ACWA JPIA: Classic PPO Plan (1122 and Z0JZ)

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, www.acwaipia.com/member-agency-benefits/. This plan provides coverage through multiple arrangements. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call (800) 284-2466 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$200/person or \$600/family for All <u>Providers</u> .	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Preventive care, Prescription Drugs, Primary Care visit, and Specialist visit for In-Network Providers. For more information see below.	This plan covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	\$2,000/single or \$4,000/family for In-Network Providers. \$2,000/person for Non-Network Providers. This plan has a separate Prescription Drug Out of Pocket Maximum of \$5,350/member or \$10,200/family for In-Network Providers.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket</u> <u>limit?</u>	Pre-Authorization Penalties, Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network</u>	Yes, Prudent Buyer PPO. See www.anthem.com/ca or call	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive

provider?	(800) 284-2466 for a list of network providers. Costs may vary by site of service and how the provider bills.	a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common	Services You May Need	What You	Limitations, Exceptions, &		
Medical Event		In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Other Important Information	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$15/visit <u>deductible</u> does not apply	20% coinsurance	Virtual visits (Telehealth) benefits available.	
	Specialist visit	\$15/visit <u>deductible</u> does not apply	20% coinsurance	Virtual visits (Telehealth) benefits available.	
	Preventive care/screening/immunization	No charge	20% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	20% coinsurance	\$350 maximum/service for Non- Network Providers.	
II you have a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	20% coinsurance	\$800 maximum/service for Non- Network Providers.	
If you need drugs to treat your illness or	Typically Generic (Tier 1)	\$5/prescription (retail) and \$10/prescription (home delivery)	\$5/prescription plus 50% coinsurance up to \$250/prescription plus costs in excess of the max allowed amount (retail only)	Maintenance medications are subject to mandatory home delivery services after two retail fills have been dispensed at a retail pharmacy. Maintenance medications may also be filled at Walmart, Costco, Sam's Club, Albertsons, Vons, Pavilions, Safeway and Ralphs. You pay additional copays or coinsurance	
condition More information about prescription drug coverage is available at http://www.anthe m.com/pharmacyi nformation/	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$20/prescription (retail) and \$40/prescription (home delivery)	\$20/prescription plus 50% coinsurance up to \$250/prescription plus costs in excess of the max allowed amount (retail only))		
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	\$50/prescription (retail) and \$100/prescription (home delivery)	\$50/prescription plus 50% coinsurance up to \$250/prescription plus costs in excess of the max allowed amount (retail only)	on all tiers for retail fills that exceed 30 days. Most home delivery is 90-day supply. For more information, refer to "National Drug List" at	

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>www.acwajpia.com/member-agency-benefits/</u>.

Common	Services You May Need	What You	Lindadana E andiana 9		
Common Medical Event		In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Typically Preferred Specialty (brand and generic) (Tier 4)	\$5 copay per prescription (Generic Specialty); 20% coinsurance up to \$100 per prescription (Brand Specialty)	Not Covered	http://www.anthem.com/pharmacyinformation/ *See Prescription Drug section of the plan or policy document (e.g. evidence of coverage or certificate). Specialty Drugs: 30 day max supply	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	20% coinsurance	\$350 maximum/admission for Non-Network Providers.	
surgery	Physician/surgeon fees	20% <u>coinsurance</u>	20% <u>coinsurance</u>	none	
If you need immediate medical attention	Emergency room care	\$50/visit then 20% coinsurance	Covered as In-Network	Copayment waived if admitted. 20% coinsurance for Emergency Room Physician Fee.	
	Emergency medical transportation	20% coinsurance	Covered as In-Network	Non-emergency non- <u>network</u> Ambulance Services are limited to \$50,000 per trip.	
	Urgent care	\$15/visit <u>deductible</u> does not apply	20% coinsurance	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	20% <u>coinsurance</u>	10% coinsurance penalty if Non-Network preauthorization is not obtained. \$600 maximum/day for Non-Emergency Admissions to Non-Network Providers.	
	Physician/surgeon fees	20% <u>coinsurance</u>	20% <u>coinsurance</u>	none	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit \$15/visit deductible does not apply Other Outpatient 20% coinsurance	Office Visit 20% <u>coinsurance</u> Other Outpatient 20% <u>coinsurance</u>	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone	

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>www.acwajpia.com/member-agency-benefits/</u>.

Common		What You	Limitadiana E anniana 0		
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Inpatient services	10% <u>coinsurance</u>	20% <u>coinsurance</u>	10% coinsurance penalty if Non-Network preauthorization is not obtained. \$600 maximum/day for Non-Emergency Admissions to Non-Network Providers. 20% coinsurance for Inpatient Physician Fee.	
	Office visits	20% coinsurance	20% <u>coinsurance</u>	Inpatient: 10% coinsurance	
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	20% <u>coinsurance</u>	penalty if Non-Network preauthorization is not obtained.	
	Childbirth/delivery facility services	10% <u>coinsurance</u>	20% <u>coinsurance</u>	\$600 maximum/day for Non- Emergency Admissions to Non- Network Providers. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). *Coverage includes fertility preservation services, see Fertility Preservation section.	
	Home health care	10% <u>coinsurance</u>	20% coinsurance	100 visits/benefit period.	
	Rehabilitation services	20% coinsurance	20% coinsurance	*See Therapy Services section.	
If you need help	Habilitation services	20% coinsurance	20% coinsurance	- See Therapy Services section.	
recovering or have other special health needs	Skilled nursing care	10% coinsurance	20% <u>coinsurance</u>	100 days/benefit period for skilled nursing services.	
	Durable medical equipment	20% coinsurance	20% coinsurance	*See <u>Durable Medical</u> <u>Equipment</u> Section	
	Hospice services	10% <u>coinsurance</u>	10% <u>coinsurance</u>	none	
If your child needs dental or eye care	Children's eye exam	No charge	\$0 <u>copayment</u> up to <u>plan</u> 's Maximum <u>Allowed Amount</u>	*See Vision Services section	
	Children's glasses	Not covered	Not covered		
oj e dure	Children's dental check-up	Not covered	Not covered	none	

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>www.acwajpia.com/member-agency-benefits/</u>.

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u>.)

- Children's dental check-up
- Glasses for a child
- Routine foot care unless you have been diagnosed with diabetes
- Cosmetic surgery
- Infertility treatment
- Weight loss programs

- Dental care (Adult)
- Long-term care

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture 12 visits/benefit period
- Hearing aids 1 item(s)/ear every 3 years (digital hearing aids are included).
- Routine eye care (Adult) 1 exam/benefit period
- Bariatric surgery (In-Network)
- Most coverage provided outside the United States. See www.bcbsglobalcore.com
- Chiropractic care 30 visits/benefit period combined with all other therapies
- Private-duty nursing in a Home Setting only

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: California Department of Insurance, Consumer Services Division, 300 South Spring Street, South Tower, Los Angeles, CA 90013, (800) 927-HELP (4357), Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, www.cciio.cms.gov. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health_Insurance Marketplace. For more information about the Marketplace. visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact:

ATTN: Grievances and Appeals, P.O. Box 4310, Woodland Hills, CA 91365-4310

Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, www.cciio.cms.gov

California Department of Insurance, Consumer Communications Bureau, 300 South Spring Street, South Tower, Los Angeles, CA 90013, 1-800-927-HELP (4357), 1-213-897-8921, 1-800-482-4TDD (4633), www.insurance.ca.gov/

Does this plan provide Minimum Essential Coverage? No

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>www.acwajpia.com/member-agency-benefits/</u>.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>www.acwajpia.com/member-agency-benefits/</u>.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
 The plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other coinsurance This EXAMPLE event includes serv like: 	\$200 \$15 10% 20%	 The plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other coinsurance This EXAMPLE event includes servilike: 	\$200 \$15 10% 20%	 The plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other coinsurance This EXAMPLE event includes service	
Specialist office visits (prenatal care) Childbirth/Delivery Professional Servic Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood wor Specialist visit (anesthesia)		Primary care physician office visits (inclueducation) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter)		like: Emergency room care (including medical Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)	supplies)
Total Example Cost	\$12,800	Total Example Cost	\$7,655	Total Example Cost	\$1,900
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
<u>Deductibles</u>	\$200	<u>Deductibles</u>	\$200	<u>Deductibles</u>	\$200
Copayments	\$30	Copayments	\$900	Copayments	\$50
Coinsurance	\$1,600	Coinsurance	\$24	Coinsurance	\$300
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$100	Limits or exclusions	\$55	Limits or exclusions	\$0
The total Peg would pay is	\$1,930	The total Joe would pay is	\$1,179	The total Mia would pay is	\$550

(TTY/TDD: 711)

Albanian (Shqip): Nëse keni pyetje në lidhje me këtë dokument, keni të drejtë të merrni falas ndihmë dhe informacion në gjuhën tuaj. Për të kontaktuar me një përkthyes, telefononi 1-888-254-2721

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 2721-888-1.

Armenian (hայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ 1-888-254-2721։

Bassa (Băsóò Wùdù): Mì dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé mì ké gbo-kpá-kpá kè bỗ kpỗ dé mì bídí-wùdùǔn bó pídyi. Bé mì ké wudu-zììn-nyò dò gbo wùdù kɛ, dá 1-888-254-2721.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন খাকে, তাহলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য 1-888-254-2721 –তে কল করুল।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု 1-888-254-2721 သို့ ခေါ် ဆိုပါ။

Chinese (中文):如果您對本文件有任何疑問,您有權使用您的語言免費獲得協助和資訊。如需與譯員通話,請致電1-888-254-2721。

Dinka (Dinka): Na noŋ thiëëc në ke de yä thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gεεr yic yin ne thoŋ du ke cin wëu tääuë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col 1-888-254-2721.

Dutch (Nederlands): Bij vragen over dit document hebt u recht op hulp en informatie in uw taal zonder bijkomende kosten. Als u een tolk wilt spreken, belt u 1-888-254-2721.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینه ای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره 1-888-254-2721 تماس بگیرید.

French (Français): Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le 1-888-254-2721.

German (Deutsch): Wenn Sie Fragen zu diesem Dokument haben, haben Sie Anspruch auf kostenfreie Hilfe und Information in Ihrer Sprache. Um mit einem Dolmetscher zu sprechen, bitte wählen Sie 1-888-254-2721.

Greek (Ελληνικά) Αν έχετε τυχόν απορίες σχετικά με το παρόν έγγραφο, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας δωρεάν. Για να μιλήσετε με κάποιον διερμηνέα, τηλεφωνήστε στο 1-888-254-2721.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ય વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો 1-888-254-2721.

Haitian Creole (Kreyòl Ayisyen): Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele 1-888-254-2721.

Hindi (हिंदी): अगर आपके पास इस दस्तावेज़ के बारे में कोई प्रश्न हैं, तो आपको निःशुल्क अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। दुभाषिये से बात करने के लिए, कॉल करें1-888-254-2721

Hmong (White Hmong): Yog tias koj muaj lus nug dab tsi ntsig txog daim ntawv no, koj muaj cai tau txais kev pab thiab lus qhia hais ua koj hom lus yam tsim xam tus nqi. Txhawm rau tham nrog tus neeg txhais lus, hu xov tooj rau 1-888-254-2721.

Igbo (Igbo): O bụr ụ na ị nwere ajujụ o bụla gbasara akwukwo a, ị nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpọo 1-888-254-2721.

Ilokano (**Ilokano**): Nu addaan ka iti aniaman a saludsod panggep iti daytoy a dokumento, adda karbengam a makaala ti tulong ken impormasyon babaen ti lenguahem nga awan ti bayad na. Tapno makatungtong ti maysa nga tagipatarus, awagan ti 1-888-254-2721.

Indonesian (Bahasa Indonesia): Jika Anda memiliki pertanyaan mengenai dokumen ini, Anda memiliki hak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa biaya. Untuk berbicara dengan interpreter kami, hubungi 1-888-254-2721.

Italian (Italiano): In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero 1-888-254-2721

Japanese (日本語): この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには、1-888-254-2721 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ1-888-254-2721 ។

Kirundi (Kirundi): Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura 1-888-254-2721.

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Lao (ພາສາລາວ): ຖ້າທ່ານມີຄຳຖາມໃດໆກ່ຽວກັບເອກະສານນີ້, ທ່ານມີສິດໄດ້ຮັບຄວາມຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ເພື່ອໂອ້ລົມກັບລ່າມແປພາສາ, ໃຫ້ໂທຫາ 1-888-254-2721.

Navajo (**Diné**): Díí naaltsoos biká'ígíí łahgo bína'ídíłkidgo ná bohónéedzá dóó bee ahóót'i' t'áá ni nizaad k'ehji bee nił hodoonih t'áadoo bááh ílínígóó. Ata' halne'ígíí ła' bich'i' hadeesdzih nínízingo koji' hodíílnih 1-888-254-2721.

Nepali (नेपाली): यदि यो कागजातबारे तपाईंसँग केही प्रश्नहरू छन् भने, आफ्नै भाषामा निःशुल्क सहयोग तथा जानकारी प्राप्त गर्न पाउने हक तपाईंसँग छ। दोभाषेसँग कुरा गर्नका लागि, यहाँ कल गर्नुहोस् 1-888-254-2721

Oromo (Oromifaa): Sanadi kanaa wajiin walqabaate gaffi kamiyuu yoo qabduu tanaan, Gargaarsa argachuu fi odeeffanoo afaan ketiin kaffaltii alla argachuuf mirgaa qabdaa. Turjumaana dubaachuuf, 1-888-254-2721 bilbilla.

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Yoruba (Yorùbá): Tí o bá ní èyíkéyň ibèrè nípa àkọsílệ yň, o ní ệtộ láti gba ìrànwộ àti ìwífún ní èdè rẹ lộfệé. Bá wa ògbùfộ kan sộrộ, pe 1-888-254-2721.

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