




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.acwajpia.com/member-agency-benefits/](http://www.acwajpia.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/](http://www.healthcare.gov/sbc-glossary/) or call (800) 284-2466 to request a copy.

| Important Questions   | Answers  | Why This Matters:   |
|---|--|---|
| What is the overall <a href="#">deductible</a> ?                                | \$500/person or \$1,000/family for All <a href="#">Providers</a> .   | Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .  |
| Are there services covered before you meet your <a href="#">deductible</a> ?    | Yes. <a href="#">Prescription Drugs</a> , <a href="#">Preventive care</a> , Primary Care visit, and <a href="#">Specialist</a> visit for In- <a href="#">Network Providers</a> .   | This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> . |
| Are there other <a href="#">deductibles</a> for specific services?              | No.  | You don't have to meet <a href="#">deductibles</a> for specific services.   |
| What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ? | <b>\$3,000</b> /single or <b>\$6,000</b> /family for In- <a href="#">Network Providers</a> . <b>\$10,000</b> /person for Non- <a href="#">Network Providers</a> . This <a href="#">plan</a> has a separate <a href="#">Prescription Drug Out of Pocket Maximum</a> of <b>\$3,600</b> /member or <b>\$7,200</b> /family for In- <a href="#">Network Providers</a> . | The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.   |
| What is not included in the <a href="#">out-of-pocket limit</a> ?               | <a href="#">Pre-Authorization</a> Penalties, <a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.  | Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .   |
| Will you pay less if you use a <a href="#">network</a>                          | Yes, Prudent Buyer PPO. See <a href="http://www.anthem.com/ca">www.anthem.com/ca</a> or call   | This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">Out-of-Network Provider</a> , and you might   |

|  |  |   |
|--|--|---|
| <a href="#">provider?</a>  | (800) 284-2466 for a list of <a href="#">network providers</a> . | receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">Out-of-Network Provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services. |
| <b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b> | No.  | You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .  |

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

| Common Medical Event   | Services You May Need   | What You Will Pay  |   | Limitations, Exceptions, & Other Important Information   |
|--|---|--|---|--|
|  |   | In-Network Provider<br>(You will pay the least)                    | Non-Network Provider<br>(You will pay the most)   |  |
| If you visit a health care <a href="#">provider's</a> office or clinic   | Primary care visit to treat an injury or illness                              | \$20/visit <a href="#">deductible</a> does not apply               | 40% <a href="#">coinsurance</a>   | -----none-----   |
|  | <a href="#">Specialist</a> visit  | \$20/visit <a href="#">deductible</a> does not apply               | 40% <a href="#">coinsurance</a>   | -----none-----   |
|  | <a href="#">Preventive care</a> / <a href="#">screening</a> /<br>immunization | No charge  | 40% <a href="#">coinsurance</a>   | You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.  |
| If you have a test   | <a href="#">Diagnostic test</a> (x-ray, blood work)                           | 20% <a href="#">coinsurance</a>                                    | 40% <a href="#">coinsurance</a>   | \$350 maximum/visit for Non- <a href="#">Network Providers</a> .   |
|  | Imaging (CT/PET scans, MRIs)  | 20% <a href="#">coinsurance</a>                                    | 40% <a href="#">coinsurance</a>   | \$800 maximum/service for Non- <a href="#">Network Providers</a> .   |
| If you need drugs to treat your illness or condition<br>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.medimpact.com/jpia">www.medimpact.com/jpia</a> | Tier 1 - Typically Generic  | \$5/prescription (retail) and \$10/prescription (home delivery)    | \$5/prescription (retail only) plus 50% coinsurance up to \$250, plus cost in excess of the max allowed amount  | Administered by MedImpact. 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, or Sam's Club. You pay additional copays or coinsurance on all tiers for retail fills that exceed 30 days. Most home delivery is 90-day supply. |
|  | Tier 2 - Typically <a href="#">Preferred</a> / Brand                          | \$20/prescription (retail) and \$40/prescription, (home delivery)  | \$20/prescription (retail only) plus 50% coinsurance up to \$250, plus cost in excess of the max allowed amount |  |
|  | Tier 3 - Typically Non- <a href="#">Preferred</a> / <a href="#">Brand</a>     | \$50/prescription (retail) and \$100/prescription, (home delivery) | \$50/prescription (retail only) plus 50% coinsurance up to \$250, plus cost in excess of the max allowed amount |  |
|  | <a href="#">Specialty</a> Drugs   | Specialty Generic: \$5/prescription                                | Not Covered   |  |

\* For more information about limitations and exceptions, see [plan](#) or policy document at [www.acwajpia.com/member-agency-benefits/](http://www.acwajpia.com/member-agency-benefits/).

| Common Medical Event  | Services You May Need   | What You Will Pay   |  | Limitations, Exceptions, & Other Important Information   |
|---|---|---|--|--|
|   |   | In-Network Provider<br>(You will pay the least)   | Non-Network Provider<br>(You will pay the most)  |  |
|   |   | Specialty Brand: 20% up to \$100 maximum/ prescription  |  | Specialty Drugs: Home Delivery Only; 30 day max supply   |
| If you have outpatient surgery  | Facility fee (e.g., ambulatory surgery center)                    | 20% <a href="#">coinsurance</a>   | 40% <a href="#">coinsurance</a>  | \$350 maximum/visit for Non- <a href="#">Network Providers</a> .   |
|   | Physician/surgeon fees  | 20% <a href="#">coinsurance</a>   | 40% <a href="#">coinsurance</a>  | Costs may vary by site of service.   |
| If you need immediate medical attention                                   | <a href="#">Emergency room care</a>                               | \$50/visit, then 20% <a href="#">coinsurance</a>  | Covered as In- <a href="#">Network</a>   | Copay waived if admitted. 20% <a href="#">coinsurance</a> for Emergency Room Physician Fee.  |
|   | <a href="#">Emergency medical transportation</a>                  | 20% <a href="#">coinsurance</a>   | Covered as In- <a href="#">Network</a>   | -----none-----   |
|   | <a href="#">Urgent care</a>                                       | \$20/visit <a href="#">deductible</a> does not apply  | 40% <a href="#">coinsurance</a>  | -----none-----   |
| If you have a hospital stay   | Facility fee (e.g., hospital room)                                | 20% <a href="#">coinsurance</a>   | 40% <a href="#">coinsurance</a>  | 10% coinsurance penalty if Non- <a href="#">Network preauthorization</a> is not obtained. \$600 maximum/day for Non-Emergency Admissions to Non- <a href="#">Network Providers</a> .   |
|   | Physician/surgeon fees  | 20% <a href="#">coinsurance</a>   | 40% <a href="#">coinsurance</a>  | -----none-----   |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services   | Office Visit<br>\$20/visit <a href="#">deductible</a> does not apply<br>Other Outpatient<br>20% <a href="#">coinsurance</a> | Office Visit<br>40% <a href="#">coinsurance</a><br>Other Outpatient<br>40% <a href="#">coinsurance</a> | Office Visit<br>-----none-----<br>Other Outpatient<br>-----none-----   |
|   | Inpatient services (including Physician Services while inpatient) | 20% <a href="#">coinsurance</a>   | 40% <a href="#">coinsurance</a>  | 10% coinsurance penalty if Non- <a href="#">Network preauthorization</a> is not obtained. \$600 maximum/day for Non-Emergency Admissions to Non- <a href="#">Network Providers</a> .   |
| If you are pregnant   | Office visits   | 20% <a href="#">coinsurance</a>   | 40% <a href="#">coinsurance</a>  | Inpatient: 10% coinsurance penalty if Non- <a href="#">Network preauthorization</a> is not obtained. \$600 maximum/day for Non-Emergency Admissions to Non- <a href="#">Network Providers</a> . Maternity care may include tests and |
|   | Childbirth/delivery professional services                         | 20% <a href="#">coinsurance</a>   | 40% <a href="#">coinsurance</a>  |  |
|   | Childbirth/delivery facility services                             | 20% <a href="#">coinsurance</a>   | 40% <a href="#">coinsurance</a>  |  |

\* For more information about limitations and exceptions, see [plan](#) or policy document at [www.acwajpia.com/member-agency-benefits/](http://www.acwajpia.com/member-agency-benefits/).

| Common Medical Event   | Services You May Need                     | What You Will Pay                               |   | Limitations, Exceptions, & Other Important Information  |
|--|---|---|---|---|
|  |   | In-Network Provider<br>(You will pay the least) | Non-Network Provider<br>(You will pay the most) |   |
|  |   |   |   | services described elsewhere in the SBC (i.e. ultrasound).<br>*Coverage includes fertility preservation services, see Fertility Preservation section. |
| If you need help recovering or have other special health needs | <a href="#">Home health care</a>          | 20% <a href="#">coinsurance</a>                 | 40% <a href="#">coinsurance</a>                 | 100 visits/benefit period.  |
|  | <a href="#">Rehabilitation services</a>   | 20% <a href="#">coinsurance</a>                 | 40% <a href="#">coinsurance</a>                 | Costs may vary by site of service.  |
|  | <a href="#">Habilitation services</a>     | 20% <a href="#">coinsurance</a>                 | 40% <a href="#">coinsurance</a>                 | *See Therapy Services section.  |
|  | <a href="#">Skilled nursing care</a>      | 20% <a href="#">coinsurance</a>                 | 40% <a href="#">coinsurance</a>                 | 100 days/benefit period for skilled nursing services.   |
|  | <a href="#">Durable medical equipment</a> | 20% <a href="#">coinsurance</a>                 | 40% <a href="#">coinsurance</a>                 | *See <a href="#">Durable Medical Equipment</a> Section  |
|  | <a href="#">Hospice services</a>          | 20% <a href="#">coinsurance</a>                 | 20% <a href="#">coinsurance</a>                 | -----none-----  |
| If your child needs dental or eye care                         | Children's eye exam                       | Not covered                                     | Not covered                                     | -----none-----  |
|  | Children's glasses                        | Not covered                                     | Not covered                                     |   |
|  | Children's dental check-up                | Not covered                                     | Not covered                                     |   |

**Excluded Services & Other Covered Services:**

| Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)          |  |  |
|--|--|--|
| <ul style="list-style-type: none"> <li>• Cosmetic surgery</li> <li>• Dental Check-up</li> <li>• Infertility treatment</li> <li>• Routine foot care unless you have been diagnosed with diabetes</li> </ul> | <ul style="list-style-type: none"> <li>• Dental care (Adult)</li> <li>• Eye exams for a child</li> <li>• Long-term care</li> <li>• Weight loss programs</li> </ul> | <ul style="list-style-type: none"> <li>• Dental care (Pediatric)</li> <li>• Glasses for a child</li> <li>• Routine eye care (Adult)</li> </ul> |

| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)                             |   |   |
|--|---|---|
| <ul style="list-style-type: none"> <li>• Acupuncture 12 visits/benefit period</li> <li>• Hearing aids 1/ear every 3 years (digital hearing aids are included)</li> </ul> | <ul style="list-style-type: none"> <li>• Bariatric surgery</li> <li>• Most coverage provided outside the United States. See <a href="http://www.bcbsglobalcore.com">www.bcbsglobalcore.com</a></li> </ul> | <ul style="list-style-type: none"> <li>• Chiropractic care 30 visits/benefit period combined with PT and OT therapies</li> <li>• Private-duty nursing in a Home Setting only</li> </ul> |

**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: Department of Managed Health Care, California Help Center, 980 9th Street, Suite 500, Sacramento, CA 95814-2725, (888) 466-2219, <https://www.dnhc.ca.gov/>, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), or

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contact Anthem at the number on the back of your ID card. 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](http://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 [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). 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 Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform)

California Consumer Assistance Program, Operated by the California Department of Managed Health Care, 980 9th St, Suite #500, Sacramento, CA 95814, (888) 466-2219, <https://www.dmhc.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](#).

**Does this plan meet the Minimum Value Standards? No**

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 [plan](#) might cover costs for a sample medical situation, see the next section.*

\* For more information about limitations and exceptions, see [plan](#) or policy document at [www.acwajpia.com/member-agency-benefits/](http://www.acwajpia.com/member-agency-benefits/).

About these Coverage Examples:



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

|  |   |  |
|--|---|--|
| <b>Peg is Having a Baby</b><br>(9 months of in-network pre-natal care and a hospital delivery) | <b>Managing Joe’s Type 2 Diabetes</b><br>(a year of routine in-network care of a well-controlled condition) | <b>Mia’s Simple Fracture</b><br>(in-network emergency room visit and follow up care) |
|--|---|--|

|  |  |  |
|--|--|--|
| <ul style="list-style-type: none"> <li>■ The <a href="#">plan’s</a> overall <a href="#">deductible</a> \$500</li> <li>■ <a href="#">Specialist copayment</a> \$20</li> <li>■ Hospital (facility) <a href="#">coinsurance</a> 20%</li> <li>■ Other <a href="#">coinsurance</a> 20%</li> </ul> | <ul style="list-style-type: none"> <li>■ The <a href="#">plan’s</a> overall <a href="#">deductible</a> \$500</li> <li>■ <a href="#">Specialist copayment</a> \$20</li> <li>■ Hospital (facility) <a href="#">coinsurance</a> 20%</li> <li>■ Other <a href="#">coinsurance</a> 20%</li> </ul> | <ul style="list-style-type: none"> <li>■ The <a href="#">plan’s</a> overall <a href="#">deductible</a> \$500</li> <li>■ <a href="#">Specialist copayment</a> \$20</li> <li>■ Hospital (facility) <a href="#">coinsurance</a> 20%</li> <li>■ Other <a href="#">coinsurance</a> 20%</li> </ul> |
|--|--|--|

This EXAMPLE event includes services like:

- [Specialist](#) office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- [Diagnostic tests](#) (*ultrasounds and blood work*)
- [Specialist](#) visit (*anesthesia*)

This EXAMPLE event includes services like:

- [Primary care physician](#) office visits (*including disease education*)
- [Diagnostic tests](#) (*blood work*)
- [Prescription drugs](#)
- [Durable medical equipment](#) (*glucose meter*)

This EXAMPLE event includes services like:

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic test](#) (*x-ray*)
- [Durable medical equipment](#) (*crutches*)
- [Rehabilitation services](#) (*physical therapy*)

|                    |          |                    |         |                    |         |
|--------------------|----------|--------------------|---------|--------------------|---------|
| Total Example Cost | \$12,800 | Total Example Cost | \$7,655 | Total Example Cost | \$2,800 |
|--------------------|----------|--------------------|---------|--------------------|---------|

In this example, Peg would pay:

| <a href="#">Cost Sharing</a>      |                |
|-----------------------------------|----------------|
| <a href="#">Deductibles</a>       | \$500          |
| <a href="#">Copayments</a>        | \$20           |
| <a href="#">Coinsurance</a>       | \$2,480        |
| <i>What isn’t covered</i>         |                |
| Limits or exclusions              | \$100          |
| <b>The total Peg would pay is</b> | <b>\$3,100</b> |

In this example, Joe would pay:

| <a href="#">Cost Sharing</a>      |                |
|-----------------------------------|----------------|
| <a href="#">Deductibles</a>       | \$320          |
| <a href="#">Copayments</a>        | \$920          |
| <a href="#">Coinsurance</a>       | \$0            |
| <i>What isn’t covered</i>         |                |
| Limits or exclusions              | \$55           |
| <b>The total Joe would pay is</b> | <b>\$1,295</b> |

In this example, Mia would pay:

| <a href="#">Cost Sharing</a>      |              |
|-----------------------------------|--------------|
| <a href="#">Deductibles</a>       | \$500        |
| <a href="#">Copayments</a>        | \$60         |
| <a href="#">Coinsurance</a>       | \$300        |
| <i>What isn’t covered</i>         |              |
| Limits or exclusions              | \$0          |
| <b>The total Mia would pay is</b> | <b>\$860</b> |

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

## Language Access Services:

(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

**Amharic (አማርኛ):** ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በገና የማግኘት ሙብት አለዎት። አስተርጓሚ ለማናገር 1-888-254-2721 ይደውሉ።

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 1-888-254-2721.

**Armenian (հայերեն):** Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվճար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով: Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ 1-888-254-2721:

**Bassa (Bàsɔ̀ Wùdù):** M̄ dyi dyi-diè-djè b̄é b̄édjé b̄á céè-djè nià ke dyí ní, ɔ̀ m̀ò nì dyí-b̄édjèin-djè b̄é m̀ ké gbo-kpá-kpá kè b̄ǎ kpǎ djé m̀ bídjí-wùdùùn b̄ó pídyi. B̄é m̀ ké wuɖu-zìin-nyò d̀ò gbo wùdù ke, d̄á 1-888-254-2721.

**Bengali (বাংলা):** যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, তাহলে আপনার ভাষায় বিনামূল্যে সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা বলার জন্য 1-888-254-2721 -তে কল করুন।

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

**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 nɔŋ thiëc në ke de yä thorë, ke yin nɔŋ loŋ bē yi kuony ku wër alëu bē gɛɛr yic yin ne thoŋ du ke cin wëu tääuë ke piny. Te kør yin ba jam wënë ran ye thok geryic, ke yin cəl 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 هزینه‌ای به زبان مادری‌تان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره 1-888-254-2721 تماس بگیرید.

## Language Access Services:

**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 ખર્ચ 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 करें 1-888-254-2721 ।

**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 bụrụ na ị nwere ajujụ o bụla gbasara akwụkwọ a, ị nwere ikike ịnweta enyemaka na ozi n'asụsụ gị na akwụghị ugwo o bụla. Ka gị na okwọwa okwu kwuo okwu, kpọọ 1-888-254-2721.

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## Language Access Services:

**Khmer (ខ្មែរ):** បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។  
ដើម្បីជ្រកជាមួយអ្នកបកប្រែ 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 umusemuze, akura 1-888-254-2721.

**Korean (한국어):** 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면 1-888-254-2721 로 문의하십시오.

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

**Navajo (Diné):** Dii naaltsoos biká'ígíí lahgo bina'idiłkígdgo ná bohónéedzǎ dóó bee ahóót'i' t'áá ni nizaad k'ehǫ́ bee nił hodoonih t'áadoo bááh ilínígóó.  
Ata' halne'ígíí la' bich'í' hadeesdzih nínizingo kojǫ́' hodiłnih 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.

**Pennsylvania Dutch (Deutsch):** Wann du Frooge iwwer selle Document hoscht, du hoscht die Recht um Hilfe un Information zu griege in dei Schprooch mitaus Koscht. Um mit en Iwwersetze zu schwetze, ruff 1-888-254-2721 aa.

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**Portuguese (Português):** Se tiver quaisquer dúvidas acerca deste documento, tem o direito de solicitar ajuda e informações no seu idioma, sem qualquer custo. Para falar com um intérprete, ligue para 1-888-254-2721.

**Punjabi (ਪੰਜਾਬੀ):** ਜੇ ਤੁਹਾਡੇ ਇਸ ਦਸਤਾਵੇਜ਼ ਬਾਰੇ ਕੋਈ ਸਵਾਲ ਹੁੰਦੇ ਹਨ ਤਾਂ ਤੁਹਾਡੇ ਕੋਲ ਮੁਫਤ ਵਿੱਚ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੁੰਦਾ ਹੈ। ਇੱਕ ਦੁਬਾਸੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ 1-888-254-2721 ਤੇ ਕਾਲ ਕਰੋ।

## Language Access Services:

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**(Yiddish) (אידיש):** אויב איר האט שאלות וועגן דעם דאקומענט, האט איר די רעכט צו באקומען דעם אינפארמאציע אין אייער שפראך אהן קיין פרייז. צו רעדן צו אן איבערזעצער, רופט 1-888-254-2721.

**Yoruba (Yorùbá):** Tí o bá ní èyíkéyì ìbèrè nípa àkọsílẹ̀ yí, o ní ètọ́ láti gba ìrànwọ́ àti ìwífún ní èdè rẹ̀ lọ́fẹ́ẹ̀. Bá wa ògbùfọ̀ kan sọ̀rọ̀, pe 1-888-254-2721.

## Language Access Services:

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