# 2022 Summary of Benefits

# Passport Advantage HMO D-SNP

Kentucky H1799-001

Serving Breckinridge, Bullitt, Carroll, Grayson, Hardin, Henry, Jefferson, Larue, Marion, Meade, Nelson, Oldham, Shelby, Spencer, Trimble, and Washington

Effective January 1 through December 31, 2022



### **Introduction to the Summary of Benefits**

### **Passport Advantage**

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 844-859-6152 and we will mail you a copy.

To join our plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B and Medicaid by Kentucky Cabinet for Health and Family Services, and live in our service area. Our service area includes the following counties in Kentucky: Breckinridge, Bullitt, Carroll, Grayson, Hardin, Henry, Jefferson, Larue, Marion, Meade, Nelson, Oldham, Shelby, Spencer, Trimble, and Washington.



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.

For coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at 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 844-859-6152, TTY/TDD 711, 7 days a week, 8 a.m. to 8 p.m.

### **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 hospital, 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**

- 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.
- 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.

As a full benefit, dual eligible beneficiary, your cost share is \$0, except for Part D prescription drug copays. Depending on your level of Medicaid eligibility, you may not pay Part D prescription drug copays.



### **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 from \$0 to 20%\* or from 20%\* to \$0. 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 Department of Medicaid office of the Kentucky Cabinet for Health and Family Services.

\*Annual deductible for Part B services, and 20% coinsurance (as applicable), in addition to varying cost share amounts for Part A services apply when Member's cost share amount is not \$0.

### **Summary of Premiums & Benefits**

### **Passport Advantage**

**Monthly Premium** \$0 per month



**Medical Deductible** This plan does not have a deductible.



**Maximum** Out-of-Pocket Responsibility

\$7,550 each year for services you receive from in-network providers. (does not include prescription drugs)



### **Summary of Premiums & Benefits (Continued)**

### **Passport Advantage**

### **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.

### **Passport Advantage**

#### **Emergency Care**

\$0 copay



### **Urgently Needed Services**

\$0 copay



### Diagnostic Services/Labs/ **Imaging**



### Diagnostic tests and procedures

\$0 copay

Prior authorization may be required.

#### Lab services

\$0 copay

Prior authorization may be required.

### **Diagnostic radiology services** (such as MRI, CT scan)

\$0 copay

Prior authorization may be required.

### **Outpatient X-rays**

\$0 copay

### Therapeutic radiology

\$0 copay

\$0 copay

Prior authorization may be required.

### **Hearing Services**

### Medicare-covered diagnostic hearing and balance exams



### Routine hearing exam

Not Covered

### Fitting for hearing aid/evaluation

\$0 copay, 1 every year

### **Hearing aids**

\$0 copay

Our plan covers up to 2 pre-selected hearing aids provided by a

plan-approved provider every year.

### **Summary of Premiums & Benefits (Continued)**

### **Passport Advantage**

#### **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 \$2,000:

- 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.

### **Passport Advantage**

#### **Vision Services**

#### Medicare-covered vision services



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

### Supplemental routine eye exam

Not Covered

### Supplemental eyewear

\$0 copay; our plan pays up to \$300 every year for routine eyewear.

- Contact lenses
- Eyeglasses (frames and lenses)
- Eyealass frames
- Eyealass lenses
- Upgrades

Prior authorization may be required.

### **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.

### **Summary of Premiums & Benefits (Continued)**

### Passport Advantage

### **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.

### Occupational therapy services

\$0 copay

Prior authorization may be required.

#### **Ambulance**

\$0 copay



Prior authorization required for non-emergent ambulance only.

### **Transportation**

\$0 copay



60 one-way trips every year to and from plan-approved locations

Prior authorization may be required.

### **Medicare Part B Drugs**

### Chemotherapy/ **Radiation Drugs** and other Part B

\$0 copay

Prior authorization may be required.

**Drugs** 

### **Summary of Drug Coverage**

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

	Standard Retail Pharmacy	Mail Order Pharmacy
Tier 1: Preferred Generic One-, two-, or three-month supply	\$0 copay	\$0 copay
Tier 2: Generic One-, two-, or three-month supply	\$0 copay	\$0 copay
Tier 3: Preferred Brand One-, two-, or three-month supply	For generic drugs (including brand drugs treated as generic), either: \$0 copay; or \$1.35 copay; or \$3.95 copay	For generic drugs (including brand drugs treated as generic), either: \$0 copay; or \$1.35 copay; or \$3.95 copay
	For all other drugs, either: \$0 copay; or \$4 copay; or \$9.85 copay	For all other drugs, either: \$0 copay; or \$4 copay; or \$9.85 copay
Tier 4: Non-Preferred Drug One-, two-, or three-month supply	For generic drugs (including brand drugs treated as generic), either: \$0 copay; or \$1.35 copay; or \$3.95 copay	For generic drugs (including brand drugs treated as generic), either: \$0 copay; or \$1.35 copay; or \$3.95 copay
	For all other drugs, either: \$0 copay; or \$4 copay; or \$9.85 copay	For all other drugs, either: \$0 copay; or \$4 copay; or \$9.85 copay
Tier 5: Specialty Tier One-month supply (Specialty drugs are limited to a one-month supply.)	For generic drugs (including brand drugs treated as generic), either: \$0 copay; or \$1.35 copay; or \$3.95 copay	drugs treated as generic), either:
	For all other drugs, either: \$0 copay; or \$4 copay; or \$9.85 copay	For all other drugs, either: \$0 copay; or \$4 copay; or \$9.85 copay

### **Summary of Drug Coverage (Continued)**

Coverage Stages		
Stage 1: Deductible	Because there is no drug deductible for this plan, this stage does not apply to you.	
Stage 2: Initial Coverage	You begin this stage when you fill your first prescription of the year. During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost. You stay in this stage until your year-to-date "total drug costs" (your payments plus any Part D plan payments) total \$4,430.  If you reside in a long-term care facility, you pay the same as at a retail pharmacy. You may get drugs from an out-of-network pharmacy at the same cost as an in-network pharmacy.	
Stage 3: Gap Coverage	During this stage, you pay 25% of the price for brand name drugs (plus a portion of the dispensing fee) and 25% of the price for generic drugs. You stay in this stage until your year-to-date "out-of-pocket costs" (your payments) reach a total of \$7,050. This amount and rules for counting costs toward this amount have been set by Medicare.	
Stage 4: Catastrophic Coverage	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,050 the plan will pay most of the costs of your drugs.	

### **Summary of Other Benefits**

### **Passport Advantage**

### **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** \$0 copay and Tobacco Use Cessation

8 counseling visits offered in addition to Medicare.



## **Additional**

\$0 copay

**Telehealth Services** Includes Primary Care Physician Services



Prior authorization may be required.

#### **Annual Physical** Exam

\$0 copay



### **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 20 visits every year

### **Dialysis**

\$0 copay



### **Summary of Other Benefits (Continued)**

### **Passport Advantage**

#### **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.

# 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.

#### **Meals Benefit**

\$0 copay



Standard meal cycle is a 2-week menu with a total of 28 delivered meals, based on member need. Maximum of 56 meals and 4 weeks per year. Must meet criteria approved by the plan.

Prior authorization may be required.

# Medical Equipment and Supplies

**Durable Medical Equipment** (such as wheelchairs, oxygen)

\$0 copay



Prior authorization may be required.

### **Prosthetics/Medical Supplies**

\$0 copay

Prior authorization may be required.

### **Diabetic Supplies and Services**

\$0 copay

Prior authorization not required for preferred manufacturer.

### **Passport Advantage**

24-Hour Nurse **Advice Line** 

\$0 copay

Available 24 hours a day, 7 days a week.



**Nutritional/Dietary** \$0 copay **Benefit** 

12 individual or group sessions every year; individual telephonic nutrition counseling upon request.



**Opioid Treatment Program Services** 

\$0 copay

Prior authorization may be required.



**Outpatient Blood Services** 

\$0 copay



Outpatient Substance Abuse \$0 copay

Individual or group therapy visits



Prior authorization may be required.

Over-the-Counter

\$0 copay

Items

\$260 allowance every quarter (3 months), unused allowance does not

carry over to the next quarter.



\$0 copay

When authorized, we will provide an in-home device to notify the appropriate personnel in the event of an emergency (e.g., a fall).



Prior authorization may be required.

### **Summary of Other Benefits (Continued)**

### **Passport Advantage**

### 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:

- Over-the-counter items
- Food and produce\*
- Special Supplemental Benefits for Chronic Illnesses Menu option\*

Funds are loaded onto the card every 3 months

\*Eligibility requirements applicable

### **Special Supplemental Benefits for Chronic** Illnesses

\$0 copay

\$150 allowance every 3 months for the following benefits:



Mental health and wellness applications

Support Animal supplies

Pest control

Non-Medicare covered genetic test kits

\$30 allowance every month for food and produce

Unused allowance does not carry over to the next quarter.

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**

#### **What Medicaid Covers**

The chart below shows what services are covered by Medicare and Medicaid. You will see the word "Covered" under the Medicaid column if Medicaid also covers a service that is covered under the Passport Advantage Plan. The chart applies only if you are entitled to benefits under your state's Medicaid program. Your cost share varies based on your Medicaid category.

Benefit	Passport Advantage	Kentucky Medicaid
IMPORTANT INFORMATION		
Premium and Other Important Information If you get Extra Help from	<b>General</b> \$0 monthly plan premium	No cost sharing for Medicaid members
Medicare, your monthly plan premium will be lower or you may pay nothing.	You must continue to pay your Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).	
	In-Network \$0 or \$203 yearly deductible. This amount may change in 2022.	
	\$7,500 out-of-pocket limit for Medicare-covered services.	

OUTPATIENT CARE SERVICES		
Ambulance Services (Must be medically necessor)	Covered ary)	Covered
Chiropractic Services	Covered	Covered \$3 copay per service (up to 26 visits per 12-month period)
Dental Services	Covered	Covered Adult dental services limited to 1 cleaning and 1 set of x-rays per 12 month period.

### **Summary of Medicaid-Covered Benefits (Continued)**

Benefit	Passport Advantage	Kentucky Medicaid
OUTPATIENT CARE SERVICES	S (CONTINUED)	
Diabetes Programs and Supplies	Covered	Covered (No more than one copay charged per calendar day)
Diagnostic Tests, X-rays, Lab Services, and Radiology Services	Covered	Covered (including laboratory and radiology)
Dialysis Services	Covered	Covered
Doctor Office Visits	Covered	Covered
<b>Durable Medical Equipment</b> (Includes wheelchairs, oxygen, etc.)	Covered	Covered \$4 copay per date of service
Emergency Care (You may go to any emergency room if you reasonably believe you need emergency care.)	Covered	Covered \$0 copay for emergency use; \$8 copay for non-emergency use
Hearing Services	Limited coverage	Covered (including hearing aids) for children under 21
Home Health Service (Includes medically necessary intermittent skilled nursing care, home health aide services, rehabilitation services, etc.)	Covered	Covered
Outpatient Mental Health Care	Covered	Covered

Benefit	Passport Advantage	Kentucky Medicaid
OUTPATIENT CARE SERVICES	S (CONTINUED)	
Outpatient Rehabilitation Services (Occupational Therapy, Physical Therapy, Speech and Language Therapy)	Covered	Covered \$3 copay per service (up to 20 visits per year per therapy (combined for rehabilitative and habilitative)). No limit for children
Outpatient Services	Covered	Covered Restrictions may apply
Outpatient Substance Abuse Care	Covered	Covered
Over-the-Counter Items	Covered	Covered Restrictions may apply
Podiatry Services	Limited coverage	Covered
Prosthetic Devices (Includes braces, artificial limbs and eyes, etc.)	Covered	Covered
<b>Transportation Services</b> (Routine)	Covered	Covered
Urgently Needed Services (This is NOT emergency care and, in most cases, is out of the service area.)	Covered	Covered
Vision Services	Limited coverage	Covered Adult vision services include 1 eye exam per year. No limit for children

### **Summary of Medicaid-Covered Benefits (Continued)**

Benefit	Passport Advantage	Kentucky Medicaid
INPATIENT CARE		
Inpatient Hospital Care (Includes Substance Abuse and Rehabilitation Services)	Covered	Covered
Inpatient Mental Health Care	Covered	Covered
<b>Skilled Nursing Facility (SNF)</b> (In a Medicare-certified skilled nursing facility)	Covered	Covered
PREVENTIVE SERVICES		
Kidney Disease and Conditions	Covered	Covered
Preventive Services	Covered	Covered
HOSPICE		
Hospice	Not Covered	Covered
PRESCRIPTION DRUG BENEFITS		
Outpatient Prescription Drugs	Covered	Covered

For Members who are entitled to full benefits under Medicaid, listed below are additional benefits that you may be entitled to. These are additional Medicaid benefits that are covered by your state Medicaid program but may not be covered under the Passport Advantage Plan:

ADDITIONAL MEDICAID BENEFITS		
BENEFITS	MEDICAID COVERAGE	
Allergy Services	Covered	
Autism Spectrum Disorders	Covered Limited to Age 21	
Chemotherapy	Covered	
Commission for Children with Special Health Care Needs	Covered Limited to children who meet the eligibility criteria of the Kentucky Commission for Children with Special Health Care Needs	
EPSDT	Covered	
EPSDT Special Services	Covered Limited to medically necessary services not included in the child's State Plan and authorized under Section 1905(a) of the Social Security Act, or 42 USC Section 1396d(a)	
Family Planning	Covered	
Home Infusion Therapy	Covered Limited to administration by parent or guardian in the home	
Impact Plus	Covered Limited to children with severe emotional disabilities in the custody or under the supervision of DCBS, or at risk of DCBS custody, who are also institutionalized or at risk of institutionalization for behavioral health issues	

### **Summary of Medicaid-Covered Benefits (Continued)**

ADDITIONAL MEDICAID BENEFITS	
BENEFITS	MEDICAID COVERAGE
Long Term Care	Covered Limited to individuals who meet level of care criteria for a nursing facility or an Intermediate Care Facility for Individuals with Intellectual Disabililties
Maternity Services	Covered
Prenatal and Postnatal Care	Covered
Private Duty Nursing	Covered Limited to 2,000 hours per year
Radiation Therapy	Covered
Smoking Cessation	Covered
Specialized Children's Services Clinics	Covered Limited to children under age 18. Services must be performed by specialized clinics.
Targeted Case Management: SMI Adults	Covered Limited to adults who meet Kentucky's statutory definition of severe mental illness
Targeted Case Management: SED Children	Covered Limited to children from birth through age 2 who have developmental delays or diagnosed physical or mental conditions associated with developmental delay
Transplant	Covered

All benefits provided must be medically necessary.

### **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

### 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/TDD 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.

Passport Advantage is a Health Plan with a Medicare Contract and a contract with the state Medicaid program. Enrollment in Passport Advantage depends on contract renewal. Product offered by Molina Healthcare of Kentucky, Inc., a wholly owned subsidiary of Molina Healthcare, Inc. This information is available in other formats, such as Braille, large print, and audio. Molina Healthcare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, ethnicity, national origin, religion, gender, sex, age, mental or physical disability, health status, receipt of healthcare, claims experience, medical history, genetic information, evidence of insurability, geographic location.

# Contact us

Ready to enroll or have questions?
Call 866-403-8293, TTY/TDD 711
Current Members Call: 844-859-6152, TTY/TDD 711
7 days a week, 8 a.m. to 8 p.m., local time

