# \$40 COPAY HMO PRIME with Prescription N

**COPAYMENT SUMMARY** a uniform health plan benefit and coverage matrix

THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND IS A SUMMARY ONLY. THE EVIDENCE OF COVERAGE/DISCLOSURE FORM AND PLAN CONTRACT SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.

## **ANNUAL DEDUCTIBLE**

member responsibility Deductible Amounts

none Medical deductible none Pharmacy deductible

## ANNUAL OUT-OF-POCKET MAXIMUM

The out-of-pocket maximum is the most a member or family will pay in a calendar year for covered services/medications. Once the copayment costs reach the annual out-of-pocket maximum, WHA will cover 100% of the covered services/medications for the remainder of the calendar year. Amounts paid for non-covered services/medications do not count toward a member's out-of-pocket maximum.

## member responsibility Out-of-Pocket Maximum

\$1,500 Self-only coverage

\$1,500 Individual with Family coverage

\$3,000 Family coverage none Lifetime maximum

## **COVERED WITHOUT COST-SHARING**

**Preventive care services** and some Prescription medications are covered at no cost to the member, as outlined under EOC/DF section Preventive Services Covered without Cost-Sharing. See additional benefit information at mywha.org/preventive.

- Annual physical examinations and well baby care
- Adult and pediatric immunizations, including those for flu and COVID-19
- Women's preventive services
- Routine prenatal care and lab tests, and first post-natal visit
- Breast, cervical, prostate, colorectal and other generally accepted cancer screenings
- · Family planning, including FDA-approved contraception and sterilization procedures; counseling, education
- Certain preventive medications and supplements, available as prescription and/or over-the-counter (OTC); see Prescription Drug Coverage section of this Copayment Summary for details

NOTE: In order for a service to be considered "preventive," the service must be provided or ordered by your PCP or OB/GYN, and the primary purpose of the visit must be to obtain the preventive service. In the event you receive additional services that are not part of the preventive exam (for example, procedures or labs resulting from screenings or in response to your medical condition or symptoms), you will be responsible for the cost of those services as described in this Copayment Summary.





## \$40 COPAY HMO PRIME

## **COVERED WITH COST-SHARING**

cost to member Percentage copayments are based on WHA's contracted rates with the provider of service

## **Professional Services**

\$40 per visit Office or virtual visits, primary care and other practitioners not listed below

\$40 per visit Office or virtual visits, specialist

none Annual vision examination, when provided through Vision Service Plan (VSP)

\$40 per visit Annual hearing examination; copayments do not contribute to the medical out-of-pocket maximum

## **Outpatient Services**

Outpatient surgery

\$40 per visit • Performed in office setting

none • Performed in facility — facility fees

none • Performed in facility — professional services

none Dialysis, chemotherapy, infusion therapy and radiation therapy

none Laboratory tests

none X-ray and diagnostic imaging

none Imaging (CT/PET scans and MRIs)

none Therapeutic injections, including allergy shots

## **Hospitalization Services**

none Facility fees — semi-private room and board and hospital services for acute care or intensive care, including:

- · Newborn delivery (private room when determined medically necessary by a participating provider)
- Use of operating and recovery room, anesthesia, inpatient drugs, X-ray, laboratory, radiation therapy, blood transfusion services, rehabilitative services, and nursery care for newborn babies

none Professional inpatient services, including physician, surgeon, anesthesiologist and consultant services

## **Urgent and Emergency Services**

Outpatient care to treat an injury or sudden onset of an acute illness within or outside the WHA Service Area:

\$40 per visit • Physician's office or virtual visit

\$45 per visit • Urgent care virtual visit

\$50 per visit • Urgent care center

\$50 per visit • Emergency room — facility fees (waived if admitted)

none • Emergency room — professional services

none • Ambulance service as medically necessary or in a life-threatening emergency (including 911)

## **Durable Medical Equipment (DME)**

none Durable medical equipment when determined by a participating physician to be medically necessary and when authorized in advance by WHA

none Orthotic and prosthetic devices when determined by a participating physician to be medically necessary and when authorized in advance by WHA

#### **Behavioral Health Services**

Mental Health Disorders and Substance Use Disorders

none • Office or virtual visit

none • Outpatient other services

none • Inpatient hospital services, including detoxification — provided at a participating acute care facility

none • Inpatient hospital services — provided at residential treatment center

none • Inpatient professional services, including physician services



## \$40 COPAY HMO PRIME

## **COVERED WITH COST-SHARING**

cost to member Percentage copayments are based on WHA's contracted rates with the provider of service

## Other Health Services

none Home health care when prescribed by a participating physician and determined to be medically necessary, up to 100 visits in a calendar year

none Skilled nursing facility, semi-private room and board, when medically necessary and arranged by a primary care physician, including drugs and prescribed ancillary services, up to 100 days per benefit period

none Hospice Services

\$40 per visit Habilitation services

\$40 per visit Outpatient rehabilitative services, including:

- Physical therapy, speech therapy and occupational therapy, when authorized in advance by WHA and determined to be medically necessary
- · Respiratory therapy, cardiac therapy and pulmonary therapy, when authorized in advance by WHA and determined to be medically necessary and to lead to continued improvement

none Inpatient rehabilitation

none Abortion and abortion-related services

\$15 per visit Acupuncture and chiropractic services, provided through Landmark Healthplan of California, Inc., no PCP referral required. See additional benefit information at mywha.org.

- Acupuncture, up to 20 visits per year
- Chiropractic care, up to 20 visits per year; copayments do not contribute to the medical out-of-pocket maximum

## Fertility and Family-Building Services

see applicable service Fertility-related services and prescribed medications are covered when authorized in advance by WHA and or prescription drug tier determined to be medically appropriate. Applicable copayments are consistent with other health benefits and contribute to the annual deductible and out-of-pocket maximum. See EOC/DF for details on covered services, limitations and exclusions.



# **Prescription N**

## PRESCRIPTION DRUG COVERAGE

Covered medications included in a member's Prescription drug plan are categorized as Tier 1, 2, 3 or 4 in WHA's Preferred Drug List (PDL). A member's PDL can be requested by calling WHA Member Services or viewed online at mywha.org/Rx.

NOTE: All medications included in the PDL are evaluated regularly for their efficacy, quality, safety, similar alternatives, and cost to ensure rational, cost-effective use of pharmaceutical agents. A drug's presence on the PDL does not guarantee that the member's Participating Provider will prescribe the drug. There are a small number of drugs, regardless of tier, that may require prior authorization to ensure appropriate use based on criteria set by WHA.

Preventive medications, supplements and vaccines: Aspirin, folic acid (including in prenatal vitamins), fluoride for preschool age children, tobacco cessation medication, contraceptives, and preventive vaccines, including those for flu and COVID-19, are covered without member cost-sharing; see Appendix A in your EOC/DF for a complete list. Generic required if available.

## **COVERED WITH COST-SHARING**

## Retail pharmacy (cost per 30-day supply)

- \$10 Tier 1: Preferred generic and certain preferred brand name medication
- \$20 Tier 2: Preferred brand name and certain non-preferred generic medication
- \$50 Tier 3: Non-preferred (generic or brand) medication
  Participating Retail Pharmacies allow up to a 90-day supply on maintenance medication. The retail pharmacy copayment applies for each 30-day supply.

## Home delivery pharmacy (cost per prescription, up to 100-day supply)

- \$20 Tier 1: Preferred generic and certain preferred brand name medication
- \$40 Tier 2: Preferred brand name and certain non-preferred generic medication
- \$100 Tier 3: Non-preferred (generic or brand) medication

## Specialty pharmacy (cost per prescription, up to 30-day supply)

\$100 • Tier 4: Specialty and other higher-cost medication
Specialty medication must be ordered through Optum Specialty Pharmacy (delivered to home or medical office, depending on who administers the medication).

A member's copayment or cost share will not exceed the cost of the drug dispensed. If a Tier 1 medication is available and the member elects to receive a medication from Tier 2, 3 or 4 without medical indication from the Prescribing Provider, the member will be responsible for the applicable Tier 2-4 copayment plus the difference in cost between the Tier 1 medication and the purchased medication. The amount paid for the difference in cost does not contribute to the out-of-pocket maximum.

## Western Health Advantage: \$40 Copay HMO Prime with Rx N

Coverage for: Self + Family | Plan Type: HMO



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-888-563-2250 or visit <u>mywha.org</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your deductible?	Yes	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>www.healthcare.gov/coverage/preventive-care-benefits</u> .
Are there other <u>deductibles</u> for specific services?	No	You don't have to meet <u>deductible</u> s for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$1,500/Individual or \$3,000/Family per calendar year	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limit</u> s until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Member cost shares for chiropractic care and premiums and health care the plan doesn't cover	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See mywha.org/directory or call 1-888-563-2250 for a list of network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays (balance billing). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

Common	Services You May Need	What You	u Will Pay	Limitations, Exceptions, & Other Important	
Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$40/visit	Not covered	None	
	<u>Specialist</u> visit	\$40/visit	Not covered	Preauthorization may be required. Failure to obtain preauthorization may result in non-payment of services	
	Preventive care/screening/ immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	Not covered	For diagnostic tests, preauthorization may be required. Failure to obtain preauthorization may result in non-payment of services For imaging, preauthorization required. Failure to obtain preauthorization may result in non-payment of services	
	Imaging (CT/PET scans, MRIs)	No charge	Not covered		
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at mywha.org/pharmacy	Tier 1 (Preferred generic and certain preferred brand name medications)	Retail: \$10/prescription; Home Delivery: \$20/prescription	Not covered	At Retail, 30-day supply is allowed, or up to 90-day supply for maintenance medications; retail copayment applies per 30-day supply. Home Delivery allows up to 100-day supply. Specialty medications limited to 30-day supply and must be obtained through Optum Specialty Pharmacy as described in the EOC/DF. Preauthorization may be required. Failure to obtain preauthorization may result in non-payment of services	
	Tier 2 (Preferred brand name or non-preferred generic medications)	Retail: \$20/prescription; Home Delivery: \$40/prescription	Not covered		
	Tier 3 (Non-preferred medications)	Retail: \$50/prescription; Home Delivery: \$100/prescription	Not covered		
	Tier 4 (Specialty medications specialty drugs and other higher-cost drugs)	\$100/prescription	Not covered		

Common	Services You May Need	What Yo	u Will Pay	Limitations, Exceptions, & Other Important	
Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	Preauthorization required. Failure to obtain preauthorization may result in non-payment of services	
	Physician/surgeon fees	No charge	Not covered	Preauthorization required. Failure to obtain preauthorization may result in non-payment of services	
If you need immediate medical attention	Emergency room care	\$50/visit (facility); No charge (professional)	\$50/visit (facility); No charge (professional)	Member cost shares for emergency room care are waived if admitted. At urgent care centers, services from an out-of-network provider are covered only when obtained outside the service area. Preauthorization may be required. Failure to obtain	
	Emergency medical transportation	No charge	No charge		
	Urgent Care Center	\$50/visit	\$50/visit	preauthorization may result in non-payment of services	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	Not covered	<u>Preauthorization</u> may be required. Failure obtain <u>preauthorization</u> may result in non-payment of services	
	Physician/surgeon fees	No charge	Not covered	<u>Preauthorization</u> may be required. Failure to obtain <u>preauthorization</u> may result in non-payment of services	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	Not covered	Preauthorization required for outpatient mental health and residential treatment center. Preauthorization may be required for inpatient mental health. Failure to obtain preauthorization may result in non-payment of services.	
	Inpatient services	No charge	Not covered		

Common	Services You May Need	What Yo	u Will Pay	Limitations, Exceptions, & Other Important	
Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you are pregnant	Office visits	No charge	Not covered	Cost sharing does not apply for preventive services, including routine prenatal care and first postnatal visit. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Depending on the type of services, a copayment or coinsurance may	
	Childbirth/delivery professional services	No charge	Not covered		
	Childbirth/delivery facility services	No charge	Not covered	apply. Preauthorization may be required for inpatient services. Failure to obtain preauthorization may result in non-payment of services	
If you need help recovering or have other special health needs	Home health care	No charge	Not covered	100 visits per calendar year.  Preauthorization required. Failure to obtain preauthorization may result in non-payment of services	
	Rehabilitation services	\$40/visit	Not covered	Preauthorization required. Failure to obtain preauthorization may result in non-paymer of services	
	Habilitation services	\$40/visit	Not covered	Preauthorization required. Failure to obtain preauthorization may result in non-payment of services	
	Skilled nursing care	No charge	Not covered	100 days per benefit period. Preauthorization required. Failure to obtain preauthorization may result in non-payment of services	
	Durable medical equipment	No charge	Not covered	Preauthorization may be required. Failure to obtain preauthorization may result in non-payment of services	
	Hospice services	No charge	Not covered	Preauthorization required. Failure to obtain preauthorization may result in non-payment of services	
If your child needs dental or eye care	Children's eye exam	No Charge	Not covered	One comprehensive eye exam per year (including dilation if medically indicated).	
	Children's glasses	Not covered	Not covered	None	
	Children's dental check-up	Not covered	Not covered	None	

## **Excluded Services & Other Covered Services:**

## Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic Surgery
- Dental Care Adult

Long-Term Care

- Routine Foot Care
- Non-emergency care when traveling outside the U.S.
- · Weight Loss Programs

Hearing Aids

Private-Duty Nursing

## Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

Abortion Services

Bariatric Surgery

Infertility Treatment

Acupuncture

· Chiropractic Care

· Routine Eye Care Adult

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Managed Health Care California Help Center, 980 9th Street Suite #500, Sacramento, CA 95814-4275 at 1-888-466-2219 or <a href="www.dmhc.ca.gov">www.dmhc.ca.gov</a>, or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="Health Insurance">Health Insurance</a> <a href="Marketplace">Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help you if you have a complaint against your plan for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. Additionally, a consumer assistance program can help you file your <u>appeal</u>. For more information about your rights, this notice, or assistance, contact the California Department of Managed Health Care at 1-888-446-2219 or 1-888-877-5378 (TTY) or visit their website <u>www.dmhc.ca.gov</u>.

## Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

## Does this plan meet Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standard, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

## Language Access Services:

See addendum for notification of nondiscrimination and language assistance.

## To see examples of how this **plan** might cover costs for a sample medical situation, see the next section.

**PRA Disclosure Statement:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

## **About these Coverage Examples:**



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal can hospital delivery)	are and a	Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
<ul> <li>The <u>Plan</u>'s overall <u>Deductible</u></li> <li><u>Specialist Copayment</u></li> <li>Hospital (facility) <u>Copayment</u></li> </ul>	\$0 \$40 \$0	<ul> <li>The <u>Plan</u>'s overall <u>Deductible</u></li> <li><u>Specialist Copayment</u></li> <li>Hospital (facility) <u>Copayment</u></li> </ul>	\$0 \$40 \$0	<ul> <li>The <u>Plan</u>'s overall <u>Deductible</u></li> <li><u>Specialist Copayment</u></li> <li>Hospital (facility) <u>Copayment</u></li> </ul>	\$0 \$40 \$0
This EXAMPLE event includes services I Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood Specialist visit (anesthesia)  Total Example Cost	6	This EXAMPLE event includes services like: Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter)  Total Example Cost \$5,600		This EXAMPLE event includes services like: Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)  Total Example Cost \$2,800	
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$0	Deductibles	\$0	Deductibles	\$0
Copayments	\$10	Copayments	\$1,200	Copayments	\$300
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$20	Limits or exclusions	\$0	Limits or exclusions	\$0
The total Peg would pay is	\$30	The total Joe would pay is	\$1,200	The total Mia would pay is	\$300

The plan would be responsible for the other costs of these EXAMPLE covered services.

Western Health Advantage complies with applicable Federal and California civil rights laws and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability, as applicable. Western Health Advantage does not exclude people or treat them differently because of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability.

Western Health Advantage:

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 (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, contact the Member Services Manager at 888.563.2250 and find more information online at https://www.westernhealth.com/legal/non-discrimination-notice/.

If you believe that Western Health Advantage has failed to provide these services or discriminated in another way on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability, you can file a grievance by telephone, mail, fax, email, or online with: Member Services Manager, 2349 Gateway Oaks Drive, Suite 100, Sacramento, CA 95833, 888.563.2250 or 916.563.2250, 711 (TTY), 916.568.0126 (fax), memberservices@westernhealth.com, https://www.westernhealth.com/legal/grievance-form/. If you need help filing a grievance, the Member Services Manager is available to help you. For more information about the Western Health Advantage grievance process and your grievance rights with the California Department of Managed Health Care, please visit our website at https://www.westernhealth.com/legal/grievance-form/.

If there is a concern of discrimination based on race, color, national origin, age, disability, or sex, 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:

Website: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf; Mail: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201; Phone: 800.368.1019 or 800.537.7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

#### **ENGLISH**

If you, or someone you're helping, have questions about Western Health Advantage, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 888.563.2250 or TTY 711.

## **SPANISH**

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Western Health Advantage, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 888.563.2250, o al TTY 711 si tiene dificultades auditivas.

## **CHINESE**

如果您,或是您正在協助的對象,有關於 Western Health Advantage 方面的問題,您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員,請撥電話 888.563.2250 或聽障人士專線(TTY) 711。

## **VIETNAMESE**

Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Western Health Advantage, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyên với một thông dịch viên, xin gọi số 888.563.2250, hoặc gọi đường dây TTY dành cho người khiếm thính tại số 711.

## **TAGALOG**

Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa Western Health Advantage, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 888.563.2250 o TTY para sa may kapansanan sa pandinig sa 711.

#### **KOREAN**

만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Western Health Advantage에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담 없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 888.563.2250이나 청각 장애인용 TTY 711로 연락하십시오.

## **ARMENIAN**

Եթե Դուք կամ Ձեր կողմից օգնություն ստացող անձը հարցեր ունի Western Health Advantage-ի մասին, Դուք իրավունք ունեք անվձար օգնություն և տեղեկություններ ստանալու Ձեր նախընտրած լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարե՛ք 888.563.2250 համարով կամ TTY 711՝ լսողության հետ խնդիրներ ունեցողների համար։

## **PERSIAN-FARSI**

اگر شما، یا کسی که شما به او کمک میکنید ، سوال در مورد Western Health Advantage (وسترن هلث آدونتیج) داشته باشید حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان دریافت نمایید. لطفا با شماره تلفن 888.563.2250 تماس بگیرید. افراد ناشنوا می توانند به شماره 711 بیام تاییی ارسال کنند

#### RUSSIAN

Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Western Health Advantage, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 888.563.2250 или воспользуйтесь линией ТТҮ для лиц с нарушениями слуха по номеру 711.

#### **JAPANESE**

ご本人様、またはお客様の身の回りの方でも、Western Health Advantageについてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、888.563.2250までお電話ください。聴覚障がい者用TTYをご利用の場合は、711までお電話ください。

#### **ARABIC**

إن كان لديك أو لدى شخص تساعده أسئلة بخصوص Western Health Advantage، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث مع مترجم اتصل بـ 888.563.2250، أو برقم الهاتف النصي (TTY) لضعاف السمع 711.

## **PUNJABI**

ਜੇਕਰ ਤੁਸੀਂ, ਜਾਂ ਜਿਸ ਕਿਸੇ ਦੀ ਤੁਸੀਂ ਮਦਦ ਕਰ ਰਹੇ ਹੋ, ਦੇ Western Health Advantage ਬਾਰੇ ਸਵਾਲ ਹਨ ਤਾਂ, ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਹਾਸਲ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ। ਦੁਭਾਸੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ, 888.563.2250 'ਤੇ ਜਾਂ ਪੂਰੀ ਤਰ੍ਹਾਂ ਸੁਣਨ ਵਿੱਚ ਅਸਮਰਥ ਟੀਟੀਵਾਈ ਲਈ 711 'ਤੇ ਕਾਲ ਕਰੋ।

## **CAMBODIAN-MON-KHMER**

ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលកំពុងជួយអ្នក មានសំណួរអំពី Western Health Advantage ទេ, អ្នកមានសិទ្ធិទទួលជំនួយនឹងព័ត៌មាន នៅក្នុងភាសារបស់អ្នក ដោយមិនអស់ប្រាក់។ ដើម្បីនិយាយជាមួយអ្នកបកប្រែ សូមទូរស័ព្ទ 888.563.2250 ឬ∏Y សម្រាប់អ្នកគ្របៀកធ្ងន់ តាមលេខ 7]]។

#### **HMONG**

Yog koj, los yog tej tus neeg uas koj pab ntawd, muaj lus nug txog Western Health Advantage, koj muaj cai kom lawv muab cov ntshiab lus qhia uas tau muab sau ua koj hom lus pub dawb rau koj. Yog koj xav nrog ib tug neeg txhais lus tham, hu rau 888.563.2250 los sis TTY rau cov neeg uas tsis hnov lus zoo nyob ntawm 711.

## HINDI

यदि आप, या जिस किसी की आप मदद कर रहे हो, के Western Health Advantage के बारे में प्रश्न हैं तो, आपको अपनी भाषा में मदद तथा जानकारी प्राप्त करने का अधिकार है। दुभाशिए के साथ बात करने के लिए, 888.563.2250 पर या पूरी तरह श्रवण में असमर्थ टीटीवाई के लिए 711 पर कॉल करो।

## THAI

หากคุณ หรือคนที่คุณกำลังช่วยเหลือมีคำถามเกี่ยวกับ Western Health Advantage คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย เพื่อพูดคุยกับล่าม โทร 888.563.2250 หรือใช้TTY สำหรับคนหูหนวกโดยโทร 711