



## *The Local Choice Health Benefits*

# *Dental/Vision Benefits Insert*

***January 2023***

*This insert, along with The Local Choice Medicare-Coordinating Plans Member Handbook, constitutes a complete description of the benefits, exclusions and limitations under the plan for enrollees who are eligible for and have elected these benefits.*

Important Notice .....	1
Using Your Dental/Vision Benefits to Your Best Advantage.....	2
Summary of Benefits .....	3
Who to Contact for Assistance .....	4
General Rules Governing Benefits .....	6
Dental Benefits .....	7
Vision Benefits .....	12
Exclusions .....	16
Basic Plan Provisions .....	16
Definitions .....	16
Eligibility .....	16
Commonwealth of Virginia's Health Benefits Programs Nondiscrimination Notice.....	17
Get Help in Your Language .....	18

**The Local Choice Health Benefits Program**  
Administered by the Department of Human Resource Management  
Commonwealth of Virginia

## IMPORTANT NOTICE

This insert describes the dental and vision services that are available for reimbursement under The Local Choice Health Benefits Program if you are enrolled in a Plan that includes these benefits. The plans that include these benefits are Advantage 65 with Dental/Vision and Medicare Complementary.

Throughout this insert there are words which begin with capital letters. In most cases, these are defined terms. See the “Definitions” sections of your Medicare-Coordinating Plans Member Handbook and this insert for the meaning of these words.

Your Dental/Vision coverage is limited to the services specifically described in this insert as eligible for reimbursement. There are specific Exclusions for which the program will never pay. Even more important, payment for covered services is almost always conditional. That is, payment may be denied for covered services you receive without observing all of the conditions and limits under which they are covered.

Your benefits are governed strictly by the written provisions of this coverage. Only those dental and vision services specifically named or described in this insert are covered. You are responsible for knowing what is covered and the limits and conditions of coverage. The terms and conditions of your coverage can be changed if proper notice is given to you.

There are some rules and information that apply to all benefits (medical and dental/vision based on your own coverage), including applicable “General Rules Governing Benefits”, “Exclusions”, “Basic Plan Provisions”, “Definitions” and “Eligibility” that are included in your Local Choice Health Benefits Program Medicare-Coordinating Plans Member Handbook. In addition, any rules or information that applies specially to Dental/Vision benefits will be included in this insert.

## **USING YOUR DENTAL/VISION BENEFITS TO THE BEST ADVANTAGE**

Use of Participating Providers in the claims administrators' networks will ensure that you are not charged above the network Allowable Charge level. If you use a Non-Participating Provider, you will have to pay any charges over the Allowable Charge level or a higher co-payment or coinsurance as described in this insert, and you may have to file your own claim.

Since Medicare does not cover routine dental and vision services, the Dental/Vision coverage under your Plan does not coordinate with Medicare. However, when it is requested, you must report any other coverage in which you are enrolled so that your benefits may be coordinated as described in the "Coordination of Benefits" section of "General Rules Governing Benefits" in your Medicare-Coordinating Plans Member Handbook.

## SUMMARY OF BENEFITS

	<b>Covered Services</b>	<b>you Pay</b>
<b>Dental</b>	Plan pays up to \$1,500 per participant per Calendar Year: <ul style="list-style-type: none"> <li>• Diagnostic and Preventive Care</li> <li>• Basic Dental Care</li> <li>• Major Dental Care</li> </ul>	\$0 of AC* 20% of AC* 95% of AC*
<b>Vision (in-network provider)**</b>	Plan pays for the following routine vision benefits once per calendar year	
	Routine eye exam (one)	\$20 copayment
	Eyeglass frames (one pair)	Charges over \$100 allowance (20% off remaining balance)
	Eyeglass Lenses <ul style="list-style-type: none"> <li>• Standard plastic single vision lenses (one pair)</li> <li>• Standard plastic bifocal lenses (one pair)</li> <li>• Standard plastic trifocal lenses (one pair)</li> <li>• Standard progressive lenses (one pair)</li> </ul>	\$20 copayment \$20 copayment \$20 copayment \$85 copayment
	Contact lenses <ul style="list-style-type: none"> <li>• Elective conventional lenses</li> <li>• Elective disposable lenses</li> <li>• Non-elective contact lenses</li> </ul>	Charges over the \$100 allowance (15% off remaining balance)  Charges over the \$100 allowance (no additional discount)  Charges over the \$250 allowance (no additional discount)

\* Allowable Charge

\*\* Out-of-Network vision benefits are outlined in the Blue View Vision section of this insert.

# WHO TO CONTACT FOR ASSISTANCE

## Dental Plan Claims Administration

### Anthem Blue Cross Blue Shield

Customer Service	855-648-1411
Web Address	<a href="http://www.anthem.com/tlc"><u>www.anthem.com/tlc</u></a>
Hours of Operation	Monday through Thursday, 8:00 a.m. to 9:00 p.m.
Mailing Address	PO Box 1115 Minneapolis, MN 55440-1115

## Vision Plan Claims Administration

### Anthem Blue Cross and Blue Shield – Blue View Vision

Member Services	800-552-2682
Web Address	<a href="http://www.anthem.com/tlc"><u>www.anthem.com/tlc</u></a>
Mailing Address	Anthem Blue Cross and Blue Shield Member Services P. O. Box 27401 Richmond, VA 23279
Hours of Operation	Monday through Friday, 8:00 a.m. to 6:00 p.m. Saturday, 9:00 a.m. to 1:00 p.m.
ID Card Order Line	866-587-6713

## **Eligibility and Enrollment**

The Local Choice Health Benefits Program  
Commonwealth of Virginia  
Department of Human Resource Management  
101 North 14th Street – 13th Floor  
Richmond, VA 23219  
(804) 786-6460  
[www.thelocalchoice.virginia.gov](http://www.thelocalchoice.virginia.gov)

## **Program Administration**

**Department of Human Resource Management**  
**The Local Choice Health Benefits Program**

Web address [www.thelocalchoice.virginia.gov](http://www.thelocalchoice.virginia.gov)

E-mail [tlc@dhrm.virginia.gov](mailto:tlc@dhrm.virginia.gov)

## **GENERAL RULES GOVERNING BENEFITS**

All applicable “General Rules Governing Benefits” listed in the Medicare-Coordinating Plans Member Handbook also apply to the Dental/Vision benefits described in this insert.

# DENTAL BENEFITS

## Services Which Are Eligible for Reimbursement

### **Diagnostic and Preventive Care**

This plan provides coverage for you to see your dentist twice a year for a checkup. This allows your dentist to identify any possible problems and try to prevent cavities and serious dental problems. The following services are generally covered, but in some specific situations, certain exclusions and limitations apply. See “Special Limits” in this section, the “Exclusions” section of this booklet, and your Medicare-Coordinating Plans Member Handbook for more information.

- Two routine oral evaluations per Plan Year;
- Two dental prophylaxes (cleanings) per Plan Year, including scaling and polishing of teeth;
- Space maintainers used to keep teeth from moving into space left when deciduous teeth are pulled; (available to Covered Persons under age 16;)
- Care for a toothache (palliative emergency care);
- Two sets of bitewing x-rays (two or more films) per Calendar Year (vertical bitewings are considered a full mouth series and are allowed once every 36 months);
- One complete full-mouth x-ray series (or a panorex every 36 months (the 36-month count starts the month in which you receive the x-ray series or panorex);
- Two topical fluoride applications per Calendar Year only to Covered Persons under age 19;
- Dental pit/fissure sealants to the unrestored occlusal surface of the first and second permanent molars (limited to one application per tooth). Dental pit/fissure sealants are available only to Covered Persons under age 19;
- Occlusal adjustments, and bite planes or splints for temporomandibular joint disorders;
- Occlusal night guards for demonstrated tooth wear due to bruxism; or occlusal orthotic device for treatment of temporomandibular joint dysfunction (TMJ). Services are limited to once in 36 months.

### **Basic Dental Care**

Covered services include:

- Fillings (amalgam or composite resin);
- Pin retention;
- Simple extractions of natural teeth and surgical extractions of fully erupted teeth;
- Root canal therapy (endodontics)
- Care for abscesses in the mouth (excision and drainage);
- Repair of broken removable dentures
- Surgical preparation of ridges for dentures;

- Re-cementing existing crowns, inlays and bridges (one every 12 months);
- Removing infected parts of the gum (gingivectomy and gingivoplasty);
- Scaling and root planning of the gum—two year limitation);
- Stainless steel crowns for primary teeth only;
- Sedative fillings;
- Therapeutic pulpotomy
- Periodontal evaluation (not in addition to periodic evaluations);
- An operation to remove diseased portions of bone around the teeth (osseous surgery);
- Soft tissue grafts to replace lost or unhealthy gum tissue;
- Bone graft (only around natural teeth);
- Guided tissue regeneration;
- General anesthesia or IV sedation is covered when performed in connection with a covered, complex surgical dental service;
- Crown lengthening when bone is removed and at least six weeks are allowed for healing;
- Hemisection and root amputations;
- Apicoectomies;
- Surgical periodontic services (soft tissue and bony surgery, including grafts)—three year limitation;
- Full mouth debridement (once per lifetime);
- Core build ups (once per tooth every 5 years);
- Restorative (amalgam or composite resin and other restorative services) retreatment limited to once per surface in a 2 year period;
- Periodontal maintenance (limited to two (2) per Calendar Year); and
- Trips by the dentist to your home if you need any of the services you see listed here.

## **Major Dental Care**

Covered services include:

- Inlays (limited to the benefit for a resin restoration unless part of partial or bridge abutment);
- Onlays (limited to the benefit for a metallic restoration);
- Crowns, crown repair, and post and core build-ups for crowns (once per tooth every five years);
- Labial veneers involving the incisal edge of anterior teeth, porcelain laminate (laboratory processed);
- Dental implants (once every 5 years);
- Dentures (full or partial) once every five (5) years, and denture adjustments and relining;
- Fixed bridges once every five (5) years, and repair.

Note: Replacement of prosthetic appliances, dentures, crowns, crown buildups, post and core to support crowns, onlays and bridges are limited to once every five-year period. There is one exception; replacement of a bridge will be provided prior to the end of the five-year period if one or more abutment teeth are extracted.

## **Enhanced Benefits for Select Participants**

There is a growing connection between oral health and overall body health. With Anthem Whole Health Connection<sup>SM</sup> program, participants who have been diagnosed with certain types of high-risk cardiac conditions, diabetes, those who are organ transplant candidates, those who have a cancer diagnosis and are undergoing chemotherapy and/or radiation therapy or who are pregnant are eligible for one additional cleaning or periodontal maintenance procedure and one additional examination beyond your plan's ordinary limit per calendar year. In addition to an extra cleaning and exam, Anthem Whole Health Connection<sup>SM</sup> provides cancer patients undergoing radiation or chemotherapy with an additional fluoride application beyond the age limitation of the group contract.

For more information, visit [www.anthem.com/tlc](http://www.anthem.com/tlc) or call Anthem Customer Service.

## **Conditions for Reimbursement**

Should you decide to receive dental care from a dentist who is not a Participating Provider, you will still receive benefits from your dental plan, but your share of the cost will likely be higher than if you received care from a Participating Provider. In addition:

- you may have to file any claims yourself.
- Payment will be made directly to you unless your dentist agrees to accept payment from Anthem Blue Cross Blue Shield.
- you must pay the applicable Coinsurance and the difference between the non-Participating Provider that are above Anthem's payment for covered benefits.

## **Special Limits**

- 1) Benefits are limited to \$1,500 per participant per Calendar Year for all services. If you transfer to another Medicare-coordinating plan that includes these benefits, your total annual benefit will still be limited to \$1,500.
- 2) If you transfer from the care of one dentist to another during a course of treatment, the Claims Administrator will only pay the amount it would pay to one dentist for the same treatment.
- 3) If more than one dentist renders services for one procedure, the Claims Administrator will only pay the amount it would pay to one dentist for the same treatment.

**NOTE:** If dental services for a single procedure or series of procedures cost more than \$250, it is recommended that your dentist submit a predetermination plan to Anthem before services are provided. By submitting a predetermination plan, you and your dentist will

be informed of: the total costs associated with the procedure(s); the exact amounts that will be covered by your health Plan; and the portion of the charges for which you will be responsible. A predetermination plan is not required by your health Plan, but it is recommended when extensive dental work is expected. A claim will not be denied for failure to obtain a predetermination plan.

## **Dental Plan Exclusions**

**The following services and/or supplies are excluded from coverage:**

- Dental supplies;
- Brush biopsies of the oral cavity;
- Services rendered after the date of termination of the covered person's coverage. There is one exception. Covered prosthetic services which are prepped or ordered before the termination date are covered if completed within 30 days following the termination date;
- Gold foil restorations;
- Athletic mouth guards;
- Temporary dentures, crowns or duplicate dentures;
- Oral or inhalation sedation;
- Bleaching of discolored teeth;
- Dental pit/fissure sealants on other than first and second permanent molars;
- Root canal therapy on other than permanent teeth;
- Pulp capping (direct or indirect);
- Upgrading of working dental appliances;
- Precision attachments for dental appliances;
- Tissue conditioning;
- Separate charges for infection control procedures and procedures to comply with Occupational Safety and Health Administration (OSHA) requirements;
- Separate charges for routine irrigation or re-evaluation following periodontal therapy;
- Analgesics (nitrous oxide);
- General anesthesia and IV sedation except in conjunction with oral surgery, surgical periodontia, or surgical endodontia and then only when the underlying dental service is a covered benefit;
- Diagnostic photographs;
- Periodontal splinting and occlusal adjustments for periodontal purposes;
- Occlusal analysis;
- Controlled release of medicine to tooth crevicular tissues for periodontal purposes;
- Tooth desensitizing treatments;
- Care by more than one dentist when you transfer from one dentist to another during the course of treatment;
- Care by more than one dentist for one dental procedure, or by someone other than a dentist or qualified dental hygienist working under the supervision of a dentist;

- Preventive control programs, or oral hygiene instructions;
- Complimentary services or dental services for which the participant would not be obligated to pay in the absence of the coverage under your health Plan or any similar coverage;
- Dental services for lost, misplaced or stolen prosthetic devices including orthodontic retainers, space maintainers, bridges and dentures (among other devices);
- Services that Anthem determines are for the purpose of cosmetic surgery or dentistry for cosmetic purposes;
- Services that Anthem determines are for the purpose of correcting congenital malformations or replacing congenitally missing teeth;
- Dental services for increasing vertical dimension, restoring occlusion, correcting developmental malformations, or for aesthetic purposes;
- Services billed under multiple dental service procedure codes which Anthem, in its sole discretion, determines should have been billed under a single, more comprehensive dental service procedure code. Anthem's payment is based on the allowance for the more comprehensive code, not on the allowances for the underlying component codes;
- Services covered under medical benefits;
- Any services not listed as covered under Dental Services in this insert;
- Services determined by Anthem, in its sole discretion, to be not necessary or customary for the diagnosis or treatment of the condition. Anthem will take into account generally accepted dental practice standards in the area in which the dental service is provided. In addition, a covered person must have a valid need for each covered benefit. A valid need is determined in accordance with generally accepted standards of dentistry.

## **Reimbursement**

The Claims Administrator pays the remaining Allowable Charge after your Coinsurance for covered dental services.

## **Coinsurance (the amount you pay)**

Diagnostic and Preventive Care	0% of Allowable Charge
Basic Dental Care	20% of Allowable Charge
Major Dental Care	95% of Allowable Charge

# **VISION BENEFITS**

## **Services Which Are Eligible for Reimbursement**

- 1) Routine vision examination, once per Calendar Year
- 2) Frames and the following prescription lenses to correct refraction error, once per Calendar Year:
  - Standard plastic single vision lenses, or
  - Standard plastic bifocal lenses, or
  - Standard plastic trifocal lenses, or
  - Standard progressive lenses, or
  - Conventional contact lenses

## **Conditions for Reimbursement**

Vision services must be:

- Billed by a Provider in private practice.
- Rendered by a Provider licensed to do so
- Received from a Blue View Vision network Provider in order to receive in-network benefits.
- Services received out-of-network will be reimbursed according to the out-of-network allowance.

## **Special Limits**

- 1) These benefits are available once per Calendar Year.
- 2) Benefits will not be provided for more than the following in a Calendar Year period:
  - One routine vision examination, and
  - One pair of frames, and
  - One pair of non-contact lenses or the designated allowance toward the cost of a supply of contact lenses.

## **Vision Plan Exclusions**

Your coverage does not include benefits for the following routine vision services. This list includes the majority of vision services not covered under your Plan, and is not a comprehensive list of all non-covered services.

- 1) Eye Surgery. Any medical or surgical treatment of the eyes and any diagnostic testing. Any eye surgery solely or primarily for the purpose of correcting refractive defects of the eye such as nearsightedness (myopia) and/or astigmatism, or contact lenses and eyeglasses required as a result of this surgery.
- 2) Benefits cannot be combined with any offer, coupon, or in-store advertisement.
- 3) Prescription sunglasses of any type; however, discounts are available for nonprescription sunglasses, tints or transition lenses.
- 4) Discounts are not available for certain brand-name frames in which the manufacturer imposes a no-discount policy.
- 5) Services required by your employer in connection with employment or benefits that would be covered under worker's compensation.
- 6) Safety glasses and accompanying frames.
- 7) Hospital Care - Inpatient or Outpatient hospital vision care.
- 8) Orthoptics or vision training and any associated supplemental testing.
- 9) Any non-prescription lenses, eyeglasses, contacts, Plano lenses or lenses that have no refractive power.
- 10) Any other vision services not specifically listed as covered in accordance with the member handbook insert.

## **Benefit/Reimbursement**

### **Covered Service – In-Network:**

### **Your cost:**

**Routine vision examination**

\$20 Copayment

**Eyeglass frames**

**Plan pays** \$100 allowance; you pay the remaining balance with a 20% discount

### **Eyeglass lenses** *(one of the following)*

- Standard plastic single vision lenses (1 pair) \$20 Copayment
- Standard plastic bifocal lenses (1 pair) \$20 Copayment
- Standard plastic trifocal lenses (1 pair) \$20 Copayment
- Standard progressive lenses (1 pair) \$85 Copayment

**Eyeglass lens upgrades** In addition to the standard eyeglass lens Copayment, you may choose to add one or more of the upgrades below for the additional Copayment(s).

- UV coating \$15 copayment
- Tint (solid and gradient) \$15 copayment
- Standard scratch-resistance \$15 copayment
- Standard polycarbonate \$40 copayment
- Standard anti-reflective coating \$45 copayment
- Other add-ons and services you pay the cost with a 20% discount

### **Contact lenses**

You may choose to receive contact lenses instead of eyeglasses (frames and lenses).

Elective Conventional lenses

**Plan pays** \$100 allowance; you pay the remaining balance with a 15% discount

- Elective Disposable lenses

**Plan pays** \$100 allowance; you pay the remaining cost

- Non-Elective Contact lenses

**Plan pays** \$250 allowance; you pay the remaining cost

Elective contact lenses are in lieu of eyeglass lenses (frames and lenses). Non-elective lenses are covered when glasses are not an option for vision correction.

### **Contact lens fitting and follow-up**

A contact lens fitting, and up to two follow-up visits are available to you once a comprehensive eye exam has been completed.

#### *Standard contact fitting*

you pay up to \$55

A standard contact lens fitting includes spherical clear contact lenses for conventional wear and planned replacement. Examples include but are not limited to disposable and frequent replacement lenses.

#### *Premium contact lens fitting*

you pay the cost with a 10% discount

A premium contact lens fitting includes all lens designs, materials and specialty fittings other than standard contact lenses. Examples include but are not limited to toric and multifocal lenses.

### **Additional Savings on Eyewear and Accessories**

After you use your initial frame or contact lens benefit allowance, you can take advantage of discounts on additional prescription eyeglasses, conventional contact lenses, and eyewear accessories at Blue View Vision network Providers at any time. The Calendar Year restriction does not apply. Blue View Vision's Additional Savings Program is subject to change without notice.

Service:

Your Discount:

- |   |                |
|---|----------------|
| • Additional complete pair of eyeglasses (as many as you like)  | 40% off retail |
| • Conventional Contact Lenses (materials only)  | 15% off retail |
| • Additional Eyewear & Accessories<br>(Includes eyeglass frames and eyeglass lenses purchased separately, some non-prescription sunglasses, eyeglass cases, lens cleaning supplies, contact lens solutions, etc.) | 20% off retail |

**Out-of-Network Benefits**

You can choose to receive care outside of the Blue View Vision network. The following allowances apply to out-of-network coverage. you pay any cost above the allowance.

Service:

Out-of-Network Allowance:

- |  |                 |
|--|-----------------|
| • Routine eye exam                               | \$40 allowance  |
| • Eyeglass frames                                | \$75 allowance  |
| • Standard plastic single vision lenses (1 pair) | \$50 allowance  |
| • Standard plastic bifocal lenses (1 pair)       | \$75 allowance  |
| • Standard plastic trifocal lenses (1 pair)      | \$100 allowance |
| • Elective conventional and disposable lenses    | \$80 allowance  |
| • Non-Elective Contact lenses                    | \$210 allowance |
| • Standard Progressive Lenses                    | Not Covered     |

You will need to pay for covered services and purchases at the time of your visit, and send an out-of-network claim form and itemized receipt to Blue View Vision for reimbursement. The claim form is available at [www.anthem.com/tlc](http://www.anthem.com/tlc) under Resources and Forms.

## **Exclusions**

In addition to the dental and vision exclusions listed in this insert, all applicable “Exclusions” listed in the Medicare-Coordinating Plans Member Handbook also apply to the Dental/Vision benefits described in this insert.

## **Basic Plan Provisions**

All applicable “Basic Plan Provisions” listed in the Medicare-Coordinating Plans Member Handbook also apply to the dental and vision benefits described in this insert.

## **Definitions**

All applicable “Definitions” listed in the Medicare-Coordinating Plans Member Handbook also apply to the Dental/Vision benefits described in this insert. The following definition differs under these Dental/Vision benefits described in this insert from the definition in the Member Handbook:

## **Participating and Non-Participating Providers**

For this vision coverage, a Participating Provider is a Provider who is listed as a “Participating Blue View Vision Provider” by the Claims Administrator. A Provider who does not participate in the Blue View Vision network is not a Participating Provider.

For this dental coverage, Participating Providers are dentists who have signed a written provider service agreement with Anthem agreeing to service the Complete dental program.

## **Eligibility**

Eligibility information listed in the Medicare-Coordinating Plans Member Handbook also applies to the Dental/Vision benefits described in this insert.

## Commonwealth of Virginia's Health Benefits Programs Nondiscrimination Notice

The State and Local Health Benefits Programs of the Department of Human Resource Management (the "Health Plan"), sponsored by the Commonwealth of Virginia (the "Commonwealth") complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (such as large print, audio, accessible electronic formats)
- Provides 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, contact the Office of Health Benefits Programs.

If you believe that the Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Office of Health Benefits Programs  
Department of Human Resource Management  
101 North 14th Street – 13th Floor  
Richmond, Virginia 23219-3657  
Please mark the envelope - Confidential

To use email, send your complaint to **[appeals@dhrm.virginia.gov](mailto:appeals@dhrm.virginia.gov)**

To use facsimile, fax your complaint to **804-786-0356**.

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Office of Health Benefits Program is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

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

## Get help in your language

Curious to know what all this says? We would be too. Here's the English version:

This notice has important information about your application or benefits. Look for important dates. You might need to take action by certain dates to keep your benefits or manage costs. You have the right to get this information and help in your language for free. Call the Member Services number on your ID card for help. (TTY/TDD: 711)

### Spanish

Este aviso contiene información importante acerca de su solicitud o sus beneficios. Busque fechas importantes. Podría ser necesario que actúe para ciertas fechas, a fin de mantener sus beneficios o administrar sus costos. Tiene el derecho de obtener esta información y ayuda en su idioma en forma gratuita. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda. (TTY/TDD: 711)

### Amharic

ይህ ማስታወቂያ ስለማመልከቻዎ ወይም ጥቅማ ጥቅሞችዎ ጠቃሚ መረጃ አለው። አስፈላጊ ቀናትን ይፈልጉ። ጥቅማ ጥቅሞችዎን ለማቆየት ወይም ክፍያዎችን ለመቆጣጠር በሆነ ቀን አንድ እርምጃ መውሰድ ያስፈልግዎ ይሆናል። ይህንን መረጃ እና እገዛ በቋንቋዎ በነጻ የማግኘት መብት አልዎት። ለእገዛ በመታወቂያዎ ላይ ያለውን የአባል አገልግሎቶች ቁጥር ይደውሉ። (TTY/TDD: 711)

### Arabic

يحتوي هذا الإشعار على معلومات مهمة حول طلبك أو المزايا المقدمة لك. احرص على تتبع المواعيد المهمة. قد تحتاج إلى اتخاذ إجراء قبل مواعيد محددة للاحتفاظ بالمزايا أو لإدارة التكلفة. يحق لك الحصول على هذه المعلومات والمساعدة بلغتك مجانًا. يُرجى الاتصال برقم خدمات الأعضاء الموجود على بطاقة التعريف الخاصة بك للمساعدة (TTY/TDD: 711).

### Bassa

Bǝi-po-po nià ke bédè bǝ kpaðe bá ni ðe-mó-dǝfèdè moo kpáná-dè bǝ m ké dyéε dyí. M̄ me mó wé kpaðe bǝ dyi. B̄é ni kpáná-dè bǝ ké m̄ xwa se moo bé m̄ ké píx̄ xwa béin nyεε, o mu wèin bé m̄ kéú ðe bǝ ti k̄o nyùin. M̄ bédè dyí-bèdèin-dèb̄é b̄é m̄ ké bǝ nià ke kè gbo-kpá-kpá dyé ðé m̄ bídí-wùdùün bó pídyi. Ðá Mébá jè gbo-gm̄o Kpòè nòbà nià ni Dyí-dyoìn-bèè k̄ε, bó gbo-kpá-kpá dyé jè. (TTY/TDD: 711)

### Bengali

আপনার আবেদন বা সুবিধার বিষয়ে এই বিজ্ঞপ্তিতে গুরুত্বপূর্ণ তথ্য রয়েছে। গুরুত্বপূর্ণ তারিখগুলির জন্য দেখুন। আপনার সুবিধাগুলি বজায় রাখার জন্য বা খরচ নিয়ন্ত্রণ করার জন্য নির্দিষ্ট তারিখে আপনাকে কাজ করতে হতে পারে। বিনামূল্যে এই তথ্য পাওয়ার ও আপনার ভাষায় সাহায্য করার অধিকার আপনার আছে। সাহায্যের জন্য আপনার আইডি কার্ডে থাকা সদস্য পরিষেবা নম্বরে কল করুন। (TTY/TDD: 711)

### Chinese

本通知有與您的申請或利益相關的重要資訊。請留意重要日期。您可能需要在特定日期前採取行動以維護您的利益或管理費用。您有權使用您的語言免費獲得該資訊和協助。請撥打您的 ID 卡上的成員服務號碼尋求協助。(TTY/TDD: 711)

### Persian

این اطلاعیه حاوی اطلاعات مهم در مورد درخواست یا مزایای شما است. به تاریخهای مهم دقت کنید. ممکن است لازم باشد در برخی تاریخهای خاص اقدامی انجام دهید تا مزایای خود را حفظ کنید یا هزینه‌ها را مدیریت کنید. شما این حق را دارید که این اطلاعات و کمکها را به صورت رایگان به زبان خودتان دریافت کنید. برای دریافت کمک به شماره مرکز خدمات اعضاء که بر روی کارت شناسایی‌تان درج شده است، تماس بگیرید (TTY/TDD: 711).

### French

Cette notice contient des informations importantes sur votre demande ou votre couverture. Vous y trouverez également des dates à ne pas manquer. Il se peut que vous deviez respecter certains délais pour conserver votre couverture santé ou vos remboursements. Vous avez le droit d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour cela, veuillez appeler le numéro des Services destinés aux membres qui figure sur votre carte d'identification. (TTY/TDD: 711)

### German

Diese Mitteilung enthält wichtige Informationen zu Ihrem Antrag oder Ihren Beihilfeleistungen. Prüfen Sie die Mitteilung auf wichtige Termine. Möglicherweise müssen Sie bis zu einem bestimmten Datum Maßnahmen ergreifen, um Ihre Beihilfeleistungen oder Kostenzuschüsse aufrechtzuerhalten. Sie haben das Recht, diese Informationen und Unterstützung kostenlos in Ihrer Sprache zu erhalten. Rufen Sie die auf Ihrer ID-Karte angegebene Servicenummer für Mitglieder an, um Hilfe anzufordern. (TTY/TDD: 711)

Hindi  
इस सूचना में आपके आवेदन या लाभों के बारे में महत्वपूर्ण जानकारी है। महत्वपूर्ण तिथियाँ देखें। अपने लाभ बनाए रखने या लागत का प्रबंध करने के लिए, आपको निश्चित तिथियों तक कार्रवाई करने की ज़रूरत हो सकती है। आपके पास यह जानकारी और मदद अपनी भाषा में मुफ्त में प्राप्त करने का अधिकार है। मदद के लिए अपने ID कार्ड पर सदस्य सेवाएँ नंबर पर कॉल करें। (TTY/TDD: 711)

Igo (Igbo)  
Ọkwa a nwere ozi di mkpa gbasara akwụkwọ anamachọihe ma ọ bụ elele gi. Chọgharịa ụbọchị ndi di mkpa. ! nwere ike ime ihe n'ụfọdụ ụbọchị iji dowe elele gi ma ọ bụ jikwaa ọnụego. ! nwere ikike inweta ozi a yana enyemaka n'asụsụ gi n'efu. Kpọọ nomba Ọrụ Onye Otu di na kaadi NJ gi maka enyemaka. (TTY/TDD: 711)

Korean  
이 공지사항에는 귀하의 신청서 또는 혜택에 대한 중요한 정보가 있습니다. 중요 날짜를 살펴 보십시오. 혜택을 유지하거나 비용을 관리하기 위해 특정 마감일까지 조치를 취해야 할 수 있습니다. 귀하에게는 무료로 이 정보를 얻고 귀하의 언어로 도움을 받을 권리가 있습니다. 도움을 얻으려면 귀하의 ID 카드에 있는 회원 서비스 번호로 전화하십시오. (TTY/TDD: 711)

Russian  
Настоящее уведомление содержит важную информацию о вашем заявлении или выплатах. Обратите внимание на контрольные даты. Для сохранения права на получение выплат или помощи с расходами от вас может потребоваться выполнение определенных действий в указанные сроки. Вы имеете право получить данную информацию и помощь на вашем языке бесплатно. Для получения помощи звоните в отдел обслуживания участников по номеру, указанному на вашей идентификационной карте. (TTY/TDD: 711)

Filipino (Tagalog)  
May mahalagang impormasyon ang abisong ito tungkol sa inyong aplikasyon o mga benepisyo. Tukuyin ang mahahalagang petsa. Maaaring may kailangan kayong gawin sa ilang partikular na petsa upang mapanatili ang inyong mga benepisyo o mapamahalaan ang mga gastos. May karapatan kayong makuha ang impormasyon at tulong na ito sa ginagamit ninyong wika nang walang bayad. Tumawag sa numero ng Member Services na nasa inyong ID card para sa tulong. (TTY/TDD: 711)

Urdu  
یہ نوٹس آپ کی درخواست یا فائدوں کے بارے میں اہم معلومات پر مشتمل ہے۔ اہم تاریخیں دیکھیے۔ اپنے فائدوں یا لاگتوں کو منظم کرنے کے لیے آپ کو بعض تاریخوں پر اقدام کرنے کی ضرورت ہو سکتی ہے۔ آپ کو اپنی زبان میں مفت ان معلومات اور مدد کے حصول کا حق ہے۔ مدد کے لیے اپنے آئی ڈی کارڈ پر موجود ممبر سروس نمبر کو کال کریں۔ (TTY/TDD:711)

Vietnamese  
Thông báo này có thông tin quan trọng về đơn đăng ký hoặc quyền lợi bảo hiểm của quý vị. Hãy tìm các ngày quan trọng. Quý vị có thể cần phải có hành động trước những ngày nhất định để duy trì quyền lợi bảo hiểm hoặc quản lý chi phí của mình. Quý vị có quyền nhận miễn phí thông tin này và sự trợ giúp bằng ngôn ngữ của quý vị. Hãy gọi cho Dịch Vụ Thành Viên trên thẻ ID của quý vị để được giúp đỡ. (TTY/TDD: 711)

Yoruba  
Àkíyèsí yí ní iwífún pàtàkì nípa ibeèrè tàbí àwọn ànfàní rẹ. Wá déèti pàtàkì. O le ní láti gbé ìgbésẹ ní déèti kan pàtó láti tójú àwọn ànfàní tàbí sàkóso iye owó rẹ. O ní ètọ láti gba iwífún yí kí o sì sèrànwo ní èdè rẹ lẹfẹ́. Pe Nọmbà àwọn ipèsè ọmọ-ẹgbé lóri káadi idánimọ rẹ fún irànwọ. (TTY/TDD: 711)

### It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1- 800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

