

# Medicare plans with **you** in mind.



Thank you for considering the only Medicare Advantage plan backed by Memorial Hermann, a health system known and trusted for more than 100 years.

Choosing the right health plan is an important decision. We're here to help you find the right care and coverage best fit for your lifestyle.



## What to expect with a Memorial Hermann Advantage plan:



A vast network of doctors dedicated to providing the best possible health and wellness coverage.



Receive quality care around the corner from over 17+ local hospitals and 50+ urgent care locations.



Get benefits beyond the scope of regular medicare including drug coverage, dental benefits and a flexible spending card.



Access to fitness and wellness programs designed to help you live your best life.

## We're here to help!

855.612.2890 (TTY 711)  
8 a.m. to 8 p.m. CT

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# Understanding Medicare

# LEARNING THE BASICS

## Original Medicare

Original Medicare includes two parts: Part A (Hospital Insurance) and Part B (Medical Insurance). Original Medicare covers most, but not all of the costs for approved health care services and supplies.

## Medicare Advantage

Medicare Advantage bundles your Part A, Part B and usually Part D coverage into one plan. Plans may offer some extra benefits that Original Medicare doesn't cover – like vision, hearing and dental services.

	Original Medicare (PART A+B)	Medicare Advantage (PART C)
<b>Costs</b>	You pay part B premium, deductible and coinsurances	In addition to your Part B premium, you pay low (or no) monthly premium and copays
<b>Maximum Out-of-Pocket Costs</b>	No Limit	Annual Limit
<b>Over-the-Counter (OTC)</b>	✗	✓
<b>Grocery Benefit</b>	✗	✓
<b>Hearing &amp; Vision</b>	✗	✓
<b>Comprehensive Dental</b>	✗	✓
<b>Drug Coverage (PART D)</b>	✗	✓
<b>Fitness Benefits &amp; Wellness Programs</b>	✗	✓

## KEY MEDICARE TERMS

### Coinsurance

The costs that you and the health insurance plan pay are split on a percentage basis.

### Copay

The fixed amount you pay at the time you receive a covered service.

### Deductible

The amount you pay before a plan covers your prescription drug costs.

### Maximum Out-Of-Pocket (MOOP)

The maximum amount you pay during a policy period (usually a year). After you reach your out-of-pocket maximum, your plan pays 100% of the allowed amount of covered services for the rest of the policy period.

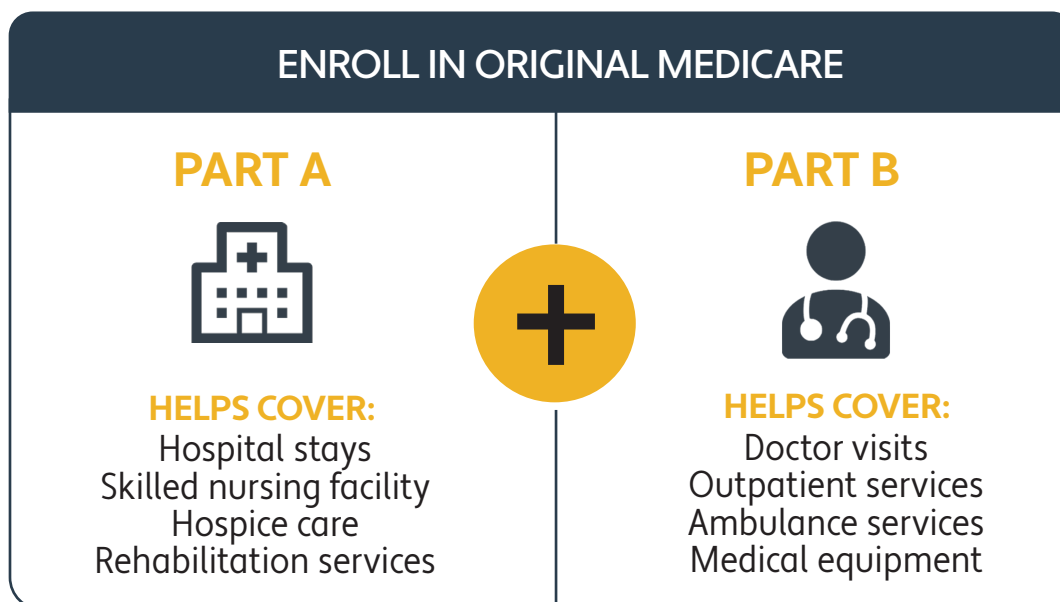
### Premium

The fixed amount you pay your health insurance or plan for Medicare coverage. Many Advantage plans do not have a premium.






# KNOW YOUR COVERAGE OPTIONS

There are two main coverage options for people who are eligible for Medicare. Cost and coverage will differ for each option, so it's important to identify your desired level of comprehensive coverage in order to fit your health, budget and lifestyle needs.

## STEP 1:



## STEP 2:

IF NEEDED, CHOOSE ADDITIONAL COVERAGE	
<p><b>OPTION 1:</b> Add one or more of these plans to supplement your original Medicare</p>	<div><p><b>PART D</b> Helps cover prescription drugs and is offered by private companies</p></div> <div><p><b>And/Or</b></p><div><p><b>MEDIGAP OR SUPPLEMENTAL PLANS</b> Helps cover some or all costs not covered by Parts A &amp; B</p></div></div>
<p><b>OPTION 2:</b> Enroll in a Medicare Advantage plan for benefits beyond original Medicare</p>	<div><p><b>PART C</b> MA plans combine Parts A &amp; B</p></div> <div><p><b>PART D</b> Most plans also cover prescription drugs</p></div> <div><p><b>ADDITIONAL BENEFITS</b> Some plans include dental, vision, hearing, fitness incentives and more</p></div>

# WHAT IS PART D COVERAGE?

Medicare Part D, also known as Medicare drug coverage, helps cover the cost of prescription drugs. It's optional and only offered through private insurance companies approved by the federal government.

## Part D Changes Starting 2026



### No more coverage gap phase - aka 'the donut hole'

There will no longer be a stage in drug coverage where Part D enrollees have to pay 100% of their medication costs. This will save thousands of dollars for people who take high-cost drugs for cancer, rheumatoid arthritis and other serious conditions.



### Lower out-of-pocket spending cap

The annual out-of-pocket cap for prescription drugs is \$2,100. This means that no matter how much your medicines cost, you will never have to pay more than \$2,100 a year.



### Medicare Prescription Payment Plan (M3P)

This program will offer Part D enrollees the option to pay out-of-pocket prescription drug costs in the form of capped monthly payments, instead of all at once at the pharmacy. This option can help enrollees who face high prescription drug costs to manage these costs by spreading them out over the course of the plan year.

## Part D Coverage Phases

With Medicare Part D, the amount you pay for prescription drugs is dependent on one of these phases:

### 1 Annual Deductible

During the deductible phase, you are responsible for the full cost of your prescription drugs until you meet the Medicare Part D deductible.

### 3 Catastrophic Coverage

After you've reached your out-of-pocket maximum of \$2,100 for prescription drugs, you will pay \$0 for covered drugs on the plan's drug formulary for the duration of the calendar year.

### 2 Initial Coverage

Your plan will pay a portion of your prescriptions as long as they are covered under the health plan formulary. The amount you'll pay for a prescription drug is determined by 1 of 5 tiers in which the drug is located. You will be responsible for copays and coinsurance until you've reached the new out-of-pocket threshold of \$2,100. Listed below are the 2026 Part D coverage tiers for each plan:

#### Medicare Advantage HMO

- Tier 1: \$0 Copay
- Tier 2: \$5 Copay
- Tier 3: 23% coinsurance
- Tier 4: 44% coinsurance
- Tier 5: 30% coinsurance

Deductible \$200

#### Medicare Advantage DSNP

- Tier 1: 25% coinsurance
- Tier 2: 25% coinsurance
- Tier 3: 25% coinsurance
- Tier 4: 25% coinsurance
- Tier 5: 25% coinsurance

Deductible \$615

Our Medicare Advantage Prime Value MA Only plan does not have Part D drug coverage.

## Extra Help Drug Program

This program is for members who have limited income and resources to pay for a Medicare prescription program. It can help pay for premiums, deductibles, and copayments. To find out if you qualify call 1-800-MEDICARE.





## Plan Benefits & Details

# EXPERIENCE OUR MEDICARE ADVANTAGE

## We're here for you!

The Memorial Hermann Health Care System has been caring for your friends, neighbors and family members for over 100 years.

Our Medicare Advantage plans reflect what we feel is so important about being a Memorial Hermann Health Plan member: your doctors working closely with hospitals and your health plan to deliver an outstanding level of care that's local, personal and helps you live your life to the fullest.

## SERVICE AREA

- Harris
- Montgomery
- Fort Bend
- Brazoria
- Liberty
- Galveston (DSNP plan not offered)



## Get all the benefits you deserve and more:



### Part D Coverage

Helps control drug costs with low copays for generics and name-brand prescriptions. (Part D is not available on the Prime Value plan)



### Telehealth Services

Teladoc gives members 24/7 access to a certified doctor through the convenience of phone, video or mobile app visits.



### Dental, Hearing & Vision

Our comprehensive dental benefits are provided by Liberty Dental Plan®. Use your flexible spending card for vision, hearing and OTC costs.



### Healthy Rewards Program

Receive up to \$180 in rewards by completing health-related screenings, such as an annual wellness visit and breast cancer screening.



### Over-the-Counter (OTC) Benefit

Members receive a certain allowance each year that allows them to purchase OTC health and wellness products.



### Transportation Benefit

Our transportation partner, Modivcare, manages routine non-emergency medical transportation for Memorial Hermann Health Plan members.



### Fitness Benefit

Members can enjoy a no-cost fitness membership from a broad network of local clubs and gyms, as well as access to online training videos and a Fitbit.



### Meal Delivery Benefit

After an inpatient hospital stay, enjoy fresh and nutritious meals delivered to your home.



### Flexible Spending Card

Receive a flexible spending card to help cover costs associated with your benefits including vision, hearing and OTC products.



### Member Portal

Visit your secure member portal to easily access your plan documents and coverage details.



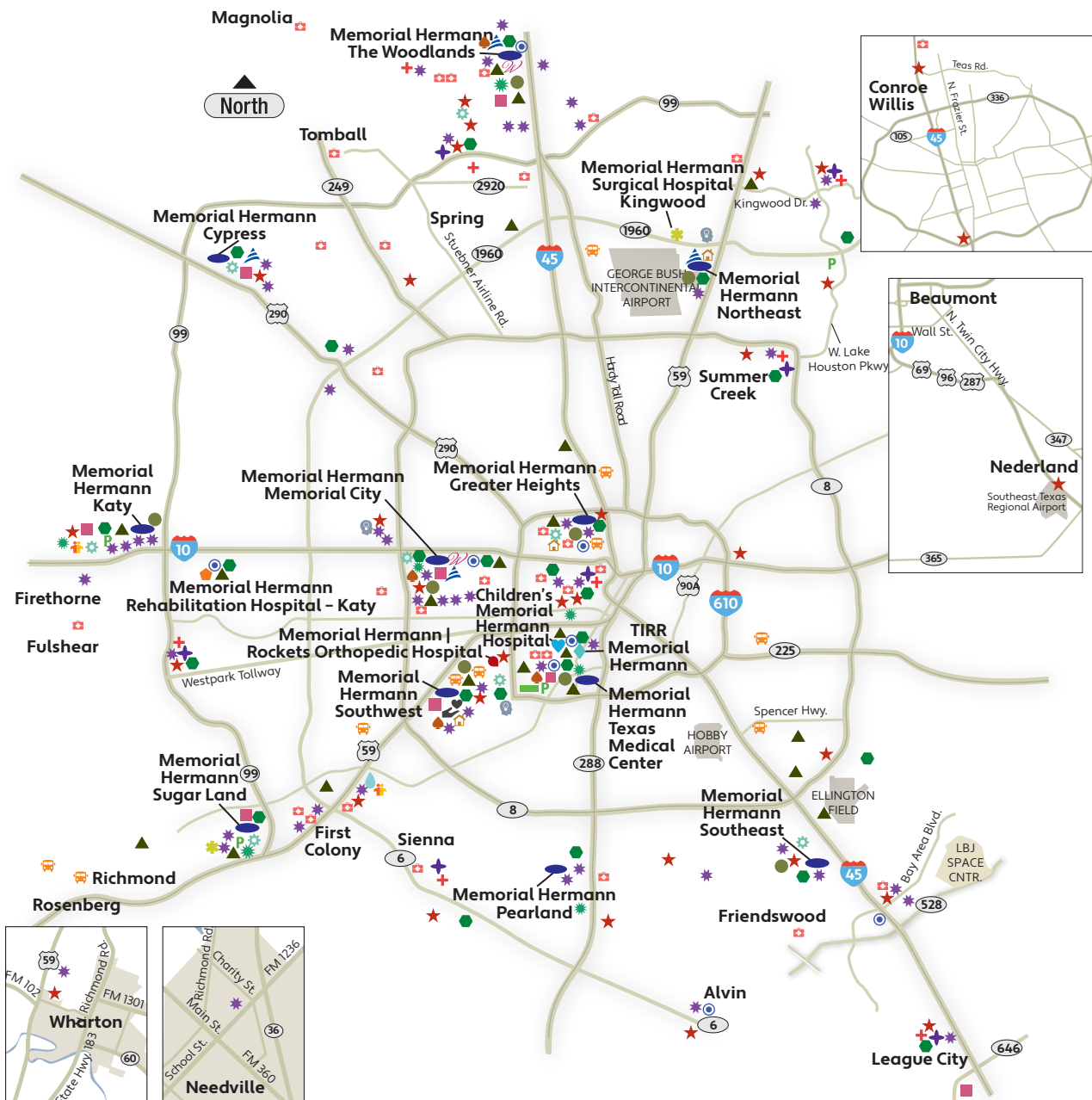
# QUALITY CARE JUST AROUND THE CORNER.

**17** Hospitals

**70+** Medical Group Facilities

**50+** Specialty & Urgent Care Facilities

**7K+** Affiliated Providers



- |  |   |   |
|--|---|---|
| ● 11 Acute-Care Hospitals                  | ⚙ 8 Joint Centers                                   | 💧 1 Physicians at Sugar Creek                       |
| ■ 8 Breast Centers                         | ★ 55 Memorial Hermann Medical Group                 | 🚌 10 School-Based Health Centers                    |
| ● 8 Cancer Centers                         | ● 1 Memorial Hermann   Rockets Orthopedic Hospital  | ★ 32 Sports Medicine & Rehabilitation               |
| ♥ 1 Children's Memorial Hermann Hospital   | ■ 1 Memorial Hermann Rehabilitation Hospital - Katy | ▲ 21 Surgery Centers                                |
| P 4 Children's Memorial Hermann Pediatrics | ✚ 30 Memorial Hermann-GoHealth Urgent Care Centers  | ★ 2 Surgical Hospitals                              |
| ★ 7 Convenient Care Centers                | 👤 3 Mental Health Crisis Clinics                    | ♦ 1 TIRR Memorial Hermann                           |
| ✚ 8 Freestanding Emergency Centers         | 🌊 4 Mischer Neuroscience Associates                 | 👤 8 TIRR Memorial Hermann Outpatient Rehabilitation |
| 📍 4 Heart & Vascular Institutes            | 🏠 1 Mischer Neuroscience Institute                  | 👤 1 University Place                                |
| 📺 26 Imaging Centers                       | 🏠 3 Neighborhood Health Centers                     | W 2 Women's Memorial Hermann Hospitals              |
| ★ 7 Rockets Sports Medicine Institutes     | 👤 2 Occupational Medicine Clinics                   |   |

**270 Care Delivery Sites**

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# Memorial Hermann Medicare Advantage HMO

Benefits & Features	Memorial Hermann Advantage HMO
Monthly Plan Premium <sup>1</sup>	\$0
Maximum Out-of-Pocket (MOOP)	\$3,400
Drug Coverage	Yes (see back)
<b>Provider Services</b>	
Copay for Primary Care Physician (PCP)	\$0
Copay for In-Network specialist (with no referral needed)	\$25
<b>Facility Care</b>	
Inpatient Hospital Care	\$400/stay
Emergency Care	\$150
Urgent Care	\$30
Ambulance	\$250
<b>Tests, Labs &amp; Imaging</b>	
Diagnostic Tests/Procedures	\$25
Lab Services	\$0
Diagnostic Radiological Services (CT/MRI)	\$150
Outpatient X-Ray Services	\$0
<b>Supplemental Benefits</b>	
Dental	\$2,500 in Comprehensive Coverage
Vision & Hearing	\$500/Hearing, \$500/Vision (loaded on flex card)
Over-the-Counter Items (OTC)	\$50 per quarter (loaded on flex card); does not rollover to next quarter
Flexible Spending Card	Yes
Healthy Advantage Wellness Program	Up to \$180 reward dollars for completing routine health screenings
Fitness	Silver&Fit®
Transportation Benefit	(20) one-way transports to a health-related location per year
Meals Benefit	(10) meals after inpatient hospitalization
Groceries	\$80 per quarter (loaded on flex card); does not rollover to next quarter

Advantage  
HMO

Prime Value MA  
Only HMO

Dual Advantage  
HMO/DSNP



## Part D Drug Coverage

Plan	Memorial Hermann Advantage HMO
<b>Out-of-Pocket Max (MOOP)</b>	\$2,100
<b>Deductible</b>	\$200
<b>Tier 1 - Preferred Generic</b>	\$0
<b>Tier 2 - Generic</b>	\$5
<b>Tier 3 - Preferred Brand</b>	23% coinsurance
<b>Tier 4 - Non-Preferred</b>	44% coinsurance
<b>Tier 5 - Specialty</b>	30% coinsurance
<b>Insulins</b>	You won't pay more than \$35 for a one month supply - refer to 2026 formulary
<b>Vaccines</b>	Most vaccines covered at \$0 - refer to 2026 formulary

<sup>1</sup> You must continue to pay your Medicare Part B premium.

The formulary and/or pharmacy network, may change at any time. You will receive notice when necessary.

This information is not a complete description of benefits. Contact the plan for more information.

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

# Memorial Hermann Advantage Prime Value MA Only HMO

Benefits & Features	Memorial Hermann Advantage Prime Value MA Only HMO
Monthly Plan Premium <sup>1</sup>	\$0
Monthly Part B Premium Reduction	\$175
Maximum Out-of-Pocket (MOOP)	\$3,950
Part D Drug Coverage	N/A
<b>Provider Services</b>	
Copay for Primary Care Physician (PCP)	\$0
Copay for In-Network specialist (with no referral needed)	\$40
<b>Facility Care</b>	
Inpatient Hospital Care	\$750/stay
Emergency Care	\$150
Urgent Care	\$30
Ambulance	\$250
<b>Tests, Labs &amp; Imaging</b>	
Diagnostic Tests/Procedures	\$25
Lab Services	\$0
Diagnostic Radiological Services (CT/MRI)	\$150
Outpatient X-Ray Services	\$0
<b>Supplemental Benefits</b>	
Dental	\$1,000 in Comprehensive Coverage
Vision & Hearing	\$600/Hearing, \$300/Vision (loaded on flex card)
Over-the-Counter Items (OTC)	N/A
Flexible Spending Card	Yes
Healthy Advantage Wellness Program	Up to \$180 reward dollars for completing routine health screenings
Fitness	Silver&Fit®
Transportation Benefit	N/A
Meals Benefit	(10) meals after inpatient hospitalization
Groceries	\$40 per quarter (loaded on flex card); does not rollover to next quarter

Advantage  
HMO

Prime Value MA  
Only HMO

Dual Advantage  
HMO DSNP

<sup>1</sup> You must continue to pay your Medicare Part B premium.

The formulary and/or pharmacy network, may change at any time. You will receive notice when necessary.

This information is not a complete description of benefits. Contact the plan for more information.

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



# Memorial Hermann Dual Advantage HMO DSNP

Benefits & Features	Memorial Hermann Dual Advantage HMO DSNP
Monthly Plan Premium <sup>1</sup>	\$9.00
Maximum Out-of-Pocket (MOOP)	\$9,250
Drug Coverage	Yes (see back)
<b>Provider Services</b>	
Copay for Primary Care Physician (PCP)	\$0
Copay for In-Network specialist (with no referral needed)	\$0
<b>Facility Care</b>	
Inpatient Hospital Care	\$0
Emergency Care	\$0
Urgent Care	\$0
Ambulance	\$0
<b>Tests, Labs &amp; Imaging</b>	
Diagnostic Tests/Procedures	\$0
Lab Services	\$0
Diagnostic Radiological Services (CT/MRI)	\$0
Outpatient X-Ray Services	\$0
<b>Supplemental Benefits</b>	
Dental	\$4,000 in Comprehensive Coverage
Vision & Hearing	\$500/Vision, \$500/Hearing (loaded on flex card)
Over-the-Counter Items (OTC)	\$205 per quarter (loaded on flex card); does not rollover to next quarter
Flexible Spending Card	Yes
Healthy Advantage Wellness Program	Up to \$180 reward dollars for completing routine health screenings
Fitness	Silver&Fit®
Transportation Benefit	Unlimited trips
Meals Benefit	(10) meals after inpatient hospitalization
Groceries	\$255 per quarter (loaded on flex card); does not rollover to next quarter

Advantage  
HMO

Prime Value MA  
Only HMO

Dual Advantage  
HMO DSNP

## Part D Drug Coverage

Plan	Memorial Hermann Dual Advantage HMO DSNP
<b>Out-of-Pocket Max (MOOP)</b>	\$2,100
<b>Deductible</b>	\$615
<b>Tier 1 - Preferred Generic</b>	25% coinsurance
<b>Tier 2 - Generic</b>	25% coinsurance
<b>Tier 3 - Preferred Brand</b>	25% coinsurance
<b>Tier 4 - Non-Preferred</b>	25% coinsurance
<b>Tier 5 - Specialty</b>	25% coinsurance
<b>Insulins</b>	You won't pay more than \$35 for a one month supply - refer to 2026 formulary
<b>Vaccines</b>	Most vaccines covered at \$0 - refer to 2026 formulary

<sup>1</sup>The Memorial Hermann Health Plan DSNP plan is for those individuals with complete Medicare and Medicaid coverage. Sometimes referred to as Full Duals. Full Duals do not have copays or coinsurance for medical benefits. If Full Dual status changes, copays and coinsurances may apply. (QMB+ and SLMB+ are eligible for this plan.)

If you qualify for a DSNP, you may also be eligible for the EXTRA HELP program which assists with the cost of prescription drugs. Medicare Part D Extra Help, also known as the Low-Income Subsidy (LIS), is a federal program designed to assist Medicare beneficiaries with limited income and resources in paying for their prescription drug costs. This program helps cover expenses such as monthly premiums, annual deductibles, and co-payments related to Medicare Part D prescription drug plans. To qualify, you must be enrolled in Medicare and meet specific income and resource limits. You can apply for Extra Help through the Social Security Administration (SSA) either online, by phone, or at your local SSA office.

The formulary and/or pharmacy network, may change at any time. You will receive notice when necessary.

This information is not a complete description of benefits. Contact the plan for more information.

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



# Enrollment Information

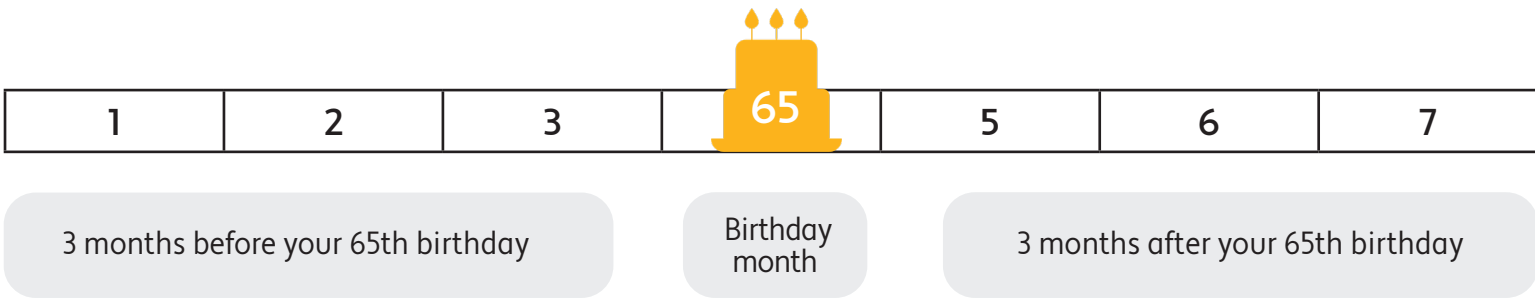


# WHEN YOU CAN ENROLL

When you’re 65 and new to Medicare, there can be a lot of dates to remember. There are four enrollment periods for Medicare Advantage Plans and Medicare Prescription Drug Plans:

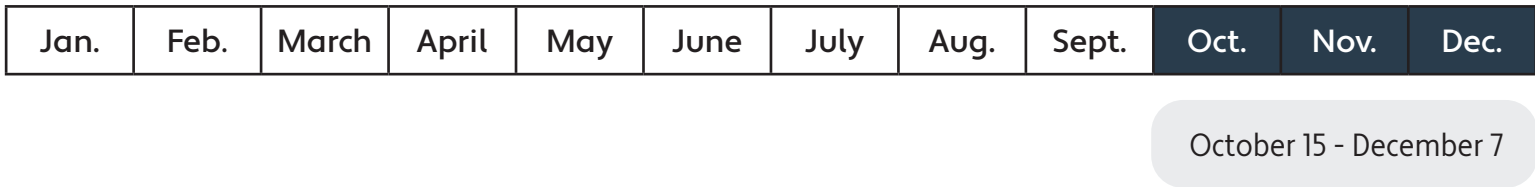
## Initial Coverage Enrollment Period (ICEP)

Enroll when you first become eligible for Medicare. You are eligible to enroll 3 months before your 65th birthday, on the month of your 65th birthday and 3 months after you turn 65. If you do not enroll in Medicare within your initial enrollment period, you could be charged a late enrollment penalty.



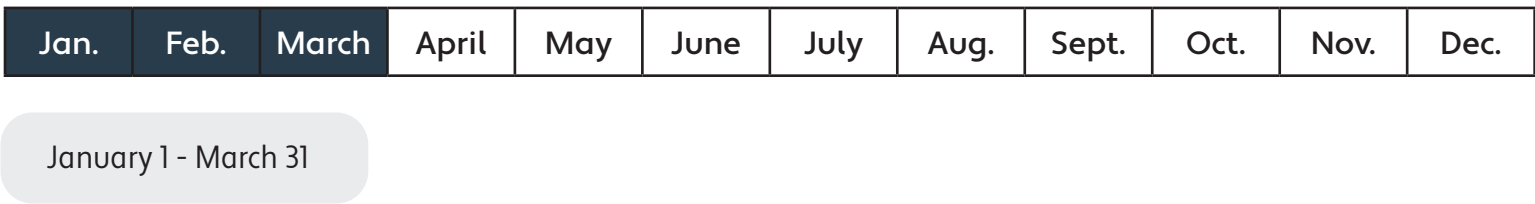
## Annual Election Period (AEP)

During the Annual Election Period you may enroll in a Medicare Advantage plan, switch from one Medicare Advantage plan to another or go back to just having Original Medicare with a PDP plan. Your coverage will begin January 1 of the next year.



## Open Enrollment Period (OEP)

If you already have a Medicare Advantage plan, the Open Enrollment Period gives you a chance to switch back to Original Medicare or change to a different Medicare Advantage plan, depending on which coverage works better for you.



## Special Enrollment Period (SEP)

You may enroll in a Medicare Advantage plan when certain events happen in your life, including relocation, FEMA emergencies, loss of coverage or when your employment coverage ends.

For more information on Medicare eligibility and enrollment periods, go to [Medicare.gov](https://www.Medicare.gov).

# 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 Customer Service representative at 855.645.8448 (TTY 711).

## Understanding the benefits

- ☐ Review the full list of benefits found in the Evidence of Coverage (EOC), especially those services for which you routinely see a doctor. Visit [mhhp.org/ma](http://mhhp.org/ma) or call 855.645.8448 (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 Pharmacy 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 to make sure your drugs are covered.

## Understanding important rules

- ☐ In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium.
- ☐ Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year.
- ☐ 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).
- ☐ The Memorial Hermann Health Plan DSNP plan is for those individuals with complete Medicare and Medicaid coverage. Sometimes referred to as Full Duals. Full Duals do not have copays or coinsurance for medical benefits. If Full Dual status changes, copays and coinsurances may apply. (QMB+ and SLMB+ are eligible for this plan.)

## READY TO ENROLL?



### PHONE

Speak with a Memorial Hermann Advantage advisor to learn more or if ready, to enroll easily over the phone. Call us at **855.612.2890** (TTY 711) from 8 a.m. to 8 p.m. CT.



### VIRTUAL

Request a virtual visit at your convenience with a Memorial Hermann Advantage advisor with no-obligation to enroll. Call **855.612.2890** (TTY 711) to schedule.



### IN PERSON

Schedule a one-on-one consult with a Memorial Hermann Advantage advisor in the comfort of your own home. Call **855.612.2890** (TTY 711) to schedule.



### ONLINE

Visit **mhhp.org/ma-kit** to learn more about our plans, register for available webinars/seminars, or to enroll safely and securely online.



### ATTEND A SEMINAR

Reserve your seat at a Medicare Advantage seminar to learn more about your options at a location near you. Sign up at **mhhp-medicare.com/seminars/**.

## READY TO ENROLL - CHECKLIST

- |  |   |
|--|---|
| ✓ Fill out information as it appears on your Medicare card             | ✓ Provide the name of your primary care physician (PCP)     |
| ✓ Verify all information provided is accurate and answer all questions | ✓ Clearly sign and date where indicated                     |
| ✓ Ensure your permanent residence address is correct                   | ✓ Contact Memorial Hermann Advantage if you need assistance |
| ✓ Carefully choose the plan that works best for you                    |   |





## 2026 Individual Enrollment Request Form for a Medicare Advantage Plan

### Who can use this form?

People with Medicare who want to join a Medicare Advantage Plan

### To join a plan, you must:

- Be a United States citizen or be lawfully present in the U.S.
- Live in the plan's service area

### Important

To join a Medicare Advantage Plan, you must also have both:

- Medicare Part A (Hospital Insurance)
- Medicare Part B (Medical Insurance)

### When do I use this form?

You can join a plan:

- Between October 15 – December 7 each year (for coverage starting January 1)
- Within 3 months of first getting Medicare
- In certain situations where you're allowed to join or switch plans

Visit [Medicare.gov](https://www.Medicare.gov) to learn more about when you can sign up for a plan.

### What do I need to complete this form?

- Your Medicare Number (the number on your red, white, and blue Medicare card)
- Your permanent address and phone number

**NOTE:** You must complete all items in Section I. The items in Section II are optional – you can't be denied coverage because you don't fill them out.

### Reminders:

- If you want to join a plan during fall open enrollment (October 15 – December 7), the plan must get your completed form by December 7.

- Your plan will send you a bill for the plan's premium. You can choose to sign up to have your premium payments deducted from your bank account or your monthly Social Security (or Railroad Retirement Board) benefit.

### What happens next?

Send your completed and signed form to:

Memorial Hermann Advantage  
P.O. Box 19909  
Houston, TX 77224-1909

Once they process your request to join, they'll contact you.

### How do I get help with this form?

- Call Memorial Hermann Advantage at **(855) 645-8448**. TTY users can call **711**.
- Or, call Medicare at **1-800-MEDICARE (1-800-633-4227)**. TTY users can call **1-877-486-2048**.

**En español:** Llame a Memorial Hermann Advantage al **(855) 645-8448/TTY 711** o a Medicare gratis al **1-800-633-4227** y oprima el 8 para asistencia en español y un representante estará disponible para asistirle.

### Individuals experiencing homelessness

- If you want to join a plan but have no permanent residence, a Post Office Box, an address of a shelter or clinic, or the address where you receive mail (e.g., social security checks) may be considered your permanent residence address.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1378. The time required to complete this information is estimated to average 20 minutes per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

### IMPORTANT

Do not send this form or any items with your personal information (such as claims, payments, medical records, etc.) to the PRA Reports Clearance Office. Any items we get that aren't about how to improve this form or its collection burden (outlined in OMB 0938-1378) will be destroyed. It will not be kept, reviewed, or forwarded to the plan. See "What happens next?" on this page to send your completed form to the plan.

## Attestation of Eligibility for a Special Enrollment Period

Typically, you may enroll in a Medicare Advantage or Medicare Prescription Drug Plan only during the Annual Enrollment Period (AEP) from October 15 through December 7 of each year. Additionally, there are exceptions that may allow you to enroll in a Medicare Prescription Drug Plan outside of the annual enrollment period.

If you are enrolling outside of the Annual Enrollment Period (AEP), please read the following statements carefully and check the box if the statement applies to you. By checking any of the following boxes you are certifying that, to the best of your knowledge, you are eligible for an Enrollment Period. If we later determine that this information is incorrect, you may be disenrolled.

**Proposed Coverage Start Date** \_\_\_\_/\_\_\_\_/\_\_\_\_ **SEP Date** \_\_\_\_/\_\_\_\_/\_\_\_\_

<input type="checkbox"/> AEP	Annual Enrollment Period (October 15 – December 7)
<input type="checkbox"/> IEP	I am new to Medicare (Initial Enrollment Period).
<input type="checkbox"/> OEP	I am enrolled in a Medicare Advantage plan and want to make a change during the Medicare Advantage Open Enrollment Period (January 1 – March 31).
<input type="checkbox"/> ICE	I already have Hospital (Part A) and recently signed up for Medical (Part B). I want to join a Medicare Advantage plan.
<input type="checkbox"/> RET	I'm new to Medicare, and I was notified about getting my Medicare after my Part A and/or Part B coverage started (insert date) ____/____/____.
<input type="checkbox"/> MOV	I recently moved outside of the service area for my current plan or I recently moved and this plan is a new option for me. I moved on (insert date) ____/____/____.
<input type="checkbox"/> INC	I recently was released from incarceration. I was released on (insert date) ____/____/____.
<input type="checkbox"/> RUS	I recently returned to the United States after living permanently outside of the U.S. I returned to the U.S. on (insert date) ____/____/____.
<input type="checkbox"/> LAW	I recently obtained lawful presence status in the United States. I got this status on (insert date) ____/____/____.
<input type="checkbox"/> MCD	I recently had a change in my Medicaid (newly got Medicaid, had a change in level of Medicaid assistance, or lost Medicaid on (insert date) ____/____/____.
<input type="checkbox"/> NLS	I recently had a change in my Extra Help paying for Medicare prescription drug coverage (newly got Extra Help, had a change in the level of Extra Help, or lost Extra Help) on (insert date) ____/____/____.
<input type="checkbox"/> MDE	I have both Medicare and Medicaid (or my state helps pay for my Medicare premiums) or I get Extra Help paying for my Medicare prescription drug coverage, but I haven't had a change.

<input type="checkbox"/> LTC	I am moving into, live in, or recently moved out of a Long-Term Care facility (for example, a nursing home or long term care facility). I moved/will move into/out of facility on (insert date) ____/____/____.
<input type="checkbox"/> PAC	I recently left a PACE Program on (insert date) ____/____/____.
<input type="checkbox"/> LCC	I recently involuntarily lost my creditable prescription drug coverage (as good as Medicare's). I lost my drug coverage on (insert date) ____/____/____.
<input type="checkbox"/> LEC	I am leaving employer or union coverage on (insert date) ____/____/____.
<input type="checkbox"/> PAP	I belong to a pharmacy assistance program provided by my state.
<input type="checkbox"/> NON	My plan is ending its contract with Medicare, or Medicare is ending its contract with my plan.
<input type="checkbox"/> DIF	I was enrolled in a plan by Medicare (or my state) and I want to choose a different plan. My enrollment in that plan started on (insert date) ____/____/____.
<input type="checkbox"/> SNP	I was enrolled in a Special Needs Plan (SNP) but I have lost the special needs qualification required to be in that plan. I was disenrolled from the SNP on (insert date) ____/____/____.
<input type="checkbox"/> DST	I was affected by an emergency or major disaster (as declared by the Federal Emergency Management Agency (FEMA)), or by a Federal, state, or local government entity. One of the other statements here applied to me, but I was unable to make my enrollment request because of the disaster.

If none of these statements apply to you or you're not sure, please contact Memorial Hermann Advantage at (855) 645-8448 to see if you are eligible to enroll. We are open between October 1st and March 31st from 8 a.m. to 8 p.m., 7 days a week (closed on major holidays). We are open between April 1st and September 30th from 8 a.m. to 8 p.m., Monday through Friday (closed on major holidays). TTY users should call 711.

## 2026 Individual Enrollment Request Form for a Medicare Advantage Plan

Enrollment form is for a: ☐ New MHHP Member ☐ MHHP Member Plan Change

### Section I – All fields on this page are required (unless marked optional)

#### Select the plan you want to join

For members who need **both** Medical and Part D Prescription Drug coverage

☐ Memorial Hermann Advantage HMO - \$0 per month

For members with full dual **Medicare and Medicaid** coverage

☐ Memorial Hermann Dual Advantage HMO D-SNP - \$9 per month

For members who need Medical coverage **only** – No Part D Prescription Drug coverage

☐ Memorial Hermann Prime Value MA only HMO - \$0 per month

#### Personal and Contact Information

Last Name		First Name		Middle Initial
Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms		Date of Birth / /		Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Phone Number (Required) <input type="checkbox"/> Cell <input type="checkbox"/> Land Line ( )		Alternate Phone Number <input type="checkbox"/> Cell <input type="checkbox"/> Land Line ( )		
Email Address				

Permanent Street Address ( Don't enter a PO Box) <i>Note: For individuals experiencing homelessness, a PO Box may be considered your permanent residence address.</i>			County
City	State	Country (optional)	Zip Code
Mailing Address (if different from Permanent Address)			
City	State	Country (optional)	Zip Code

2026 Individual Enrollment Request Form for a Medicare Advantage Plan

**Your Medicare Information**

Name (as it appears on your Medicare ID card)

Coverage Start Dates  
(MM/DD/YYYY)

Medicare ID Number

Hospital (Part A) \_\_\_\_/\_\_\_\_/\_\_\_\_

Medical (Part B) \_\_\_\_/\_\_\_\_/\_\_\_\_

**Answer these important questions**Are you enrolled in the State Medicaid program? ☐ Yes ☐ No

Medicaid Number

Medicaid Case Number

Will you have other prescription drug coverage (e.g., VA or TRICARE) in addition to Memorial Hermann Advantage? ☐ Yes ☐ No

If yes, Name of other coverage

Effective Date  
/ /

ID Number

Phone Number of other coverage  
( )

Rx BIN

Rx PCN

Do you live in a long-term care facility, such as a nursing home? ☐ Yes ☐ No

If yes, name of facility

Address

City

State

Zip Code

Phone Number  
( )Admission Date  
/ /**Primary Care Provider (PCP), Clinic, or Health Center Selection (Required)**

Full name of Provider

PCP ID or National Provider Number  
(NPN)

Office location (if multiple offices)

Are you an existing patient?

☐ Yes☐ No



**IMPORTANT – Read and sign below**

- I must keep both Hospital (Part A) and Medical (Part B) to stay in Memorial Hermann Advantage.
- By joining this Medicare Advantage Plan or Medicare Prescription Drug Plan, I acknowledge that Memorial Hermann Advantage will share my information with Medicare, who may use it to track my enrollment, to make payments, and for other purposes allowed by Federal law that authorize the collection of this information (see Privacy Act Statement below). Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.
- The information on this enrollment form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.
- I understand that I can be enrolled in only one MA plan at a time – and that enrollment in this plan will automatically end my enrollment in another MA plan (exceptions apply for MA PFFS, MA MSA plans).
- I understand that when my Memorial Hermann Advantage coverage begins, I must get all of my medical and prescription drug benefits from Memorial Hermann Advantage. Benefits and services provided by Memorial Hermann Advantage and contained in my Memorial Hermann Advantage “Evidence of Coverage” document (also known as a member contract or subscriber agreement) will be covered. Neither Medicare nor Memorial Hermann Advantage will pay for benefits or services that are not covered.
- I understand that my signature (or the signature of the person legally authorized to act on my behalf) on this application means that I have read and understand the contents of this application. If signed by an authorized representative (as described above), this signature certifies that:
  1. This person is authorized under State law to complete this enrollment, and
  2. Documentation of this authority is available upon request by Medicare.

Signature	Today's Date  / /
-----------	-------------------------

**Authorized Representative / Individuals helping enrollee to complete this form**

Please complete all information below if you are the authorized representative who signed above or a third party who assisted the enrollee with completing this form.

Name	Phone Number (       )
------	---------------------------

Address
---------

City	State	Zip Code
------	-------	----------

Relationship to Enrollee
--------------------------

**Agent / Broker (to be completed by Agent assisting in Enrollment)**

Name of Agent	Agent ID	National Producer No.
Phone Number (       )	Date of Appointment / /	Scope of Appointment <input type="checkbox"/> Yes <input type="checkbox"/> No

**Section II – All fields in this section are optional**

Answering these questions is your choice. You can't be denied coverage because you don't fill them out. Your answers will be kept private. This information helps to ensure that all customers have equal access to care.

**Other Language**

Select if you want us to send you information in a language other than English.

☐ Spanish

**Accessible Formats**

Select if you would like us to send you information in an accessible format.

☐ Large Print

Please contact Memorial Hermann Advantage at (855) 645-8448 if you need information in an accessible format other than what's listed above. Our office hours between October 1st and March 31st are 8 a.m. to 8 p.m., 7 days a week. Hours of operation between April 1st and September 30th are 8 a.m. to 8 p.m., Monday through Friday, excluding major holidays. TTY users can call 711

**Work Status**

Do you work? ☐ Yes ☐ No Does your spouse work? ☐ Yes ☐ No

**Privacy Act Statement**

The Centers for Medicare & Medicaid Services (CMS) collects information from Medicare plans to track beneficiary enrollment in Medicare Advantage (MA) Plans, improve care, and for the payment of Medicare benefits. Sections 1851 of the Social Security Act and 42 CFR §§ 422.50, and 422.60, authorize the collection of this information. CMS may use, disclose and exchange enrollment data from Medicare beneficiaries as specified in the System of Records Notice (SORN) "Medicare Advantage Prescription Drug (MARx)", System No. 09-70-0588. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.

**Notice of Nondiscrimination**

Memorial Hermann Health Plan, Inc., (MHHP), complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. MHHP does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

### Other Language

Select if you want us to send you information in a language other than English.

☐ Spanish

### Accessible Formats

Select if you would like us to send you information in an accessible format.

☐ Large Print

Please contact Memorial Hermann Advantage at (855) 645-8448 if you need information in an accessible format other than what's listed above. Our office hours between October 1st and March 31st are 8 a.m. to 8 p.m., 7 days a week. Hours of operation between April 1st and September 30th are 8 a.m. to 8 p.m., Monday through Friday. TTY users can call 711

### Work Status

Do you work? ☐ Yes ☐ No Does your spouse work? ☐ Yes ☐ No

### Privacy Act Statement

The Centers for Medicare & Medicaid Services (CMS) collects information from Medicare plans to track beneficiary enrollment in Medicare Advantage (MA) Plans, improve care, and for the payment of Medicare benefits. Sections 1860D-1 of the Social Security Act and 42 CFR §§ 423.30, and 423.32, authorize the collection of this information. CMS may use, disclose and exchange enrollment data from Medicare beneficiaries as specified in the System of Records Notice (SORN) "Medicare Advantage Prescription Drug (MARx)", System No. 09-70-0588. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.

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# Agent Materials

# SCOPE OF APPOINTMENT

The Centers for Medicare and Medicaid Services requires agents to document the scope of a marketing appointment prior to any individual sales meeting to ensure understanding of what will be discussed between the agent and the Medicare beneficiary (or their authorized representative). All information provided on this form is confidential and should be completed by each person with Medicare or his/her authorized representative.

**Please initial below beside the type of product(s) you want the agent to discuss:**

☐

## **Medicare Advantage Plans (Part C) and Cost Plans**

**Medicare Health Maintenance Organization (HMO):** A Medicare Advantage Plan that provides all Original Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. In most HMOs, you can only get your care from doctors or hospitals in the plan's network (except in emergencies).

☐

## **Medicare Advantage DSNP Plans**

**Medicare Special Needs Plan (SNP):** A Medicare Advantage Plan that has a benefit package designed for people with special health care needs. Examples of the specific groups served include people who have both Medicare and Medicaid, people who reside in nursing homes, and people who have certain chronic medical conditions.

By signing this form, you agree to a meeting with a sales agent to discuss the types of products you initialed above. Please note, the person who will discuss the products is either employed or contracted by a Medicare plan. They do not work directly for the federal government. This individual may also be paid based on your enrollment in a plan. Signing this form does NOT obligate you to enroll in a plan, affect your current or future Medicare enrollment, or automatically enroll you in the plan(s) discussed.

### **Beneficiary or Authorized Representative Signature and Signature Date:**

Signature:

Signature Date:

### **If you are the authorized representative, please sign above and print below:**

Representative's Name:

Your Relationship to the Beneficiary:

### **To be completed by the agent:**

Agent Name:

Agent Phone:

Beneficiary Name:

Beneficiary Phone:

Beneficiary Address:

Initial Method of Contact:

Agent's Signature:

Plan(s) the agent represented during this meeting:

Date Appointment Completed:



# NEW MEMBER CHECKLIST

## FOR AGENTS:

Review the new member list carefully with each new member enrolling into our plan.

Member Name

Date

<input checked="" type="checkbox"/> I understand that I am still responsible for paying my Part B monthly premium.	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input checked="" type="checkbox"/> I understand that I may be responsible for certain copays or coinsurance for covered medical services.	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input checked="" type="checkbox"/> My agent has left me a copy of the enrollment guide packet, which includes a summary of benefits for the plan I have chosen.	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input checked="" type="checkbox"/> My agent reviewed and confirmed that my current providers are in the plan's network.	Yes <input type="checkbox"/> No <input type="checkbox"/>

## FOR PLANS WITH PART D DRUG COVERAGE

<input checked="" type="checkbox"/> My agent explained the copays and coinsurance	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input checked="" type="checkbox"/> I have reviewed my currently prescribed drugs with my agent and have confirmed if they are in the plan's list of covered drugs, also called a formulary. I understand not all drugs are covered by this plan.	Yes <input type="checkbox"/> No <input type="checkbox"/>

## NEW MEMBER ATTESTATION

I understand that I am enrolling in a Medicare Advantage plan that will provide all my health and/or prescription drug coverage.

Member Signature: \_\_\_\_\_

Agent Signature: \_\_\_\_\_

## NOTES

[illegible]



## APPLICATION SUMMARY & RECEIPT

### PLAN INFORMATION

Plan Name: \_\_\_\_\_

Effective Date: \_\_\_\_\_

Monthly Premium: \_\_\_\_\_

PCP Name: \_\_\_\_\_

PCP Phone: \_\_\_\_\_

RX BIN: \_\_\_\_\_

RX Group: \_\_\_\_\_

### COPAY/COINSURANCE AMOUNTS

PCP: \_\_\_\_\_

Specialist: \_\_\_\_\_

Emergency Room: \_\_\_\_\_

### AGENT INFORMATION

Agent Name: \_\_\_\_\_

Agent Phone: \_\_\_\_\_

Agent ID (NPI): \_\_\_\_\_

Electronic Enrollment Confirmation:  
(if applicable) \_\_\_\_\_

## NOTES

[illegible]



# Member Resources

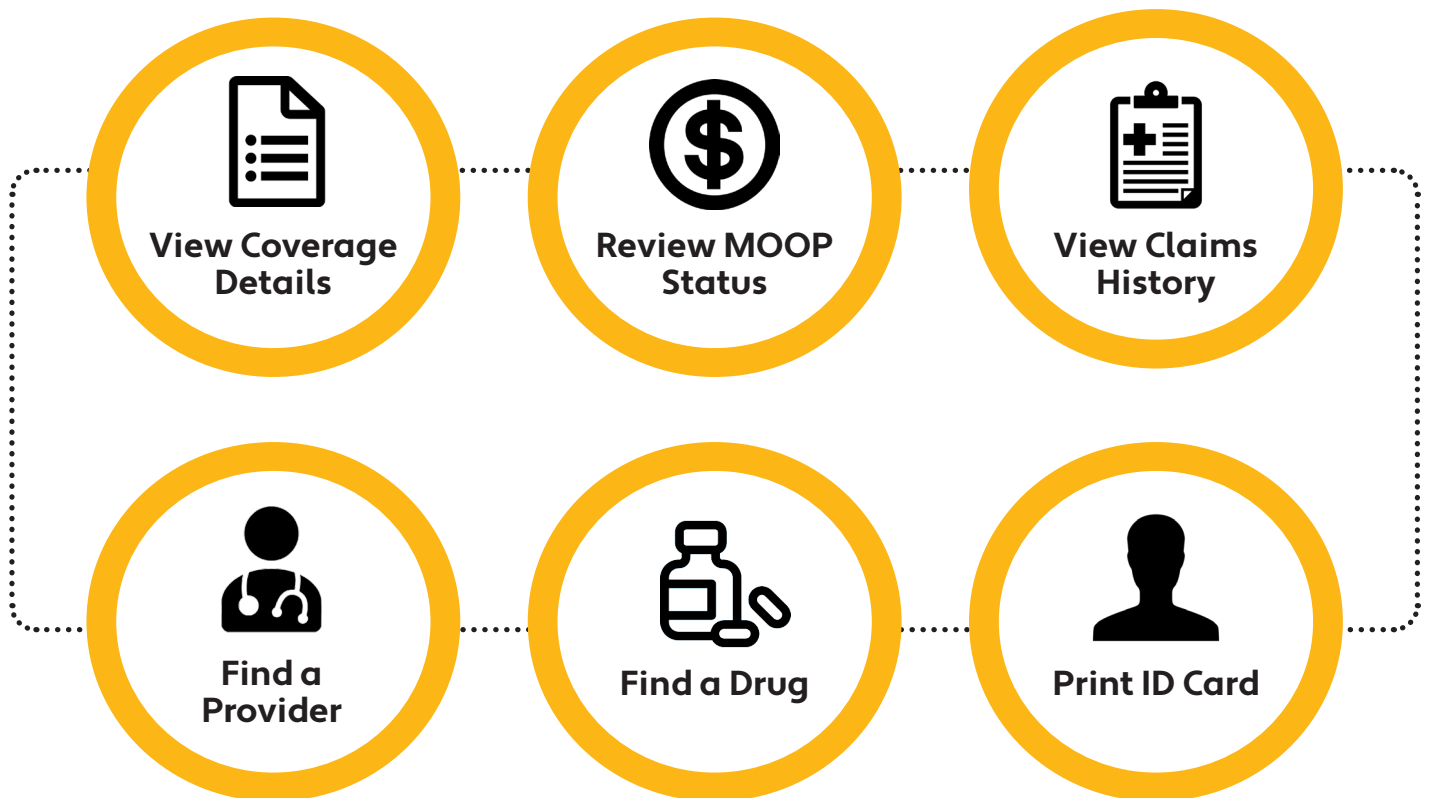


# GET TO KNOW YOUR MEMBER PORTAL



Simplify your member experience by connecting to all of the tools you need in one place - from keeping track of your coverage and claims to working more closely with your care team.

The member portal helps you easily find what you need in record time. Spend less time looking for the information you need:



For more information visit  
[mhhp.org/portal](https://mhhp.org/portal)

**MEMORIAL  
HERMANN**  
Health Plan  
Medicare Advantage Plans

## RESOURCES



**Website**  
[mhhp.org/ma](https://mhhp.org/ma)

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**Customer Service**  
855.645.8448

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**Find a Provider**  
[mhhp.org/find-a-doctor](https://mhhp.org/find-a-doctor)

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**Find a Drug**  
[enrollment.cap-rx.com/?client=mhhpma](https://enrollment.cap-rx.com/?client=mhhpma)



# Legal Documents

## Notice of Availability

### English

ATTENTION: If you speak a language other than 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 1-855-645-8448 (TTY: 711) or speak to your provider.

### Español (Spanish)

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-855-645-8448 (TTY: 711) o hable con su proveedor.

### Việt (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 1-855-645-8448 (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.

### 台語 (Traditional Chinese)

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 1-855-645-8448 (TTY: 711) 或與您的提供者討論。

### 中文 (Simplified Chinese)

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 1-855-645-8448 (文本电话: 711) 或咨询您的服务提供商。

### العربية (Arabic)

تنبيه: إذا كنت تتحدث العربية، ستتوفر لك خدمات المساعدة اللغوية المجانية. تتوفر أيضًا صيغ معلومات قابلة للوصول مجانًا. اتصل بالرقم 1-855-645-8448 أو تحدث إلى مزود الخدمة الخاص بك (711).

### हिंदी (Hindi)

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 1-855-645-8448 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।

### Français (French)

ATTENTION : Si vous parlez Français, 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 1-855-645-8448 (TTY : 711) ou parlez à votre fournisseur. »

### فارسی (Persian, Farsi)

شما می‌توانید به خدمات رایگان حمایت زبانی دسترسی داشته باشید. علاوه بر این، خدمات مناسب و پشتیبانی برای ارائه اطلاعات در قالب‌های قابل دسترسی به تماس بگیرید یا با ارائه‌دهنده خود صحبت کنید (TTY: 711) صورت رایگان در دسترس است. لطفاً با شماره 1-855-645-8448

### Tagalog

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 1-855-645-8448 (TTY: 711) o makipag-usap sa iyong provider.

H7115\_PDNOA\_C IA 07/29/2025

(Expires 12/31/26)



## اردو (Urdu)

توجہ: اگر آپ اردو بولتے ہیں تو آپ کے لئے مفت زبان کی معاونت خدمات دستیاب ہیں۔ معلومات کو قابل رسائی فارمیٹس میں فراہم کرنے کے لئے مناسب یا اپنے فراہم کنندہ سے بات کریں۔ (TTY: 711) معاونت اور خدمات بھی مفت میں دستیاب ہیں۔ کال کریں 1-855-645-8448

## తెలుగు (Telugu)

సావధానం: మీరు తెలుగు మాట్లాడితే, మీకు ఉచిత భాషా సహాయ సేవలు అందుబాటులో ఉంటాయి. యాక్సెస్ చేయగల ఫార్మాట్‌లలో సమాచారాన్ని అందించడానికి తగిన సహాయక సహాయాలు మరియు సేవలు కూడా ఉచితంగా అందుబాటులో ఉంటాయి. 1-855-645-8448 (TTY: 711) కి కాల్ చేయండి లేదా మీ ప్రొవైడర్‌తో మాట్లాడండి.

## বাংলা (Bengali)

মনোযোগ দিন: যদি আপনি বাংলা বলেন তাহলে আপনার জন্য বিনামূল্যে ভাষা সহায়তা পরিষেবাদি উপলব্ধ রয়েছে। অ্যাক্সেসযোগ্য ফরম্যাটে তথ্য প্রদানের জন্য উপযুক্ত সহায়ক সহযোগিতা এবং পরিষেবাদিও বিনামূল্যে উপলব্ধ রয়েছে। 1-855-645-8448 (TTY: 711) নম্বরে কল করুন অথবা আপনার প্রদানকারীর সাথে কথা বলুন।”

## ગુજરાતી (Gujarati)

ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો મફત ભાષાકીય સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. યોગ્ય ઓફિસિયલ સહાય અને એક્સેસિબલ ફોર્મેટમાં માહિતી પૂરી પાડવા માટેની સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. 1-855-645-8448 (TTY: 711) પર કોલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.”

## Deutsch (German)

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzen zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-855-645-8448 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.

## РУССКИЙ (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 1-855-645-8448 (TTY: 711) или обратитесь к своему поставщику услуг.

## 한국어 (Korean)

주의: 한국어를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-855-645-8448 (TTY: 711)번으로 전화하거나 서비스 제공업체에 문의하십시오.

## ລາວ (Laotian, Laos)

ເຊີນຊາບ: ຖ້າທ່ານເວົ້າພາສາ ລາວ, ຈະມີບໍລິການຊ່ວຍດ້ານພາສາແບບບໍ່ເສຍຄ່າໃຫ້ທ່ານ. ມີເຄື່ອງຊ່ວຍ ແລະ ການບໍລິການແບບບໍ່ເສຍຄ່າທີ່ເໝາະສົມເພື່ອໃຫ້ຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້. ໂທຫາເບີ 1-855-645-8448 (TTY: 711) ຫຼື ວິມກັບຜູ້ໃຫ້ບໍລິການຂອງທ່ານ.”