



# 2025 Plan Guide

**Connecticut Teachers Retirement Board** 

UnitedHealthcare® MedicareRx for Groups (PDP)

**Group Number: 25419** 

Effective: January 1, 2025 through December 31, 2025





# UnitedHealthcare is here for what matters to you

The Connecticut Teachers' Retirement Board (TRB) continues with UnitedHealthcare to provide prescription drug coverage to their Medicare-eligible retirees. With the UnitedHealthcare MedicareRx for Groups (PDP) plan, you'll enjoy an easier than ever Medicare experience.



#### Read through this Plan Guide to get to know your new plan

The guide includes:

- · A description of the plan and how it works
- Information about covered drugs and how much they cost
- What you can expect after you're enrolled in the plan

Please keep this Plan Guide. It has information that will be helpful once you become a member.

You can also get more information at the website below. Select the **Chat now** button to connect with one of our knowledgeable Customer Service Advocates. Or, use the Group Number on the front cover of this book to access plan materials online.



#### Take control of your health

Let us help you find ways to save money on your prescription drugs so you can focus on what matters most to you.





# **Understanding your Medicare Part D**

#### What is Medicare Part D?

Original Medicare Part A (hospital coverage) and Part B (doctor and outpatient care) help pay for some of your healthcare costs, but they don't cover many prescription drugs. Medicare Part D plans help with prescription drug costs. You can get Part D coverage through a private insurance company, like UnitedHealthcare.

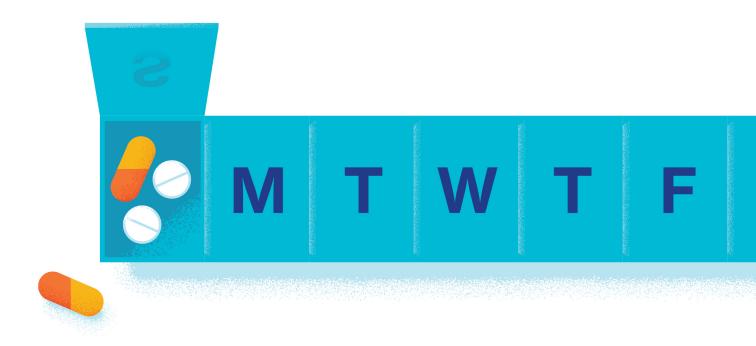
#### Do I have to enroll in a Medicare Part D plan?

Enrolling in a Part D plan is your choice, but delaying your enrollment could cost you more money in the long run. If you do not enroll in a Part D plan when you first become eligible, you may incur a Late Enrollment Penalty (LEP), which is a late fee Medicare charges if you had 63 days or more without creditable prescription drug coverage. This can happen if:

- You didn't enroll in a Medicare prescription drug plan when you were first eligible
- You didn't have a plan that met Medicare's minimum standards

The LEP is added to your monthly premium every month and billed to you separately by UnitedHealthcare.

When you become a plan member, your former employer or plan sponsor will be asked to confirm that you have had continuous Medicare Part D coverage. If your former employer or plan sponsor asks for information about your prescription drug coverage history, please respond as quickly as possible to avoid an unnecessary Late Enrollment Penalty.



# This plan has a comprehensive drug list to support your health

Your TRB prescription drug coverage is a Medicare Part D Prescription Drug plan with an employer group wrap administered by UnitedHealthcare in partnership with OptumRx. You have access to more covered prescription drugs than a traditional Medicare Part D Prescription Drug plan. The prescription drug plan is the same for the Medicare Advantage plan and the Senior Supplement plan.

#### Here's how this Medicare Part D plan works



# Covered drugs are grouped into tiers

Generally, the lower the tier, the less you'll pay. All drugs in the Drug List are assigned to one of these tiers.

Tier 1: Preferred Generic

Tier 2: Preferred Brand

Tier 3: Non-Preferred Drug

Tier 4: Specialty Tier



# Your plan's drug coverage stages and costs

Annual deductible – You pay the total cost of your drugs until you reach your plan's deductible.

Initial coverage – You pay a

coinsurance (percentage of a drug's total cost) for covered drugs.

Catastrophic coverage – After you, your plan sponsor or others on your behalf have paid a combined total of \$2,000 for your prescription drugs, you won't pay anything for your Medicare-covered Part D drugs for the rest of the calendar year.



#### Always use network pharmacies

There are thousands of network pharmacies you can go to — including local and national options. Be sure to use a network pharmacy, or the plan may not pay for your prescriptions, except in an emergency. To search for a network pharmacy, visit retiree.uhc.com/TRB.



# Enjoy the convenience of prescriptions delivered right to your door

Optum® Home Delivery Pharmacy is part of our network. Optum Home Delivery Pharmacy will send the medications you take regularly right to your door with no cost for standard shipping. Once you have your member ID number, you can save time by registering online at retiree.uhc.com/TRB to place your first order, request refills and more.

Scan this code to view the Drug List



# Get to know your plan

It's important that you understand your plan and what benefits are covered. You can find the Drug List, Pharmacy Directory and more at retiree.uhc.com/TRB.





# Go online to find out if your drugs are covered and what your costs may be

You'll need your prescription information to estimate your costs.



# Review the online Pharmacy Directory to see what pharmacies are in our network

If your pharmacy is not in the network, you will need to select a new network pharmacy to pay your plan's lowest cost for prescription drugs.



#### Review the Summary of Benefits in this guide to see how much you'll pay for prescription drugs

You can also review the Summary of Benefits online.

If you're not sure if you are enrolled in Medicare Part B, check with Social Security at ssa.gov/locator or call 1-800-772-1213, TTY 1-800-325-0778, 8 a.m.-7 p.m., Monday-Friday, or call your local office.

You may be disenrolled from this plan if you stop paying your Medicare Part B premium.

You're eligible to enroll in this Medicare Part D plan if you:



Are entitled to Medicare
Part A and enrolled in
Medicare Part B.



Continue to pay your Part B premium.



**Remember:** If you drop or are disenrolled from your group-sponsored retiree coverage, you may not be able to re-enroll. Limitations and restrictions vary by former employer or plan sponsor.



# **Summary of** Benefits 2025

**UnitedHealthcare® MedicareRx for Groups (PDP)** 

Group Name (Plan Sponsor): Connecticut Teachers Retirement Board

Group Number: 25419

S5820-803-000

Look inside to learn more about the plan and the drug services it covers. Contact us for more information about the plan.



retiree.uhc.com/TRB



Toll-free **1-866-794-3033**, TTY **711** 

8 a.m.-8 p.m. local time, Monday-Friday

# United Healthcare<sup>®</sup>

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# **Summary of Benefits**

#### January 1, 2025 - December 31, 2025

This is a summary of what we cover and what you pay. Review the Evidence of Coverage (EOC) for a complete list of covered services, limitations and exclusions. You can see it online at **retiree.uhc.com/TRB** or you can call Customer Service for help. When you enroll in the plan, you will get more information on how to view your plan details online.

#### **UnitedHealthcare® MedicareRx for Groups (PDP)**

Premium and limits	
Monthly plan premium	Contact your group plan benefit administrator to determine your actual premium amount, if applicable.
Annual prescription drug deductible	\$200 per year for Part D prescription drugs

#### Good news for 2025

The Coverage Gap, or "donut hole", has been eliminated and your out-of-pocket limit (the amount you and others on your behalf pay) is \$2,000. That means you're more protected from high drug costs in 2025.

Prescription drugs					
Deductible	\$200 You pay the full cost for your drugs until you reach the deductible amount. Then you move to the Initial Coverage stage.				
Initial coverage	In this stage, you'll pay your plan copays or coinsurance. The plan pays the rest. Once you, and others on your behalf, have paid a combined total of \$2,000, which includes the amount you paid towards your deductible, you move to the Catastrophic Coverage stage.				

Prescription drugs					
<b>Tier drug coverage</b> (After you pay your deductible, if applicable)	Retail Cost-Sharing	Mail Order Cost-Sharing			
	31-day supply	90-day supply			
Tier 1: Preferred Generic	5% coinsurance	5% coinsurance			
Tier 2: Preferred Brand	20% coinsurance	20% coinsurance			
Tier 3: Non-preferred Drug	30% coinsurance	30% coinsurance			
Tier 4: Specialty Tier	30% coinsurance	30% coinsurance			
Catastrophic coverage	Once you're in this stage, you won't pay anything for your Medicare-covered Part D drugs for the rest of the plan year.				
	If your plan includes additional prescription drug coverage, you will continue to pay the cost-sharing amounts from the Initial Coverage stage for those drugs. Please see your Additional Drug Coverage list for more information.				

Subject to Medicare guidance, coinsurance may not apply to Part D insulin products. You will pay a maximum of \$35 for a 1-month supply of each Part D insulin product covered by our plan even if you haven't paid your Part D deductible. Most adult Part D vaccines are covered at no cost to you.

Your plan sponsor offers preferred insulin prescription drugs. Please see your Evidence of Coverage for more information.

If the actual cost for a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.

Your plan sponsor offers drug coverage in addition to your Part D prescription drug benefit. The drug copays in this section are for drugs that are covered by both your Part D benefit and your additional drug coverage. For more information, see your Additional Drug Coverage list. You can also view the Certificate of Coverage at **retiree.uhc.com/TRB** or call Customer Service to have a hard copy sent to you.

If you reside in a long-term care facility, you will pay the same for a 31-day supply as a 31-day supply at a retail pharmacy.

#### You may qualify for Extra Help from Medicare

Extra Help is a program for people with limited incomes who need help paying Part D premiums, deductibles and copays. There's no penalty for applying, and you can reapply every year. To see if you qualify for Extra Help, call:

- ☐ The Social Security Administration at 1-800-772-1213, TTY 1-800-325-0778
- ☐ Your state Medicaid office



#### The UnitedHealthcare Savings Promise

UnitedHealthcare is committed to keeping your prescription drug costs down. As a UnitedHealthcare member, you have our Savings Promise that you'll get the lowest price available. That low price may be your plan copay, the pharmacy's retail price or our contracted price with the pharmacy.

#### **About this plan**

UnitedHealthcare® MedicareRx for Groups (PDP) is a Medicare Prescription Drug Plan with a Medicare contract.

To join UnitedHealthcare® MedicareRx for Groups (PDP), you must be entitled to Medicare Part A, and/or be enrolled in Medicare Part B, live in our service area as listed below, be a United States citizen or lawfully present in the United States and meet the eligibility requirements of your former employer, union group or trust administrator (plan sponsor).

Our service area includes the 50 United States, the District of Columbia and all U.S. territories.

#### **Use network pharmacies**

UnitedHealthcare® MedicareRx for Groups (PDP) has a network of pharmacies. If you use out-of-network pharmacies, the plan may not pay for those drugs or you may pay more than you pay at a network pharmacy.

You can go to **retiree.uhc.com/TRB** to search for a network pharmacy using the online directory. You can also view the plan Drug List (Formulary) to see what drugs are covered and if there are any restrictions.

#### **Required Information**

UnitedHealthcare® MedicareRx for Groups (PDP) is insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at www.medicare.gov or get a copy 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.

UnitedHealthcare does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

UnitedHealthcare provides free services to help you communicate with us such as documents in other languages, Braille, large print, audio, or you can ask for an interpreter. For more information, please call Customer Service at the number on your member ID card or the front of your plan booklet.

UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comunique con nosotros. Por ejemplo, documentos en otros idiomas, braille, en letra grande o en audio. O bien, usted puede pedir un intérprete. Para obtener más información, llame a Servicio al Cliente al número que se encuentra en su tarjeta de ID de miembro o en la portada de la guía de su plan.

This information is available for free in other languages. Please call our Customer Service number located on the first page of this book.

Benefits and features vary by plan. Limitations and exclusions may apply.

Optum® Home Delivery Pharmacy and Optum Rx are affiliates of UnitedHealthcare Insurance Company. You are not required to use Optum Home Delivery Pharmacy for medications you take regularly. If you have not used Optum Home Delivery Pharmacy, you must approve the first prescription order sent directly from your doctor to the pharmacy before it can be filled. Prescriptions from the pharmacy should arrive within 5 business days after we receive the complete order. There may be other pharmacies in our network.

The Formulary and/or pharmacy network may change at any time. You will receive notice when necessary. You must continue to pay your Medicare Part B premium.

# **Additional Drug Coverage**

This is not a complete list of prescription drugs and supplies available to you. The prescription drugs and supplies on this list are covered in addition to the plan's Drug List (Formulary). You can find the plan's Drug List on your member site or scan the QR code at the end of this Additional Drug Coverage section.

#### **Lower-cost Medicare preferred insulin products**

Drug name
Humalog
Humulin
Insulin Lispro (brand equivalent Humalog)
Lantus
Lyumjev
Novolin
Novolog
Toujeo
Tresiba

Your plan covers preferred insulin products at a reduced cost share. The lower cost share will apply even if you have not yet met your annual prescription (Part D) deductible. See your Evidence of Coverage and Summary of Benefits for information about your cost share for these drugs.

The amount you pay for these preferred insulin products applies to your Medicare Part D out-of-pocket costs and to your annual drug out-of-pocket maximum.

Information about the appeals and grievance process for these prescription drugs and supplies can be found in your Evidence of Coverage.

## Bonus drug list

Drug name	Drug tier	Coverage rules or limits on use			
Analgesics - drugs to treat pain, inflammation, and muscle and joint conditions					
Inflammation					
Salsalate	1				
Urinary Tract Pain					
Phenazopyridine	1				
Anorexiants - drugs to promote weight loss					
Phentermine	1	QL (maximum of 1 capsule/tablet per day)			
Anticoagulants - drugs to prevent clotting					
Heparin Lock Flush	1				
Dermatological agents - drugs to treat skin co	onditions				
Dry, Itchy Skin					
Sulfacetamide Sodium Liquid Wash 10%	1				
Sulfacetamide Sodium w/Sulfur (Cream 10-5%)	1				
Itching or Pain					
Pramoxine/Hydrocortisone (Cream 1-2.5%)	1				
Gastrointestinal agents - drugs to treat bowe	l, intestine	and stomach conditions			
Hemorrhoids					
Hydrocortisone Acetate (Suppository 25 mg)	1				
Lidocaine/Hydrocortisone (Perianal Cream 3%-0.5%)	1				
Irritable Bowel or Ulcers					
Hyoscyamine Sulfate	1				
Levbid	3				
Genitourinary agents - drugs to treat bladder	, genital a	nd kidney conditions			
Erectile Dysfunction					
Edex	3	QL (maximum of 6 cartridges per month)			
Sildenafil (25 mg, 50 mg, 100 mg)	1	QL (maximum of 6 tablets per month)			
Tadalafil	1	QL (maximum of 6 tablets per month)			

**Bold type = Brand name drug** Plain type = Generic drug

Drug name	Drug tier	Coverage rules or limits on use		
Vardenafil	1	QL (maximum of 6 tablets per month)		
Sexual Desire Disorder				
Addyi	3	QL (maximum of 1 tablet per day)		
Vyleesi	3	QL (maximum of 8 injections per 30 days)		
Urinary Tract Infection				
Uro-MP (118 mg)	3			
Urinary Tract Spasm and Pain				
Belladonna Alkaloids & Opium (Suppositories)	1	MME, 7D, DL		
Hormonal agents - hormone replacement/mo	difying dr	rugs		
Thyroid Supplement				
Armour Thyroid	3			
NP Thyroid	1			
Nutritional supplements - drugs to treat vitam	nin & mine	ral deficiencies		
Potassium Supplement				
K-Phos (Tab)	3			
Potassium Bicarbonate Effervescent Tab 25 mEq	1			
Vitamins and Minerals				
Cyanocobalamin (Injection) (Vitamin B12) (1000 mcg)	1			
Folic Acid (1 mg) (Rx only)	1			
Folic Acid-Vitamin B6-Vitamin B12 (Tablet 2.5-25-1 mg)	1			
Phytonadione Tab	1			
Reno Cap	1			
Vitamin D (50,000 unit) (Rx only)	1			
Respiratory tract agents - drugs to treat allerg	gies, coug	h, cold and lung conditions		
Cough and Cold				
Benzonatate (100 mg, 200 mg)	1			
Brompheniramine/Pseudoephedrine/ Dextromethorphan (Syrup)	1			
Guaifenesin/Codeine (Syrup)	1	DL		

**Bold type = Brand name drug** Plain type = Generic drug

Drug name	Drug tier	Coverage rules or limits on use
Hydrocodone Polst/Chlorpheniramine (ER Susp) (generic for Tussionex)	1	DL
Hydrocodone/Homatropine	1	DL
Promethazine/Codeine (Syrup)	1	DL
Promethazine/Dextromethorphan (Syrup)	1	

#### **Bold type = Brand name drug** Plain type = Generic drug

Covered drugs are placed in tiers. Each tier may have a different cost. See the Summary of Benefits to find out what you'll pay for these drugs.

Although you pay the same copay for these drugs as shown in the Summary of Benefits and Evidence of Coverage, the amount you pay for these additional prescription drugs **does not apply to your Medicare Part D out-of-pocket costs.** Payments for these additional prescription drugs (made by you or the plan) are treated differently from payments made for other prescription drugs.

Coverage for the prescription drugs on the bonus drug list is in addition to your Medicare prescription drug coverage under the plan. Unlike your Medicare prescription drug coverage under the plan, you are unable to file a Medicare appeal or grievance for drugs on the bonus drug list.

If you get Extra Help from Medicare to pay for your prescription drugs, it will not apply to the drugs on this bonus drug list.

If your drug has any coverage rules or limits, there will be code(s) in the "Coverage rules or limits on use" column of the chart. The codes and what they mean are shown below.

#### **QL - Quantity limits**

The plan will only cover a certain amount of this drug for one copay or over a certain number of days. These limits can help ensure safe and effective use of the drug.

#### **MME - Morphine Milligram Equivalent**

Additional quantity limits may apply to all opioid drugs used to treat pain. This additional limit is called a cumulative Morphine Milligram Equivalent (MME). It's designed to monitor safe dosing levels of opioids for people who may be taking more than one opioid drug for pain management. If your doctor or prescriber prescribes more than this amount or thinks the limit is not right for your situation, you or your doctor or prescriber can ask the plan to cover the additional quantity.

#### 7D - 7-day limit

An opioid drug used to treat pain may be limited to a 7-day supply if you don't have a recent history of using opioids. This limit helps minimize long-term opioid use. If you are new to the plan and have a recent history of using opioids, the pharmacy may override the limit when appropriate.

#### **DL** - Dispensing limit

Dispensing limits apply to this drug. This drug is limited to a one-month supply per prescription.

Scan this code to view the Drug List



This information is not a complete description of benefits. Contact the plan for more information.

Limitations, copay, and restrictions may apply.

Benefits and/or copay/coinsurance may change each plan/benefit year.

The Drug List may change at any time. You will receive notice when necessary.

This information is available for free in other languages. Please call our Customer Service number on the cover.

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# Here's what you can expect next

Once you're a member, the UnitedHealthcare Customer Service team and your online account make it easier to get the care you need, when and how you need it.



#### Manage your plan online

Use your Medicare number or member ID number to create an account at retiree.uhc.com/TRB. Online you can:

- Find network pharmacies
- View plan documents, like your plan's covered Drug List (Formulary)

#### Once your coverage begins

- Review your prescriptions with your provider and ask about lower-cost options that may be available
- Fill your prescriptions through the UnitedHealthcare pharmacy network for your plan's lowest prices
- Get the medications you take regularly through Optum® Home Delivery Pharmacy

#### Benefits and costs may change at the end of your plan year

We'll send you an Annual Notice of Changes before your plan year ends that will tell you about any changes to your plan for the next plan year.

# Thank you for trusting UnitedHealthcare with your prescription drug coverage

If you have any questions, please call the toll-free number on the back of this Plan Guide. This number will also be on your member ID card when you get it.

Scan this code to access the member site



# Statements of understanding

#### By enrolling in this plan, I agree to the following:

For members of the UnitedHealthcare® Group Medicare Advantage (PPO) Plan only. This is a Medicare Advantage Plan contracted with the federal government. This is not a Medicare Supplement Plan.

I need to keep my Medicare Part A and Part B, and continue to pay my Medicare Part B and, if applicable, Part A premiums, if they are not paid for by Medicaid or a third party. To be eligible for this plan, I must live in the plan's service area and be a United States citizen or be lawfully present in the U.S.

For members of the UnitedHealthcare® MedicareRx for Groups (PDP) only. This is a Medicare Prescription Drug Plan and has a contract with the federal government.

This prescription drug coverage is in addition to my coverage under the Senior Supplement medical plan. I need to keep my Medicare Part A and Part B, and I must continue to pay my Medicare Part B premium if I have one, and if not paid for by Medicaid or a third party. To be eligible for this plan, I must live in the plan's service area and be a United States citizen or be lawfully present in the U.S.

✓ The service area includes the 50 United States, the District of Columbia and all U.S. territories.

I may not be covered while out of the country, except for limited coverage near the U.S. border. However, under these plans, when I am outside of the U.S. I am covered for emergency or urgently needed care. I understand that I must use network pharmacies except in an emergency when I cannot use the plan's network pharmacies.

<b>/</b>	I can on	ly have o	ne Medicare	Advantage	Plan or	Prescription	Drug Plan at a time	•
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- □ Enrolling in one of these plans will automatically disenroll me from any other Medicare health plan or Medicare Part D Prescription Drug Plan.
- ☐ If I enroll in a different Medicare Advantage Plan or Medicare Part D Prescription Drug Plan, I will be automatically disenrolled from this plan.
- ☐ If I disenroll from the Medicare Advantage Plan, I will be automatically transferred to Original Medicare.
- ☐ Enrollment in these plans is for the entire plan year. I may leave these plans only at certain times of the year or under special conditions.
- My information will be released to Medicare and other plans, only as necessary, for treatment, payment and health care operations.

Medicare may also release my information for research and other purposes that follow all applicable federal statutes and regulations.

**✓** For members of the Group Medicare Advantage Plan.

I understand that when my coverage begins, I must get all of my medical and prescription drug benefits from the plan. Benefits and services provided by the plan and contained in the Evidence of Coverage (EOC) document will be covered. Neither Medicare nor the plan will pay for benefits or services that are not covered.

#### **✓** For members of the Group Medicare Part D Prescription Drug Plan.

I understand that when my coverage begins, I must get all of my prescription drug benefits from the plan. Benefits and services provided by the plan and contained in the Evidence of Coverage (EOC) document will be covered. Neither Medicare nor the plan will pay for benefits or services that are not covered.

#### **Nondiscrimination notice**

**Discrimination is against the law.** The company complies with applicable federal civil rights laws and does not discriminate, exclude people, or treat them differently based on race, color, national origin, age, disability, or sex, including sex characteristics, including intersex traits; pregnancy or related conditions; sexual orientation; gender identity, and sex stereotypes.

If you believe you were treated unfairly because of your race, color, national origin, age, disability, or sex, you can send a grievance to our Civil Rights Coordinator.

· Email: UHC\_Civil\_Rights@uhc.com

Mail: Civil Rights Coordinator
 UnitedHealthcare Civil Rights Grievance
 P.O. Box 30608, Salt Lake City, UT 84130

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights.

Online: https://www.hhs.gov/civil-rights/filing-a-complaint/index.html

• Phone: Toll-free 1-800-368-1019, 800-537-7697 (TDD)

• Mail: U.S. Department of Health and Human Services 200 Independence Ave SW, HHH Building, Room 509F Washington, D.C. 20201

We provide free auxiliary aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified American Sign Language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

We also provide free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, please call the toll-free phone number on your member identification card or listed on the cover of the booklet (TTY **711**).

This notice is available at

https://www.uhc.com/legal/nondiscrimination-and-language-assistance-notices.

#### **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, please call us using the toll-free number on your member identification card or listed on the cover of the booklet. Someone who speaks your language can help you. This is a free service.

**Spanish:** Contamos con servicios gratuitos de intérprete para responder cualquier pregunta que pudiera tener sobre nuestro plan de salud o de medicamentos. Para obtener los servicios de un intérprete, llámenos al número de teléfono gratuito que figura en su tarjeta de identificación de miembro o en la portada del folleto. Una persona que habla su idioma podrá ayudarle. Es un servicio gratuito.

Chinese Mandarin: 我們提供免費的口譯服務,可回答您可能對我們的健康或藥物計劃的任何問題。如需口譯員,請撥打您的會員識別卡或手冊封面列出的免付費電話號碼聯絡我們。會說您的語言的人可協助您。這是免費服務。

Chinese Cantonese: 我們提供免費的口譯服務,可回答您可能對我們的健康或藥物計劃的任何問題。如需口譯員,請撥打您的會員識別卡或手冊封面列出的免付費電話號碼聯絡我們。會說您的語言的人可協助您。這是免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo ng interpreter para sagutin anumang tanong na maaaring mayroon ka tungkol sa kalusugan o plano ng gamot. Para makakuha ng interpreter, pakitawagan kami gamit ang libreng numero na nasa iyong kard ng pagkakakilanlan ng kasapi o nakalista sa pabalat ng booklet. Sinumang nagsasalita ng wika mo ay puwedeng makatulong sa iyo. Ang serbisyong ito ay libre.

**French:** Nous disposons de services d'interprétation gratuits pour répondre à toutes les questions que vous pourriez vous poser sur notre régime d'assurance maladie ou d'assurance-médicaments. Pour recevoir l'aide d'un interprète, veuillez nous appeler en composant le numéro gratuit figurant sur votre carte d'identification de membre ou sur la première de couverture de la brochure. Quelqu'un parlant votre langue peut vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch viên miễn phí để trả lời các câu hỏi mà bạn có về chương trình bảo hiểm sức khoẻ hay thuốc của chúng tôi. Để gặp thông dịch viên, vui lòng gọi cho chúng tôi theo số điện thoại miễn phí trên thẻ nhận dạng hội viên của bạn hoặc ghi trên bìa của quyển sách nhỏ. Người nói cùng ngôn ngữ với bạn có thể giúp bạn. Đây là dịch vụ miễn phí.

**German:** Wir verfügen über kostenlose Dolmetscherdienste, um alle Fragen zu beantworten, die Sie über unseren Gesundheits- oder Medikamentenplan haben mögen. Um einen Dolmetscher zu erhalten, rufen Sie uns bitte unter der kostenfreien Nummer an, die auf Ihrem Mitgliedsausweis oder auf dem Umschlag der Broschüre aufgeführt ist. Jemand, der Ihre Sprache spricht, kann Ihnen helfen. Dies ist eine kostenlose Dienstleistung.

Korean: 건강 또는 의약품 플랜에 관한 질문에 답변해드리기 위해 무료 통역 서비스를 제공합니다. 통역 서비스를 이용하려면, 가입자 ID 카드 또는 이 소책자 표지에 나와 있는 수신자 부담 전화번호로 전화해 주십시오. 한국어를 사용하는 통역사가 도움을 드릴 수 있습니다. 이 서비스는 무료입니다.

**Russian:** Если у Вас возникнут какие-либо вопросы о нашем плане медицинского страхования или плане по приобретению препаратов, мы предоставим Вам бесплатные услуги устного перевода. Для того чтобы воспользоваться услугами устного перевода, пожалуйста, свяжитесь с нами по бесплатному номеру телефона, указанному на Вашей идентификационной карте участника плана или спереди на буклете. Сотрудник, который говорит на Вашем языке, сможет Вам помочь. Данная услуга предоставляется бесплатно.

Arabic: لدينا خدمات ترجمة فورية للرد على أي أسئلة قد تكون لديك حول الخطة الصحية أو خطة الأدوية الخاصة بنا. للحصول على مترجم، اتصل بنا باستخدام رقم الهاتف المجاني على بطاقة تعريف عضويتك أو على غلاف الكتيب. سيساعدك شخص ما يتحدث لغتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा प्लान के बारे में आपके किसी भी प्रश्न का उत्तर देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएं मौजूद हैं। दुभाषिया पाने के लिए, कृपया अपने सदस्य पहचान पत्र पर या पुस्तिका के अग्रभाग पर सूचीबद्ध टोल-फ्री नंबर का उपयोग करके हमें कॉल करें। आपकी भाषा बोलने वाला कोई व्यक्ति आपकी मदद कर सकता है। यह एक निःशुल्क सेवा है।

**Italian:** Mettiamo a disposizione un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario o farmaceutico. Per avvalersi di un interprete, si prega di chiamare il numero verde riportato sulla tessera identificativa o indicato sulla copertina dell'opuscolo. Una persona che parla italiano potrà fornire l'assistenza richiesta. Il servizio è gratuito.

**Portuguese:** Dispomos de serviços de intérprete gratuitos para esclarecer quaisquer dúvidas que tenha sobre o nosso plano de saúde ou medicação. Para obter um intérprete, contacte-nos através do número gratuito no seu cartão de identificação de membro ou indicado na parte da frente do folheto. Alguém que fala a sua língua pode ajudá-lo(a). Este é um serviço gratuito.

**French Creole:** Nou gen sèvis entèprèt gratis pou reponn tout kesyon ou gendwa genyen konsènan plan sante oswa medikaman nou an. Pou jwenn yon entèprèt, tanpri rele nou apati nimewo apèl gratis ki sou kat idantifikasyon manm ou an oswa ki endike sou kouvèti ti liv la. Yon moun ki pale lang ou ka ede ou. Sa se yon sèvis gratis.

**Polish:** Oferujemy bezpłatne usługi tłumaczeniowe, aby odpowiedzieć na wszelkie pytania dotyczące naszego planu ubezpieczenia zdrowotnego lub planu refundacji leków. Aby skorzystać z pomocy tłumacza, proszę zadzwonić pod bezpłatny numer telefonu podany na Pana/Pani karcie identyfikacyjnej lub na okładce broszury. Osoba posługująca się Pana/Pani językiem Panu/Pani pomoże. Usługa ta jest bezpłatna.

Japanese: 当社の医療または処方薬プランに関する質問にお答えするために、無料の通訳サービスをご利用いただけます。通訳が必要な場合には、会員 ID カードまたは本冊子の表紙に記載されているフリーダイヤル番号を使用して、当社までお問い合わせください。お客様の言語を話す通訳者がお手伝いいたします。これは無料のサービスです。

# **NOTES**

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