



**Value Plan | Saver Plan | Choice Plan**

**S5660 & S5983**



## **2020 SUMMARY OF BENEFITS**

January 1, 2020 – December 31, 2020



**MEDICARE PRESCRIPTION DRUG PLANS  
THAT FIT YOUR NEEDS AND BUDGET**

This document is available in braille, large print and other formats for people with disabilities.  
Please contact Customer Service if you need plan information in another format.

Express Scripts Medicare (PDP) is a prescription drug plan with a Medicare contract.  
Enrollment in Express Scripts Medicare depends on contract renewal.

## 2020 SUMMARY OF BENEFITS

January 1, 2020 – December 31, 2020

This booklet gives you a summary of what **Express Scripts Medicare®** (PDP) Value, Saver and Choice plans cover and what you pay. It doesn't list every service that we cover or every limitation or exclusion.

To get a complete list of services we cover, you can view our *Evidence of Coverage* online at **[express-scriptsmedicare.com/2020documents](https://express-scriptsmedicare.com/2020documents)**, or call Customer Service for more information or to request an *Evidence of Coverage*.

### CONTACT INFORMATION



#### How can I contact Express Scripts Medicare?

**If you are not a member of this plan:**

Call toll-free **1.866.477.5704**; TTY: **1.800.716.3231**,  
24 hours a day, 7 days a week, except Thanksgiving and Christmas.  
Website: **[express-scriptsmedicare.com](https://express-scriptsmedicare.com)**

**If you are a member of this plan:**

Call toll-free **1.800.758.4574** (New York State residents: **1.800.758.4570**);  
TTY: **1.800.716.3231**, 24 hours a day, 7 days a week.  
Website: **[express-scripts.com](https://express-scripts.com)**

### ABOUT EXPRESS SCRIPTS MEDICARE (PDP)



#### Who can join our plan?

To join Express Scripts Medicare (PDP), you must be entitled to Medicare Part A and/or be enrolled in Medicare Part B and live in our service area. Our service area includes:

- Value plan: All 50 states, the District of Columbia and Puerto Rico.
- Saver plan: All 50 states, the District of Columbia and Puerto Rico.
- Choice plan: All 50 states and the District of Columbia.



#### Which drugs are covered?

We will generally cover the drugs in our formulary (list of covered Part D prescription drugs) as long as the drug is medically necessary, the prescription is filled at an Express Scripts Medicare network pharmacy, and other plan rules are followed.

You can see the complete 2020 formulary online for each of our plans, as well as any restrictions, at **[express-scriptsmedicare.com/2020formulary](https://express-scriptsmedicare.com/2020formulary)**.



## Which pharmacies can I use?

We have a network of pharmacies (both standard and preferred), and you must generally use these pharmacies to fill your prescriptions for covered Part D drugs. If you use an out-of-network pharmacy, the plan may not pay for these drugs, and you may pay more than you pay at an in-network pharmacy. Some of our network pharmacies have preferred cost-sharing. You may pay less if you use these pharmacies.

You can check online to see if your pharmacy is in our network at [express-scriptsmedicare.com/2020network](https://express-scriptsmedicare.com/2020network).

## USING A PART D PLAN

### How are drug costs determined?

Cost may vary, depending on:

- **The drug's tier**  
Our plans group each medication into one of five "tiers."
- **The type of pharmacy you use**  
Our plans offer standard and preferred retail network pharmacies, home delivery from the Express Scripts Pharmacy<sup>SM</sup>, as well as long-term care, home infusion and Indian Health Service / Tribal / Urban Indian Health Program (I/T/U) pharmacies.
- **The number of days the prescription is written for**  
Our plans typically offer a 30-day supply, a 90-day supply, or both, depending on the drug tier.
- **Which stage of the benefit you have reached**  
See information on benefit stages below.

## WHAT ARE THE MEDICARE PART D BENEFIT STAGES?

- **Annual Deductible Stage**  
In this stage, you pay a set amount before your plan begins to pay its share of the cost.
- **Initial Coverage Stage**  
This stage begins after you pay your yearly deductible. You remain in this stage until your total yearly drug costs reach \$4,020. (Total yearly drug costs include the total drug costs paid by you and any Part D plan since the calendar year began.)
- **Coverage Gap (or Donut Hole) Stage**  
This stage begins after your total yearly drug costs exceed \$4,020.  
**Most members do not reach the Coverage Gap.**
- **Catastrophic Coverage Stage**  
This stage begins after your year-to-date out-of-pocket costs exceed \$6,350.

## VALUE PLAN BENEFIT OVERVIEW

**MONTHLY PREMIUM: RANGES FROM \$29.20 – \$57.70**

*Please refer to page 5 for the premium amount in your state.*

**Annual Deductible: \$435**

| Initial Coverage Stage                   | Preferred Retail Pharmacy                                                                      |               | Standard Retail Pharmacy |               | Preferred Mail Order |
|------------------------------------------|------------------------------------------------------------------------------------------------|---------------|--------------------------|---------------|----------------------|
| Drug Tier                                | 30-day supply                                                                                  | 90-day supply | 30-day supply            | 90-day supply | 90-day supply        |
| <b>Tier 1</b><br>Preferred Generic Drugs | \$1<br>copay                                                                                   | \$3<br>copay  | \$9<br>copay             | \$27<br>copay | \$0<br>copay         |
| <b>Tier 2</b><br>Generic Drugs           | \$3<br>copay                                                                                   | \$9<br>copay  | \$12<br>copay            | \$36<br>copay | \$6<br>copay         |
| <b>Tier 3</b><br>Preferred Brand Drugs   | Copay varies by state.<br>Please refer to the table on pages 5 – 6.                            |               |                          |               |                      |
| <b>Tier 4</b><br>Non-Preferred Drugs     | Coinsurance varies by state.<br>Please refer to the table on pages 7 – 8. (30-day supply only) |               |                          |               |                      |
| <b>Tier 5</b><br>Specialty Tier Drugs    | 25% of the cost<br>(30-day supply only)                                                        |               |                          |               |                      |

## SAVER PLAN BENEFIT OVERVIEW

**MONTHLY PREMIUM: RANGES FROM \$18.30 – \$32.10**

*Please refer to page 9 for the premium amount in your state.*

**Annual Deductible: \$0 for Tiers 1 & 2; \$435 for Tiers 3, 4 5**

| Initial Coverage Stage                   | Preferred Retail Pharmacy                                                                    |               | Standard Retail Pharmacy |                | Preferred Mail Order |
|------------------------------------------|----------------------------------------------------------------------------------------------|---------------|--------------------------|----------------|----------------------|
| Drug Tier                                | 30-day supply                                                                                | 90-day supply | 30-day supply            | 90-day supply  | 90-day supply        |
| <b>Tier 1</b><br>Preferred Generic Drugs | \$1<br>copay                                                                                 | \$3<br>copay  | \$9<br>copay             | \$27<br>copay  | \$0<br>copay         |
| <b>Tier 2</b><br>Generic Drugs           | \$4<br>copay                                                                                 | \$12<br>copay | \$12<br>copay            | \$36<br>copay  | \$8<br>copay         |
| <b>Tier 3</b><br>Preferred Brand Drugs   | \$30<br>copay                                                                                | \$90<br>copay | \$39<br>copay            | \$117<br>copay | \$90<br>copay        |
| <b>Tier 4</b><br>Non-Preferred Drugs     | Coinsurance varies by state. Please refer to the table on pages 9 – 10. (30-day supply only) |               |                          |                |                      |
| <b>Tier 5</b><br>Specialty Tier Drugs    | 25% of the cost<br>(30-day supply only)                                                      |               |                          |                |                      |

## CHOICE PLAN BENEFIT OVERVIEW

**MONTHLY PREMIUM: RANGES FROM \$74.60 – \$95.20**

*Please refer to page 11 for the premium amount in your state.*

**Annual Deductible: \$0 for Tiers 1 & 2; \$250 for Tiers 3, 4 & 5**

| Initial Coverage Stage                   | Preferred Retail Pharmacy                                                                     |               | Standard Retail Pharmacy |               | Preferred Mail Order |
|------------------------------------------|-----------------------------------------------------------------------------------------------|---------------|--------------------------|---------------|----------------------|
| Drug Tier                                | 30-day supply                                                                                 | 90-day supply | 30-day supply            | 90-day supply | 90-day supply        |
| <b>Tier 1</b><br>Preferred Generic Drugs | \$2 copay                                                                                     | \$6 copay     | \$10 copay               | \$30 copay    | \$0 copay            |
| <b>Tier 2</b><br>Generic Drugs           | \$7 copay                                                                                     | \$21 copay    | \$20 copay               | \$60 copay    | \$4 copay            |
| <b>Tier 3</b><br>Preferred Brand Drugs   | \$42 copay                                                                                    | \$126 copay   | \$47 copay               | \$141 copay   | \$126 copay          |
| <b>Tier 4</b><br>Non-Preferred Drugs     | Coinsurance varies by state. Please refer to the table on pages 11 – 12. (30-day supply only) |               |                          |               |                      |
| <b>Tier 5</b><br>Specialty Tier Drugs    | 28% of the cost<br>(30-day supply only)                                                       |               |                          |               |                      |

In all Express Scripts Medicare plans, cost-sharing amounts at long-term care, home infusion, I/T/U and out-of-network pharmacies are the same as at a standard retail pharmacy. Supplies at these pharmacies are limited to 30 days, except long-term care pharmacies, which may dispense up to a 31-day supply.

### Cost-sharing in the Coverage Gap (or Donut Hole) Stage

If you reach this stage, you will pay 25% of the cost for generic drugs and 25% of the cost for brand drugs, excluding dispensing and any vaccine administration fees, until your year-to-date out-of-pocket costs total \$6,350.

For the Choice plan, we offer additional coverage in the Coverage Gap for Tiers 1 and 2 drugs. For those drugs, you will pay the same amount as in the Initial Coverage Stage indicated in the chart above. For the remaining drugs, you will pay 25% of the cost for generic drugs and 25% of the cost for brand drugs, excluding dispensing and any vaccine administration fees, until your year-to-date out-of-pocket costs total \$6,350.

### Cost-sharing in the Catastrophic Coverage Stage

During this stage, you pay the greater of \$3.60 or 5% of the cost for generic drugs, and the greater of \$8.95 or 5% of the cost for all other drugs.

## VALUE PLAN

Refer to the tables that follow for the premiums, Tier 3 and Tier 4 cost-sharing for your state.

| Value Plan Premiums by State |         | You must continue to pay your Medicare Part B premium. |         |                |         |
|------------------------------|---------|--------------------------------------------------------|---------|----------------|---------|
| State                        | Premium | State                                                  | Premium | State          | Premium |
| Alabama                      | \$31.40 | Louisiana                                              | \$31.60 | Oklahoma       | \$42.00 |
| Alaska                       | \$29.20 | Maine                                                  | \$29.20 | Oregon         | \$53.80 |
| Arizona                      | \$34.10 | Maryland                                               | \$31.10 | Pennsylvania   | \$35.70 |
| Arkansas                     | \$35.70 | Massachusetts                                          | \$37.00 | Puerto Rico    | \$41.80 |
| California                   | \$57.70 | Michigan                                               | \$31.00 | Rhode Island   | \$37.00 |
| Colorado                     | \$56.00 | Minnesota                                              | \$44.50 | South Carolina | \$49.40 |
| Connecticut                  | \$37.00 | Mississippi                                            | \$44.50 | South Dakota   | \$44.50 |
| Delaware                     | \$31.10 | Missouri                                               | \$47.10 | Tennessee      | \$31.40 |
| District of Columbia         | \$31.10 | Montana                                                | \$44.50 | Texas          | \$45.60 |
| Florida                      | \$55.10 | Nebraska                                               | \$44.50 | Utah           | \$39.10 |
| Georgia                      | \$44.80 | Nevada                                                 | \$47.40 | Vermont        | \$37.00 |
| Hawaii                       | \$41.40 | New Hampshire                                          | \$29.20 | Virginia       | \$47.90 |
| Idaho                        | \$39.10 | New Jersey                                             | \$33.70 | Washington     | \$53.80 |
| Illinois                     | \$43.30 | New Mexico                                             | \$45.30 | West Virginia  | \$35.70 |
| Indiana                      | \$32.80 | New York                                               | \$35.50 | Wisconsin      | \$37.00 |
| Iowa                         | \$44.50 | North Carolina                                         | \$40.40 | Wyoming        | \$44.50 |
| Kansas                       | \$46.30 | North Dakota                                           | \$44.50 |                |         |
| Kentucky                     | \$32.80 | Ohio                                                   | \$47.90 |                |         |

| Value Plan – Tier 3 Initial Coverage Cost-Sharing by State |                    |               |                   |               |                      |
|------------------------------------------------------------|--------------------|---------------|-------------------|---------------|----------------------|
| State                                                      | Preferred Pharmacy |               | Standard Pharmacy |               | Preferred Mail Order |
|                                                            | 30-day supply      | 90-day supply | 30-day supply     | 90-day supply | 90-day supply        |
| Alabama                                                    | \$25               | \$75          | \$35              | \$105         | \$75                 |
| Alaska                                                     | \$25               | \$75          | \$35              | \$105         | \$75                 |
| Arizona                                                    | \$27               | \$81          | \$37              | \$111         | \$81                 |
| Arkansas                                                   | \$25               | \$75          | \$35              | \$105         | \$75                 |
| California                                                 | \$25               | \$75          | \$35              | \$105         | \$75                 |
| Colorado                                                   | \$27               | \$81          | \$37              | \$111         | \$81                 |
| Connecticut                                                | \$25               | \$75          | \$35              | \$105         | \$75                 |
| Delaware                                                   | \$25               | \$75          | \$35              | \$105         | \$75                 |
| District of Columbia                                       | \$25               | \$75          | \$35              | \$105         | \$75                 |
| Florida                                                    | \$25               | \$75          | \$35              | \$105         | \$75                 |
| Georgia                                                    | \$25               | \$75          | \$35              | \$105         | \$75                 |
| Hawaii                                                     | \$25               | \$75          | \$35              | \$105         | \$75                 |
| Idaho                                                      | \$25               | \$75          | \$35              | \$105         | \$75                 |

**Value Plan – Tier 3 Initial Coverage Cost-Sharing by State, contd.**

| <b>State</b>   | <b>Preferred Pharmacy</b> |                      | <b>Standard Pharmacy</b> |                      | <b>Preferred Mail Order</b> |
|----------------|---------------------------|----------------------|--------------------------|----------------------|-----------------------------|
|                | <b>30-day supply</b>      | <b>90-day supply</b> | <b>30-day supply</b>     | <b>90-day supply</b> | <b>90-day supply</b>        |
| Illinois       | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| Indiana        | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| Iowa           | \$28                      | \$84                 | \$38                     | \$114                | \$84                        |
| Kansas         | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| Kentucky       | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| Louisiana      | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| Maine          | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| Maryland       | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| Massachusetts  | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| Michigan       | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| Minnesota      | \$28                      | \$84                 | \$38                     | \$114                | \$84                        |
| Mississippi    | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| Missouri       | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| Montana        | \$28                      | \$84                 | \$38                     | \$114                | \$84                        |
| Nebraska       | \$28                      | \$84                 | \$38                     | \$114                | \$84                        |
| Nevada         | \$28                      | \$84                 | \$38                     | \$114                | \$84                        |
| New Hampshire  | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| New Jersey     | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| New Mexico     | \$29                      | \$87                 | \$39                     | \$117                | \$87                        |
| New York       | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| North Carolina | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| North Dakota   | \$28                      | \$84                 | \$38                     | \$114                | \$84                        |
| Ohio           | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| Oklahoma       | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| Oregon         | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| Pennsylvania   | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| Puerto Rico    | \$27                      | \$81                 | \$37                     | \$111                | \$81                        |
| Rhode Island   | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| South Carolina | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| South Dakota   | \$28                      | \$84                 | \$38                     | \$114                | \$84                        |
| Tennessee      | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| Texas          | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| Utah           | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| Vermont        | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| Virginia       | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| Washington     | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| West Virginia  | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| Wisconsin      | \$25                      | \$75                 | \$35                     | \$105                | \$75                        |
| Wyoming        | \$28                      | \$84                 | \$38                     | \$114                | \$84                        |

| Value Plan – Tier 4 Initial Coverage Cost-Sharing by State |                                     |                                    |                                       |
|------------------------------------------------------------|-------------------------------------|------------------------------------|---------------------------------------|
| State                                                      | Preferred Pharmacy<br>30-day supply | Standard Pharmacy<br>30-day supply | Preferred Mail Order<br>30-day supply |
| Alabama                                                    | 34% of the cost                     | 36% of the cost                    | 36% of the cost                       |
| Alaska                                                     | 36% of the cost                     | 38% of the cost                    | 38% of the cost                       |
| Arizona                                                    | 41% of the cost                     | 43% of the cost                    | 43% of the cost                       |
| Arkansas                                                   | 46% of the cost                     | 48% of the cost                    | 48% of the cost                       |
| California                                                 | 41% of the cost                     | 43% of the cost                    | 43% of the cost                       |
| Colorado                                                   | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| Connecticut                                                | 38% of the cost                     | 40% of the cost                    | 40% of the cost                       |
| Delaware                                                   | 35% of the cost                     | 37% of the cost                    | 37% of the cost                       |
| District of Columbia                                       | 35% of the cost                     | 37% of the cost                    | 37% of the cost                       |
| Florida                                                    | 45% of the cost                     | 47% of the cost                    | 47% of the cost                       |
| Georgia                                                    | 41% of the cost                     | 43% of the cost                    | 43% of the cost                       |
| Hawaii                                                     | 44% of the cost                     | 46% of the cost                    | 46% of the cost                       |
| Idaho                                                      | 35% of the cost                     | 37% of the cost                    | 37% of the cost                       |
| Illinois                                                   | 47% of the cost                     | 49% of the cost                    | 49% of the cost                       |
| Indiana                                                    | 34% of the cost                     | 36% of the cost                    | 36% of the cost                       |
| Iowa                                                       | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| Kansas                                                     | 46% of the cost                     | 48% of the cost                    | 48% of the cost                       |
| Kentucky                                                   | 34% of the cost                     | 36% of the cost                    | 36% of the cost                       |
| Louisiana                                                  | 30% of the cost                     | 32% of the cost                    | 32% of the cost                       |
| Maine                                                      | 39% of the cost                     | 41% of the cost                    | 41% of the cost                       |
| Maryland                                                   | 35% of the cost                     | 37% of the cost                    | 37% of the cost                       |
| Massachusetts                                              | 38% of the cost                     | 40% of the cost                    | 40% of the cost                       |
| Michigan                                                   | 38% of the cost                     | 40% of the cost                    | 40% of the cost                       |
| Minnesota                                                  | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| Mississippi                                                | 46% of the cost                     | 48% of the cost                    | 48% of the cost                       |
| Missouri                                                   | 44% of the cost                     | 46% of the cost                    | 46% of the cost                       |
| Montana                                                    | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| Nebraska                                                   | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| Nevada                                                     | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| New Hampshire                                              | 39% of the cost                     | 41% of the cost                    | 41% of the cost                       |
| New Jersey                                                 | 32% of the cost                     | 34% of the cost                    | 34% of the cost                       |
| New Mexico                                                 | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| New York                                                   | 35% of the cost                     | 37% of the cost                    | 37% of the cost                       |
| North Carolina                                             | 47% of the cost                     | 49% of the cost                    | 49% of the cost                       |
| North Dakota                                               | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |



**Value Plan – Tier 4 Initial Coverage Cost-Sharing by State, contd.**

| <b>State</b>   | <b>Preferred Pharmacy<br/>30-day supply</b> | <b>Standard Pharmacy<br/>30-day supply</b> | <b>Preferred Mail Order<br/>30-day supply</b> |
|----------------|---------------------------------------------|--------------------------------------------|-----------------------------------------------|
| Ohio           | 47% of the cost                             | 49% of the cost                            | 49% of the cost                               |
| Oklahoma       | 36% of the cost                             | 38% of the cost                            | 38% of the cost                               |
| Oregon         | 44% of the cost                             | 46% of the cost                            | 46% of the cost                               |
| Pennsylvania   | 32% of the cost                             | 34% of the cost                            | 34% of the cost                               |
| Puerto Rico    | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Rhode Island   | 38% of the cost                             | 40% of the cost                            | 40% of the cost                               |
| South Carolina | 44% of the cost                             | 46% of the cost                            | 46% of the cost                               |
| South Dakota   | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Tennessee      | 34% of the cost                             | 36% of the cost                            | 36% of the cost                               |
| Texas          | 45% of the cost                             | 47% of the cost                            | 47% of the cost                               |
| Utah           | 35% of the cost                             | 37% of the cost                            | 37% of the cost                               |
| Vermont        | 38% of the cost                             | 40% of the cost                            | 40% of the cost                               |
| Virginia       | 44% of the cost                             | 46% of the cost                            | 46% of the cost                               |
| Washington     | 44% of the cost                             | 46% of the cost                            | 46% of the cost                               |
| West Virginia  | 32% of the cost                             | 34% of the cost                            | 34% of the cost                               |
| Wisconsin      | 39% of the cost                             | 41% of the cost                            | 41% of the cost                               |
| Wyoming        | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |

## SAVER PLAN

Refer to the tables that follow for the premiums and Tier 4 cost-sharing for your state.

| Saver Plan Premiums by State |         |                |         | You must continue to pay your Medicare Part B premium. |         |
|------------------------------|---------|----------------|---------|--------------------------------------------------------|---------|
| State                        | Premium | State          | Premium | State                                                  | Premium |
| Alabama                      | \$22.20 | Louisiana      | \$25.20 | Oklahoma                                               | \$23.50 |
| Alaska                       | \$28.50 | Maine          | \$22.60 | Oregon                                                 | \$29.30 |
| Arizona                      | \$19.60 | Maryland       | \$25.10 | Pennsylvania                                           | \$22.70 |
| Arkansas                     | \$25.20 | Massachusetts  | \$24.10 | Puerto Rico                                            | \$20.20 |
| California                   | \$28.50 | Michigan       | \$26.40 | Rhode Island                                           | \$24.10 |
| Colorado                     | \$31.80 | Minnesota      | \$22.00 | South Carolina                                         | \$25.40 |
| Connecticut                  | \$24.10 | Mississippi    | \$24.70 | South Dakota                                           | \$22.00 |
| Delaware                     | \$25.10 | Missouri       | \$23.40 | Tennessee                                              | \$22.20 |
| District of Columbia         | \$25.10 | Montana        | \$22.00 | Texas                                                  | \$24.10 |
| Florida                      | \$27.50 | Nebraska       | \$22.00 | Utah                                                   | \$21.20 |
| Georgia                      | \$25.10 | Nevada         | \$21.60 | Vermont                                                | \$24.10 |
| Hawaii                       | \$18.30 | New Hampshire  | \$22.60 | Virginia                                               | \$23.80 |
| Idaho                        | \$21.20 | New Jersey     | \$24.30 | Washington                                             | \$29.30 |
| Illinois                     | \$27.90 | New Mexico     | \$27.00 | West Virginia                                          | \$22.70 |
| Indiana                      | \$19.70 | New York       | \$32.10 | Wisconsin                                              | \$24.10 |
| Iowa                         | \$22.00 | North Carolina | \$23.20 | Wyoming                                                | \$22.00 |
| Kansas                       | \$21.90 | North Dakota   | \$22.00 |                                                        |         |
| Kentucky                     | \$19.70 | Ohio           | \$19.70 |                                                        |         |

| Saver Plan – Tier 4 Initial Coverage Cost-Sharing by State |                    |                   |                      |
|------------------------------------------------------------|--------------------|-------------------|----------------------|
| State                                                      | Preferred Pharmacy | Standard Pharmacy | Preferred Mail Order |
|                                                            | 30-day supply      | 30-day supply     | 30-day supply        |
| Alabama                                                    | 39% of the cost    | 41% of the cost   | 41% of the cost      |
| Alaska                                                     | 40% of the cost    | 42% of the cost   | 42% of the cost      |
| Arizona                                                    | 45% of the cost    | 47% of the cost   | 47% of the cost      |
| Arkansas                                                   | 42% of the cost    | 44% of the cost   | 44% of the cost      |
| California                                                 | 48% of the cost    | 50% of the cost   | 50% of the cost      |
| Colorado                                                   | 46% of the cost    | 48% of the cost   | 48% of the cost      |
| Connecticut                                                | 48% of the cost    | 50% of the cost   | 50% of the cost      |
| Delaware                                                   | 43% of the cost    | 45% of the cost   | 45% of the cost      |
| District of Columbia                                       | 43% of the cost    | 45% of the cost   | 45% of the cost      |
| Florida                                                    | 43% of the cost    | 45% of the cost   | 45% of the cost      |
| Georgia                                                    | 38% of the cost    | 40% of the cost   | 40% of the cost      |
| Hawaii                                                     | 47% of the cost    | 49% of the cost   | 49% of the cost      |
| Idaho                                                      | 41% of the cost    | 43% of the cost   | 43% of the cost      |
| Illinois                                                   | 48% of the cost    | 50% of the cost   | 50% of the cost      |

| Saver Plan – Tier 4 Initial Coverage Cost-Sharing by State, contd. |                                     |                                    |                                       |
|--------------------------------------------------------------------|-------------------------------------|------------------------------------|---------------------------------------|
| State                                                              | Preferred Pharmacy<br>30-day supply | Standard Pharmacy<br>30-day supply | Preferred Mail Order<br>30-day supply |
| Indiana                                                            | 46% of the cost                     | 48% of the cost                    | 48% of the cost                       |
| Iowa                                                               | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| Kansas                                                             | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| Kentucky                                                           | 46% of the cost                     | 48% of the cost                    | 48% of the cost                       |
| Louisiana                                                          | 37% of the cost                     | 39% of the cost                    | 39% of the cost                       |
| Maine                                                              | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| Maryland                                                           | 43% of the cost                     | 45% of the cost                    | 45% of the cost                       |
| Massachusetts                                                      | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| Michigan                                                           | 36% of the cost                     | 38% of the cost                    | 38% of the cost                       |
| Minnesota                                                          | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| Mississippi                                                        | 41% of the cost                     | 43% of the cost                    | 43% of the cost                       |
| Missouri                                                           | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| Montana                                                            | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| Nebraska                                                           | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| Nevada                                                             | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| New Hampshire                                                      | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| New Jersey                                                         | 41% of the cost                     | 43% of the cost                    | 43% of the cost                       |
| New Mexico                                                         | 44% of the cost                     | 46% of the cost                    | 46% of the cost                       |
| New York                                                           | 38% of the cost                     | 40% of the cost                    | 40% of the cost                       |
| North Carolina                                                     | 46% of the cost                     | 48% of the cost                    | 48% of the cost                       |
| North Dakota                                                       | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| Ohio                                                               | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| Oklahoma                                                           | 38% of the cost                     | 40% of the cost                    | 40% of the cost                       |
| Oregon                                                             | 47% of the cost                     | 49% of the cost                    | 49% of the cost                       |
| Pennsylvania                                                       | 47% of the cost                     | 49% of the cost                    | 49% of the cost                       |
| Puerto Rico                                                        | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| Rhode Island                                                       | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| South Carolina                                                     | 41% of the cost                     | 43% of the cost                    | 43% of the cost                       |
| South Dakota                                                       | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| Tennessee                                                          | 39% of the cost                     | 41% of the cost                    | 41% of the cost                       |
| Texas                                                              | 47% of the cost                     | 49% of the cost                    | 49% of the cost                       |
| Utah                                                               | 41% of the cost                     | 43% of the cost                    | 43% of the cost                       |
| Vermont                                                            | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| Virginia                                                           | 45% of the cost                     | 47% of the cost                    | 47% of the cost                       |
| Washington                                                         | 47% of the cost                     | 49% of the cost                    | 49% of the cost                       |
| West Virginia                                                      | 47% of the cost                     | 49% of the cost                    | 49% of the cost                       |
| Wisconsin                                                          | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |
| Wyoming                                                            | 48% of the cost                     | 50% of the cost                    | 50% of the cost                       |

## CHOICE PLAN

Refer to the tables that follow for the premiums and Tier 4 cost-sharing for your state.

| Choice Plan Premiums by State |         |                |         | You must continue to pay your Medicare Part B premium. |         |
|-------------------------------|---------|----------------|---------|--------------------------------------------------------|---------|
| State                         | Premium | State          | Premium | State                                                  | Premium |
| Alabama                       | \$75.00 | Louisiana      | \$89.20 | Oklahoma                                               | \$74.60 |
| Alaska                        | \$85.20 | Maine          | \$84.10 | Oregon                                                 | \$83.70 |
| Arizona                       | \$87.60 | Maryland       | \$74.70 | Pennsylvania                                           | \$82.50 |
| Arkansas                      | \$86.70 | Massachusetts  | \$84.80 | Rhode Island                                           | \$84.80 |
| California                    | \$95.20 | Michigan       | \$74.60 | South Carolina                                         | \$89.50 |
| Colorado                      | \$91.20 | Minnesota      | \$85.60 | South Dakota                                           | \$85.60 |
| Connecticut                   | \$84.80 | Mississippi    | \$74.70 | Tennessee                                              | \$75.00 |
| Delaware                      | \$74.70 | Missouri       | \$89.00 | Texas                                                  | \$86.80 |
| District of Columbia          | \$74.70 | Montana        | \$85.60 | Utah                                                   | \$74.60 |
| Florida                       | \$87.60 | Nebraska       | \$85.60 | Vermont                                                | \$84.80 |
| Georgia                       | \$84.20 | Nevada         | \$83.80 | Virginia                                               | \$74.60 |
| Hawaii                        | \$74.60 | New Hampshire  | \$84.10 | Washington                                             | \$83.70 |
| Idaho                         | \$74.60 | New Jersey     | \$90.20 | West Virginia                                          | \$82.50 |
| Illinois                      | \$85.60 | New Mexico     | \$74.60 | Wisconsin                                              | \$89.80 |
| Indiana                       | \$74.70 | New York       | \$91.20 | Wyoming                                                | \$85.60 |
| Iowa                          | \$85.60 | North Carolina | \$86.40 |                                                        |         |
| Kansas                        | \$74.70 | North Dakota   | \$85.60 |                                                        |         |
| Kentucky                      | \$74.70 | Ohio           | \$74.70 |                                                        |         |

| Choice Plan – Tier 4 Initial Coverage Cost-Sharing by State |                    |                   |                      |
|-------------------------------------------------------------|--------------------|-------------------|----------------------|
| State                                                       | Preferred Pharmacy | Standard Pharmacy | Preferred Mail Order |
|                                                             | 30-day supply      | 30-day supply     | 30-day supply        |
| Alabama                                                     | 48% of the cost    | 50% of the cost   | 50% of the cost      |
| Alaska                                                      | 48% of the cost    | 50% of the cost   | 50% of the cost      |
| Arizona                                                     | 48% of the cost    | 50% of the cost   | 50% of the cost      |
| Arkansas                                                    | 48% of the cost    | 50% of the cost   | 50% of the cost      |
| California                                                  | 47% of the cost    | 49% of the cost   | 49% of the cost      |
| Colorado                                                    | 48% of the cost    | 50% of the cost   | 50% of the cost      |
| Connecticut                                                 | 48% of the cost    | 50% of the cost   | 50% of the cost      |
| Delaware                                                    | 48% of the cost    | 50% of the cost   | 50% of the cost      |
| District of Columbia                                        | 48% of the cost    | 50% of the cost   | 50% of the cost      |
| Florida                                                     | 46% of the cost    | 48% of the cost   | 48% of the cost      |
| Georgia                                                     | 48% of the cost    | 50% of the cost   | 50% of the cost      |
| Hawaii                                                      | 48% of the cost    | 50% of the cost   | 50% of the cost      |
| Idaho                                                       | 48% of the cost    | 50% of the cost   | 50% of the cost      |
| Illinois                                                    | 48% of the cost    | 50% of the cost   | 50% of the cost      |

**Choice Plan – Tier 4 Initial Coverage Cost-Sharing by State, contd.**

| <b>State</b>   | <b>Preferred Pharmacy<br/>30-day supply</b> | <b>Standard Pharmacy<br/>30-day supply</b> | <b>Preferred Mail Order<br/>30-day supply</b> |
|----------------|---------------------------------------------|--------------------------------------------|-----------------------------------------------|
| Indiana        | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Iowa           | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Kansas         | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Kentucky       | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Louisiana      | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Maine          | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Maryland       | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Massachusetts  | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Michigan       | 47% of the cost                             | 49% of the cost                            | 49% of the cost                               |
| Minnesota      | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Mississippi    | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Missouri       | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Montana        | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Nebraska       | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Nevada         | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| New Hampshire  | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| New Jersey     | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| New Mexico     | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| New York       | 47% of the cost                             | 49% of the cost                            | 49% of the cost                               |
| North Carolina | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| North Dakota   | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Ohio           | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Oklahoma       | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Oregon         | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Pennsylvania   | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Rhode Island   | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| South Carolina | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| South Dakota   | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Tennessee      | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Texas          | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Utah           | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Vermont        | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Virginia       | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Washington     | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| West Virginia  | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Wisconsin      | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |
| Wyoming        | 48% of the cost                             | 50% of the cost                            | 50% of the cost                               |

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If you want to know more about the coverage and costs of Original Medicare, look in your current *Medicare & You* handbook. View it online at [medicare.gov](https://www.medicare.gov) or get a copy by calling 1.800.MEDICARE (1.800.633.4227), 24 hours a day, 7 days a week. TTY users should call 1.877.486.2048.

Express Scripts Medicare's pharmacy network includes limited lower-cost, preferred pharmacies in rural areas in Alaska; the Saver plan also includes limited lower-cost, preferred pharmacies in rural areas in Iowa, Minnesota, Montana, Nebraska, North Dakota, South Dakota and Wyoming, and in suburban areas in Puerto Rico. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call Customer Service at **1.800.758.4574** (New York State residents: **1.800.758.4570**); TTY: **1.800.716.3231**, or consult the online pharmacy directory at **[express-scriptsmedicare.com/2020network](https://www.express-scriptsmedicare.com/2020network)**.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1.800.758.4574**; para residentes del estado de New York: **1.800.758.4570** (TTY: **1.800.716.3231**).

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**EXPRESS SCRIPTS®**  
Medicare (PDP)



## 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 **1.866.477.5704**; TTY: **1.800.716.3231**.

### UNDERSTANDING THE BENEFITS

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

### UNDERSTANDING IMPORTANT RULES

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





### **It's important we treat you fairly**

Our goal is to treat you fairly. That's why we follow federal civil rights laws in our health programs and activities. We do not view or treat people differently because of their race, color, national origin, sex, age or disability. If you need help with any of the information we provide you, please let us know. We offer services that may help you. These services include aids for people with disabilities, language assistance through interpreters and information written in other languages. These are free at no charge to you. If you need any of these services, please call us at the number on the back of your member ID card. If you feel at any time that we didn't offer these services or we discriminated based on race, color, national origin, sex, age or disability, please let us know. You have the right to file a grievance, also known as a complaint. To file a complaint, please contact our Civil Rights Coordinator at:

Civil Rights Coordinator  
Express Scripts Medicare  
P.O. Box 4083  
Dublin, Ohio 43016

You can also contact the U.S. Department of Health and Human Services,  
Office for Civil Rights at:

- Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
- Mail: U.S. Department of Health and Human Services  
200 Independence Avenue SW  
Room 509F, HHH Building  
Washington, DC 20201
- Phone: 1.800.368.1019 or 1.800.537.7697 (TDD)

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

### **Es importante brindarle un trato justo.**

Nuestro objetivo es brindarle un trato justo. Por este motivo, respetamos las leyes de derechos civiles en nuestros programas y actividades de salud. No consideramos ni tratamos a las personas de manera diferente debido a su raza, color, nacionalidad de origen, sexo, edad o discapacidad. Si necesita ayuda en cuanto a la información que le brindamos, infórmenos. Ofrecemos servicios que pueden ayudarle, entre los cuales se incluyen audífonos para personas con discapacidad, asistencia con el idioma mediante intérpretes e información escrita en otros idiomas. Estos servicios no tienen ningún cargo para usted. Si necesita alguno, llámenos al número que figura en la parte posterior de su tarjeta de identificación de miembro. Si siente en cualquier momento que no ofrecemos estos servicios o lo discriminamos por su raza, color, nacionalidad de origen, sexo, edad o discapacidad, infórmenos. Tiene el derecho a presentar una queja. Para presentar una queja, comuníquese con nuestro Civil Rights Coordinator escribiendo a esta dirección:

Civil Rights Coordinator  
Express Scripts Medicare  
P.O. Box 4083  
Dublin, Ohio 43016

También puede comunicarse con el Departamento de Salud y Servicios Humanos de los EE. UU., Oficina de Derechos Civiles por estos medios:

- En línea: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
- Por correo postal: U.S. Department of Health and Human Services  
200 Independence Avenue SW  
Room 509F, HHH Building  
Washington, DC 20201
- Teléfono: 1.800.368.1019 o 1.800.537.7697 (TDD)

Puede encontrar los formularios de quejas en <http://www.hhs.gov/ocr/office/file/index.html>.



KUJDES: Nëse flisni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në **1.800.758.4574**; banorët e Nju Jorkut: **1.800.758.4570** (TTY: **1.800.716.3231**).

ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية متاحة لك بالمجان. اتصل برقم **1-800-758-4574**، وإذا كنت من سكان نيويورك، فاتصل برقم: **1-800-758-4570** (رقم هاتف الصم والبكم: **1-800-716-3231**).

লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন **১-৮০০.৭৫৮.৪৫৭৪**; নিউ ইয়র্কের বাসিন্দারা ফোন করুন: **১-৮০০.৭৫৮.৪৫৭০** (TTY: **১-৮০০.৭১৬.৩২৩১**)।

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតលុយ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ **1.800.758.4574**; អ្នកស្នាក់នៅប្រូវីឡង់ ទូរស័ព្ទមកលេខ: **1.800.758.4570** (TTY: **1.800.716.3231**)។

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**1.800.758.4574**；紐約居民請致電：**1.800.758.4570**（TTY：**1.800.716.3231**）。

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1.800.758.4574**; résidents de New York : **1.800.758.4570** (ATS : **1.800.716.3231**).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1.800.758.4574**; Einwohner von New York: **1.800.758.4570** (TTY: **1.800.716.3231**).

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε **1.800.758.4574** Κάτοικοι της Νέας Υόρκης: **1.800.758.4570** (TTY: **1.800.716.3231**).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો **1.800.758.4574**; ન્યુયોર્કના રહેવાસીઓ માટે: કોલ નંબર: **1.800.758.4570** (TTY: **1.800.716.3231**).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1.800.758.4574**; moun ki abite New York: **1.800.758.4570** (TTY: **1.800.716.3231**).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero **1.800.758.4574**; per i residenti a New York: **1.800.758.4570** (TTY: **1.800.716.3231**).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다.  
**1.800.758.4574**; 뉴욕 거주자는 다음의 번호로 전화하십시오:**1.800.758.4570**  
(TTY: **1.800.716.3231**)번으로 전화해 주십시오.

Wann du Deitsch (Pennsylvania German / Dutch) schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call **1.800.758.4574**; Nei Yarrick Leit: **1.800.758.4570** (TTY: **1.800.716.3231**).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer **1.800.758.4574**; mieszkańcy Nowego Jorku: **1.800.758.4570** (TTY: **1.800.716.3231**).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1.800.758.4574**; para residentes em Nova Iorque: **1.800.758.4570** (TTY: **1.800.716.3231**).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните +**1.800.758.4574**; Жителям Нью-Йорка следует звонить по следующему номеру: +**1.800.758.4570** (телетайп: +**1.800.716.3231**).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1.800.758.4574**; para residentes de New York: **1.800.758.4570** (TTY: **1.800.716.3231**).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1.800.758.4574**; mga residente ng New York: **1.800.758.4570** (TTY: **1.800.716.3231**).

دھیان دیں: اگر آپ اردو بولتے / بولتی ہیں، تو آپ کو زبان سے متعلق امداد کی خدمات، مفت میں دستیاب ہیں۔  
**1.800.758.4574** ؛ New York کے باشندے: **1.800.758.4570** (TTY: **1.800.716.3231**) پر کال کریں۔

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1.800.758.4574**; cư dân New York: **1.800.758.4570** (TTY: **1.800.716.3231**).

אויפמערקזאם: אויב איר רעדט אידיש, עס זענען פארהאן פאר אייך שפראך הילף דינסטן אומזיסט. רופט  
**1.800.758.4574**; איינוווינער פֿון ניו יאָרק: **1.800.758.4570**  
(TTY: **1.800.716.3231**).