

2017



Summary of Benefits

Elderplan FIDA Total Care (Medicare-Medicaid Plan)

January 1, 2017 to December 31, 2017



This is a summary of health services covered by Elderplan FIDA Total Care for 2017. This is only a summary. Please read the Participant Handbook for the full list of benefits.

- ❖ Elderplan Inc. is a managed care plan that contracts with both Medicare and the New York State Department of Health (Medicaid) to provide benefits of both programs to Participants through the Fully Integrated Duals Advantage (FIDA) Demonstration. It is for people with both Medicare and Medicaid and who meet other eligibility requirements for the FIDA Demonstration.
- ❖ Under Elderplan FIDA Total Care you can get your Medicare and Medicaid services in one managed care plan called a FIDA Plan. A Elderplan FIDA Total Care Manager will help manage your care needs.
- ❖ This is not a complete list. The benefit information is a brief summary, not a complete description of benefits. For more information, contact the plan or read the Participant Handbook.
- ❖ Limitations and restrictions may apply. For more information, call Elderplan FIDA Total Care Participant Services or read the Elderplan FIDA Total Care Participant Handbook. This means that you need to follow certain rules to have Elderplan FIDA Total Care pay for your services.
- ❖ The List of Covered Drugs and/or pharmacy and provider networks may change throughout the year. We will send you a notice before we make a change that affects you.
- ❖ Benefits may change on January 1 of each year.



If you have questions, please call Elderplan FIDA Total Care at 1-855-462-3167 and TTY 711, 8 a.m. to 8 p.m., 7 days a week. The call is free. **For more information**, visit www.elderplanfida.org.

Elderplan FIDA Total Care: **Summary of Benefits**

- ❖ You can get this information for free in other formats, such as large print, or audio. Call 1-855-462-3167 and TTY/TDD 7-1-1 during 8 a.m. to 8 p.m., 7 days a week. The call is free.
- ❖ You can get this information for free in other languages. Call 1-855-462-3167, 8 am to 8 pm., 7 days a week. (TTY users should call 7-1-1) The call is free.
- ❖ Puede obtener esta información de manera gratuita en otros idiomas. Llame al 1-855-462-3167 y TTY/TDD 7-1-1 de lunes a domingos de 8:00 am a 8:00 pm. La llamada es gratuita.
- ❖ Ou ka jwenn enfòmasyon sa a gratis nan lòt lang. Rele nan 1-855-462-3167 ak nan TTY/TDD (pou moun ki gen pwoblèm tande oswa moun ki bèbè) 7-1-1 de lendi a dimanch 8:00 am -8:00 pm. Apèl la gratis.
- ❖ 이 정보는 다른 언어로도 제공됩니다(무료). 월요일-일요일 8:00 am – 8:00 pm 중 1-855-462-3167 나 TTY/TDD 7-1-1 로 전화 주십시오. 통화료는 무료입니다.
- ❖ 您可免費取得以其他語言撰寫的資訊。請於週一至週日上午8時至下午8時致電 1-855-462-3167，TTY/TDD 使用者：7-1-1。此為免付費電話。
- ❖ Данная информация доступна бесплатно на других языках. Звоните по номеру 1-855-462-3167 или 7-1-1 (линия TTY/TDD) с понедельника по воскресенье с 8:00 до 20:00. Звонок бесплатный.
- ❖ È possibile ricevere queste informazioni in altre lingue gratuitamente. Contatta il 855-462-3167 e TTY/TDD 7-1-1 dal lunedì alla domenica dalle ore 8:00 alle ore 20:00. Il servizio è gratuito.



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❖ **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 1-855-462-3167. 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 1-855-462-3167. 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1-855-462-3167。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1-855-462-3167。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 panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-855-462-3167. 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 1-855-462-3167. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.



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- ❖ **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 1-855-462-3167 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 1-855-462-3167. 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 1-855-462-3167 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 1-855-462-3167 . 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 1-855-462-3167. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.
- ❖ **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 1-855-462-3167 . Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.



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- ❖ **Portugués:** 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 1-855-462-3167. 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 1-855-462-3167. 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 1-855-462-3167. Ta usługa jest bezpłatna.
- ❖ **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 1-855-462-3167 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.
- ❖ **Japanese:** 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-855-462-3167. にお電話ください。日本語を話す人 者が支援いたします。これは無料のサービスです。
- ❖ The State of New York has created a participant ombudsman program called the Independent Consumer Advocacy Network (ICAN) to provide Participants free, confidential assistance on any services offered by Elderplan FIDA Total Care. ICAN may be reached toll-free at 1-844-614-8800 or online at icannys.org. (TTY users call 711, then follow the prompts to dial 844-614-8800.)



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Elderplan FIDA Total Care: **Summary of Benefits**

The following chart lists frequently asked questions.

Frequently Asked Questions (FAQ)	Answers
What is a Fully Integrated Duals Advantage (FIDA) Plan?	A Fully Integrated Duals Advantage (FIDA) Plan is an organization made up of doctors, hospitals, pharmacies, providers of long-term services, and other providers. It also has Care Managers and Interdisciplinary Teams to help you plan and manage all your providers and services. They all work together to provide the care you need. Elderplan FIDA Total Care is a FIDA Plan that provides benefits of Medicaid and Medicare to Participants in the FIDA Demonstration.
What is a Elderplan FIDA Total Care Manager and Interdisciplinary Team (IDT)?	<ul style="list-style-type: none">▪ A Elderplan FIDA Total Care Manager is one main person that you may contact. This person helps manage all your providers and services and makes sure you get what you need. This person is part of your Interdisciplinary Team (IDT), which also includes you and your designee(s). You may also choose to have any of the following people participate in any or all of your IDT meetings:▪ Your Primary Care Provider (PCP) or a designee from your PCP's office (or practice) who has clinical experience and knowledge of your needs;▪ Your Behavioral Health (BH) Professional, if you have one, or a designee from your BH Professional's office (or practice) who has clinical experience and knowledge of your needs;



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Frequently Asked Questions (FAQ)	Answers
	<ul style="list-style-type: none">▪ Your home care aide(s), or a designee with clinical experience from the home care agency who has knowledge of your needs, if you are getting home care;▪ A clinical representative from your nursing facility, if getting nursing facility care; and▪ Additional individuals including:<ul style="list-style-type: none">» Other providers either as asked for by you or your designee, or as recommended by the IDT members as necessary for adequate care planning and approved by you or your designee; or» The registered nurse (RN) who completed your assessment.
What are long-term services and supports?	Long-term services and supports are help for people who need assistance to do everyday tasks like taking a bath, getting dressed, making food, and taking medicine. Most of these services are provided at your home or in your community but could be provided in a nursing facility or hospital.
Can I direct my own care or hire my own aides?	You have the right to choose to direct your own care by selecting Consumer Directed Personal Assistance Services (CDPAS). Through CDPAS, you can hire your own aides and make other decisions about how to get services.



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Elderplan FIDA Total Care: **Summary of Benefits**

Frequently Asked Questions (FAQ)	Answers
Will you get the same Medicare and Medicaid benefits in Elderplan FIDA Total Care that you get now?	<p>You will get your covered Medicare and Medicaid benefits directly from Elderplan FIDA Total Care. You will work with a team of providers who will help determine what services will best meet your needs. This means that some of the services you get now may change. You will get almost all of your covered Medicare and Medicaid benefits directly from Elderplan FIDA Total Care, but you will get four benefits the same way you do now, outside of the plan. These benefits include: Hospice Services, Out-of-Network Family Planning Services, Methadone Maintenance Treatment Program, and Directly Observed Therapy for Tuberculosis Disease.</p> <p>When you enroll in Elderplan FIDA Total Care, you and your Interdisciplinary Team (IDT) will work together to develop a Person-Centered Service Plan (PCSP) to address your health and support needs. When you first enroll in Elderplan FIDA Total Care, you can keep seeing your doctors and getting your current services for 90 days, or until your PCSP is complete, whichever is later. When you join our plan, if you are taking any Medicare Part D prescription drugs that Elderplan FIDA Total Care does not normally cover, you can get a temporary supply. We will help you get another drug or get an exception for Elderplan FIDA Total Care to cover your drug, if medically necessary.</p>



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Elderplan FIDA Total Care: **Summary of Benefits**

Frequently Asked Questions (FAQ)	Answers
Can you go to the same doctors you see now?	<p>Often that is the case. If your providers (including doctors, therapists, and pharmacies) work with Elderplan FIDA Total Care and have a contract with us, you can keep going to them. Providers with an agreement with us are “in-network.” You must use the providers in Elderplan FIDA Total Care’s network, unless Elderplan FIDA Total Care or your IDT has authorized you to see an out-of-network provider. If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of Elderplan FIDA Total Care’s plan.</p> <p>To find out if your doctors are in the plan’s network, call Participant Services or read Elderplan FIDA Total Care’s Provider and Pharmacy Directory.</p> <p>If Elderplan FIDA Total Care is new for you, you can continue seeing the doctors you go to now for 90 days or until your Person-Centered Service Plan is complete, whichever is later. If you currently get behavioral health services, your Interdisciplinary Team (IDT) will review your current episode of care to decide if you can continue the services with the same provider you see now. If they decide you can see the same provider you see now, you will be able to see that provider for 24 months following your enrollment in Elderplan FIDA Total Care.</p>



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Frequently Asked Questions (FAQ)	Answers
Can you remain in the same nursing facility you live in now?	Yes. If you live in a nursing facility when you enroll in Elderplan FIDA Total Care, you can remain in that nursing facility for the entire time that you are in a FIDA Plan like Elderplan FIDA Total Care, even if that nursing facility is out-of-network and does not participate with Elderplan FIDA Total Care.
What happens if you need a service but no one in Elderplan FIDA Total Care's network can provide it?	Most services will be provided by our network providers. If you need a service that cannot be provided within our network, Elderplan FIDA Total Care will pay for the cost of an out-of-network provider.
Where is Elderplan FIDA Total Care available?	The service area for this plan includes: Bronx, Kings, Nassau, New York, Queens and Richmond Counties, New York State. You must live in one of these areas to join the plan.
Do you pay a monthly amount (also called a premium) under Elderplan FIDA Total Care?	You will not pay any monthly premiums to Elderplan FIDA Total Care for your coverage. You also will not have any copays or other costs when you get care from network providers.



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Frequently Asked Questions (FAQ)	Answers
What is prior authorization?	<p>Prior authorization means that you must get approval from Elderplan FIDA Total Care or your Interdisciplinary Team (IDT) before you can get a specific service, item, or drug or before you can see an out-of-network provider. Elderplan FIDA Total Care may not cover the service, item, or drug if you don't get approval from Elderplan FIDA Total Care or your IDT. A small number of services require prior authorization by a specialist and not by Elderplan FIDA Total Care or your IDT. Please refer to Chapter 4 of your Participant Handbook for more information. Elderplan FIDA Total Care can also provide you with a list of services or procedures that require you to get prior authorization from a provider other than your IDT.</p> <p>Some services do not require any prior authorization, such as emergency or urgently needed care, out-of-area dialysis services, primary care provider visits, and women's health specialist services. For the full list of services that do not require prior authorization, please see Chapter 4 of your Participant Handbook or call Elderplan FIDA Total Care.</p>
What is a referral?	<p>A referral means that your Primary Care Provider gives you approval to see someone that is not your Primary Care Provider. Referrals are not necessary in Elderplan FIDA Total Care and will not be required. However, prior authorization rules must be followed.</p>



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Elderplan FIDA Total Care: **Summary of Benefits**

Frequently Asked Questions (FAQ)	Answers
Who should you contact if you have questions or need help?	<p>If you have general questions or questions about our plan, services, service area, billing, or Participant ID Cards, please call Elderplan FIDA Total Care Participant Services:</p> <p>CALL 1-855-462-3167 Calls to this number are free. Hours of Operation: 24 hours a day, 7 days a week Participant Services also has free language interpreter services available for people who do not speak English.</p> <p>TTY 711 This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it. Calls to this number are free. 24 hours a day, 7 days a week.</p>



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Elderplan FIDA Total Care: **Summary of Benefits**

Frequently Asked Questions (FAQ)	Answers
Who should you contact if you have questions or need help? (continued)	<p>If you have questions about your health, please call the Nurse Advice Call line:</p> <p>CALL 1-877-370-5879 Calls to this number are free. 8 a.m. to 8 p.m., 7 days a week</p> <p>TTY 7-1-1 This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it. Calls to this number are free. Hours of Operation: 8 a.m. to 8 p.m., 7 days a week.</p>



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Elderplan FIDA Total Care: **Summary of Benefits**

Frequently Asked Questions (FAQ)	Answers
Who should you contact if you have questions or need help? (continued)	<p>If you need immediate behavioral health services, please call the Behavioral Health Crisis Line:</p> <p>CALL 1-855-462-3167 Calls to this number are free. 8 a.m. to 8 p.m., 7 days a week</p> <p>TTY 7-1-1 This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it. Calls to this number are free. Hours of Operation: 8 a.m. to 8 p.m., 7 days a week.</p>



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The following chart is a quick overview of what services you may need, your costs and rules about the benefits.

Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
You want to see a doctor	Visits to treat an injury or illness	\$0	Prior authorization is not required.
	Wellness visits, such as a physical	\$0	Prior authorization is not required.
	Transportation to a doctor's office	\$0	<p>You are entitled to unlimited round-trips to your doctor's appointments by taxi, van, bus, subway, medical transport or other mode as appropriate for your medical condition.</p> <p>We have contracted with LogistiC are to offer this service. To schedule a ride, please call 1-877-659-6141, TTY 1-866-288-3133, 24hours a day 7 days a week, this call is free.</p>
	Specialist care	\$0	Prior authorization is not required.



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Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
	Care to keep you from getting sick, such as flu shots	\$0	Prior authorization is not required.
	“Welcome to Medicare” preventive visit (one time only)	\$0	Prior authorization is not required.
You need medical tests	Lab tests, such as blood work	\$0	Prior authorization is not required.
	X-rays or other pictures, such as CAT scans	\$0	Prior authorization is only required for Outpatient Diagnostic Radiological Services (e.g. CT, MRI, etc.)
	Screening tests, such as tests to check for cancer	\$0	Prior authorization is not required.



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Elderplan FIDA Total Care: **Summary of Benefits**

Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
You need drugs to treat your illness or condition	Generic drugs (no brand name)	\$0 for a 30-day supply. \$0 for a 60-day supply. \$0 for a 90-day supply.	There may be limitations on the types of drugs covered. Please see Elderplan FIDA Total Care's List of Covered Drugs (Drug List) for more information. Authorization is required for certain items. 90-day supplies of drugs are available at retail pharmacies as well as through our Mail Order Pharmacy. For more information on Mail Order, please contact Elderplan FIDA Total Care.



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Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
	Brand name drugs	\$0 for a 30-day supply. \$0 for a 60-day supply. \$0 for a 90-day supply.	There may be limitations on the types of drugs covered. Please see Elderplan FIDA Total Care's List of Covered Drugs (Drug List) for more information. Authorization required for certain items. 90-day supplies of drugs are available at retail pharmacies as well as through our Mail Order Pharmacy. For more information on Mail Order, please contact Elderplan FIDA Total Care.



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Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
You need drugs to treat your illness or condition (continued)	Over-the-counter drugs	\$0	Elderplan FIDA Total Care covers some OTC drugs when they are written as prescriptions by your provider. Please see Elderplan FIDA Total Care's List of Covered Drugs (Drug List) for more information. The benefit amount of \$150 per quarter does not roll over from quarter to quarter.
	Medicare Part B prescription drugs	\$0	Part B drugs include drugs given by your doctor in his or her office, some oral cancer drugs, and some drugs used with certain medical equipment. Read the Participant Handbook for more information on these drugs. Prior authorization is required.
You need therapy after a stroke or accident	Occupational, physical, or speech therapy	\$0	Limited to 20 visits per year per therapy. Prior authorization is not required.



If you have questions, please call Elderplan FIDA Total Care at 1-855-462-3167 and TTY 711, 8 a.m. to 8 p.m., 7 days a week. The call is free. **For more information**, visit www.elderplanfida.org.

Elderplan FIDA Total Care: **Summary of Benefits**

Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
You need emergency care	Emergency room services	\$0	You may go to any emergency room in or out of network if you reasonably believe you need emergency care without prior authorization from Elderplan FIDA Total Care. NOT covered outside the U.S except under limited circumstances.
	Ambulance services	\$0	Prior authorization is required for non-emergency services.
	Urgent care	\$0	This is NOT emergency care. You may go to any urgent care center in or out of network if you reasonably believe you need urgent care without prior authorization from Elderplan FIDA Total Care. NOT covered outside the U.S. except under limited circumstances.



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Elderplan FIDA Total Care: **Summary of Benefits**

Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
You need hospital care	Hospital stay	\$0	No limit to the number of days covered for each hospital stay. Prior authorization rules may apply.
	Doctor or surgeon care	\$0	No limit to the number of days covered for each hospital stay. Prior authorization rules may apply.
You need help getting better or have special health needs	Rehabilitation services	\$0	Limited to 20 visits per year per therapy. Prior authorization is required.
	Medical equipment for home care	\$0	Prior authorization is required.
	Skilled nursing care	\$0	No limit to the number of days covered for each SNF stay. No prior hospitalization required. Prior authorization is required.



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Elderplan FIDA Total Care: **Summary of Benefits**

Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
You need eye care	Eye exams	\$0	Coverage includes: <ul style="list-style-type: none"> • Medicare-covered eye exams; • Routine eye exams – up to 1 visit every two years. Prior authorization is not required.
	Glasses or contact lenses	\$0	Coverage includes: <ul style="list-style-type: none"> • Up to one pair of eyeglasses (lenses and frames) every two years. • Up to one pair of contacts every two years. Prior authorization is required except for Vision Services provided through Article 28 Clinics.



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Elderplan FIDA Total Care: **Summary of Benefits**

Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
You need dental care	Dental check-ups	\$0	Preventive Coverage includes: <ul style="list-style-type: none"> • Up to 1 oral exam every six months; • Up to 1 cleaning every six months; • Up to one dental x-ray every six months; Prior authorization is required except for Dental Services provided through Article 28 Clinics.
You need hearing/auditory services	Hearing screenings	\$0	Coverage includes: <ul style="list-style-type: none"> • Medicare-covered diagnostic hearing exams. • Unlimited routine hearing exams • Unlimited fittings/ evaluations for hearing aids. Prior authorization is not required.
	Hearing aids	\$0	Unlimited coverage for all types of hearing aids. Prior authorization is required.



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Elderplan FIDA Total Care: **Summary of Benefits**

Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
You have a chronic condition, such as diabetes or heart disease	Services to help manage your disease	\$0	Coverage includes: <ul style="list-style-type: none"> • Diabetes Self-Management • Kidney Disease Education Services. Prior authorization is not required.
	Diabetes supplies and services	\$0	Prior authorization is required.
You have a mental health condition	Mental or behavioral health services	\$0	Prior authorization is not required.
You have a substance abuse problem	Substance abuse services	\$0	Prior authorization is not required.
You need long-term mental health services	Inpatient care for people who need mental health care	\$0	Prior authorization is not required.
You need durable medical equipment (DME)	Wheelchairs	\$0	Prior authorization is required.
	Canes	\$0	Prior authorization is required.
	Crutches	\$0	Prior authorization is required.
	Walkers	\$0	Prior authorization is required.
	Oxygen	\$0	Prior authorization is required.



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Elderplan FIDA Total Care: **Summary of Benefits**

Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
You need help living at home	Meals brought to your home	\$0	This benefit lasts for 365 days for up to 3 meals per day. Prior authorization is required.
	Home services, such as cleaning or housekeeping	\$0	Prior authorization is required.
	Changes to your home, such as ramps and wheelchair access	\$0	Prior authorization is required.
	Personal care assistant (You may be able to employ your own assistant. Call Participant Services for more information.)	\$0	Prior authorization is required.
	Training to help you get paid or unpaid jobs	\$0	Prior authorization is required.
	Home health care services	\$0	Prior authorization is required.
	Services to help you live on your own	\$0	Prior authorization is required.
	Adult day services or other support services	\$0	Prior authorization is required.



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Elderplan FIDA Total Care: **Summary of Benefits**

Health need or problem	Services you may need	Your costs for <u>in-network</u> providers	Limitations, exceptions, & benefit information (rules about benefits)
You need a place to live with people available to help you	Assisted living or other housing services	\$0	Prior authorization is required.
	Nursing facility care	\$0	Prior authorization rules may apply.
Your caregiver needs some time off	Respite care	\$0	Prior authorization rules may apply.



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Elderplan FIDA Total Care: **Summary of Benefits**

Other services that Elderplan FIDA Total Care covers

This is not a complete list. Call Participant Services or read the Participant Handbook to find out about other covered services.

Other services covered by Elderplan FIDA Total Care	Your costs for <u>in-network</u> providers
Chiropractic Services	\$0 copay for Medicare-covered chiropractic visits (Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part). Prior authorization is not required.
Comprehensive Dental Services	\$0 copay for comprehensive dental services. For additional information on covered comprehensive dental services, please contact Elderplan FIDA Total Care. Prior authorization is required except for Dental Services provided through Article 28 Clinics.
Outpatient Hospital Services	\$0 copay Prior authorization is not required.



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Elderplan FIDA Total Care: **Summary of Benefits**

Other services covered by Elderplan FIDA Total Care	Your costs for <u>in-network</u> providers
Podiatry services	<p>\$0 Co-pay for Medicare- covered podiatry visits (Medicare- covered podiatry visits are for medically necessary foot care).</p> <p>\$0 co-pay for up to 4 routine podiatry visits per year. Prior authorization is not required.</p>
Prosthetic Devices/Medical Supplies	<p>\$0 Co-pay for Medicare-covered prosthetic devices</p> <p>\$0 Co-pay for Medicare-covered medical supplies related to prosthetics, splints, and other devices</p> <p>Prior authorization is required.</p>
Cardiac and Pulmonary Rehabilitation Services	<p>\$0 Co-pay for up to 36 visits (2-3/ per week) over 12-18 weeks but can be renewed.</p> <p>Prior authorization is required after first course of treatment.</p>
Preventive Services	<p>\$0 Co-pay for all preventive services covered under Original Medicare at zero cost sharing.</p> <p>Prior authorization is not required.</p>
End Stage Renal Disease	<p>\$0 Co-pay for Medicare-covered renal dialysis</p> <p>Prior authorization is not required.</p>



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Elderplan FIDA Total Care: **Summary of Benefits**

Other services covered by Elderplan FIDA Total Care	Your costs for <u>in-network</u> providers
Insect Repellent	<p>Participants can purchase insect repellent to aid in the prevention of mosquito-borne illnesses. Authorization may be required. Eligible for reimbursement. Please contact Participant Services at 1-855-462-3167 or go online to get a reimbursement form. Mail the completed reimbursement form and a copy of your receipt to: Elderplan, Inc. Attn.: Member Services 6323 7th Avenue Brooklyn, NY 11220</p>



If you have questions, please call Elderplan FIDA Total Care at 1-855-462-3167 and TTY 711, 8 a.m. to 8 p.m., 7 days a week. The call is free. **For more information**, visit www.elderplanfida.org.

Elderplan FIDA Total Care: **Summary of Benefits**

Other services covered by Elderplan FIDA Total Care	Your costs for <u>in-network</u> providers
Supplemental Education/ Wellness Programs	\$0 co-pay for the following supplemental education/wellness programs: <ul style="list-style-type: none"> • Health Education • Nutritional Benefits • Nursing Hotline Services • Tele-monitoring Services • Web/Phone-based Technology Prior authorization is not required.
Moving Assistance	\$0 copay Prior authorization is required. Contact the plan for more details.
Palliative Care	\$0 copay Prior authorization is not required.
PERS (Personal Emergency Response Services)	\$0 Copay Prior authorization is required. Contact the plan for more details.
Tobacco cessation counseling for pregnant women	\$0 Copay Prior authorization is not required.



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Elderplan FIDA Total Care: **Summary of Benefits**

Other services covered by Elderplan FIDA Total Care	Your costs for <u>in-network</u> providers
Respiratory Care Services	\$0 Copay Prior authorization is required. Contact the plan for more details.
Self- Directed Personal Assistance Services	\$0 Copay Prior authorization is required. Contact the plan for more details.
Private Duty Nursing Services	\$0 Copay Prior authorization is required. Contact the plan for more details.
Opioid Treatment Services	\$0 Copay Contact the plan for more details.



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Elderplan FIDA Total Care: **Summary of Benefits**

Benefits covered outside of Elderplan FIDA Total Care

This is not a complete list. Call Participant Services to find out about other services not covered by Elderplan FIDA Total Care but available through Medicare or Medicaid.

Other services covered by Medicare or Medicaid	Your costs
Day Treatment	\$0 Copay
Freestanding Birth Center Services	\$0 Copay
Out of network family planning services	\$0 Copay Elderplan FIDA Total Care does not cover Out of Network Family Planning Services. These services are covered under Medicaid fee-for-service.
Methadone Maintenance Treatment Program (MMTP)	\$0 Copay Elderplan FIDA Total Care does not cover Methadone Maintenance Treatment Programs (MMTP). These services are covered under Medicaid fee-for-service.
Directly observed therapy for tuberculosis (TB)	\$0 Copay Elderplan FIDA Total Care does not cover Directly Observed Therapy for Tuberculosis (TB). These services are covered under Medicaid fee-for-service.



If you have questions, please call Elderplan FIDA Total Care at 1-855-462-3167 and TTY 711, 8 a.m. to 8 p.m., 7 days a week. The call is free. **For more information**, visit www.elderplanfida.org.

Elderplan FIDA Total Care: **Summary of Benefits**

Other services covered by Medicare or Medicaid	Your costs
Hospice services	\$0 Copay Elderplan FIDA Total Care does not cover Hospice Services. These services are covered under Original Medicare.



If you have questions, please call Elderplan FIDA Total Care at 1-855-462-3167 and TTY 711, 8 a.m. to 8 p.m., 7 days a week. The call is free. **For more information**, visit www.elderplanfida.org.

Elderplan FIDA Total Care: **Summary of Benefits**

Services that Elderplan FIDA Total Care, Medicare, and Medicaid do not cover

This is not a complete list. Call Participant Services to find out about other excluded services.

Services <u>not</u> covered by Elderplan FIDA Total Care, Medicare, or Medicaid	
Acupuncture	Elderplan FIDA Total Care does not cover Acupuncture and other alternative therapies.
Elective or voluntary enhancement procedures or services	Elderplan FIDA Total Care does not cover elective or voluntary procedures or services including weight loss, hair growth, sexual performance, athletic performance, cosmetic purposes, antiaging, and mental performance, except when medically needed.
Private Hospital Rooms	Elderplan FIDA Total Care does not cover a private room in a hospital, except when it is medically needed.
Naturopath Services	Elderplan FIDA Total Care does not cover Naturopath Services (the use of natural or alternative treatments).
Radial keratotomy, LASIK surgery, vision therapy, and other low vision aids	Elderplan FIDA Total Care does not cover Radial keratotomy, LASIK surgery, vision therapy, and other low vision aids.



If you have questions, please call Elderplan FIDA Total Care at 1-855-462-3167 and TTY 711, 8 a.m. to 8 p.m., 7 days a week. The call is free. **For more information**, visit www.elderplanfida.org.

Elderplan FIDA Total Care: **Summary of Benefits**

Your rights as a Participant of the plan

As a Participant of Elderplan FIDA Total Care, you have certain rights. You can exercise these rights without being punished. You can also use these rights without losing your services from Elderplan FIDA Total Care. We will tell you about your rights at least once a year. For more information on your rights, please read the Participant Handbook. This is not a complete list of all your rights. Your rights include, but are not limited to, the following:

- **You have a right to respect, fairness and dignity.** This includes the right to:
 - Get covered services without concern about race, ethnicity, national origin, religion, gender, age, mental or physical disability, sexual orientation, genetic information, ability to pay, or ability to speak English
 - Ask for information in other formats (e.g., large print, braille, or audio)
 - Be free from any form of restraint or seclusion
 - Not be billed by network providers
 - Have your questions and concerns answered completely and courteously
 - Freely apply your rights without any negative effect on the way Elderplan FIDA Total Care or your provider treats you
- **You have the right to get information about your health care.** This includes information on treatment and your treatment options. This information should be in a format you can understand. These rights include getting information on:
 - Description of the services we cover
 - How to get services
 - How much services will cost you
 - Names of providers and care managers



If you have questions, please call Elderplan FIDA Total Care at 1-855-462-3167 and TTY 711, 8 a.m. to 8 p.m., 7 days a week. The call is free. **For more information**, visit www.elderplanfida.org.

Elderplan FIDA Total Care: **Summary of Benefits**

- **You have the right to make decisions about your care, including refusing treatment.** This includes the right to:
 - Choose a Primary Care Provider (PCP) and you can change your PCP at any time
 - Participate in Interdisciplinary Team meetings about your care
 - Get your covered services and drugs quickly
 - Know about all treatment options, no matter what they cost or whether they are covered
 - Refuse treatment, even if your doctor advises against it
 - Stop taking medicine
 - Ask for a second opinion. Elderplan FIDA Total Care will pay for the cost of your second opinion visit
 - Create and apply an advance directive, such as a living will or health care proxy
- **You have the right to timely access to care that does not have any communication or physical access barriers.** This includes the right to:
 - Get medical care timely
 - Get in and out of a health care provider's office. This means barrier free access for people with disabilities, in accordance with the Americans with Disabilities Act
 - Have interpreters to help with communication with your doctors and your health plan
- **You have the right to seek emergency and urgent care when you need it.** This means you have the right to:
 - Get emergency services without prior approval in an emergency
 - See an out of network urgent or emergency care provider, when necessary



If you have questions, please call Elderplan FIDA Total Care at 1-855-462-3167 and TTY 711, 8 a.m. to 8 p.m., 7 days a week. The call is free. **For more information**, visit www.elderplanfida.org.

Elderplan FIDA Total Care: **Summary of Benefits**

- **You have a right to confidentiality and privacy.** This includes the right to:
 - Ask for and get a copy of your medical records in a way that you can understand and ask for your records to be changed or corrected
 - Have your personal health information kept private
 - Direct your own care or hire your own aides through Consumer-Directed Personal Assistance Services
- **You have the right to make complaints about your covered services or care.** This includes the right to:
 - File a complaint or grievance against us or our providers
 - Get a detailed reason for why services were denied

For more information about your rights, you can read the Elderplan FIDA Total Care Participant Handbook. If you have questions, you can also call Elderplan FIDA Total Care Participant Services.



If you have questions, please call Elderplan FIDA Total Care at 1-855-462-3167 and TTY 711, 8 a.m. to 8 p.m., 7 days a week. The call is free. **For more information**, visit www.elderplanfida.org.

Elderplan FIDA Total Care: **Summary of Benefits**

If you have a complaint or think, we should cover something we denied

If you have a complaint or think Elderplan FIDA Total Care should cover something we denied, call Elderplan FIDA Total Care at 1-855-462-3167. You may be able to appeal our decision.

For questions about grievances (complaints) and appeals, you can read Chapter 9 of the Elderplan FIDA Total Care Participant Handbook. You can also call Elderplan FIDA Total Care Participant Services.

Additionally, you can get help from the Independent Consumer Advocacy Network (ICAN). ICAN can give you free, confidential assistance on any services offered by Elderplan FIDA Total Care, including any problems getting quality care. ICAN may be reached at 1-844-614-8800 or online at icannys.org. (TTY users call 711, then follow the prompts to dial 844-614-8800.)



If you have questions, please call Elderplan FIDA Total Care at 1-855-462-3167 and TTY 711, 8 a.m. to 8 p.m., 7 days a week. The call is free. **For more information**, visit www.elderplanfida.org.

Elderplan FIDA Total Care: **Summary of Benefits**

How to contact us when you have a complaint or grievance:

CALL	1-855-462-3167 Calls to this number are free. 8 a.m. to 8 p.m., 7 days a week
TTY	7-1-1 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. 8 a.m. to 8 p.m., 7 days a week
FAX	718-491-2027 (Medical Care & Part D Prescription Drug)
WRITE	Elderplan, Inc. Elderplan FIDA Total Care ATTN: Appeals and Grievances 6323 7 th Avenue Brooklyn NY, 11220



If you have questions, please call Elderplan FIDA Total Care at 1-855-462-3167 and TTY 711, 8 a.m. to 8 p.m., 7 days a week. The call is free. **For more information**, visit www.elderplanfida.org.

Elderplan FIDA Total Care: **Summary of Benefits**

How to contact us when you would like to file an appeal:

CALL	1-855-462-3167 (Elderplan FIDA Total Care for Medical) Calls to this number are free. 8 a.m. to 8 p.m., 7 days a week 1-866-443-0935 (CVS/Caremark for Part D Prescription Drug Appeals, Coverage Determinations, and Exceptions) Calls to this number are free. 24 Hours a day, 7 days a week.
TTY	7-1-1 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. 8 a.m. to 8 p.m., 7 days a week
FAX	718-491-2027 (Elderplan FIDA Total Care for Medical) 1-855-633-7673 (CVS/Caremark for Part D Prescription Drug Appeals, Coverage Determinations, and Exceptions)
WRITE	For Medical Elderplan FIDA Total Care ATTN: Appeals and Grievances 6323 7 th Avenue Brooklyn NY, 11220 For Part D Prescription CVS/Caremark P.O. Box 52000, MC 109 Phoenix, AZ 85072-2000



If you have questions, please call Elderplan FIDA Total Care at 1-855-462-3167 and TTY 711, 8 a.m. to 8 p.m., 7 days a week. The call is free. **For more information**, visit www.elderplanfida.org.

Elderplan FIDA Total Care: **Summary of Benefits**

If you suspect fraud

Most health care professionals and organizations that provide services are honest. Unfortunately, there may be some who are dishonest.

If you think a doctor, hospital or other pharmacy is doing something wrong, please contact us.

- Call us at Elderplan FIDA Total Care Participant Services. Phone numbers are on the cover of this summary.
- Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.



If you have questions, please call Elderplan FIDA Total Care at 1-855-462-3167 and TTY 711, 8 a.m. to 8 p.m., 7 days a week. The call is free. **For more information**, visit www.elderplanfida.org.

Elderplan FIDA Total Care: **Summary of Benefits**

Elderplan, Inc.

Notice of Nondiscrimination – Discrimination is Against the Law

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

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages



If you have questions, please call Elderplan FIDA Total Care at 1-855-462-3167 and TTY 711, 8 a.m. to 8 p.m., 7 days a week. The call is free. **For more information**, visit www.elderplanfida.org.

Elderplan FIDA Total Care: **Summary of Benefits**

If you need these services, contact Civil Rights Coordinator. If you believe that Elderplan/HomeFirst has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you may file a grievance with:

Civil Rights Coordinator
6323 7th Avenue
Brooklyn, NY, 11220
Phone: 1-877-326-9978, TTY 711
Fax: 1-718-759-3643

You may file a grievance in person or by mail, phone, or fax. If you need help filing a grievance, Civil Rights Coordinator, is available to help you.

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

U.S. Department of Health and Human Services
200 Independence Avenue, SW, Room 509F, HHH Building
Washington, D.C.20201
1-800-368-1019, 1-800-537-7697 (TDD)

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



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Elderplan FIDA Total Care: **Summary of Benefits**

Language Taglines

ATTENTION: If you speak a non-English language or require assistance in ASL, language assistance services, free of charge, are available to you. Call 1-855-462-3167 (TTY: 711).

(Spanish) **ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-462-3167 (TTY: 711).

(Chinese) **注意：**如果您使用繁體中文，您可以免費獲得語言援助服務。請致電1-855-462-3167 (TTY: 711)。

(Russian) **ВНИМАНИЕ:** Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-462-3167 (телетайп: 711).

(French Creole) **ATANSYON:** Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-855-462-3167 (TTY: 711).

(Korean) **주의:** 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-462-3167 (TTY: 711)번으로 전화해 주십시오.

(Italian) **ATTENZIONE:** In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-855-462-3167 (TTY: 711).

(Yiddish) **אויפֿמערקזאָם:** אויב איר רעדט אידיש, זענען פארהאן פאר אייך שפראך הילף סערוויסעס פריי פון אפצאל. רופט .1-855-462-3167 (TTY: 711)



If you have questions, please call Elderplan FIDA Total Care at 1-855-462-3167 and TTY 711, 8 a.m. to 8 p.m., 7 days a week. The call is free. **For more information**, visit www.elderplanfida.org.

Elderplan FIDA Total Care: **Summary of Benefits**

(Bengali) লক্ষ্য করুনঃ যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন 1-855-462-3167 (TTY: 711)।

(Polish) UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-855-462-3167 (TTY: 711).

(Arabic) ملحوظة: إذا كنت تتحدث لغة غير الإنجليزية أو تحتاج إلى مساعدة في ASL، فإن خدمات المساعدة اللغوية تتوافر لك مجاناً. اتصل برقم 1-855-462-3167 (TTY: 711).

(French) ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-855-462-3167 (ATS: 711).

(Urdu) خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں 1-855-462-3167 (TTY: 711).

(Tagalog) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-855-462-3167 (TTY: 711).

(Greek) ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-855-462-3167 (TTY: 711).

(Albanian) KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-855-462-3167 (TTY: 711).



If you have questions, please call Elderplan FIDA Total Care at 1-855-462-3167 and TTY 711, 8 a.m. to 8 p.m., 7 days a week. The call is free. **For more information**, visit www.elderplanfida.org.



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