3500. (TTY only, call 711.) We are available for phone calls 8 a.m. to 8 p.m., 7 days a week from October 1 to March 31. From April 1 to September 30, hours are 8 a.m. to 8 p.m., Monday through Friday. We are closed on most federal holidays. When we are closed you have an option to leave a message. Messages received on holidays and outside of our business hours will be returned within one business day. Calls to these numbers are free.

# Read your 2023/2024 *Evidence of Coverage* (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2023/2024. For details, look in the 2023/2024 *Evidence of Coverage* for SCAN Retiree Group – LACERA. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at <u>www.scanhealthplan.com</u>. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

#### Visit our Website

You can also visit our website at <u>www.scanhealthplan.com</u>. As a reminder, our website has the most up-to-date information about our provider network (*Provider & Pharmacy Directory*) and our list of covered drugs (Formulary/Drug List).

# Section 6.2 – Getting Help from Medicare

To get information directly from Medicare:

#### Call 1-800-MEDICARE (1-800-633-4227)

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

#### Visit the Medicare Website

Visit the Medicare website (<u>www.medicare.gov</u>). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to <u>www.medicare.gov/plan-compare</u>.

#### Read Medicare & You 2023 and 2024

Read the *Medicare & You 2023* handbook and the *Medicare & You 2024* handbook. Every 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 document, you can get it at the Medicare website (<u>https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf</u>) 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.

SCAN Health Plan and SCAN Desert Health Plan comply with applicable federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of, or because of, race, color, national origin, age, disability, or sex. SCAN Health Plan and SCAN Desert Health Plan provide free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters, and written information in other formats (large print, audio, accessible electronic formats, other formats). SCAN Health Plan and SCAN Desert Health Plan provide free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact SCAN Member Services.

If you believe that SCAN Health Plan or SCAN Desert Health 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 in person, by phone, mail, or fax, at:

SCAN Member Services			
Attention: Grievance and Appeals Department			
P.O. Box 22616, Long Beach, CA 90801-5616			
SCAN Health Plan, California	1-800-559-3500	FAX: 1-562-989-0958	
SCAN Health Plan, Nevada	1-855-827-7226	FAX: 1-562-989-0958	
SCAN Health Plan, Texas	1-855-844-7226	FAX: 1-562-989-0958	
SCAN Desert Health Plan, Arizona	1-855-650-7226	FAX: 1-562-989-0958	
TTY: 711			

Or by filling out the "File a Grievance" form on our website at: <u>https://www.scanhealthplan.com/contact-us/file-a-grievance</u>

If you need help filing a grievance, SCAN Member Services 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 <u>https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</u>, 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 (TTY: 1-800-537-7697)

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

You can also file a civil rights complaint with the California Department of Health Care Services, Office of Civil Rights by phone, in writing, or electronically:

- By phone: Call 1-916-440-7370. If you cannot speak or hear well, please call 711 (Telecommunications Relay Services).
- In writing: Fill out a complaint form or send a letter to: Deputy Director, Office of Civil Rights Department of Health Care Services Office of Civil Rights P.O. Box 997413, MS 0009 Sacramento, CA 95899-7413 Complaint forms are available at http://www.dhcs.ca.gov/Pages/Language\_Access.aspx.
- Electronically: Send an email to CivilRights@dhcs.ca.gov

**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 (CA: 1-800-559-3500) (AZ: 1-855-650-7226)(NV: 1-855-827-7226)(TX: 1-855-844-7226). Someone who speaks English can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, llame al (CA: 1-800-559-3500)(AZ: 1-855-650-7226)(NV: 1-855-827-7226)(TX: 1-855-844-7226). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Traditional:我們提供免費的口譯服務,以解答您對我們的健康或藥物計劃可能有的任何問題。如需獲得口譯服務,請致電 (CA: 1-800-559-3500)(AZ: 1-855-650-7226)

(NV: 1-855-827-7226)(TX: 1-855-844-7226) 聯絡我們。我們有會說中文的工作人員可以爲您提供 幫助。這是一項免費服務。

Chinese Simplified: 我们提供免费的口译服务,以解答您对我们的健康或药物计划可能有的任何问题。如需获得口译服务,请致电 (CA: 1-800-559-3500)(AZ: 1-855-650-7226)

(NV: 1-855-827-7226)(TX: 1-855-844-7226) 联系我们。我们有会说中文的工作人员可以为您提供帮助。这是一项免费服务。

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời bất kỳ câu hỏi quý vị có thể có về chương sức khỏe và chương trình thuốc men. Để được thông dịch, chỉ cần gọi theo số (CA: 1-800-559-3500)(AZ: 1-855-650-7226)(NV: 1-855-827-7226)(TX: 1-855-844-7226). Người nói Tiếng Việt có thể trở giúp quý vi. Đây là dịch vụ miễn phí.

**Tagalog:** Mayroon kaming mga libreng serbisyo ng interpreter upang masagot ang anumang katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng interpreter, tawagan lamang kami sa (CA: 1-800-559-3500)(AZ: 1-855-650-7226) (NV: 1-855-827-7226)(TX: 1-855-844-7226). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 (CA: 1-800-559-3500)(AZ: 1-855-650-7226) (NV: 1-855-827-7226)(TX: 1-855-844-7226)번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Armenian:** Առողջության կամ դեղերի ծրագրի վերաբերյալ որևէ հարց առաջանալու դեպքում կարող եք օգտվել անվձար թարգմանչական ծառայությունից։ Թարգմանչի ծառայությունից օգտվելու համար զանգահարե՛ք (CA: 1-800-559-3500)(AZ: 1-855-650-7226)(NV: 1-855-827-7226) (TX: 1-855-844-7226) հեռախոսահամարով։ Ձեզ կօգնի հայերենին տիրապետող մեր աշխատակիցը։ Ծառայությունն անվձար է։

توجه: ما خدمات مترجم رایگان داریم تا به هر سؤالی که ممکن است در مورد برنامه بهداشتی یا داروهای ما داشته **Persian:** باشید پاسخ دهیم. برای آن که مترجم دریافت کنید فقط کافیست با شماره (AZ: 1-855-650-7226)(CA: 1-800-559-3500) (TX: 1-855-844-7226)(TX: 1-855-844-7226) تماس بگیرید. شخصی که به زبان فارسی صحبت می کند، می تواند به شما کمک کند. این یک سرویس رایگان است.

**Russian:** Если у вас возникнут вопросы относительно плана медицинского обслуживания или обеспечения лекарственными препаратами, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по номеру (CA: 1-800-559-3500)(AZ: 1-855-650-7226)(NV: 1-855-827-7226) (TX: 1-855-844-7226). Вам окажет помощь сотрудник, который говорит на русском языке. Данная услуга бесплатная.

Japanese: 当社の健康保険と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をご用意しています。通訳をご利用になるには、(CA: 1-800-559-3500)(AZ: 1-855-650-7226) (NV: 1-855-827-7226)(TX: 1-855-844-7226)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。

إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة لديك تتعلق بخطتنا الصحية أو جدول الدواء. للحصول على Erabic: مترجم فوري، ليس عليك سوى الاتصال بنا على الرقم (AZ: 1-855-650-7226)(CA: 1-800-559-3500) (TX: 1-855-844-7226)(TX: 1-855-827-7226). سيقوم شخص ما يتحدث العربية بمساعدتك. هذه الخدمة المجانبة.

Punjabi: ਸਾਡੀ ਸਿਹਤ ਜਾਂ ਦਵਾਈ ਯੋਜਨਾ ਬਾਰੇ ਤੁਹਾਡੇ ਕਿਸੇ ਵੀ ਸਵਾਲਾਂ ਦਾ ਜਵਾਬ ਦੇਣ ਲਈ ਸਾਡੇ ਕੋਲ ਮੁਫ਼ਤ ਦੁਭਾਸ਼ੀਆ ਸੇਵਾਵਾਂ ਹਨ। ਕੋਈ ਦੁਭਾਸ਼ੀਆ ਪ੍ਰਾਪਤ ਕਰਨ ਲਈ, ਬੱਸ ਸਾਨੂੰ (CA: 1-800-559-3500)(AZ: 1-855-650-7226) (NV: 1-855-827-7226)(TX: 1-855-844-7226) 'ਤੇ ਕਾਲ ਕਰੋ। ਕੋਈ ਵਿਅਕਤੀ ਜੋ ਪੰਜਾਬੀ ਬੋਲਦਾ ਹੈ, ਉਹ ਤੁਹਾਡੀ ਮਦਦ ਕਰ ਸਕਦਾ ਹੈ। ਇਹ ਇੱਕ ਮੁਫ਼ਤ ਸੇਵਾ ਹੈ।

Mon-Khmer, Cambodian: យើងខ្លុំមានសេវាអ្នកបកប្រែช្នាល់មាត់ដោយមិនគិតថ្លៃចាំឆ្លើយរាល់សំណួរដែលអ្នក អាចមានអំពីសុខភាព ឬផែនការឱសថរបស់យើងខ្លុំ។ ឌើម្បីទទួលបានអ្នកបកប្រែ គ្រាន់តែហៅទូរស័ព្ទមកយើងខ្លុំ តាមរយៈលេខ (CA: 1-800-559-3500)(AZ: 1-855-650-7226)(NV: 1-855-827-7226)(TX: 1-855-844-7226)។ មាន គេដែលនិយាយភាសាខ្មែរអាចជួយលោកអ្នកបាន។ សេវាកម្មនេះមិនគិតថ្លៃទេ។

**Hmong:** Peb muaj cov kev pab cuam txhais lus los teb koj cov lus nug uas koj muaj txog ntawm peb lub phiaj xwm kho mob thiab tshuaj kho mob. Kom tau txais tus kws txhais lus, tsuas yog hu peb ntawm (CA: 1-800-559-3500)(AZ: 1-855-650-7226)(NV: 1-855-827-7226)

(TX: 1-855-844-7226). Muaj qee tus neeg hais lus Hmoob tuaj yeem pab tau koj. Qhov no yog kev pab cuam pab dawb.

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 (CA: 1-800-559-3500) (AZ: 1-855-650-7226)(NV: 1-855-827-7226)(TX: 1-855-844-7226) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Thai: เรามีบริการล่ามฟรีเพื่อตอบข้อสงสัยต่าง ๆ ที่คุณอาจมี่เกี่ยวกับแผนสุขภาพและด้านเภสัชกรรมของเรา ขอความ ช่วยเหลือจากล่ามโดยโทรติดต่อเราที่หมายเลข (CA: 1-800-559-3500)(AZ: 1-855-650-7226) (NV: 1-855-827-7226)(TX: 1-855-844-7226) เจ้าหน้าที่ในภาษาไทยจะเป็นผู้ให้บริการโดยไม่มีค่าใช้จ่ายใด ๆ

Lao: ພວກເຮົາມີການບໍລິການນາຍພາສາຟຣີ ເພື່ອຕອບຄຳຖາມທີ່ທ່ານອາດຈະມີກ່ຽວກັບສຸຂະພາບ ຫຼື ແຜນການຢາຂອງ ພວກເຮົາ. ເພື່ອຮັບເອົານາຍພາສາ, ພຽງແຕ່ໂທຫາພວກເຮົາທີ່ເບີ (CA: 1-800-559-3500)(AZ: 1-855-650-7226) (NV: 1-855-827-7226)(TX: 1-855-844-7226). ບາງຄົນທີ່ເວົ້າພາສາລາວ ສາມາດຊ່ວຍທ່ານໄດ້. ນີ້ແມ່ນການ ບໍລິການຟຣີ. This page is intentionally blank.

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