
SHARP Health Plan

Sharp Direct Advantage®

2024 Annual Notice of Changes

Sharp Direct Advantage Platinum Card (HMO)



Sharp Direct Advantage Platinum Card (HMO) offered by Sharp Health Plan

Annual Notice of Changes for 2024

You are currently enrolled as a member of Sharp Direct Advantage Platinum Card (HMO). Next year, there will be changes to the plan's costs and benefits. ***Please see page 4 for a Summary of Important Costs, including Premium.***

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located in our website at www.sharpmedicareadvantage.com. You may also call Customer Care to ask us to mail you an *Evidence of Coverage*.

- **You have from Oct. 15 until Dec. 7 to make changes to your Medicare coverage for next year.**

What to do now

1. ASK: Which changes apply to you

- 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 2024 "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.
- 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 www.medicare.gov/plan-compare website or review the list in the back of your *Medicare & You 2024* handbook.
- 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 Dec. 7, 2023, you will stay in Sharp Direct Advantage Platinum Card (HMO).
- To change to a **different plan**, you can switch plans between Oct. 15 and Dec. 7. Your new coverage will start on **Jan. 1, 2024**. This will end your enrollment with Sharp Direct Advantage Platinum Card (HMO).
- 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.
- Please contact our Customer Care number at 1-855-562-8853 for additional information. (TTY/TDD users should call 711). Hours are 7 a.m. to 8 p.m., 7 days per week. If you reach us outside of our business hours, your call will be handled by our voicemail system. A Customer Care Representative will return your phone call the next business day. This call is free.
- Alguien que hable español le podrá ayudar. Este es un servicio gratuito.
- This information is available in large print.
- **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 Sharp Direct Advantage Platinum Card (HMO)

- Sharp Direct Advantage Platinum Card (HMO) is an HMO plan with a Medicare contract. Enrollment in Sharp Direct Advantage Platinum Card (HMO) depends on contract renewal.
- When this document says "we," "us," or "our", it means Sharp Health Plan. When it says "plan" or "our plan," it means Sharp Direct Advantage Platinum Card.

Annual Notice of Changes for 2024

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Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for our plan in several important areas. **Please note this is only a summary of costs.**

Cost	2023 (this year)	2024 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 1.1 for details.	\$58	\$57
Maximum out-of-pocket amount 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.)	\$2,900	\$2,900
Doctor office visits	Primary care visits: \$5 per visit Specialist visits: \$20 per visit	Primary care visits: \$5 per visit Specialist visits: \$20 per visit

Cost	2023 (this year)	2024 (next year)
<p>Inpatient hospital stays</p>	<p>Inpatient hospital \$150 per day for days 1 through 8. \$0 per day for days 9 and beyond.</p> <p>Inpatient mental health (in general hospital) \$150 per day for days 1 through 8. \$0 per day for days 9 through 90. Our plan only covers 90 days for an inpatient mental health hospital stay per benefit period. Days 91 and beyond: \$0 copay per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime).</p> <p>Beyond lifetime reserve days: You pay all costs.</p>	<p>Inpatient hospital \$150 per day for days 1 through 8. \$0 per day for days 9 and beyond.</p> <p>Inpatient mental health (in general hospital) \$150 per day for days 1 through 8. \$0 per day for days 9 through 90. Our plan only covers 90 days for an inpatient mental health hospital stay per benefit period. Days 91 and beyond: \$0 copay per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime).</p> <p>Beyond lifetime reserve days: You pay all costs.</p>
<p>Part D prescription drug coverage (See Section 1.5 for details.)</p>	<p>Deductible: \$0 Copayment/Coinsurance as applicable during the Initial Coverage Stage:</p> <p>Drug Tier 1: \$2 for a 1-month supply at retail</p> <p>Drug Tier 2: \$8 for a 1-month supply at retail</p>	<p>Deductible: \$0 Copayment/Coinsurance as applicable during the Initial Coverage Stage:</p> <p>Drug Tier 1: \$2 for a 1-month supply at retail</p> <p>Drug Tier 2: \$8 for a 1-month supply at retail</p>

Cost	2023 (this year)	2024 (next year)
	<p>Drug Tier 3: \$40 for a 1-month supply at retail</p> <ul style="list-style-type: none"> • Select Insulin Drugs: \$35 for a 1-month supply at retail. <p>Drug Tier 4: \$95 for a 1-month supply at retail</p> <p>Drug Tier 5: 33% of the cost for a 1-month supply at retail</p> <p>Drug Tier 6: \$0 for a 1-month supply at retail</p> <p>There is no Part D deductible for this plan.</p> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays most of the cost for your covered drugs. • For each prescription, you pay whichever of these is larger: a payment equal to 5% of the cost of the drug (this is called coinsurance), or a copayment (\$4.15 for a generic drug or a drug that is treated like a generic, and \$10.35 for all other drugs). 	<p>Drug Tier 3: \$40 for a 1-month supply at retail</p> <ul style="list-style-type: none"> • You pay \$35 per month supply of each covered insulin product on this tier. <p>Drug Tier 4: \$95 for a 1-month supply at retail</p> <p>Drug Tier 5: 33% of the cost for a 1-month supply at retail</p> <ul style="list-style-type: none"> • You pay \$35 per month supply of each covered insulin product on this tier. <p>Drug Tier 6: \$0 for a 1-month supply at retail</p> <p>There is no Part D deductible for this plan.</p> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.

SECTION 1

Changes to Benefits and Costs for Next Year

Section 1.1 Changes to the Monthly Premium

Cost	2023 (this year)	2024 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$58.00	\$57.00
Delta Dental Medicare Advantage PPO Optional supplemental dental benefits available for an extra monthly premium	Not available	\$50.00 additional monthly 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 enroll in Medicare prescription drug coverage in the future.
- 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	2023 (this year)	2024 (next year)
Maximum out-of-pocket amount Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$2,900 Once you have paid \$2,900 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 calendar year.	\$2,900 Once you have paid \$2,900 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 calendar year.

Section 1.3 Changes to the Provider and Pharmacy Network

Updated directories are located on our website at www.sharpmedicareadvantage.com/find-a-doctor-or-pharmacy. You may also call Customer Care for updated provider and/or pharmacy information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2024 Provider and 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 next year. **Please review the 2024 Provider and 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 Customer Care so we may assist.

Section 1.4 Changes to Benefits and Costs for Medical Services

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

Cost	2023 (this year)	2024 (next year)
<p>Delta Dental Medicare Advantage PPO</p> <p>Optional Supplemental benefit offered through Delta Dental</p>	<p>Not available</p>	<p>\$50 additional monthly premium</p> <p>Dental Services: Our plan pays up to \$1,500 every year for preventive and comprehensive dental services. Services are available from in-network and out-of-network providers.</p>
<p>Hearing Services</p>	<p>Hearing aids: Our plan pays up to \$3,500 every three years for hearing aids.</p> <p>Our plan has partnered with HearUSA and San Diego Hearing Centers for hearing aid devices. You can also purchase a hearing aid from a different provider.</p> <p>If you choose a non-network provider, you will have to pay for the hearing aid and then submit a Member</p>	<p>Hearing aids: Our plan pays up to \$3,500 every three years for hearing aids.</p> <p>Our plan has partnered with HearUSA and San Diego Hearing Centers for hearing aid devices. You can also purchase a hearing aid from a different provider.</p> <p>You can also purchase hearing aid devices from a non-network provider (including over-the-counter providers). If you</p>

Cost	2023 (this year)	2024 (next year)
	Reimbursement Form to the Plan for reimbursement.	choose a non-network provider, you need to obtain prior authorization from our plan before you obtain the hearing aid. You will have to pay for the hearing aid and then submit a Member Reimbursement Form to the Plan for reimbursement.
Medicare Part B Prescription Drugs	<p>20% coinsurance for each Medicare-covered Part B drug.</p> <p>20% coinsurance for each Medicare-covered chemotherapy drug and the administration of that drug.</p> <p>Effective April 1: Certain drugs may be subject to a lower coinsurance amount.</p> <p>Effective July 1: Cost sharing for insulin furnished through a DME supplier is subject to a coinsurance maximum of \$35 for a 1-month supply of insulin.</p>	<p>20% coinsurance for each Medicare-covered Part B drug.</p> <p>20% coinsurance for each Medicare-covered chemotherapy drug and the administration of that drug.</p> <p>Certain drugs may be subject to a lower coinsurance amount.</p> <p>Cost sharing for insulin furnished through a DME supplier is subject to a coinsurance maximum of \$35 for a 1-month supply of insulin.</p> <p>You pay these amounts until you reach the out-of-pocket maximum.</p>

Cost	2023 (this year)	2024 (next year)
	You pay these amounts until you reach the out-of-pocket maximum.	
Over-the-Counter (OTC) Items	Our plan pays up to \$125 every three months for eligible items available in the 2023 product catalog.	Our plan pays up to \$125 every three months for eligible items. The quarterly allowance will be loaded onto your Sharp Health Plan Advantage Card every quarter which can be used to make purchases online, over the phone, or at participating retailers.
Standard retail and mail-order supply	90-day supply	100-day supply
Vision care (Supplemental)	<p>Prescription glasses/lenses (every two years):</p> <p>\$20 copayment for standard single vision, lined bifocal, and lined trifocal lenses.</p>	<p>Prescription glasses/lenses/frames (every two years):</p> <p>\$20 copayment for standard frames, lenses (single vision, lined bifocal, and lined trifocal) or complete glasses.</p>

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 located on our website at www.sharpmedicareadvantage.com/druglist. You can also get a copy of our Drug List mailed to you by calling Customer Care (phone numbers are printed on the back cover of this booklet).

We made changes to our "Drug List," which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs or moving them to a different cost-sharing tier. **Review the "Drug List" to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

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 Customer Care 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 have 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, please call Customer Care 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.)

Changes to the Deductible Stage

Stage	2023 (this year)	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 Your Cost Sharing in the Initial Coverage Stage

Your cost-sharing in the initial coverage stage may be changing from a copayment to coinsurance or coinsurance to a copayment. Please see the following chart for the change from 2023 to 2024.

Stage	2023 (this year)	2024 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>During this stage, the plan pays its share of the cost of your drugs, and you pay your share of the cost.</p> <p>Most adult Part D vaccines are covered at no cost to you.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost sharing. For information about the costs for a long-term supply; or for mail order prescriptions, look in Chapter 6, Section 5 of your Evidence of Coverage.</p> <p>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.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Tier 1- Preferred Generic Drugs: You pay \$2 per prescription</p> <p>Tier 2- Generic Drugs: You pay \$8 per prescription</p> <p>Tier 3- Preferred Brand Name Drugs: You pay \$40 per prescription</p> <ul style="list-style-type: none"> Select Insulin Drugs: \$35 for a 1-month supply at retail. <p>Tier 4- Non-Preferred Drugs: You pay \$95 per prescription</p> <p>Tier 5- Specialty Drugs: You pay 33% of the total cost</p> <p>Tier 6- Select Care Drugs: You pay \$0 per prescription</p> <hr/> <p>Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Tier 1- Preferred Generic Drugs: You pay \$2 per prescription</p> <p>Tier 2- Generic Drugs: You pay \$8 per prescription</p> <p>Tier 3- Preferred Brand Name Drugs: You pay \$40 per prescription</p> <ul style="list-style-type: none"> You pay \$35 per month supply of each covered insulin product on this tier. <p>Tier 4- Non-Preferred Drugs: You pay \$95 per prescription</p> <p>Tier 5- Specialty Drugs: You pay 33% of the total cost</p> <ul style="list-style-type: none"> You pay \$35 per month supply of each covered insulin product on this tier. <p>Tier 6- Select Care Drugs: You pay \$0 per prescription</p> <hr/> <p>Once your total drug costs have reached \$5,030, you</p>

Stage	2023 (this year)	2024 (next year)
		will move to the next stage (the Coverage Gap Stage).

Changes to the Coverage Gap and Catastrophic Coverage Stages

The other two drug coverage stages – the Coverage Gap Stage and the Catastrophic Coverage Stage – are for people with high drug costs. **Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage.**

Beginning in 2024, if you reach the Catastrophic Coverage Stage, you pay nothing for covered Part D drugs.

For specific information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

SECTION 2

Deciding Which Plan to Choose

Section 2.1 If you want to stay in Sharp Direct Advantage Platinum Card (HMO)

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 by Dec. 7, you will automatically be enrolled in Sharp Direct Advantage Platinum Card (HMO) for 2024.

Section 2.2 If you want to change plans

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

Step 1: Learn about and compare your choices

- 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 (www.medicare.gov/plan-compare), read the *Medicare & You 2024* handbook, call the California Health Insurance Counseling and Advocacy Program (see Section

5), or call Medicare (see Section 7.2). As a reminder, Sharp Health Plan offers other Medicare health plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Sharp Direct Advantage Platinum Card (HMO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Sharp Direct Advantage Platinum Card (HMO).
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Customer Care 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/TDD 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 next year, you can do it from **Oct. 15 until Dec. 7**. The change will take effect on Jan. 1, 2024.

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.

If you enrolled in a Medicare Advantage plan for Jan. 1, 2024, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between Jan. 1 and March 31, 2024.

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 the 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. 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 HICAP at 1-858-565-1392. You can learn more about HICAP by visiting their website (<https://elaca.org/medicare-health-insurance-support/>).

SECTION 5

Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“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/TDD 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 a.m. and 7 p.m., Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY/TDD users should call, 1-800-325-0778; or
 - Your State Medicaid Office (applications).

- **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 AIDS Drug Assistance Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call ADAP at 1-844-421-7050.

SECTION 6

Questions?

Section 6.1 Getting Help from Sharp Direct Advantage Platinum Card (HMO)

Questions? We're here to help. Please call Customer Care at 1-855-562-8853. (TTY/TDD only, call 711). We are available for phone calls from 7 a.m. to 8 p.m., 7 days per week. If you reach us outside of our business hours, your call will be handled by our voicemail system. A Customer Care Representative will return your phone call the next business day. Calls to these numbers are free.

Read your 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 2024. For details, look in the *2024 Evidence of Coverage* for your plan. 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 www.sharpmedicareadvantage.com/members/forms-authorizations-resources. You may also call Customer Care to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.sharpmedicareadvantage.com. As a reminder, our website has the most up-to-date information about our provider network (*Provider and 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/TDD users should call 1-877-486-2048.

Visit the Medicare Website

Visit the Medicare website (www.medicare.gov). 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 www.medicare.gov/plan-compare.

Read *Medicare & You 2024*

Read the *Medicare & You 2024* handbook. Every fall, this document 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 (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY/TDD users should call 1-877-486-2048.

Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at [1-855-562-8853]. Someone who speaks English/Language 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, por favor llame al [1-855-562-8853]. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-855-562-8853。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-855-562-8853。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa [1-855-562-8853]. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au [1-855-562-8853]. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi [1-855-562-8853] sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter [1-855-562-8853]. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 [1-855-562-8853]번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону [1-855-562-8853]. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على [1-855-562-8853]. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें [1-855-562-8853] पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero [1-855-562-8853]. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número [1-855-562-8853]. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan [1-855-562-8853]. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer [1-855-562-8853]. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、[1-855-562-8853]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。

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