Clinical Practice Guidelines for Depression in Adults in the Primary Care Setting

**Disease criteria**

**Major depression**

The essential feature of a major depressive episode is a period of at least two weeks during which there is depressed mood or the loss of interest or pleasure in nearly all activities.

Five (or more) of the following symptoms have been present during the same two-week period and represent a change from previous functioning; at least one of the symptoms is either depressed mood or loss of interest or pleasure.

- depressed mood
- loss of interest or pleasure in nearly all activities
- thoughts of death/suicidal
- weight loss/gain
- fatigue/loss of energy
- insomnia/hypersomnia
- psychomotor retardation/agitation
- worthlessness/guilt
- impaired concentration

**Dysthymia**

This is a depression of less severity than major depression that usually begins in childhood and adolescence, and must be present for at least two consecutive years without a period of greater than two months of absence of symptoms.

**Depressive disorder not otherwise specified (NOS)**

This is a depression that does not strictly meet the severity or duration criteria of the other diagnoses.

**Screening**

A patient self-reported questionnaire is recommended (refer to Appendices 1 and 2 for examples of patient screening tools and Appendix 3 for patient questionnaire scoring guidelines). Screening may be completed by the patient during the office visit.

**Screening is recommended for:**

- all new patients
- existing patients (at least annually)
- high-risk patients (e.g., stroke, dementia, diabetes, coronary artery disease, chronic pain)
Suicidality assessment

An essential part of the initial evaluation of clinical depression is assessing suicide potential. The evaluation should include:

- assessment of suicide risk factors: hopelessness, general medical illnesses, family history of substance use and/or suicide, psychotic symptoms, living alone with little social support, prior suicide attempts
- direct inquiry about the content and frequency of suicidal ideation, intent, and plans
- factors that argue against the patient making an attempt
- patient's access to means of suicide and lethality of those means

If the evaluation reveals any significant degree of suicidal risk, then an immediate call should be made to the mental health provider for psychiatric assessment at the appropriate level of care.

Goals of treatment

- Reduce if not remove all symptoms of the disease.
- Restore occupational and psychosocial functioning.
- Reduce the likelihood of relapse and recurrence.

Types and evaluation of treatment

- Psychotherapy—Patients with mild to moderate clinical depression (usually dysthymia or depressive disorder NOS) may be selected for psychotherapy alone, if the patient prefers. If symptoms do not significantly improve within two to three months, then medication should be strongly considered.
- Medication—Patients with moderate to severe clinical depression (usually major depression) are appropriately selected for medication, whether or not formal psychotherapy is also used.

- Medication and psychotherapy—This combination may hold a particular advantage for complicated, chronic depressions. It may also be advantageous for patients with only a partial response to either treatment alone.
- ECT—This is a first-line treatment option for only certain patients. It is recommended that this option be selected only after psychiatric consultation.

Initial medication selection and management

- An antidepressant medication is recommended as an initial treatment in individuals with mild-moderate major depressive disorder.
- Since the effectiveness of different antidepressants are comparable in nature, initial selection of a specific agent should be based on anticipated side effects and safety or tolerability. Generally, a selective serotonin reuptake inhibitor (SSRI) would usually be the first choice unless the patient has a history or risk of intolerable side effects, is taking other essential medications that put the patient at risk for significant drug interactions, or has a personal or family history of a positive response to another class of antidepressants. Some authorities recommend lower starting doses for women.
- Starting dosages may have to be reduced to lessen side effects and improve compliance. It is highly recommended in the elderly to reduce these starting dosages by half.

Note: Specific Member benefit coverage formulary can be found at carefirst.com/rx.
Office visit frequency

- Frequent office visits with the prescribing physician during the first 4–12 weeks of treatment are usually necessary to assess efficacy and side effects, as well as make any medication adjustments to optimize response.
- A first follow-up visit is recommended within one to four weeks after the initial prescription. At follow-up visits re-assess the diagnosis of depression and measure changes in symptom severity (depression scores) and patient function. (Refer to Appendix 6 for an example of a depression monitoring tool).
- The patient should be seen at least three times in the critical 12 weeks acute treatment phase.
- If treating a patient in concert with a behavioral health therapist conducting psychotherapy, then only one of these three follow-up visits need to be with the PCP.
- It is recommended to advise the patient to call the PCP between visits for any side effect problems.
- Continue to monitor for safety.

Secondary adjustment strategies

- Early signs of positive response can occasionally be seen after one week, but usually four to six weeks is required for a full response.
- Adequate treatment for six to eight weeks is necessary before concluding that a patient is not responsive to a particular medication.
- If side effects are tolerable, then titration of the dosage upward is a first adjustment strategy to consider.
- Occasionally, titration of the dosage downward is a first adjustment strategy if it is concluded that the depressive symptoms are responding but side effects are interfering.
- Either of these strategies can certainly be followed during the first six to eight weeks if judged as useful to increase response.

- If a patient is deemed unresponsive to a particular SSRI or has intolerable side effects, then a trial of a different SSRI often yields positive results.
- Other medication alternatives include selecting an antidepressant from a different class, combining antidepressants, or adding augmentation medications such as stimulants, lithium, or thyroid hormone.
- Combining antidepressants and adding augmentation medications are best managed by a psychiatrist.

Antidepressant side effects

Side effects account for as many as two-thirds of all premature discontinuations of antidepressants. Most side effects are early onset and time limited and includes decreased appetite, nausea, diarrhea, agitation, anxiety, and headache. These side effects can be managed by temporary aids to tolerance. Persistent or late onset side effects, which may include apathy, fatigue, weight gain, and sexual dysfunction, may require additional medications or a switch in antidepressants.

Strategies for managing antidepressant side effects include:

- Allow the patient to verbalize his/her complaint about side effects.
- Wait and provide support. Some side effects will subside over one to two weeks.
- Lower the dose temporarily.
- Treat the side effects. (Refer to Appendix 5)
- Change to a different antidepressant.
- Discontinue medications and start psychological counseling.
Continuation of treatment

- If this is an episode of clinical depression in a patient with a good premorbid mood history and without significant family history of depression, then **effective medication should be continued for at least 12 months** before considering discontinuation.

- Generally, medications should be discontinued through a gradual taper to avoid any uncomfortable physical withdrawal.

- If this is a chronic or recurrent clinical depression, “double depression” (major depressive episode in a patient with dysthymia), or depression in a patient with a positive family history, then indefinite maintenance on effective antidepressant medication should be considered.

- Risk factors for recurrence of major depressive disorder (MDD) include a prior episode of MDD, dysthymia, additional psychiatric diagnosis, the presence of a comorbid medical disorder, or a comorbid substance abuse disorder.

Psychiatric referral

Referral for psychiatric consultation, treatment, and/or psychotherapy can occur at any time at the PCP's discretion and/or the patient's choice. In all cases, the mental health provider should communicate and coordinate with the PCP, after obtaining the patient's permission.

It is strongly recommended that referral to the mental health provider be considered in any of the following circumstances:

- significant evidence of danger to self or others
- suspicion of bipolar disorder **(Note: strongly consider psychiatric referral to any member who describes periods of (1) too much energy, and (2) lack of need for sleep. Use of antidepressant medications with bipolar members may further destabilize the clinical picture.)**
- presence of psychotic symptoms
- treatment-resistant depression
- depression during pregnancy and postpartum
- childhood depression
- depression with comorbid psychiatric/substance use disorders
- depression with eating disorders
- depression with dementia
- depression with severe/chronic medical disorder
Algorithm for clinical practice guidelines for depression in adults in the primary care setting

Diagram:

1. **Diagnosis of clinical depression is made**
   - **Referral to a behavioral health provider**
   - **Communication between PCP and behavioral health provider**
   - **PCP initiates treatment with an antidepressant and encourages enrollment in a compliance enhancement program**

2. **Re-evaluate periodically during the first 12 weeks for side effects, positive response and dosage adjustment**
   - **If partial or complete remission**
     - Continue treatment at same or adjusted dosage and re-evaluate periodically for side effects and continued positive response
     - If candidate for medication discontinuation at 12 months, D/C medication gradually and advise patient and family of early signs of recurrence
   - **If unsatisfactory or no response**
     - Refer to a behavioral health provider or switch antidepressants and repeat prior step
     - If patient is a candidate for indefinite antidepressant maintenance, continue antidepressant and re-evaluate every three to six months

Print this form as needed.
References

Agency for Health Care Policy and Research: Depression in Primary Care, Vol 1–11, April 1993.


Zarate, Ca: Does intolerance and lack of response with fluoxetine predict the same will happen with sertraline? J Clin Psychiatry, in press.

Zung, WWK. The role of rotating scales in the identification and management of the depressed patient in the primary care setting. J Clin Psychiatry 1990; [6,suppl]:72–76.
### Appendix 1 (adapted from Whooley Depression Screen)

**Patient Screening Tool**

<table>
<thead>
<tr>
<th>Patient Name</th>
<th>Date</th>
</tr>
</thead>
</table>

#### Depression screen

Please answer each question by circling Yes or No.

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>During the past month, have you often been bothered by feeling down, sad, and hopeless?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>During the past month, have you noticed a decrease in your interest or pleasure in doing things?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Bipolar screen

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Has there ever been a 4 day or longer period when you had racing thoughts, talked faster than usual, felt unusually good, and didn't need your usual amount of sleep?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Print this form as needed.
## Appendix 2 (adapted from PHQ–9 Nine Symptom Depression Checklist)
### Patient Questionnaire

<table>
<thead>
<tr>
<th>Patient Name</th>
<th>Date</th>
</tr>
</thead>
</table>

### Symptom checklist

1. Over the last 2 weeks, how often have you experienced any of the following problems? (Place a ✔ in the response box)

<table>
<thead>
<tr>
<th></th>
<th>Not at all</th>
<th>Several days</th>
<th>More than half the days</th>
<th>Nearly every day</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Little interest or pleasure in doing things.</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>B. Feeling down, sad, or hopeless.</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>C. Trouble falling asleep/staying asleep, sleeping too much.</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>D. Feeling tired or having little energy.</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>E. Poor appetite or overeating.</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>F. Feeling bad about yourself or that you are a failure or have let yourself or your family down.</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>G. Trouble concentrating on things, such as reading the newspaper or watching television.</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>H. Moving or speaking so slowly that other people could have noticed. Or the opposite—being so fidgety or restless that you are moving around more than usual.</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>I. Thoughts that you would be better off dead or of hurting yourself in some way.</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
</tbody>
</table>

2. How difficult have these problems made it to do your work, take care of things at home, or get along with other people? (Check response.)

- Not difficult at all
- Somewhat difficult
- Very difficult
- Extremely difficult

Print this form as needed.
Appendix 3
Patient Questionnaire scoring guideline

Appendix 1: Patient Screening Tool
How to score Patient Screening Tool

This is a screening tool for both major depression and bipolar disorder. The first 2 screening questions relate to major depression and the 3rd question relates to bipolar disorder. A positive response to either screen does not confirm a diagnosis, rather a trigger for further evaluation. Strongly consider a psychiatric referral if the patient screens positive for bipolar disorder, since the diagnosis and treatment usually requires specialty oversight including the use of mood stabilizing agents and NOT antidepressants.

Appendix 2: Patient Questionnaire
How to score Patient Questionnaire

Major depressive syndrome is suggested if:

- of the nine items (A–I), five or more are checked as at least “more than half the days” and
- either item A or B is positive, that is, at least “more than half the days”

Other depressive syndrome is suggested if:

- of the nine items (A–I), if B, C, or D are checked as at least “more than half the days” and
- either item A or B is positive, that is, at least “more than half the days”

If depression is suspected, the score can be used to plan and monitor treatment. To score the questionnaire, tally each response by the number value under the answer headings:

- not at all = 0
- several days = 1
- more than half the days = 2
- nearly every day = 3

Add the numbers together to total the score. Interpret the score by using the following guide.

Guide for interpreting Patient Questionnaire score

<table>
<thead>
<tr>
<th>Score</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>≤ 4</td>
<td>The score suggests the patient may not need depression treatment.</td>
</tr>
<tr>
<td>5–14</td>
<td>Physician uses clinical judgment about treatment, based on patient’s duration of symptoms and functional impairment.</td>
</tr>
<tr>
<td>≥ 15</td>
<td>Warrants treatment for depression, use antidepressant, psychotherapy and/or a combination of treatment.</td>
</tr>
</tbody>
</table>

A functional health assessment is reflected in Question 2, which asks the patient how emotional difficulties or problems impact work, things at home, or relationships with other people. Patient responses can be one of four: not difficult at all, somewhat difficult, very difficult, or extremely difficult. A response of very difficult or extremely difficult suggests that the patient’s functionality is impaired. After treatment begins, functional status is again measured to see if the patient is improving.

Print this form as needed.
## Appendix 4
### Side effects management chart

<table>
<thead>
<tr>
<th>Side effect</th>
<th>Selective Serotonin Reuptake Inhibitors (SSRIs) &amp; Serotonin and Norepinephrine Reuptake Inhibitors (SNRIs)</th>
<th>Tricyclic antidepressants (nortriptyline, amitriptyline, imipramine)</th>
<th>bupropion (Wellbutrin, Wellbutrin SR)</th>
<th>mirtazapine (Remeron)</th>
<th>Symptom Management Strategy</th>
</tr>
</thead>
</table>
| Sedation                                        | +/-                                                                                             | ++                                                                  | –                                    | +                     | ▪ Give medication at bedtime  
▪ Try caffeine  
▪ Add modafinil or methylphenidate |
| Anticholinergic-like symptoms, dry mouth/eyes, constipation, urinary retention, tachycardia | +/-                                                                                             | ++                                                                  | –                                    | +/-                   | ▪ Increase hydration  
▪ Sugarless gum/candy  
▪ Dietary fiber  
▪ Artificial tears  
▪ Consider switching medication |
| GI distress, nausea, vomiting                   | ++                                                                                             | –                                                                   | +                                    | +/-                   | ▪ Often improves in one to two weeks  
▪ Take with meals  
▪ Consider antacids or H2 blockers |
| Restlessness, jitters/tremors                   | +                                                                                               | +/-                                                                 | ++                                   | –                     | ▪ Start with small doses, especially with anxiety disorder  
▪ Reduce dose temporarily  
▪ May go away within one to two weeks |
| Headache                                        | +                                                                                               | –                                                                   | +                                    | –                     | ▪ Lower dose  
▪ Analgesics |
| Insomnia                                        | +                                                                                               | –                                                                   | +                                    | –                     | ▪ Take medication in morning  
▪ Try adding a sedative-hypnotic at bedtime or melatonin |
| Sexual dysfunction                              | ++                                                                                             | –                                                                   | –                                    | –                     | ▪ May be part of depression or medical disorders  
▪ Decrease dose  
▪ Try switching to an NDRI  
▪ Try adding sildenafil or tadalafil |

Key: (-) Very unlikely  (+/-) Uncommon  (+) Mild  (++) Moderate
<table>
<thead>
<tr>
<th>Side effect</th>
<th>Selective Serotonin Reuptake Inhibitors (SSRIs) &amp; Serotonin and Norepinephrine Reuptake Inhibitors (SNRIs)</th>
<th>Tricyclic antidepressants (nortriptyline, amitriptyline, imipramine)</th>
<th>bupropion (Wellbutrin, Wellbutrin SR)</th>
<th>mirtazapine (Remeron)</th>
<th>Symptom Management Strategy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Seizures</td>
<td>-</td>
<td>-</td>
<td>+</td>
<td>+/-</td>
<td>■ Discontinue antidepressant</td>
</tr>
<tr>
<td>Weight gain</td>
<td>+/-</td>
<td>+</td>
<td>+/-</td>
<td>++</td>
<td>■ Exercise</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>■ Diet</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>■ Consider changing medications</td>
</tr>
<tr>
<td>Agranulocytosis</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>+/-</td>
<td>■ Monitor for signs of infection, flu-like symptoms</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>■ Stop drug, check WBC</td>
</tr>
</tbody>
</table>

Key: (-) Very unlikely   (+/-) Uncommon   (+) Mild   (++) Moderate
## Appendix 5

### Depression Monitoring Tool (physician tool for re-assessment)

<table>
<thead>
<tr>
<th>Symptoms</th>
<th>Date</th>
<th>Date</th>
<th>Date</th>
<th>Date</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Week</td>
<td>Week</td>
<td>Week</td>
<td>Week</td>
<td>Week</td>
</tr>
<tr>
<td>Interest</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mood</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sleep</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fatigue</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Appetite/weight</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self-esteem</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Concentration</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Psychomotor</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Death/suicide</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Patient questionnaire (PQ score)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Suicidality (PQ question 1 score)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Functioning (PQ question 2)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Patient impression</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Behavioral health referral</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medications/dosage</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Compliance with recommendations</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Approved by CareFirst's Quality Improvement Council, April 2019

These guidelines are general recommendations for members with no special risk factors. Variations are appropriate based on individual clinical circumstances.
Notice of Nondiscrimination and Availability of Language Assistance Services

(UPDATED 8/5/19)

CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc., CareFirst Diversified Benefits 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 by mail, fax or email. If you need help filing a grievance, our CareFirst Civil Rights Coordinator is available to help you.

To file a grievance regarding a violation of federal civil rights, please contact the Civil Rights Coordinator as indicated below. Please do not send payments, claims issues, or other documentation to this office.

Civil Rights Coordinator, Corporate Office of Civil Rights

Mailing Address  
P.O. Box 8894  
Baltimore, Maryland 21224

Email Address  
civilrightscoordinator@carefirst.com

Telephone Number  
410-528-7820

Fax Number  
410-505-2011

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)

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.

855-258-6518

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.

Russian (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.
तह trespass 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 है। आपके पहचान पत्र के पीछे दिये गए फोन 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 प्रतिक्षा करें। जब कोई एजेंट उत्तर देते हैं उसे अपनी भाषा बताएँ और आपको व्याख्याकार से कनेक्ट कर दिया जाएगा।


বাংলা (Bengali) লক্ষ্য করিব: এই নোটিশে আপনার বিমান কাউন্টিং সম্পর্কে তথ্য রয়েছে। এর মধ্যে এক্সক্রুপূর্ণ তারিখ থাকতে পারে এবং নির্দিষ্ট তারিখের মধ্যে আপনাকে পদক্ষেপ নিতে হবে পারে। বিমান খরচের জন্য এই তথ্য পাওয়ার এবং সহায়তা পাওয়ার অধিকার আপনার আছে। সমস্তেরকে তাদের পরিচিতির সিদ্ধি ধরা একটি সম্পর্ক করতে হয়। আলোক 855-258-6518 লন্ডনে কল করে 0 টিনকেন বা বলা গর্ভগুলি অনুমোদন করতে পারেন। যখন কোনো এজেন্ট উত্তর দেন তখন আপনার নিজের ভাষার নাম বলুন এবং আপনাকে পুনরায় সাহায্য দেওয়া হবে।

اردو (Urdu) توجه: یہ نوش کے انتروپنس کوریج سے متصل معلومات پر مشتمل ہے اس میں کلیدی تاریخی ہو سکتی ہیں جو 0 میں ممکن ہے کہ اپ کو مخصوص تاریخی مشکلات کے بارے میں خبردار کرنا چاہیے، ممکن ہے کہ اپ کو اپنی کارکردگی کے لئے اپنے ممکنہ کردار کی پریکش کرنا چاہیے۔ اپ کو اپنے 0 میں 6518-258-6518 کل کسی بھی آئر کو اپنے دکھانے کے 0 ڈیگر کی انتظام کرنا چاہیے جب کچھ معلومات میں کوئی ایک نئی کوئی جاتی جاتی انتظام کرنا چاہیے۔ اپ کو اپنے 0 میں 6518-258-6518 کل کسی بھی آئر کو اپنے دکھانے کے 0 ڈیگر کی انتظام کرنا چاہیے جب کچھ معلومات میں کوئی ایک نئی کوئی جاتی جاتی انتظام کرنا چاہیے۔

Igbo (Igbo) Nrụbama: Ọkwa a nwere ozi gbasara mkpuchi nchekwa onwe gi. Ọ nwere ike ụbọchị ndị mkpị, i nwere ike ime ihe tupu ufọdụ ụbọchị njedebe. I nwere iike ịnwenata ozi na enyemaka a n’asụsu gi na akweghi ụgwọ ọ bula. Ndị otu kwesịrị ịkpọ akara ekwenti ị n’azụ nke kaadị njirimara ha. Ndị ọzọ niile nwere ike ịkpọ 855-258-6518 wee chere ụbọchị ahụ ruo mgbe amanyere iji 0. Mgbe onye nnọchịte anya zara, kwuo asụsu i chọrọ, a ga-ẹjiko gi na onye ọkọwa okwu.


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 아니신 경우 855-258-6518 번으로 전화하여 0을 누르라는 메시지가 들릴 때까지 기다리십시오. 연결된 상담원에게 필요한 언어를 말씀하시면 통역 서비스에 연결해 드립니다.