

Will you pay less if you use a <u>network provider</u> ?	Yes, KeyCare PPO. See <u>www.anthem.com</u> or call 833-831- 0085 for a list of <u>Network</u> <u>Providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance</u> <u>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>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met.	ductible has been met.
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		What You	Will Pay	
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care	<b>Primary care</b> visit to treat an injury or illness	30% coinsurance	50% coinsurance	Virtual visits (Telehealth) benefits available.
provider's office	Specialist visit	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.
or clinic	Preventive care/screening/immunization	No cost share	50% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <b>provider</b> if the services you need are preventive. Travel immunizations are not covered.
If you have a test	Diagnostic test (x-ray, blood work)	30% coinsurance	50% <u>coinsurance</u>	none
	Imaging (CT/PET scans, MRIs)	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Preauthorization required

		What You	Will Pay		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need drugs to treat your illness or condition www.Express- Scripts.com	Tier 1	After deductible, Retail Co-pay - \$15 Mail Order Co-pay - \$37.50 Co-pay	N/A	Retail pharmacy drugs are limited to up to a 30-day or up to a 90- day supply of maintenance medications. You pay additional copays for retail fills that exceed 30 days. Home delivery drugs are limited to up to a 90-day day supply per fill. *If you visit an out-of-network pharmacy,	
	Tier 2	After deductible, Retail Co-Pay \$40 Mail Order Co-Pay \$100	N/A	you will pay the full cost of your prescription at the pharmacy and then file a claim for reimbursement. <u>Reimbursement will be based</u> on what a participating pharmacy would receive had the prescription been filled at a participating pharmacy.	
	Tier 3	After deductible, Retail Co-Pay \$75 Mail Order Co-Pay \$187.50	N/A	Your plan uses a preferred drug list (formulary) which identifies the status of covered drugs. Some drugs may require preauthorization, while other drugs are	
	Tier 4	After deductible, Accredo Specialty Pharmacy: 20% coinsurance up to a \$200 maximum	N/A	<ul> <li>subject to step therapy and quantity limit requirements. If the necessary preauthorization is not obtained, the drug may not be covered.</li> <li>Cap on insulin at \$50 for a 30 day supply and \$150 for a 90 day supply.</li> </ul>	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	50% <u>coinsurance</u>	none	
surgery	Physician/surgeon fees	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If you need immediate	Emergency room care	30% coinsurance	Covered as In- <u>Network</u>	none	

		What You	Will Pay	
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
medical attention	Emergency medical transportation	30% coinsurance	Covered as In- <u>Network</u>	none
	Urgent care	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none
If you have a	Facility fee (e.g., hospital room)	30% <u>coinsurance</u>	50% coinsurance	Precertification required.
hospital stay	Physician/surgeon fee	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none
If you need	Outpatient services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none
mental health, behavioral health, or substance abuse needs	Inpatient services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Precertification required.
If you are	Office visits	30% <u>coinsurance</u>	50% <u>coinsurance</u>	
pregnant	Childbirth/delivery professional services (OB-Gyn Dr.)	30% coinsurance	50% <u>coinsurance</u>	none
	Childbirth/delivery facility services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	

	Services You May Need	What You Will Pay			
Common Medical Event		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need help	Home health care	30% <u>coinsurance</u>	50% <u>coinsurance</u>	100 visit maximum/per calendar year.	
recovering or	Rehabilitation services	30% coinsurance	50% <u>coinsurance</u>	There is a 30-visit limit for physical and	
have other special health needs	Habilitation services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	occupational therapy, combined. 30-visit limit for speech therapy. Early Intervention Services Pre-determination of eligibility required.	
	Skilled nursing care	30% coinsurance	50% coinsurance	100 day per stay limit; pre-authorization required.	
	Durable medical equipment	30% coinsurance	50% coinsurance	none	
	Hospice service	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If your child needs dental or	Children's eye exam	\$15 copay/ visit	\$30 allowance/visit	One routine exam per calendar year.	
eye care					
	Children's glasses	Not covered	Not covered		
	Children's dental check-up	Not covered	Not covered	none	

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

#### Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

Bariatric Surgery Cosmetic surgery Dental care Hearing aids Infertility treatment Long term care Weight loss programs

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

Autism Spectrum Disorder Chiropractor care Routine eye care Acupuncture Coverage provided outside the United States. See www.bcbs.com/bluecardworldwide Home Private-duty nursing 16 hours/member/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 Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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 27401, Richmond, VA 23279

Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform

Virginia Bureau of Insurance, 1300 East Main Street, P. O. Box 1157, Richmond, VA 23218, (800) 552-7945

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

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

#### Does this plan meet the Minimum Value Standards? Yes

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

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



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</u> sharing 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 wellcontrolled condition) Mia's Simple Fracture (in-network emergency room visit and follow up care)

The <u>plan's</u> overall <u>deductible</u>	\$4,000
Specialist <u>coinsurance</u>	30%
Hospital (facility) <u>coinsurance</u>	30%
Other <u>coinsurance</u>	30%

## 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)

Total Example Cost	\$12,840

#### In this example, Peg would pay:

<u>Cost Sharing</u>		
<b>Deductibles</b>	\$4,000	
<u>Copayments</u>	\$0	
Coinsurance	\$2,350*	
What isn't covered		
Limits or exclusions	\$0	
The total Peg would pay is	\$6,350	

\*The coinsurance would have been \$2,652, but the coinsurance capped at \$2,350 as the OOP maximum was met.

- The <u>plan's</u> overall <u>deductible</u> \$4,000
   Primary Care <u>coinsurance</u> 30%
- Hospital (facility) <u>coinsurance</u> 30%
- Other <u>coinsurance</u> 30%

This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)

Total Example Cost \$7,460
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#### In this example, Joe would pay:

<u>Cost Sharing</u>		
<b>Deductibles</b>	\$4,000	
<u>Copayments</u>	\$60	
Coinsurance	\$1,020	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is	\$5,080	

The plan's overall <u>deductible</u>	\$4,000
Specialist <u>coinsurance</u>	30%
Hospital (facility) <u>coinsurance</u>	30%
Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)

Total Example Cost	\$2,010
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#### In this example, Mia would pay:

<u>Cost Sharing</u>	
<b>Deductibles</b>	\$2,010
<u>Copayments</u>	<b>\$</b> 0
<u>Coinsurance</u>	<b>\$</b> 0
What isn't covered	
Limits or exclusions	<b>\$</b> 0
The total Mia would pay is	\$2,010

## (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 833-831-0085

Amharic (አማርኛ)፦ ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማግኘት መብት አለዎት። አስተርጓሚ ለማናገር 833-831-0085 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 833-831-0085.

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՝ 833-831-0085։

Bassa (Băsóð Wùdù): M dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé m ké gbo-kpá-kpá kè bỗ kpõ dé m bídí-wùdùǔn bó pídyi. Bé m ké wudu-zììn-nyò dò gbo wùdù kɛ, dá 833-831-0085.

Bengali (বাংলা): যদি এই ভথ্য পুস্তিকার বিষয়ে আপনার কোনো প্রশ্ন থাকে, ভাহলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও ভথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা বলার জন্য কল করুন 833-831-0085

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖုန်း 833-831-0085 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 833-831-0085。

Dinka (Dinka): Na noŋ thiëëc në ke de yä thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gɛɛr yic yin ne thoŋ du ke cin wëu tääuë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col 833-831-0085.

**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 833-831-0085.

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 833-831-0085 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 833-831-0085.

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 833-831-0085.

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 833-831-0085.

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 833-831-0085.

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 833-831-0085.

## 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 833-831-0085 ।

**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 833-831-0085.

Igbo (Igbo): O bụr ụ na i nwere ajuju o bụla gbasara akwukwo a, i nwere ikike inweta enyemaka na ozi n'asụsụ gi na akwughi ụgwo o bụla. Ka gi na okowa okwu kwuo okwu, kpoo 833-831-0085.

**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 833-831-0085.

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 833-831-0085.

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 833-831-0085

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、833-831-0085 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ 833-831-0085 ។

Kirundi (Kirundi): Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura 833-831-0085.

Korean (**한국어**): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면 833-831-0085 로 문의하십시오.

Lao (ພາສາລາວ): ຖ້າທ່ານມີຄຳຖາມໃດໆກ່ຽວກັບເອກະສານນີ້, ທ່ານມີສິດໄດ້ຮັບຄວາມຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ເພື່ອໂອ້ລົມກັບລ່າມແປພາສາ, ໃຫ້ໂທຫາ 833-831-0085.

Navajo (**Diné**): Díí naaltsoos biká'ígií łahgo bína'ídíłkidgo ná bohónéedzá dóó bee ahóót'i' t'áá ni nizaad k'ehji bee nił hodoonih t'áadoo bááh ílínígóó. Ata' halne'ígií ła' bich'i' hadeesdzih nínízingo koji' hodíílnih 833-831-0085.

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 833-831-0085

**Oromo (Oromifaa):** Sanadi kanaa wajiin walqabaate gaffi kamiyuu yoo qabduu tanaan, Gargaarsa argachuu fi odeeffanoo afaan ketiin kaffaltii alla argachuuf mirgaa qabdaa. Turjumaana dubaachuuf, 833-831-0085 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 833-831-0085.

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## 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, 833-831-0085 ਤੇ ਕਾਲ ਕਰੋ।

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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 833-831-0085.

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 833-831-0085.

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## Thai **(ไทย):** หากท่านมีคำถามใดๆ เกี่ยวกับเอกสารฉบับนี้ ท่านมีสิทธิ์ที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของท่านโดยไม่มีค่าใช้จ่าย โดยโทร 833-831-0085 เพื่อพูดคุยกับล่าม

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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 833-831-0085.

Yoruba (Yorùbá): Tí o bá ní èyíkéyň ibèrè nípa àkosílę yň, o ní ệtó láti gba ìrànwó àti ìwífún ní èdè rẹ lófệé. Bá wa ògbùfộ kan sộrộ, pe 833-831-0085.

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