

2025

Summary of Benefits

Molina Medicare Complete Care (HMO DSNP)

Arizona H8845-001

Effective January 1 through December 31, 2025

H8845_25_001_AZSB_M
AZ-H8845-001-DSNP-SB-EN-25V2



Introduction to the Summary of Benefits

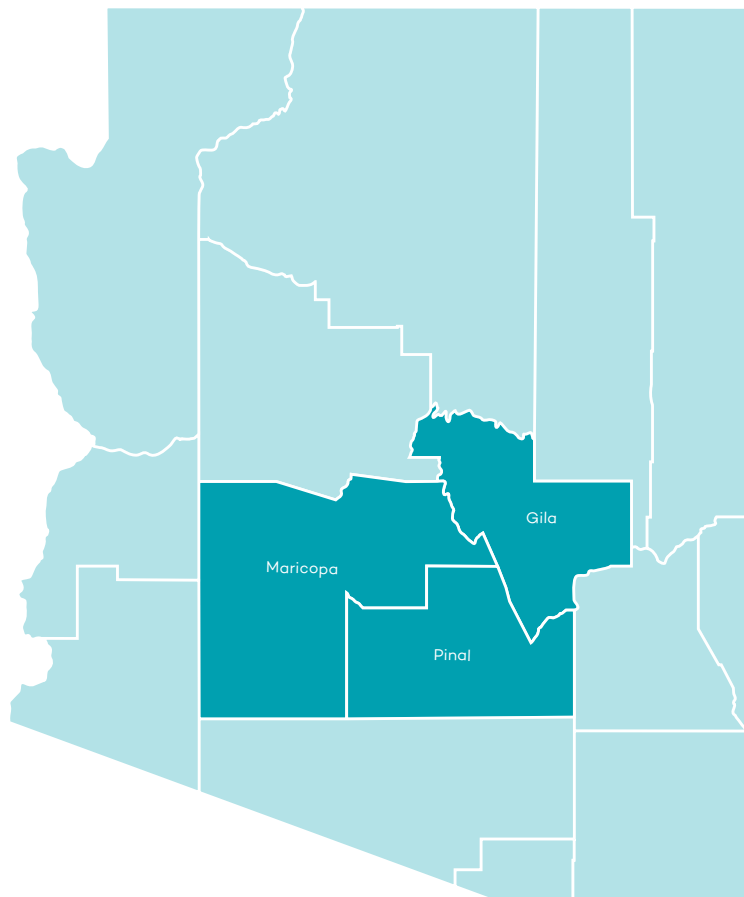
Molina Medicare Complete Care

Thank you for considering Molina Healthcare! Everyone deserves quality care. Since 1980, our members have been able to lean on Molina. Because today, as always, we put your needs first.

This document does not include every benefit and service that we cover or every limitation or exclusion. To get a complete list of services, please refer to the Evidence of Coverage (EOC). A copy of the EOC is located on our website at MolinaHealthcare.com/Medicare. You can also call Member Services at (800) 424-4509, TTY 711 and we will mail you a copy.

To join our plan, you must:

- Have or be eligible for Medicare Parts A and B
- Be enrolled in Arizona Health Care Cost Containment System (Medicaid)
- Live in our service area. Our service area includes the following counties in Arizona: Gila, Maricopa and Pinal.



Molina has a network of doctors, hospitals, pharmacies, and other providers. Except in emergency situations, if you use providers that are not in our network, we may not pay for those services. If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits or use the Medicare Plan Finder at [medicare.gov](https://www.medicare.gov).

For coverage and costs of Original Medicare, look in your current “Medicare & You” handbook. View it online at [medicare.gov](https://www.medicare.gov) or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**. TTY users should call 1-877-486-2048. If you have any questions, please call our Member Service team at **(800) 424-4509, TTY 711**, 7 days a week, 8 a.m. to 8 p.m., local time.

About Medicare

Medicare is health insurance for people who are 65 years old or older, or who are under 65 years old with certain disabilities.

Original Medicare is a Federal Insurance Program. It pays a fee for your care directly to the doctors and hospitals you visit. Original Medicare does not cover most preventive care and has unpredictable out-of-pocket expenses.



Medicare Part A (Hospital Insurance) covers inpatient care in hospitals, skilled nursing facilities, hospice care, and some home health care services.



Medicare Part B (Medical Insurance) covers certain doctors' services, outpatient care, medical supplies and preventive services.



Medicare Part C (Medicare Advantage) is an all-in-one alternative to Original Medicare. Medicare Advantage plans include Parts A, B and usually Part D. Some Medicare Advantage plans may have lower out-of-pocket costs than Original Medicare and may cover extra benefits that Original Medicare doesn't – like dental, vision or hearing. Medicare pays a fixed fee to the plan for your care, and then the plan directly pays the doctors and hospitals. Medicare Advantage has predictable out-of-pocket expenses and offers preventive care and care coordination.



Medicare Part D (Prescription Drug Coverage) helps you pay for drugs you get from a pharmacy.

Medicaid Dual Eligibility Coverage Categories

- **Qualified Medicare Beneficiary Plus (QMB+):** Medicaid pays your Medicare Part A and Part B premiums, deductibles, coinsurance, and copayment amounts. You receive Medicaid coverage of Medicare cost share and are eligible for full Medicaid benefits.
- **Specified Low-Income Medicare Beneficiary Plus (SLMB+):** Medicaid pays your Medicare Part B premium and provides full Medicaid benefits.
- **Full-Benefit Dual Eligible (FBDE):** At times, individuals may qualify for both limited coverage of Medicare cost sharing as well as full Medicaid benefits.



Eligibility Changes:

It is important to read and respond to all mail that comes from Social Security and your state Medicaid office and to maintain your Medicaid eligibility status.

Periodically, as required by CMS, we will check the status of your Medicaid eligibility as well as your dual eligible category. If your eligibility status changes, your cost share may also change. If you lose Medicaid coverage entirely, you will be given a grace period so that you can reapply for Medicaid and become reinstated if you still qualify.

If you no longer qualify for Medicaid, you may be involuntarily disenrolled from the Plan. Your state Medicaid agency will send you notification of your loss of Medicaid or change in Medicaid category. We may also contact you to remind you to reapply for Medicaid. For this reason, it is important to let us know whenever your mailing address and/or phone number changes.

If you are currently entitled to receive full or partial Medicaid benefits, please see your Medicaid member handbook or other state Medicaid documents for full details on your Medicaid benefits, limitations, restrictions, and exclusions. In your state, the Medicaid program can be reached through the Arizona Health Care Cost Containment System (AHCCCS).

Summary of Premiums & Benefits

Molina Medicare Complete Care

Monthly Premium \$0 per month



Medical Deductible You pay \$0 medical deductible each year.



Maximum Out-of-Pocket Responsibility \$9,350 each year for services you receive from in-network providers. (does not include prescription drugs)

You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.



Molina Medicare Complete Care

Inpatient Hospital

You pay \$0 for days 1 - 90 of a hospital stay per benefit period.



Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days per benefit period, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days per benefit period.

Prior authorization may be required.

Outpatient Hospital

\$0 copay per visit



Prior authorization may be required.

Ambulatory Surgical Center

\$0 copay per visit



Prior authorization may be required.

Doctor Visits



Primary Care

\$0 copay per visit

Specialists

\$0 copay per visit

Preventive Care



\$0 copay

Look for the rows with the apple in the Chapter 4 Medical benefits chart in the Evidence of Coverage. Any additional preventive services approved by Medicare during the plan year will be covered.

Summary of Premiums & Benefits (Continued)

Molina Medicare Complete Care

Emergency Care \$0 copay



Urgently Needed Services \$0 copay



Diagnostic Services/ Labs/Imaging **Diagnostic tests and procedures** \$0 copay



Lab services

\$0 copay

Diagnostic radiology services (such as MRI, CT scan)

\$0 copay

Outpatient X-rays

\$0 copay

Therapeutic radiology

\$0 copay

Prior authorization may be required for some services.

No authorization is required for outpatient lab services and outpatient x-ray services. Genetic lab testing requires prior authorization.

Molina Medicare Complete Care

Hearing Services



Medicare-covered diagnostic hearing and balance exams

\$0 copay, 1 every year

Routine hearing exam

\$0 copay, 1 every year

Fitting for hearing aid/evaluation

\$0 copay, 1 every year

Hearing aids

\$0 copay

Our plan covers up to 2 pre-selected hearing aids covered from a plan approved provider every 2 years.

Summary of Premiums & Benefits (Continued)

Molina Medicare Complete Care

Dental Services



Medicare-covered dental services

\$0 copay

Preventive dental

\$0 office visit copay

- Oral exams
- Prophylaxis (cleaning)
- Fluoride treatment
- Dental x-rays

Comprehensive dental

\$0 office visit copay

All comprehensive dental services listed below are covered up to the annual plan maximum benefit coverage amount of \$1,000:

- Extractions
- Endodontics
- Restorative services
- Intraoral and extraoral incision and drainage
- Dentures and denture adjustments
- Non-routine services such as scaling, full mouth debridement, periodontal maintenance, and palliative emergency treatment
- Other services such as deep sedation with oral surgery, and intravenous with oral surgery

Prior authorization may be required.

Molina Medicare Complete Care

Vision Services



Medicare-covered vision services

- Vision exam to diagnose/treat diseases of the eye (including yearly glaucoma screening):
- Eyeglasses or contact lenses after cataract surgery: \$0 copay

We have partnered with a Vision Vendor to give you more value for your routine vision needs!

Supplemental Vision services covered include, but not limited to:

Coverage includes:

- One routine eye exam every calendar year
- An eyewear allowance

You can use your \$200 eyewear allowance to purchase:

- Contact lenses*
- Eyeglasses (lenses and frames)
- Eyeglass lenses and / or frames
- Upgrades (such as, tinted, U-V, polarized or photochromatic lenses).

*If you choose contact lenses, your eyewear allowance can also be used to pay down all or a portion of your contact lens fitting fee.

You are responsible for paying for any corrective eyewear over the limit of the plan's eyewear allowance.

\$0 copay for up to one routine eye exam (and refraction) for eyeglasses every calendar year.

Summary of Premiums & Benefits (Continued)

Molina Medicare Complete Care

Mental Health Services



Inpatient visit

You pay \$0 for days 1 - 90 of an inpatient hospital stay.

There is a 190 day lifetime limit for inpatient psychiatric hospital care. The inpatient hospital care limit does not apply to inpatient mental services provided in a general hospital.

Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.

Prior authorization may be required.

Outpatient individual/group therapy visit

\$0 copay

Skilled Nursing Facility



You pay \$0 for days 1-100 of a skilled nursing facility stay.

No prior hospitalization is required.

Prior authorization may be required.

Physical Therapy



Physical therapy and speech therapy

\$0 copay

Prior authorization may be required.

Cardiac and pulmonary rehabilitation

\$0 copay

Prior authorization may be required.

Supervised Exercise Therapy (SET)

\$0 copay

Prior authorization may be required.

Occupational therapy services

\$0 copay

Prior authorization may be required.

Ambulance



\$0 copay

Prior authorization required for non-emergent ambulance only.

Molina Medicare Complete Care

Transportation

\$0 copay



\$40 allowance every month for Transportation Services (to any health-related location) and OTC benefit combined. Unused allowance does not carry over to the next month.

Medicare Part B Drugs

Chemotherapy/ Radiation Drugs and other Part B Drugs

\$0 copay

Prior authorization may be required.

Summary of Drug Coverage

Standard Retail Pharmacy and Mail-Order Pharmacy

Depending on your income and institutional status, you pay the following:

For generic drugs (including brand drugs treated as generic):

- \$0 copay

For all other drugs:

- \$0 copay

Coverage Stages

In this plan, you have a zero-dollar cost share across all stages, including the deductible, initial, and catastrophic coverage stages.

Summary of Other Benefits

Molina Medicare Complete Care

Acupuncture



Medicare-Covered Acupuncture

\$0 copay

Up to 12 visits in 90 days are covered for chronic lower back pain. Up to eight additional sessions are covered in the same year for those patients demonstrating an improvement.

Additional Smoking and Tobacco Use Cessation



\$0 copay

8 counseling visits offered in addition to Medicare.

Additional Telehealth Services



\$0 copay

Includes Primary Care Physician Services, Physician Specialist Services, and Opioid Treatment Program Services.

Chiropractic Care



Medicare-Covered Chiropractic Services

\$0 copay

Manipulation of the spine to correct a subluxation (when one or more of the bones of your spine move out of position).

Routine Chiropractic Services

\$0 copay

Up to 12 visits every year for routine services.

Dialysis



\$0 copay

Prior authorization required only if using dialysis services out-of-network.

Fitness Benefit



\$0 copay

Silver&Fit offers Members access to contracted fitness facilities and Home Fitness Kits for Members who prefer to exercise at home or while traveling.

Summary of Other Benefits (Continued)

Molina Medicare Complete Care

Foot Care (Podiatry)



Medicare-Covered Foot Exam and Treatment

\$0 copay

Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions.

Prior authorization may be required.

Health Education



\$0 copay

Programs to help you learn to manage your health conditions, including health education, learning materials, health advice, and care tips.

Home Health Care



\$0 copay

Prior authorization may be required.

Medical Equipment and Supplies



Durable Medical Equipment (such as wheelchairs, oxygen)

\$0 copay

Prosthetics/Medical Supplies

\$0 copay

Diabetic Supplies and Services

\$0 copay

Prior authorization may be required for Durable Medical Equipment, Prosthetics/Medical supplies, and Diabetic supplies.

Prior authorization required for diabetic shoes and inserts.

Prior authorization not required for preferred manufacturer.

24-Hour Nurse Advice Line



\$0 copay

Available 24 hours a day, 7 days a week.

Opioid Treatment Program Services



\$0 copay

Prior authorization required for medication.

Molina Medicare Complete Care

Outpatient Blood Services



\$0 copay
3 pint deductible waived

Outpatient Substance Abuse



\$0 copay
Individual or group therapy visits
Prior authorization may be required.

Over-the-Counter Items



\$0 copay
\$40 allowance every month for OTC benefit and Transportation Services (to any health-related location). Unused allowance does not carry over to the next month.

You must use your MyChoice card to get the benefit and services. See MyChoice card section for more information.

Worldwide Emergency and Urgent Care



\$0 copay
You are covered for worldwide emergency and urgent care services up to \$10,000.

MyChoice Card



\$0 copay
You receive a prepaid debit card that may be used toward select supplemental plan benefits such as:

- Food and Produce*
- Over-the-Counter items
- Transportation (Non-Emergency)

Funds are loaded onto the card each month. At the end of each month, any unused allocated funds will not carry over to the following month or plan year.

**Eligibility requirements applicable*

Summary of Other Benefits (Continued)

Molina Medicare Complete Care

Special Supplemental Benefits for Chronic Illnesses \$0 copay
\$90 every month for food and produce. Unused allowance does not carry over to next month.



Prior authorization may be required.

You must use your MyChoice card to get the benefit and services. See MyChoice card section for more information.

Members must complete a Health Risk Assessment and meet the criteria outlined in Chapter 4 of the Evidence of Coverage.

Summary of Medicaid-Covered Benefits

Arizona Health Care Cost Containment System

Medicare Advantage Special Needs Plans for Dual Eligible Members 2025 Benefits

In order for you to better understand your health care options, the following chart notes your charges for certain services under the Arizona Health Care Cost Containment System (Medicaid) as an individual who has both Medicare and Medicaid.

Your Medicare cost sharing responsibility is based on your level of Medicaid eligibility.

- Qualified Medicare Beneficiary (QMB) – \$0. Your Medicare cost sharing amounts will be paid by your Medicaid Health Plan unless otherwise noted below.
- Non-QMB with Medicare Parts A and B – Your Medicare cost sharing amounts will be paid by your Medicaid Health Plan only when the benefit is also covered by Medicaid.

Benefit	As an Arizona Health Care Cost Containment System (AHCCCS) – <u>QMB Dual Eligible</u> – You Pay:	As an Arizona Health Care Cost Containment System (AHCCCS) – <u>Non-QMB Dual Eligible</u> – You Pay:
ACUTE AND LONG TERM CARE MEDICAID PROGRAMS (1)		
Inpatient Hospital Stay	\$0	\$0
Inpatient Behavioral Health Care Stay	\$0	\$0
Nursing Facility Services	\$0	\$0
Home Health Care Visit	\$0	\$0
Primary Care Physician (PCP) Visit	\$0	\$0 for well visits, and \$0 to \$4 for other visits depending on eligibility (2) for ages 21 and over (2). \$0 for ages 20 and under.
Specialist Physician Visit	\$0	\$0 for well visits, and \$0 to \$4 for other visits depending on eligibility (2) for ages 21 and over. \$0 for ages 20 and under.

Summary of Medicaid-Covered Benefits (Continued)

Benefit	As an Arizona Health Care Cost Containment System (AHCCCS) – <u>QMB Dual Eligible</u> – You Pay:	As an Arizona Health Care Cost Containment System (AHCCCS) – <u>Non-QMB Dual Eligible</u> – You Pay:
ACUTE AND LONG TERM CARE MEDICAID PROGRAMS (1) (CONTINUED)		
Medicare-Covered Services, including Chronic/Complex Case Management, etc.	\$0	\$0 for ages 20 and under. <i>Not covered for ages 21 and over.</i>
Chiropractic Visit	\$0	\$0 for ages 20 and under; \$0 to \$2.30, for ages 21 over depending on eligibility (2), for up to 20 medically necessary visits beginning October 1 st of each year (additional visits may be authorized if medically necessary)
Podiatry Services Visit	\$0	\$0
Outpatient Behavioral Health Care Visit	\$0	\$0
Outpatient Substance Abuse Care Visit	\$0	\$0
Ambulatory Surgical Center or Outpatient Hospital Facility Visit	\$0	\$0 to \$3 depending on eligibility (2) for ages 21 and over. \$0 for ages 20 and under.
Ambulance Services	\$0	\$0
Emergency Services	\$0	\$0
Urgently Needed Care Visit	\$0	\$0 to \$4 depending on eligibility (2) for ages 21 and over. \$0 for ages 20 and under.

Benefit	As an Arizona Health Care Cost Containment System (AHCCCS) – <u>QMB Dual Eligible</u> – You Pay:	As an Arizona Health Care Cost Containment System (AHCCCS) – <u>Non-QMB Dual Eligible</u> – You Pay:
ACUTE AND LONG TERM CARE MEDICAID PROGRAMS (1) (CONTINUED)		
Outpatient Occupational/ Physical/Speech Therapy Visit	\$0	\$0 to \$3 depending on eligibility (2) for ages 21 and over. \$0 for ages 20 and under.
Durable Medical Equipment	\$0	\$0
Prosthetic Devices	\$0	\$0. <i>Lower limb microprocessor controlled limb or joint not covered for ages 21 and over.</i>
Diabetes Self-Monitoring Training & Supplies (when provided as part of a PCP visit)	\$0	\$0
Community Health Worker (CHW) Visit	\$0	\$0
Diagnostic Tests, X-rays, and Laboratory Services (including COVID-19 diagnostic & testing services)	\$0	\$0
Colorectal Screening	\$0	\$0
Flu and Pneumonia Vaccines	\$0	\$0
Screening Mammogram	\$0	\$0
Pap Smear and Pelvic Exam	\$0	\$0
Prostate Cancer Screening	\$0	\$0

Summary of Medicaid-Covered Benefits (Continued)

Benefit	As an Arizona Health Care Cost Containment System (AHCCCS) – <u>QMB Dual Eligible</u> – You Pay:	As an Arizona Health Care Cost Containment System (AHCCCS) – <u>Non-QMB Dual Eligible</u> – You Pay:
ACUTE AND LONG TERM CARE MEDICAID PROGRAMS (1) (CONTINUED)		
Renal Dialysis or Nutritional Therapy for End-Stage Renal Disease	\$0	\$0
Prescription Medications (3)	\$0	\$0 to \$2.30 depending on eligibility (2) for ages 21 and over. \$0 for ages 20 and under.
Hearing Exams, Routine Hearing Tests, and Fitting Evaluations for a Hearing Aid	\$0 for ages 20 and under. <i>Not covered for ages 21 and over.</i>	\$0 for ages 20 and under. <i>Not covered for ages 21 and over.</i>
Hearing Aids	\$0 for ages 20 and under. <i>Not covered for ages 21 and over.</i>	\$0 for ages 20 and under. <i>Not covered for ages 21 and over.</i>
Routine Eye Exam, Eyeglasses, Contact Lenses, Lenses and Frames	\$0 for ages 20 and under. <i>Not covered for ages 21 and over unless following cataract surgery.</i>	\$0 for ages 20 and under. <i>Not covered for ages 21 and over.</i>
Adult Emergency Dental Services	\$0 for ages 21 and over. <i>Services subject to a \$1,000 limit per each 12 month period beginning October 1st of each year.</i>	\$0 for ages 21 and over. <i>Services subject to a \$1,000 limit per each 12 month period beginning October 1st of each year.</i>
Non-Emergency Medically Necessary Transportation	\$0	\$0

Benefit	As an Arizona Health Care Cost Containment System (AHCCCS) – <u>QMB Dual Eligible</u> – You Pay:	As an Arizona Health Care Cost Containment System (AHCCCS) – <u>Non-QMB Dual Eligible</u> – You Pay:
LONG TERM CARE MEDICAID PROGRAMS ONLY (1)		
Nursing Facility Services	Cost sharing determined by AHCCCS	Cost sharing determined by AHCCCS
Respite Services	\$0. <i>Subject to a 600 hour limit per each 12 month period beginning October 1st of each year.</i>	\$0. <i>Subject to a 600 hour limit per each 12 month period beginning October 1st of each year.</i>
Home and Community Based Services	Member contribution determined by AHCCCS	Member contribution determined by AHCCCS
Adult Preventive Dental Services (4)	\$0 for ages 21 and over. <i>Services subject to a \$1,000 limit per each 12 month period beginning October 1st of each year.</i>	\$0 for ages 21 and over. <i>Services subject to a \$1,000 limit per each 12 month period beginning October 1st of each year.</i>

(1) Acute Medicaid Programs include AHCCCS Complete Care (ACC), ACC Regional Behavioral Health Agreements (ACC-RBHA), and the Mercy Care Department of Child Safety Comprehensive Health Plan (Mercy Care DCS CHP). Long Term Care Medicaid Programs include Elderly and Physically Disabled (E-PD) and Division of Developmental Disabilities (DDD).

(2) See the AHCCCS Website for additional beneficiary cost sharing, co-payment and benefits related information.

(3) Medicare Part D co-payment amounts are the sole responsibility of the beneficiary. AHCCCS health plans cannot assist with the payment of these amounts, except for behavioral health medications for those beneficiaries determined to be Seriously Mentally Ill (SMI) utilizing allowable Non-Title XIX funding.

(4) In addition to Adult Emergency Dental Services described above.

Glossary of Terms

Coinsurance

The percentage you pay as your share of the cost for medical services or prescription drugs. For example, if you have 20 percent coinsurance, you pay 20 percent of the cost of your medical bill.

Copay

The fixed amount you pay as your share of the cost of a medical service or supply. For example, you might have a \$20 copay every time you see your primary care doctor.

Deductible

The amount you pay for health care services or prescriptions before your insurance begins to pay.

Extra Help

A Medicare program to help people with limited income and resources pay prescription drug program costs, like premiums, deductibles, and coinsurance.

Long-term care

Services and support for people who can't perform basic activities of daily living, like dressing and bathing. Medicare and most health insurance plans do not pay for long-term care.

Medicaid

A state and federal program that provides health coverage to low-income people.

Medicare Advantage

Also known as Part C. A type of Medicare plan offered by a private company approved by Medicare. A Medicare Advantage plan is an alternative to Original Medicare. It provides all of your Part A and Part B benefits and often offers extra benefits, like dental and vision care.

Original Medicare

Medicare Part A (hospital insurance) and Part B (medical insurance). Most people get it when they turn 65. The federal government manages Original Medicare.

Out-of-pocket maximum

The most you have to pay for covered services in one year. Once you reach this amount, your insurance covers 100 percent of your medically necessary care for the rest of the year.

Premium

The money you pay monthly to Medicare or a health care plan for coverage.

Preventive services

Health care to prevent or detect illness at an early stage. Most health plans must cover some important preventive services, like flu shots and blood pressure screening, at no cost to you.

How can you enroll?



Apply by Phone

Call **(866) 403-8293, TTY 711**, to enroll over the phone. Our team of Molina Medicare Trusted Advisors are happy to answer your questions and help you enroll.



Apply in Person

If you prefer to meet face-to-face with one of our Molina Medicare Trusted Advisors, please call us to schedule an appointment.



Apply by Mail

Simply complete the enrollment application and return it using the postage-paid envelope. If you do not already have an enrollment application, call us and we will be happy to mail one to you.



Apply Online

Visit MolinaHealthcare.com/Medicare to apply online.

Molina Healthcare is a C-SNP, D-SNP and HMO plan with a Medicare contract. D-SNP plans have a contract with the state Medicaid program. Enrollment depends on contract renewal.

Medicare Language Assistance Services



Medicare Language Assistance Services

Free aids and services, such as sign language interpreters and written information in alternative formats are available to you. Call 1-800-424-4509 (TTY: 711).

English:

We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-424-4509. 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, por favor llame al 1-800-424-4509. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin:

如果您对我们的健康计划或药品计划有任何问题，我们可以提供免费的口译服务回答您的问题。若要获得口译服务，请致电我们：1-800-424-4509。说普通话的人士会帮助您。这是免费服务。

Chinese Cantonese:

我們有免費的口譯員服務，可回答您對於我們健康或藥物計劃的任何問題。若需要口譯員，請撥打1-800-424-4509 聯絡我們。能說广东话的人士會為您提供協助。這是免費的服務。

Tagalog:

May mga libre kaming serbisyo ng interpreter para sagutin ang anumang posibleng katanungan ninyo tungkol sa aming planong pangkalusugan o plano sa gamot. Para kumuha ng interpreter, tawagan lang kami sa 1-800-424-4509. May makakatulong sa inyo na nagsasalita ng Tagalog. Isa itong libreng serbisyo.

French:

Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-424-4509. Un interlocuteur parlant français pourra vous aider. Ce service est gratuit.

Vietnamese:

Chúng tôi có các dịch vụ thông dịch miễn phí để trả lời các câu hỏi của quý vị về chương trình sức khỏe hoặc chương trình thuốc của chúng tôi. Để có thông dịch viên, hãy gọi cho chúng tôi theo số 1-800-424-4509. Sẽ có nhân viên nói tiếng Việt trợ giúp quý vị. Đây là dịch vụ miễn phí.

German:

Unser kostenloser Dolmetscherservice beantwortet Ihre Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-424-4509. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean:

당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-424-4509번으로 문의해 주십시오. 한국어를 하는 담당자가 도와드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian:

Получить ответы на вопросы о нашем медицинском страховом плане или о плане, покрывающем лекарства по рецепту, вам бесплатно помогут наши устные переводчики. Просто позвоните нам по номеру 1-800-424-4509. Вам бесплатно поможет русскоязычный сотрудник.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية لإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على الرقم 1-800-424-4509. سيقوم شخص يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi:

हमारी स्वास्थ्य या दवा योजना के बारे में अगर आपके कुछ सवाल हैं, तो उनके जवाब देने के लिए हमारे पास निःशुल्क दुभाषिया सेवाएँ उपलब्ध हैं। दुभाषिया पाने के लिए, हमें 1-800-424-4509 पर कॉल करें। हृदि बोलने वाला कोई व्यक्ति आपकी मदद कर सकता है। यह एक निःशुल्क सेवा है।

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