

Longevity Health Plan (I-SNP Institutionalized Special Needs Plan) offered by Longevity Health Plan of New Jersey Insurance Company, Inc.

Annual Notice of Changes for 2024

You are currently enrolled as a member of Longevity Health Plan. Next year, there will be changes to the plan's costs and benefits. ***Please see page 4 for a Summary of Important Costs, including Premium.***

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at www.longevityhealthplan.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**

What to do now

1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
 - Review the changes to Medical care costs (doctor, hospital).
 - Review the changes to our drug coverage, including authorization requirements and costs.
 - Think about how much you will spend on premiums, deductibles, and cost sharing.
- Check the changes in the 2024 “Drug List” to make sure the drugs you currently take are still covered.
- Check to see if your primary care doctors, specialists, hospitals, and other providers, including pharmacies will be in our network next year.
- Think about whether you are happy with our plan.

2. COMPARE: Learn about other plan choices

- Check coverage and costs of plans in your area. Use the Medicare Plan Finder at www.medicare.gov/plan-compare website or review the list in the back of your *Medicare & You 2024* handbook.

Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

3. CHOOSE: Decide whether you want to change your plan

- If you don't join another plan by December 7, 2023, you will stay in Longevity Health Plan.
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2024**. This will end your enrollment with Longevity Health Plan.
- If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

Additional Resources

- This document is available for free in Spanish.
- Please contact our Member Services number at 888-899-8490 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30. This call is free.
- This document is also available in braille and large print.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About Longevity Health Plan

- Longevity Health Plan is an PPO ISNP with a Medicare contract. Enrollment in Longevity Health Plan depends on contract renewal.
- When this document says "we," "us," or "our," it means Longevity Health Plan of New Jersey Insurance Company, Inc. When it says "plan" or "our plan," it means Longevity Health Plan.

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Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for Longevity Health Plan in several important areas. **Please note this is only a summary of costs.**

Cost	2023 (this year)	2024 (next year)
<p>Monthly plan premium* * Your premium may be higher than this amount. See Section 2.1 for details.</p>	<p>\$35.00</p>	<p>\$38.10</p>
<p>Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 2.2 for details.)</p>	<p>From network providers: \$8,300 From network and out-of-network providers combined: \$8,300</p>	<p>From network providers: \$8,850 From network and out-of-network providers combined: \$13,300</p>
<p>Doctor office visits</p>	<p>Primary care visits: In-Network: \$0 copayment per visit</p> <p>Out-of-Network: 30% coinsurance per visit</p> <p>Specialist visits: In-Network: 0% - 20% coinsurance per visit Out-of-Network: 30% coinsurance per visit</p>	<p>Primary care visits: In-Network: \$0 copayment per visit</p> <p>Out-of-Network: 30% coinsurance per visit</p> <p>Specialist visits: In-Network: 0% - 20% coinsurance per visit Out-of-Network: 30% coinsurance per visit</p>
<p>Inpatient hospital stays</p>	<p>In-Network: \$1,300 copayment for each Medicare-covered hospital stay.</p>	<p>In-Network: \$1,300 copayment for each Medicare-covered hospital stay.</p>

Cost	2023 (this year)	2024 (next year)
	<p>\$0 copayment for an additional 0 lifetime reserve days. Prior Authorization is required.</p> <p>Out-of-Network: \$1,300 copayment per visit. \$0 copayment for an additional 0 lifetime reserve days. Prior Authorization is required.</p>	<p>\$0 copayment for an additional 0 lifetime reserve days. Prior Authorization is required.</p> <p>Out-of-Network: \$1,300 copayment per visit. \$0 copayment for an additional 0 lifetime reserve days. Prior Authorization is required.</p>
<p>Part D prescription drug coverage (See Section 2.6 for details.)</p>	<p>Deductible: \$505 Coinsurance during the Initial Coverage Stage: Covered Drugs: 25%</p>	<p>Deductible: \$545 Coinsurance during the Initial Coverage Stage: Covered Drugs: 25%</p>
<p>Skilled Nursing Facility (SNF) care</p>	<p>In-Network \$0 copayment for each Medicare-covered skilled nursing facility stay.</p> <p>Out-of-Network 30% coinsurance each day for days 1 to 999.</p>	<p>In-Network \$0 copayment for each Medicare-covered skilled nursing facility stay.</p> <p>Out-of-Network 30% coinsurance each day for days 1 to 999.</p>

SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in *Longevity Health Plan* in 2024

If you do nothing by December 7, 2023, we will automatically enroll you in our Longevity Health Plan. This means starting January 1, 2024, you will be getting your medical and prescription drug coverage through Longevity Health Plan. If you want to change plans or switch to Original Medicare, you must do so between October 15 and December 7. If you are eligible for “Extra Help,” you may be able to change plans during other times.

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Monthly Premium

Cost	2023 (this year)	2024 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$35.00	\$38.10

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as creditable coverage) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs. Please see Section 7 regarding “Extra Help” from Medicare.

Section 2.2 – Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay out-of-pocket for the year. This limit is called the maximum out-of-pocket amount. Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2023 (this year)	2024 (next year)
<p>In-network maximum out-of-pocket amount</p> <p>Your costs for covered medical services (such as copays) from network providers count toward your in-network maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.</p>	\$8,300	\$8,300
<p>Combined maximum out-of-pocket amount</p> <p>Your costs for covered medical services (such as copays) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your plan premium and costs for outpatient prescription drugs do not count toward your maximum out-of-pocket amount for medical services.</p>	\$8,300	\$13,300

Section 2.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at www.longevityhealthplan.com. You may also call Member Services for updated provider and/or pharmacy information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2024 *Provider Directory* to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2024 *Pharmacy Directory* to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers), and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Member Services so we may assist.

Section 2.4 – Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Cost	2023 (this year)	2024 (next year)
<p>Inpatient Hospital Stays</p>	<p>In-Network \$1,300 copayment for each Medicare-covered hospital stay. \$0 copayment for an additional 60 lifetime reserve days. Prior Authorization is required.</p>	<p>In-Network \$1,300 copayment for each Medicare-covered hospital stay. \$0 copayment for an additional 60 lifetime reserve days. Prior Authorization is required.</p>
	<p>Out-of-Network \$1,300 copayment for each Medicare-covered hospital stay. \$0 copayment for an additional 60 lifetime reserve days. Prior Authorization may be required</p>	<p>Out-of-Network \$1,300 copayment for each Medicare-covered hospital stay. \$0 copayment for an additional 60 lifetime reserve days. Prior Authorization may be required</p>

Cost	2023 (this year)	2024 (next year)
<p>Inpatient Mental Health Care (Cost Sharing)</p>	<p>In-Network \$1,300 copayment for each Medicare-covered hospital stay. \$0 copayment for an additional 60 lifetime reserve days. Prior Authorization is required.</p> <p>Out-of-Network \$1,300 copayment for each Medicare-covered hospital stay. \$0 copayment for an additional 60 lifetime reserve days.</p> <p>Prior Authorization may be required</p>	<p>In-Network \$1,300 copayment for each Medicare-covered hospital stay. \$0 copayment for an additional 60 lifetime reserve days. Prior Authorization is required.</p> <p>Out-of-Network \$1,300 copayment for each Medicare-covered hospital stay. \$0 copayment for an additional 60 lifetime reserve days.</p> <p>Prior Authorization may be required</p>
<p>Inpatient Skilled Nursing Facility (Cost Sharing)</p>	<p>In-Network \$0 copayment for each Medicare-covered skilled nursing facility stay.</p> <p>Out-of-Network 30% coinsurance each day for days 1 to 999.</p>	<p>In-Network \$0 copayment for each Medicare-covered skilled nursing facility stay.</p> <p>Out-of-Network 30% coinsurance each day for days 1 to 999.</p>

Cost	2023 (this year)	2024 (next year)
Urgently Needed Care	<p>20% coinsurance for each Medicare-covered service. Up to a maximum of \$60 per visit.</p> <p>You pay these amounts until you reach the out-of-pocket maximum.</p> <p>Coinsurance is waived if you are admitted to a hospital within three (3) days.</p>	<p>20% coinsurance for each Medicare-covered service. Up to a maximum of \$55 per visit.</p> <p>You pay these amounts until you reach the out-of-pocket maximum.</p> <p>Coinsurance is waived if you are admitted to a hospital within three (3) days.</p>
Emergency Care	<p>20% coinsurance for each Medicare-covered service. Up to a maximum of \$90 per visit.</p> <p>You pay these amounts until you reach the out-of-pocket maximum.</p> <p>Coinsurance is waived if you are admitted to a hospital within three (3) days.</p>	<p>20% coinsurance for each Medicare-covered service. Up to a maximum of \$90 per visit.</p> <p>You pay these amounts until you reach the out-of-pocket maximum.</p> <p>Coinsurance is waived if you are admitted to a hospital within three (3) days.</p>

Cost	2023 (this year)	2024 (next year)
<p>Social Needs Companion Benefit</p>	<p>You pay a \$0 copayment</p> <p>Social Needs Companion Benefit is focused on providing companion support to behavioral health and dementia diagnosed members to help provide support until their therapeutic treatment plan begins.</p> <p>Limit of 217 hours per year.</p>	<p>You pay a \$0 copayment</p> <p>Social Needs Companion Benefit is focused on providing companion support to behavioral health and dementia diagnosed members to help provide support until their therapeutic treatment plan begins.</p> <p>Limit of 260 hours per year.</p>
<p>Transportation (additional routine)</p>	<p>Routine transportation for up to 24 trips every year. A trip is considered one-way transportation by taxi, bus/subway, van, or medical transport to a plan approved health-related location.</p>	<p>Routine transportation for up to 28 trips every year. A trip is considered one-way transportation by taxi, bus/subway, van, or medical transport to a plan approved health-related location.</p>
<p>Restorative Nursing</p> <p>Restorative nursing is person-centered nursing care designed to improve or maintain the functional ability of residents, so they can achieve their highest level of well-being possible.</p>	<p>Not Covered</p>	<p>\$0 copayment. Limit of 12 15-minute sessions per patient episode, limited to four episodes per year.</p>

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in Longevity Health Plan

To stay in our plan, you don’t need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our Longevity Health Plan.

Section 3.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2024 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- *OR--* You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 2.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder (www.medicare.gov/plan-compare), read the *Medicare & You 2024* handbook, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Longevity Health Plan.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Longevity Health Plan.
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Member Services if you need more information on how to do so.
 - – *or* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 4 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2024.

Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. Examples include people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area.

If you enrolled in a Medicare Advantage plan for January 1, 2024, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2024.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In New Jersey, the SHIP is called New Jersey State Health Insurance Assistance Program (SHIP).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. New Jersey State Health Insurance Assistance Program (SHIP) counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call New Jersey State Health Insurance Assistance Program (SHIP) at 1-800-792-8820. You can learn more about New Jersey State Health Insurance Assistance Program (SHIP) by visiting their website <http://www.state.nj.us/humanservices/doas/services/ship/index.html>.

SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. To see if you qualify, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
 - Your State Medicaid Office (applications).
- **Help from your state’s pharmaceutical assistance program.** New Jersey has a program called The Pharmaceutical Assistance to the Aged and Disabled (PAAD) that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program.

SECTION 7 Questions?

Section 7.1 – Getting Help from Longevity Health Plan

Questions? We're here to help. Please call Member Services at 888-899-8490. (TTY only, call 711). We are available for phone calls 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30. Calls to these numbers are free.

Read your 2024 Evidence of Coverage (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2024. For details, look in the *2024 Evidence of Coverage* for Longevity Health Plan. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at www.longevityhealthplan.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.longevityhealthplan.com. As a reminder, our website has the most up-to-date information about our provider network (*Provider Directory*) and our *List of Covered Drugs (Formulary/"Drug List")*.

Section 7.2 – Getting Help from Medicare

To get information directly from Medicare:

Call 1-800-MEDICARE (1-800-633-4227)

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Visit the Medicare Website

Visit the Medicare website (www.medicare.gov). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to www.medicare.gov/plan-compare.

Read Medicare & You 2024

Read the *Medicare & You 2024* handbook. Every fall, this document is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this document, you can

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get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) or 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.

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, just call us at the number on your Member ID card. Someone who speaks English Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

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

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter [Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화번호로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

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

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。