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Introduction

Let us help you simplify Medicare

Welcome to Premera Blue Cross! We believe an informed choice is the best choice, especially when it comes to your healthcare. Within this enrollment kit, you will find everything you need to compare our plans and find the one that best fits your life.

Please review each piece carefully. If you have questions while going through the kit, please use the resources below:

- Visit Premera.com/MS
- Call us at 800-752-6663 (TTY/TDD: 711), October 1 to March 31, 8 a.m. to 8 p.m., seven days a week; April 1 to September 30, 8 a.m. to 8 p.m, Monday to Friday.



Enrollment Instructions

Once you are ready to enroll in a Premera Medicare Supplement Plan, you have a few options.

Enroll online

Visit **Premera.com/MS** to enroll online. There, you can use our digital tool to submit an enrollment application or continue comparing plans.

Call us at 800-752-6663 (TTY/TDD: 711)

Customer Service representatives are ready to assist you in our paperless enrollment process. Our hours of operation are:

October 1 – March 31]: 8 a.m. – 8 p.m., 7 days a week April 1 – September 30]: 8 a.m. – 8 p.m., Monday – Friday

Connect with a local Premera Medicare specialist

Our Medicare specialists can answer all of your questions regarding our plans and help you enroll. If you are not currently enrolled, visit **Premera.com/Medicare** for more information.

Print, fill out, and mail the form on pages X through X to:

Premera Blue Cross PO Box 327, MS 295 Seattle, WA 98111 You can contact the specialist who serves your area:

Northwest Washington

Darlynn B. Carlson (425) 583-8280 Darlynn.Carlson@Premera.com

Southeast Washington Kirsten Keneipp (425) 367-8054 Kirsten.Keneipp@Premera.com

Central Washington

Contact a Premera Medicare representative at 855-760-8194

Outline of Medicare Supplement Coverage By Reason of Age – Cover Page: Benefit Plans A, C, G, High Deductible G and N



See Outlines of Coverage sections for detail about all plans. This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan A available. Some plans may not be available in your state. Only applicants first eligible for Medicare before 2020 may purchase Plans C, F and high deductible F.

Plans offered by Premera Blue Cross (Premera) are highlighted below.

Note: A ✓ means 100% of the benefit is paid.

Benefits			Plans /	Availal	ble to Al	l Applica	ants		first e before	icare ligible 2020 nly
	A	В	D	G ¹	K ²	L ²	M	N^3	С	F¹
Medicare Part A coinsurance and Hospital coverage (up to an additional 365 days after Medicare benefits are used up)	>	~	~	~	~	~	~	~	~	~
Medicare Part B coinsurance or copayment	~	~	~	~	50%	75%	~	copays apply	~	~
Blood (first three pints)	~	~	✓	~	50%	75%	✓	/	~	~
Part A hospice care coinsurance or copayment	~	~	~	~	50%	75%	\	~	~	~
Skilled nursing facility coinsurance			~	~	50%	75%	\	~	~	~
Medicare Part A deductible		~	✓	~	50%	75%	50%	~	~	~
Medicare Part B deductible									~	~
Medicare Part B excess charges				~						~
Foreign travel emergency (up to plan limits)			~	~			>	>	~	>
Out-of-pocket limit					\$6,940	\$3,470				

¹Plan F and G also have a high deductible option which require first paying a plan deductible of \$2,700 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare Part B deductible. However, high deductible F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

²Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit. ³Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that do not result in an inpatient admission.

SUBSCRIPTION CHARGES AND PAYMENT INFORMATION

(Rates effective April 1, 2023)

SUBSCRIPTION CHARGE INFORMATION

We (Premera) can only raise your subscription charges if we raise the subscription charges for all contracts like yours in this state.

PAYMENT MODE OPTIONS

Monthly payment by Automatic Funds Transfer (AFT). Rates shown reflect a \$5 monthly discount for AFT payments compared to the Paper Bill Option.

OR

If you prefer us to bill you, Premera will send you a paper bill in the mail each month.

AFT Paym Monthly Subscription	ent Option Charges Per Person
Plan	Rate
Plan A	\$167
Plan C	\$228
Plan G	\$199
Plan G*	\$49
Plan N	\$165
*High Deductible Plan	G

	yment Option Charges Per Person
Plan	Rate
Plan A	\$172
Plan C	\$233
Plan G	\$204
Plan G*	\$54
Plan N	\$170
*High Deductible Plan	G

DISCLOSURES

Use this outline to compare benefits and subscription charges among contracts.

READ YOUR CONTRACT VERY CAREFULLY

This is only an outline describing your contract's most important features. The contract is your insurance contract. You must read the contract itself to understand all the rights and duties of both you and your Medicare supplement carrier.

RIGHT TO RETURN CONTRACT

If you find that you are not satisfied with your contract, you may return it to PO Box 327, MS 295, Seattle, Washington 98111. If you send the contract back to us within 30 days after you receive it, we will treat the contract as if it had never been issued and return all your payments.

POLICY REPLACEMENT

If you are replacing another health insurance policy, do *NOT* cancel your existing policy until you have actually received your new contract and are sure you want to keep it.

NOTICE

This contract may not fully cover all your medical costs. Neither Premera nor its producers are connected with Medicare. This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult *Medicare and You* for more details.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new contract, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your contract and refuse to pay any claims if you leave out or falsify important medical information.

Review the application carefully before you sign it. Be certain that all information has been properly recorded.

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOSPITALIZATION* Semi-private room and board, general nur	sing and miscellaned	ous services and su	pplies
First 60 days	All but \$1,600	\$0	\$1,600 (Part A Deductible
61 st through 90 th day	All but \$400 a day	\$400 a day	\$0
91 st day and after: (while using 60 lifetime reserve days)	All but \$800 a day	\$800 a day	\$0
Once lifetime reserve days are used: • Additional 365 days	\$0	100% of Medicare eligible expenses	\$0**
Beyond the additional 365 days	\$0	\$0	All costs
entered a Medicare-approved facility within First 20 days	n 30 days after leavii All approved amounts	ng the hospital \$0	\$0
	All approved	,	\$0
21 st through 100 th day	All but \$200 a day	\$0	Up to \$200 a day
101 st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment / coinsurance for	Medicare copayment /	\$0

^{**}NOTICE: When your Medicare Part A hospital benefits are exhausted, the carrier stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the plan's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

*Once you have been billed \$226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SE	RVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
In o	EDICAL EXPENSES or out of the Hospital and Outpatient Hose d outpatient medical and surgical service sts, durable medical equipment.			•
	First \$226 of Medicare approved amounts*	\$0	\$0	\$226 (Part B Deductible)
	Remainder of Medicare approved amounts	Generally 80%	Generally 20%	\$0
	Part B Excess Charges (above Medicare approved amounts)	\$0	\$0	All costs
BL	OOD			
1	First 3 pints	\$0	All costs	\$0
	Next \$226 of Medicare approved amounts*	\$0	\$0	\$226 (Part B Deductible)
	Remainder of Medicare approved amounts	80%	20%	\$0
CL	INICAL LABORATORY SERVICES			
-	Tests for diagnostic services	100%	\$0	\$0

MEDICARE (PARTS A & B)

SER	RVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HON	ME HEALTH CARE - Medicare approv	ed services		
	edically Necessary Skilled Care ervices and Medical Supplies	100%	\$0	\$0
D	urable Medical Equipment			
	First \$226 of Medicare approved amounts*	\$0	\$0	\$226 (Part B Deductible)
	Remainder of Medicare approved amounts	80%	20%	\$0

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN C PAYS	YOU PAY
HOSPITALIZATION*			
Semi-private room and board, general nu	sing and miscellane	ous services and su	pplies
First 60 days	All but \$1,600	\$1,600 (Part A Deductible)	\$0
61 st through 90 th day	All but \$400 a day	\$400 a day	\$0
91 st day and after: (while using 60 lifetime reserve days)	All but \$800 a day	\$800 a day	\$0
Once lifetime reserve days are used: Additional 365 days	\$0	100% of Medicare eligible expenses	\$0**
Beyond the additional 365 days	\$0	\$0	All costs
entered a Medicare-approved facility within First 20 days	All approved amounts	\$0	
First 20 days		\$0	* -
		·	\$0
21 st through 100 th day	All but \$200 a day	Up to \$200 a day	\$0 \$0
21 st through 100 th day 101 st day and after	All but \$200	Up to \$200	
101 st day and after	All but \$200 a day	Up to \$200 a day	\$0
101 st day and after	All but \$200 a day	Up to \$200 a day	\$0
101 st day and after BLOOD	All but \$200 a day \$0	Up to \$200 a day \$0	\$0 All costs
101 st day and after BLOOD First 3 pints	All but \$200 a day \$0	Up to \$200 a day \$0	\$0 All costs

^{**}NOTICE: When your Medicare Part A hospital benefits are exhausted, the carrier stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the plan's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

*Once you have been billed \$226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN C PAYS	YOU PAY
MEDICAL EXPENSES In or out of the Hospital and Outpatient Ho and outpatient medical and surgical service tests, durable medical equipment.		• •	
First \$226 of Medicare approved amounts*	\$0	\$226	\$0
Remainder of Medicare approved amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges (above Medicare approved amounts)	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$226 of Medicare approved amounts*	\$0	\$226 (Part B Deductible)	\$0
Remainder of Medicare approved amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES			
Tests for diagnostic services	100%	\$0	\$0

MEDICARE (PARTS A & B)

SERVICES	MEDICARE PAYS	PLAN C PAYS	YOU PAY
HOME HEALTH CARE - Medicare approv	ved services		
Medically Necessary Skilled Care Services and Medical Supplies	100%	\$0	\$0
Durable Medical Equipment			
First \$226 of Medicare approved amounts*	\$0	\$226 (Part B Deductible	\$0
Remainder of Medicare approved amounts	80%	20%	\$0



SERVICES	MEDICARE PAYS	PLAN C PAYS	YOU PAY
FOREIGN TRAVEL - Not covered by Medically necessary emergency care servithe USA		g the first 60 days o	of each trip outside
First \$250 each calendar year	\$0	\$0	\$250
Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
IOSPITALIZATION* Semi-private room and board, general nu	rsing and miscellane	ous services and su	pplies
First 60 days	All but \$1,600	\$1,600 (Part A Deductible)	\$0
61 st through 90 th day	All but \$400 a day	\$400 a day	\$0
91 st day and after: (while using 60 lifetime reserve days)	All but \$800 a day	\$800 a day	\$0
Once lifetime reserve days are used: Additional 365 days	\$0	100% of Medicare eligible expenses	\$0***
Beyond the additional 365 days	\$0	\$0	All costs
	A 11		
ntered a Medicare-approved facility with		p	
First 20 days	All approved amounts	\$0	\$0
21 st through 100 th day	amounts All but \$200 a day	Up to \$200 a day	\$0
21 st through 100 th day 101 st day and after	amounts All but \$200	Up to \$200	, -
21 st through 100 th day	amounts All but \$200 a day \$0	Up to \$200 a day	\$0 All costs
21 st through 100 th day 101 st day and after	amounts All but \$200 a day	Up to \$200 a day	\$0
21 st through 100 th day 101 st day and after BLOOD	amounts All but \$200 a day \$0	Up to \$200 a day \$0	\$0 All costs
21 st through 100 th day 101 st day and after BLOOD First 3 pints	amounts All but \$200 a day \$0	Up to \$200 a day \$0 3 pints	\$0 All costs

^{***}NOTICE: When your Medicare Part A hospital benefits are exhausted, the carrier stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the plan's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

*Once you have been billed \$226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	S MEDICARE PLAN G PAYS						
MEDICAL EXPENSES In or out of the Hospital and Outpatient Hospital Treatment, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.							
First \$226 of Medicare approved amounts*	• • • • • • • • • • • • • • • • • • • •						
Remainder of Medicare approved amounts	(Jenerally 80%)		\$0				
Part B Excess Charges (above Medicare approved amounts)	\$0	100%	\$0				
BLOOD							
First 3 pints	\$0	All costs	\$0				
Next \$226 of Medicare approved amounts*	\$0	\$0	\$226 (Part B Deductible)				
Remainder of Medicare approved amounts	80%	20%	\$0				
CLINICAL LABORATORY SERVICES							
Tests for diagnostic services	100%	\$0	\$0				

MEDICARE (PARTS A & B)

SERVICES		MEDICARE PAYS	PLAN G PAYS	YOU PAY
HOME HEALTH CARE - Medicare approved services				
	Medically Necessary Skilled Care Services and Medical Supplies	100%	\$0	\$0
	Durable Medical Equipment			
	First \$226 of Medicare approved amounts*	\$0	\$0	\$226 (Part B Deductible)
	Remainder of Medicare approved amounts	80%	20%	\$0

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
FOREIGN TRAVEL - Not covered by Medi Medically necessary emergency care servi the USA	g the first 60 days o	of each trip outside	
First \$250 each calendar year	\$0	\$0	\$250
Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum



HIGH DEDUCTIBLE PLAN G: MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

**This high deductible plan pays the same benefits as Plan G after one has paid a calendar year \$2,700 deductible. Benefits from the High Deductible Plan G will not begin until out of pocket expenses are \$2,700. Out-of-pocket expenses for this deductible are expenses for the Part B deductible, and expenses that would normally be paid by the contract. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,700 DEDUCTIBLE**, PLAN G PAYS	IN ADDITION TO \$2,700 DEDUCTIBLE**, YOU PAY			
HOSPITALIZATION* Semi-private room and board, general nursing and miscellaneous services and supplies						
First 60 days			\$0			
61 st through 90 th day	All but \$400 a day	\$400 a day	\$0			
91 st day and after: (while using 60 lifetime reserve days)	All but \$800 a day	\$800 a day	\$0			
Once lifetime reserve days are used: Additional 365 days	\$0	100% of Medicare eligible expenses	\$0***			
Beyond the additional 365 days	\$0	\$0	All costs			
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, i entered a Medicare-approved facility within	ng the hospital	·				
First 20 days	All approved amounts	\$0	\$0			
21 st through 100 th day	All but \$200 a day	Up to \$200 a day	\$0			
101 st day and after	\$0	\$0	All costs			
BLOOD						
First 3 pints	\$0	3 pints	\$0			
Additional amounts	100% \$0		\$0			
HOSPICE CARE						
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment / coinsurance for outpatient drugs and inpatient respite care	Medicare copayment / coinsurance	\$0			

^{***}NOTICE: When your Medicare Part A hospital benefits are exhausted, the carrier stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the plan's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.



HIGH DEDUCTIBLE PLAN G (continued): MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

*Once you have been billed \$226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

**This high deductible plan pays the same benefits as Plan G after one has paid a calendar year \$2,700 deductible. Benefits from the High Deductible Plan G will not begin until out of pocket expenses are \$2,700. Out-of-pocket expenses for this deductible are expenses for the Part B deductible, and expenses that would normally be paid by the contract. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,700 DEDUCTIBLE**, PLAN G PAYS	IN ADDITION TO \$2,700 DEDUCTIBLE**, YOU PAY					
MEDICAL EXPENSES In or out of the Hospital and Outpatient Hospital Treatment, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.								
First \$226 of Medicare approved amounts*	\$0	\$0	\$226 (Unless Part B deductible has been met)					
Remainder of Medicare approved amounts	Generally 80%	Generally 20%	\$0					
Part B Excess Charges (above Medicare approved amounts)	\$0	100%	\$0					
BLOOD								
First 3 pints	\$0	All costs	\$0					
Next \$226 of Medicare approved amounts*	\$0	\$0	\$226 (Unless Part B deductible has been met)					
Remainder of Medicare approved amounts	80%	20%	\$0					
CLINICAL LABORATORY SERVICES								
Tests for diagnostic services	100%	\$0	\$0					



HIGH DEDUCTIBLE PLAN G (continued): MEDICARE (PARTS A & B)

*Once you have been billed \$226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

**This high deductible plan pays the same benefits as Plan G after one has paid a calendar year \$2,700 deductible. Benefits from the High Deductible Plan G will not begin until out of pocket expenses are \$2,700. Out-of-pocket expenses for this deductible are expenses for the Part B deductible, and expenses that would ordinarily be paid by the contract. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,700 DEDUCTIBLE**, PLAN G PAYS	IN ADDITION TO \$2,700 DEDUCTIBLE**, YOU PAY		
HOME HEALTH CARE - Medicare approved services					
Medically Necessary Skilled Ca Services and Medical Supplies	re 100%	\$0	\$0		
Durable Medical Equipment					
First \$226 of Medicare approv amounts*	ed \$0	\$0	\$226 (Unless Part B deductible has been met)		
Remainder of Medicare approamounts	ved 80%	20%	\$0		

OTHER BENEFITS - NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,700 DEDUCTIBLE**, PLAN G PAYS			
FOREIGN TRAVEL - Not covered by Medi Medically necessary emergency care servi	ng the first 60 days o	of each trip outside			
the USA	0 0	-			
the USA First \$250 each calendar year	\$0	\$0	\$250		

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY				
HOSPITALIZATION* Semi-private room and board, general nursing and miscellaneous services and supplies							
First 60 days	All but \$1600	\$1,600 (Part A Deductible)	\$0				
61 st through 90 th day	All but \$400 a day	\$400 a day	\$0				
91 st day and after: (while using 60 lifetime reserve days)	All but \$800 a day	\$800 a day	\$0				
Once lifetime reserve days are used: Additional 365 days	\$0	100% of Medicare eligible expenses	\$0**				
Beyond the additional 365 days	\$0	\$0	All costs				
You must meet Medicare's requirements, entered a Medicare-approved facility within		ng the hospital					
First 20 days	amounts	\$0	\$0				
21 st through 100 th day	All but \$200 a day	Up to \$200 a day	\$0				
101 st day and after	\$0	\$0	All costs				
BLOOD							
First 3 pints	\$0	3 pints	\$0				
Additional amounts	100%	\$0	\$0				
HOSPICE CARE							
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment / coinsurance for outpatient drugs and inpatient respite care	Medicare copayment / coinsurance	\$0				

^{**}NOTICE: When your Medicare Part A hospital benefits are exhausted, the carrier stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the plan's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

*Once you have been billed \$226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY				
MEDICAL EXPENSES In or out of the Hospital and Outpatient Hospital Treatment, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.							
First \$226 of Medicare approved \$0 \$0 (Part B							
Remainder of Medicare approved amounts	Generally 80%	Balance, other than up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the member is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense	to \$50 per emergency room visit. The copayment of up to \$50 is waived if the member is admitted to any hospital and the				
Part B Excess Charges (above Medicare approved amounts)	\$0	\$0					
BLOOD							
First 3 pints	\$0	All costs	\$0				
Next \$226 of Medicare approved amounts*	\$0	\$0	\$226 (Part B Deductible)				
Remainder of Medicare approved amounts	80%	20%	\$0				
CLINICAL LABORATORY SERVICES							
Tests for diagnostic services	100%	\$0	\$0				

*Once you have been billed \$226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES		MEDICARE PAYS	PLAN N PAYS	YOU PAY	
HOME HEALTH CARE - Medicare approved services					
	Medically Necessary Skilled Care Services and Medical Supplies	100%	\$0	\$0	
	Durable Medical Equipment				
	First \$226 of Medicare approved amounts*	\$0	\$0	\$226 (Part B Deductible)	
	Remainder of Medicare approved amounts	80%	20%	\$0	

PLAN N (continued): OTHER BENEFITS - NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
FOREIGN TRAVEL - Not covered by Medi Medically necessary emergency care servi the USA	g the first 60 days o	of each trip outside	
First \$250 each calendar year	\$0	\$0	\$250
Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

Washington Medicare Supplement Enrollment Application for Plans A, C, G, High Deductible G, and N

Personal Information

PO Box 327, MS 295 Seattle, WA 98111 800-752-6663 Fax: 425-918-5278



You are eligible to apply for a Premera Blue Cross (Premera) Medicare Supplement Plan if you:

- Reside in Washington (excluding Clark County),
- Currently have both Medicare Part A and Part B, and
- Don't receive Medicaid assistance other than payment of your Medicare Part B Premium.

Please type your answers or print clearly in ink so we can process your application quickly. Be sure to return all pages to us. Omissions, incomplete answers, or the use of correction fluid or tape will result in the return of your application and may cause a delay in the effective date of your coverage.

\smile							
Last Name		Suffix	Firs	st Name			Middle Initial
Home Address (cannot be a PO Box business address)	or	City		County		State WA	Zip
Mailing Address (if different from above)		City		County		State	Zip
Billing Address (if different from both above)	n	City		County		State	Zip
Phone Number			Alte	ernate Phone N	lumber		
()			()			
Email Address*	Birth	ndate (Mc	nth/	'Day/Year)	Gender		
					□ Ма	le	☐ Female
*Important Note: We can send enroll Welcome Kit, and a copy of this appli Do you want to receive enrollment no Kit, and a copy of this application to	<i>catio</i> otific	<i>n to you b</i> ations, inf	y en	nail instead of a	paper copy	/.	
☐ Yes ☐ No							

APIMSWA (05-2022) 021139 (01-01-2023)

Race (Optional)				
Premera is committed to optional. If you'd like to 800-722-1471. The collections	self-identify, ple	ase do so. To change tl	hese selections	· · ·
(Check one)				
America Indian or Al	aska Native	Asian		
☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander				
White		☐ Two or more races	3	
Other race				
Ethnicity (Optional)				
Hispanic or Latino		☐ Not Hispanic or La	atino	
Language (Optional)				
	English from th	e list. To change these	selections at an	•
(Check one)				
Arabic	Chinese	Englis Englis	h	☐ French/Haitian Creole French
German	Greek	☐ Italian		Japanese
	Polish	☐ Portug	juese	Russian
Spanish	□ Tagalog	☐ Vietna	mese	Other:
B) Plan Selection				
Which Medicare Supple	mont plan do v	ou want to onroll in?		
	, <u>, </u>		a Cilliah Daduat	tible Dlan N
			n G High Deduct	_
Note: Only those applic for Plans C, F, and High			are before Janı	uary 1, 2020, may apply
<u> </u>	•		•	ark date if all information ne month you want your
I want this plan to begin application is signed.)	on the first of _	(enter month)	(No more than	90 days after the

$\binom{\mathsf{C}}{\mathsf{C}}$

Medicare Information

If you lost or are losing other health insurance coverage and received a notice from your prior insurer saying you were eligible for guaranteed issue of a Medicare Supplement insurance policy or that you had certain rights to buy such a policy, you may be guaranteed acceptance in one or more of our Medicare Supplement plans. Please include a copy of the notice from your prior insurer with your application. Please answer all questions:

l o the best of your knowledge:				MEDICARE HEA	LTH INSURANCE	
Y	\square N	1.	Did you turn 65 in the last 6 m	onths?	Name Number	
Υ	\square N	2.	Will you turn 65 in the next 6 r	nonths?	JOHN L SMITH	
Υ	□N	3.	Did you enroll in Medicare Part B in the last 6 months?		1EG4-TE5-MK72 Lettled to Concentrate (PART A) MEDICAL (PART B)	03-01-2016 03-01-2016
Medicare Number (11 alphanumeric characters as seen in the image above)						
Hospital (Part A) Effective Date			ctive Date	Medicare (Pa	art B) Effective Date	

Please fill in your Medicare Number and effective dates in the box above using the information from your Medicare card or attach a copy of your Medicare Card. We need all characters to enroll you.

If you answered YES to 1 or 2, please skip the Health Statements (Section F). The law guarantees that for six months immediately following enrollment in Medicare medical coverage Part B, individuals cannot be denied insurance due to health conditions.



Payment and Premium Discounts

DO NOT send payments with this application.

You will get monthly paper bills if you do not select automatic monthly withdrawals.

A government agency or any other third party may not sponsor or pay for your individual health plan, except as required by law.



Tip – Save \$60/year Sign up for automatic monthly withdrawals (AFT) and save \$60 a year. Call us at 800-722-1471 for more information.

Please complete this section if you are selecting automatic monthly withdrawal

I have selected automatic monthly withdrawal and I hereby authorize Premera to initiate funds transfer from the bank or financial institution account indicated below. I authorize my financial institution to honor these transfers.

Fill out the information above. To ensaccuracy of your automatic withdraw recommend that you send us a photo your voided check.	al, we	Bank Routing Number	 count Number	0001
Bank routing number (see below)	Account n	umber (see below)	Checking	Savings
City		State	Zip	
Financial institution or bank name				
\(\frac{1}{2}\)				
Account holder's name (print)				

Additional terms and conditions:

- Funds are transferred on the fifth business day of each month to pay for that month's coverage. For example, the deduction on February 5th pays for coverage in February.
- I understand that my monthly subscription charges will be automatically withdrawn from my bank account each month until I notify Premera that it should be cancelled. To ensure cancellation, I must notify Premera no later than the twentieth of the month to be effective for the following month's automatic withdrawal. I have the right to stop payment on a specific bank transfer at least 3 days prior to the next scheduled withdrawal date.
- It may take as long as 45 days to set up the funds transfer. I may receive a paper bill to cover the initial month(s) while the transfer is being set up.

Bank account holder Signature	Today's date
X	

E

Other Healthcare Information

Please review the statements below, then answer all questions to the best of your knowledge.

- You do not need more than one Medicare Supplement insurance policy.
- If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need multiple coverages.
- If you are 65 or older, you may be eligible for benefits under Medicaid and may not need a Medicare Supplement policy.
- If, after purchasing this policy, you become eligible for Medicaid, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested, during your entitlement to benefits under Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medicaid. If you are no longer entitled to Medicaid, your suspended Medicare Supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstituted if requested within 90 days of losing Medicaid eligibility. If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstituted policy will not have outpatient prescription drug coverage but will otherwise be substantially equivalent to your coverage before the date of suspension.
- If you are eligible for and have enrolled in a Medicare Supplement policy by reason of disability and you later become covered by an employer or union-based group health plan, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested, while you are covered under the employer or union-based group health benefit plan. If you suspend your Medicare Supplement policy under these circumstances, and later lose your employer or union-based group health plan, your suspended Medicare Supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstituted if requested within 90 days of losing your employer or union-based group health plan. If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstituted policy will not have outpatient prescription drug coverage but will otherwise be substantially equivalent to your coverage before the date of the suspension.
- Counseling services may be available in your state to provide advice concerning your purchase
 of Medicare Supplement insurance and concerning medical assistance through the state
 Medicaid program, including benefits as a Qualified Medicare Beneficiary (QMB) and a Specified
 Low-Income Medicare Beneficiary (SLMB).

ı. ie	en us about any i	neip	you receive from your state's inedicare program (required):
Υ	□N	a.	Are you covered for any medical assistance through the state Medicaid program?
			Note to applicant : If you are participating in a "Spend-Down Program" and have not met your "Share of Cost," please answer NO to this question.
Υ	\square N	b.	If yes, will Medicaid pay your premiums for this Medicare Supplement plan?

Υ	□N	C.	Do you receive any benefits from Medicaid OTHER THAN payments toward your Medicare Part B Premium?
Υ	□N	d.	Have you recently lost coverage for medical assistance through the state Medicaid program?
			If yes, when did it end?//
2. Tell u	s about your	Med	dicare <u>Supplement</u> coverage (required):
Υ	\square N	a.	Do you have another Medicare Supplement policy in force?
			If so, with what company, and what plan do you have?
			Company & plan name:
			Member ID:
			Start date: / End date: / /
			Customer Service Phone Number:
	□N	b.	If so, do you intend to replace your current Medicare Supplement policy with this plan?
3. Tell u	s about your	Med	dicare <u>Advantage</u> coverage (required):
Y	N	a.	If you had coverage from any Medicare plan other than original Medicare within the last 63 days (for example, a Medicare Advantage plan, or a Medicare HMO or PPO), fill in your start and end dates below. If you are still covered under this plan, leave End blank.
			Company & plan name:
			Start: / End: /
Y	□N	b.	If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare Supplement policy?
Y	□N	C.	Was this your first time in this type of Medicare plan?
Υ	□N	d.	Did you drop a Medicare Supplement policy to enroll in the Medicare plan?

Υ	□N	a. Have you had coverage under any other health insurance within the past 63 days? For example, an employer, union, or individual plan.
		If so, with what company, and what kind of policy?
		Company & plan name:
		Member ID:
		Start date: / End date: /
		Customer Service Phone Number:

4. Tell us about any other group or individual health insurance coverage (required):



Do I need to complete health questions?

When applying for Plan A, C, G, High Deductible G, or N, you do not need to complete Section G if any of the following is true.

- 1. Your Medicare managed care plan or PACE program coverage ends because the plan is leaving the Medicare program, stops giving care in your area, or you move out of the plan's service area, and you apply for Medicare Supplement (Medigap) coverage after you receive notice that your coverage is terminating or ceasing, and no later than 63 days after your coverage terminates or ceases.
- 2. Your employer group health plan coverage that supplements the benefits under Medicare ends or ceases to provide all such supplemental benefits to you, and you apply for Medicare Supplement (Medigap) coverage after (a) your coverage is met or ceases, or (b) you receive notice that your coverage is terminating or ceasing, whichever is later, and no later than 63 days after your coverage terminates.
- 3. Your Medicare Supplement (Medigap) insurance company goes bankrupt, and you lose your coverage, or your Medicare Supplement (Medigap) policy coverage ends through no fault of your own, and you apply for Medicare Supplement (Medigap) coverage beginning on the earlier of your coverage terminating or you are receiving notice of termination or bankruptcy, and no later than 63 days after your coverage terminates.
- 4. You enrolled in a Medicare Part D plan during your initial enrollment period and were enrolled under a Medicare Supplement (Medigap) policy that covers outpatient prescription medications, and you apply for Medicare Supplement (Medigap) coverage up to 60 days before the initial Medicare Part D enrollment period and no later than 63 days after the effective date of your Medicare Part D coverage. Please enclose proof of enrollment in Medicare Part D.
- 5. You joined a Medicare Advantage or PACE program when you were first eligible for Medicare Part A (and you're enrolled in Medicare Part B). Within the first year of joining, you want to switch to Original Medicare, and you apply for a Medicare Supplement (Medigap) coverage up to 60 days before and no later than 63 days after your Medicare Advantage or PACE program coverage terminates.
- 6. You dropped a Medicare Supplement (Medigap) policy to join a Medicare Advantage or PACE program for the first time and now you want to leave. You have been in the plan for no more than a year and you apply for a Medicare Supplement (Medigap) policy up to 60 days before and no later than 63 days after your plan terminates. A health statement is not required if you enroll in the same Medicare Supplement (Medigap) policy (with the same company) that you had previously, if available.
- 7. You leave a Medicare Advantage plan or drop a Medicare Supplement (Medigap) plan because the company or its representatives haven't followed the rules or misled you, and you apply for a Medicare Supplement (Medigap) policy up to 60 days before and no later than 63 days after your plan terminates.
- 8. You currently are enrolled in a standardized Medicare Supplement (Medigap) plan issued in 1990 or later, and you wish to switch to a plan with either greater, equal, or lesser benefits. (For example, from a 1990 standard Plan F to a 2010 standard Plan F.) Exception: if you have Plan A, you can only switch to Plan A without requiring underwriting.

Answer these health questions to determine if you are eligible for this coverage.

If any statements in Section F apply to you, skip this section, and move on to Section H. If no statements in Section F apply to you, fill out this section.

1.	Do any of these conditions apply to you?	?		
•	End stage renal (kidney) disease • Currently receiving dialysis	Have a bleeding (coagulation defect), blood disorder, or leukemia		
•	Diagnosed with kidney disease •	Rheumatoid arthritis, joint replacement		
•	that may require dialysis Cirrhosis/liver failure	Schizophrenia, bipolar mood, attempted suicide, or eating disorder		
•	Chronic obstructive pulmonary •	Transplant (excludes corneal)		
	disorder (COPD) •	Insulin dependent diabetes		
2.	Within the past 5 years, has a medical prodiscussed, or recommended treatment of following conditions?	<u> </u>		
•	Alcohol, or chemical/drug abuse or dependence	 Heart attack, congestive heart failure, coronary artery disease, pacemaker, stenosis, or heart 		
•	DVT (clots) or PVD (peripheral vascular	valve prolapse or transplant		
	disease)	 Ulcerative colitis or Crohn's disease 		
•	Stroke/TIA or paralysis	 Chronic bronchitis or tuberculosis 		
•	Prostatitis	 Chronic back/neck/disc problems 		



If you answered YES under questions 1 or 2 in this section, you are NOT eligible for these plans at this time.

If your health status changes in the future, allowing you to answer NO to all of the questions in this section, please submit an application at that time.

For information regarding plans that may be available, contact your local state department on aging.

If you answered NO to both questions 1 and 2, your answer to questions 3 and 4 will be used to determine if your application will be accepted.

3. Height and weight:

Height			Weight / lbs.
	Foot	Inches	
	Feet	Inches	

4. Have you taken medications within the past year?				
Yes. Please enter your me	es. Please enter your medication information in the table provided below.			
No. Please move to Section	Please move to Section H.			
Medication Name	How long have you been taking this medication?	What does this medication treat?		
II) Authorization and Varification of Information				

Authorization and Verification of Information

I, the undersigned, apply for enrollment with Premera Blue Cross (Premera). I represent that all statements and answers on this application are complete and true. I understand coverage is available to me due to: (1) my residing in Washington (excluding Clark County). (2) my enrollment in Medicare Parts A and B, (3) my eligibility for Medicare due to age (65 or over), and (4) I don't receive Medicaid assistance other than payment of my Medicare Part B premium. I understand and agree that coverage does not begin until Premera accepts this application and assigns an effective date of coverage and that receipt of my money (cash, check or money order) does not constitute enrollment under any Medicare Supplement program. I authorize Premera, at its option, to pay providers directly for services rendered. I also understand and agree that Premera may:

- 1. Accept this application; or
- 2. Deny this application, in which case any subscription charges submitted will be refunded to, and accepted by me; or
- 3. Within the first two years of my coverage, void my contract (in other words, cancel my coverage back to its effective date, as if never existed at all) if I have made any intentionally false or misleading statements on this application or enrollment form that are material enough to affect my acceptability for coverage.

I understand that Premera may collect, use, and disclose personal information about me as required or permitted by law or to perform routine business functions, such as determining my eligibility for enrollment, credit for waiting periods, and benefits; paying claims; and fulfilling other obligations stated in its contract with me. If Premera discloses my personal information for any other reason, Premera will first remove any data that can be used to easily identify me or will get my signed authorization.

I further understand that any physician, health care provider, hospital, insurance or reinsurance company, pharmacy benefits manager or third party benefits administrator may disclose my personal health information, including any and all diagnostic, procedural, treatment, claim, prescription or other health related information including records concerning alcohol and/or chemical dependency, reproductive health (including abortion), sexually transmitted diseases, HIV, AIDS, psychiatric disorders and mental illness to Premera or its representatives as allowed by law.

I understand that it is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

I understand that the Medicare Supplement contract will not pay benefits during the first three months after the effective date for any condition for which I have had treatment, medicine, or diagnostic testing within the three months prior to my effective date. I understand that, under certain conditions, this limitation may be shortened or waived. The waiting period may be waived if I apply for this contract within 63 days of leaving other healthcare coverage and I provide proof with this application.

I understand I am responsible for canceling any prior coverage.

If you answered yes to questions 2 or 3 in Section E, you must c replacement notice.	omplete and sign the attached				
☐ I acknowledge receipt of the Guide to Health Insurance for People with Medicare and the Outline of Coverage.					
I have read all information and have answered all questions to	the best of my ability.				
Signature of applicant Today's date					
X					

Note: if you are signing as the legal representative for the applicant, please enclose a copy of the appropriate legal documentation.

!!! IMPORTANT: Be Sure to Return the Entire Application!!!

Continue to the next page for the Replacement Notice



For producer use only

Be sure to return this page to us even if you do not have a producer.

If this application is being submitted through a producer, they must complete the information below and the attached Notice of Replacement, if appropriate. If all questions are not answered completely, the application will be returned.

Completion of this section by a producer is require	ed.				
List any other medical or health insurance policies sold to the applicant					
2. List policies sold which are still in force	2. List policies sold which are still in force.				
3. List policies sold in the past five years whic	h are no longer in force.				
Producer name (please print)	Premera producer number (5 digits)				
Producer email address	Producer contact number ()				
Producer signature v	Date				

Notice to Applicant Regarding Replacement of Medicare Supplement or Medicare Advantage Coverage

☐ Disenrollment from a Medicare Advantage Plan.

Please explain reason for disenrollment:

PO Box 327, MS 295 Seattle, WA 98111-0327

you are enrolling in Part D



Applicant last name First name Subscriber ID number

Save this notice! It may be important to you in the future!

According to your application, you intend to terminate existing Medicare Supplement or Medicare Advantage insurance and replace it with a contract to be issued by Premera Blue Cross. Your new contract will provide thirty (30) days within which you may decide, without cost, whether you desire to keep the policy.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration, you find that purchase of this Medicare Supplement coverage is a wise decision, you should terminate your present Medicare Supplement or Medicare Advantage coverage. You should evaluate the need for other disability coverage you have that may duplicate this contract.

Statement to applicant by issuer, producer, or other representative

I have reviewed your current medical or health insurance coverage. To the best of my knowledge, this Medicare Supplement policy will not duplicate your existing Medicare Supplement or, if applicable, Medicare Advantage coverage because you intend to terminate your existing Medicare Supplement coverage or leave your Medicare Advantage plan.

The replacement policy is being purchased for the following reason(s):

Additional benefits

Pewer benefits and lower premiums

Plan has outpatient prescription drug coverage and

- 2. State law provides that your replacement contract or certificate may not contain new pre-existing conditions, waiting periods, elimination periods, or probationary periods. Premera Blue Cross will waive any time periods applicable to pre-existing conditions, waiting periods, elimination periods, or probationary periods in the new contract to the extent such time was spent (depleted) under original policy.
- 3. If you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy had never been in force.

Do not cancel your present policy until you have received your new contract and are sure that you want to keep it. If you have any questions, please call us at 800-752-6663 or contact your producer.

Signature of producer or representative (signature not required for direct response sales)	Printed name of producer or representative
x	
Applicant's signature	Date
x	

023000 (04-2022) 023000 (02-15-2022)



Discrimination is Against the Law

Premera Blue Cross (Premera) complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). Premera provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact the Civil Rights Coordinator. If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, Fax: 425-918-5592, TTY: 711, Email AppealsDepartmentInquiries@Premera.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. 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.isf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html. You can also file a civil rights complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint Portal available at https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status, or by phone at 800-562-6900, 360-586-0241 (TDD). Complaint forms are available at https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx.

Language Assistance

<u>ATENCIÓN</u>: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-722-1471 (TTY: 711). 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 800-722-1471 (TTY: 711)。

<u>CHÚ Ý</u>: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-722-1471 (TTY: 711).

<u>주의</u>: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-722-1471 (TTY: 711) 번으로 전화해 주십시오.

<u>BHИМАНИЕ</u>: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-722-1471 (телетайп: 711).

<u>PAUNAWA</u>: Кипд падзазавіта ка пд Тадаlод, тадагі капд дитаті пд тра serbisyo ng tulong sa wika nang walang bayad. Титаwад sa 800-722-1471 (ТТҮ: 711).

<u>УВАГА!</u> Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки.

Телефонуйте за номером 800-722-1471 (телетайп: 711).

<u>ATTENTION</u>: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-722-1471 (ATS : 711). <u>UWAGA</u>: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-722-1471 (TTY: 711). <u>ATENÇÃO</u>: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-722-1471 (TTY: 711).

<u>ATTENZIONE</u>: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-722-1471 (TTY: 711). <u>توجه:</u> اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 711) (TTY: 711 تماس بگیرید.