



Blue Cross Community MMAI
(Medicare-Medicaid Plan)SM

ANNUAL NOTICE OF CHANGES FOR 2023

1-877-723-7702 (TTY: 711)

We are available seven (7) days a week. Our call center is open Monday-Friday 8:00 a.m. – 8:00 p.m. Central time. On weekends and Federal holidays, voice messaging is available. If you leave a voice message, a Member Services representative will return your call no later than the next business day. The call is free. **For more information**, visit bcbsil.com/mmai

Blue Cross Community MMAI (Medicare-Medicaid Plan)SM offered by Health Care Service Corporation, a Mutual Reserve Company

Annual Notice of Changes for 2023

Introduction

You are currently enrolled as a member of Blue Cross Community MMAI. Next year, there will be changes to the plan's benefits, coverage, and rules. This *Annual Notice of Changes* tells you about the changes and where to find more information about them. To get more information about costs, benefits, or rules please review the *Member Handbook*, which is located on our website at [bcbsil.com/mmai](https://www.bcbsil.com/mmai). Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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A. Disclaimers

- ❖ Blue Cross[®], Blue Shield[®] and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.
- ❖ Blue Cross Community MMAI (Medicare-Medicaid Plan) is provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), an Independent Licensee of the Blue Cross and Blue Shield Association. HCSC is a health plan that contracts with both Medicare and Illinois Medicaid to provide benefits of both programs to enrollees. Enrollment in HCSC's plan depends on contract renewal.
- ❖ 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.
- ❖ Prime Therapeutics LLC is a pharmacy benefit management company, contracted by Blue Cross and Blue Shield of Illinois (BCBSIL) to provide pharmacy benefit management services. BCBSIL, as well as several other independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.
- ❖ Prime Therapeutics LLC, provides pharmacy benefit management services for Blue Cross and Blue Shield of Illinois and is owned by 18 Blue Cross and Blue Shield Plans, subsidiaries or affiliates of those plans.
- ❖ AllianceRx Walgreens Pharmacy, a central specialty and home delivery pharmacy, is contracted to provide mail pharmacy services to members of Blue Cross Community MMAI.
- ❖ Blue Cross[®], Blue Shield[®] and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.
- ❖ Express Scripts[®] Pharmacy is a pharmacy that is contracted to provide mail pharmacy services to members of Blue Cross and Blue Shield of Illinois.
- ❖ Express Scripts[®] Pharmacy is a trademark of Express Scripts Strategic Development, Inc.
- ❖ 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 Blue Cross Community MMAI Member Handbook.

If you have questions, Please call Blue Cross Community MMAI Member Services at 1-877-723-7702 (TTY: 711). We are available seven (7) days a week. Our call center is open Monday-Friday 8:00 a.m. – 8:00 p.m. Central time. On weekends and Federal holidays, voice messaging is available. If you leave a voice message, a Member Services representative will return your call no later than the next business day. The call is free. **For more information,** visit <https://www.bcbsil.com/mmai>.



B. Reviewing Your Medicare and Medicaid Coverage for Next Year

It is important to review your coverage now to make sure it will still meet your needs next year. If it does not meet your needs, you may be able to leave the plan. Refer to section G2 for more information.

If you leave our plan, you will still be in the Medicare and Medicaid programs as long as you are eligible.

- You will have a choice about how to get your Medicare benefits (refer to page 10).
- You will get your Medicaid benefits through fee-for-service or a HealthChoice Illinois Medicaid Managed Long-Term Services and Supports (MLTSS) health plan (refer to page 12 for more information).

B1. Additional Resources

- **ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call Member Services at 1-877-723-7702 (TTY: 711). We are available seven (7) days a week. Our call center is open Monday-Friday 8:00 a.m. – 8:00 p.m. Central time. On weekends and Federal holidays, voice messaging is available. If you leave a voice message, a Member Services representative will return your call no later than the next business day. The call is free.
- **ATENCIÓN:** Si habla español, los servicios de asistencia lingüística están a su disposición sin costo alguno para usted. Llame al 1-877-723-7702 (TTY: 7-1-1). Estamos a su disposición los siete (7) días de la semana. Nuestra central telefónica está abierta de lunes a viernes de 8:00 a. m. a 8:00 p. m., hora del centro. Para los fines de semana y días feriados federales, está disponible el servicio de mensajes de voz. Si deja un mensaje de voz, un representante de Atención al Asegurado le devolverá la llamada antes del próximo día laborable. La llamada es gratuita.
- You can get this information for free in other formats, such as large print, braille, or audio. Call 1-877-723-7702 (TTY: 711). We are available seven (7) days a week. Our call center is open Monday-Friday 8:00 a.m. – 8:00 p.m. Central time. On weekends and Federal holidays, voice messaging is available. If you leave a voice message, a Member Services representative will return your call no later than the next business day. The call is free. Once requested, Member Services will always send you materials in your chosen language and/or format (such as large print, braille, or audio) until you request to have it changed. This service is free.

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B2. Information about Blue Cross Community MMAI

- Blue Cross Community MMAI is a health plan that contracts with both Medicare and Illinois Medicaid to provide benefits of both programs to enrollees.
- Coverage under Blue Cross Community MMAI is qualifying health coverage called “minimum essential coverage.” It satisfies the Patient Protection and Affordable Care Act’s (ACA) individual shared responsibility requirement. Visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information on the individual shared responsibility requirement.
- Blue Cross Community MMAI is offered by Health Care Service Corporation. When this *Annual Notice of Changes* says “we,” “us,” or “our,” it means Health Care Service Corporation, a Mutual Legal Reserve Company. When it says “the plan” or “our plan,” it means Blue Cross Community MMAI.

If you have questions, Please call Blue Cross Community MMAI Member Services at 1-877-723-7702 (TTY: 711). We are available seven (7) days a week. Our call center is open Monday-Friday 8:00 a.m. – 8:00 p.m. Central time. On weekends and Federal holidays, voice messaging is available. If you leave a voice message, a Member Services representative will return your call no later than the next business day. The call is free. **For more information,** visit <https://www.bcbsil.com/mmai>.



B3. Important things to do:

- **Check if there are any changes to our benefits that may affect you.**
 - Are there any changes that affect the services you use?
 - It is important to review benefit changes to make sure they will work for you next year.
 - Look in section D for information about benefit changes for our plan.
- **Check if there are any changes to our prescription drug coverage that may affect you.**
 - Will your drugs be covered? Are they in a different tier? Can you continue to use the same pharmacies?
 - It is important to review the changes to make sure our drug coverage will work for you next year.
 - Look in section D2 for information about changes to our drug coverage.
- **Check if your providers and pharmacies will be in our network next year.**
 - Are your doctors, including your specialists, in our network? What about your pharmacy? What about the hospitals or other providers you use?
 - Look in section C for information about our *Provider and Pharmacy Directory*.
- **Think about your overall costs in the plan.**
 - How do the total costs compare to other coverage options?
- **Think about whether you are happy with our plan.**

If you decide to stay with Blue Cross Community MMAI

If you want to stay with us next year, it's easy – you don't need to do anything. If you don't make a change, you will automatically stay enrolled in our plan.

If you decide to change plans:

If you decide other coverage will better meet your needs, you may be able to switch plans (refer to section E2 for more information). If you enroll in a new plan, your new coverage will begin on the first day of the following month. Look in section E, page 9 to learn more about your choices.

If you have questions, Please call Blue Cross Community MMAI Member Services at 1-877-723-7702 (TTY: 711). We are available seven (7) days a week. Our call center is open Monday-Friday 8:00 a.m. – 8:00 p.m. Central time. On weekends and Federal holidays, voice messaging is available. If you leave a voice message, a Member Services representative will return your call no later than the next business day. The call is free. **For more information,** visit <https://www.bcbsil.com/mmai>.



C. Changes to the network providers and pharmacies

Our provider and pharmacy networks have changed for 2023.

Please review the 2023 *Provider and Pharmacy Directory* to find out if your providers or pharmacy are in our network. An updated *Provider and Pharmacy Directory* is located on our website at [bcbsil.com/mmai](https://www.bcbsil.com/mmai). You may also call Member Services at 1-877-723-7702 (TTY: 711) for updated provider information or to ask us to mail you a *Provider and Pharmacy Directory*.

It is important that you know that we may also make changes to our network during the year. If your provider does leave the plan, you have certain rights and protections. For more information, refer to Chapter 3 of your *Member Handbook*.

D. Changes to benefits for next year

D1. Changes to benefits and costs for medical services

There are no changes to your benefits for medical services. Our benefits will be exactly the same in 2023 as they are in 2022.

D2. Changes to prescription drug coverage

Changes to our Drug List

An updated *List of Covered Drugs* is located on our website at [bcbsil.com/mmai](https://www.bcbsil.com/mmai). You may also call Member Services at 1-877-723-7702 (TTY: 711) for updated drug information or to ask us to mail you a *List of Covered Drugs*.

The *List of Covered Drugs* is also called the “Drug List.”

We made changes to our Drug List, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs.

Review the Drug List to **make sure your drugs will be covered next year** and to find out if there will be any restrictions.

If you are affected by a change in drug coverage, we encourage you to:

- Work with your doctor (or other prescriber) to find a different drug that we cover.
 - You can call Member Services at 1-877-723-7702 (TTY: 711) or contact your care coordinator to ask for a list of covered drugs that treat the same condition.
 - This list can help your provider find a covered drug that might work for you.

If you have questions, Please call Blue Cross Community MMAI Member Services at 1-877-723-7702 (TTY: 711). We are available seven (7) days a week. Our call center is open Monday-Friday 8:00 a.m. – 8:00 p.m. Central time. On weekends and Federal holidays, voice messaging is available. If you leave a voice message, a Member Services representative will return your call no later than the next business day. The call is free. **For more information**, visit <https://www.bcbsil.com/mmai>.



- Work with your doctor (or other prescriber) and ask the plan to make an exception to cover the drug.
 - You can ask for an exception before next year and we will give you an answer within 72 hours after we get your request (or your prescriber's supporting statement).
 - To learn what you must do to ask for an exception, refer to Chapter 9 of the *2023 Member Handbook* or call Member Services at 1-877-723-7702 (TTY: 711).
 - If you need help asking for an exception, you can contact Member Services or your care coordinator. Refer to Chapter 2 and Chapter 3 of the *Member Handbook* to learn more about how to contact your care coordinator.
- Ask the plan to cover a temporary supply of the drug.
 - In some situations, we will cover a **temporary** supply of the drug during the first 90 days of the calendar year.
 - This temporary supply will be for up to 30 days. (To learn more about when you can get a temporary supply and how to ask for one, refer to Chapter 5 of the *Member Handbook*.) During the Public Health Emergency (PHE) the amount allowed will be a 90-day supply. At the end of the PHE, it will return to a month's supply.
 - When you get a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.
 - The exception usually lasts until the end of the calendar year. You, your representative, or your doctor (or other prescriber) will have to submit a new coverage decision to renew the exception.

Changes to prescription drug costs

There are no changes to the amount you pay for prescription drugs in 2023. Read below for more information about your prescription drug coverage.

The following table shows your costs for drugs in each of our 3 drug tiers.

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	2022 (this year)	2023 (next year)
Drugs in Tier 1 Generic Drugs Cost for a one-month supply of a drug in Tier 1 that is filled at a network pharmacy	Your copay for a one-month (30-day) supply is \$0.00 per prescription.	Your copay for a one-month (30-day) supply is \$0.00 per prescription.
Drugs in Tier 2 Brand Drugs Cost for a one-month supply of a drug in Tier 2 that is filled at a network pharmacy	Your copay for a one-month (30-day) supply is \$0.00 per prescription.	Your copay for a one-month (30-day) supply is \$0.00 per prescription.
Drugs in Tier 3 Non-Medicare and Over-the-Counter (OTC) Drugs Cost for a one-month supply of a drug in Tier 3 that is filled at a network pharmacy	Your copay for a one-month (30-day) supply is \$0.00 per prescription.	Your copay for a one-month (30-day) supply is \$0.00 per prescription.

E. How to choose a plan

E1. How to stay in our plan

We hope to keep you as a member next year.

You do not have to do anything to stay in your health plan. If you do not sign up for a different Medicare-Medicaid Plan, change to a Medicare Advantage Plan, or change to Original Medicare, you will automatically stay enrolled as a member of our plan for 2023.

E2. How to change plans

If you want to keep getting your Medicare and Medicaid benefits together from a single plan, you can join a different Medicare-Medicaid Plan. You can enroll in the new

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Medicare-Medicaid Plan by calling Illinois Client Enrollment Services Monday through Friday from 8 a.m. to 6 p.m. at 1-877-912-8880. TTY users should call 1-866-565-8576. The call and help are free.

You can end your membership at any time during the year by enrolling in another Medicare Advantage Plan, enrolling in another Medicare-Medicaid Plan, or moving to Original Medicare.

E3. What if you don't want to join a different Medicare-Medicaid Plan

If you do not want to enroll in a different Medicare-Medicaid Plan after you leave Blue Cross Community MMAI, you will return to getting your Medicare and Medicaid services separately.

E4. How you will get Medicare services

You will have three options for getting your Medicare services. By choosing one of these options, you will automatically end your membership in our Medicare-Medicaid Plan:

<p>1. You can change to:</p> <p>A Medicare health plan, such as a Medicare Advantage Plan or a Program of All-inclusive Care for the Elderly (PACE)</p>	<p>Here is what to do:</p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048</p> <p>If you need help or more information:</p> <ul style="list-style-type: none"> • Call the Senior Health Insurance Program (SHIP) at 1-800-252-8966 Monday through Friday from 8:30 a.m. to 5 p.m. TTY users should call 1-888-206-1327. The call and help are free. <p>You will automatically be disenrolled from Blue Cross Community MMAI when your new plan's coverage begins.</p>
<p>2. You can change to:</p> <p>Original Medicare with a separate Medicare prescription drug plan</p>	<p>Here is what to do:</p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.</p> <p>If you need help or more information:</p>

If you have questions, Please call Blue Cross Community MMAI Member Services at 1-877-723-7702 (TTY: 711). We are available seven (7) days a week. Our call center is open Monday-Friday 8:00 a.m. – 8:00 p.m. Central time. On weekends and Federal holidays, voice messaging is available. If you leave a voice message, a Member Services representative will return your call no later than the next business day. The call is free. **For more information,** visit <https://www.bcbsil.com/mmai>.



	<ul style="list-style-type: none"> • Call the Senior Health Insurance Program (SHIP) at 1-800-252-8966 Monday through Friday from 8:30 a.m. to 5 p.m. TTY users should call 1-888-206-1327. The call and help are free. <p>You will automatically be disenrolled from Blue Cross Community MMAI when your Original Medicare coverage begins.</p>
<p>3. You can change to:</p> <p>Original Medicare without a separate Medicare prescription drug plan</p> <p>NOTE: If you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you tell Medicare you don't want to join.</p> <p>You should only drop prescription drug coverage if you have drug coverage from another source, such as an employer or union. If you have questions about whether you need drug coverage, call your Senior Health Insurance Program (SHIP) at 1-800-252-8966. TTY users should call 1-888-206-1327.</p>	<p>Here is what to do:</p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none"> • Call the Senior Health Insurance Program (SHIP) at 1-800-252-8966 Monday through Friday from 8:30 a.m. to 5 p.m. TTY users should call 1-888-206-1327. The call and help are free. <p>You will automatically be disenrolled from Blue Cross Community MMAI when your Original Medicare coverage begins.</p>

F. How you will get Medicaid services

If you leave the Medicare-Medicaid Plan, you will either get your Medicaid services through fee-for-service or be required to enroll in the HealthChoice Illinois Managed Long-Term Services and Supports (MLTSS) program to get your Medicaid services.

If you are not in a nursing facility or enrolled in a Home and Community-Based Services (HCBS) Waiver, you will get your Medicaid services through fee-for-service. You can use any provider that accepts Medicaid and new patients.

If you have questions, Please call Blue Cross Community MMAI Member Services at 1-877-723-7702 (TTY: 711). We are available seven (7) days a week. Our call center is open Monday-Friday 8:00 a.m. – 8:00 p.m. Central time. On weekends and Federal holidays, voice messaging is available. If you leave a voice message, a Member Services representative will return your call no later than the next business day. The call is free. **For more information,** visit <https://www.bcbsil.com/mmai>.



If you are in a nursing facility or are enrolled in an HCBS Waiver, you will be required to enroll in the HealthChoice Illinois MLTSS program to get your Medicaid services.

To choose a HealthChoice Illinois MLTSS health plan, you can call Illinois Client Enrollment Services at 1-877-912-8880 from 8 a.m. to 6 p.m. Monday through Friday. TTY users should call 1-866-565-8576. Tell them you want to leave Blue Cross Community MMAI and join a HealthChoice Illinois MLTSS health plan.

If you don't pick a HealthChoice Illinois Managed Long-Term Services and Supports (MLTSS) health plan, you will be assigned to our company's HealthChoice Illinois MLTSS health plan.

After you are enrolled in a HealthChoice Illinois MLTSS health plan, you will have 90 days to switch to another HealthChoice Illinois MLTSS health plan.

You will get a new Member ID Card, a new *Member Handbook*, and information about how to access the *Provider and Pharmacy Directory* from your HealthChoice Illinois MLTSS health plan.

G. How to get help

H1. Getting help from Blue Cross Community MMAI

Questions? We're here to help. Please call Member Services at 1-877-723-7702 (TTY: 711). We are available for phone calls seven (7) days a week. Our call center is open Monday-Friday, 8:00 a.m. – 8:00 p.m. Central time. On weekends and Federal holidays, voice messaging is available. If you leave a voice message, a Member Services representative will return your call no later than the next business day. The call is free.

Your 2023 Member Handbook

The *2023 Member Handbook* is the legal, detailed description of your plan benefits. It has details about next year's benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs.

The *2023 Member Handbook* will be available by October 15. You can also review the *Member Handbook* to find out if other benefit changes affect you. An up-to-date copy of the *2023 Member Handbook* is always available on our website at [bcbsil.com/mmai](https://www.bcbsil.com/mmai). You may also call Member Services at 1-877-723-7702 (TTY: 711) to ask us to mail you a *2023 Member Handbook*.

Our website

You can also visit our website at [bcbsil.com/mmai](https://www.bcbsil.com/mmai). As a reminder, our website has the most up-to-date information about our provider and pharmacy network (*Provider and Pharmacy Directory*) and our Drug List (*List of Covered Drugs*).

If you have questions, Please call Blue Cross Community MMAI Member Services at 1-877-723-7702 (TTY: 711). We are available seven (7) days a week. Our call center is open Monday-Friday 8:00 a.m. – 8:00 p.m. Central time. On weekends and Federal holidays, voice messaging is available. If you leave a voice message, a Member Services representative will return your call no later than the next business day. The call is free. **For more information**, visit <https://www.bcbsil.com/mmai>.



H2. Getting help from Illinois Client Enrollment Services

The Illinois Client Enrollment Services can help you understand your healthcare choices, answer questions, and help you choose a health plan. You can call Illinois Client Enrollment Services at 1-877-912-8880, Monday through Friday from 8 a.m. to 6 p.m. TTY users should call 1-866-565-8576. The call and help are free.

H3. Getting help from the Illinois Long-Term Care Ombudsman Program

The Illinois Long-Term Care Ombudsman Program is an ombudsman program that can help you if you are having a problem with Blue Cross Community MMAI. The ombudsman's services are free. The Illinois Long-Term Care Ombudsman Program:

- is an ombudsman program that works as an advocate on your behalf. They can answer questions if you have a problem or complaint and can help you understand what to do.
- makes sure you have information related to your rights and protections and how you can get your concerns resolved.
- is not connected with us or with any insurance company or health plan.

You can call the Illinois Long-Term Care Ombudsman Program at 1-800-252-8966 Monday through Friday from 8:30 a.m. to 5 p.m. TTY users should call 711. The call and help are free.

H4. Getting help from the Senior Health Insurance Assistance Program (SHIP)

You can also call the Senior Health Insurance Program (SHIP). The SHIP counselors can help you understand your Medicare-Medicaid Plan choices and answer questions about switching plans. The SHIP is not connected with us or with any insurance company or health plan. You can call the SHIP at 1-800-252-8966 Monday through Friday from 8:30 a.m. to 5 p.m. TTY users should call 1-888-206-1327. The call and help are free.

H5. Getting help from Medicare

To get information directly from Medicare you can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Medicare Website

You can visit the Medicare website (www.medicare.gov). If you choose to disenroll from your Medicare-Medicaid Plan and enroll in a Medicare Advantage plan, the Medicare website has information about costs, coverage, and quality ratings to help you compare Medicare Advantage plans.

If you have questions, Please call Blue Cross Community MMAI Member Services at 1-877-723-7702 (TTY: 711). We are available seven (7) days a week. Our call center is open Monday-Friday 8:00 a.m. – 8:00 p.m. Central time. On weekends and Federal holidays, voice messaging is available. If you leave a voice message, a Member Services representative will return your call no later than the next business day. The call is free. **For more information,** visit <https://www.bcbsil.com/mmai>.



You can find information about Medicare Advantage plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, refer to www.medicare.gov and click on “Find plans.”)

Medicare & You 2023

You can read *Medicare & You 2023* handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare.

If you don't have a copy of this booklet, you can get it at the Medicare website (www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

H6. Getting help from Medicaid

If you have questions about your Medicaid eligibility, you can:

- Contact the Illinois Department of Human Services (DHS) Customer Help Line. Call 1-800-843-6154 Monday through Friday from 8 a.m. to 5 p.m. TTY users should call 1-866-324-5553.
- Visit www.dhs.state.il.us.
- You can also call the Quality Improvement Organization (QIO). In Illinois, this is Livanta BFFCC-QIO, at 1-888-524-9900, TTY/TDD 1-888-985-8775. This is a group of doctors and other health care providers who help improve the quality of care for people with Medicare. It is not connected with our plan.

If you have questions, Please call Blue Cross Community MMAI Member Services at 1-877-723-7702 (TTY: 711). We are available seven (7) days a week. Our call center is open Monday-Friday 8:00 a.m. – 8:00 p.m. Central time. On weekends and Federal holidays, voice messaging is available. If you leave a voice message, a Member Services representative will return your call no later than the next business day. The call is free. **For more information,** visit <https://www.bcbsil.com/mmai>.



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

Blue Cross and Blue Shield of Illinois:

- 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 need these services, contact the Civil Rights Coordinator.

If you believe that Blue Cross and Blue Shield of Illinois 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: Civil Rights Coordinator, Office of Civil Rights Coordinator, 300 E. Randolph St., 35th floor, Chicago, Illinois 60601, 1-855-664-7270, TTY/TDD: 1-855-661-6965, Fax: 1-855-661-6960. You can file a grievance by phone, mail, or fax. If you need help filing a grievance, a 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

1-800-368-1019, 800-537-7697 (TDD)

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

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call Member Services at 1-877-723-7702 (TTY: 711). We are available seven (7) days a week. Our call center is open Monday-Friday 8:00 a.m. – 8:00 p.m. Central time. On weekends and Federal holidays, voice messaging is available. If you leave a voice message, a Member Services representative will return your call no later than the next business day. The call is free.

ATENCIÓN: Si habla español, los servicios de asistencia lingüística están a su disposición sin costo alguno para usted. Llame al 1-877-723-7702 (TTY: 7-1-1). Atención disponible los siete (7) días de la semana. El horario de atención por teléfono es de lunes a viernes, de 8:00 a. m. a 8:00 p. m., hora del centro. Servicio de correo de voz disponible los fines de semana y los días feriados federales. Si deja un mensaje de voz, un representante de Atención al Asegurado le devolverá la llamada a más tardar el siguiente día hábil. La llamada es gratuita.

UWAGA: Osoby posługujące się językiem angielskim mogą bezpłatnie skorzystać z pomocy językowej. Prosimy zadzwonić do Działu Obsług Członków pod numer 1-877-723-7702 (TTY: 711). Jesteśmy dostępni siedem (7) dni w tygodniu. Nasza informacja telefoniczna jest czynna od poniedziałku do piątku, w godzinach od 8:00 a.m. do 8:00 p.m. czasu centralnego. W weekendy oraz święta federalne dostępna jest poczta głosowa. W przypadku pozostawienia takiej wiadomości przedstawiciel Działu Obsługi Członków skontaktuje się z Państwem najpóźniej następnego dnia roboczego. Połączenie jest bezpłatne.

注意：如果您說英語，則可以免費使用語言幫助服務。請致電會員服務部，電話：1-877-723-7702 (聽障專線 (TTY)：711)。我們的上班時間每週七 (7) 天。我們的服務中心開放時間為週一至週五，上午 8 點至晚上 8 點 (中部時間)。在週末和聯邦假日，可以使用語音訊息。如果您使用語音留言，會員服務部代表將在不遲於下一個工作日回電給您。這是免付費專線。

주의: 영어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다.

1-877-723-7702(TTY: 711)번으로 회원 서비스 부서에 전화하십시오. 전화 서비스는 주 칠(7) 일 이용이 가능합니다. 당사의 콜센터는 월요일 ~ 금요일 오전 8시 ~ 오후 8시(중부 표준시)까지 영업합니다. 주말 및 연방 공휴일에는 음성 메시지를 남기실 수 있습니다. 음성 메시지를 남기시면 회원 서비스 안내 직원이 다음 영업일 내로 답신 전화를 드릴 것입니다. 이 통화는 무료입니다.

PAUNAWA: Kung nagsasalita kayo ng wikang Ingles, mayroon kayong makukuhang mga libreng serbisyo para sa tulong sa wika. Tumawag sa Member Services sa 1-877-723-7702 (TTY: 711). Matatawagan kami pitong (7) araw bawat linggo. Bukas ang aming call center ng Lunes-Biyernes 8:00 a.m. – 8:00 p.m. Central time. Kapag weekend at Pederal na pista-opisyal, may voice messaging. Kapag nag-iwan ka ng voice message, tatawagan ka ng kinatawan ng Member Services nang hindi lalagpas sa susunod na araw ng negosyo. Libre ang tawag.

انتباه: إذا كنت تتحدث اللغة الإنجليزية، فتتوفر لك خدمات المساعدة اللغوية مجاناً. اتصل بقسم "خدمات الأعضاء" على الرقم 1-877-723-7702 (الهاتف النصي: 711). إننا نعمل سبعة (7) أيام في الأسبوع. مركز الاتصال متاح من الإثنين إلى الجمعة من الساعة 8 صباحاً إلى الساعة 8 مساءً بالتوقيت المركزي. في عطلات نهاية الأسبوع والعطلات الفيدرالية، تتوفر خدمة الرسائل الصوتية. إذا تركت رسالة صوتية، فسيرد ممثل خدمات الأعضاء على مكالمتك في موعد لا يتجاوز يوم العمل التالي. المكالمات مجانية.

ВНИМАНИЕ: Если вы говорите на русском языке, мы можем предоставить вам бесплатные услуги переводчика. Позвоните в отдел обслуживания участников по телефону: 1-877-723-7702 (TTY: 711). Мы работаем 7 (семь) дней в неделю. Наш колл-центр работает с понедельника по пятницу с 8:00 до 20:00 по центральному часовому поясу. По выходным и федеральным праздникам доступна запись голосовых сообщений. Если вы оставите голосовое сообщение, представитель отдела обслуживания участников перезвонит вам не позднее следующего рабочего дня. Звонок бесплатный.

توجہ دیں: اگر آپ اردو بولتے ہیں تو، زبان سے متعلق امداد کی خدمات، مفت میں، آپ کے لیے دستیاب ہیں۔ 1-877-723-7702 (TTY: 711) پر ممبر سروسز کو کال کریں۔ ہم ہفتے میں سات (7) دن دستیاب ہیں۔ ہمارا کال سینٹر پیر تا جمعہ سینٹرل ٹائم کے مطابق صبح 8:00 بجے سے شام 8:00 بجے تک کھلا رہتا ہے۔ اختتام ہفتہ اور وفاقی تعطیلات کے دن، صوتی پیغام رسانی دستیاب ہے۔ اگر آپ صوتی پیغام چھوڑتے ہیں، تو ممبر سروسز کا نمائندہ اگلے کاروباری دن سے پہلے آپ کو واپس کال کرے گا۔ یہ کال مفت ہے۔

LUU Ý: Nếu quý vị không nói Tiếng Anh, luôn có các dịch vụ hỗ trợ ngôn ngữ được cung cấp miễn phí cho quý vị. Hãy gọi cho Dịch vụ Hội viên theo số 1-877-723-7702 (TTY: 711). Chúng tôi làm việc bảy (7) ngày một tuần. Trung tâm chăm sóc của chúng tôi mở cửa từ Thứ Hai đến Thứ Sáu, 8 giờ sáng - 8 giờ tối theo giờ miền Trung. Vào các ngày cuối tuần và ngày lễ của Liên bang, sẽ có tính năng nhắn tin thoại. Nếu quý vị để lại tin nhắn thoại, nhân viên của bộ phận Dịch vụ Thành viên sẽ gọi lại cho quý vị không muộn hơn ngày làm việc tiếp theo. Cuộc gọi được miễn phí.

ATTENZIONE: se parla inglese, sono disponibili per Lei servizi gratuiti di assistenza linguistica. Chiami il Servizio per i membri al numero 1-877-723-7702 (TTY: 711). Siamo disponibili sette (7) giorni su sette. Il nostro centralino è aperto dal lunedì al venerdì dalle 8 alle 20 (fuso orario centrale degli Stati Uniti). Nei fine settimana e durante le festività federali, è disponibile un servizio di segreteria telefonica. Se lascia un messaggio vocale, un addetto del Servizio per i membri La ricontatterà entro il successivo giorno lavorativo. La chiamata è gratuita.

ध्यान दें: यदि आप हिन्दी बोलते हैं, तो आप के लिए भाषा सहायता सेवाएँ नःशुल्क उपलब्ध हैं। सदस्य सेवाओं को 1-877-723-7702 (TTY: 711) पर कॉल करें। हम सप्ताह में सातों (7) दिनि उपलब्ध हैं। हमारा कॉल सेंटर सोमवार-शुक्रवार सेंटरल टाइम के अनुसार सुबह 8:00 बजे से शाम 8:00 बजे तक खुला रहता है। सप्ताहांतों और संघीय अवकाशों पर, वॉइस संदेश सेवा उपलब्ध है। यदि आप वॉइस संदेश छोड़ते हैं, तो सदस्य सेवाओं का एक प्रतिनिधि अगले व्यापार दविस से पहले आपको वापस कॉल करेगा। यह कॉल नःशुल्क है।

ATTENTION : si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le Service adhérents au 1-877-723-7702 (service TTY : 711). Nous sommes disponibles sept (7) jours sur sept. Notre centre d'appels est ouvert du lundi au vendredi de 8 h 00 à 20 h 00, heure du Centre. Un service de messagerie vocale est disponible les week-ends et jours fériés. Si vous laissez un message vocal, un représentant du Service adhérents vous rappellera au plus tard le jour ouvrable suivant. L'appel est gratuit.

ACHTUNG: Wenn Sie Englisch sprechen, steht Ihnen kostenlos fremdsprachliche Unterstützung zur Verfügung. Rufen Sie den Mitgliederdienst an unter 1-877-723-7702 (TTY: 711). Wir sind rund um die Uhr sieben (7) Tage in der Woche für Sie da. Unser Call Center ist montags bis freitags von 8:00 – 20:00 Uhr Central Time geöffnet. An Wochenenden und gesetzlichen Feiertagen können Sprachnachrichten hinterlassen werden. Wenn Sie eine Sprachnachricht hinterlassen, werden Sie spätestens am nächsten Werktag von einem Mitarbeiter des Mitgliederdienstes zurückgerufen. Der Anruf ist kostenlos.

ATANSYON: Si ou pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele Sèvis Manm nan 1-877-723-7702 (TTY: 711). Nou disponib sèt (7) jou sou sèt. Sant dapèl nou an louvri Lendi-Vandredi 8:00 a.m. – 8:00 p.m. Lè zòn santral. Nan wikenn ak jou ferye Federal, gen mesaj vwa disponib. Si w kite yon mesaj vwa, yon reprezantan Sèvis Manm ap retounen w apèl la oplita nan pwochen jou ouvra la. Apèl la gratis.

お知らせ：日本語をお話しになる方は無料の言語アシスタンスサービスをご利用いただけます。メンバーサービスまで1-877-723-7702 (TTY: 711) にお電話ください。週7日ご利用いただけます。コールセンターの営業時間は月～金曜日の午前8:00～午後8:00 (米国中部時間) です。週末と連邦祝日には、音声メッセージサービスをご利用いただけます。音声メッセージを残していただければ、メンバーサービスの担当者が遅くても翌営業日に折り返しご連絡いたします。通話料は無料です。

ATENÇÃO: Se fala inglês, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Ligue para o Serviço de Apoio a Associados através do número 1-877-723-7702 (TTY: 711). Estamos disponíveis sete (7) dias por semana. A nossa central de atendimento está aberta de segunda a sexta-feira, das 8 h às 20 h, horário central dos E.U.A. Aos fins de semana e feriados federais, estão disponíveis mensagens de voz. Se deixar uma mensagem de voz, um representante do Serviço de Apoio a Associados irá devolver a sua chamada o mais tardar no dia útil seguinte. A chamada é gratuita.