

Health Insurance Guide

VHC Health



CFA Makes Blue Work for You

Industry Leading Service Excellence

At CareFirst Administrators, customers are at the heart of everything we do. Our service teams are structured to ensure your satisfaction. Our customer service associates provide fast and accurate resolution to the member.

Our customer service delivers:

- Quality-focused customer service
- Access to speak to a service associate Monday through Thursday from 8:30 a.m. through 6 p.m. ET and Fridays from 8:30 a.m. through 5 p.m. ET.
- A toll-free number to connect to our interactive voice response (IVR) system. The IVR is available 24 hours a day, 7 days a week. Providing convenient access to information regarding specific claims, request a medical or dental plan benefit summary via fax; hear their YTD out-of-pocket and deductible information.

One in three Americans choose Blue



Our interactive member portal allows members around the clock access to real-time information. Through cfablue.com, member can:

- Check claim status and history
- Review online EOBs
- View coverage and demographic information
- Request replacement ID card
- Access provider search links

No matter where you are, you're never far from Blue Cross and Blue Shield.

When traveling abroad, members take their healthcare benefits with them—across the country and around the world, providing a world of choices. Outside the United States, you have access to doctors and hospitals around the world through the Blue Cross Blue Shield Global Core program.

Did you know that in the United States:

- Blue Plans collectively have contracts with 96 percent of hospitals and 91 percent of physicians
- Blue providers are available in every zip code, and are conveniently located near members in urban, suburban, and rural areas.

National coverage and a strong regional presence



106 million
members rely
on BCBS
companies



3.2 million
CareFirst
members



82
Fortune 100
companies
choose Blue

Healthy living is just a deal away

Blue 365 offers exclusive health and wellness deals that keep members healthy and happy, every day of the year. This program delivers great discounts from top national and local retailers on fitness gear, gym memberships, family activities, healthy eating options and much more. Because this is a discount program there are no claim forms, referrals or paperwork.

We all know that good benefits are an important part of effectively managing our health. At the end of the day, we treat our members as more than just a claims number. Visit blue365deals.com to take advantage today!

Easy Internet Access to Your Claims Information



Access to claims
available 24 hours a
day/7 days a week



Order replacement
ID cards



Secure website
that is password
protected and data
encrypted



Easy to use—all you
need is a computer
with internet access

Registering and creating an account

1. Go to cfablue.com
2. Click on *Log In or Register* on the top right side of the screen
3. Click on *Register New User*
4. Enter your chosen username, email address and type of user, and click *Submit*.
5. Verify your identity by providing requested information:
 - participant ID, last name, and zip code
6. Click *Next*
7. Create your password
8. Click *Submit*.

Viewing your personal claims

1. From the home page, click the *View Claims and Benefit Information* tile
2. Click *View All Claims*
3. A default start date will appear under your participant ID and group. Enter the date for a specific claim you would like to review.
4. A list of claims will be produced beginning with the date entered and any thereafter.
5. The Accumulators drop down located above the list of claims will allow you to view claims by category (medical, dental, vision), your year-to-date deductibles, and out-of-pocket spending.

Selecting option for paperless EOBs

1. After logging into your account, click the *I'm here to* option on the top of the screen.
2. From the drop down, select *Go Green, Go Paperless*
3. Scroll down and select *Yes, I agree to have electronic EOB notification* option
4. Click *Submit*.

If you have any questions, call CFA using the phone number on your ID card.

Find a Doctor, Hospital or Urgent Care

We make it easy for you to find the doctors you need at **cfablue.com**. Whether you need a doctor or facility, the Provider Search online tool can help you find what you're looking for based on your specific needs.

The database is updated regularly, so you can always have the most up-to-date information available.

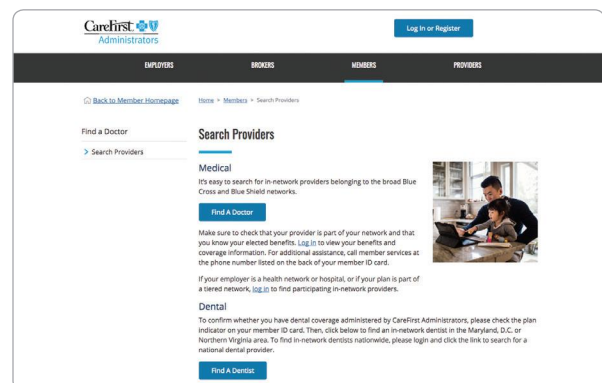
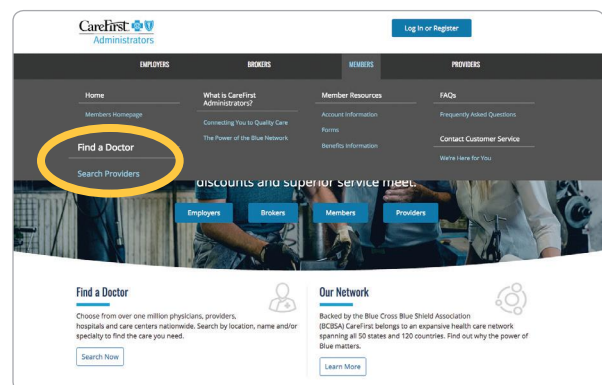
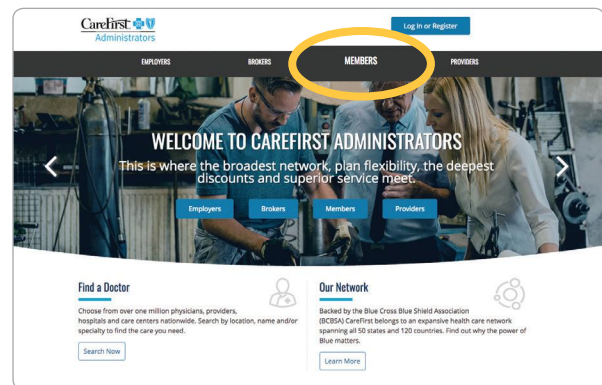
- Go to **cfablue.com**
- Select *Members* on the top of the screen
- Under *Find a Doctor*, click *Search Providers*
- Click *Find A Doctor*
- Next, enter your location and the first three (3) letters or numbers of your member ID, located on the front of your ID card.
- Select a category from the menu, such as *Doctor by name*, *Doctor by specialty*, *Places by name*, *Places by type* or *Search all*.
- Click the magnifying glass icon to search.

Refine Your Search

Our Advanced Search feature allows you to refine your search and specify the additional requirements that are most important to you. Filter *People* or *Places* by:

- Languages spoke by a provider
- Patient age accepted
- Specialty
- Quality reports, and more.

The provider search creates a directory of providers who, based on our records, participate in the network at the time of the provider search. Every effort is made to ensure the accuracy of the directory at the time of printing; however network changes may occur. Please verify provider participation in the network prior to service.



Your Health Ticket

It's important to choose the right doctor to meet your healthcare needs. With Health Ticket you have access to an online provider directory and comprehensive information about your health care benefits.

Health Ticket is available 24/7 and your search results are printable so you can take them along with you to medical appointments.

Your Health Ticket looks similar to your regular ID card, only with more detail, which will allow you to:

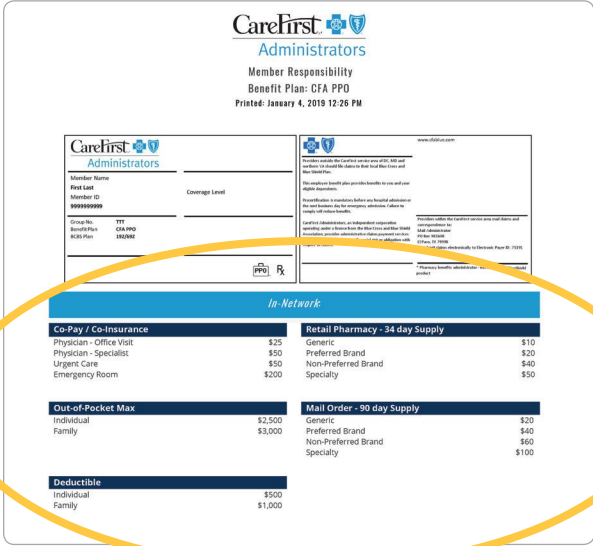
- Keep better control of your out-of-pocket expenses.
- Obtain a snapshot of each provider you research, in-network or out-of-network.
- Use the printable ID card in the event you lose or misplace your regular card.

Based on the search criteria you enter, you will easily be able to locate:

- In-network providers by specialty, hospital, facility or geographic location
- Your copay information specific to that provider
- Deductible information
- Coinsurance information
- Directions to the provider's office
- Important phone numbers
- How to print an ID Card

It's easy to get started

- Visit cfablue.com
- Select *Log in or Register* to log into your account
- Next, click on *Digital ID Card*
- Enter member number, last name, and ZIP code
- Select *Submit*, and follow instructions on the next page



CareFirst[®] Administrators
Member Responsibility
Benefit Plan: CFA PPO
Printed: January 4, 2019 12:26 PM

In-Network	
Co-Pay / Co-Insurance	Retail Pharmacy - 34 day Supply
Physician - Office Visit	Generic
Physician - Specialist	Preferred Brand
Urgent Care	Non-Preferred Brand
Emergency Room	Specialty
Out-of-Pocket Max	Mail Order - 90 day Supply
Individual	Generic
Family	Preferred Brand
	Non-Preferred Brand
	Specialty
Deductible	
Individual	
Family	

If you have further questions about Health Ticket, please call CFA at the number on your member ID card.



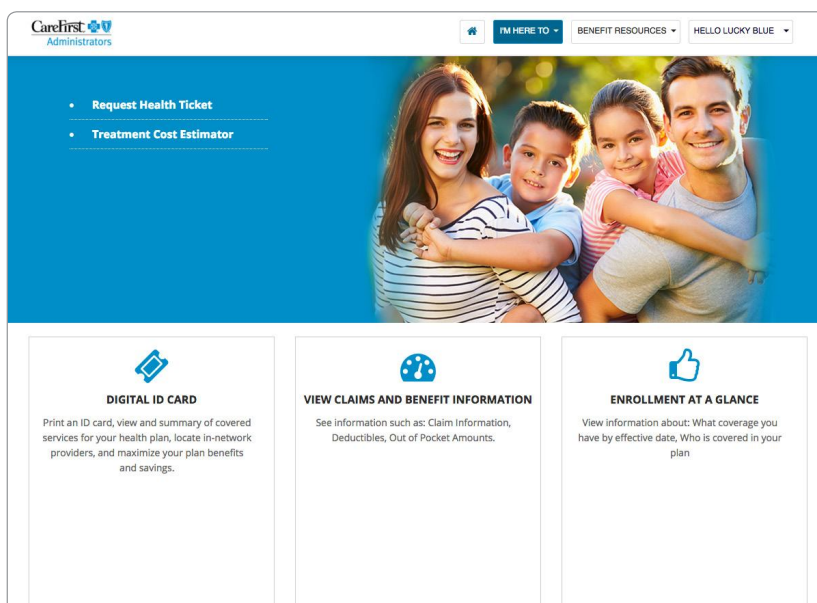
Visit Our Member Portal

We want to empower our members with easy health care access and the right information to help them make confident choices. With this goal in mind, you have the **cfablue.com** member portal—a place where you can access important health information quickly, easily and securely.

At cfablue.com, you can:

- View digital member ID cards
- View claims and benefits information
- Submit claims
- Find providers
- Request member ID cards
- Estimate treatment costs

To get started, visit **cfablue.com** and click *Log In* or *Register* on the top right hand corner. The homepage presents everything at your fingertips.



The primary features available, once you're logged into the member portal, are as follows:



View or print your digital member ID card

Here you'll find:

- **Health Ticket**—available 24/7, this tool can help you track your out-of-pocket expenses
- A snapshot of each provider you look up, both—in-network and out-of-network
- A printable member ID card, in case your current card is lost or stolen

CareFirst Administrators
Focused on Meeting Your Service Needs

HOME

Welcome

CFA is pleased to provide you with access to important information about your health plan.

Print an ID Card
To print an ID Card - Sign in by:

- Entering your member number, last name and zip code
- Selecting "Submit" and then
- Selecting the "Print ID Card" option on the next page

It's that easy!

Access Health Ticket
To access a Health Ticket - Sign in by:

- Entering your member number, last name and zip code
- Selecting "Submit" and then
- Following the instructions on the next page

The Health Ticket provides you quick and easy access to information you need.

- Look up in-network providers by specialty, hospital, facility or geographic location
- View copay information specific to your selected provider
- View deductibles and co-insurance information
- Get directions to your provider's office
- View your providers' contact information

Please enter the information below and click the "Submit" button.

Enter Member Number (9 Digits)

Enter Last Name

Enter Zip Code (5 Digits)

Submit



View claims and benefit information

- Search for claims
- Check any claim status
- View claims by category:
 - Medical
 - Dental
 - Vision

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HOME | HERE TO GO | BENEFIT RESOURCES | HELLO DEMO EMPLOYEE

SMITH, JESSICA | 01/01/2018 | 99/99/9999

Participant: SMITH, JESSICA | Participant Remarks:

Accumulators:

Filter Claims Data

Showing 1 to 7 of 7 entries

Search: | Entries Per Page: 10

Date	Type	Description	Provider	ServiceDt	Charges	Status	Pay
11/18/2018	Health Claim	Claim:201812176624-01	UNIV OF MD PATHOLOGY AS	11/18/2018-11/18/2018	25.00	Pending Examiner Review	
11/29/2018	Health Claim	Claim:201812178667-01	GIANT OF MARYLAND LLC	11/29/2018-11/29/2018	142.80	Reviewed & Waiting to be Paid	
11/29/2018	Health Claim	Claim:201812178667-02	GIANT OF MARYLAND LLC	11/29/2018-11/29/2018	15.38	Pending Examiner Review	
12/03/2018	Health Claim	Claim:201812176405-01	UNIV OF MD ANESTHES ASS	12/03/2018-12/03/2018	855.00	Pending Examiner Review	
12/04/2018	Health Claim	Claim:201812176877-01	GLEN BURNIE BAY AREA OR	12/04/2018-12/04/2018	576.00	Pending Examiner Review	
12/12/2018	Health Claim	Claim:201812177396-01	VEIN CLINICS OF AMERICA	12/12/2018-12/12/2018	750.00	Pending Examiner Review	
12/12/2018	Health Claim	Claim:201812177396-02	VEIN CLINICS OF AMERICA	12/12/2018-12/12/2018	350.00	Reviewed & Waiting to be Paid	



Enrollment at a glance

View basic account and coverage information for both you and your dependents.

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Benefits at a Glance

Group: GEN Participant: GEN000024

Additional Demographic info Print Exit

The following shows your coverages as of 01/01/2019. You may be able to update/change certain selections based on the parameters of your Benefit Plan. For further information, consult your Benefits Handbook and direct any questions to your Human Resources Department.

Participant Information

Participant: JESSICA SMITH Participant ID: GEN000024

Personal Information

Date of Birth: 06/01/1993 Gender: Female Smoker: No

Marital Status: MARRIED Marriage Date:

Contact Information

Email Address: CORPSYS@NCAS.COM Work Phone: Home Phone: 558748915

Address: 587 SMITH LANE BALTIMORE, MD 211587

Dependents

Last	First	MI	Sex	Date of Birth	Relationship to Participant	Student?	Disabled?
SMITH	JESSIE		M	01/01/1960	Spouse	N	N
SMITH	KAREN		F	01/01/2007	Child	N	N

Benefit	Plan	Enrollment Level	Employee Contribution (Estimated pre-tax \$)	Payroll Deduction
MEDICAL	STANDARD PPO	FULL FAMILY	210.00	210.00
TOTALS			210.00	210.00



Submit a claim

It's easy to submit out-of-network claims—simply complete and upload a claim form along with an easy-to-read, itemized bill.



Request member ID cards

If your card is lost or stolen, request a new one by completing the steps. The new card will be shipped to your mailing address.



Notice of Nondiscrimination and Availability of Language Assistance Services

CareFirst Administrators, an affiliated company of CareFirst BlueCross BlueShield, complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. CareFirst Administrators does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

CareFirst Administrators:

- Provides free aid 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, please call 877-889-2478.

If you believe CareFirst Administrators has failed to provide these services, or discriminated in another way, on the basis of race, color, national origin, age, disability or sex, you can file a grievance with our CareFirst Civil Rights Coordinator by mail, fax or email. If you need help filing a grievance, our CareFirst Civil Rights Coordinator is available to help you.

To file a grievance regarding a violation of federal civil rights, please contact the Civil Rights Coordinator as indicated below. Please do not send payments, claims issues, or other documentation to this office.

Civil Rights Coordinator, Corporate Office of Civil Rights

Mailing Address P.O. Box 8894
Baltimore, Maryland 21224

Email Address civilrightscordinator@carefirst.com

Telephone Number 410-528-7820

Fax Number 410-505-2011

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Foreign Language Assistance

Attention (English): This notice contains information about your insurance coverage. It may contain key dates and you may need to take action by certain deadlines. You have the right to get this information and assistance in your language at no cost. Members should call the phone number on the back of their member identification card. All others may call 877-889-2478 and wait through the dialogue until prompted to push 0. When an agent answers, state the language you need and you will be connected to an interpreter.

አማርኛ (Amharic) ማሳሰቢያ፡- ይህ ማስታወቂያ ስለ መደን ሽፋንዎ መረጃ ይዟል። ከተወሰኑ ቀን-ገደቦች በፊት ሊፈጽሟቸው የሚገቡ ነገሮች ሊኖሩ ስለሚችሉ እነዚህን ወሳኝ ቀናት ሊይዝ ይችላሉ። ይኸን መረጃ የማግኘት እና ያለምንም ከፍተኛ በቋንቋዎ አገዛ የማግኘት መብት አለዎት። አባል ከሆኑ ከመታወቂያ ካርድዎ በስተጀርባ ላይ ወደተጠቀሰው የስልክ ቁጥር መደወል ይችላሉ። አባል ካልሆኑ ደግሞ ወደ ስልክ ቁጥር 855-258-6518 ደውለው 0ን እንዲጫኑ እስኪነገርዎ ድረስ ንግግሩን መጠበቅ አለብዎ። አንድ ወኪል መልስ ሲሰጥዎ፣ የሚፈልጉትን ቋንቋ ያሳውቁ፣ ከዚያም ከተርጓሚ ጋር ይገናኛሉ።

Èdè Yorùbá (Yoruba) Ìtètíléko: Àkíyèsí yìí ní iwífún nípa isẹ adójútòfò rẹ. Ó le ní àwọn déètì pàtó o sì le ní láti gbé ìgbésẹ ní àwọn ojú gbèdèké kan. O ni ètò láti gba iwífún yìí àti irànlówó ní èdè rẹ lófèfẹ. Àwọn omọ-egbé gbòdò pe nòmbà fòònú tò wà lẹyìn kààdì idánimò wọn. Àwọn mírán le pe 855-258-6518 kí o sì dúró nípasẹ ìjíròrò títí a ó fí sọ fún ọ láti tẹ 0. Nígbatí aṣojú kan bá dáhùn, sọ èdè tí o fẹ a ó sì sọ ọ pọ̀ mọ̀ ògbufò kan.

Tiếng Việt (Vietnamese) Chú ý: Thông báo này chứa thông tin về phạm vi bảo hiểm của quý vị. Thông báo có thể chứa những ngày quan trọng và quý vị cần hành động trước một số thời hạn nhất định. Quý vị có quyền nhận được thông tin này và hỗ trợ bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Các thành viên nên gọi số điện thoại ở mặt sau của thẻ nhận dạng. Tất cả những người khác có thể gọi số 855-258-6518 và chờ hết cuộc đối thoại cho đến khi được nhắc nhấn phím 0. Khi một tổng đài viên trả lời, hãy nêu rõ ngôn ngữ quý vị cần và quý vị sẽ được kết nối với một thông dịch viên.

Tagalog (Tagalog) Atensyon: Ang abisong ito ay naglalaman ng impormasyon tungkol sa nasasaklawang ng iyong insurance. Maaari itong maglaman ng mga pinakamahalagang petsa at maaaring kailangan mong gumawa ng aksyon ayon sa ilang deadline. May karapatan ka na makuha ang impormasyong ito at tulong sa iyong sariling wika nang walang gastos. Dapat tawagan ng mga Miyembro ang numero ng telepono na nasa likuran ng kanilang identification card. Ang lahat ng iba ay maaaring tumawag sa 855-258-6518 at maghintay hanggang sa dulo ng diyalogo hanggang sa diktahan na pindutin ang 0. Kapag sumagot ang ahente, sabihin ang wika na kailangan mo at ikonekta ka sa isang interpreter.

Español (Spanish) Atención: Este aviso contiene información sobre su cobertura de seguro. Es posible que incluya fechas clave y que usted tenga que realizar alguna acción antes de ciertas fechas límite. Usted tiene derecho a obtener esta información y asistencia en su idioma sin ningún costo. Los asegurados deben llamar al número de teléfono que se encuentra al reverso de su tarjeta de identificación. Todos los demás pueden llamar al 855-258-6518 y esperar la grabación hasta que se les indique que deben presionar 0. Cuando un agente de seguros responda, indique el idioma que necesita y se le comunicará con un intérprete.

Русский (Russian) Внимание! Настоящее уведомление содержит информацию о вашем страховом обеспечении. В нем могут указываться важные даты, и от вас может потребоваться выполнить некоторые действия до определенного срока. Вы имеете право бесплатно получить настоящие сведения и сопутствующую помощь на удобном вам языке. Участникам следует обращаться по номеру телефона, указанному на тыльной стороне идентификационной карты. Все прочие абоненты могут звонить по номеру 855-258-6518 и ожидать, пока в голосовом меню не будет предложено нажать цифру «0». При ответе агента укажите желаемый язык общения, и вас свяжут с переводчиком.

हिन्दी (Hindi) ध्यान दें: इस सूचना में आपकी बीमा कवरेज के बारे में जानकारी दी गई है। हो सकता है कि इसमें मुख्य तिथियों का उल्लेख हो और आपके लिए किसी नियत समय-सीमा के भीतर काम करना ज़रूरी हो। आपको यह जानकारी और संबंधित सहायता अपनी भाषा में निःशुल्क पाने का अधिकार है। सदस्यों को अपने पहचान पत्र के पीछे दिए गए फ़ोन नंबर पर कॉल करना चाहिए। अन्य सभी लोग 855-258-6518 पर कॉल कर सकते हैं और जब तक 0 दबाने के लिए न कहा जाए, तब तक संवाद की प्रतीक्षा करें। जब कोई एजेंट उत्तर दे तो उसे अपनी भाषा बताएँ और आपको व्याख्याकार से कनेक्ट कर दिया जाएगा।

Bàsɔ̀-wùdù (Bassa) Tò Dùù Cáo! Bǎ nìà kè bá nyo bě ké m̀ gbo kpá bó nì fũà-fũà-tiĩn nyɛɛ jè dyí. Bǎ nìà kè bédé wé jéé bě b́é m̀ ké dɛ wa m̀ m̀ ké nyuɛɛ nyu hwè b́é wé b́èa ké zi. ɔ̀ m̀ nì kpé b́é m̀ ké bǎ nìà kè kè gbo-kpá-kpá m̀ m̀óɛ dyé d́é nì bídí-wùdù m̀ b́é m̀ ké se wídí d̀ò ṕéè. Kpooò nyo b́é m̀ d́á fũ̀n-nòbà nìà d́é waa I.D. káàò d́éin nyɛ. Nyo t̀òò séin m̀ d́á nòbà nìà kè: 855-258-6518, ké m̀ m̀ fò tee b́é wa ḱé m̀ gbo ćé b́é m̀ ké nòbà m̀òà 0 ḱé dyi pàd̀àn hwè. ɔ̀ jũ ké nyo d̀ò dyi m̀ gǎ jũĩn, po wuɖu m̀ m̀ó poɛ dyie, ké nyo d̀ò mu bó nìin b́é ɔ̀ ké nì wuɖuò m̀ú zà.

বাংলা (Bengali) লক্ষ্য করুন: এই নোটিশে আপনার বিমা কভারেজ সম্পর্কে তথ্য রয়েছে। এর মধ্যে গুরুত্বপূর্ণ তারিখ থাকতে পারে এবং নির্দিষ্ট তারিখের মধ্যে আপনাকে পদক্ষেপ নিতে হতে পারে। বিনা খরচে নিজের ভাষায় এই তথ্য পাওয়ার এবং সহায়তা পাওয়ার অধিকার আপনার আছে। সদস্যদেরকে তাদের পরিচয়পত্রের পিছনে থাকা নম্বরে কল করতে হবে। অন্যেরা 855-258-6518 নম্বরে কল করে 0 টিপতে না বলা পর্যন্ত অপেক্ষা করতে পারেন। যখন কোনো এজেন্ট উত্তর দেবেন তখন আপনার নিজের ভাষার নাম বলুন এবং আপনাকে দোভাষীর সঙ্গে সংযুক্ত করা হবে।

اردو (Urdu) توجہ: یہ نوٹس آپ کے انشورینس کوریج سے متعلق معلومات پر مشتمل ہے۔ اس میں کلیدی تاریخیں ہو سکتی ہیں اور ممکن ہے کہ آپ کو مخصوص آخری تاریخوں تک کارروائی کرنے کی ضرورت پڑے۔ آپ کے پاس یہ معلومات حاصل کرنے اور بغیر خرچہ کیے اپنی زبان میں مدد حاصل کرنے کا حق ہے۔ ممبران کو اپنے شناختی کارڈ کی پشت پر موجود فون نمبر پر کال کرنی چاہیے۔ سبھی دیگر لوگ 855-258-6518 پر کال کر سکتے ہیں اور 0 دبانے کو کہے جانے تک انتظار کریں۔ ایجنٹ کے جواب دینے پر اپنی مطلوبہ زبان بتائیں اور مترجم سے مربوط ہو جائیں گے۔

فارسی (Farsi) توجه: این اعلامیه حاوی اطلاعاتی درباره پوشش بیمه شما است. ممکن است حاوی تاریخ های مهمی باشد و لازم است تا تاریخ مقرر شده خاصی اقدام کنید. شما از این حق برخوردار هستید تا این اطلاعات و راهنمایی را به صورت رایگان به زبان خودتان دریافت کنید. اعضا باید با شماره درج شده در پشت کارت شناسایی شان تماس بگیرند. سایر افراد می توانند با شماره 855-258-6518 تماس بگیرند و منتظر بمانند تا از آنها خواسته شود عدد 0 را فشار دهند. بعد از پاسخگویی توسط یکی از اپراتورها، زبان مورد نیاز را تنظیم کنید تا به مترجم مربوطه وصل شوید.

اللغة العربية (Arabic) تنبيه: يحتوي هذا الإخطار على معلومات بشأن تغطيتك التأمينية، وقد يحتوي على تواريخ مهمة، وقد تحتاج إلى اتخاذ إجراءات بحلول مواعيد نهائية محددة. يحق لك الحصول على هذه المساعدة والمعلومات بلغتك بدون تحمل أي تكلفة. ينبغي على الأعضاء الاتصال على رقم الهاتف المذكور في ظهر بطاقة تعريف الهوية الخاصة بهم. يمكن للأخريين الاتصال على الرقم 855-258-6518 والانتظار خلال المحادثة حتى يطلب منهم الضغط على رقم 0. عند إجابة أحد الوكلاء، اذكر اللغة التي تحتاج إلى التواصل بها وسيتم توصيلك بأحد المترجمين الفوريين.

中文繁体 (Traditional Chinese) 注意：本聲明包含關於您的保險給付相關資訊。本聲明可能包含重要日期及您在特定期限之前需要採取的行動。您有權利免費獲得這份資訊，以及透過您的母語提供的協助服務。會員請撥打印在身分識別卡背面的電話號碼。其他所有人士可撥打電話 855-258-6518，並等候直到對話提示按下按鍵 0。當接線生回答時，請說出您需要使用的語言，這樣您就能與口譯人員連線。

Igbo (Igbo) Nrụbama: Ọkwa a nwere ozi gbasara mkpuchi nchekwa onwe gi. Ọ nwere ike inwe ụbọchị ndị dị mkpa, i nwere ike ime ihe tupu ụfọdụ ụbọchị njedebe. I nwere ikike inweta ozi na enyemaka a n'asụsụ gi na akwughị ugwo ọ bụla. Ndị otu kwesiri ikpo akara ekwentị di n'azụ nke kaadi njirimara ha. Ndị ozo niile nwere ike ikpo 855-258-6518 wee chere ụbụbọ ahụ ruo mgbe amanyere ipi 0. Mgbe onye nnọchite anya zara, kwuo asụsụ i choro, a ga-ejikọ gi na onye okowa okwu.

Deutsch (German) Achtung: Diese Mitteilung enthält Informationen über Ihren Versicherungsschutz. Sie kann wichtige Termine beinhalten, und Sie müssen gegebenenfalls innerhalb bestimmter Fristen reagieren. Sie haben das Recht, diese Informationen und weitere Unterstützung kostenlos in Ihrer Sprache zu erhalten. Als Mitglied verwenden Sie bitte die auf der Rückseite Ihrer Karte angegebene Telefonnummer. Alle anderen Personen rufen bitte die Nummer 855-258-6518 an und warten auf die Aufforderung, die Taste 0 zu drücken. Geben Sie dem Mitarbeiter die gewünschte Sprache an, damit er Sie mit einem Dolmetscher verbinden kann.

Français (French) Attention: cet avis contient des informations sur votre couverture d'assurance. Des dates importantes peuvent y figurer et il se peut que vous deviez entreprendre des démarches avant certaines échéances. Vous avez le droit d'obtenir gratuitement ces informations et de l'aide dans votre langue. Les membres doivent appeler le numéro de téléphone figurant à l'arrière de leur carte d'identification. Tous les autres peuvent appeler le 855-258-6518 et, après avoir écouté le message, appuyer sur le 0 lorsqu'ils seront invités à le faire. Lorsqu'un(e) employé(e) répondra, indiquez la langue que vous souhaitez et vous serez mis(e) en relation avec un interprète.

한국어(Korean) 주의: 이 통지서에는 보험 커버리지에 대한 정보가 포함되어 있습니다. 주요 날짜 및 조치를 취해야 하는 특정 기한이 포함될 수 있습니다. 귀하에게는 사용 언어로 해당 정보와 지원을 받을 권리가 있습니다. 회원이신 경우 ID 카드의 뒷면에 있는 전화번호로 연락해 주십시오. 회원이 아닌 경우 855-258-6518 번으로 전화하여 0을 누르라는 메시지가 들릴 때까지 기다리십시오. 연결된 상담원에게 필요한 언어를 말씀하시면 통역 서비스에 연결해 드립니다.

Diné Bizaad (Navajo) Ge': Díí bee íł hane'ígíí bii' dahólq bee éédahózin béeso ách'ááh naanil ník'ist'i'ígíí bá. Bii' dahólq doo íyisíí yoolkáálígíí dóó t'áádoo le'é ádadoolyííligíí da yókeedgo t'áá doo bee e'e'aahí ájiil'ííh. Bee ná ahóót'i' díí bee íł hane' dóó níká'ádoowoł t'áá nínizaad bee t'áá jiik'é. Atah danilínígíí béesh bee hane'é bee wólta'ígíí nit'izgo bee nee hódolzinígíí bikéédéé' bikáá' bich'í' hodoonihjí'. Aadóó náánáta' éi koji' dahódoonih 877-889-2478 dóó yii diilts'ííł yałtí'ígíí t'áá nílélj' áádóó éi bikéé'dóó naasbaas bił adidiilchit. Áká'anidaalwó'ígíí neidiitáágo, saad bee yánilt'i'ígíí yii diikił dóó ata' halne'é lá níká'ádoowoł.

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