HOW YOUR HEALTH PLAN WORKS

WELCOME TO AMERIHEALTH NEW JERSEY
Everything you need to know about your health plan
How your health plan works

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Welcome to AmeriHealth New Jersey

Our goal at AmeriHealth New Jersey is to provide you with health care coverage that can help you live a healthy life. This kit will help you understand your benefits so that you can take full advantage of your membership.

To get the most from your coverage, it's important to become familiar with the benefits and services available to you. You'll find valuable information in this kit on:

- how to use your ID card
- what services are covered and are not covered by your health insurance
- how decisions are made about what is covered
- how to use amerihealthexpress.com
- how to get in touch with us if you have a problem

Register for amerihealthexpress.com, and download the free AmeriHealth New Jersey app, AHNJ On the Go, for easy access to your health information 24/7.

If you have any questions, feel free to call Customer Service at 888-YOUR-AH1 (888-968-7241) and we will be happy to assist you.

Thank you for being an AmeriHealth New Jersey member. We look forward to providing you with quality health care coverage.
Introduction to your health plan

What is a primary care physician?
A primary care physician (PCP) helps coordinate the overall medical care for you and your covered dependents. Your PCP is the doctor that will treat you for your basic health care needs.

Anytime you need to see a specialist, such as a cardiologist or dermatologist, your PCP may refer you to a specialist participating in the network. PCPs may choose a radiology, physical therapy, or laboratory site to which they refer their patients. If you need a service your PCP doesn’t provide, such as diagnostic testing or hospitalization, your PCP may refer you to an in-network facility.

How to search for PCP (HMO, HMO Plus or POS plan members only):
Visit amerihealthnj.com/providerfinder where you can search by specialty (e.g. internal medicine or pediatrics), location, gender preference, and/or distance.

How to choose or change your PCP (HMO, HMO Plus or POS plan members only):
There are two ways to choose or change your PCP:
- **Online**: To select or change your doctor, visit amerihealthexpress.com, our simple, convenient, and secure member website.
- **Phone**: Call 888-YOUR-AH1 (888-968-7241) and one of our Customer Service associates will make your PCP selection over the phone.

Please note: POS Plus, PPO or EPO plan members do not need to select a PCP; however it is always recommended that you consult and seek non-emergency care from your PCP.

Using your ID card
You and your covered dependents will each receive an AmeriHealth New Jersey identification (ID) card. It is important to take your ID card with you wherever you go because it contains information including what to pay when visiting your doctor, specialist, or the emergency room (ER). You should present your ID card when you receive care, including doctor visits or when checking in at the ER.

The back of your ID card provides information about medical services, what to do in an emergency, and how to use your benefits. If any information on your ID card is incorrect, you misplace an ID card, or need to print out a temporary ID card, you may do so through amerihealthexpress.com or by calling 888-968-7241. A digital copy of your ID card is also available on the AHNJ On the Go app.
How to receive care

Scheduling an appointment
Simply call your doctor’s office and request an appointment. If possible, notify your doctor 24 hours in advance if you are unable to make it to a scheduled appointment.

Referrals
If you have an HMO or POS plan, you are required to get a referral from your PCP for certain specialty services. You may check the status of a referral by logging on to amerihealthexpress.com, or on your mobile device through AHNJ On the Go.

Please note: referrals are not required for members with HMO Plus, POS Plus, EPO or PPO plans; however, it is always recommended that you consult and seek non-emergency care from your PCP.

Locating a physician or hospital in your network
You have access to our expansive provider network of physicians, specialists, and hospitals. You may search our provider network by going to amerihealthnj.com/providerfinder and selecting your network and plan from the dropdown list.

Informative doctor and hospital profiles and nationally recognized quality measurements help you find the doctor that is right for you. The profiles offer more than just location and phone number. They also show credentials, network and hospital affiliations, office hours, as well as gender, specialty, language and those who are accepting new patients. You may also call 888-968-7241 and a Customer Service associate will help you locate a provider.

Using your preventive care benefits
Quality care and prevention are vital to your long-term health and well-being. That’s why we cover 100% of certain preventive services, including, but not limited to:

- **Screenings for:**
  - breast, cervical, and colon cancer
  - vitamin deficiencies during pregnancy
  - diabetes
  - high cholesterol
  - high blood pressure

- **Routine vaccinations for children, adolescents, and adults as determined by the CDC**

- **Women’s preventive health services, such as:**
  - well-woman visits (annually)
  - screening for gestational diabetes
  - human papillomavirus (HPV) DNA testing
  - counseling for sexually transmitted infections
  - counseling and screening for human immunodeficiency virus (HIV)
  - screening and counseling for interpersonal and domestic violence
  - breastfeeding support, supplies (breast pumps), and counseling
  - generic formulary contraceptives, certain brand formulary contraceptives, and FDA-approved over-the-counter female contraceptives with a prescription

Be sure to consult with your PCP for preventive services and/or screenings.
Wellness guidelines
One of the best ways to stay well is to utilize the preventive services covered by your health plan. Our Wellness Guidelines are a list of evidence-based wellness recommendations for the average-risk person. These recommendations are not a statement of benefits and should not be confused with Preventive Care Benefits identified under Health Care Reform. Some of these services may require cost-sharing. To download our Wellness Guidelines, log on to amerihealthexpress.com or call 888-968-7241 to request a hard copy.

Using services that require preapproval and precertification
Certain services may require preapproval prior to receiving care to ensure that the services you seek are medically necessary. Learn more at amerihealthnj.com/precert.

Receiving services for mental health or substance abuse treatment
Magellan Behavioral Health administers your mental health and substance abuse benefits. They can be reached by calling Customer Service at 888-968-7241. Refer to the terms and conditions of your health plan to find out if you have coverage for mental health and substance abuse benefits.

*The Wellness Guidelines are a summary of recommendations based on the U.S. Preventive Services Task Force and other nationally recognized sources. These recommendations have been reviewed by our network health care providers. This information is not a statement of benefits. Please refer to your health benefit plan contract/member handbook or benefits handbook for terms, limitations, or exclusions of your health benefits plan. Please contact our Customer Service department with questions about which preventive care benefits apply to you. The telephone number for Customer Service can be found on your ID card.
If you need to seek care outside of normal business hours, the following options are available:

Emergency care
In the event of an emergency, go immediately to the emergency room. If you believe your situation is particularly severe, call 911 for assistance.

A medical emergency is thought of as a medical or psychiatric condition in which symptoms are so severe, that the absence of immediate medical attention could place one’s health in jeopardy. For most minor injuries or illness, a hospital emergency room is not the most appropriate place for you to be treated. Hospital emergency rooms provide emergency care and must prioritize patients’ needs. The most seriously hurt or ill patients are treated first. If you are not in that category, you may wait a long time.

Urgent care
Urgent care is necessary treatment for a non-life-threatening, unexpected illness or accidental injury that requires prompt medical attention when your doctor is unavailable. Examples include sore throat, fever, sinus infection, ear ache, cuts, rashes, sprains, and broken bones.

You may visit an urgent care center which offers a convenient, safe, and affordable treatment alternative to emergency room care when you can’t get an appointment with your own doctor.

Retail health clinic
Retail health clinics are another alternative when you can’t get an appointment with your own doctor for non-emergency care. Retail health clinics use certified nurse practitioners who treat minor, uncomplicated illness or injury. Some retail health clinics may also offer flu shots and vaccinations.

Telemedicine with MDLIVE
Use MDLIVE* for 24/7/365 access to on-demand quality health care. Telemedicine provides you with the option to access non-emergency health care virtually. You can now visit with a doctor from your home, office, or on-the-go in most states. To activate your MDLIVE account, call 888-976-7405 or log in to MDLIVE.com/amerihealthnj.

When to go to the ER:
- Heart attack
- Electrical burn

When to go to an urgent care center:
- Sore throat
- Ear ache

Access to non-emergency health care 24/7/365 via phone or video with MDLIVE.

Disclaimers: MDLIVE does not replace the primary care physician. MDLIVE is not an insurance product nor a prescription fulfillment warehouse. MDLIVE operates subject to state regulation and may not be available in certain states. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services. MDLIVE phone consultations are available 24/7/365, while video consultations are available during the hours of 7 am to 9 pm ET 7 days a week or by scheduled availability. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use visit www.mdlive.com/pages/terms.html 010113
Health insurance that's mobile
Manage your health insurance coverage with AmeriHealth New Jersey online account management systems, personalized tools, and programs, so you get the most out of your benefits.

- **AmeriHealth Express and AHNJ On the Go help you make the most of your health plan.** View your claims and benefit information, download a temporary ID card, email or fax one directly to your doctor, and so much more! Register at [amerihealthexpress.com](http://amerihealthexpress.com), and follow the on-screen directions. Be sure to have your ID card present as it has information that you will need to register. Then, download [AHNJ On the Go](http://amerihealthexpress.com) for your iPhone or Android device.

- **Use the Provider Finder to search for a participating doctor.** Simple navigation helps you get fast and accurate results. When you select your health plan type, your results are customized based on your network, making it easy to locate a participating doctor, specialist, hospital, or other medical facility nearby. You’ll even be able to read patient ratings and reviews, in addition to rating your doctors and writing your own reviews.

- **Stay connected and receive updates about your health plan**
  Important account information, benefit updates, and promotions from AmeriHealth New Jersey via text message. Text **MyAHNJ** to **73529** to opt in.

- **Start shopping, start saving with AmeriHealth New Jersey Insider.** Find great deals on a wide range of attractions and events, some are even free! Learn how to get discounted movie tickets and so much more from the Insider Discount program at [amerihealthnj.com/discounts](http://amerihealthnj.com/discounts).

*Please have your member ID card ready when you text to sign up. Standard message and data rates may apply. Text STOP to stop and HELP for help. Terms and conditions available at myhelpsite.net/amerihealth. Notification messages within AmeriHealth New Jersey Wire are sent via automated SMS. Enrollment in AmeriHealth New Jersey Wire is not a requirement to purchase goods and services from AmeriHealth New Jersey. Wire is a trademark of Relay Network, LLC.*
Using your prescription drug benefits
The information in this section is only applicable to members who have AmeriHealth New Jersey prescription (Rx) coverage.

AmeriHealth New Jersey Prescription Drug Program
If you have an AmeriHealth New Jersey Prescription Drug plan, your benefits are administered by FutureScripts®. FutureScripts helps you easily and safely obtain the prescription drugs you need at an affordable price.

Take a look at the advantages:
- Easy to use. A national network of retail pharmacies will recognize and accept your member ID card.
- Low out-of-pocket expenses. When you use a participating pharmacy, your out-of-pocket costs are based on a discounted price, fixed copayments, or coinsurance.
- No paperwork. You don’t have to file a claim form or wait for reimbursement when you use a participating pharmacy.
- High level of safety. When you fill a prescription at a participating pharmacy, your pharmacy can identify harmful drug interactions and other dangers by viewing your drug history.
- To get maintenance drugs needed to treat ongoing or chronic conditions, you have the following options:
  - Home delivery. Your program may allow you to receive drugs right at your door when ordered through the mail order service, eliminating time spent waiting in line at the pharmacy counter.
  - Mail order purchases allow you to get a larger supply of drugs than what might be available to you at a retail pharmacy. Additionally, depending on your plan design, your out-of-pocket expenses may be lower, and you won’t have to visit the pharmacy as often.

How to fill your prescription at a retail pharmacy
Present your member ID card and your prescription at a FutureScripts-participating pharmacy. The pharmacist will confirm your eligibility for benefits and determine your share of the cost for your prescription (copay). Your doctor may also be able to submit your prescription to your pharmacy electronically.

Participating pharmacies
If a pharmacy is in your plan’s network, it is considered to be a participating pharmacy. When you’re traveling, you will find that most pharmacies in all 50 states accept your member ID card and can fill your prescription for the same cost that you would pay at your local pharmacy back home. There is no need to select just one pharmacy to fill your prescription needs.

Understanding your prescription
Brand drugs are only manufactured by one company, which advertises and sells its product under a unique trade name. In many cases, brand drugs are quite expensive, which is why your share of the cost is higher. Generic drugs are typically manufactured by several companies and are almost always less expensive than the brand drug. Generic drugs are approved by the U.S. Food and Drug Administration (FDA) to ensure they are as safe and effective as their brand counterparts. However, not every brand drug has a generic version.

To find a pharmacy visit amerihealthexpress.com or call the number on your ID card.
Using your prescription drug benefits

Select Drug Program
The Select Drug Program® provides our members with comprehensive prescription drug coverage. The Select Drug Program uses a formulary, which includes all generic drugs and a defined list of brand drugs that have been evaluated for their medical effectiveness, positive results, and value. The formulary is reviewed quarterly to ensure its continued effectiveness. To check the formulary status of drugs, simply log in to amerihealthexpress.com.

In addition to the Select Drug Program® formulary, you will also find helpful information on these related topics:

- Prior authorization process
- Age and gender limits
- Quantity level limits

If you're not sure if brand or generic drugs are right for you, talk to your doctor. The pharmacist may discuss with your physician whether an alternative drug might be appropriate for you. Let your physician know if you have a question about a change in your prescription(s) or if you prefer the original prescription(s).

Certain controlled substances and other prescribed medications may be subject to dispensing limitations. If you have any questions regarding your medication, please call Customer Service at 888-968-7241.

Preventive drugs for adults and children
AmeriHealth New Jersey’s prescription drug plans include 100% coverage for preventive medications when received from an in-network pharmacy. This means that you won't have to pay copays, coinsurance, or deductibles for certain preventive medications with a prescription from your doctor. Receiving this preventive care will help you stay healthy and may improve your overall health.

For a list of preventive drugs eligible, please visit amerihealthexpress.com, or call the number on the back of your member ID card.

Mail order pharmacy
If your doctor has prescribed a medication that you'll need to take regularly over a long period of time, the mail order service is an excellent way to get a long-lasting supply and reduce your out-of-pocket costs.

Mail order is convenient and safe to use
If you choose mail order, you can get up to three times the number of doses at one time, as opposed to picking up one dose at the pharmacy. Mail order prescriptions have been safely handled through the mail for many years. When your order is received, a team of registered, licensed pharmacists check your prescription against the record of all drugs dispensed to you by a FutureScripts network pharmacy. This process ensures that every prescription is reviewed for safety and accuracy before it is mailed to you. If there are questions about your prescription, a pharmacist will contact your doctor before your medication is dispensed. Your medication will be sent to your home within ten days from the date your complete, eligible order is received.
Using your prescription drug benefits

How to begin using mail order pharmacy:

1. When you are prescribed a chronic or “maintenance” drug therapy, ask your doctor to write the prescription for a 90-day supply, plus refills. Make sure your doctor knows that you have a mail order service so that you get one 90-day prescription and not three 30-day prescriptions, because the cost of the three 30-day prescriptions may be more than the cost for one 90-day prescription. If you’re taking medication now and would like to begin using mail order pharmacy, ask your doctor for a new prescription.

2. Complete the FutureScripts Mail Order Form with your first order only. Forms and envelopes are available by calling the number on your member ID card.

3. Be sure to answer all the questions, and include your member ID number. An incomplete form can cause a delay in processing. Send the completed Mail Order Form, your original 90-day prescription, and the appropriate payment to FutureScripts.

4. Your mail order request will be processed and your medication sent to you within ten days from the day you mail your order, along with instructions for future refills. Standard shipping is free of charge through U.S. Mail. Narcotic substances and refrigerated medicines will be shipped by FedEx® at no additional cost to you.

You will be dispensed the lower-priced generic drug (if manufactured) unless your doctor writes “brand medically necessary” or “dispense as written” on your prescription, or if you indicate that you do not want the generic version of your brand drug on the Mail Order Form. A Mail Order Form and envelope will be included with each mail order delivery.

Paying for mail order services

Your payment can be in the form of a check or money order (made payable to FutureScripts), or you can complete the credit card portion of the Mail Order Form. FutureScripts accepts Visa, MasterCard®, Discover®, and American Express®. Please do not send cash. If you are uncertain of your payment, call the number on the back of your member ID card. If the payment you enclose is incorrect, you will be sent either a reimbursement check or an invoice, as appropriate.

Mail order refills

When you receive a medication through the mail order service, you will also receive a notice showing the number of refills allowed by your doctor. To avoid the risk of being without your medication, mail the refill notice and your payment two weeks before you expect your present supply to run out. You can also manage and order your refills online through amerihealthexpress.com.

The refill notice will include the date when you should reorder your medication, as well as the number of refills you have left. Remember, most prescriptions are valid for a maximum of one year.

If you have any questions concerning this program, please contact FutureScripts at 888-678-7012.
Using your prescription drug benefits

Self-administered Specialty Drug Coverage
Self-injectables and other oral specialty drugs that can be administered by you, the patient, or by a caregiver outside of the doctor’s office are covered under your AmeriHealth New Jersey prescription drug benefits administered by FutureScripts. You may also fill your prescription via the FutureScripts Direct Ship Specialty Pharmacy Program.

The administration of a self-injectable drug by a medical professional is covered under your AmeriHealth New Jersey medical benefit, even if you obtained the self-injectable drug through the FutureScripts Specialty Pharmacy Program. However, the drug itself will be covered under your AmeriHealth New Jersey prescription drug benefit.

Unless otherwise noted in your Benefit Booklet, the only self-injectable drugs that are covered under AmeriHealth New Jersey medical plans include drugs that:

- are required by law to be covered under both medical benefits and pharmacy benefits (e.g., insulin)
- are required for emergency treatment, such as a self-injectable that counteracts allergic reactions (e.g., EpiPen)

An independent pharmacy benefits management (PBM) company, FutureScripts, administers our prescription drug benefits and is responsible for providing a network of participating pharmacies and processing pharmacy claims. The PBM also negotiates price discounts with pharmaceutical manufacturers and provides drug utilization and quality reviews. Price discounts may include rebates from a drug manufacturer based on the volume purchased. AmeriHealth New Jersey anticipates that it will pass on a high percentage of the expected rebates it receives from its PBM through reductions in the overall cost of pharmacy benefits. Under most benefit plans, prescription drugs are subject to a member copayment.
Using your Vision benefits

The information in this section is only applicable to members who have AmeriHealth New Jersey Vision coverage.

Your Vision benefits

Vision problems are among the most prevalent health issues in the United States. Nearly 176 million American adults wear some form of vision correction. * An eye exam can help prevent vision problems and help detect more serious chronic health conditions, such as diabetes, hypertension, and heart disease.

Your vision plan gives you access to timely treatment and covered services like refraction, glaucoma screenings, and dilation that can help paint a picture of your overall health. Please review your Benefit Booklet to confirm if you have vision coverage, as well as applicable benefits and limitations.

Freedom of provider choice

You have access to the Davis Vision® provider network, which includes more than 36,000 ophthalmologists, optometrists, and regional and national retailers, including Visionworks.

Choose from an extensive frame collection

You can select any frame from the Exclusive Frame Collection of stylish, contemporary frames covered in full, or with a minimal copay. You also have the freedom to use your frame allowance toward any frame on the market at any network location. This includes Visionworks, which has over 2,000 frames from which to choose.

Every frame or lens purchased at a participating provider is backed by an unconditional one-year breakage warranty for repair or replacement.

Coverage for contacts and laser vision correction

You can purchase replacement contact lenses through LENS123®, a mail order contact lens replacement program. Replacement contact lenses or contact lens solution will be shipped same day by LENS123, and you can feel good knowing you are guaranteed low prices.

If you’re interested in Laser Vision Correction, you may be eligible to receive up to 25% off a participating provider’s usual and customary fees, or 5% off any participating provider’s advertised specials on laser vision correction services.

You can also view your benefits, check eligibility, locate a participating provider, or view the Davis Vision Collection of frames online through amerihealthexpress.com.

*VisionWatch – The Vision Council Member Benefit Reports, The Vision Council & Jobson, 12ME September 2009
Using your Vision benefits
The information in this section is only applicable to members who have AmeriHealth New Jersey Vision coverage.

Visionworks retail centers offer affordability, choice, and convenience.
Visionworks optical retail centers are a cornerstone of the provider network and support AmeriHealth New Jersey’s commitment to choice.

Visionworks has high-quality eyeglasses, designer frames, and a wide variety of contact lenses, reading glasses, and specialty lenses all at great prices. With a dedication to quality, durability, and variety, Visionworks provides you with everything that you need to find the right look. Visionworks also has one of the largest selections of fun and fashionable children’s eyeglasses in the eyewear industry. Children 13 years of age or younger receive free impact and scratch-resistant lenses.

With your AmeriHealth New Jersey Vision Care benefits, you will receive:

- high-quality designer and exclusive brands frames
- eyeglass lenses
- contact lenses
- sunglasses
- vision correction

To find a Visionworks location near you, visit visionworks.com.
Organ and tissue donation
AmeriHealth New Jersey is required by the Senate and General Assembly of the State of New Jersey to provide you will information about organ and tissue donation and registration.

Organ donation in New Jersey
The New Jersey Motor Vehicle Commission (MVC) administers the organ donation registrations program. If you are a New Jersey resident 18 years or older you can register as an organ donor. Once you decide to become a donor, you should inform your family of your decision. In the event of your death, the hospital will still have questions about your organ donation wishes, even if you are a registered donor. It is important that your intentions are known, including which organs and tissues you wish to donate.

Ways to register as an organ donor:
- Online with Donate Life at registerme.org
- In person at your local NJ MVC office whenever you apply or renew your New Jersey driver’s license or state identification card. Find your local NJ MVC office at dmv.org/nj-new-jersey/dmv-office-finder.php
- By calling the New Jersey Organ and Tissue Sharing Network at 800-742-7365
- Or by calling the Gift of Life Donor Program at 800-366-6771

To change your organ donor information on your NJ driver’s license or state identification card you should visit your local New Jersey MVC office. You can also update your information at organize.org, or by completing the Change of Status organ and tissue donation form available at www.state.nj.us/mvc.
Member support

When you need us, we’re here for you. You can contact us to discuss anything pertaining to your health care, including benefits and eligibility, claims status, requesting a new ID card, or wellness programs.

Email
To send a secure email to Customer Service, simply log in to amerihealthexpress.com and click on Contact us.

Mail
AmeriHealth New Jersey
1901 Market Street
Philadelphia, PA 19103-1480

Phone
Call 888-968-7241 to speak to one of our Customer Service members Monday through Friday, 8 a.m. to 6 p.m.

Information about your AmeriHealth New Jersey health plan
Your Summary of Benefits and Coverage (SBC) for your 2018 plan, which explains any out-of-pocket costs like copayments, coinsurance, and deductibles is available by logging in to amerihealthexpress.com. All AmeriHealth New Jersey Individual 2017 SBCs are also available at amerihealthnj.com.

Please contact Customer Service at 888-968-7241 if you have any questions, or would like to request a paper copy of any 2018 plan documents.

Member Rights & Responsibilities
To obtain a list of Rights and Responsibilities, go to amerihealthnj.com/html/members/quality_management/rights_responsibilities.html or call the Customer Service number on your ID Card.
Language Assistance Services

Spanish: ATENCIÓN. Si habla español, cuenta con servicios de asistencia en idiomas disponibles de forma gratuita para usted. Llame al 1-800-275-2583 (TTY: 711).

Chinese: 注意：如果您讲中文，您可以得到免费的语言协助服务。致电 1-800-275-2583。


Portuguese: ATENÇÃO: se você fala português, encontram-se disponíveis serviços gratuitos de assistência ao idioma. Ligue para 1-800-275-2583.

Gujarati: સૂચના: તે તમારી જીવનશૈલી બોલતા હો, તો લાભદાયક લાઇવ સારાંશ સેવાઓ તમારા માટે ઉપલબ્ધ છે. 1-800-275-2583 ફોન કરો.

Vietnamese: LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi sẽ cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Hãy gọi 1-800-275-2583.

Russian: ВНИМАНИЕ: Если вы говорите по-русски, то можете бесплатно воспользоваться услугами перевода. Тел.: 1-800-275-2583.

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-275-2583.

Italian: ATTENZIONE: Se lei parla italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-275-2583.

Arabic: معلومة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية متاحة لك بالمحalan. اتصل بالرقم 1-800-275-2583.


Hindi: ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में आपात सहायता सेवाएं उपलब्ध हैं। कॉल करे 1-800-275-2583।


Japanese: 備考：母国語が日本語の方は、言語アシスタッレンスサービス（無料）をご利用いただけます。1-800-275-2583へお電話ください。

Persian (Farsi):
ترجمه: اگر فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان در اینجا می‌باشند. 1-800-275-2583.


Urdu: تورج، دکتری: اگر آردو زبان بولتے ہیں، تو آپ کی لئے مفت میں زبان معاون خدمات دستیاب ہیں۔ کال کریں 1-800-275-2583.

Mon-Khmer, Cambodian: ប្រែការពារសំឡូងសុខភាព ប្រកួតដោយប្រើប្រាស់ភាសាខ្មែរ ហើយ សិទ្ធិប្រកួតដោយដោះសណ្រែស្ថិតិឆ្លងកាត់៖ ដំណើរការធ្វើការដោយដេសស្រុកសាររដ្ឋប公寓 1-800-275-2583
**Discrimination is Against the Law**

This Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

This Plan provides:
- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters, and written information in other formats (large print, audio, accessible electronic formats, other formats).
- Free language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages.

If you need these services, contact our Civil Rights Coordinator. If you believe that this Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator. You can file a grievance in the following ways: In person or by mail: ATTN: Civil Rights Coordinator, 1901 Market Street, Philadelphia, PA 19103, By phone: 1-888-377-3933 (TTY: 711) By fax: 215-761-0245, By email: civilrightscoordinator@1901market.com. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.