Anthem® BlueCross Anthem Silver PPO 50/2200/40%

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, <a href="https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021">https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021">https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021">https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021">https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021">https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021">https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021">https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021">https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoca.nthem.com/eocdps/ca/5SYLSMG01012021">https://eoca.nthem.com/eocdps/ca/5SYLSMG01012021</a>. For general definitions of common terms, such as a www.healthcare.gov/sbc-glossary/
or call (855) 383-7248 to req

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$2,200/person or \$4,400/family for In-Network Providers. \$4,400/person or \$8,800/family for Non-Network Providers.	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. Primary Care Specialist Visit Preventive Care for In- Network Providers. Vision for In-Network and Non-Network Providers.	This <u>plan</u> 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 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	Yes. \$250/person or \$500/family for <u>Prescription</u> <u>Drugs</u> for <u>Preferred Network</u> and In- <u>Network Providers</u> combined. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	\$8,150/person or \$16,300/family for In-Network Providers. \$16,300/person or \$32,600/family for Non- 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> ?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes, Prudent Buyer PPO. See <a href="https://www.anthem.com/ca">www.anthem.com/ca</a> or call (855) 383-7248 for a list of	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 a bill from a provider for the difference between the provider's charge and what your

	network providers.	plan pays (balance billing). Be aware your network provider might use an Out-of-Network  Provider for some services (such as lab work). Check with your provider 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> .

A

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.

		What You Will Pay				
Common Medical Event	Services You May Need	Preferred Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	Not Applicable	\$50/visit deductible does not apply	50% coinsurance	none	
If you visit a health care	<u>Specialist</u> visit	Not Applicable	\$85/visit deductible does not apply	50% coinsurance	none	
provider's office or clinic	Preventive care/ screening/ immunization	Not Applicable	No charge	50% <u>coinsurance</u>	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)	Lab – Office Not Applicable X-Ray – Office Not Applicable	Lab – Office \$20/visit, deductible does not apply X-Ray – Office \$20/service, deductible does not apply	Lab – Office 50% <u>coinsurance</u> X-Ray – Office 50% <u>coinsurance</u>	none	
	Imaging (CT/PET scans, MRIs)	Not Applicable	\$100/service then 40% <u>coinsurance</u>	50% <u>coinsurance</u>	\$380 maximum/admission for Non-Network Providers.	
If you need drugs to treat your illness or condition  More information about prescription	Tier 1 - Typically Generic	\$20/prescription, Prescription Drug deductible does not apply (retail) and \$50/prescription, Prescription Drug	\$25/prescription, Prescription Drug deductible does not apply (retail only)	Not covered (retail and home delivery)	Most home delivery is 90-day supply. *See Prescription Drug section of the plan or policy document (e.g. evidence of coverage or certificate).	

<sup>\*</sup> For more information about limitations and exceptions, see <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021">https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021</a>.

			What You Will Pay		
Common Medical Event	Services You May Need	Preferred Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
drug coverage is available at <a href="http://www.anthe">http://www.anthe</a>		deductible does not apply (home delivery)			
m.com/pharmacyi nformation/ Select Drug List	Tier 2 - Typically Preferred Brand & Non-Preferred Generic Drugs	\$60/prescription, Prescription Drug deductible applies (retail) and \$180/prescription, Prescription Drug deductible applies (home delivery)	\$100/prescription, Prescription Drug deductible applies (retail only)	Not covered (retail and home delivery)	
	Tier 3 - Typically Non-Preferred Brand and Generic drugs	\$100/prescription, Prescription Drug deductible applies (retail) and \$300/prescription, Prescription Drug deductible applies (home delivery)	\$140/prescription, Prescription Drug deductible applies (retail only)	Not covered (retail and home delivery)	
	Tier 4 - Typically Preferred Specialty (brand and generic)	30% coinsurance up to \$250/prescription, Prescription Drug deductible applies (retail and home delivery)	40% coinsurance up to \$250/prescription, Prescription Drug deductible applies (retail only)	Not covered (retail and home delivery)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Not Applicable	40% coinsurance	50% coinsurance	Costs may vary by site of service.\$380 maximum/admission for Non-Network Providers.
	Physician/surgeon fees	Not Applicable	40% coinsurance	50% coinsurance	none
If you need immediate	Emergency room care	Not Applicable	\$350/visit then 40% coinsurance	Covered as In- <u>Network</u>	Copay waived if admitted. 40% coinsurance for Emergency

<sup>\*</sup> For more information about limitations and exceptions, see <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021">https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021</a>.

				What You Will Pay		
	Common edical Event	Services You May Need	Preferred Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
						Room Physician Fee In-Network and Non-Network Providers.
		Emergency medical transportation	Not Applicable	40% coinsurance	Covered as In- <u>Network</u>	none
		<u>Urgent care</u>	Not Applicable	\$85/visit deductible does not apply	50% <u>coinsurance</u>	none
	ou have a pital stay	Facility fee (e.g., hospital room)	Not Applicable	40% coinsurance	50% coinsurance	\$650 maximum/day for Non-Network Providers. 100 days/benefit period for Inpatient rehabilitation for In-Network and Non-Network Providers combined.
		Physician/surgeon fees	Not Applicable	40% coinsurance	50% <u>coinsurance</u>	none
_	If you need	Outpatient services	Not Applicable	Office Visit \$50/visit deductible does not apply Other Outpatient 40% coinsurance	Office Visit 50% coinsurance Other Outpatient 50% coinsurance	Office Visitnone Other Outpatientnone
mental health, behavioral health, or substance abuse services	Inpatient services	Not Applicable	40% coinsurance	50% coinsurance	\$650 maximum/day for Non-Network Providers. 40% coinsurance for Inpatient Physician Fee In-Network Providers. 50% coinsurance for Inpatient Physician Fee Non-Network Providers.	
		Office visits	Not Applicable	No charge	50% coinsurance	Cost sharing does not apply for
If we	If you are	Childbirth/delivery professional services	Not Applicable	40% coinsurance	50% <u>coinsurance</u>	preventive services. \$50/visit deductible does not apply for
If you are pregnant	Childbirth/delivery facility services	Not Applicable	40% coinsurance	50% coinsurance	Postnatal Preferred Network Providers. Not covered for Postnatal In-Network Providers. 50% coinsurance for Postnatal	

<sup>\*</sup> For more information about limitations and exceptions, see <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021">https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021</a>.

			What You Will Pay			
Common Medical Event	Services You May Need	Preferred Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
					Non-Network Providers.In-Network preventative prenatal and postnatal services are covered at 100%. 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	Not Applicable	40% coinsurance	50% coinsurance	\$75 maximum/visit for Non-Network Providers. 100 visits/year for Home Health and Private Duty Nursing combined for In-Network and Non-Network Providers combined.	
If was made halo	Rehabilitation services	Not Applicable	\$50/visit deductible does not apply	50% coinsurance	VC TI C	
If you need help recovering or have other special	Habilitation services	Not Applicable	\$50/visit deductible does not apply	50% coinsurance	*See Therapy Services section.	
health needs	Skilled nursing care	Not Applicable	40% coinsurance	50% coinsurance	\$150 maximum/day for Non-Network Providers. 100 days/benefit period for skilled nursing services for In-Network and Non-Network Providers combined.	
	Durable medical equipment	Not Applicable	50% coinsurance	50% coinsurance	*See <u>Durable Medical</u> <u>Equipment</u> Section	
	Hospice services	Not Applicable	0% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If your child needs dental or eye care	Children's eye exam	Not Applicable	No charge	\$0 <u>copayment</u> up to <u>plan</u> 's Maximum <u>Allowed Amount</u>	*See Vision Services section	

<sup>\*</sup> For more information about limitations and exceptions, see <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021">https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021</a>.

		What You Will Pay			
Common Medical Event	Services You May Need	Preferred Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Children's glasses	Not Applicable	No charge	\$0 <u>copayment</u> up to <u>plan</u> 's Maximum <u>Allowed Amount</u>	
	Children's dental check-up	Not Applicable	0% <u>coinsurance</u>	0% <u>coinsurance</u>	*See Dental Services section

#### **Excluded Services & Other Covered Services:**

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other					
excluded services.)					
Cosmetic surgery	<ul> <li>Dental care (Adult)</li> </ul>	Hearing aids			
Infertility treatment	<ul> <li>Long-term care</li> </ul>	<ul> <li>Routine foot care unless medically</li> </ul>			
<ul> <li>Weight loss programs</li> </ul>		necessary			

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

- Acupuncture
- Most coverage provided outside the United States. See www.bcbsglobalcore.com
- Bariatric surgery
- Private-duty nursing 100 visits/year combined with Home Health
- Chiropractic care 20 visits/year
- Routine eye care (Adult) 1 exam/benefit period.

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, <a href="https://www.dmhc.ca.gov/">https://www.dmhc.ca.gov/</a>, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <a href="https://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>, or 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 <a href="https://www.HealthCare.gov">Health Insurance Marketplace</a>. For more information about the <a href="https://www.HealthCare.gov">Marketplace</a>, visit <a href="https://www.HealthCare.gov">www.HealthCare.gov</a> 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 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 Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform

<sup>\*</sup> For more information about limitations and exceptions, see plan or policy document at https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021.

Department of Managed Health Care, California Help Center, 980 9th Street, Suite 500, Sacramento, CA 95814-2725, (888) 466-2219, <a href="https://www.dmhc.ca.gov/">https://www.dmhc.ca.gov/</a>

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

### Does this plan provide Minimum Essential Coverage? Yes

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? Yes

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.

<sup>\*</sup> For more information about limitations and exceptions, see <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021">https://eoc.anthem.com/eocdps/ca/5SYLSMG01012021</a>.

#### 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 charactery)	are and a	Managing Joe's Type 2 Diabe (a year of routine in-network care of controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other copayment</li> </ul>	\$2,200 \$85 40% \$20	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other copayment</li> </ul>	\$2,200 \$85 40% \$20	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other copayment</li> </ul>	\$2,200 \$85 40% \$20
This EXAMPLE event includes services:  Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood of Specialist visit (anesthesia)	ces	This EXAMPLE event includes servilike:  Primary care physician office visits (in disease education)  Diagnostic tests (blood work)  Prescription drugs  Durable medical equipment (glucose medical)	ecluding	This EXAMPLE event includes ser like:  Emergency room care (including medical price in the control of the contr	ical supplies) s)
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<u>Cost Sharing</u>	# <b>2.2</b> 00	<u>Cost Sharing</u>	<b>#2</b> 00	<u>Cost Sharing</u>	<b>#2</b> 000
Deductibles	\$2,200	<u>Deductibles</u>	\$300	<u>Deductibles</u>	\$2,000
Copayments	\$400	Copayments	\$2,000	Copayments	\$500
Coinsurance \$3,500		Coinsurance	\$0		
What isn't covered Limits or exclusions	\$60	What isn't covered Limits or exclusions	\$20	What isn't covered Limits or exclusions	\$0
The total Peg would pay is	11 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		\$20 <b>\$2,320</b>	The total Mia would pay is	\$2,500
The total Leg would pay is	φυ,100	The total joe would pay is	Ψ2,320	The total Wha would pay 18	φ2,500

(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 (855) 383-7248

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 7248-383 (855).

**Armenian (հայերեն).** Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (855) 383-7248։

Bassa (Băsóò Wùdù): Mì dyi dyi-diè-dè bě bédé bá céè-dè nìà ke 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 ke, dá (855) 383-7248.

Bengali (বাংলা): যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, তাংলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (৪55) 383-7248 —তে কল করুন।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဇုန်း (855) 383-7248 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(855) 383-7248。

Dinka (Dinka): Na non thiëëc në ke de ya thorë, ke yin non lon bë yi kuony ku wer alëu bë geer yic yin ne thon du ke cin weu taauë ke piny. Te kor yin ba jam wenë ran ye thok geryic, ke yin col (855) 383-7248.

**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 (855) 383-7248.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ در این مید هزینه ای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (855) 383-7248 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 (855) 383-7248.

**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 (855) 383-7248.

**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 (855) 383-7248.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ય વગર આપની ભાષામાં મદદ અને માહતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (855) 383-7248.

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 (855) 383-7248.

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 (855) 383-7248

**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 (855) 383-7248.

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 (855) 383-7248.

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 (855) 383-7248.

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 (855) 383-7248.

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 (855) 383-7248

**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、(855) 383-7248 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ (855) 383-7248 ។

**Kirundi (Kirundi):** Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura (855) 383-7248.

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면(855) 383-7248 로 문의하십시오.

Lao (ພາສາລາວ): ຖ້າທ່ານມີຄຳຖາມໃດໆກ່ຽວກັບເອກະສານນີ້, ທ່ານມີສິດໄດ້ຮັບຄວາມຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ເພື່ອໂອ້ລົມກັບລ່າມແປພາສາ, ໃຫ້ໂທຫາ (855) 383-7248.

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 (855) 383-7248.

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 (855) 383-7248

Oromo (Oromifaa): Sanadi kanaa wajiin walqabaate gaffi kamiyuu yoo qabduu tanaan, Gargaarsa argachuu fi odeeffanoo afaan ketiin kaffaltii alla argachuuf mirgaa qabdaa. Turjumaana dubaachuuf, (855) 383-7248 bilbilla.

**Pennsylvania Dutch (Deitsch):** Wann du Frooge iwwer selle Document hoscht, du hoscht die Recht um Helfe un Information zu griege in dei Schprooch mitaus Koscht. Um mit en Iwwersetze zu schwetze, ruff (855) 383-7248 aa.

**Polish (polski):** W przypadku jakichkolwiek pytań związanych z niniejszym dokumentem masz prawo do bezpłatnego uzyskania pomocy oraz informacji w swoim języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer (855) 383-7248.

**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 (855) 383-7248.

Punjabi (ਪੰਜਾਬੀ): ਜੇ ਤੁਹਾਡੇ ਇਸ ਦਸਤਾਵੇਜ਼ ਬਾਰੇ ਕੋਈ ਸਵਾਲ ਹੁੰਦੇ ਹਨ ਤਾਂ ਤੁਹਾਡੇ ਕੋਲ ਮੁਫ਼ਤ ਵਿੱਚ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੁੰਦਾ ਹੈ। ਇੱਕ ਦੁਭਾਸ਼ੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ, (855) 383-7248 ਤੇ ਕਾਲ ਕਰੋ।

Romanian (Română): Dacă aveți întrebări referitoare la acest document, aveți dreptul să primiți ajutor și informații în limba dumneavoastră în mod gratuit. Pentru a vă adresa unui interpret, contactați telefonic (855) 383-7248.

Russian (Русский): если у вас есть какие-либо вопросы в отношении данного документа, вы имеете право на бесплатное получение помощи и информации на вашем языке. Чтобы связаться с устным переводчиком, позвоните по тел. (855) 383-7248.

**Samoan (Samoa):** Afai e iai ni ou fesili e uiga i lenei tusi, e iai lou 'aia e maua se fesoasoani ma faamatalaga i lou lava gagana e aunoa ma se totogi. Ina ia talanoa i se tagata faaliliu, vili (855) 383-7248.

**Serbian (Srpski):** Ukoliko imate bilo kakvih pitanja u vezi sa ovim dokumentom, imate pravo da dobijete pomoć i informacije na vašem jeziku bez ikakvih troškova. Za razgovor sa prevodiocem, pozovite (855) 383-7248.

**Spanish (Español):** Si tiene preguntas acerca de este documento, tiene derecho a recibir ayuda e información en su idioma, sin costos. Para hablar con un intérprete, llame al (855) 383-7248.

**Tagalog (Tagalog):** Kung mayroon kang anumang katanungan tungkol sa dokumentong ito, may karapatan kang humingi ng tulong at impormasyon sa iyong wika nang walang bayad. Makipag-usap sa isang tagapagpaliwanag, tawagan ang (855) 383-7248.

Thai (ไทย): หากท่านมีคำถามใดๆ เกี่ยวกับเอกสารฉบับนี้ ท่านมีสิทธิ์ที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของท่านโดยไม่มีค่าใช้จ่าย โดยโทร (855) 383-7248 เพื่อพูดคุยกับล่าม

**Ukrainian (Українська):** якщо у вас виникають запитання з приводу цього документа, ви маєте право безкоштовно отримати допомогу й інформацію вашою рідною мовою. Щоб отримати послуги перекладача, зателефонуйте за номером: (855) 383-7248.

Vietnamese (Tiếng Việt): Nếu quý vị có bất kỳ thắc mắc nào về tài liệu này, quý vị có quyền nhận sự trợ giúp và thông tin bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Để trao đổi với một thông dịch viên, hãy gọi (855) 383-7248.

צו רעדן צו (**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 (**Yiddish**) אן איבערזעצער, רופט 853-7248 (855).

Yoruba (Yorùbá): Tí o bá ní eyíkéyň ibere nípa akosíle yň, o ní etó láti gba iranwó ati iwífún ní ede re lófeé. Bá wa ogbùfo kan soro, pe (855) 383-7248.

### It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1-800-537-7697) or online at <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>. Complaint forms are available at <a href="https://www.hhs.gov/ocr/office/file/index.html">https://www.hhs.gov/ocr/office/file/index.html</a>