



The right
health plan
is here.

**State of Maryland
Employees & Retirees**

**United
Healthcare®**



Welcome

We've made it our goal since 1983 to give you the best health care experience possible. We are excited to partner with the State of Maryland in 2021 to offer you great health plan options. We believe the best way to serve you is to begin by listening to what's important to you when it comes to finding the right provider and the right care. This guide and our convenient online tools and resources will help you choose the right UnitedHealthcare plan with confidence. Still have questions? Let's talk. Give us a call at **1-800-382-7513** and our local Frederick-based team of professionals will be there to help you along the way. Thank you for the opportunity to serve your health care needs and those of your family.



Joseph Ochipinti
Health Plan CEO



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Why choose UnitedHealthcare?



Access to a large national network

You and your family have a quality network with a commitment to personalized care.



Innovative tools and programs, at no additional cost to you

From helping manage a chronic condition and saving money with wellness product discounts, to the freedom to see a provider from your home computer, you can take advantage of these programs as part of your benefits.



High satisfaction among State of Maryland employees

With its over 96 percent member satisfaction,* you can trust that UnitedHealthcare will put you first.



Knowing your benefits helps you make more informed choices

By understanding your benefits, you can select the coverage that best fits your needs. In this guide, you'll find information about your options and programs to help make your choices easier.

Learn more about:

- The health plan options we offer to help meet your unique needs.
- Member tools and resources to help make health care easier for you.

Take advantage of your benefits:

- **Programs to manage your health and wellness:** Participate in condition management or wellness programs to improve your health.
- **Save on ways to help yourself stay healthier:** Enjoy discounts on products and services like fitness trackers and more.



Easier access to health care

- **Virtual Visits** let you visit a doctor online anywhere, anytime, from your smartphone or computer.
- **A 24-hour nurse** is ready to help anytime you need care.
- **Virtual ID** card available on the free UnitedHealthcare® app.
- **24/7** benefit access at home or on the go.

Health plans as flexible as your lifestyle

With UnitedHealthcare you have access to quality care no matter where you are in Maryland and nationwide.

Choose what's right for you.

You have 2 plans to choose from: **Choice EPO** and **ChoicePlus PPO**.

Choice EPO

- You will either be responsible for copays for provider visits that are not considered preventive care or have certain services covered at 100 percent.
- You will have coverage only in our network. If you choose to see a provider outside of our network, you will likely have to pay for services out of pocket.

ChoicePlus PPO

- You will have copays for network provider visits that are not considered preventive care.
- You are responsible for coinsurance until you have met your out-of-pocket maximum.
- You have out-of-network coverage, but those providers will likely charge you more.

The care you may need — when and where you need it.

No matter which plan you choose, you'll have access to our network of providers and hospitals. With UnitedHealthcare, you'll have:

- Access to our nationwide network of more than 1,145,128 physicians and health care professionals (over 100,000 Vision providers including Warby Parker and GlassesUSA) and 6,063 hospitals.*
- A local network that includes every hospital in Maryland.
- Visits with specialists without having to get a referral first.
- Access to mental health and substance abuse benefits.
- The option of seeing a provider from the comfort of your own home with a Virtual Visit.

How to find a network provider or hospital:

1. Visit uhcmaryland.com.
2. Click on "Find Care & Costs." You can search by provider and facility name, type of service or condition.



A side-by-side comparison of your plan options.

Summary of Benefits

State of Maryland Benefits January 1–December 31, 2021		UnitedHealthcare ChoicePlus PPO	UnitedHealthcare Choice EPO
	In Network	Out of Network	In Network Only
Plan Overview			
Referrals	No	No	
National Network	Yes	Yes	
Deductible	None	\$250 Individual \$500 Family	None
Coinurance Out-of-Pocket Limit	\$1,000 Individual \$2,000 Family	\$3,000 Individual \$6,000 Family	None
Copayment Out-of-Pocket Limit	\$1,000 Individual \$2,000 Family	None	\$1,500 Individual \$3,000 Family
Total Annual Medical Out-of-Pocket Costs	\$2,000 Individual \$4,000 Family	\$3,250 Individual \$6,500 Family	\$1,500 Individual \$3,000 Family
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Medical Overview*			
Physician Office Visits			
Primary Care Provider (PCP)	\$15 copay	70% after deductible	\$15 copay
Specialist	\$30 copay	70% after deductible	\$30 copay
Inpatient Care	90%	70% after deductible	100%
Outpatient Care	90%	70% after deductible	100%
Inpatient Hospitalization	90%	70% after deductible	100%
Outpatient Facility	90%	70% after deductible	100%
Maternity	90%	70% after deductible	100%
Diagnostic Lab and X-ray	90% — Lab testing services related to diabetes, hypertension, coronary artery disease, asthma and COPD are paid at 100%.	70% after deductible	100%
Durable Medical Equipment	90%	70% after deductible	100%
Emergency Room (inside and outside the area)	100% after \$150 copay / Copays are waived if admitted. (If criteria are not met for a medical emergency, plan coverage is 50% of allowed amount, plus the \$150 copay)		
Behavioral Health	\$15 copay	70% after deductible	\$15 copay
Intensive Outpatient Services	90%	70% after deductible	100%
Preventive Care			
Mammography	100%	70%	100%
Immunizations, including annual flu shots (flu shots not covered out-of-network)	100%	70% after deductible	100%
Well Child Care	100%	70% after deductible	100%
Annual Physical Exams	100%	70% after deductible	100%
Physical/Occupational/Speech Therapy	\$30 copay	70% after deductible	\$30 copay
Acupuncture for Chronic Pain Management	\$30 copay	70% after deductible	\$30 copay
Chiropractic Services	\$30 copay	70% after deductible	\$30 copay
Hearing Aids	100% for Basic Model Hearing Aid	70% after deductible for Basic Model Hearing Aid	100% for Basic Model Hearing Aid
Vision			
Please go to uhcmaryland.com for full vision benefit information.			
You also have the added option of discounted services on laser vision correction surgery through Laser Vision Network of America.			
Mental health services are covered under both plans. Mental health providers can be found at liveandworkwell.com .			

*This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. This outline is intended as a summary only. For a detailed description of the benefits available, please refer to the Evidence of Coverage.

So much more to experience where you live.



Answering your health care questions — big or small.

Navigating health care is easier when you know who to call. Your UnitedHealthcare member service team is here to help with just about anything:

- Improve your health, manage a chronic condition and understand complex medical issues.
- Understand how your health plan works.
- Get answers about a recent claim or how much you can expect to pay.
- Find a network provider, get a new ID card or save on health care costs — and much more.

Get support for a child with special needs.

If you have a child with special needs, you know the care they need can be complex, overwhelming and costly. We are here to help. Connect with an advocate who will be your single point of contact for your whole family for issues including:

- Support for insurance and payment, social needs, family well-being and care delivery.
- Planning for the future.
- Coordinating community and regional resources.
- Resolving questions and issues.
- Providing faster access to services without frustration and confusion.

Reach a nurse 24/7.

NurseLine was designed to help make your health decisions simple and convenient by providing:

- Immediate answers to your health questions anytime, anywhere — 24 hours a day, 7 days a week.
- Access to registered nurses with clinical experience.
- Information to guide your health care decisions.

Ask a registered nurse your health questions anytime, anywhere — at no extra cost — by calling **1-800-382-7513**.



Helping you manage your health plan — more easily.

All you need at your fingertips.

Visit myuhc.com or download the UnitedHealthcare app to find providers, estimate your cost of care before you go, manage claims, access health plan ID cards and more.

Easy-access claims processing.

Manage your claims quickly and accurately with our innovative claims tracking process.



UnitedHealthcare app

Get the most out of your benefits when you go digital.

Download the UnitedHealthcare app to your smartphone and you'll get easy access to your health plan details. It also lets you:

- Find nearby care options in your network.
- Video chat with a doctor 24/7 — without leaving the app.
- See your claims details and view progress toward your deductible.
- View and share your health plan ID card.
- Log on easily with Touch ID®.

Your health plan information. In 1 place.

With [myuhc.com](#) you'll have fewer questions and more confidence about your benefits, claims and health information. It's personalized for you and simple to use.

Choose where to go for services.

- Search for a provider, clinic, hospital or lab based on location, specialty, quality, cost, services and more.
- View patient ratings.
- Estimate treatment costs.
- Review your choices and choose where to go for service.

Manage your claims.

- See the current status of your claims, as well as claims history.
- Access features to help you track and manage your claims, such as the ability to add personalized notes.
- Depending on your plan and if you do owe your health care provider, you may be able to send payment from the site. Payment processing is managed by InstaMed®.

Learn about your wellness benefits.

- Get tips on living healthier and using health plan benefits to your advantage.
- Get reminders when it's time for checkups or treatments.
- Get suggestions on when to get immunizations, well visits, routine tests or lab work.
- Speak with a health coach.

Get health recommendations, just for you, with Rally®.

Rally shows you how to make changes to your daily routine, set smart goals and stay on target. You'll start with the Health Survey and get your Rally Age™ to help you assess your overall health. Rally will then recommend Missions for you: activities designed to help immediately improve your diet, fitness and mood. Plus, Rally tracks your wellness program activity completion.

Rally is available at no additional cost to you, as part of your UnitedHealthcare plan benefits. Register today at [myuhc.com](#).



Get personalized recommendations.

Set your goals and we'll provide a list of recommended activities to help you reach them.



Earn Rally Coins for taking healthy actions.

As you complete certain activities, you'll earn coins that can be used for a chance to win prizes, support charities or bid in auctions.



Connect with a Community.

Compete with others in an online Challenge using a tracking device to count your steps on virtual courses, or join a Community with similar interests.



Track your progress to help stay motivated.

Once you sync your tracking device, you will be able to join a Mission or complete Challenges and easily track your progress.



Getting the most from your health plan.

Choose smart. Look for blue hearts.

Choosing a doctor is one of the most important health decisions you'll make. The UnitedHealth Premium® program can help you find doctors who are right for you and your family.

Find quality, cost-efficient care.

Studies show that people who actively engage in their health care decisions have fewer hospitalizations, fewer emergency visits, higher use of preventive care and overall lower medical costs.*

Take an active part in your health by choosing providers with the help of the UnitedHealth Premium program.

Learn more at UnitedHealthPremium.com.

Choose with confidence.

The UnitedHealth Premium program evaluates physicians in various specialties using evidence-based medicine and national standardized measures to help you locate quality and cost-efficient providers. It's easy to find a UnitedHealth Premium Care Physician. Just go to myuhc.com > Find a Doctor.



Premium Care Physician

The physician meets the Premium program quality and cost-efficient care criteria.



Quality Care Physician

This physician meets the Premium program quality care criteria but does not meet the program's cost-efficient care criteria or is not evaluated for cost-efficient care.



Does Not Meet Premium Quality Criteria

The physician does not meet the Premium program quality criteria, so the physician is not eligible for a Premium designation.



Not Evaluated for Premium Care

The physician's specialty is not evaluated in the Premium program, the physician does not have enough claims data for program evaluation or the physician's program evaluation is in process.

* 2018 UnitedHealthcare Network (Par) Commercial Claims analysis for 169 markets. Rates are based on historical information and are not a guarantee of future outcomes.



Know where to go for care.

When you need care, call your primary care physician or family doctor first.

Your physician has easy access to your records, knows the bigger picture of your health and may even offer same-day appointments to meet your needs. When seeing your physician is not possible, however, it's important to know your quick care options to find the place that's right for you and help avoid financial surprises.

	Quick Care Options	Needs or Symptoms	Costs
	24/7 NurseLine Call the number on your health plan ID card for expert advice.	<ul style="list-style-type: none">Choosing where to get medical careFinding a provider or hospital <ul style="list-style-type: none">Health and wellness helpAnswers to questions about medicines	No additional cost
	Virtual Visits Anywhere, anytime online doctor visits.	<ul style="list-style-type: none">Bladder infectionBronchitisCold/flu <ul style="list-style-type: none">FeverPink eyeSinus problems	\$
	Convenience Care Clinic Treatment that's nearby.	<ul style="list-style-type: none">Skin rashFlu shot <ul style="list-style-type: none">Minor injuriesEarache	\$\$
	Urgent Care Center Quicker after-hours care.	<ul style="list-style-type: none">Low back painRespiratory (cough, pneumonia, asthma)Stomach (pain, vomiting, diarrhea) <ul style="list-style-type: none">Infections (skin, eye, ear/nose/throat, genital-urinary)Minor injuries (burns, stitches, sprains, small fractures)	\$\$\$
	Emergency Room (ER) For serious, immediate needs.	<ul style="list-style-type: none">Chest painShortness of breathSevere asthma attack <ul style="list-style-type: none">Major burnsSevere injuriesKidney stones	\$\$\$\$

See a doctor whenever, wherever.

Get care in 20 minutes or less.

When you're sick and need care quick, a Virtual Visit is a convenient way to start feeling better faster. With a Virtual Visit, you can see and talk to a doctor via mobile device* or computer — 24/7, no appointment needed. The doctor can give you a diagnosis and prescription,** if needed. And with a UnitedHealthcare plan, your cost is \$30 or less. To get started with a Virtual Visit, go to uhc.com/virtualvisits.

Prepare for your Virtual Visit.

Have these 3 items ready to register and complete your Virtual Visit:

- Health plan ID card
- Credit card
- Pharmacy location

* Data rates may apply.

**Prescription services may not be available in all states.

Take the time to care for yourself.

Like any machine, your body needs regular maintenance. Catching health problems early — when they're easier and less expensive to treat — is an important way to keep your body running strong. Many health conditions have no symptoms, but preventive care can help you identify them.

Get the care you need.

Regular preventive care helps you and your doctor catch health issues early, when they're easier and less expensive to treat — plus it's covered 100 percent by your health plan when you see a network doctor.

Covered preventive services include:

- An annual exam
- Pap tests and mammography for women
- Prostate screenings for men
- Immunizations — including flu shots
- Cancer screenings
- Cholesterol and blood pressure screenings

Know which preventive care screenings you need and what's covered. Visit uhc.com/preventivecare.

Make the most of your visit.

When you schedule an appointment, be sure to:

- **Plan ahead.** Write down any symptoms, concerns or questions before your visit so you don't forget them.
- **Listen carefully.** Be sure you understand what you have heard and what is expected of you. Ask for written instructions, whenever possible.
- **Take someone with you.** That person can take notes and help you remember what was said.
- **Ask questions.** If you have any questions or concerns about your treatment or recommended screenings, tell your doctor.
- **Be aware.** Diagnostic services performed during a preventive care visit may incur costs, according to your benefit plan.

Be an informed patient.

Preventive vs. diagnostic care. Preventive care, covered 100 percent when you see a network doctor, includes routine screenings performed during your annual preventive care visit, when you do not have specific symptoms to be checked or an illness to be treated. Diagnostic services include treatment for specific conditions, ongoing care, lab work or other tests needed to manage or treat a health condition. Diagnostic care is covered according to your benefit plan provisions.

Work with a doctor who knows your medical history. If a certain health problem runs in your family, you may have an increased risk of developing that condition yourself. Your doctor can tell you how to lower your risk and tell you which health screenings you need.

Don't have a network doctor? Find one at myuhc.com, or call 1-800-382-7513, TTY 711.

Participate in your health care decisions. Don't be afraid to ask about the costs and alternatives and make choices that are right for you.

Question the need for tests. If your doctor recommends a test, ask what value the test will provide. If it won't confirm your diagnosis or change your doctor's treatment plan, you may need a second opinion.

Be honest with your doctor. If your doctor makes a recommendation that you don't think you can follow, be honest about your concerns and ask if there are other options. If you don't understand something your doctor says, ask to have it explained again in a different way.

Work with your doctor to manage chronic conditions. If you have a condition such as diabetes or high blood pressure, your doctor can make suggestions about how diet, exercise and other lifestyle changes can help you manage your condition. Following this advice, as well as taking recommended medications, can make a big difference in your health.



Helping you stay healthier — more proactively.

You have support managing chronic medical conditions.

If you need help with managing a specific chronic condition, a nurse can help. Our **Disease Management Programs*** offer personalized support for the following conditions:

- Asthma
- Diabetes
- Chronic back pain
- Heart failure
- Chronic obstructive pulmonary disease (COPD)
- Hyperlipidemia
- Coronary artery disease (CAD)
- Hypertension

If you need long-term support after a hospitalization or a catastrophic health event, a nurse can help you explore care options and provide resources for chronic conditions or long-term support. Our **Case Management Programs** offer personalized support for more than 100 chronic conditions.

Our Condition Management Programs are more convenient with digital applications and messaging for a more integrated relationship with your nurse. If you see that UnitedHealthcare is calling, please answer. We want to help you improve your health and understand your benefits.

Get behavioral health support.

Sometimes the challenges you face can feel like too much to handle. Your benefits include behavioral health support provided by United Behavioral Health. If you or someone in your family is struggling with a situation that is having a negative impact on your mental health, don't go it alone.

Live and Work Well

Creating a healthy work-life balance can be challenging. Live and Work Well makes it easier with support for stressful situations including:

- Anxiety and stress
- Eating disorders
- Alcohol and drug use
- Compulsive spending or gambling
- Coping with grief and loss
- Medication management
- Marital problems

Visit liveandworkwell.com.

Talkspace

With Talkspace online therapy, you can regularly communicate with a licensed therapist via text or live video, safely and securely from your phone or desktop. No office visit is required and you can start therapy within hours of choosing your therapist. It's private, confidential and convenient. Your behavioral health benefit applies as an office visit for each week of unlimited texting via Talkspace.

Virtual behavioral health visits

Using behavioral health virtual visits, you can talk confidentially to a psychiatrist or therapist without leaving your home. These providers can evaluate and treat general mental health conditions such as depression and anxiety — and, when appropriate, prescribe medications.*

In-person behavioral health visits

From everyday challenges to more serious issues, you can receive confidential help with a psychiatrist or therapist for:

- Depression, stress and anxiety
- Substance use and recovery
- Eating disorders
- Parenting and family problems.

Sanvello™

Dial down the symptoms of stress, anxiety and depression with an app that uses clinical techniques. Sanvello premium access is available at no extra cost as part of your behavioral health benefit.

ABA therapy

Early diagnosis and treatment can make a big difference in how children with autism build skills that may help them become self-sufficient. Applied behavior analysis (ABA) therapy — included as part of your benefits** — uses behavioral principles to teach children life skills and behaviors they may otherwise not learn on their own.

Substance use disorders

If you or someone you love is struggling with substance abuse, call the Substance Use Treatment Helpline. It's available 24/7 as part of your benefits and is completely confidential — you can even choose to remain anonymous.

To speak with a substance use recovery advocate who will listen, provide support and develop personalized recovery plans, call **1-855-780-5955**. Or visit liveandworkwell.com/recovery to find care options and resources.

*As per state telehealth rules and regulations. Certain prescriptions may not be available, and other restrictions may apply.

**Pre-certification is required. If your child has already been diagnosed with autism and is receiving treatment, your provider may already be approved.

Save money on your health care.



Pay \$0 for primary care physician copays and reduce specialist copays.

2021 Wellness Plan.

The State of Maryland is continuing their Wellness Plan in 2021. All employees, spouses and non-Medicare retirees are asked to once again complete all three wellness activities for 2021. So start early and enjoy your savings. Any completed activity completed in 2020 or prior will not carryover to 2021. Participating in this plan can help you save money on your health care with \$0 copay on primary care provider (PCP) office visits and Virtual Visits, and only \$25 on specialist visits. UnitedHealthcare offers tools to help make it easier to complete the wellness activities and track your health care.

How to register:

1. Go to myuhc.com. If you are already registered, log in with your username and password. If not, click “Register Now” and follow the prompts.
2. Proceed to the “Health Resources” tab, which is the farthest-right tab at the top of the page. Then click on the Rally banner or “Go to Rally” on the Health & Wellness page.
3. Register for Rally by following 3 simple on-screen steps. You will choose an avatar and username to participate in online communities or other activities. Your username should be fun and memorable, but NOT your real name.
4. Go to the “Rewards” section to confirm your PCP. You can find your status in the “I Get” section.

For more information, visit the Employee Health Benefits website at dbm.maryland.gov/benefits and click the “Wellness” tab at the top of the screen. There you will find the Wellness Activities in the 2021 information sheet with the list of screenings and the Wellness Program Frequently Asked Questions (FAQs).



What to do to qualify for the Wellness Plan

1. **Select a Preferred Provider.**
Confirm your selection under the “Rewards” tab in Rally.
2. **Complete an online health assessment.**
You have 2 options to choose from on myuhc.com:
 - a. Complete the Rally Health Survey located on the “Health and Wellness” tab and click “Go to Rally.”
 - b. Complete the State of Maryland’s Health Assessment located on the State of Maryland’s Department of Budget and Management website.Completion of steps 1 and 2 earns you the \$0 PCP copay.
3. **Complete preventive care screenings.**
Take the list of screenings with you to your annual physical exam. Complete any screenings that your doctor recommends and receive the \$5 copay reduction.

Real Appeal — Weight loss that's free.

Real Appeal is an online program that can help you lose weight and improve your health.

Receive up to a year of support

A Transformation Coach will lead online group sessions with simple steps on nutrition, exercise and how to break through barriers to reach your goals.

Proven weight loss

Real Appeal members who attend 4 or more sessions during the program lose 10 pounds on average. Talk to your doctor before starting any weight-loss program.

Tools made for real life

You'll receive a Success Kit containing food and weight scales, delicious recipes, workout DVDs and more. Monitor your progress with online food and activity trackers — available anywhere, anytime.

Real benefits

Real Appeal will help you learn how to live a healthy, balanced life. Research shows that losing just 5% of percent body weight can help reduce the risk of type 2 diabetes and heart disease.*



Program highlights

- An online program you can conveniently access from your desktop, tablet or mobile device.
- Backed by decades of proven clinical research.**
- Covered at no additional cost as part of your medical benefits plan.
- Become a member for free at stateMD.realappeal.com.



Wellness coaching

Work toward and achieve your health goals at your own pace with the State's **Make the Call, Take the Call** program.

- Get one-on-one support that fits your schedule online or via chat, secure email or phone.
- Design a personal action plan with your coach.
- Access additional resources and programs for nutrition, stress management and more.
- Use self-guided tools and resources online, and connect with your coach when you need more support.

Get started today at myuhc.wellnesscoachingnow.com.

* Wing RR, Lang W, Wadden TA, et al. Benefits of modest weight loss in improving cardiovascular risk factors in obese and overweight individuals with type 2 diabetes. *Diabetes Care*. 2011;34(7):1481–1486.

** In the past 20 years, researchers have demonstrated that structured weight-loss and lifestyle-change programs can accomplish 3 critical employee and population health goals: 1. Improving overall health outcomes for individuals who are overweight and obese but do not yet have prediabetes or diabetes (Jensen MD, Ryan DH, Donato KA, et al., 2014). 2. Reducing the progression to diabetes in those who have prediabetes (Williamson DA, Bray GA, Ryan DH, 2015). 3. Improving clinical markers for individuals who already have type 2 diabetes (Espeland MA, Glick HA, Bertoni A, et al., for the Look AHEAD Research Group, 2014).



Quit For Life

If you're ready to quit smoking, Quit For Life can help. You'll get one-on-one support from a Quit Coach®, who can help you create a plan and offer tips and encouragement along the way. You'll also receive a quit guide, access to a members-only website, help deciding if prescription or over-the-counter medication is right for you and, if you qualify, nicotine replacement therapy like patches or gum.

To enroll, visit myuhc.com.

From pre-conception to post-birth, get the personal support every mother needs.

Call the Maternity Support Program today.

If you're thinking about having a baby, or you have one already on the way, your Maternity Support Program is ready to help in every way we can. Enroll in the program and you'll have access to your own personal maternity nurse who can:

- Answer your questions on everything from pre-conception health to newborn care.
- Offer support throughout the pregnancy and after delivery.
- Provide specialized guidance if your pregnancy is considered high risk to help you stay healthier and prevent premature birth.
- Help you feel at your physical and emotional best after your baby is born.



UHC Healthy Pregnancy® app helps members:

- Track milestones
- Set reminders
- Get daily tips

**Call today to learn more:
1-800-382-7513, TTY 711**



Notice

We do not treat members differently because of sex, age, race, color, disability or national origin. If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.
Online: UHC_Civil_Rights@uhc.com
Mail: Civil Rights Coordinator, UnitedHealthcare Civil Rights Grievance. P.O. Box 30608 Salt Lake City, UTAH 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

You can also file a complaint with the U.S. Dept. of Health and Human Services.
Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.
Phone: Toll-free 1-800-368-1019, 800-537-7697 (TDD)
Mail: U.S. Dept. of Health and Human Services.
200 Independence Avenue, SW Room 509F, HHH Building
Washington, D.C. 20201

We provide free services to help you communicate with us, such as letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your ID card TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng **Việt (Vietnamese)**, quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의 하십시오.

PAALALA: Kung nagsasalita ka ng **Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является **русском (Russian)**. Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تنبيه: إذا كنت تتحدث العربية (**Arabic**), فإن خدمات المساعدة اللغوية المجانية متاحة لك. الرجاء الاتصال على رقم الهاتف المجاني الموجود على معرف العضوية.

ATANSYON: Si w pale **Kreyòl ayisyen (Haitian Creole)**, ou kapab benefiseye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasiyon w.

ATTENTION : Si vous parlez **français (French)**, des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po **polsku (Polish)**, udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala **português (Portuguese)**, contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ATTENZIONE: in caso la lingua parlata sia l'**italiano (Italian)**, sono disponibili servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di telefono verde indicato sulla vostra tessera identificativa.

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

注意事項 : 日本語(**Japanese**)を話される場合、無料の言語支援サービスをご利用いただけます。健康保険証に記載されているフリーダイヤルにお電話ください。

توجه: اگر زبان شما فارسی (**Farsi**) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده نامس بگیرید.

देशान दैँ: यदि आप **हिंदी (Hindi)** बोलते हैं, आपको भाषा सहायता सेवाएं, निःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus **Hmoob (Hmong)**, muaj kev pub txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

ចំណាំការមិនអាមេរីក: មិនអាមេរីកមិនយាយភាគាសាខ្មែរ (**Khmer**) នៅក្នុងយាយភាគាសាខ្មែរទៅទំនើប់
គីឡូនីសក៍ប៊ែនខ្មែរ។ ស្អែកខ្លួនឯងជាបន្ទីរតិចតិច ដែលមាននឹងការពិនិត្យ ដែលមាននឹងការពិនិត្យ។

PAKDAAR: Nu saritaem ti **Ilocano (Ilocano)**, ti serbisyo para ti baddang ti lengguahé nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

DIÍ BAAÁKONÍNÍZIN: Diné (Navajo) bizaad bee yáñiti'go, saad bee áka'anída'awo'ígíí, t'áá jiík'eh, bee ná'ahóótí'. T'áá shqodí ninaaltsoos nitl'ízí bee nééhozinígíí bine'dee' t'áá jiík'ehgo béésh bee hane'l biká'ígíí bee hodilinh.

OGOW: Haddii aad ku hadasho **Soomaali (Somali)**, adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka bilaashka ee ku yaalla kaarkaaga aqoonsiga.

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Virtual Visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations. Payment for Virtual Visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately. The Designated Virtual Visit Provider's reduced rate for a Virtual Visit is subject to change at any time.

Real Appeal is a voluntary weight-loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

Advocate services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate (Advocate4Me) services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

NurseLine is for informational purposes only. Nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. NurseLine services are not an insurance program and may be discontinued at any time.

State of Maryland Member Open Enrollment Guide
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