Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

Coverage Period: 01/01/2019 - 12/31/2019

Virginia Bankers Association PPO \$4000 (KeyCare PPO)

Coverage for: Individual + Family | Plan Type: HSA



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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/aso">https://eoc.anthem.com/eocdps/aso</a>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <a href="https://eoc.anthem.com/eocdps/aso">www.healthcare.gov/sbc-glossary/</a> or call 833-592-9956 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall Calendar Year deductible?	\$4,000/member or \$8,000/family for In-Network Providers and Out-of-Network Providers combined.	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. In-Network <u>Preventive care</u> and annual Vision exam for In- Network <u>Providers</u> .	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?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the Medical and Prescription out-of-pocket limit for this plan?	\$6,350/ member or \$12,700/family for In- <u>Network</u> <u>Providers</u> . \$6,350/ member or \$12,700/family for Out-of- <u>Network Providers</u> .	The Medical and prescription <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 out-of-pocket limit?	Cost share of routine vision care,  Premiums, Balanced-Billed  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 network provider?	Yes, KeyCare PPO. See  www.anthem.com or call 833-592- 9956 for a list of Network  Providers.	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 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.

		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	Primary care visit to treat an injury or illness	30% coinsurance	50% coinsurance	none
provider's office	Specialist visit	30% coinsurance	50% coinsurance	none
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% coinsurance	none
	Imaging (CT/PET scans, MRIs)	30% coinsurance	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  More information	Tier 1*	After deductible, Retail or Accredo Specialty Pharmacy: \$15/prescription at Level 1 pharmacy. \$25/ prescription at Level 2 pharmacy. Home delivery: \$38 copay/prescription.	After deductible, **Retail: Same as Level 2 cost share: \$25/ prescription Home delivery: not covered.	Retail, Accredo Specialty Pharmacy, and home delivery copays and coinsurance apply until out-of pocket is met.  There is a combined medical and prescription drug out of pocket. In-network providers:  \$6,350 Individual /\$12,700 Family  Out-of-network providers:  \$6,350 Individual /\$12,700 Family
about prescription drug coverage is available at http://www.anthe m.com/pharmacyi nformation/	Tier 2*	After deductible, Retail or Accredo Specialty Pharmacy: \$40/prescription at Level 1 pharmacy. \$50/ prescription Level 2 pharmacy. Home delivery: \$100/ prescription	After deductible, **Retail: Same as Level 2 cost share: \$50/ prescription Home delivery: not covered.	*Medications on the Preventive Plus Drug list are not subject to the deductible.  Retail pharmacy drugs are limited to a 30-day or 90- day supply. You pay additional copays for retail fills that exceed 30 days. Home delivery drugs are limited to a 90-day day supply.
Essential Drug Formulary	Tier 3*	After deductible, Retail or Accredo Specialty Pharmacy: \$75/prescription at Level 1 pharmacy. \$85/ prescription at Level 2 pharmacy. Home delivery: \$188/ prescription	After deductible,  ** Retail: Same as Level 2 cost share:  \$85/ prescription Home delivery: not covered.	**If you visit an out-of-network pharmacy, you will pay the full cost of your prescription at the pharmacy then file a claim for reimbursement. Reimbursement will be based on what a participating pharmacy would receive had the prescription been filled at a participating pharmacy.
	Tier 4*	After deductible, Accredo Specialty Pharmacy: 20% coinsurance/ prescription/up to a \$200 maximum	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 subject to step therapy and quantity limit requirements. If the necessary

		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
				preauthorization is not obtained, the drug may not be covered.  ***Must be purchased through Accredo Specialty Pharmacy.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	50% coinsurance	none
surgery	Physician/surgeon fees	30% coinsurance	50% coinsurance	none
If you need immediate	Emergency room care	30% coinsurance	Covered as In- <u>Network</u>	none
medical attention	Emergency medical transportation	30% coinsurance	Covered as In- <u>Network</u>	none
	<u>Urgent care</u>	30% coinsurance	50% coinsurance	none
If you have a	Facility fee (e.g., hospital room)	30% coinsurance	50% coinsurance	Precertification required.
hospital stay	Physician/surgeon fee	30% coinsurance	50% coinsurance	none
If you need	Outpatient services	30% coinsurance	50% coinsurance	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% coinsurance	
pregnant	Childbirth/delivery professional services (OB-Gyn Dr.)	30% coinsurance	50% coinsurance	none
	Childbirth/delivery facility services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	

		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 help	Home health care	30% coinsurance	50% coinsurance	100 visit maximum/per calendar year.
recovering or	Rehabilitation services	30% coinsurance	50% coinsurance	There is a 30-visit limit for physical and
have other special health needs	Habilitation services	30% coinsurance	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% coinsurance	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.)

Acupuncture 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 plan document.)
Autism Spectrum Disorder	Coverage provided outside the United States. See
Chiropractor care	www.bcbs.com/bluecardworldwide
Routine eye care	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 <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <a href="Marketplace">Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="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 27401, Richmond, VA 23279

Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>

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

If you don't have <u>Minimum Essential Coverage</u> for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

#### 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.-----

## 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)

■ The <u>plan's</u> overall <u>deductible</u>	\$4,000
Specialist coinsurance	30%
■ Hospital (facility) <i>coinsurance</i>	30%
Other <i>coinsurance</i>	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
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In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$4,000	
Copayments	\$0	
Coinsurance	\$2,350*	
What isn't covered		
Limits or exclusions	\$0	
The total Peg would pay is	\$6,350	
*The coincurance would have been \$2.652 but		

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

Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

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

# This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

**Prescription drugs** 

Durable medical equipment (glucose meter)

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

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

Mia's Simple Fracture (in-network emergency room visit and follow up care)

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

# This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (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:

Cost Sharing	
<u>Deductibles</u>	\$2,010
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$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 833-592-9956

Amharic (አ**ጣር**ኛ)፦ ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የጣባኘት መብት አለዎት። አስተርጓሚ ለጣናገር 833-592-9956 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 9956-833.

**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՝ 833-592-9956։

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 kpố dé mì bídí-wùdùǔn bó pídyi. Bé mì ké wudu-zììn-nyò dò gbo wùdù ke, dá 833-592-9956.

Bengali (বাংলা): যদি এই তথ্য পুস্তিকার বিষয়ে আপনার কোনো প্রশ্ন থাকে, ভাহলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা বলার জন্য কল করুল 833-592-9956

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဇုန်း 833-592-9956 သို့ စေါ် 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 833-592-9956。

Dinka (Dinka): Na noŋ thiẽc nẽ kẻ dẻ yã thorë, kẻ yin noŋ loŋ bẽ yi kuôny ku wêr alều bề gεεr yic yin nẻ thoŋ du kẻ cin wều tääuë kẻ piny. Tẻ kôr yin bà jam wënë ran yẻ thok geryic, kẻ yin col 833-592-9956.

**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 833-592-9956.

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 833-592-592 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 833-592-9956.

**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 833-592-9956.

**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 833-592-9956.

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 833-592-9956.

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 833-592-9956.

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 833-592-9956

**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 833-592-9956.

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 833-592-9956.

**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 833-592-9956.

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 833-592-9956.

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 833-592-9956

**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、833-592-9956 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ 833-592-9956 ។

**Kirundi (Kirundi):** Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura 833-592-9956.

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면 833-592-9956 로 문의하십시오.

Lao (ພາສາລາວ): ຖ້າທ່ານມີຄຳຖາມໃດໆກ່ຽວກັບເອກະສານນີ້, ທ່ານມີສິດໄດ້ຮັບຄວາມຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ເພື່ອໂອ້ລົມກັບລ່າມແປພາສາ, ໃຫ້ໂທຫາ 833-592-9956.

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 833-592-9956.

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 833-592-9956

Oromo (Oromifaa): Sanadi kanaa wajiin walqabaate gaffi kamiyuu yoo qabduu tanaan, Gargaarsa argachuu fi odeeffanoo afaan ketiin kaffaltii alla argachuuf mirgaa qabdaa. Turjumaana dubaachuuf, 833-592-9956 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 833-592-9956.

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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, 833-592-9956 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 833-592-9956.

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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 ogbufo kan soro, pe 833-592-9956.

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