CareFree PLUS (HMO)
H1019-076

2020



SUMMARY OF BENEFITS

South Florida:

Miami-Dade

CarePlus HEALTH PLANS

H1019_MKSB0762020_M

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules.

If you have any questions, you can call and speak to a Member Services representative at **1-800-794-4105** (TTY: **711**). From October 1 - March 31, we are open 7 days a week; 8:00 a.m. to 8:00 p.m. From April 1 - September 30, we are open Monday - Friday; 8:00 a.m. to 8:00 p.m. You may always leave a voicemail after hours, Saturdays, Sundays, and holidays and we will return your call within 1 business day.

Understanding the Benefits

- ☐ Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor.
  Visit **www.careplushealthplans.com/medicare-plans/2020** or call **1-800-794-4105** (TTY: **711**) to view a copy of the EOC.

- ☐ Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.

- ☐ Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

Understanding Important Rules

- ☐ You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month. The Part B premium may be covered through your State Medicaid Program.

- ☐ Benefits, premiums and/or copayments/co-insurance may change on January 1, 2021.

- ☐ Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

2020 Summary of Benefits

This Summary of Benefits booklet gives you a summary of what **CareFree PLUS (HMO)** covers and what you pay. It does not list every service covered by this plan or list every limitation or exclusion. To see a complete list of services covered by this plan, please refer to the plan's Evidence of Coverage (EOC) on our website, www.careplushealthplans.com/medicare-plans/2020, or call us and we will send you a copy of the EOC. An EOC is automatically mailed to you after you enroll in our plan.

Tips for comparing your Medicare choices

- If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets, or use the Medicare Plan Finder on **www.medicare.gov**.
- If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. You can view it online at **www.medicare.gov** or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

Who can join CareFree PLUS (HMO)?

To join **CareFree PLUS (HMO)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

Our service area includes the following county in Florida: Miami-Dade.



Which doctors, hospitals, and pharmacies can you use?

CareFree PLUS (HMO) has a network of doctors, hospitals, pharmacies, and other providers. If you use providers that are not in our network, the plan may not pay for these services.

Prior authorization or a physician referral may be required for covered in-network medical services.

You must generally use network pharmacies to fill your prescriptions for Medicare-covered Part D drugs. Some of our network pharmacies have preferred cost-sharing. You may pay less if you use these pharmacies.

You can see our plan's provider/pharmacy directory on our website: www.careplushealthplans.com/directories.

You can also call us and we will send you a copy of the provider/pharmacy directory.

What does this plan cover?

CareFree PLUS (HMO) covers everything that Original Medicare covers - and *more*.

In addition to covering medical services, we cover Part D drugs and Part B drugs such as chemotherapy and some drugs administered by your physician. For more information on covered drugs, refer to the Evidence of Coverage (EOC).

You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, www.careplushealthplans.com/medicare-plans/2020-prescription-drug-guides.

You can also call us and we will send you a copy of the formulary.

How to determine your drug costs

The plan groups medications into one of five tiers. You will need to use your formulary to locate what tier your drug is in to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the drug coverage you have reached.

Do you have Medicare and Medicaid? If you are a dual-eligible beneficiary enrolled in both Medicare and Florida's Medicaid program, **you may not have to pay the medical costs displayed in this booklet and your prescription drug costs will be lower, too**. Please contact us to learn more about how this plan works for dual-eligible members.

Need more information or have questions?

Visit us at **CarePlusHealthPlans.com**, or call us at one of the phone numbers listed below.

If you are a member of this plan, reach out to a Member Services representative by calling toll-free **1-800-794-5907** (TTY: **711**).	**If you are not a member** of this plan, reach out to a licensed sales agent by calling toll-free **1-800-794-4105** (TTY: **711**).

From October 1 - March 31, we are open 7 days a week; 8:00 a.m. to 8:00 p.m.

From April 1 - September 30, we are open Monday - Friday; 8:00 a.m. to 8:00 p.m.

You may always leave a voicemail after hours, Saturdays, Sundays, and holidays and we will return your call within 1 business day.

CareFree PLUS (HMO) H1019-076

MONTHLY PREMIUM, DEDUCTIBLE, AND MAXIMUM OUT-OF-POCKET LIMIT

Monthly Plan Premium

- **$0**
- You must continue to pay your Medicare Part B premium. The Part B premium may be covered through your State Medicaid Program.

Part B Premium Reduction

- This plan will reduce your monthly Medicare Part B premium by up to **$90**. This means that while you're enrolled in this plan, the U.S. Social Security Administration will decrease the amount they deduct from your social security check for your Medicare Part B premium. As a result, you will see an increase in your check up to an additional **$90**.

Deductible

- **$0** - This plan does not have a deductible for medical services.

Maximum Out-of-Pocket Limit

- **$3,400** per year.
- This amount is the most you will pay during the plan year for approved medical services under our plan. Once you have paid this amount, we pay 100% of your covered services for the rest of the year, excluding any prescription drug costs, health expenses incurred during foreign travel, or supplemental benefit costs.

COVERED MEDICAL AND HOSPITAL BENEFITS

Inpatient Hospital Care

- **$50** copay per day for days **1** through **5**.
- **$0** copay per day for days **6** through **90**.
- **$0** copay per day for days **91** and beyond.
- Our plan covers an **unlimited** number of days for an inpatient hospital stay.
- A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient hospital care or skilled care in a SNF for 60 days in a row. If you go into a hospital or SNF after one benefit period has ended, a new benefit period begins. There's no limit to the number of benefit periods.

Outpatient Hospital Care

- **$0** copay for:
  – Lab services.
  – Mental health care group and individual therapy visits.
  – Physical therapy, occupational therapy, speech and language therapy.
  – Cardiac and pulmonary rehabilitation services.
  – Supervised Exercise Therapy (SET) services.
- **$40** copay for:
  – Diagnostic procedures and tests.
  – Basic radiology (X-ray) services.
  – Diagnostic radiology services (including advanced imaging services such as MRI, MRA and CT scans).
  – Diagnostic mammography services.
  – Nuclear medicine services.
  – Diagnostic colonoscopy services.
  – Surgery services.
- **20%** coinsurance for:
  – Therapeutic radiology (radiation therapy) services.
  – Chemotherapy drugs.

CareFree PLUS (HMO) H1019-076

Doctor Visits

- **$0** copay for primary care physician (PCP) visits.
  - You must select an in-network physician as your PCP. The PCP that you choose will focus on your needs and coordinate your care with other network providers.
- **$0** copay for specialist visits.

Preventive Care

- **$0** copay
- Our plan covers many preventive services, including:
  - Abdominal aortic aneurysm screening
  - Alcohol misuse screening and counseling
  - Annual Wellness Visit (AWV)
  - Bone mass measurement
  - Breast cancer screening (mammogram)
  - Cardiovascular disease risk reduction visit
  - Cardiovascular disease screening
  - Cervical and vaginal cancer screenings (pap tests, pelvic exams, HPV tests)
  - Colorectal cancer screening (i.e. colonoscopy, fecal occult blood test, flexible sigmoidoscopy)
  - Depression screening
  - Diabetes screening
  - Diabetes self-management training
  - Glaucoma screening
  - Hepatitis B virus (HBV) screening
  - Hepatitis C virus (HCV) screening
  - HIV screening
  - Lung cancer screening
  - Medical nutrition therapy services
  - Medicare Diabetes Prevention Program (MDPP)
  - Obesity screening and therapy
  - Prostate cancer screening
  - Routine physical exam
  - Screening for sexually transmitted infections (STIs) and counseling
  - Tobacco use cessation counseling
  - Vaccines including Influenza (Flu), Hepatitis B Virus (HBV), Pneumococcal
  - "Welcome to Medicare" preventive visit (one-time)
- Any additional preventive services approved by Medicare during the contract year will be covered.

Emergency Care

- **$120** copay for facility.
- **$0** copay for physician and professional services.
- Emergency coverage is the same world-wide. If you receive emergency care (in-area, out-of-area, or after-hours) and pay for covered services, we will reimburse you for our share of the cost up to the Medicare allowable charge.
- You do not pay the emergency care copay if you're admitted to the same hospital within 24 hours for the same condition.

Urgently Needed Services

- **$0** copay at your primary care physician's office.
- **$0** copay at a specialist's office.
- **$0** copay at an urgent care center.
- Coverage for urgently needed services is the same world-wide. If you receive urgently needed care (in-area, out-of-area, or after-hours) and pay for covered services, we will reimburse you for our share of the cost up to the Medicare allowable charge.

CareFree PLUS (HMO) H1019-076

Diagnostic Services

- **Diagnostic procedures and tests:**
  – **$0** copay at your primary care physician's office
  – **$0** copay at a specialist's office
  – **$0** copay at an urgent care center
  – **$40** copay at a hospital facility as an outpatient
- **Basic radiology (X-ray) services:**
  – **$0** copay at your primary care physician's office
  – **$0** copay at a specialist's office
  – **$0** copay at an urgent care center
  – **$0** copay at a freestanding radiological facility
  – **$40** copay at a hospital facility as an outpatient
- **Diagnostic radiology services** (includes advanced imaging services such as MRI, MRA and CT Scans)**:**
  – **$30** copay at your primary care physician's office
  – **$30** copay at a specialist's office
  – **$30** copay at a freestanding radiological facility
  – **$40** copay at a hospital facility as an outpatient
- **Therapeutic radiology (radiation therapy) services:**
  – **$0** copay at a specialist's office
  – **$0** copay at a freestanding radiological facility
  – **20%** coinsurance at a hospital facility as an outpatient
- **Lab services:**
  – **$0** copay
- **Diagnostic mammography services:**
  – **$0** copay at a specialist's office
  – **$0** copay at a freestanding radiological facility
  – **$40** copay at a hospital facility as an outpatient
- **Diagnostic colonoscopy services:**
  – **$0** copay at a specialist's office
  – **$30** copay at an ambulatory surgical center
  – **$40** copay at a hospital facility as an outpatient
- **Nuclear medicine services:**
  – **$30** copay at a freestanding radiological facility
  – **$40** copay at a hospital facility as an outpatient

Ambulatory Surgery Center

- **$0** copay for physician and professional services.
- **$30** copay for diagnostic colonoscopy services.
- **$30** copay for surgery services.
- **$0** copay for colorectal cancer screening.

Hearing Services

- **$0** copay for an exam to diagnose and treat hearing and balance issues.

Dental Services

- **$0** copay for limited Medicare-covered dental services. Excludes preventive, restoration, removal and replacement services.
- **$0** copay for the following supplemental dental services:
  – Periodic oral evaluation(s), up to **2** per calendar year
  – Comprehensive oral evaluation, up to **1** every **3** calendar years
  – Prophylaxis cleaning(s), up to **2** per calendar year
  – Bitewing X-rays, up to **1** set per calendar year
  – Panoramic X-ray film, up to **1** per calendar year
  – Amalgam or composite filling(s), up to **2** per calendar year
  – Scaling and root planing (deep cleaning), up to **1** per quadrant per calendar year
  – Simple or surgical extractions, up to **3** per calendar year
  – Denture reline, up to **1** per calendar year
  – Complete dentures (upper and/or lower), up to **1** set every **5** calendar years
  – Anesthesia
- Partial dentures are not covered.
- Total periodic and comprehensive oral evaluations limited to **2** per calendar year.

CareFree PLUS (HMO) H1019-076

Vision Services

- **$0** copay for eye exams to diagnose and treat diseases and conditions of the eye.
- **$0** copay for diabetic eye exam.
- **$0** copay for **1** pair of eyeglasses (frames and lenses) or contact lenses after cataract surgery.
- Supplemental vision services:
  - **$0** copay for supplemental routine eye exams with refraction, up to **1** per calendar year.
  - Our plan also pays up to **$200** per calendar year for contact lenses or eyeglasses (frames and lenses) of your choice; OR, you may choose **2** free pairs of eyeglasses from a pre-determined selection.
  - Ultraviolet protection and scratch resistant coating included on eyeglasses.
  - No charge for eyeglass fitting.
  - You are responsible for any eyewear costs above the yearly allowance amount or the costs of any upgrades when a free pair is selected.

Mental Health Care

- **Inpatient visit - general hospital:**
  - **$50** copay per day for days **1** through **5**.
  - **$0** copay per day for days **6** through **90**.
  - Our plan covers up to 90 days per stay in a general hospital.
  - Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. Once you have used up these extra 60 days, your coverage for a current stay ends and coverage for each future hospital stay ends after 90 days.
- **Inpatient visit - psychiatric facility:**
  - **$50** copay per day for days **1** through **5**.
  - **$0** copay per day for days **6** through **90**.
  - Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital.
- **Outpatient visit:**
  - **$0** copay for outpatient group and individual therapy visits.
  - **$0** copay for partial hospitalization.
  - Includes outpatient treatment for mental illness and/or substance abuse.

Skilled Nursing Facility (SNF) Care

- **$0** copay per day for days **1** through **7**.
- **$20** copay per day for days **8** through **100**.
- No prior hospital stay is required.
- Our plan covers up to **100** days in a SNF per benefit period.
- A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient hospital care or skilled care in a SNF for 60 days in a row. If you go into a hospital or SNF after one benefit period has ended, a new benefit period begins. There's no limit to the number of benefit periods.

Physical Therapy

- **$0** copay per visit.

Ambulance Services

- **$100** copay per trip for emergency ambulance services by ground transportation.
- **$0** copay per trip for medically necessary non-emergency ambulance services by ground transportation.

Routine Transportation

- **$0** copay for **unlimited** one-way trips per calendar year.
- Transportation provided by contracted vendor to plan-approved locations.

CareFree PLUS (HMO) H1019-076

Medicare Part B Drugs

- **Part B drugs purchased at a pharmacy, provided in a physician's office, or provided in a hospital facility as an outpatient:**
  – **$0** copay
  – **$0** copay for allergy injections provided in a physician's office.
- **Chemotherapy drugs provided in a physician's office:**
  – **$0** copay for preferred drugs.
  – **20%** coinsurance for non-preferred drugs.
- **Chemotherapy drugs provided in a hospital facility as an outpatient:**
  – **20%** coinsurance

PART D PRESCRIPTION DRUG BENEFITS

- This plan uses a formulary. Quantity limitations and other drug restrictions/authorizations may apply.
- CarePlus offers a nationwide network of pharmacies.
- Your cost for prescription drugs depends on the pharmacy where the prescription is filled (retail, mail-order, or long term care facility). Our network includes pharmacies that offer standard cost-sharing and pharmacies that offer preferred cost-sharing. Your cost may be less at pharmacies with preferred cost-sharing.
- Your cost also depends on where the drug is administered (at home, pharmacy or provider's office), the supply needed (30 days or a long-term supply), which phase of the Part D benefit you are in, and if you qualify for "Extra Help."
- If you get drugs from an out-of-network pharmacy, you may pay more than you pay at an in-network pharmacy. The cost-sharing information provided in this booklet is for in-network pharmacies.
- Total yearly drug costs are the total drug costs paid by both you and the plan.
- For more information on prescription drug benefit cost-sharing and phases, please call us or access our Evidence of Coverage online at www.careplushealthplans.com/medicare-plans/2020.
- You can also call us to find out if a particular drug is covered or look for the drug in our Drug Guide (formulary) at: www.careplushealthplans.com/medicare-plan/2020-prescription-drug-guides.
- **With "Extra Help" from Medicare, you pay whichever is less for your prescription drugs, your cost-share under the plan or the Low Income Subsidy (LIS) cost-share.**

Deductible

- **$0** - This plan does not have an annual deductible.

CareFree PLUS (HMO) H1019-076

Initial Coverage

- The following chart shows what you pay for your drugs, until your total yearly drug costs reach **$4,020**.

Tier	Supply	Preferred Retail	Standard Retail	Preferred Mail-Order	Standard Mail-Order
Tier 1 Preferred Generic	30-day	**$0** copay	**$0** copay	**$0** copay	**$0** copay
	90-day	**$0** copay	**$0** copay	**$0** copay	**$0** copay
Tier 2 Generic	30-day	**$0** copay	**$10** copay	**$0** copay	**$10** copay
	90-day	**$0** copay	**$30** copay	**$0** copay	**$30** copay
Tier 3 Preferred Brand	30-day	**$47** copay	**$47** copay	**$47** copay	**$47** copay
	90-day	**$141** copay	**$141** copay	**$131** copay	**$141** copay
Tier 4 Non-Preferred Drug	30-day	**$97** copay	**$100** copay	**$97** copay	**$100** copay
	90-day	**$291** copay	**$300** copay	**$281** copay	**$300** copay
Tier 5 Specialty Tier	30-day	**33%** coinsurance	**33%** coinsurance	**33%** coinsurance	**33%** coinsurance
	90-day	Not offered	Not offered	Not offered	Not offered

Coverage Gap

- After your total yearly drug costs (what you and the plan pay) reach **$4,020**, you enter the coverage gap.
- All medication is **100%** member responsibility during the coverage gap, less any applicable Part D coverage gap discounts.
- While you are in the coverage gap, you pay no more than **25%** of the cost for all generic and brand-name drugs based on the plan's contracted rates through retail and mail-order pharmacies.

Catastrophic Coverage

- After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach **$6,350**, you pay the greater of:
  – **5%** of the cost, or
  – **$3.60** copay for generic (including brand drugs treated as generic) and a **$8.95** copay for all other drugs.
- Your yearly out-of-pocket drug costs is the total of any Part D-covered drug payments made during the calendar year by you, on your behalf, or under another Medicare prescription drug plan before you joined our plan, and determines when you enter the catastrophic coverage phase.

Excluded Part D Drugs Covered by Our Plan

- This plan covers certain erectile dysfunction drugs.
- Your cost for these drugs is the same as your cost for Tier 1 drugs during the Initial Coverage Phase, regardless of the drug phase you are in when your prescription is filled.
- Refer to this plan's Evidence of Coverage for specific coverage information including costs.
- These drugs are covered at an in-network retail or mail-order pharmacy and do not apply towards your total annual drug cost.

ADDITIONAL COVERED MEDICAL BENEFITS

Outpatient Surgery

- **$0** copay at your primary care physician's office.
- **$0** copay at a specialist's office.
- **$30** copay at an ambulatory surgical center.
- **$40** copay at a hospital facility as an outpatient.

Other Rehabilitation Services

- **Occupational therapy (daily living activities), speech and language therapy:**
  – **$0** copay
- **Cardiac (heart) and pulmonary (lungs) rehabilitation services:**
  – **$0** copay
  – Cardiac rehab services include a maximum of 2 one-hour sessions per day for a maximum of 36 sessions within 36 weeks.
- **Supervised Exercise Therapy (SET) services:**
  – **$0** copay

Foot Care *(Podiatry Services)*

- **$0** copay for foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions.
- **$0** copay for routine foot care.
- You may self-refer to a network podiatrist for **unlimited** routine visits for treatment of flat feet or other structural misalignments of the feet, removal of corns, removal of warts, removal of calluses, and hygienic care.

Medical Equipment/Supplies

- **Durable medical equipment:**
  – **20%** coinsurance for power-operated or customized durable medical equipment (includes electric wheelchairs, scooters, insulin pumps, etc.)
  – **$0** copay for all other durable medical equipment.
- **Prosthetic devices *(braces, artificial limbs, etc.)* and other medical supplies:**
  – **$0** copay for prosthetic devices.
  – **$0** copay for other medical supplies.
- **Diabetic supplies:**
  – **$0** copay for therapeutic shoes and inserts.
- **Diabetic monitoring supplies:**
  – **$0** copay

Telehealth Services

- **$0** copay for primary care physician virtual visit.
- **$0** copay for behavioral health and substance abuse virtual visit.
- **$0** copay for urgent care virtual visit.
- This benefit may not be offered by all in-network plan providers. Check directly with your provider about the availability of telehealth services, or you can also visit our website at www.careplushealthplans.com/physician-finder to access our online, searchable directory.

Wellness Programs

- **Deliver Fresh Meals Program:**
  - **$0** copay
  - Once you are released to go home from an overnight stay in the hospital or skilled nursing facility, you're eligible for up to **10** freshly prepared nutritious meals delivered to your door at no cost to you. Limited to 4 times per year.
- **SilverSneakers® Fitness Program:**
  - **$0** copay
  - The fitness program includes access to 16,000+ participating locations and signature group exercise classes led by certified instructors. At-home kits are offered for members who want to start working out at home or for those who can't get to a fitness location due to injury, illness or being homebound.
- **Over-the-Counter (OTC) Items:**
  - You are eligible to receive a **$25** monthly allowance toward the purchase of select OTC items such as pain relievers, cough and cold medicines, allergy medications, and first aid/medical supplies when you use the participating mail-order service.
  - Please visit our plan website to see our list of covered OTC items.
- **CarePlus Rewards:**
  - CarePlus rewards offers members a gift card of their choice from participating retailers for completing preventive screenings and certain other healthcare activities. Some limitations and exclusions apply.
  - In accordance with the federal requirements of the Centers for Medicare & Medicaid Services, no amounts on the gift cards shall be redeemable for cash or be used to purchase Medicare-covered items or services. All rewards (gift cards) must be earned and redeemed prior to the end of the plan year. Rewards not redeemed by 12/31 will be forfeited.

Chiropractic Care

- **$0** copay for Medicare-covered manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position.)
- **$0** copay for up to **12** self-referred, routine visits to a network chiropractor every year.

Home Health Care

- **$0** copay for limited skilled nursing care and certain other health services you get in your home for the treatment of an illness or injury.
- Number of covered visits is based on medical need as determined by your physician and authorized by the plan.

Hospice Care

- **$0** copay for hospice care from a Medicare-certified hospice.
- You may have to pay part of the cost for drugs and respite care. Hospice is covered outside of our plan. Please contact us for more details.

Renal Dialysis

- **20%** coinsurance
- **$0** copay for kidney disease education services.

IMPORTANT!

At CarePlus, it is important you are treated fairly.

CarePlus Health Plans, Inc. does not discriminate or exclude people because of their race, color, national origin, age, disability, sex, sexual orientation, gender identity, or religion. Discrimination is against the law. CarePlus complies with applicable Federal Civil Rights laws. If you believe that you have been discriminated against by CarePlus, there are ways to get help.

- You may file a complaint, also known as a grievance, with:
  CarePlus Health Plans, Inc. Attention: Member Services Department.
  11430 NW 20th Street, Suite 300. Miami, FL 33172.
  If you need help filing a grievance, call **1-800-794-5907 (TTY: 711)**. From October 1 - March 31, we are open 7 days a week, 8 a.m. to 8 p.m. From April 1 - September 30, we are open Monday - Friday, 8 a.m. to 8 p.m. You may always leave a voicemail after hours, Saturdays, Sundays, and holidays and we will return your call within 1 business day.
- 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, DC 20201, **1-800-368-1019, 800-537-7697 (TDD)**.

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

Auxiliary aids and services, free of charge, are available to you. 1-800-794-5907 (TTY: 711)

CarePlus provides free auxiliary aids and services, such as qualified sign language interpreters and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.

Language assistance services, free of charge, are available to you. 1-800-794-5907 (TTY: 711)

Español (Spanish): Llame al número arriba indicado para recibir servicios gratuitos de asistencia lingüística.
繁體中文 (Chinese): 撥打上面的電話號碼即可獲得免費語言援助服務。
Tiếng Việt (Vietnamese): Xin gọi số điện thoại trên đây để nhận được các dịch vụ hỗ trợ ngôn ngữ miễn phí.
한국어 (Korean): 무료 언어 지원 서비스를 받으려면 위의 번호로 전화하십시오.
Tagalog (Tagalog – Filipino): Tawagan ang numero sa itaas upang makatanggap ng mga serbisyo ng tulong sa wika nang walang bayad.
Русский (Russian): Позвоните по номеру, указанному выше, чтобы получить бесплатные услуги перевода.
Kreyòl Ayisyen (French Creole): Rele nimewo ki pi wo la a, pou resevwa sèvis èd pou lang ki gratis.
Français (French): Appelez le numéro ci-dessus pour recevoir gratuitement des services d'aide linguistique.
Polski (Polish): Aby skorzystać z bezpłatnej pomocy językowej, proszę zadzwonić pod wyżej podany numer.
Português (Portuguese): Ligue para o número acima indicado para receber serviços linguísticos, grátis.
Italiano (Italian): Chiamare il numero sopra per ricevere servizi di assistenza linguistica gratuiti.
Deutsch (German): Wählen Sie die oben angegebene Nummer, um kostenlose sprachliche Hilfsdienstleistungen zu erhalten.
ગુજરાતી (Gujarati): નઃશૂલ્ક ભાષા સહાય સેવાઓ પ્રરાપ્ત કરવા માટે ઉપરોક્ત નંબર પર કૉલ કરો.
ภาษาไทย (Thai): โทรไปยังหมายเลขที่ระบุข้างต้นเพื่อรับบริการช่วยเหลือด้านภาษาฟรี.
Diné Bizaad (Navajo): Wódahí béésh bee hani'í bee wolta'ígíí bich'į' hódíílnih éí bee t'áá jiik'eh saad bee áká'ánída'áwo'dęę niká'adoowoł.
العربية (Arabic):

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك

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