

*a new picture of health*  
CAREFIRST 2008 ANNUAL REPORT



## Message from the President & CEO



CHET BURRELL  
*CareFirst President &  
Chief Executive Officer*

There is no doubt that 2008 will be looked back upon as a remarkable year—for the nation, for the region and for CareFirst itself. Change—both purposeful and brought on by extraordinary circumstances and events—is reshaping the health care landscape and the way that we serve our members, work with the medical community and approach the key dual issues of our time: assuring the affordability of health care services (and thus, access to them) while encouraging far greater attention to healthy lifestyles and health promotion.

The parallels with the other transcendent issues of our time are striking. We see governments and societies worldwide experiencing profound change in grappling with financial institutions that are undergoing the greatest crisis and restructuring since the Great Depression. We see the emergence of climate change as a critical focus of government policy to avert dire consequences just a generation or two down the road.

So it is with health care and the system through which it is financed. Cost is to health care what carbon dioxide is to global warming: the more of it, the greater the crisis.

In response, as you will read in the pages of this report, we are undertaking an overhaul of our business—upgrading our technology and all it enables; using resources more efficiently; injecting more results-oriented accountability into our own organization and into the health care system as a whole. We are exploring and designing ways to increase the number of people covered by health benefit plans by working with government at all levels. In 2008, we added almost 150,000 new members and began efforts in earnest to find a pathway to covering the uninsured in partnership with Federal and State Legislatures.

We expect 2009 to be challenging as the Obama Administration and Congress give priority to health care issues and as the industry prepares for a profoundly changed landscape. In this environment we seek to be a constructive force for change and to reach higher levels of service to our 3.4 million members and the larger community we serve.

Yours in service,

A handwritten signature in blue ink that reads "Chet".

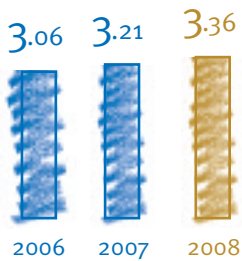
# 2008 performance



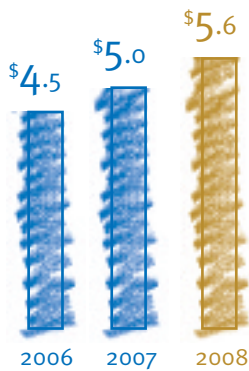
2008 was in many ways another very strong year for CareFirst, with membership growth of more than 4 percent strengthening the organization's position as the largest health insurer serving the Mid-Atlantic region. With such growth came a concurrent increase in revenue and medical care spending. An exceptionally challenging financial environment, higher-than-anticipated care costs, and a variety of other factors contributed to a decline in net income, to \$9.3 million, for the year.

To view complete financials, visit [www.carefirst.com](http://www.carefirst.com).

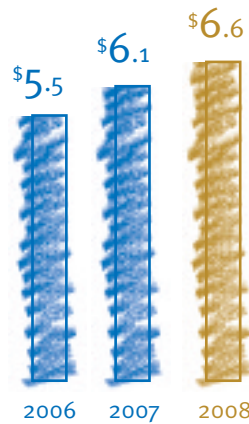
**TOTAL MEMBERSHIP**  
in millions



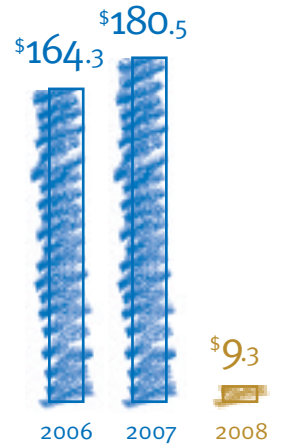
**MEDICAL CARE SPENDING**  
in billions



**REVENUE**  
in billions



**NET INCOME**  
in millions





GLENN ROTHMAN, *Centralized Shared Services*

# reshaping our organization

to better serve our members



Families, individuals and businesses have many choices for health care coverage. CareFirst's unprecedented 2008 membership growth demonstrates that our service is valued and sought after.

Which raises the question, why reshape CareFirst?

## THE SIMPLE ANSWER...

is that even the strongest organization can find new and better ways to serve customers. But health care is anything but simple. And the complexity, the associated costs, the slow uptake on technologies with potential to transform health care utilization and delivery, create many opportunities for improvement. At CareFirst in 2008, we took major steps to reshape our company, how we work, and how we meet your needs.

## BECAUSE ONE SIZE DOESN'T FIT ALL...

when it comes to meeting the different health coverage needs of individuals and families, or small and large companies. And the same goes for servicing the needs of members once they choose CareFirst. That's why we reorganized CareFirst into four Administrative Service Units (ASUs) to serve:

- ▲ Large groups of 200 members or more
- ▲ Small (1-50) and medium (51-199) groups
- ▲ Individual consumers
- ▲ Federal employees (CareFirst is the largest insurer through the Federal Employees Health Benefits Plan)

Each of these units has its own enrollment, billing, customer service and claims processing staff. The structure will provide more efficiency, more accountability and allow us to better identify practices that meet the needs of these groups. Importantly, staff in each of the ASUs will become experts in meeting the needs of the groups and individuals they serve.

## BECAUSE TECHNOLOGY SHOULD MAKE THINGS EASIER.

Technology, particularly information technology, has evolved into a critical part of every business, and CareFirst is no different. In any organization, that evolution is sometimes haphazard, driven by immediate needs, and not as purposeful and strategic as it might be.

In an effort to reduce administrative complexity for everyone with whom we work, and to deliver more and better services with greater efficiency, CareFirst is undertaking the largest technological transformation in its history. We are making an unprecedented investment in technology over the next few years to create systems that meet subscriber and provider needs for information, administrative simplicity, transparency and accountability.

We made major strides in the past year toward reducing the number of information technology platforms on which we operate. New capabilities such as CareFirst Connect—which simplifies researching, analyzing, comparing coverage options, and enrolling with CareFirst—are already making life easier for individuals, businesses and brokers. That's just scratching the surface of what is to come.



# building a stronger foundation

to improve health care for us all



Virtually everyone agrees that there are substantial opportunities to improve the nation's health care system—opportunities to reduce the ranks of the 47 million uninsured Americans and opportunities to support and improve existing health care programs. And, perhaps nowhere are the opportunities greater than in improving health care quality and efficiency by focusing on ways to keep people healthy, rather than simply caring for the sick.

At CareFirst, we were active on all these fronts in 2008.

## **REDUCING THE RANKS OF THE UNINSURED...**

is a complex undertaking. Efforts at the Federal and State level have met with mixed success. But, as the region's largest health insurer with a not-for-profit mission that calls us to work with government and the public sector to expand access to care, we are uniquely positioned to play a role in crafting solutions. With that in mind, CareFirst worked closely with Maryland legislative leaders in 2008 to craft a proposal—the Healthy Maryland Plan—to achieve near-universal coverage in the state. The plan was introduced as legislation during the 2009 Maryland General Assembly session and will serve as a starting point for significant health care reform in Maryland. Similarly, CareFirst has offered Washington, D.C. officials its resources and expertise in crafting ways to cover the District's uninsured residents.

## **SUPPORTING AND IMPROVING EXISTING HEALTH CARE PROGRAMS...**

has long been a focus of CareFirst. For example, CareFirst offers an "Open Enrollment" product (at a financial loss) for residents of Washington, D.C. who might otherwise be unable to secure insurance. And for almost a decade CareFirst

has provided a subsidy to help senior citizens in Maryland cope with prescription drug costs. CareFirst stepped to the plate again in 2008, providing a \$4 million subsidy to the Maryland Prescription Drug Assistance Program to help low-income seniors cover costs associated with the Medicare Prescription Drug Program's donut hole. Governor Martin O'Malley said the program helped ensure that seniors would not have to "choose between taking their prescription medications and putting food on their table." These efforts are consistent with our CareFirst Commitment initiative, a key component of which calls for supporting programs that increase access to health care.

## **IMPROVING HEALTH CARE QUALITY AND EFFICIENCY...**

is critical to any serious effort to rein in the rising health care costs that limit access to health care. CareFirst launched a groundbreaking pay-for-quality program—CareFirst Quality Rewards—to reward physicians who take measurable steps to improve health care effectiveness and affordability. The program was the first of its type to win the full endorsement of the Bridges to Excellence organization, a national leader in health care quality efforts.

But CareFirst Quality Rewards is a first step. CareFirst spent much of 2008 developing new efforts to reshape how primary care is delivered and to realign how physicians are paid in order to reward and incentivize quality care. These efforts provide the groundwork for major new projects in 2009.



ROBIN VAHLE, R.N., *Ethics and Compliance*



*Clockwise from top: NICOLE CREST, Provider Communications; OLIVER TAYLOR, Claims; SOMARY BENAVENT, Sales; KATIE SCHMIDT, Human Resources; ANDREW FRASER, Actuarial*



# coming together

to support programs that benefit the community



CareFirst is one of the area's largest supporters of community needs, ranking among the top 10 largest corporate givers in Maryland and the National Capital Area by the *Baltimore Business Journal* and *Washington Business Journal*, respectively.

## CAREFIRST'S COMMUNITY SUPPORT...

takes many forms through our CareFirst Commitment program. Since its inception in 2005—and particularly over the last year—we have worked to enhance the structure, focus, funding, and community impact of our giving. CareFirst's community support heavily emphasizes health care and falls into five categories (listed below, from smallest to largest funding commitment).

**COMMUNITY SPONSORSHIPS** – support for organizations in communities we serve

**TARGETED HEALTH GIVING** – giving to community-based organizations that deliver health and other services

**PROGRAMMATIC INITIATIVES** – programs that serve a specific population or health concern such as obesity or cardiovascular disease

**CATALYTIC GIVING** – funding for programs that can affect long-term change and health system improvement

**SUBSIDIES AND ENHANCED ACCESS** – support for government and public health programs

Through these channels, CareFirst contributed \$40 million in 2008 to benefit communities in Maryland, Washington, D.C. and Northern Virginia.

## AND THERE'S MORE...

While CareFirst is a not-for-profit and a leading giver in the region, many people mistakenly believe CareFirst's not-for-profit status exempts the organization from taxes. Not so, as the chart below illustrates.

JURISDICTION	TAXES
State of Maryland	\$ 27,900,497
District of Columbia	\$ 8,997,085
Virginia	\$ 9,075,137
Other Jurisdictions	\$ 43,000
<b>TOTAL CAREFIRST TAXES*</b>	<b>\$ 46,015,719</b>

\*Does not include Federal Income Taxes

## PROGRAMS THAT MAKE A DIFFERENCE...

both in everyday life and in improving long-term health and wellness were among the major programs supported by CareFirst in 2008.

- ▲ A \$1.5 million gift to the DC Primary Care Association will help the organization improve the quality of care delivered at 10 clinics in the District and neighboring Maryland counties.
- ▲ Patients at six rural hospitals in Southern Maryland, the Eastern Shore and in Western Maryland will benefit from a new intensive care initiative. With \$3 million from CareFirst, the program uses technology to make critical care physicians available to care for patients 24/7.
- ▲ Lower income and uninsured Northern Virginia residents will benefit from increased access to prescription medication as a result of CareFirst's \$250,000 contribution to NOVA ScriptsCentral (NSC). Many NSC clients are among the 125 million Americans suffering from chronic conditions and sometimes can't afford needed medications.
- ▲ A \$1 million program with the University of Maryland School of Pharmacy is designed to educate and empower African-American men in the greater Baltimore metropolitan area to improve their cardiovascular wellness.

Learn more about CareFirst Commitment at [www.carefirstcommitment.com](http://www.carefirstcommitment.com).



# CareFirst leadership

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*left to right:*

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Owings Mills, Maryland 21117-5559

[www.carefirst.com](http://www.carefirst.com)

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## Notice of Nondiscrimination and Availability of Language Assistance Services

CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc. and all of their corporate affiliates (CareFirst) comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. CareFirst does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

CareFirst:

- Provides free aid 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 need these services, please call 855-258-6518.

If you believe CareFirst 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 CareFirst Civil Rights Coordinator.

### Civil Rights Coordinator, Corporate Office of Civil Rights

Telephone Number 410-528-7820  
Mailing Address P.O. Box 8894  
Baltimore, Maryland 21224  
Fax Number 410-505-2011  
Email Address [civilrightscoordinator@carefirst.com](mailto:civilrightscoordinator@carefirst.com)

You can file a grievance by mail, fax or email. If you need help filing a grievance, our CareFirst Civil Rights Coordinator is available to help you.

You can 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  
800-368-1019, 800-537-7697 (TDD)

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

## Foreign Language Assistance

*Attention (English): This notice contains information about your insurance coverage. It may contain key dates and you may need to take action by certain deadlines. You have the right to get this information and assistance in your language at no cost. Members should call the phone number on the back of their member identification card. All others may call 855-258-6518 and wait through the dialogue until prompted to push 0. When an agent answers, state the language you need and you will be connected to an interpreter.*

**አማርኛ (Amharic) ማሳሰቢያ፡-** ይህ ማስታወቂያ ስለ መድን ሽፋንዎ መረጃ ይዟል። ከተወሰኑ ቀን-ገደቦች በፊት ሊፈጽሟቸው የሚገቡ ነገሮች ሊኖሩ ስለሚችሉ እነዚህን ወሳኝ ቀናት ሊይዝ ይችላሉ። ይኸን መረጃ የማግኘት እና ያለምንም ክፍያ በቋንቋዎ አገዛ የማግኘት መብት አለዎት። አባል ከሆኑ ከመታወቂያ ካርድዎ በስተጀርባ ላይ ወደተጠቀሰው የስልክ ቁጥር መደወል ይችላሉ። አባል ካልሆኑ ደግሞ ወደ ስልክ ቁጥር 855-258-6518 ደውለው 0ን እንዲጫኑ እስኪነገርዎ ድረስ ንግግሩን መጠበቅ አለብዎ። አንድ ወኪል መልስ ሲሰጥዎ፣ የሚፈልጉትን ቋንቋ ያሳውቁ፣ ከዚያም ከተርጓሚ ጋር ይገናኛሉ።

**Èdè Yorùbá (Yoruba) Ìtẹ̀tíléko:** Àkíyèsí yìí ní iwífún nípa isẹ̀ adójú̀tòfò rẹ̀. Ó le ní àwọn déèti pàtó o sì le ní láti gbé ìgbésẹ̀ ní àwọn ojú gbèdèké kan. O ni ètò láti gba iwífún yìí àti irànlówó ní èdè rẹ̀ lófèfè. Àwọn omọ-egbé gbòdò pe nóm̀bà fòdùn tò wà lèyìn kààdì idánimò wòn. Àwọn mírán le pe 855-258-6518 kí o sì dúró nípasẹ̀ ìjíròrò tí tí a ó fì sọ fún ọ̀ láti tẹ̀ 0. Níg̀bà tí a sọjú kan bá dáhùn, sọ èdè tí o fẹ̀ a ó sì sọ ọ̀ pò mò ògbufò kan.

**Tiếng Việt (Vietnamese) Chú ý:** Thông báo này chứa thông tin về phạm vi bảo hiểm của quý vị. Thông báo có thể chứa những ngày quan trọng và quý vị cần hành động trước một số thời hạn nhất định. Quý vị có quyền nhận được thông tin này và hỗ trợ bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Các thành viên nên gọi số điện thoại ở mặt sau của thẻ nhận dạng. Tất cả những người khác có thể gọi số 855-258-6518 và chờ hết cuộc đối thoại cho đến khi được nhắc nhấn phím 0. Khi một tổng đài viên trả lời, hãy nêu rõ ngôn ngữ quý vị cần và quý vị sẽ được kết nối với một thông dịch viên.

**Tagalog (Tagalog) Atensyon:** Ang abisong ito ay naglalaman ng impormasyon tungkol sa nasasaklawang ng iyong insurance. Maaari itong maglaman ng mga pinakamahalagang petsa at maaaring kailangan mong gumawa ng aksyon ayon sa ilang deadline. May karapatan ka na makuha ang impormasyong ito at tulong sa iyong sariling wika nang walang gastos. Dapat tawagan ng mga Miyembro ang numero ng telepono na nasa likuran ng kanilang identification card. Ang lahat ng iba ay maaaring tumawag sa 855-258-6518 at maghintay hanggang sa dulo ng diyalogo hanggang sa diktahan na pindutin ang 0. Kapag sumagot ang ahente, sabihin ang wika na kailangan mo at ikokonekta ka sa isang interpreter.

**Español (Spanish) Atención:** Este aviso contiene información sobre su cobertura de seguro. Es posible que incluya fechas clave y que usted tenga que realizar alguna acción antes de ciertas fechas límite. Usted tiene derecho a obtener esta información y asistencia en su idioma sin ningún costo. Los asegurados deben llamar al número de teléfono que se encuentra al reverso de su tarjeta de identificación. Todos los demás pueden llamar al 855-258-6518 y esperar la grabación hasta que se les indique que deben presionar 0. Cuando un agente de seguros responda, indique el idioma que necesita y se le comunicará con un intérprete.

**Русский (Russian) Внимание!** Настоящее уведомление содержит информацию о вашем страховом обеспечении. В нем могут указываться важные даты, и от вас может потребоваться выполнить некоторые действия до определенного срока. Вы имеете право бесплатно получить настоящие сведения и сопутствующую помощь на удобном вам языке. Участникам следует обращаться по номеру телефона, указанному на тыльной стороне идентификационной карты. Все прочие абоненты могут звонить по номеру 855-258-6518 и ожидать, пока в голосовом меню не будет предложено нажать цифру «0». При ответе агента укажите желаемый язык общения, и вас свяжут с переводчиком.

हिन्दी (Hindi) ध्यान दें: इस सूचना में आपकी बीमा कवरेज के बारे में जानकारी दी गई है। हो सकता है कि इसमें मुख्य तिथियों का उल्लेख हो और आपके लिए किसी नियत समय-सीमा के भीतर काम करना ज़रूरी हो। आपको यह जानकारी और संबंधित सहायता अपनी भाषा में निःशुल्क पाने का अधिकार है। सदस्यों को अपने पहचान पत्र के पीछे दिए गए फ़ोन नंबर पर कॉल करना चाहिए। अन्य सभी लोग 855-258-6518 पर कॉल कर सकते हैं और जब तक 0 दबाने के लिए न कहा जाए, तब तक संवाद की प्रतीक्षा करें। जब कोई एजेंट उत्तर दे तो उसे अपनी भाषा बताएँ और आपको व्याख्याकार से कनेक्ट कर दिया जाएगा।

Bàsòò-wùdù (Bassa) Tò Dùù Cáo! Bǎ nìà kè bá nyò bǎ kè m̄ gbo kpá bó nì fùà-fúà-tiìn nyεε jè dyí. Bǎ nìà kè bédé wé jéé bǎ bǎ m̄ kè dε wa m̄ kè nyuεε nyu hwè bǎ wé bǎa kè zi. Ǿ m̄ nì kpé bǎ m̄ kè bǎ nìà kè kè gbo-kpá-kpá m̄ m̄εε dyé dé nì bídí-wùdù mú bǎ m̄ kè se wídí dò péè. Kpooò nyò bǎ m̄ dá fúùn-nòbà nìà dé waa I.D. káàò dεín nyε. Nyò tòò séín m̄ dá nòbà nìà kè: 855-258-6518, kè m̄ m̄ε fò tee bǎ wa kέε m̄ gbo cē bǎ m̄ kè nòbà m̄à 0 kέε dyi pàdàìn hwè. Ǿ jǔ kè nyò dò dyi m̄ gǎ jǔìn, po wuqu m̄ mó poε dyie, kè nyò dò mu bó nììn bǎ Ǿ kè nì wuquò mú zà.

বাংলা (Bengali) লক্ষ্য করুন: এই নোটিশে আপনার বিমা কভারেজ সম্পর্কে তথ্য রয়েছে। এর মধ্যে গুরুত্বপূর্ণ তারিখ থাকতে পারে এবং নির্দিষ্ট তারিখের মধ্যে আপনাকে পদক্ষেপ নিতে হতে পারে। বিনা খরচে নিজের ভাষায় এই তথ্য পাওয়ার এবং সহায়তা পাওয়ার অধিকার আপনার আছে। সদস্যদেরকে তাদের পরিচয়পত্রের পিছনে থাকা নম্বরে কল করতে হবে। অন্যেরা 855-258-6518 নম্বরে কল করে 0 টিপতে না বলা পর্যন্ত অপেক্ষা করতে পারেন। যখন কোনো এজেন্ট উত্তর দেবেন তখন আপনার নিজের ভাষার নাম বলুন এবং আপনাকে দোভাষীর সঙ্গে সংযুক্ত করা হবে।

اردو (Urdu) توجہ: یہ نوٹس آپ کے انشورینس کوریج سے متعلق معلومات پر مشتمل ہے۔ اس میں کلیدی تاریخیں ہو سکتی ہیں اور ممکن ہے کہ آپ کو مخصوص آخری تاریخوں تک کارروائی کرنے کی ضرورت پڑے۔ آپ کے پاس یہ معلومات حاصل کرنے اور بغیر خرچہ کیے اپنی زبان میں مدد حاصل کرنے کا حق ہے۔ ممبران کو اپنے شناختی کارڈ کی پشت پر موجود فون نمبر پر کال کرنی چاہیے۔ سبھی دیگر لوگ 855-258-6518 پر کال کر سکتے ہیں اور 0 دبانے کو کہے جانے تک انتظار کریں۔ ایجنٹ کے جواب دینے پر اپنی مطلوبہ زبان بتائیں اور مترجم سے مربوط ہو جائیں گے۔

فارسی (Farsi) توجه: این اعلامیه حاوی اطلاعاتی درباره پوشش بیمه شما است. ممکن است حاوی تاریخ های مهمی باشد و لازم است تا تاریخ مقرر شده خاصی اقدام کنید. شما از این حق برخوردار هستید تا این اطلاعات و راهنمایی را به صورت رایگان به زبان خودتان دریافت کنید. اعضا باید با شماره درج شده در پشت کارت شناسایی شان تماس بگیرند. سایر افراد می توانند با شماره 855-258-6518 تماس بگیرند و منتظر بمانند تا از آنها خواسته شود عدد 0 را فشار دهند. بعد از پاسخگویی توسط یکی از اپراتورها، زبان مورد نیاز را تنظیم کنید تا به مترجم مربوطه وصل شوید.

اللغة العربية (Arabic) تنبيه: يحتوي هذا الإخطار على معلومات بشأن تغطيتك التأمينية، وقد يحتوي على تواريخ مهمة، وقد تحتاج إلى اتخاذ إجراءات بحلول مواعيد نهائية محددة. يحق لك الحصول على هذه المساعدة والمعلومات بلغتك بدون تحمل أي تكلفة. ينبغي على الأعضاء الاتصال على رقم الهاتف المذكور في ظهر بطاقة تعريف الهوية الخاصة بهم. يمكن للأخريين الاتصال على الرقم 855-258-6518 والانتظار خلال المحادثة حتى يطلب منهم الضغط على رقم 0. عند إجابة أحد الوكلاء، اذكر اللغة التي تحتاج إلى التواصل بها وسيتم توصيلك بأحد المترجمين الفوريين.

中文繁体 (Traditional Chinese) 注意：本聲明包含關於您的保險給付相關資訊。本聲明可能包含重要日期及您在特定期限之前需要採取的行動。您有權利免費獲得這份資訊，以及透過您的母語提供的協助服務。會員請撥打印在身分識別卡背面的電話號碼。其他所有人士可撥打電話 855-258-6518，並等候直到對話提示按下按鍵 0。當接線生回答時，請說出您需要使用的語言，這樣您就能與口譯人員連線。

*Igbo (Igbo)* Nrubama: Okwa a nwere ozi gbasara mkpuchi nchekwa onwe gi. O nwere ike inwe ubochi ndi di mkpa, i nwere ike ime ihe tupu ufodu ubochi njedebe. I nwere ikike inweta ozi na enyemaka a n'asusu gi na akwughi ugwo o bula. Ndi otu kwesiri ikpo akara ekwentidi di n'azu nke kaadi njirimara ha. Ndi ozo niile nwere ike ikpo 855-258-6518 wee chere ububo ahuru roo mgbe amanyere ipi 0. Mgbe onye nnochite anya zara, kwuo asusu i choro, a ga-ejiko gi na onye okowa okwu.

*Deutsch (German)* Achtung: Diese Mitteilung enthält Informationen über Ihren Versicherungsschutz. Sie kann wichtige Termine beinhalten, und Sie müssen gegebenenfalls innerhalb bestimmter Fristen reagieren. Sie haben das Recht, diese Informationen und weitere Unterstützung kostenlos in Ihrer Sprache zu erhalten. Als Mitglied verwenden Sie bitte die auf der Rückseite Ihrer Karte angegebene Telefonnummer. Alle anderen Personen rufen bitte die Nummer 855-258-6518 an und warten auf die Aufforderung, die Taste 0 zu drücken. Geben Sie dem Mitarbeiter die gewünschte Sprache an, damit er Sie mit einem Dolmetscher verbinden kann.

*Français (French)* Attention: cet avis contient des informations sur votre couverture d'assurance. Des dates importantes peuvent y figurer et il se peut que vous deviez entreprendre des démarches avant certaines échéances. Vous avez le droit d'obtenir gratuitement ces informations et de l'aide dans votre langue. Les membres doivent appeler le numéro de téléphone figurant à l'arrière de leur carte d'identification. Tous les autres peuvent appeler le 855-258-6518 et, après avoir écouté le message, appuyer sur le 0 lorsqu'ils seront invités à le faire. Lorsqu'un(e) employé(e) répondra, indiquez la langue que vous souhaitez et vous serez mis(e) en relation avec un interprète.

*한국어(Korean)* 주의: 이 통지서에는 보험 커버리지에 대한 정보가 포함되어 있습니다. 주요 날짜 및 조치를 취해야 하는 특정 기한이 포함될 수 있습니다. 귀하에게는 사용 언어로 해당 정보와 지원을 받을 권리가 있습니다. 회원이신 경우 ID 카드의 뒷면에 있는 전화번호로 연락해 주십시오. 회원이 아닌 경우 855-258-6518 번으로 전화하여 0을 누르라는 메시지가 들릴 때까지 기다리십시오. 연결된 상담원에게 필요한 언어를 말씀하시면 통역 서비스에 연결해 드립니다.