

## 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 216-535-4014 or 1-833-954-0483. TTY users should call 711. A Customer Service Representative is available to assist you at the above phone numbers, Monday through Friday from 8:00 a.m. to 8:00 p.m. (October 1st – March 31st, we are available 7 days a week, 8:00 a.m. to 8:00 p.m.)

### Understanding the Benefits

- Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit [www.pthp.com/uh](http://www.pthp.com/uh) or call Customer Service at 216-535-4014 or 1-833-954-0483 (TTY users should call 711) to view a copy of the EOC.
- Review the Provider Directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- 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/co-insurance may change on January 1, 2025.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for certain covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care.

# 2024 University Hospitals MA Red Plan by PTHP (HMO-POS)



Medicare  
Advantage  
Plan *by PTHP*

## Summary of Benefits

EUH010 (includes drug coverage)

This is a summary of drug and health services covered by University Hospitals MA Red Plan by PTHP (HMO-POS) from January 1, 2024 – December 31, 2024. This Summary of Benefits doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please call Customer Service and request the “Evidence of Coverage” or view it online at [www.pthp.com/uh](http://www.pthp.com/uh). You can reach Customer Service at 216-535-4014 or 1-833-954-0483 (TTY users call 711). Our Call Center is open Monday through Friday, from 8:00 a.m. to 8:00 p.m. From October 1 through March 31, the Call Center is open seven days a week, from 8:00 a.m. to 8:00 p.m. Or visit our website at [www.pthp.com/uh](http://www.pthp.com/uh).

You are eligible for membership in our plan as long as you have both Medicare Part A and Part B, you are a United States citizen or are lawfully present in the United States, and you live in our service area. Our service area includes the following counties in Ohio: Cuyahoga, Lake, and Lorain.

University Hospitals MA Red Plan by PTHP (HMO-POS) has a network of doctors, hospitals, pharmacies, and other providers. You must receive your care from a network provider. In most cases, care you receive from an out-of-network provider (a provider who is not part of our plan's network) will not be covered. *Exceptions are noted in italics in the chart.* To find participating providers and pharmacies, please call us or visit our website at [www.pthp.com/uh](http://www.pthp.com/uh).

Out-of-network/non-contracted providers are under no obligation to treat University Hospitals MA Red Plan by PTHP (HMO-POS) members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

For coverage and costs of Original Medicare, look in your current “Medicare & You” handbook. View it online [www.Medicare.gov](http://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.

PrimeTime Health Plan is an HMO-POS plan with a Medicare contract. Enrollment in PrimeTime Health Plan depends on contract renewal. This information is available in alternative formats such as large print, audio CD, or other alternate formats. Please call Customer Service if you need plan information in another format or language.

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

| Benefit category   | What you pay for these services  |
|--|--|
| <p><b>Monthly plan premium</b><br/>You must continue to pay your Medicare Part B premium.</p>  | You pay \$0  |
| <p><b>Medical deductible</b></p>   | This plan does not have a medical deductible.  |
| <p><b>Maximum Out-of-Pocket responsibility</b><br/>(does not include prescription drugs)<br/>The maximum you will pay in copays and coinsurance for the year.</p>  | In-network:<br>\$4,300 annually  |
| <p><b>Inpatient hospital coverage</b><br/>Prior authorization may be required for these services. Please contact the plan for more information.<br/>Our plan covers an unlimited number of days for an inpatient hospital stay.</p>                                | In-network:<br>Days 1-6: You pay \$310 per day<br>Days 7 and beyond: You pay a \$0 copay   |
| <p><b>Outpatient hospital coverage</b><br/>Prior authorization may be required for these services. Please contact the plan for more information.</p> <ul style="list-style-type: none"> <li>• <b>Outpatient Hospital and Ambulatory Surgical Center</b></li> </ul> | In-network:<br>You pay a \$350 copay for outpatient surgery.   |
| <ul style="list-style-type: none"> <li>• <b>Outpatient Observation</b></li> </ul>  | You pay 25% of the cost for observation services.  |
| <p><b>Doctor visits</b></p> <ul style="list-style-type: none"> <li>• <b>Primary Care Physician</b></li> </ul>  | In-network:<br>You pay a \$5 copay per visit   |
| <ul style="list-style-type: none"> <li>• <b>Specialist</b></li> </ul>  | You pay a \$40 copay per visit   |
| <p><b>Preventive care</b><br/>Any additional preventive services approved by Medicare during the contract year will be covered.</p>  | In-network:<br>You pay a \$0 copay   |
| <p><b>Emergency care</b><br/><i>The plan covers emergency care that you get from an out-of-network provider.</i></p>   | You pay a \$110 copay per visit<br>If you are admitted to the hospital within 23 hours, you do not have to pay the copay for emergency care.<br>World-wide coverage. |

| Benefit category  | What you pay for these services   |
|---|---|
| <p><b>Urgently needed services</b><br/> <i>The plan covers urgent care that you get from an out-of-network provider.</i></p>  | <p>Inside the United States: You pay a \$40 copay per visit<br/> Outside the United States: You pay a \$110 copay per visit<br/> If you are admitted to the hospital within 23 hours, you do not have to pay the copay for urgent care.<br/> World-wide coverage.</p>   |
| <p><b>Diagnostic services/labs/imaging</b><br/> Prior authorization may be required for these services. Please contact the plan for more information.</p> <ul style="list-style-type: none"> <li>• <b>Diagnostic radiology services</b> (such as MRIs, CT scans)</li> </ul> | <p>In-network:<br/> You pay a \$190 copay</p>   |
| <ul style="list-style-type: none"> <li>• <b>Diagnostic tests and procedures</b></li> </ul>  | <p>You pay a \$100 copay</p>  |
| <ul style="list-style-type: none"> <li>• <b>Lab services</b><br/> <i>For lab services, you may use any Medicare qualified provider.</i></li> </ul>  | <p>You pay a \$0 - \$5 copay</p>  |
| <ul style="list-style-type: none"> <li>• <b>Outpatient x-rays</b></li> </ul>  | <p>You pay a \$100 copay</p>  |
| <ul style="list-style-type: none"> <li>• <b>Therapeutic radiology services</b> (such as radiation treatment for cancer)</li> </ul>  | <p>You pay 20% of the cost</p>  |
| <p><b>Hearing services</b></p> <ul style="list-style-type: none"> <li>• <b>Medical exam</b><br/> Exam to diagnose and treat hearing and balance issues</li> </ul>   | <p>In-network:<br/> You pay a \$25 copay</p>  |
| <ul style="list-style-type: none"> <li>• <b>Routine exam</b></li> </ul>   | <p>You pay a \$25 copay<br/> (one routine hearing exam every three years)</p>   |
| <ul style="list-style-type: none"> <li>• <b>Hearing aids</b><br/> We will allow two hearing aid devices every three years. Hearing aid copays do not count towards your out-of-pocket maximum.</li> </ul>   | <p>You will pay \$595 for a tier 1 hearing aid; \$695 for a tier 2 hearing aid; \$895 for a tier 3 hearing aid. If you purchase a higher tier hearing aid, your copay will be greater. Copays are per hearing aid. Contact Amplifon at 1-888-341-1629 to access these copayment rates.<br/> Hearing aids purchased from non-Amplifon providers are eligible for reimbursement of \$100 per hearing aid.</p> |
| <p><b>Dental services</b></p> <ul style="list-style-type: none"> <li>• <b>Medical exam</b> Prior authorization may be required for these services. Please contact the plan for more information.</li> </ul>   | <p>In-network:<br/> You pay a \$40 copay</p>  |

| Benefit category  | What you pay for these services   |
|---|---|
| <p><b>Dental services (continued)</b></p> <ul style="list-style-type: none"> <li>• <b>Supplemental dental coverage</b><br/>These services do not count towards your out-of-pocket limit.<br/><i>You may use any qualified dental provider.</i></li> </ul>   | <p>Reimbursement for non-Medicare covered dental services up to a maximum of \$600 annually.<br/>For example: reimbursement for routine exams, x-rays, cleanings, fluoride, diagnostic services, restorative, endodontics, periodontics, extractions, orthodontia and prosthodontics.</p> |
| <p><b>Vision services</b></p> <ul style="list-style-type: none"> <li>• <b>Medical exam</b><br/>Exam to diagnose and treat diseases and conditions of the eye (including annual diabetic retinopathy exam).</li> </ul>   | <p>In-network:<br/>You pay a \$40 copay</p>   |
| <ul style="list-style-type: none"> <li>• <b>Eyeglasses or contact lenses after cataract surgery</b></li> </ul>  | <p>You pay 20% of the cost</p>  |
| <ul style="list-style-type: none"> <li>• <b>Annual routine eye exam</b><br/>These services do not count towards your out-of-pocket limit.<br/><i>You may use any qualified vision provider.</i></li> </ul>  | <p>You pay a \$0 copay</p>  |
| <ul style="list-style-type: none"> <li>• <b>Glasses/Contact Lenses</b><br/>These services do not count towards your out-of-pocket limit.<br/><i>You may use any qualified vision provider.</i></li> </ul>   | <p>Reimbursement up to a maximum of \$300 annually.</p>   |
| <p><b>Mental health services</b></p> <ul style="list-style-type: none"> <li>• <b>Inpatient visit</b><br/>Our plan covers an unlimited number of days for an inpatient hospital stay.<br/>Prior authorization may be required for these services.<br/>Please contact the plan for more information.</li> </ul> | <p>In-network:<br/>Days 1-6: You pay \$310 per day<br/>Days 7 and beyond: You pay a \$0 copay</p>   |
| <ul style="list-style-type: none"> <li>• <b>Outpatient group or individual therapy visit</b></li> </ul>   | <p>You pay a \$40 copay per visit</p>   |
| <p><b>Skilled nursing facility (SNF)</b><br/>Our plan covers up to 100 days per admission in a SNF. Prior authorization may be required for services.<br/>Please contact the plan for more information.</p>   | <p>In-network:<br/>Days 1-20: You pay a \$0 copay<br/>Days 21-45: You pay \$150 per day<br/>Days 46-100: You pay a \$0 copay</p>  |

| Benefit category  | What you pay for these services  |
|---|--|
| <b>Rehabilitation Services</b><br><ul style="list-style-type: none"> <li>• <b>Cardiac Rehab</b><br/>Prior authorization required after 36 visits</li> </ul>   | In-network:<br>You pay a \$0 copay per visit   |
| <ul style="list-style-type: none"> <li>• <b>Pulmonary Rehab</b><br/>Prior authorization required after 36 visits</li> </ul>   | You pay a \$0 copay per visit  |
| <ul style="list-style-type: none"> <li>• <b>Occupational, Physical, Speech &amp; Language Therapy, &amp; Acupuncture</b></li> </ul>   | You pay a \$30 copay per visit   |
| <b>Ambulance</b><br>Prior authorization may be required for non-emergency services.<br>Please contact the plan for more information.  | In-network:<br>You pay a \$230 copay per one-way trip<br>World-wide emergency coverage.  |
| <b>Transportation</b>   | Not covered  |
| <b>Medicare Part B drugs</b><br>Prior authorization may be required for services.<br>Please contact the plan for more information.<br><ul style="list-style-type: none"> <li>• <b>Chemotherapy drugs</b></li> </ul>   | In-Network:<br>You pay 0% - 20% of the cost  |
| <ul style="list-style-type: none"> <li>• <b>Other Part B drugs</b></li> </ul>   | You pay 0% - 20% of the cost<br>You will pay no more than \$35 for a one month supply of insulin furnished with durable medical equipment insulin pump supplies. |
| <b>Foot Care</b><br>(Podiatry Services)<br>Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions.   | In-network:<br>You pay a \$35 copay  |
| <b>Medical equipment/supplies</b><br>Prior authorization may be required for services.<br>Please contact the plan for more information.<br><ul style="list-style-type: none"> <li>• <b>Durable medical equipment</b> (wheel-chairs, oxygen, etc)</li> </ul> | In-network:<br>You pay 20% of the cost   |
| <ul style="list-style-type: none"> <li>• <b>Prosthetics/Medical supplies</b> (braces, artificial limbs, etc)</li> </ul>   | You pay 20% of the cost  |
| <ul style="list-style-type: none"> <li>• <b>Medicare-covered diabetic testing supplies</b> (lancets, strips, &amp; certain glucometers)</li> </ul>  | You pay 0% of the cost   |
| <ul style="list-style-type: none"> <li>• <b>Medicare-covered diabetic supplies</b></li> </ul>   | You pay 20% of the cost  |

| Benefit category  | What you pay for these services   |
|---|---|
| <p><b>Health and Wellness Education Programs</b></p> <ul style="list-style-type: none"> <li>• <b>The Silver&amp;Fit® Exercise &amp; Healthy Aging Program</b></li> </ul>                  | <p>You pay a \$0 copay for Health and Wellness Education benefits</p> <p>As a Silver&amp;Fit member you can visit a participating fitness center or YMCA near you that takes part in the program at no cost to you. You also have the following no cost options available to you: Workout plans, Digital “On-Demand” workouts, Home Fitness Kits, Well-Being Club, Healthy Aging Coaching, Activity tracking with Silver&amp;Fit Connected!<sup>TM</sup>, and rewards.</p>  |
| <ul style="list-style-type: none"> <li>• <b>Tele-monitoring Services</b><br/>Members diagnosed with these conditions may be eligible.</li> </ul>  | <ul style="list-style-type: none"> <li>○ Heart Failure</li> <li>○ Diabetes</li> <li>○ Chronic Obstructive Pulmonary Disease (COPD)</li> <li>○ Hypertension</li> </ul>   |
| <ul style="list-style-type: none"> <li>• <b>Stroke Prevention Program</b></li> </ul>  | <p>Offered to members who have health conditions that put them at higher risk for stroke</p>  |
| <ul style="list-style-type: none"> <li>• <b>24 Hour Nursing Hotline</b></li> </ul>  | <p>1-844-413-1194</p>   |
| <ul style="list-style-type: none"> <li>• <b>In-Home Safety Assessment</b></li> </ul>  | <p>Evaluates your home for potential safety concerns. For example: proper lighting, fall hazards, and grab bars</p>   |
| <ul style="list-style-type: none"> <li>• <b>Behavioral Health Program</b></li> </ul>  | <p>Provides support, education and resources for members with conditions such as depression, bipolar disorder, and substance use disorder</p>   |
| <p><b>Over-The-Counter (OTC) benefit</b></p> <p>Covered OTC items are health-related items and medications that are available without a prescription and are not covered by Medicare.</p> | <p>Up to \$50 per quarter on qualified OTC items.<br/>Unused amounts do not carry over to the next quarter.</p>   |
| <p><b>Papa Pals, Inc.</b><br/>Help with Instrumental Activities of Daily Living</p>   | <p>You pay nothing for up to 40 hours of Companion Care and Caregiver support.</p> <ul style="list-style-type: none"> <li>• House tasks: meal prep, organization, laundry</li> <li>• Companionship: conversation, board games, reading, exercise</li> <li>• Tech help: Setting up personal tech devices such as a phone or computer, assisting with telehealth appointments</li> <li>• Transportation: To and from doctor appointments, grocery shopping, errands</li> <li>• Virtual visits Assistance from a distance: virtual services and companionship</li> </ul> |

## Outpatient Part D Prescription Drug Coverage

Cost-sharing may change when you enter a new stage of the Part D benefit. For more information on the stages of the benefit, please contact the plan or view the Evidence of Coverage online at [www.pthp.com](http://www.pthp.com).

|  |  |
|--|--|
| <b>Phase 1: Deductible Stage</b>       | There is no deductible for University Hospitals MA Red Plan by PTHP (HMO-POS). You begin in the Initial Coverage Stage when you fill your first prescription of the year.  |
| <b>Phase 2: Initial Coverage Stage</b> | The plan pays its share of the cost of your covered prescription drugs, and you pay your share (your copayment or coinsurance amount). Your share of the cost will vary depending on the drug and where you fill your prescription.<br>You pay the following copays/coinsurance until your total yearly drug costs reach \$5,030. Total yearly drug costs are the total drug costs paid by both you and our Part D plan. |

The below copays/coinsurance are for prescriptions purchased from network pharmacies. Costs will differ based on whether the prescriptions are filled at a preferred pharmacy, standard pharmacy, or mail order pharmacy. Refer to your pharmacy directory for information on which pharmacies are preferred or standard. Cost will also differ based on the number of days' supply. Long-Term Care (LTC) pharmacies can fill up to a 31-day supply at the 30-day copays/ coinsurance listed below.

### Preferred Pharmacy - Retail (up to a 90 day supply)

| Tier and Name                      | 30 day          | 60 day        | 90 day        |
|------------------------------------|-----------------|---------------|---------------|
| <b>1 - Preferred Generic Drugs</b> | \$0 copay       | \$0 copay     | \$0 copay     |
| <b>2 - Generic Drugs</b>           | \$15 copay      | \$30 copay    | \$45 copay    |
| <b>3 - Preferred Brand Drugs</b>   | \$42 copay      | \$84 copay    | \$126 copay   |
| - Covered Insulins                 | \$35 copay      | \$70 copay    | \$105 copay   |
| <b>4 - Non-preferred Drugs</b>     | \$95 copay      | \$190 copay   | \$285 copay   |
| <b>5 - Specialty Drugs</b>         | 33% of the cost | Not Available | Not Available |

### Standard Pharmacy - Retail (up to a 90 day supply)

| Tier and Name                      | 30 day          | 60 day        | 90 day        |
|------------------------------------|-----------------|---------------|---------------|
| <b>1 - Preferred Generic Drugs</b> | \$10 copay      | \$20 copay    | \$30 copay    |
| <b>2 - Generic Drugs</b>           | \$20 copay      | \$40 copay    | \$60 copay    |
| <b>3 - Preferred Brand Drugs</b>   | \$47 copay      | \$94 copay    | \$141 copay   |
| - Covered Insulins                 | \$35 copay      | \$70 copay    | \$105 copay   |
| <b>4 - Non-preferred Drugs</b>     | \$100 copay     | \$200 copay   | \$300 copay   |
| <b>5 - Specialty Drugs</b>         | 33% of the cost | Not Available | Not Available |

| <b>Mail Order Pharmacy (up to a 90 day supply)</b> |  |               |               |
|--|--|---------------|---------------|
| <b>Tier and Name</b>                               | <b>30 day</b>  | <b>60 day</b> | <b>90 day</b> |
| <b>1 - Preferred Generic Drugs</b>                 | \$0 copay  | \$0 copay     | \$0 copay     |
| <b>2 - Generic Drugs</b>                           | \$15 copay   | \$30 copay    | \$45 copay    |
| <b>3 - Preferred Brand Drugs</b>                   | \$45 copay   | \$90 copay    | \$125 copay   |
| - Covered Insulins                                 | \$35 copay   | \$70 copay    | \$105 copay   |
| <b>4 - Non-preferred Drugs</b>                     | \$95 copay   | \$190 copay   | \$285 copay   |
| <b>5 - Specialty Drugs</b>                         | 33% of the cost  | Not Available | Not Available |
| <b>Phase 3: Coverage Gap Stage</b>                 | <p>While in the coverage gap you will continue to pay the same copay for tier 1 drugs, tier 2 drugs, and covered insulins and the plan pays the rest. Only the amount you pay counts and moves you through the coverage gap.</p> <p>The Medicare Coverage Gap Discount Program provides manufacturer discounts on brand name drugs. You pay 25% of the negotiated price and a portion of the dispensing fee for brand name drugs. Both the amount you pay and the amount discounted by the manufacturer count toward your out-of-pocket costs and moves you through the coverage gap.</p> <p>You also receive some coverage for tier 3, 4 or 5 generic drugs. You pay no more than 25% of the cost for generic drugs and the plan pays the rest. Only the amount you pay counts and moves you through the coverage gap.</p> <p>You continue paying these costs until your yearly out-of-pocket payments reach a maximum amount that Medicare has set. Once you reach this amount, \$8,000, you leave the Coverage Gap Stage and move to the Catastrophic Coverage Stage.</p> |               |               |
| <b>Phase 4: Catastrophic Coverage Stage</b>        | <p>You enter the Catastrophic Coverage Stage when your out-of-pocket costs have reached the \$8,000 limit for the calendar year. Once you are in the Catastrophic Coverage Stage, you will stay in this payment stage until the end of the calendar year.</p> <ul style="list-style-type: none"> <li>• During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.</li> </ul>   |               |               |

## Multi-language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-833-954-0483 (TTY 711). Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-833-954-0483 (TTY 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-833-954-0483 (TTY 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-833-954-0483 (TTY 711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggagamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-833-954-0483 (TTY 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-833-954-0483 (TTY 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-833-954-0483 (TTY 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-833-954-0483 (TTY 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-833-954-0483 (TTY 711)번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-833-954-0483 (TTY 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Arabic:** إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على (TTY 711) 1-833-954-0483. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

**Hindi:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-833-954-0483 (TTY 711) पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-833-954-0483 (TTY 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portuguese:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-833-954-0483 (TTY 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-833-954-0483 (TTY 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-833-954-0483 (TTY 711). Ta usługa jest bezpłatna.

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