

A woman with curly hair is smiling and hugging a child who is laughing. The woman is wearing a light blue top, and the child is wearing an orange top. They are sitting on a couch. The background is a bright, indoor setting with a bookshelf.

CareFirst.  

SMILE

*With a National Network
and Deep Discounts*

CAREFIRST DENTAL ■

What matters to you
is what matters to us.

*Delivering national access
and industry leading discounts*

Dental coverage from a name you trust



We are committed to providing our members care wherever and whenever they need it. And with our large network, your employees' current dentists are likely in-network.

CareFirst Dental gives you more reasons to smile:

One of the largest national networks

Our members have access to over 123,000 unique providers and over 300,000 access points¹ nationwide.

Higher in-network utilization

Nearly 90 percent of our members see in-network providers, so there is a good chance your employees already see a participating dentist.

#1 for effective discounts

CareFirst negotiated discounts, combined with one of the largest national networks, save you and your employees the most money—ranging from 40 to 50 percent with participating providers.²

Robust plan design without all the limitations of our competitors

Our comprehensive plans can be customized to meet your employees' needs and your budget—without the restrictive limitations, exclusions, waiting periods or frequencies common in the marketplace.

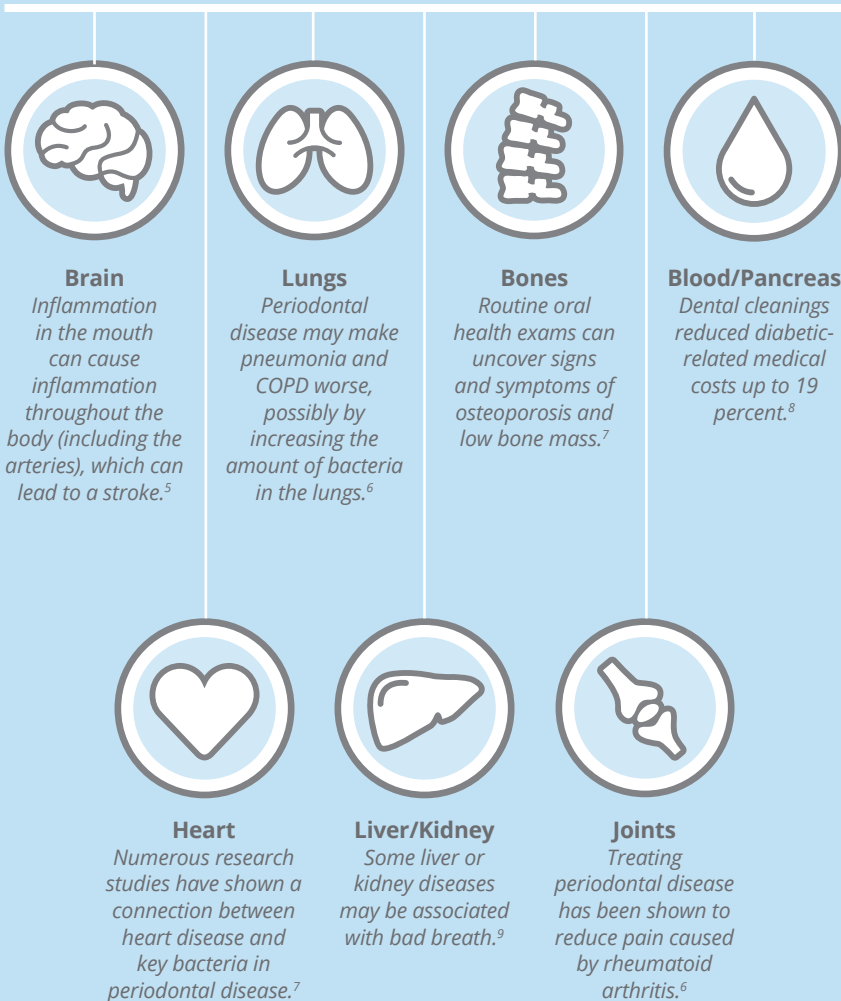
World-class service

CareFirst's dedicated Dental Customer Care unit resolves close to 90 percent³ of inquiries in one phone call or email exchange.





More than 90 percent of all systemic diseases produce oral signs and symptoms.⁴



Helping employees understand the connection between oral health and overall health is key to lowering medical costs.

Healthy mouth, healthy body

Offering medical and dental coverage with CareFirst can help members stay healthy and keep spending in check.

The better your employees' oral health, the healthier they are in general.

And with CareFirst's innovative care coordination programs, members receive coordinated patient care from a team of health providers.

\$102.6 million

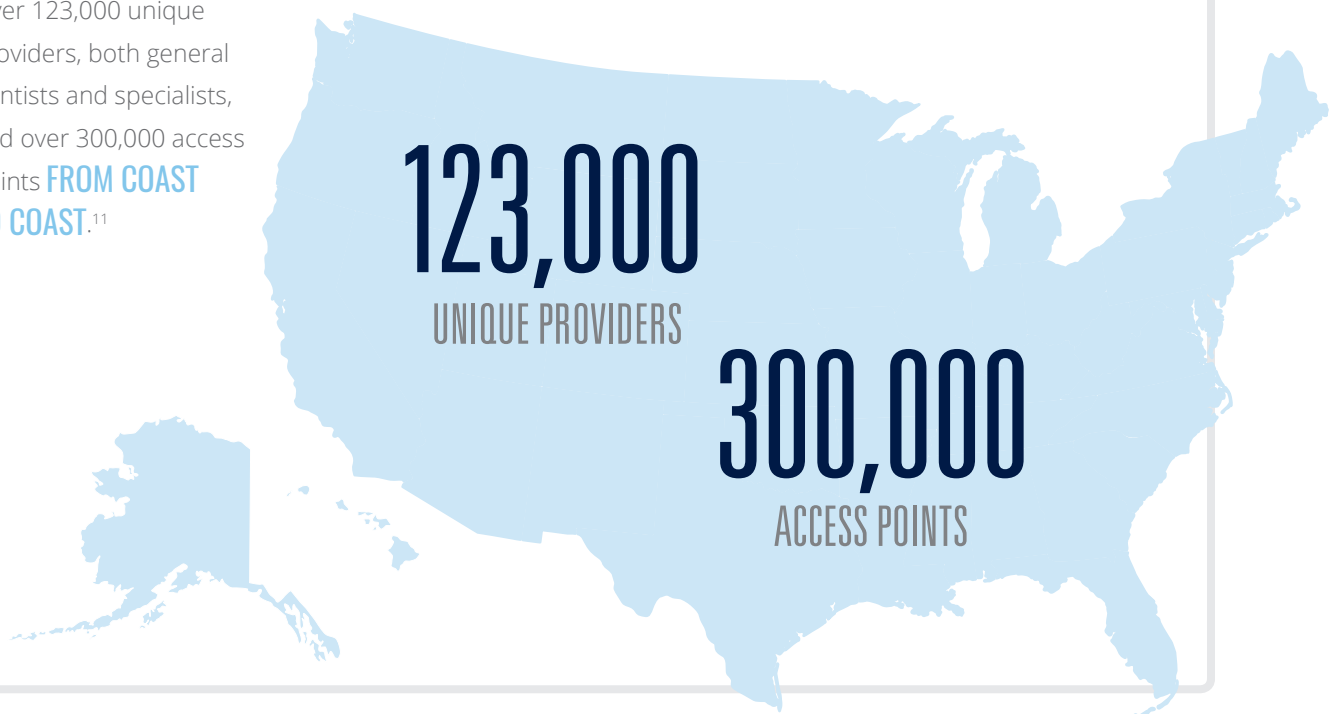
The amount US health care costs could be reduced simply by screening for chronic conditions in the dental office.¹⁰

Keeping costs down and smiles up

These top-ranking features are why companies are switching to CareFirst.

One of the largest national networks

Over 123,000 unique providers, both general dentists and specialists, and over 300,000 access points **FROM COAST TO COAST**.¹¹



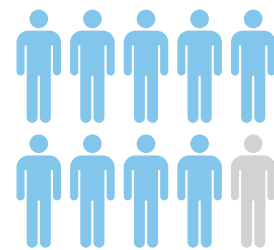
Effective discounts



**5 YEARS
IN A ROW**

For five years in a row, our Preferred Provider network ranks number one for effective discounts¹² in Maryland, Washington, D.C. and Northern Virginia.

Higher in-network utilization



9 out of 10 dental members receive treatment from in-network providers, which helps **LOWER CLAIMS COSTS** for you and your employees.

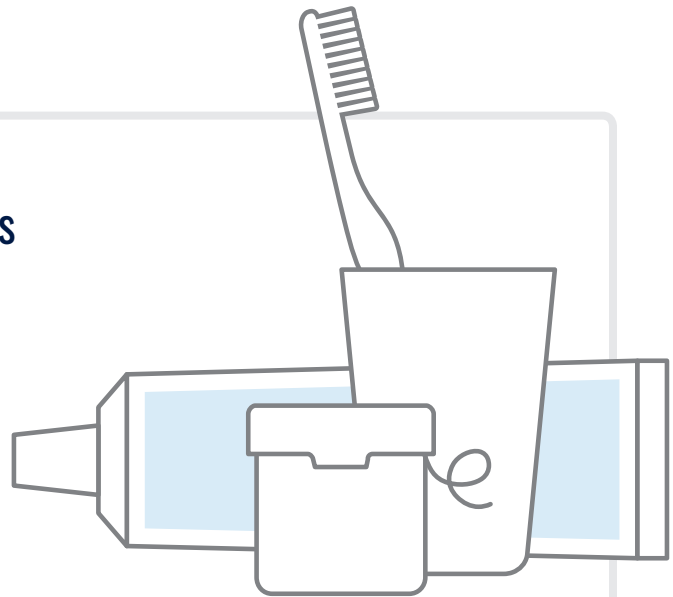
Robust plan design without all the limitations of our competitors

VALUABLE COVERAGE

Preventive and diagnostic services are covered in full and do not contribute to the annual maximum. Orthodontic coverage is also available.

ROBUST BENEFITS

Pre-existing conditions and dental implants are covered, and there are no missing teeth exclusions.



World-class experience

DENTAL COST ESTIMATOR¹³—Estimates provider charges for selected procedures.

LIBRARY OF MATERIALS—Encourages good oral health for your employees.

ANYWHERE ACCESS—Members can easily find a provider, view their ID card and access claims information from their computer, tablet or smartphone.



ONLINE CONVENIENCE—Quickly enroll or update eligibility information.

Committed performance

98% ACCOUNT SATISFACTION

CareFirst is dedicated to delivering **SUPERIOR SERVICE** to employers and members.

Our employers rate their satisfaction with CareFirst Dental at 98%.¹⁴

Our dedicated dental customer service resolves **NEARLY 90%** of inquiries in one phone call or email exchange.¹⁵

2018 **WORLD'S MOST ETHICAL COMPANIES**TM
WWW.ETHISPHERE.COM

Higher standards for better care

Selected by Ethisphere Institute as one of the World's Most Ethical Companies...

6 YEARS RUNNING

Choosing the best plan

CareFirst offers a variety of plans with competitive rates to meet both your employees' needs and your budget. That means exceptional care for your employees with significant savings for you.

BlueDental Plus

BlueDental Plus combines the best features—**one of the largest national networks available, the deepest discounts and richest benefits**—along with orthodontia coverage for both children and adults. When visiting a participating provider, **Preventive and Diagnostic services are covered in full**—and there are no claim forms to file.

BlueDental Basic

If you are looking for a low-cost, routine care only option, select BlueDental Basic. Members have access to **one of the largest national networks available**, plus there are no referrals or claim forms needed when visiting a participating provider.

BlueDHMO

For predictable, **low-cost coverage with access to dentists across Maryland, Washington, D.C. and Northern Virginia** choose the BlueDHMO. There are no deductibles and no claim forms.



With CareFirst Dental, you have plan flexibility and customizable options along with national providers to give your employees the benefits they value most.

Plan flexibility & options

Plan feature	BlueDental Plus	BlueDental Basic	BlueDHMO
Deductible (Combined In-network/ Out-of-network)	In-network: \$25/\$75 Out-of-network: \$50/\$150 Applies to Basic and Major Services only	In-network: \$25/\$75 Out-of-network: \$50/\$150 Applies to Basic Services only	None
Annual maximum	\$1,500 (Employer-sponsored or Voluntary) or \$2,000 (Employer-sponsored) Does not apply to Preventive & Diagnostic or Orthodontic Services	\$1,000 Does not apply to Preventive & Diagnostic Services	No maximum
Orthodontia	None or Child/Adult	No benefit	Child/Adult
Orthodontic lifetime maximum	\$1,500	No benefit	No maximum
Out-of-network reimbursement	PPO fee schedule (Employer-sponsored and Voluntary) or 90 fee schedule out-of-network (Employer-sponsored only)	PPO fee schedule	No benefit
Funding	Employer-sponsored or Voluntary	Employer-sponsored	Employer-sponsored or Voluntary
In-network coinsurances	100/80/50/50	100/80	Copay schedule
Out-of-network coinsurances	100/80/50/50 or 80/60/35/35	80/60	No benefit

Employers with 200 employees or more can consult with our dental experts to customize a plan that fits their benefit needs.



¹ Unique providers based on all participating providers. Preliminary network data. The Dental GRID+ network, which is a service of GRID Dental Corporation, an independent company offering access to a dental provider network and services to CareFirst members. NovaNet is an independent company offering access to a dental provider network and services to CareFirst members.

² Out of 16 participants ranked in the Ruark Consulting LLC 2017 Dental PPO Network Study. Based on a provider network's overall value, effective discounts are determined by claims and their associated discounts with no adjustments made for variations in plan designs. Based on plans sold in Maryland, Washington, D.C. and Northern Virginia.

³ Regional data for 2013–2014.

⁴ Academy of General Dentistry.

⁵ Harvard Medical School. Heart Disease and Oral Health: Role of Oral Bacteria in Heart Plaque. Accessed October 31, 2014. www.health.harvard.edu/press_releases/heart-disease-oral-health.

⁶ WebMD. Oral Health: The Mouth-Body Connection. Accessed October 31, 2014. www.webmd.com/oral-health/features/oral-health-the-mouth-body-connection?page=2.

⁷ American Dental Hygienists Association. Oral Health-Total Health: Know the Connection. Accessed October 31, 2014. www.adha.org/resources-docs/7228_Oral_Health_Total.pdf.

⁸ HealthLeaders Media. Managed Dental Care. Diabetic Cost-Cutting Linked to Consistent Oral Care. Accessed October 31, 2014. www.healthleadersmedia.com/content/HOM-226674/Managed-Dental-Care-February-2009.html.

⁹ American Dental Association. Mouth Healthy™. Halitosis. Accessed October 31, 2014. www.mouthhealthy.org/en/az-topics/h/Halitosis.

¹⁰ "The Effect of Chairside Chronic Disease Screenings by Oral Health Professionals on Health Care Dollars," Am J Public Health. 2014 Feb 13. http://www.ada.org/~media/ADA/Science%20and%20Research/HPI/Files/ADA_HPI_DentalOfcScreening.pdf?la=en.

¹¹ Unique providers based on all participating providers. Preliminary network data. The Dental GRID+ network, which is a service of GRID Dental Corporation, an independent company offering access to a dental provider network and services to CareFirst members. NovaNet is an independent company offering access to a dental provider network and services to CareFirst members.

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¹³ Online FAIR Health Dental Cost Calculator.

¹⁴ 2014 Account Satisfaction Survey (small/medium).

¹⁵ Regional data for 2013–2014.



 To learn more about CareFirst Dental,
contact your CareFirst account representative.



CONNECT WITH US:



CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc. and The Dental Network are independent licensees of the Blue Cross and Blue Shield Association. ® Registered trademark of the Blue Cross and Blue Shield Association. ®' Registered trademark of CareFirst of Maryland, Inc.



Good Oral Health Can Lower Diabetes Costs

Without regular dental checkups, people with diabetes face increased risk of:

- **Infections.** Since diabetes compromises the immune system, diabetics may be prone to developing fungal and other infections.
- **Thrush and burning mouth and/or tongue.** People with diabetes who frequently take antibiotics to fight infections are especially prone to developing thrush—a fungal infection of the mouth and tongue. This fungus can thrive on high sugar levels in the saliva of people with uncontrolled diabetes.
- **Dry mouth.** Uncontrolled diabetes can decrease saliva flow, leading to dry mouth. As a result, diabetics may experience soreness, ulcers, tooth decay or mouth infections.²

14-19%

The reduction in medical costs directly related to diabetes if appropriate dental cleanings are obtained.¹

The good news? Preventive oral hygiene is proven effective.

Preventing and treating gum disease and other conditions in people with diabetes can help keep blood sugar levels in check. Receiving good dental care can also help you look and feel better—while saving money.³

You can prevent dental problems associated with diabetes by:

- Informing your dentist that you have diabetes
- Controlling blood glucose levels
- Seeing your dentist at least twice a year for regular cleanings
- Brushing your teeth twice a day for about two minutes each time
- Using floss at least once per day—ask your dentist or hygienist to show you how
- Coordinating care between your periodontist, general dentist and personal physician if you are a severe diabetic or have periodontal disease
- Following dietary instructions⁴

If you are one of the 75 percent of diabetics with gingivitis or severe gum disease,⁵ you should consider a comprehensive dental insurance plan. It can not only save you money, but can improve your health too.



Research over the past 20 years suggests that serious gum disease can complicate diabetes. Luckily, quality dental coverage and a regular dental regimen are simple, preventive measures proven to keep gum and periodontal disease from worsening diabetes.⁶

**To learn more,
contact your CareFirst
account executive.**

¹ Managed Dental Care. *Diabetic cost cutting linked to consistent oral care*. February 2009.

² WebMD.com. *Dental care and diabetes*. Accessed December 17, 2013 at: <http://diabetes.webmd.com/dental-health-dental-care-diabetes>.

³ American Dental Association. *Diabetes and Teeth*. Accessed December 17, 2013 at: <http://www.mouthhealthy.org/en/az-topics/d/diabetes>.

⁴ Mayo staff, Mayo Clinic. *Diabetes and dental care: Guide to a healthy mouth*. Accessed December 16, 2013 at: <http://www.mayoclinic.com/health/diabetes/DA00013>.

⁵ Iacopino AM. *Periodontitis and diabetes interrelationships: role of inflammation*. *Ann Periodontol*. 2001;6:125-137.

⁶ American Diabetes Association. *Living with Diabetes—Oral Health and Hygiene*. Accessed December 17, 2013 at: <http://www.diabetes.org/living-with-diabetes/treatment-and-care/oral-health-and-hygiene/diabetes-and-oral-health.html>.





A Healthy Mouth Keeps Your Heart Happy

You already have a cheap and powerful weapon against heart attacks, strokes and other heart disease conditions. It's your toothbrush.¹

Is your mouth trying to tell you something about your health—particularly, about your cardiovascular health? Did you know that some oral health conditions, such as cavities and gingivitis, can be a predictor of future heart problems? It's true; the state of your teeth and gums may impact more than just your oral health.



Take good care of your teeth and gums—your heart could depend on it.

Good oral health is vital to a heart-healthy lifestyle

According to the American Academy of Periodontology, those with gingivitis—a mild form of gum disease—are almost twice as likely to also have heart disease.¹ Over time, gum disease can increase the risk for heart attacks and strokes.

Here's why: plaque and tartar build-up on teeth can cause gingivitis. The result: irritation, redness and inflammation of your gums. Harvard Medical School found that inflammation in the mouth can cause inflammation throughout the body—including in the arteries—which can lead to a heart attack or stroke.²

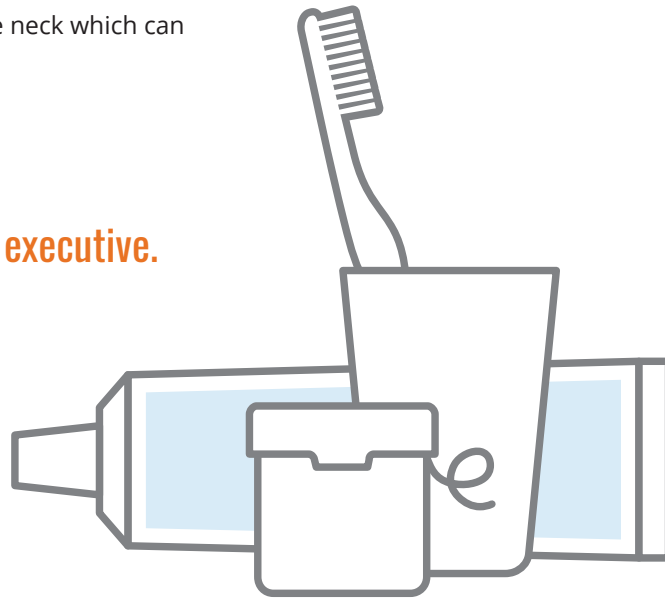
Additionally, a recent study in the *Journal of the American Heart Association* reported that those with higher blood levels of disease-causing oral bacteria are more likely to have atherosclerosis—a hardening of the arteries—in the neck which can lead to a stroke.¹

To learn more, contact your CareFirst account executive.

How to lower your risk

To maintain good oral health and avoid gum disease, you should:

- Get your teeth professionally cleaned twice a year
- Brush and floss your teeth well every day
- Make sure to remove and clean your dentures nightly and have them checked annually for proper fit
- Inform your dentist if you have a heart condition and any medications you take, as it could affect your dental treatment



¹ WebMD.com. Periodontal Disease and Heart Health. <http://www.webmd.com/heart-disease/features/periodontal-disease-heart-health>.

² Harvard Medical School. Heart disease and oral health: role of oral bacteria in heart plaque. http://www.health.harvard.edu/press_releases/heart-disease-oral-health.



Dental Plan Member Payments

Benefit	BlueDHMO	BlueDental Basic		BlueDental Plus							
				Plan 1 & Plan 5		Plan 2 & Plan 6		Plan 3 & Plan 7		Plan 4 & Plan 8	
				In-Network (Existing Products)	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network
Preventive & Diagnostic Services (exams, X-rays, cleanings, fluoride, sealants)	\$0 or \$10 copay per office visit	0%	20% ¹	0%	0% ¹	0%	20% ¹	0%	0% ¹	0%	20% ¹
Basic Services (fillings, non-surgical periodontics, simple extractions)	Copays per service	20% ^{1,2}	40% ^{1,2}	20% ^{1,2}	20% ^{1,2}	20% ^{1,2}	40% ^{1,2}	20% ^{1,2}	20% ^{1,2}	20% ^{1,2}	40% ^{1,2}
Endodontics (root canals)	Copays per service	No benefit		20% ^{1,2}	20% ^{1,2}	20% ^{1,2}	40% ^{1,2}	50% ^{1,2}	50% ^{1,2}	50% ^{1,2}	65% ^{1,2}
Surgical Periodontics (gum treatment)	Copays per service	No benefit		20% ^{1,2}	20% ^{1,2}	20% ^{1,2}	40% ^{1,2}	50% ^{1,2}	50% ^{1,2}	50% ^{1,2}	65% ^{1,2}
Oral Surgery	Copays per service	No benefit		20% ^{1,2}	20% ^{1,2}	20% ^{1,2}	40% ^{1,2}	50% ^{1,2}	50% ^{1,2}	50% ^{1,2}	65% ^{1,2}
Restorative (crowns, inlays, onlays)	Copays per service	No benefit		50% ^{1,2}	50% ^{1,2}	50% ^{1,2}	65% ^{1,2}	50% ^{1,2}	50% ^{1,2}	50% ^{1,2}	65% ^{1,2}
Prosthodontics (bridges, dentures, implants)	Copays per service	No benefit		50% ^{1,2}	50% ^{1,2}	50% ^{1,2}	65% ^{1,2}	50% ^{1,2}	50% ^{1,2}	50% ^{1,2}	65% ^{1,2}
Orthodontic Services (optional) no age limit	Copays per service	No benefit		50% ¹	50% ¹	50% ¹	65% ¹	50% ¹	50% ¹	50% ¹	65% ¹
Orthodontic Lifetime Maximum	No maximum	No benefit		Plan pays \$1,500 maximum		Plan pays \$1,500 maximum		Plan pays \$1,500 maximum		Plan pays \$1,500 maximum	
Annual Maximum	No maximum	\$1,000 <i>Does not apply to Preventive & Diagnostic Services</i>		Plan 1: \$1,500 Voluntary or Employer-sponsored plans Plan 5: \$2,000 Employer-sponsored plans only <i>Does not apply to Preventive & Diagnostic or Orthodontic Services</i>		Plan 2: \$1,500 Voluntary or Employer-sponsored plans Plan 6: \$2,000 Employer-sponsored plans only <i>Does not apply to Preventive & Diagnostic or Orthodontic Services</i>		Plan 3: \$1,500 Voluntary or Employer-sponsored plans Plan 7: \$2,000 Employer-sponsored plans only <i>Does not apply to Preventive & Diagnostic or Orthodontic Services</i>		Plan 4: \$1,500 Voluntary or Employer-sponsored plans Plan 8: \$2,000 Employer-sponsored plans only <i>Does not apply to Preventive & Diagnostic or Orthodontic Services</i>	
Deductible	None	\$25 Individual \$75 Family	\$50 Individual \$150 Family	\$25 Individual \$75 Family	\$50 Individual \$150 Family	\$25 Individual \$75 Family	\$50 Individual \$150 Family	\$25 Individual \$75 Family	\$50 Individual \$150 Family	\$25 Individual \$75 Family	\$50 Individual \$150 Family
Benefit Waiting Periods	None	None		Employer-sponsored: None Voluntary: Possible		Employer-sponsored: None Voluntary: Possible		Employer-sponsored: None Voluntary: Possible		Employer-sponsored: None Voluntary: Possible	
Claim Forms	None	Out-of-network only		Out-of-network only		Out-of-network only		Out-of-network only		Out-of-network only	
Select a Primary Care Dentist	Yes	No		No		No		No		No	
Referrals Required	Yes	No		No		No		No		No	

NOTE: Customized plans for groups 200+ are available upon request with required CareFirst approvals.

¹ CareFirst payments are based on the CareFirst allowed benefit. Participating and Preferred dentists accept 100% of the CareFirst allowed benefit as payment in full for covered services. Members are subject to the coinsurance requirements referenced in the chart above. Non-participating dentists may bill the member for the difference between the allowed benefit and their charges.

² Deductible applies.



5 YEARS IN A ROW

CareFirst Dental ranked #1 for effective discounts¹



Effective discounts measure the value of a carrier's network based on size, utilization and discounts.

CareFirst ranks highest among 16 dental networks—including national insurance carriers in Maryland, Washington, D.C. and Northern Virginia.¹ Key participants included:

- Aetna
- Ameritas
- Cigna
- Delta Dental
- Dental Network of America
- Guardian
- Humana
- Lincoln Financial Group
- MetLife
- Principle Financial Group
- Sun Life
- United Healthcare

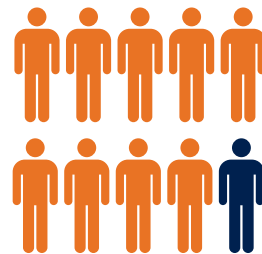
CareFirst's Preferred Provider network plans ranked #1 for deepest effective discounts in MD, DC and VA with up to a 18% higher discount.²



95%

of CareFirst's Preferred network providers are contracted at our deepest discount level.

Choose from 123,000 unique providers and 300,000 access points nationwide.³



9 out of 10
CareFirst dental members
utilize in-network providers.

¹ Out of 16 participants in the Ruark Consulting LLC 2017 Dental PPO Network Study. Based on a provider network's overall value, effective discounts are determined by claims and their associated discounts with no adjustments made for variations in plan designs. Based on plans sold in Maryland, Washington, D.C. and Northern Virginia.

² Ruark Consulting LLC 2017 Dental PPO Network Study. Discount is based on the straight average for the study.

³ Unique providers based on all participating providers. Preliminary network data. The Dental GRID+ network, which is a service of GRID Dental Corporation, an independent company offering access to a dental provider network and services to CareFirst members. NovaNet is an independent company offering access to a dental provider network and services to CareFirst members.



Notice of Nondiscrimination and Availability of Language Assistance Services

(UPDATED 7/12/18)

CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc., CareFirst Diversified Benefits and all of their corporate affiliates (CareFirst) comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. CareFirst does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

CareFirst:

- Provides free aid and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other 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, please call 855-258-6518.

If you believe CareFirst 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 our CareFirst Civil Rights Coordinator by mail, fax or email. If you need help filing a grievance, our CareFirst Civil Rights Coordinator is available to help you.

To file a grievance regarding a violation of federal civil rights, please contact the Civil Rights Coordinator as indicated below. Please do not send payments, claims issues, or other documentation to this office.

Civil Rights Coordinator, Corporate Office of Civil Rights

Mailing Address P.O. Box 8894
 Baltimore, Maryland 21224

Email Address civilrightscoordinator@carefirst.com

Telephone Number 410-528-7820

Fax Number 410-505-2011

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
800-368-1019, 800-537-7697 (TDD)

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

Foreign Language Assistance

Attention (English): This notice contains information about your insurance coverage. It may contain key dates and you may need to take action by certain deadlines. You have the right to get this information and assistance in your language at no cost. Members should call the phone number on the back of their member identification card. All others may call 855-258-6518 and wait through the dialogue until prompted to push 0. When an agent answers, state the language you need and you will be connected to an interpreter.

አማርኛ (Amharic) ማሳሰቢያ፡- ይህ ማስታወቂያ ስለ መድን ሽፋንዎ መረጃ ይዟል። ከተወሰኑ ቀን-ገደቦች በፊት ሊፈጽሟቸው የሚገቡ ነገሮች ሊኖሩ ስለሚችሉ እነዚህን ወሳኝ ቀናት ሊይዝ ይችላሉ። ይኸን መረጃ የማግኘት እና ያለምንም ክፍያ በቋንቋዎ አገዛ የማግኘት መብት አለዎት። አባል ከሆኑ ከመታወቂያ ካርድዎ በስተጀርባ ላይ ወደተጠቀሰው የስልክ ቁጥር መደወል ይችላሉ። አባል ካልሆኑ ደግሞ ወደ ስልክ ቁጥር 855-258-6518 ደውለው 0ን እንዲጫኑ እስኪነገርዎ ድረስ ንግግሩን መጠበቅ አለብዎ። አንድ ወኪል መልስ ሲሰጥዎ፣ የሚፈልጉትን ቋንቋ ያሳውቁ፣ ከዚያም ከተርጓሚ ጋር ይገናኛሉ።

Èdè Yorùbá (Yoruba) Ìtètíléko: Àkíyèsí yìí ní iwífún nípa isẹ adójútòfò rẹ. Ó le ní àwọn déèti pàtó o sì le ní láti gbé igbésé ní àwọn ojò gbèdèké kan. O ni ètò láti gba iwífún yìí àti irànlówó ní èdè rẹ lófèè. Àwọn omọ-egbé gbòdò pe nómà fòdùn tò wà lèyìn kààdì idánimò wọn. Àwọn mírán le pe 855-258-6518 kí o sì dúró nípasè ijíròrò tí tí a ó fí sọ fún ọ láti tẹ 0. Nígbatí aṣojú kan bá dáhùn, sọ èdè tí o fẹ a ó sì sọ ọ pò mó ògbufò kan.

Tiếng Việt (Vietnamese) Chú ý: Thông báo này chứa thông tin về phạm vi bảo hiểm của quý vị. Thông báo có thể chứa những ngày quan trọng và quý vị cần hành động trước một số thời hạn nhất định. Quý vị có quyền nhận được thông tin này và hỗ trợ bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Các thành viên nên gọi số điện thoại ở mặt sau của thẻ nhận dạng. Tất cả những người khác có thể gọi số 855-258-6518 và chờ hết cuộc đối thoại cho đến khi được nhắc nhấn phím 0. Khi một tổng đài viên trả lời, hãy nêu rõ ngôn ngữ quý vị cần và quý vị sẽ được kết nối với một thông dịch viên.

Tagalog (Tagalog) Atensyon: Ang abisong ito ay naglalaman ng impormasyon tungkol sa nasasaklawan ng iyong insurance. Maaari itong maglaman ng mga pinakamahalagang petsa at maaaring kailangan mong gumawa ng aksyon ayon sa ilang deadline. May karapatan ka na makuha ang impormasyong ito at tulong sa iyong sariling wika nang walang gastos. Dapat tawagan ng mga Miyembro ang numero ng telepono na nasa likuran ng kanilang identification card. Ang lahat ng iba ay maaaring tumawag sa 855-258-6518 at maghintay hanggang sa dulo ng diyalogo hanggang sa diktahan na pindutin ang 0. Kapag sumagot ang ahente, sabihin ang wika na kailangan mo at ikokonekta ka sa isang interpreter.

Español (Spanish) Atención: Este aviso contiene información sobre su cobertura de seguro. Es posible que incluya fechas clave y que usted tenga que realizar alguna acción antes de ciertas fechas límite. Usted tiene derecho a obtener esta información y asistencia en su idioma sin ningún costo. Los asegurados deben llamar al número de teléfono que se encuentra al reverso de su tarjeta de identificación. Todos los demás pueden llamar al 855-258-6518 y esperar la grabación hasta que se les indique que deben presionar 0. Cuando un agente de seguros responda, indique el idioma que necesita y se le comunicará con un intérprete.

Русский (Russian) Внимание! Настоящее уведомление содержит информацию о вашем страховом обеспечении. В нем могут указываться важные даты, и от вас может потребоваться выполнить некоторые действия до определенного срока. Вы имеете право бесплатно получить настоящие сведения и сопутствующую помощь на удобном вам языке. Участникам следует обращаться по номеру телефона, указанному на тыльной стороне идентификационной карты. Все прочие абоненты могут звонить по номеру 855-258-6518 и ожидать, пока в голосовом меню не будет предложено нажать цифру «0». При ответе агента укажите желаемый язык общения, и вас свяжут с переводчиком.

हिन्दी (Hindi) ध्यान दें: इस सूचना में आपकी बीमा कवरेज के बारे में जानकारी दी गई है। हो सकता है कि इसमें मुख्य तिथियों का उल्लेख हो और आपके लिए किसी नियत समय-सीमा के भीतर काम करना ज़रूरी हो। आपको यह जानकारी और संबंधित सहायता अपनी भाषा में निःशुल्क पाने का अधिकार है। सदस्यों को अपने पहचान पत्र के पीछे दिए गए फ़ोन नंबर पर कॉल करना चाहिए। अन्य सभी लोग 855-258-6518 पर कॉल कर सकते हैं और जब तक 0 दबाने के लिए न कहा जाए, तब तक संवाद की प्रतीक्षा करें। जब कोई एजेंट उत्तर दे तो उसे अपनी भाषा बताएँ और आपको व्याख्याकार से कनेक्ट कर दिया जाएगा।

Bàsòò-wùdù (Bassa) Tò Dùù Cáo! Bǎ nìà kè bá nyò bě kè m̄ gbo kpá bó nì fùà-fúá-tiǐn nyεε jè dyí. Bǎ nìà kè bédé wé jéé bě b́é m̄ kè dε wa ḿ m̄ kè nyuεε nyu hwè b́é wé b́éa kè zi. Ǿ m̀ò nì kpé b́é m̄ kè bǎ nìà kè kè gbo-kpá-kpá m̄ ḿεε dyé dé nì bídí-wùdù mú b́é m̄ kè se wídí d̀ò péè. Kpooò nyò b́é m̄ dá fúùn-nòbà nìà dé waa I.D. káàè d́éin nyε. Nyò t̀òò séin m̄ dá nòbà nìà kè: 855-258-6518, kè m̄ m̄ f̀ò tee b́é wa ḱε m̄ gbo ćé b́é m̄ kè nòbà m̀òà 0 ḱε dyi pàd̀àn hwè. Ǿ j̀ú kè nyò d̀ò dyi m̄ g̀ǎ j̀úǐn, po wuqu m̄ ḿ poε dyie, kè nyò d̀ò mu bó nìin b́é Ǿ kè nì wuquò mú zà.

বাংলা (Bengali) লক্ষ্য করুন: এই নোটিশে আপনার বিমা কভারেজ সম্পর্কে তথ্য রয়েছে। এর মধ্যে গুরুত্বপূর্ণ তারিখ থাকতে পারে এবং নির্দিষ্ট তারিখের মধ্যে আপনাকে পদক্ষেপ নিতে হতে পারে। বিনা খরচে নিজের ভাষায় এই তথ্য পাওয়ার এবং সহায়তা পাওয়ার অধিকার আপনার আছে। সদস্যদেরকে তাদের পরিচয়পত্রের পিছনে থাকা নম্বরে কল করতে হবে। অন্যেরা 855-258-6518 নম্বরে কল করে 0 টিপতে না বলা পর্যন্ত অপেক্ষা করতে পারেন। যখন কোনো এজেন্ট উত্তর দেবেন তখন আপনার নিজের ভাষার নাম বলুন এবং আপনাকে দোভাষীর সঙ্গে সংযুক্ত করা হবে।

اردو (Urdu) توجہ: یہ نوٹس آپ کے انشورینس کوریج سے متعلق معلومات پر مشتمل ہے۔ اس میں کلیدی تاریخیں ہو سکتی ہیں اور ممکن ہے کہ آپ کو مخصوص آخری تاریخوں تک کارروائی کرنے کی ضرورت پڑے۔ آپ کے پاس یہ معلومات حاصل کرنے اور بغیر خرچہ کیے اپنی زبان میں مدد حاصل کرنے کا حق ہے۔ ممبران کو اپنے شناختی کارڈ کی پشت پر موجود فون نمبر پر کال کرنی چاہیے۔ سبھی دیگر لوگ 855-258-6518 پر کال کر سکتے ہیں اور 0 دبانے کو کہے جانے تک انتظار کریں۔ ایجنٹ کے جواب دینے پر اپنی مطلوبہ زبان بتائیں اور مترجم سے مربوط ہو جائیں گے۔

فارسی (Farsi) توجه: این اعلامیه حاوی اطلاعاتی درباره پوشش بیمه شما است. ممکن است حاوی تاریخ های مهمی باشد و لازم است تا تاریخ مقرر شده خاصی اقدام کنید. شما از این حق برخوردار هستید تا این اطلاعات و راهنمایی را به صورت رایگان به زبان خودتان دریافت کنید. اعضا باید با شماره درج شده در پشت کارت شناسایی شان تماس بگیرند. سایر افراد می توانند با شماره 855-258-6518 تماس بگیرند و منتظر بمانند تا از آنها خواسته شود عدد 0 را فشار دهند. بعد از پاسخگویی توسط یکی از اپراتورها، زبان مورد نیاز را تنظیم کنید تا به مترجم مربوطه وصل شوید.

اللغة العربية (Arabic) تنبيه: يحتوي هذا الإخطار على معلومات بشأن تغطيتك التأمينية، وقد يحتوي على تواريخ مهمة، وقد تحتاج إلى اتخاذ إجراءات بحلول مواعيد نهائية محددة. يحق لك الحصول على هذه المساعدة والمعلومات بلغتك بدون تحمل أي تكلفة. ينبغي على الأعضاء الاتصال على رقم الهاتف المذكور في ظهر بطاقة تعريف الهوية الخاصة بهم. يمكن للأخريين الاتصال على الرقم 855-258-6518 والانتظار خلال المحادثة حتى يطلب منهم الضغط على رقم 0. عند إجابة أحد الوكلاء، اذكر اللغة التي تحتاج إلى التواصل بها وسيتم توصيلك بأحد المترجمين الفوريين.

中文繁体 (Traditional Chinese) 注意：本聲明包含關於您的保險給付相關資訊。本聲明可能包含重要日期及您在特定期限之前需要採取的行動。您有權利免費獲得這份資訊，以及透過您的母語提供的協助服務。會員請撥打印在身分識別卡背面的電話號碼。其他所有人士可撥打電話 855-258-6518，並等候直到對話提示按下按鍵 0。當接線生回答時，請說出您需要使用的語言，這樣您就能與口譯人員連線。

Igbo (Igbo) Nrubama: Okwa a nwere ozi gbasara mkpuchi nchekwa onwe gi. O nwere ike inwe ubochi ndi di mkpa, i nwere ike ime ihe tupu ufodu ubochi njedebe. I nwere ikike inweta ozi na enyemaka a n'asusu gi na akwughi ugwo o bula. Ndi otu kwesiri ikpo akara ekwentu di n'azu nke kaadi njirimara ha. Ndi ozo niile nwere ike ikpo 855-258-6518 wee chere ububo ahu ruo mgbe amanyere ipi 0. Mgbe onye nnochite anya zara, kwuo asusu i choro, a ga-ejiko gi na onye okowa okwu.

Deutsch (German) Achtung: Diese Mitteilung enthält Informationen über Ihren Versicherungsschutz. Sie kann wichtige Termine beinhalten, und Sie müssen gegebenenfalls innerhalb bestimmter Fristen reagieren. Sie haben das Recht, diese Informationen und weitere Unterstützung kostenlos in Ihrer Sprache zu erhalten. Als Mitglied verwenden Sie bitte die auf der Rückseite Ihrer Karte angegebene Telefonnummer. Alle anderen Personen rufen bitte die Nummer 855-258-6518 an und warten auf die Aufforderung, die Taste 0 zu drücken. Geben Sie dem Mitarbeiter die gewünschte Sprache an, damit er Sie mit einem Dolmetscher verbinden kann.

Français (French) Attention: cet avis contient des informations sur votre couverture d'assurance. Des dates importantes peuvent y figurer et il se peut que vous deviez entreprendre des démarches avant certaines échéances. Vous avez le droit d'obtenir gratuitement ces informations et de l'aide dans votre langue. Les membres doivent appeler le numéro de téléphone figurant à l'arrière de leur carte d'identification. Tous les autres peuvent appeler le 855-258-6518 et, après avoir écouté le message, appuyer sur le 0 lorsqu'ils seront invités à le faire. Lorsqu'un(e) employé(e) répondra, indiquez la langue que vous souhaitez et vous serez mis(e) en relation avec un interprète.

한국어(Korean) 주의: 이 통지서에는 보험 커버리지에 대한 정보가 포함되어 있습니다. 주요 날짜 및 조치를 취해야 하는 특정 기한이 포함될 수 있습니다. 귀하에게는 사용 언어로 해당 정보와 지원을 받을 권리가 있습니다. 회원이신 경우 ID 카드의 뒷면에 있는 전화번호로 연락해 주십시오. 회원이 아닌 경우 855-258-6518 번으로 전화하여 0을 누르라는 메시지가 들릴 때까지 기다리십시오. 연결된 상담원에게 필요한 언어를 말씀하시면 통역 서비스에 연결해 드립니다.

Diné Bizaad (Navajo) Ge': Díí bee íł hane'ígíí bii' dahóló bee éédahózin béeso ách'ááh naanil ník'ist'í'ígíí bá. Bii' dahólóq doo íiyisíí yoolkáálígíí dóo t'áadoo le'é ádadoolyíí'ígíí da yókeedgo t'áa doo bee e'e'aahee ájiil'ííh. Bee ná ahóót'í' díí bee íł hane' dóo níká'ádoowól t'áa nínizaad bee t'áa jiik'é. Atah danilínígíí béesh bee hane'é bee wólta'ígíí nit'izgo bee nee hódolzinígíí bikéédéé' bikáá' bich'í' hodoonihjí'. Aadóo náána'á' éi kojí' dahóoolnih 855-258-6518 dóo yii diiłts'ííł yałtí'ígíí t'áa níléjį áádóo éi bikéé'dóo naasbaas bił adidiilchil. Áká'ánidaalwó'ígíí neidiitáágo, saad bee yáníłt'í'ígíí yii diikił dóo ata' halne'é lá níká'ádoowól.