

DOCTORS
HEALTHCARE PLANS, INC.

# SUMMARY OF BENEFITS

2026 | SOUTH FLORIDA

DrMax (HMO) H4140-001

DrSelect
(HMO) H4140-012

H4140\_SB2026DRMAX001DRSELECT012\_M

### **Pre-Enrollment Checklist**

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a Member Services representative at (786) 460-3427 or toll-free (833) 342-7463 (TTY: 711), 7 days a week, 8AM to 8PM.

| Unders | standing the Benefits   |
|--------|---|
|        | The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit <a href="https://www.doctorshcp.com/2026plans/">www.doctorshcp.com/2026plans/</a> or call (786) 460-3427 or toll-free (833) 342-7463 (TTY: 711) to view a copy of the EOC.  |
|        | Review the Provider Directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.   |
|        | Review the Provider Directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.   |
|        | Review the formulary or "Drug List" to make sure your drugs are covered.  |
| Unde   | rstanding Important Rules   |
|        | Effect on Current Coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use. |
|        | You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.   |
|        | Benefits, premiums and/or copayments/co-insurance may change on January 1, 2027.  |
|        | Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).  |

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# SECTION I - INTRODUCTION TO SUMMARY OF BENEFITS

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage." You can also see the Evidence of Coverage on our website, <a href="https://www.doctorshcp.com/2026plans/">www.doctorshcp.com/2026plans/</a>.

### You have choices about how to get your Medicare benefits

• For coverage and cost of original Medicare, look in your current "Medicare & You" handbook. You can order a handbook, find, and compare health plans online at <a href="www.medicare.gov">www.medicare.gov</a> or by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. Hours of operation: 24 hours a day, 7 days a week.

### Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what **DrMax (HMO)** and **DrSelect (HMO)** cover and what you pay.

- If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on <a href="https://www.medicare.gov">https://www.medicare.gov</a>.
- If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at <a href="https://www.medicare.gov">https://www.medicare.gov</a> or get a copy 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.

### Information covered in this booklet

- Things to Know About DrMax (HMO) and DrSelect (HMO).
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services.
- Covered Medical and Hospital Benefits.
- Prescription Drug Benefits.

### Things to Know About DrMax (HMO) and DrSelect (HMO)

### **Hours of Operation & Contact Information**

- 7 days a week, 8AM to 8PM.
- If you are a member of this plan, call us toll-free at (833) 342-7463, TTY: 711.
- If you are not a member of this plan, call us toll-free at (833) 639-3427, TTY: 711.
- Our website: www.doctorshcp.com/2026plans/.

### Who can join?

To join **DrMax (HMO)** and **DrSelect (HMO)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area.

The service area for DrMax is Miami-Dade County. The service area for DrSelect is Miami-Dade and Broward counties.

### Which doctors, hospitals and pharmacies can you use?

**Doctors HealthCare Plans, Inc.**, has a network of doctors, hospitals, pharmacies, and other providers. Depending on your plan, you may need a referral to visit a specialist. Except for emergency, urgent, and preventive services, certain services require prior authorizations and/or referrals.

To get detailed information about your covered services, please see the Evidence of Coverage (EOC).

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

You can see our plan's provider and pharmacy directory at our website (www.doctorshcp.com/2026providers/).

Or, call us and we will send you a copy of the provider and pharmacy directories.

### Do you have Medicare and Medicaid?

If you are cost-share protected by Florida Medicaid, our providers aren't allowed to collect or bill you for services and items covered under Medicare Part A and Part B, including deductibles, coinsurance, and copayments. If a provider asks you to pay, that's against the law. You may however be responsible for a small Medicaid copayment. If you are cost-share protected and you are billed or asked to pay the provider for deductibles, coinsurance, or copayments on covered Medicare Part A and Part B services tell your provider you are cost-share protected and can't be charged. If you have already made a payment you have the right to a refund. If you have any questions, call us toll-free at (833) 342-7463, TTY- 711. We are open 7 days a week, 8AM to 8PM.

### Are prior authorizations or referrals required?

For certain procedures, services and drugs, you may need advanced approval. Please note that services that require a prior authorization and/or a referral are noted in the benefit descriptions listed in this booklet. For more information, you may refer to your *Evidence of Coverage*.

Your primary care provider (PCP) will work with you to coordinate the care you need with specialists or certain other providers in the network. This is called a "referral." Certain procedures, services and drugs may need advance approval from this plan. This is called "prior authorization." To learn more about services that require a referral or prior authorization from the plan, contact your PCP, refer to the Evidence of Coverage (EOC) or call us.

### What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers – and *more*. Some of the extra benefits are outlined in this booklet.

We cover Part D drugs. In addition, we cover Part B drugs including chemotherapy and some drugs administered by your provider.

- You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, <a href="https://www.doctorshcp.com/2026druglist/">www.doctorshcp.com/2026druglist/</a>.
- Or, call us and we will send you a copy of the formulary.

### How will I determine my drug costs?

With just a few easy steps, you can find out what your covered drugs will cost. Our plan groups medications into 6 tiers. The amount you pay for the drug will depend on what tier your drug is in. You will need to use your formulary to determine the tier. Then, go to the Summary of Benefits Prescription Drug section and match your drug to the tier to determine the cost.

Generally speaking, members must use a pharmacy in our network. You may get your covered drugs from pharmacies not in our plan only when you are unable to get your prescription drugs from a pharmacy that is in our plan.

To find a pharmacy in our plan, see our online Provider Directory on our website at <a href="https://www.doctorshcp.com/2026Providers/">www.doctorshcp.com/2026Providers/</a> or call us to obtain a copy.

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### **SECTION II - SUMMARY OF BENEFITS**

# MONTHLY PREMIUM, DEDUCTIBLE, AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES

| Premiums and Benefits       | DrMax (HMO)   | DrSelect (HMO)  |  |
|-----------------------------|---|---|--|
| Monthly Plan<br>Premium     | <b>\$0:</b> you must continue to pay your Medicare Part B premium.  | <b>\$0:</b> you must continue to pay your Medicare Part B premium.  |  |
| Part B Premium<br>Reduction | Up to \$10 monthly We will reduce your monthly Part B premium by up to \$10 monthly. Depending on how you pay your Medicare Part B premium, your reduction may be credited to your Social Security check or credited on your Medicare Part B premium statement. Sometimes reductions can take several months to be issued; however, you will receive a full credit. You must continue to pay your Medicare Part B premium until Social Security completes their processing. See your Evidence of Coverage (EOC) for more details. | Up to \$10 monthly We will reduce your monthly Part B premium by up to \$10 monthly. Depending on how you pay your Medicare Part B premium, your reduction may be credited to your Social Security check or credited on your Medicare Part B premium statement. Sometimes reductions can take several months to be issued; however, you will receive a full credit. You must continue to pay your Medicare Part B premium until Social Security completes their processing. See your Evidence of Coverage (EOC) for more details. |  |
| Deductible                  | Medical Deductible: Not Applicable. Prescription Drug Deductible: Not Applicable.   | Medical Deductible: Not Applicable. Prescription Drug Deductible: Not Applicable.   |  |

## MONTHLY PREMIUM, DEDUCTIBLE, AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES

Maximum Out-of-Pocket Responsibility (does not include prescription drugs) Your yearly limit(s) in this plan:

• **\$3,000** for services you receive from in-network providers.

This amount is the most you will pay during the plan year for in-network approved medical services under our plan.

If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.

Your yearly limit(s) in this plan:

• \$3,000 for services you receive from in-network providers.

This amount is the most you will pay during the plan year for in-network approved medical services under our plan.

If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.

| COVERED MEDICAL AND HOSPITAL BENEFITS |   |   |
|---------------------------------------|---|---|
| Benefits/Services                     | DrMax (HMO)   | DrSelect (HMO)  |
|                                       | \$0 per admission   | \$0 per admission   |
| Inpatient Hospital Coverage           | Our plan covers an unlimited number of days for an inpatient hospital stay.   | Our plan covers an unlimited number of days for an inpatient hospital stay.   |
|                                       | Requires a prior authorization (PA) from the plan                             | Requires a prior authorization (PA) from the plan   |
|                                       | In-Network:   | In-Network:   |
|                                       | Outpatient hospital observation: \$0 copay                                    | Outpatient hospital observation: \$0 copay  |
| Outpatient Hospital Coverage          | Outpatient hospital surgery: \$50 copay                                       | Outpatient hospital surgery: \$75 copay   |
| J                                     | Requires a prior authorization (PA) from the plan                             | Requires a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan                           |
|                                       | In-Network:   | <u>In-Network:</u>  |
| Ambulatory Surgical                   | Ambulatory surgical center: \$50 copay  | Ambulatory surgical center: \$50 copay  |
| Center (ASC) Services                 | Requires a prior authorization (PA) from the plan                             | Requires a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan                           |
|                                       | In-Network:   | <u>In-Network:</u>  |
|                                       | Primary care physician visit: \$0 copay                                       | Primary care physician visit: \$0 copay   |
| Doctor Visits (Primary                | Specialist visit: <b>\$0 copay</b>  | Specialist visit: <b>\$0 copay</b>  |
| Care Providers and Specialists)       | For specialist visits, a prior authorization (PA) from the plan is required   | For specialist visits, a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan is required |
|                                       | In-Network:   | In-Network:   |
|                                       | <b>\$0 copay</b> for all preventive services covered under Original Medicare. | <b>\$0 copay</b> for all preventive services covered under Original Medicare.   |
| Preventive Care                       | Some of these services include:   | Some of these services include:   |
|                                       | Annual Wellness visits  | Annual Wellness visits  |
|                                       | Bone mass measurements  | Bone mass measurements  |

| COVERED MEDICAL AND HOSPITAL BENEFITS |  |  |
|---------------------------------------|--|--|
| Benefits/Services                     | DrMax (HMO)  | DrSelect (HMO)   |
|                                       | Breast cancer screenings     (mammograms)  | Breast cancer screenings     (mammograms)  |
|                                       | Cardiovascular screenings  | Cardiovascular screenings  |
|                                       | <ul> <li>Cervical and vaginal cancer<br/>screenings</li> </ul>   | <ul> <li>Cervical and vaginal cancer<br/>screenings</li> </ul>   |
|                                       | Colorectal cancer screenings   | Colorectal cancer screenings   |
|                                       | Diabetes screenings  | Diabetes screenings  |
|                                       | Hepatitis B virus screenings   | Hepatitis B virus screenings   |
|                                       | Prostate cancer screenings (PSA)   | Prostate cancer screenings (PSA)   |
|                                       | <ul> <li>Vaccines (including Flu shots,<br/>Hepatitis B shots, Pneumococcal<br/>shots, COVID shots)</li> </ul>   | <ul> <li>Vaccines (including Flu shots,<br/>Hepatitis B shots, Pneumococcal<br/>shots, COVID shots)</li> </ul>   |
|                                       | For a complete list of covered preventive services, please refer to your Evidence of Coverage (EOC). Any additional preventive services approved by Medicare during the contract year will be covered. | For a complete list of covered preventive services, please refer to your Evidence of Coverage (EOC). Any additional preventive services approved by Medicare during the contract year will be covered. |
|                                       | Emergency care: <b>\$100 copay</b> per visit.  | Emergency care: <b>\$100 copay</b> per visit.  |
|                                       | If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care.   | If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care.   |
| Emergency Care                        | Worldwide emergency coverage: \$125 copay  | Worldwide emergency coverage: \$125 copay  |
|                                       | Benefits for emergency care and urgent care received outside the United States and its territories are limited to a combined \$50,000 maximum per calendar year.                                       | Benefits for emergency care and urgent care received outside the United States and its territories are limited to a combined \$50,000 maximum per calendar year.                                       |
| Urgently Needed<br>Services           | Urgently needed services: <b>\$0 copay</b> per visit.  | Urgently needed services: <b>\$0 copay</b> per visit.  |

| COVERED MEDICAL AND HOSPITAL BENEFITS |  |  |
|---------------------------------------|--|--|
| Benefits/Services                     | DrMax (HMO)  | DrSelect (HMO)   |
|                                       | Worldwide urgent coverage: \$25 copay  | Worldwide urgent coverage: \$25 copay  |
|                                       | Benefits for emergency care and urgent care received outside the United States and its territories are limited to a combined \$50,000 maximum per calendar year.             | Benefits for emergency care and urgent care received outside the United States and its territories are limited to a combined \$50,000 maximum per calendar year.             |
|                                       | In-Network:  | In-Network:  |
|                                       | Diagnostic tests and procedures: \$0 copay   | Diagnostic tests and procedures: <b>\$0 copay</b>  |
|                                       | Lab services: <b>\$0 copay</b>   | Lab services: <b>\$0 copay</b>   |
| Diagnostic Services/Labs/Imaging      | Diagnostic radiology services (such as MRI, CAT Scan): <b>\$0 copay</b> at physician office or freestanding facility - <b>\$75 copay</b> at outpatient hospital facility.    | Diagnostic radiology services (such as MRI, CAT Scan): <b>\$0 copay</b> at physician office or freestanding facility - <b>\$75 copay</b> at outpatient hospital facility.    |
| Services/ Labs/ Illiaging             | X-rays: <b>\$0 copay</b>   | X-rays: <b>\$0 copay</b>   |
|                                       | Therapeutic radiology services (such as radiation treatment for cancer): 20% of the total cost   | Therapeutic radiology services (such as radiation treatment for cancer): <b>20%</b> of the total cost  |
|                                       | Requires a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan  | Requires a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan  |
|                                       | In-Network:  | <u>In-Network:</u>   |
| Hearing Services                      | \$0 copay for routine hearing exam.  \$0 copay for hearing aid fitting/ evaluation every 2 calendar years.  Up to \$1,350 allowance for hearing aids every 2 calendar years. | \$0 copay for routine hearing exam.  \$0 copay for hearing aid fitting/ evaluation every 2 calendar years.  Up to \$1,350 allowance for hearing aids every 2 calendar years. |
| Dental Services                       | In-Network: \$0 copay for the following preventive dental services:  | In-Network: \$0 copay for the following preventive dental services:  |

| COVERED MEDICAL AND HOSPITAL BENEFITS |  |  |
|---------------------------------------|--|--|
| Benefits/Services                     | DrMax (HMO)  | DrSelect (HMO)   |
|                                       | <ul> <li>Oral exam, up to 2 per calendar<br/>year.</li> </ul>  | <ul> <li>Oral exam, up to 2 per calendar<br/>year.</li> </ul>  |
|                                       | <ul> <li>Prophylaxis (cleanings), up to 2<br/>per calendar year.</li> </ul>  | <ul> <li>Prophylaxis (cleanings), up to 2<br/>per calendar year.</li> </ul>  |
|                                       | <ul> <li>Fluoride, up to 2 per calendar<br/>year.</li> </ul>   | <ul> <li>Fluoride, up to 2 per calendar<br/>year.</li> </ul>   |
|                                       | <ul> <li>Bitewing x-rays, up to 2 per<br/>calendar year.</li> </ul>  | <ul> <li>Bitewing x-rays, up to 2 per<br/>calendar year.</li> </ul>  |
|                                       | <ul> <li>Panoramic x-ray, up to 1 per 3 calendar years.</li> </ul>   | <ul> <li>Panoramic x-ray, up to 1 per 3 calendar years.</li> </ul>   |
|                                       | <b>\$0 copay</b> for the following supplemental dental services:   | <b>\$0 copay</b> for the following supplemental dental services:   |
|                                       | <ul> <li>Fillings (amalgam or resin), up to</li> <li>6 per calendar year.</li> </ul>   | <ul><li>Fillings (amalgam or resin), up to</li><li>2 per calendar year.</li></ul>  |
|                                       | <ul> <li>Crowns, up to 2 per calendar<br/>year.</li> </ul>   | <ul> <li>Crowns, up to 1 per calendar<br/>year.</li> </ul>   |
|                                       | <ul> <li>Extractions, up to 4 per calendar<br/>year.</li> </ul>  | • Extractions, up to <b>4</b> per calendar year.   |
|                                       | <ul> <li>Root canal, up to 1 per calendar<br/>year.</li> </ul>   | <ul> <li>Root canal, up to 1 per calendar<br/>year.</li> </ul>   |
|                                       | <ul> <li>Implants, up to 2 per calendar<br/>year.</li> </ul>   | <ul> <li>Implants, up to 1 per calendar<br/>year.</li> </ul>   |
|                                       | <ul> <li>Scaling and root planing (deep<br/>cleaning), up to 1 per quadrant<br/>per 2 calendar years.</li> </ul>   | <ul> <li>Scaling and root planing (deep<br/>cleaning), up to 1 per quadrant<br/>per 2 calendar years.</li> </ul>   |
|                                       | <ul> <li>Dentures, up to 1 full upper and         1 full lower denture per 5 years         or 1 partial upper and 1 partial         lower denture per 5 calendar         years.</li> </ul> | <ul> <li>Dentures, up to 1 full upper and<br/>1 full lower denture per 5 years<br/>or 1 partial upper and 1 partial<br/>lower denture per 5 calendar<br/>years.</li> </ul> |
|                                       | Requires a prior authorization (PA) from the plan  | Requires a prior authorization (PA) from the plan  |

| COVERED MEDICAL AND HOSPITAL BENEFITS |  |  |
|---------------------------------------|--|--|
| Benefits/Services                     | DrMax (HMO)  | DrSelect (HMO)   |
|                                       | In-Network:  | In-Network:  |
|                                       | <b>\$0 copay</b> for eye exams.  | <b>\$0 copay</b> for eye exams.  |
| Vision Services                       | Up to <b>\$400</b> allowance for eyeglasses and/or contact lenses per calendar year or up to <b>3</b> pairs of eyeglasses at no cost from a select eyewear collection per calendar year. | Up to <b>\$400</b> allowance for eyeglasses and/or contact lenses per calendar year or up to <b>3</b> pairs of eyeglasses at no cost from a select eyewear collection per calendar year. |
|                                       | <u>In-Network:</u>   | <u>In-Network:</u>   |
|                                       | Outpatient group therapy visit: \$0 copay  | Outpatient group therapy visit: \$0 copay  |
|                                       | Individual therapy visit: <b>\$0 copay</b>   | Individual therapy visit: <b>\$0 copay</b>   |
| Mental Health Services                | Inpatient mental health care:  | Inpatient mental health care:  |
|                                       | \$0 copay per stay   | \$0 copay per stay   |
|                                       | Requires a prior authorization (PA) from the plan  | Requires a prior authorization (PA) from the plan  |

| PRESCRIPTION DRUG BENEFITS |   |   |
|----------------------------|---|---|
| Benefits/Services          | DrMax (HMO)                                   | DrSelect (HMO)                                |
| Deductible                 | Prescription Drug Deductible: Not Applicable. | Prescription Drug Deductible: Not Applicable. |

### **Initial Coverage**

You stay in the Initial Coverage Stage until your total out-of-pocket costs reach **\$2,100**. You then move on to the Catastrophic Coverage Stage.

|                          | Retail Cost-Sharing | Retail Cost-Sharing |
|--------------------------|---------------------|---------------------|
| Tier                     | One-month supply    | One-month supply    |
| Tier 1: Preferred        |                     |                     |
| Generics                 | \$0 copay           | \$0 copay           |
| Tier 2: Generics         | \$0 copay           | \$0 copay           |
| Tier 3: Preferred Brands | \$0 copay           | \$0 copay           |
| Tier 4: Non-Preferred    |                     |                     |
| Drugs                    | \$55 copay*         | \$55 copay*         |
| Tier 5: Specialty        | 33% coinsurance*    | 33% coinsurance*    |
| Tier 6: Supplemental     |                     |                     |
| Drugs                    | \$0 copay           | \$0 copay           |
|                          |                     |                     |
| Tier                     | Two-month supply    | Two-month supply    |
| Tier 1: Preferred        |                     |                     |
| Generics                 | \$0 copay           | \$0 copay           |
| Tier 2: Generics         | \$0 copay           | \$0 copay           |
| Tier 3: Preferred Brands | \$0 copay           | \$0 copay           |
| Tier 4: Non-Preferred    |                     |                     |
| Drugs                    | \$110 copay*        | \$110 copay*        |
| Tier 5: Specialty        | Not Applicable      | Not Applicable      |
| Tier 6: Supplemental     |                     |                     |
| Drugs                    | \$0 copay           | \$0 copay           |
|                          |                     |                     |
| Tier                     | Three-month supply  | Three-month supply  |
| Tier 1: Preferred        |                     |                     |
| Generics                 | \$0 copay           | \$0 copay           |
| Tier 2: Generics         | \$0 copay           | \$0 copay           |
| Tier 3: Preferred Brands | \$0 copay           | \$0 copay           |

| Tier 4: Non-Preferred |                |                |
|-----------------------|----------------|----------------|
| Drugs                 | \$165 copay*   | \$165 copay*   |
| Tier 5: Specialty     | Not Applicable | Not Applicable |
| Tier 6: Supplemental  |                |                |
| Drugs                 | \$0 copay      | \$0 copay      |

|                          | Mail Order Cost-Sharing | Mail Order Cost-Sharing |
|--------------------------|-------------------------|-------------------------|
| Tier                     | One-month supply        | One-month supply        |
| Tier 1: Preferred        |                         |                         |
| Generics                 | \$0 copay               | \$0 copay               |
| Tier 2: Generics         | \$0 copay               | \$0 copay               |
| Tier 3: Preferred Brands | \$0 copay               | \$0 copay               |
| Tier 4: Non-Preferred    |                         |                         |
| Drugs                    | \$55 copay*             | \$55 copay*             |
| Tier 5: Specialty        | 33% coinsurance*        | 33% coinsurance*        |
| Tier 6: Supplemental     |                         |                         |
| Drugs                    | \$0 copay               | \$0 copay               |

|                          | Mail Order Cost-Sharing | Mail Order Cost-Sharing |
|--------------------------|-------------------------|-------------------------|
| Tier                     | Two-month supply        | Two-month supply        |
| Tier 1: Preferred        |                         |                         |
| Generics                 | \$0 copay               | \$0 copay               |
| Tier 2: Generics         | \$0 copay               | \$0 copay               |
| Tier 3: Preferred Brands | \$0 copay               | \$0 copay               |
| Tier 4: Non-Preferred    |                         |                         |
| Drugs                    | \$110 copay*            | \$110 copay*            |
| Tier 5: Specialty        | Not Applicable          | Not Applicable          |
| Tier 6: Supplemental     |                         |                         |
| Drugs                    | \$0 copay               | \$0 copay               |

|                          | Mail Order Cost-Sharing | Mail Order Cost-Sharing |
|--------------------------|-------------------------|-------------------------|
| Tier                     | Three-month supply      | Three-month supply      |
| Tier 1: Preferred        |                         |                         |
| Generics                 | \$0 copay               | \$0 copay               |
| Tier 2: Generics         | \$0 copay               | \$0 copay               |
| Tier 3: Preferred Brands | \$0 copay               | \$0 copay               |

| Tier 4: Non-Preferred |                |                |
|-----------------------|----------------|----------------|
| Drugs                 | \$165 copay*   | \$165 copay*   |
| Tier 5: Specialty     | Not Applicable | Not Applicable |
| Tier 6: Supplemental  |                |                |
| Drugs                 | \$0 copay      | \$0 copay      |

A long-term supply (also called an "extended supply") is available for all drugs in Tiers 6 and certain drugs in Tiers 1-4 that are not available for long-term supply are indicated with "NDS" in the formulary. A long-term supply is not available for any drugs in Tier 5 - Specialty Tier.

Some drugs can be filled for up to 100 days' supply. These will be noted in the formulary with a "100 DS" symbol.

Non-Formulary drugs approved via the Formulary Exception process will be subject to the Tier 5-Specialty Tier coinsurance.

#### VACCINES

Important Message About What You Pay for Vaccines: Our plan covers most Part D vaccines at no cost to you. Call Member Services for more information.

#### \*INSULIN

Your cost share for up to a one-month supply for a covered insulin product will not exceed the lesser of $^*$ :

- (1) \$35
- (2) 25% of the Medicare-negotiated price (for 'Selected Drugs');
- (3) 25% of the Plan-negotiated price
- \* or your tier copay/coinsurance, if lower

Please call us or see the plan's "Evidence of Coverage" on our website (<a href="www.doctorshcp.com/2026plans/">www.doctorshcp.com/2026plans/</a>) for complete information about your costs for covered drugs.

### Catastrophic Coverage

After your yearly out-of-pocket drug costs reach \$2,100, you pay nothing.

| Additional Benefits/Services              | DrMax (HMO)  | DrSelect (HMO)   |
|---|--|--|
|   | <b>0% of the total cost</b> for select Nebulized Medications. These include: Albuterol Sulfate, Budesonide, Cromolyn Sodium, Ipratropium Bromide, Ipratropium-Albuterol and Levalbuterol HCL   | 0% of the total cost for select Nebulized Medications. These include: Albuterol Sulfate, Budesonide, Cromolyn Sodium, Ipratropium Bromide, Ipratropium-Albuterol and Levalbuterol HCL  |
|   | 0% - 20% of the total cost for:  | 0% - 20% of the total cost for:  |
| Part B Drugs                              | <ul> <li>Chemotherapy/radiation drugs</li> <li>Other Part B Drugs</li> <li>Part B Insulins (not to exceed \$35 monthly)</li> <li>\$0 copay for administration of Part B Drugs.</li> </ul>  | <ul> <li>Chemotherapy/radiation drugs</li> <li>Other Part B Drugs</li> <li>Part B Insulins (not to exceed \$35 monthly)</li> <li>\$0 copay for administration of Part B Drugs.</li> </ul>  |
|   | Requires a prior authorization (PA) from the plan  | Requires a prior authorization (PA) from the plan  |
|   | <b>\$0 copay</b> per day for days 1 through 20.  | <b>\$0 copay</b> per day for days 1 through 20.  |
|   | \$75 copay per day for days 21 through 100.  | \$60 copay per day for days 21 through 100.  |
| Skilled Nursing Facility<br>(SNF)         | Our plan covers up to 100 days in a SNF per benefit period. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient hospital care or skilled care in a SNF for 60 days in a row. If you go into a hospital or SNF after one benefit period has ended, a new benefit period begins. There's no limit to the number of benefit periods. | Our plan covers up to 100 days in a SNF per benefit period. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient hospital care or skilled care in a SNF for 60 days in a row. If you go into a hospital or SNF after one benefit period has ended, a new benefit period begins. There's no limit to the number of benefit periods. |
|   | Requires a prior authorization (PA) from the plan  | Requires a prior authorization (PA) from the plan  |
| Physical Therapy and other Rehabilitation | <b>\$0 copay</b> per visit for the following services:   | <b>\$0 copay</b> per visit for the following services:   |
| Services                                  | <ul><li>Cardiac rehabilitation services</li><li>Occupational therapy services</li></ul>  | <ul><li>Cardiac rehabilitation services</li><li>Occupational therapy services</li></ul>  |

| Additional<br>Benefits/Services | DrMax (HMO)  | DrSelect (HMO)   |
|---------------------------------|--|--|
|                                 | <ul> <li>Physical therapy services</li> <li>Pulmonary rehabilitation services</li> <li>Speech therapy services</li> <li>Supervised Exercise Therapy (SET) services</li> <li>Requires a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan</li> </ul>   | <ul> <li>Physical therapy services</li> <li>Pulmonary rehabilitation services</li> <li>Speech therapy services</li> <li>Supervised Exercise Therapy (SET) services</li> <li>Requires a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan</li> </ul>   |
| Ambulance                       | Ground ambulance: \$125 copay  Air ambulance: 20% of the total cost  | Ground ambulance: \$125 copay  Air ambulance: 20% of the total cost  |
| Transportation                  | \$0 copay for unlimited trips to planapproved locations per calendar year. You must call our contracted transportation vendor to schedule an appointment.  | \$0 copay for unlimited trips to planapproved locations per calendar year.  You must call our contracted transportation vendor to schedule an appointment.   |
| Podiatry Services               | \$0 copay Medicare-covered foot care.  \$0 copay routine foot care, up to 6 visits per year.   | \$0 copay Medicare-covered foot care.  \$0 copay routine foot care, up to 6 visits per year.   |
| Renal Dialysis                  | 20% of the total cost  Requires a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan   | 20% of the total cost  Requires a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan   |
| Telehealth Services             | <ul> <li>\$0 copay per telehealth visit for:</li> <li>Primary Care Physician Services</li> <li>Occupational Therapy Services</li> <li>Physician Specialists Services</li> <li>Individual Sessions for Mental Health Specialty</li> <li>Group Sessions for Mental Health Specialty</li> <li>Podiatry Services</li> <li>Other Health Care Professional Services</li> </ul> | <ul> <li>\$0 copay per telehealth visit for:</li> <li>Primary Care Physician Services</li> <li>Occupational Therapy Services</li> <li>Physician Specialists Services</li> <li>Individual Sessions for Mental Health Specialty</li> <li>Group Sessions for Mental Health Specialty</li> <li>Podiatry Services</li> <li>Other Health Care Professional Services</li> </ul> |

| Additional Benefits/Services       | DrMax (HMO)  | DrSelect (HMO)   |
|------------------------------------|--|--|
|                                    | <ul> <li>Individual Sessions for Psychiatric Services</li> <li>Group Sessions for Psychiatric Services</li> <li>Physical Therapy and Speech-Language Pathology Services</li> <li>Opioid Treatment Program Services</li> <li>Individual Sessions for Outpatient Substance Abuse</li> <li>Group Sessions for Outpatient Substance Abuse</li> <li>Kidney Disease Educational Services</li> <li>Diabetes Self-Management Training</li> <li>Requires a prior authorization (PA) from the plan</li> </ul>  | <ul> <li>Individual Sessions for Psychiatric Services</li> <li>Group Sessions for Psychiatric Services</li> <li>Physical Therapy and Speech-Language Pathology Services</li> <li>Opioid Treatment Program Services</li> <li>Individual Sessions for Outpatient Substance Abuse</li> <li>Group Sessions for Outpatient Substance Abuse</li> <li>Kidney Disease Educational Services</li> <li>Diabetes Self-Management Training</li> <li>Requires a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan</li> </ul>  |
| Durable Medical<br>Equipment (DME) | <ul> <li>O% of the total cost for covered items, including but not limited to:         <ul> <li>CPAP machines</li> <li>Preferred continuous blood glucose monitors (CBGM's). The Plan's preferred continuous blood glucose monitors (CBGM's) include: Freestyle Libre, Freestyle Libre 2 Plus, Freestyle Libre 3, Freestyle Libre 3 Plus, Dexcom G6 and Dexcom G7. A prior authorization is not required when you have insulin prescription history within the last 120-days.</li> <li>And all other medical equipment</li> </ul> </li> <li>20% of the total cost for covered items, including but not limited to:         <ul> <li>Powered wheelchairs</li> <li>Powered mattress systems</li> </ul> </li> </ul> | <ul> <li>O% of the total cost for covered items, including but not limited to:         <ul> <li>CPAP machines</li> <li>Preferred continuous blood glucose monitors (CBGM's). The Plan's preferred continuous blood glucose monitors (CBGM's) include: Freestyle Libre, Freestyle Libre 2 Plus, Freestyle Libre 3, Freestyle Libre 3 Plus, Dexcom G6 and Dexcom G7. A prior authorization is not required when you have insulin prescription history within the last 120-days.</li> <li>And all other medical equipment</li> </ul> </li> <li>20% of the total cost for covered items, including but not limited to:         <ul> <li>Powered wheelchairs</li> <li>Powered mattress systems</li> </ul> </li> </ul> |

| Additional<br>Benefits/Services | DrMax (HMO)  | DrSelect (HMO)   |
|---------------------------------|--|--|
|                                 | <ul> <li>Non-preferred continuous blood glucose monitors (CBGMs)</li> <li>And other electric devices Non-preferred CBGMs will require prior authorization and trial of a preferred CBGM.</li> <li>The list of preferred vendors and manufacturers for durable medical equipment (DME) can be found in your EOC and online at <a href="https://www.doctorshcp.com/2026plans/">www.doctorshcp.com/2026plans/</a>.</li> </ul> | <ul> <li>Non-preferred continuous blood glucose monitors (CBGMs)</li> <li>And other electric devices Non-preferred CBGMs will require prior authorization and trial of a preferred CBGM.</li> <li>The list of preferred vendors and manufacturers for durable medical equipment (DME) can be found in your EOC and online at <a href="https://www.doctorshcp.com/2026plans/">www.doctorshcp.com/2026plans/</a>.</li> </ul> |
|                                 | Requires a prior authorization (PA) from the plan  | Requires a prior authorization (PA) from the plan  |
| Prosthetic Devices              | 0% of the total cost for all other prosthetic devices.  20% of the total cost for braces/ artificial limbs.  Requires a prior authorization (PA) from the plan   | 0% of the total cost for all other prosthetic devices.  20% of the total cost for braces/ artificial limbs.  Requires a prior authorization (PA) from the plan   |

| Additional Benefits/Services  | DrMax (HMO)   | DrSelect (HMO)  |
|---|---|---|
| Diabetic Supplies   | O% of the total cost for preferred diabetic supplies (glucometers, test strips, lancets, lancet devices and control solutions). Preferred Diabetic Supplies include: Abbott products: FreeStyle, FreeStyle Lite, FreeStyle Freedom Lite, Freestyle Insulinx, Freestyle Precision Neo, Precision Xtra and Trividia/Nipro Products: True Metrix, Relion True Metrix, True Metrix Air. | 0% of the total cost for preferred diabetic supplies (glucometers, test strips, lancets, lancet devices and control solutions). Preferred Diabetic Supplies include: Abbott products: FreeStyle, FreeStyle Lite, FreeStyle Freedom Lite, Freestyle Insulinx, Freestyle Precision Neo, Precision Xtra and Trividia/Nipro Products: True Metrix, Relion True Metrix, True Metrix Air. |
|   | <b>20% of the total cost</b> for non-preferred glucometers and test strips. This will require a prior authorization.  | <b>20% of the total cost</b> for non-preferred glucometers and test strips. This will require a prior authorization.  |
|   | 20% of the total cost for non-preferred lancets, lancet devices and control solutions. This will not require a prior authorization.   | 20% of the total cost for non-preferred lancets, lancet devices and control solutions. This will not require a prior authorization.   |
| Therapeutic Shoes or Inserts  | \$0 copay Medicare-covered therapeutic shoes or inserts.  Requires a prior authorization (PA) from the plan   | \$0 copay Medicare-covered therapeutic shoes or inserts.  Requires a prior authorization (PA) from the plan   |
| Prepaid Card*  *Special Supplemental Benefits for the Chronically III (SSBCI): The benefits mentioned are part of a special supplemental program for chronically ill members with one of the following conditions: Diabetes mellitus, Cardiovascular disorders, Chronic and disabling mental health conditions, Chronic heart | Not covered   | \$128 monthly on a prepaid card to be used at approved locations. This card helps you cover out-of-pocket expenses for the following:  • Healthy foods • Meals • OTC • Personal care items • Pet supplies • Utilities • Gas at the pump   |

| Additional Benefits/Services   | DrMax (HMO)  | DrSelect (HMO)   |
|--|--|--|
| failure, Chronic lung disorder. This is not a complete list of qualifying conditions. Having a qualifying condition alone does not mean you will receive the benefits. Other requirements apply. |  | Amounts do not roll over from month to month. Funds will be available at the beginning of the month. The prepaid card is only available to members with certain chronic health conditions. Refer to your Evidence of Coverage (EOC) for details. |
| Health Education   | Interactive sessions with a certified health educator for members who qualify.   | Interactive sessions with a certified health educator for members who qualify.   |
| Fitness Benefit  | <b>\$0 copay</b> Membership and access to fitness facilities, healthy aging coaching, home fitness kits and fitness education materials.   | <b>\$0 copay</b> Membership and access to fitness facilities, healthy aging coaching, home fitness kits and fitness education materials.   |
| Meals Benefit  | \$0 copay for up to 16 meals per calendar year following discharge from hospital.  Requires a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan | \$0 copay for up to 16 meals per calendar year following discharge from hospital.  Requires a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan   |
| Over-the-Counter (OTC)<br>Benefit  | \$80 monthly  Unused OTC amounts do not roll over from month to month. Please visit www.cvs.com/otchs/doctorshcp to see a list of covered over-the-counter items.                          | Please refer to your benefit labeled<br>"Prepaid Card."  |
| Chiropractor Care  | \$0 copay Medicare-covered chiropractic services. \$0 copay routine chiropractic care, up to 12 visits per year.   | \$0 copay Medicare-covered chiropractic services. \$0 copay routine chiropractic care, up to 12 visits per year.   |

| Additional<br>Benefits/Services | DrMax (HMO)  | DrSelect (HMO)   |
|---------------------------------|--|--|
| Acupuncture                     | <b>\$0 copay</b> Medicare-covered acupuncture treatments.  | \$0 copay Medicare-covered acupuncture treatments.   |
|                                 | <b>\$0 copay</b> supplemental acupuncture treatments, up to <b>20</b> visits per year.   | <b>\$0 copay</b> supplemental acupuncture treatments, up to <b>20</b> visits per year.   |
|                                 | Requires a prior authorization (PA) from the plan  | Requires a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan                                      |
| Home Health Services            | \$0 copay for limited skilled nursing care and certain other health services you get in your home for the treatment of an illness or injury. | \$0 copay for limited skilled nursing care and certain other health services you get in your home for the treatment of an illness or injury. |
|                                 | Number of covered visits is based on medical need as determined by your physician and authorized by the plan.                                | Number of covered visits is based on medical need as determined by your physician and authorized by the plan.                                |
|                                 | Requires a prior authorization (PA) from the plan  | Requires a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan                                      |

### DISCLAIMERS

This information is not a complete description of benefits. Call (786) 460-3427 or toll-free at (833) 342-7463 (TTY: 711) from 8AM to 8PM, 7 days a week, for more information.

Limitations, copayments, coinsurance, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year.

Doctors Healthcare Plans, Inc. is an HMO with a Medicare contract. Enrollment in Doctors Healthcare Plans, Inc. depends on contract renewal.

### **Notice of Non-Discrimination**

Doctors HealthCare Plans, Inc. complies with applicable Federal civil rights laws and does not discriminate or exclude people on the basis of race, color, creed, religion, national origin, age, disability, political affiliations or beliefs, or sex (including pregnancy, sexual orientation, and gender identity).

### Doctors HealthCare Plans:

- 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 Member Services/Civil Rights.

If you believe that Doctors HealthCare Plans has failed to provide these services or discriminated in another way, you can file a grievance with:

### **Doctors HealthCare Plans, Inc.**

Attn: Member Services/Civil Rights 2020 Ponce De Leon Blvd, PHI Coral Gables, FL 33134

Telephone: 833-342-7463 (TTY: 711)

Fax: 786-578-0293,

Email: civilrights@doctorshcp.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Member Services/Civil Rights, 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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, 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 <a href="https://www.hhs.gov/ocr/complaints/index.html">https://www.hhs.gov/ocr/complaints/index.html</a>.

### NOTICE OF AVAILABILITY OF LANGUAGE ASSISTANCE, AUXILIARY AIDS AND SERVICES

**English:** ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 833-342-7463 (TTY:711) or speak to your provider.

**Spanish:** ATENCIÓN: Si habla español, están disponibles servicios de asistencia lingüística gratuita para usted. También están disponibles sin cargo adecuado apoyos y servicios para proporcionar información en formatos accesibles. Llame al 833-342-7463 (TTY:711) o hable con su proveedor.

**Haitian Creole:** ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd aladispozisyon w gratis pou lang ou pale a. Èd ak sèvis siplemantè apwopriye pou bay enfòmasyon nan fòma aksesib yo disponib gratis tou. Rele nan 833-342-7463 (TTY:711) oswa pale avèk founisè w la.

وسائل تتوفر كما المجانية اللغوية المساعدة خدمات لك فسنتوفر العربية اللغة تتحدث كنت إذا :تنبيه : 246-7463 م الرق على اتصل مجانًا إليها الوصول يمكن بتنسيقات المعلومات لتوفير مناسبة وخدمات مساعدة (TTY:711) . "الخدمة مقدم إلى تحدث أو

Chinese Traditional: 注意: 如果您說[台語],我們可以為您提供免費語言協助服務。也可以免費提供適當的輔助工具與服務,以無障礙格式提供資訊。請致電 833-342-7463 (TTY:711) 或與您的提供者討論。」

Chinese Simplified: 注意: 如果您说[中文],我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务,以无障碍格式提供信息。致电 833-342-7463 (文本电话: (TTY:711) 或咨询您的服务提供商。

**French:** ATTENTION: Si vous parlez anglais, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 833-342-7463 (TTY: 711) ou parlez à votre fournisseur.

**German:** ACHTUNG: Wenn Sie Englisch sprechen, stehen Ihnen kostenlose Sprachhilfe-Dienste zur Verfügung. Angemessene Hilfsmittel und Dienste zur Bereitstellung von Informationen in zugänglichen Formaten sind ebenfalls kostenlos verfügbar. Rufen Sie 833-342-7463 (TTY: 711) an oder sprechen Sie mit Ihrem Anbieter.

Gujarati: ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો મફત ભાષાકીય સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. યોગ્ય ઑક્ઝિલરી સહાય અને ઍક્સેસબિલ ફૉર્મેટમાં માહિતી પૂરી પાડવા માટેની સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. 833-342-7463 (TTY:711) પર કૉલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.

**Italian:** ATTENZIONE: Se parli inglese, sono disponibili servizi di assistenza linguistica gratuiti per te. Sono disponibili anche ausili e servizi appropriati per fornire informazioni in formati accessibili, anch'essi gratuiti. Chiama il 833-342-7463 (TTY:711) o parla con il tuo fornitore.

Korean: 주의: [한국어]를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 833-342-7463 (TTY:711) 번으로 전화하거나 서비스 제공업체에 문의하십시오.

**Polish:** UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 833-342-7463 (TTY:711) lub porozmawiaj ze swoim dostawcg".

**Portuguese:** ATENÇÃO: Se você fala inglês, serviços de assistência linguística gratuitos estão disponíveis para você. Ajudas e serviços auxiliares apropriados para fornecer informações em formatos acessíveis também estão disponíveis gratuitamente. Lique para 833-342-7463 (TTY:711) ou converse com seu prestador de serviços.

**Russian:** ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 833-342-7463 (ТТҮ:711) или обратитесь к своему поставщику услуг.

**Taglog:** PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 833-342-7463 (TTY:711) o makipag-usap sa iyong provider."

Thai: หมายเหตุ: หากคุณใช้ภาษา ไทย เรามีบริการความช่วยเหลือด้านภาษาฟรี นอกจากนี้ ยังมีเครื่องมือและบริการ ช่วยเหลือเพื่อให้ข้อมูลในรูปแบบที่เข้าถึงได้โดยไม่เสียค่าใช้จ่าย โปรดโทรติดต่อ 833-342-7463 (TTY:711) หรือ ปรึกษาผู้ให้บริการของคุณ"

**Vietnamese:** LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-xxx-xxx-xxxx (Người khuyết tật: 833-342-7463 (TTY:711) hoặc trao đổi với người cung cấp dịch vụ của bạn."