

# 2019

# **Bright Health Summary of Benefits**

Bright Advantage Flex (PPO) H1393-001

Bright Advantage Flex Plus (PPO) H1393-002

# Welcome to Bright Health.

Enclosed you will find our summary of the health and drug services covered by Bright Health Medicare Advantage plans from January 1, 2019 to December 31, 2019 for Davidson, Rutherford, and Williamson.

Keep in mind, this is a *summary* of what's covered and what you would pay for those benefits and services. For a complete coverage list, including limitations and exclusions, please refer to our Evidence of Coverage ("EOC"). You can find an EOC online at www.brighthealthplan.com/medicare, or you can request a printed copy to be mailed to you by calling us at 844-667-5502 8 a.m. - 8 p.m. local time, 7 days a week Oct. 1-Mar. 31, Monday-Friday Apr. 1-Sept. 30, TTY: 711.

#### We designed our plans a little differently.

We believe that health insurance and healthcare work better together. So, that's why we built our health plans from the ground up, with carefully selected Care Partners like TriStar Health. Our partnership with TriStar Health means you benefit from a connected care system that puts your healthcare needs at the center. With a network of hand-picked doctors, working together on your behalf, you get to focus on living your best life.

## This is healthcare that revolves around you.

When your health plan and your healthcare providers are working together, you're always at the center – but never caught in the middle.

We're proud of our Medicare Advantage plans, and we think you'll love them, too. But we also believe it's important that you enroll in the health plan that's right for you. So, take a look, and give us a call if you have any questions.

We look forward to helping you live your best life.

# **Some Frequently Asked Questions:**

#### May I choose my providers?

Bright Health has carefully selected a network of doctors, hospitals, pharmacies, and other providers. **To keep your costs down, it's important that you receive care from an in-network provider.** In most cases, if you choose to get care outside of the plan's network, you will likely pay more for the service. However, if you need out-of-network emergency services, urgently needed services or dialysis services, then we've got you covered.

To find an in-network provider near you, visit our website at www.brighthealthplan.com/medicare or call Bright Health at 844-667-5502.

#### What is a prescription drug formulary?

A formulary is a list of drugs covered by a health plan. To make sure your drugs are included in the Bright Advantage Flex (PPO) and Bright Advantage Flex Plus (PPO) formulary, you can search and download our formulary online at www.brighthealthplan.com/medicare. Or you can call Bright Health at 844-667-5502 to discuss your drugs. Please note that the formulary is subject to change, and you can always find the most up-to-date list of drugs on our website.

For more information, or if you have any questions, just give us a call.



844-667-5502, 8 a.m. - 8 p.m. local time 7 days a week Oct. 1-Mar. 31 Monday-Friday Apr. 1-Sept. 30 TTY: 711 www.brighthealthplan.com/medicare

If you'd like to know more about the coverage and costs of Original Medicare, please look in your current *Medicare & You* handbook. You can view it online at 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.

# **Bright Health Premiums & Benefits**

	Bright Advantage Flex (PPO)	Bright Advantage Flex Plus (PPO)
Monthly Plan Premium	\$0	\$74
Annual Medical Deductible	\$0	\$0
Maximum Out-Of- Pocket Amount*	For In-Network Services: \$5,900	For In-Network Services: \$4,900
	For In-Network and Out-of- Network Services Combined: \$10,000	For In-Network and Out-of-Network Services Combined: \$10,000

# **Bright Health Benefits**

	Bright Advantage Flex (PPO)	Bright Advantage Flex Plus (PPO)
Inpatient Hospital Coverage	In-Network \$275 per day for days 1-5 \$0 per day for days 6+	In-Network \$225 per day for days 1-5 \$0 per day for days 6+
	Out-of-Network 45% coinsurance	Out-of-Network 35% coinsurance
Outpatient Hospital Services and Observation	In-Network \$325 copay Out-of-Network 45% coinsurance	In-Network \$200 copay Out-of-Network 35% coinsurance
Doctor Visits		
Primary Care Providers (PCP)	In-Network \$0 copay	In-Network \$0 copay
	Out-of-Network 45% coinsurance	Out-of-Network 35% coinsurance
Specialists	In-Network \$35 copay	In-Network \$25 copay
	Out-of-Network 45% coinsurance	Out-of-Network 35% coinsurance
Annual Routine Physical Exam	In-Network \$0 copay	In-Network \$0 copay
	Out-of-Network 45% coinsurance	Out-of-Network 35% coinsurance

	Bright Advantage Flex (PPO)	Bright Advantage Flex Plus (PPO)	
Preventive Care	In-Network \$0 copay	In-Network \$0 copay	
Any additional preventive services	Out-of-Network 45% coinsurance	Out-of-Network 35% coinsurance	
approved by Medicare during the contract year	Our plan covers many preventive services at no cost when you see an innetwork provider, including:  • Abdominal aortic aneurysm screening		
will be covered.	<ul> <li>Abdominal aortic aneurysm screening</li> <li>Alcohol misuse counseling</li> <li>Annual Wellness Visit</li> <li>Bone mass measurement</li> <li>Breast cancer screening (mammogram)</li> <li>Cardiovascular disease (behavioral therapy)</li> <li>Cardiovascular screening (cholesterol, lipids, triglycerides)</li> <li>Cervical and vaginal cancer screening</li> </ul>		
	<ul> <li>Colorectal cancer screenings (colon-sigmoidoscopy)</li> <li>Depression screening</li> <li>Diabetes screening</li> <li>Diabetes self-management training</li> <li>Glaucoma test</li> </ul>	oscopy, fecal occult blood test, flexible	
	<ul> <li>Hepatitis C screening</li> <li>HIV screening</li> <li>Lung cancer screening</li> <li>Medical nutrition therapy services</li> <li>Obesity screening and counseling</li> <li>Prostate cancer screenings (PSA)</li> </ul>		
	<ul> <li>Sexually transmitted infection screening and counseling</li> <li>Tobacco use cessation counseling (counseling for people with no sign tobacco-related disease)</li> <li>Vaccines, including flu shots, hepatitis B shots, pneumococcal shots</li> <li>"Welcome to Medicare" preventive visit (one-time)</li> </ul>		
Emergency Care	\$90 copay Copay is waived if you are admitted to a hospital within 24 hours.	\$90 copay Copay is waived if you are admitted to a hospital within 24 hours.	
Urgently Needed Services	\$35 copay	\$35 copay	

	Bright Advantage Flex (PPO)	Bright Advantage Flex Plus (PPO)	
Diagnostic Services/Labs/Imaging			
Diagnostic Tests and Procedures	In-Network 20% coinsurance	In-Network 20% coinsurance	
	Out-of-Network 45% coinsurance	Out-of-Network 35% coinsurance	
Lab Services	In-Network \$0 copay	In-Network \$0 copay	
	Out-of-Network 45% coinsurance	Out-of-Network 35% coinsurance	
Diagnostic Radiology	In-Network 20% coinsurance	In-Network 20% coinsurance	
Services (e.g. MRI, CAT Scan)	Out-of-Network 45% coinsurance	Out-of-Network 35% coinsurance	
Outpatient X-rays	In-Network \$15 copay	In-Network \$10 copay	
	Out-of-Network 45% coinsurance	Out-of-Network 35% coinsurance	
Hearing Services	Hearing Services		
Exam to Diagnose and Treat Hearing and Balance	In-Network \$0 copay Out-of-Network 45% coinsurance	In-Network \$0 copay Out-of-Network 35% coinsurance	
Issues Routine Hearing	In-Network	In-Network	
Exam	\$0 copay  Out-of-Network  45% coinsurance  Limited to 1 visit every year	\$0 copay  Out-of-Network 35% coinsurance  Limited to 1 visit every year	
Fitting- Evaluation(s) for Hearing Aids	In-Network \$0 copay Out-of-Network 45% coinsurance	In-Network \$0 copay Out-of-Network 35% coinsurance	
	Limited to 1 visit every year	Limited to 1 visit every year	

	Bright Advantage Flex (PPO)	Bright Advantage Flex Plus (PPO)	
Hearing Aids	Up to a \$1,000 allowance for both ears combined every three years for hearing aids.	Up to a \$2,000 allowance for both ears combined every three years for hearing aids.	
<b>Dental Services</b>			
Medicare- covered Dental	In-Network \$0 copay	In-Network \$0 copay	
Services	Out-of-Network 45% coinsurance	Out-of-Network 35% coinsurance	
Annual Dental Benefit Maximum	No benefit maximum for preventive dental services.	Up to a \$1,000 benefit maximum for all in-network and out-of-network plan covered dental services not covered by Medicare every year.	
Oral Exams	In-Network \$0 copay	In-Network \$0 copay	
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	
D 1 1 .	Limited to 2 oral exams every year	Limited to 2 oral exams every year	
Prophylaxis (Cleaning)	In-Network \$0 copay	In-Network \$0 copay	
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	
	Limited to 2 cleanings every year	Limited to 2 cleanings every year	
Dental X-rays	In-Network \$0 copay	In-Network \$0 copay	
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	
	Limited to 2 x-rays every 3 years	Limited to 2 x-rays every 3 years	
Fluoride Treatment	In-Network \$0 copay	In-Network \$0 copay	
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	
	Limited to 1 fluoride treatment every year	Limited to 1 fluoride treatment every year	

	Bright Advantage Flex (PPO)	Bright Advantage Flex Plus (PPO)
Non-Routine Services		In-Network 50% coinsurance
		Out-of-Network 75% coinsurance
Diagnostic Services		In-Network \$0 copay
		Out-of-Network 30% coinsurance
Restorative Services		In-Network 30% - 50% coinsurance
	Available for an additional \$20 monthly premium.	Out-of-Network 60% - 75% coinsurance
Endodontics	Up to a \$1,000 benefit maximum for	In-Network 50% coinsurance
	all in-network and out-of-network plan covered dental services not covered by Medicare every year.  Please see Evidence of Coverage for	Out-of-Network 75% coinsurance
Periodontics		In-Network 50% coinsurance
	details.	Out-of-Network 75% coinsurance
Extractions		In-Network 50% coinsurance
		Out-of-Network 75% coinsurance
Prosthodontics, Other		In-Network 50% coinsurance
Oral/Maxillofacial Surgery, Other Services		Out-of-Network 75% coinsurance
Vision Services		
Exam to Diagnose and	In-Network \$0 copay	Out-of-Network \$0 copay
Treat Diseases and Conditions of the Eye	Out-of-Network 45% coinsurance	Out-of-Network 35% coinsurance

	Bright Advantage Flex (PPO)	Bright Advantage Flex Plus (PPO)
Eyewear After Cataract Surgery	In-Network \$0 copay	In-Network \$0 copay
	Out-of-Network 45% coinsurance	Out-of-Network 35% coinsurance
Routine Eye Exam	In-Network \$0 copay	In-Network \$0 copay
	Out-of-Network \$0 copay (up to \$45 benefit maximum)	Out-of-Network \$0 copay (up to \$45 benefit maximum)
	Limited to 1 visit every year	Limited to 1 visit every year
Contact Lenses		In-Network \$0-\$60 copay
		Out-of-Network \$0-\$60 copay (Benefit maximum applies. See Evidence of Coverage for details.)
Eyeglasses (Lenses and	Available for an additional \$4 monthly premium.	In-Network \$25 copay
Frames)	Up to a \$130 allowance every two years for contact lenses or eyeglasses.	Out-of-Network \$25 copay (Benefit maximum applies. See Evidence of Coverage for details.)
Eyewear Allowance	Please see Evidence of Coverage for details.	In-Network Up to a \$130 allowance every two years for contact lenses or eyeglasses.
		Out-of-Network Benefit maximum depends on type of eyeglasses or contacts. See Evidence of Coverage for details.
Mental Health Serv	vices	
Inpatient Visit	In-Network \$275 copay per day for days 1-5 \$0 copay per day for days 6-90	In-Network \$225 copay per day for days 1-5 \$0 copay per day for days 6-90
	Out-of-Network 45% coinsurance	Out-of-Network 35% coinsurance

	Bright Advantage Flex (PPO)	Bright Advantage Flex Plus (PPO)	
Outpatient Group Therapy Visit	In-Network \$30 copay	In-Network \$25 copay	
	Out-of-Network 45% coinsurance	Out-of-Network 35% coinsurance	
Outpatient Individual	In-Network \$40 copay	In-Network \$30 copay	
Therapy Visit	Out-of-Network 45% coinsurance	Out-of-Network 35% coinsurance	
Skilled Nursing Facility (SNF) Care	In-Network \$0 copay per day for days 1-20 \$172 copay per day for days 21-100	In-Network \$0 copay per day for days 1-20 \$172 copay per day for days 21-100	
	Out-of-Network 45% coinsurance	Out-of-Network 35% coinsurance	
Physical Therapy, Occupational Therapy, or	In-Network \$25 copay Out-of-Network 45% coinsurance	In-Network \$15 copay Out-of-Network 35% coinsurance	
Speech Therapy Visit			
Ambulance Servic	es		
Ground Ambulance	In-Network \$195 copay	In-Network \$200 copay	
	Out-of-Network \$195 copay	Out-of-Network \$200 copay	
Air Ambulance	In-Network \$300 copay	In-Network \$225 copay	
	Out-of-Network \$300 copay	Out-of-Network \$225 copay	
Transportation	Not Covered	\$0 copay 24 one-way trips to plan approved locations every year.	
Medicare Part B P	Medicare Part B Prescription Drugs		
Chemotherapy Drugs	In-Network 20% coinsurance	In-Network 20% coinsurance	
	Out-of-Network 45% coinsurance	Out-of-Network 35% coinsurance	

	Bright Advantage Flex (PPO)	Bright Advantage Flex Plus (PPO)
Other Part B	In-Network	In-Network
Drugs	20% coinsurance	20% coinsurance
	Out-of-Network	Out-of-Network
	45% coinsurance	35% coinsurance
Foot Care (Podiatr	y Services)	
Medicare-	In-Network	In-Network
covered Foot	\$45 copay	\$30 copay
Exams & Treatment	Out-of-Network	Out-of-Network
rreatifient	45% coinsurance	35% coinsurance
		33% comsulance
Medical Equipmen	1	1
Durable Medical	In-Network	In-Network
Equipment (e.g., wheelchairs,	20% coinsurance	20% coinsurance
oxygen)	Out-of-Network	Out-of-Network
	45% coinsurance	35% coinsurance
Prosthetics (e.g.,	In-Network	In-Network
braces, artificial limbs)	20% coinsurance	20% coinsurance
,	Out-of-Network	Out-of-Network
	45% coinsurance	35% coinsurance
Diabetic	In-Network	In-Network
Monitoring Supplies	\$0 copay	\$0 copay
	Out-of-Network	Out-of-Network
	45% coinsurance	35% coinsurance
Therapeutic	In-Network	In-Network
Shoes or Inserts	\$0 copay	\$0 copay
	Out-of-Network	Out-of-Network
	45% coinsurance	35% coinsurance
Outpatient Surgery	<i>I</i>	
Ambulatory	In-Network	In-Network
Surgical Center	\$225 copay	\$150 copay
	Out-of-Network	Out-of-Network
	45% coinsurance	35% coinsurance

	Bright Advantage Flex (PPO)	Bright Advantage Flex Plus (PPO)
Outpatient Hospital Facility	In-Network \$325 copay	In-Network \$200 copay
	Out-of-Network	Out-of-Network
	45% coinsurance	35% coinsurance
Fitness Program	\$0 copay at participating locations	\$0 copay at participating locations
Over-the- Counter (OTC) Debit Card	Not Covered	\$0 copay \$30 allowance every three months to be used toward the purchase of OTC health and wellness products.

<sup>\*</sup>The annual out-of-pocket maximum does not apply to Part D prescription drugs or Bright Health Extra Benefits.

Some services may require prior authorization. Refer to your Evidence of Coverage for details.

Bright Health plans are HMOs and PPOs with a Medicare contract. Our SNPs also have contracts with State Medicaid programs. Our plans are issued through Bright Health Insurance Company or one of its affiliates. Enrollment in our plans depends on contract renewal.

To enroll in a Bright Health Medicare Advantage Plan, you must be entitled to Medicare Part A, enrolled in Medicare Part B, and live in the plan's service area.

# **Bright Health Extra Benefits Information**

To find network providers for the following services, call Bright Health Member Services at 844-202-4025, 8 am - 8 pm local time, 7 days a week Oct. 1-Mar. 31, Monday-Friday Apr. 1-Sept. 30, TTY:711.

- Hearing
- Vision
- Dental

**Fitness Membership:** Offered through Silver&Fit® Fitness program. To find a participating facility near you, call Bright Member Services at 844-202-4025, 8 am - 8 pm local time, 7 days a week Oct. 1-Mar. 31, Monday-Friday Apr. 1-Sept. 30, TTY:711.

**Over-the-Counter (OTC):** Offered through InComm. For more information, call Bright Member Services at 844-202-4025, 8 am - 8 pm local time, 7 days a week Oct. 1-Mar. 31, Monday-Friday Apr. 1-Sept. 30, TTY:711.

# **Prescription Drug Benefits**

The chart below outlines your costs. The tier your drugs are in will determine how much you will pay. Generally, the higher the tier, the higher the cost.

Prescription Drug Coverage	Bright Advantage Flex (PPO)		Advantage Flex Bright Advantage Flex Plus (PPO)	
Stage 1: Annual Prescription	Deductible			
Deductible	\$100 for Tiers 3-5. For all other drugs, you will not have to pay any deductible and will start receiving coverage immediately.		\$0 This plan has no deductible for Part D drugs, this payment stage doesn't apply.	
Stage 2: Initial Coverage (after you pay your deductible, if applicable)				
	Standard retail cost-sharing (30-day / 90-day supply)	Standard mail-order cost-sharing (up to a 90- day supply)	Standard retail cost-sharing (30-day / 90-day supply)	Standard mail-order cost-sharing (up to a 90- day supply)
Tier 1 (Preferred Generic)	\$2/\$6 copay	\$4 copay	\$0/\$0 copay	\$0 copay
Tier 2 (Generic)	\$8/\$24 copay	\$16 copay	\$8/\$24 copay	\$16 copay
Tier 3 (Preferred Brand)	\$45/\$135 copay	\$135 copay	\$45/\$135 copay	\$135 copay
Tier 4 (Non-Preferred Drug)	\$95/\$285 copay	\$285 copay	\$95/\$285 copay	\$285 copay
Tier 5 (Specialty Tier)	31% coinsurance	31% coinsurance	33% coinsurance	33% coinsurance

#### Stage 3: Coverage Gap

After your yearly total drug costs (including what our plan has paid and what you have paid) reach \$3,820, you will enter the coverage gap (also called the "donut hole"). This means that there's a temporary change in what you will pay for your drugs. Not everyone will enter the coverage gap. If you enter the coverage gap, you will pay no more than 37% coinsurance for covered generic drugs or 25% coinsurance for covered brand name drugs until your costs total \$5,100, which is the end of the coverage gap.

### Stage 4: Catastrophic Coverage

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$5,100, you pay the greater of:

- 5% coinsurance, or
- \$3.40 copay for generic (including brand drugs treated as generic) and a \$8.50 copay for all other drugs.

#### Long-term care facilities

If you reside in a long-term care facility, you pay the same copays and coinsurance for a 31-day supply as a 30-day supply at a retail pharmacy.

### **Out-of-network pharmacies**

If you choose to get drugs from an out-of-network pharmacy, you will pay the full cost of the prescription. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

# Extra Help

People with limited incomes may qualify for extra help to pay for their prescription drug costs. If eligible, Medicare could pay for 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and co-insurance. Additionally, those who qualify won't have a coverage gap or a late enrollment penalty. Many people qualify for these savings and don't even know it. For more information about this extra help, contact your local Social Security office, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. You can also apply for extra help online at http://www.socialsecurity.gov/prescriptionhelp.

If you qualify for extra help with your Medicare prescription drug coverage costs, Medicare will pay all or part of your plan premium. If Medicare pays only a portion of this premium, we will bill you for the amount that Medicare doesn't cover.

Our plans are issued through Bright Health Insurance Company or one of its affiliates. Other providers and pharmacies are available in our network. Most network providers participate through our Care Partner.

Out-of-network/noncontracted providers are under no obligation to treat Bright Health members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

This information is not a complete description of benefits. Call 1-844-667-5502 (TTY: 711) for more information.

#### **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 customer service representative at 1-844-667-5502.

#### **Understand the Benefits**

- o Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services that you routinely see a doctor. Visit www.brighthealthplan.com/medicare or call 1-844-667-5502 to view a copy of the EOC.
- o 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.
- o 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.

### **Understand Important Rules**

- o In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- o Benefits, premiums and/or copays/co-insurance may change on January 1 of each year.
- Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.



#### Nondiscrimination Notice and Assistance with Communication

Bright Health does not exclude, deny benefits to, or otherwise discriminate against any individual on the basis of sex, age, race, color, national origin, or disability. "Bright Health" means Bright Health plans and their affiliates, which are listed below.

#### Language assistance and alternate formats:

Assistance is available *at no cost* to help you communicate with us. The services include, but are not limited to:

- Interpreters for languages other than English;
- Written information in alternative formats such as large print; and
- · Assistance with reading Bright Health websites.

To ask for help with these services, please call (844) 606-4633.

If you think that we failed to provide language assistance or alternate formats, or you were discriminated against because of your sex, age, race, color, national origin, or disability, you can send a complaint to:

Bright Health Civil Rights Coordinator PO Box 853943, Richardson, TX 75085-3943

Phone: (844) 202-2154 Fax: (800) 894-7742

You can also file a complaint with the U.S Dept. of Health and Human Services, the Office of Civil Rights:

- Online: <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>
- Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html
- **Phone**: Toll-free **1-800-368-1019**, **800-537-7697** (TDD)
- Mail: U.S Dept. of Health and Human Services. 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

If you need help with your complaint, please call (844) 202-2154.

"Bright Health" means Bright Health Insurance Company of Alabama, Inc; Bright Health Company of Arizona; Bright Health Insurance Company; Bright Health Insurance Company of Tennessee; Bright Health Insurance Company of Ohio, Inc.; Bright Health Insurance Company of New York.

Section 1557 / Multi Language Insert
This information is available in other formats like large print. To ask for another format, please call (844) 606-4633.

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English	ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call (844) 606-4633.
Spanish (US)	ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de ayuda con el idioma. Llame al (844) 606-4633.
Chinese (S)	注意:如果您讲中文,您可以获得免费的语言协助服务。请致电 (844) 606-4633。
Russian	ВНИМАНИЕ! Если Вы говорите по-русски, то услуги бесплатной языковой поддержки доступны Вам. Позвоните по телефону (844) 606-4633.
Korean	주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. (844) 606-4633 로 전화하십시오.
Haitian Creole	ATANSYON: Si w pale kreyòl ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele (844) 606-4633.
Italian	ATTENZIONE: se parla italiano, sono disponibili per Lei servizi di assistenza linguistica gratuiti. Chiami il numero (844) 606-4633.
Yiddish	אויפמערקאזמקייט: אויב איר רעדט ייִדיש, שפּראך הילף סערוויסעס, פריי פון אָפּצאָל, זענען פאראן פאר אייך. רופט 844) 606-4633
	মনোযোগ দিন: আপনি যদি বাংলায় কথা বলেন, তাহলে ভাষা সহায়তা পরিষেবাগুলি, বিনামূল্যে, আপনার জন্য
Bengali	উপলব্ধ আছে। (৪44) 606-4633 নম্বরে ফোন করুন।
Arabic	تنبيه: إذا كنت تتكلم العربية، فإن خدمات المساعدة اللغوية متاحة لك من دون مقابل. اتصل على الرقم 4633-606 (844).
Polish	UWAGA: Jeżeli posługuje się Pan/ Pani językiem polskim, może Pan/ Pani skorzystać z bezpłatnej pomocy językowej. Prosimy zadzwonić pod numer (844) 606-4633.
French (FR)	REMARQUE : si vous parlez français, des services d'assistance linguistique gratuits sont à votre disposition. Appelez le (844) 606-4633.
Tagalog	PANSININ: Kung nagsasalita kayo ng Tagalog, mayroon kayong magagamit na libreng tulong na mga serbisyong pangwika. Tawagan ang (844) 606-4633.
Vietnamese	LƯU Ý: Nếu quý vị nói tiếng Việt, sẽ có dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho quý vị. Hãy gọi số (844) 606-4633.
Navajo	DÍÍ BAA AKÓ NÍNÍZIN: Díí bee yáníłti'go Diné bizaad, saad bee áká'ánida'áwo'déé', t'áá jiik'eh, ná hóló. Koji' hódíílnih (844) 606-4633.
Urdu	توجہ دیں: اگر آپ اردو بولتے/بولتی ہیں، تو آپ کے لیے زبان سے متعلق اعانت کی خدمات، بلامعاوضہ دستیاب ہیں۔ 4633-606 (844) پر کال کریں۔
Japanese	ご注意:日本語をお話しになる方は、無料の言語アシスタンスサービスをご利用いただけます。(844)606-4633までお電話ください。
Portuguese	ATENÇÃO: caso você fale português, há serviços gratuitos de assistência de idioma à sua
(BR)	disposição. Ligue para (844) 606-4633.
_	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche
German	Hilfsdienstleistungen zur Verfügung. Rufen Sie unter (844) 606-4633 an.
Persian Farsi	توجه: اگر زبان شما فارسی است، خدمات پشتیبانی زبانی به صورت رایگان در اختیار شماست. با 4633 -606 (844) تماس بگیرید.

For more information, call Bright Health: 1-844-667-5502 (TTY: 711)

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Monday-Friday Apr. 1-Sept. 30

or

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