

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services Aspirus, Inc.

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, visit https://www.aspirushealthplan.com/group-individual/files/COCs/. For definitions of common terms, such as allowed amount, balance billing, coinsurance copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call 1-866-631-5404 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	ANI Network: \$1,750/\$3,500 (individual/family) Signature Network: \$2,000/\$4,000 (individual/family) Out-of-Network: \$7,500/\$15,000 (individual/family)	Generally, you must pay all of the costs from providers 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 deductible.
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> services are covered before you meet your deductible.	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 preventive services without <u>cost-sharing</u> and before you meet your deductible. See a list of covered preventive services at <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	ANI Network: \$4,000/\$8,000 (individual/family) Signature Network: \$4,500/\$9,000 (individual/family) Out-of-Network: \$10,000/\$20,000 (individual/family)	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-</u> <u>pocket limit</u> ?	Premiums, balance-billing charges, penalties on preauthorization services and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://p1.aspirushealthplan.com/find-a- doctor/ or call 1-866-631-5404 for a list of <u>network</u> <u>providers</u> .	This <u>plan</u> uses a tiered <u>provider network</u> . You will pay the least if you use a <u>provider</u> in the ANI Network. You pay more if you use a Signature Network provider. 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 provider's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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

What You Will Pay					
Common Medical Event	Services You May Need	ANI Preferred Network (You will pay the least)	Tier 2 In-network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$25 <u>copayment</u> /visit; <u>deductible</u> does not apply to the office visit charge.	\$30 <u>copayment</u> /visit; <u>deductible</u> does not apply to the office visit charge.	50% coinsurance	A <u>copayment</u> applies to chiropractic visits.
	<u>Specialist</u> visit	\$50 <u>copayment</u> /visit; <u>deductible</u> does not apply to the office visit charge.	\$60 <u>copayment</u> /visit; <u>deductible</u> does not apply to the office visit charge.	50% coinsurance	None
	Preventive care/screening /immunization	No charge (<u>deductible</u> does not apply)	No charge (<u>deductible</u> does not apply)	50% coinsurance	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
	Diagnostic test (x-ray, blood work)	15% coinsurance	20% coinsurance	50% coinsurance	Genetic testing requires prior authorization. Benefits may not be payable if you do not obtain prior authorization.
If you have a test	Imaging (CT/PET scans, MRIs)	Deductible, 15% <u>coinsurance</u> , and \$150 <u>copayment</u> per occurrence of back/hips/knee. All other imaging <u>deductible</u> and 15% <u>coinsurance</u> .	Deductible, 20% <u>coinsurance</u> , and \$150 <u>copayment</u> per occurrence of back/hips/knee. All other imaging <u>deductible</u> and 20% <u>coinsurance</u> .	Deductible, 50% <u>coinsurance</u> , and \$150 <u>copayment</u> per occurrence of back/hips/knee. All other imaging <u>deductible</u> and 50% <u>coinsurance</u> .	None

			What You Will Pay		
Common Medical Event	Services You May Need	ANI Preferred Network (You will pay the least)	Tier 2 In-network Provider (You will pay more)	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 about prescription drug coverage is available at https://aspirushealthplan.com/resources/pharmacy/	Generic drugs	31-Day Supply Tier 1: \$10 copayment or at cost if lower Tier 2: 20% up to maximum of \$50 Tier 3: 30% up to maximum of \$75 93-Day Supply Tier 1: \$20 copayment or at cost if lower Tier 2: 20% up to a maximum of \$100 Tier 3: 30% up to a maximum of \$150	31-Day Supply Tier 1: \$10 copayment or at cost if lower Tier 2: 20% up to maximum of \$50 Tier 3: 30% up to maximum of \$75 93-Day Supply Tier 1: \$20 copayment or at cost if lower Tier 2: 20% up to a maximum of \$100 Tier 3: 30% up to a maximum of \$150	Not covered	Deductible does not apply to prescription drugs purchased from a pharmacy. If you choose a non-participating pharmacy, you are responsible for payment. Maintenance medications are required to be dispensed in a 93 day supply through Aspirus Retail Pharmacy or Aspirus Mail Order.
	Preferred brand drugs	31-Day Supply Tier 1: \$10 copayment or at cost if lower Tier 2: 20% up to maximum of \$50 Tier 3: 30% up to maximum of \$75 93-Day Supply Tier 1: \$20 copayment or at cost if lower Tier 2: 20% up to a maximum of \$100 Tier 3: 30% up to a maximum of \$150	31-Day Supply Tier 1: \$10 copayment or at cost if lower Tier 2: 20% up to maximum of \$50 Tier 3: 30% up to maximum of \$75 93-Day Supply Tier 1: \$20 copayment or at cost if lower Tier 2: 20% up to a maximum of \$100 Tier 3: 30% up to a maximum of \$150	Not covered	Deductible does not apply to prescription drugs purchased from a pharmacy. If you choose a non-participating pharmacy, you are responsible for payment. Maintenance medications are required to be dispensed in a 93 day supply through Aspirus Retail Pharmacy or Aspirus Mail Order.
	Non-preferred brand drugs	31-Day Supply Tier 1: \$10 copayment or at cost if lower Tier 2: 20% up to maximum of \$50 Tier 3: 30% up to maximum of \$75 93-Day Supply Tier 1: \$20 copayment or at cost if lower Tier 2: 20% up to a maximum of \$100 Tier 3: 30% up to a maximum of \$150	31-Day Supply Tier 1: \$10 <u>copayment</u> or at cost if lower Tier 2: 20% up to maximum of \$50 Tier 3: 30% up to maximum of \$75 93-Day Supply Tier 1: \$20 <u>copayment</u> or at cost if lower Tier 2: 20% up to a maximum of \$100 Tier 3: 30% up to a maximum of \$150	Not covered	Deductible does not apply to prescription drugs purchased from a pharmacy. If you choose a non-participating pharmacy, you are responsible for payment. Maintenance medications are required to be dispensed in a 93 day supply through Aspirus Retail Pharmacy or Aspirus Mail Order.
	Specialty drugs	20% up to maximum of \$150 for 30-day supply	20% up to maximum of \$150 for 30-day supply	Not covered	<u>Specialty drugs</u> are limited to a 30-day supply.

* For more information about limitations and exceptions, see the Plan or policy document at www.aspirushealthplan.com

			What You Will Pay		
Common Medical Event	Services You May Need	ANI Preferred Network (You will pay the least)	Tier 2 In-network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% coinsurance	20% coinsurance	50% coinsurance	Deductible applies.
	Physician/surgeon fees	15% coinsurance	20% coinsurance	50% coinsurance	Deductible applies.
If you need immediate medical attention	<u>Emergency room</u> <u>services</u>	\$300 <u>copayment</u> /emergency room charge and <u>deductible</u> and 15% <u>coinsurance</u> for other emergency room services	\$300 <u>copayment</u> /emergency room charge and <u>deductible</u> and 15% <u>coinsurance</u> for other emergency room services	\$300 <u>copayment</u> /emergency room charge and <u>deductible</u> and 15% <u>coinsurance</u> for other emergency room services	The participating <u>provider deductible</u> applies to Emergency room care and <u>emergency medical transportation</u> provided by both participating and non- participating providers.
	Emergency medical transportation	15% coinsurance	15% <u>coinsurance</u>	15% <u>coinsurance</u>	The participating <u>provider deductible</u> applies to Emergency room care and <u>emergency medical transportation</u> provided by both participating and non- participating providers.
	<u>Urgent care</u>	\$50 <u>copayment/urgent</u> <u>care</u> visit; <u>deductible</u> does not apply	\$60 <u>copayment/urgent</u> <u>care</u> visit; <u>deductible</u> does not apply	50% coinsurance	The <u>deductible</u> is waived for an <u>urgent</u> <u>care</u> office visit provided by a participating provider.
If you have a hospital stay	Facility fee (e.g., hospital room)	15% coinsurance	20% coinsurance	50% coinsurance	Deductible applies. All non-emergent inpatient hospital stays require prior authorization. Benefits may not be payable if you do not obtain prior authorization.
	Physician/surgeon fees	15% coinsurance	20% coinsurance	50% coinsurance	Deductible applies. All non-emergent inpatient hospital stays require prior authorization. Benefits may not be payable if you do not obtain prior authorization.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 <u>copayment</u> /visit; <u>deductible</u> does not apply to the office visit charge.	\$30 <u>copayment</u> /visit; <u>deductible</u> does not apply to the office visit charge.	50% coinsurance	None
	Inpatient services	15% coinsurance	20% coinsurance	50% coinsurance	All non-emergent inpatient hospital stays require prior authorization. Benefits may not be payable if you do not obtain prior authorization.
If you are pregnant	Office visits	\$25 <u>copayment</u> /visit; <u>deductible</u> does not apply to the office visit charge.	\$30 <u>copayment</u> /visit; <u>deductible</u> does not apply to the office visit charge.	50% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of services, <u>copayment</u> , <u>coinsurance</u> , <u>deductible</u> may apply. Maternity care may include tests and services described

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					elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	15% coinsurance	20% <u>coinsurance</u>	50% coinsurance	Cost sharing does not apply to certain preventive services. Depending on the type of services, <u>copayment</u> , <u>coinsurance</u> , <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Non-emergent inpatient hospital stays require prior authorization. Benefits may not be payable if you do not obtain prior authorization.
	Childbirth/delivery facility services	15% coinsurance	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Cost sharing does not apply to certain preventive services. Depending on the type of services, <u>copayment</u> , <u>coinsurance</u> , <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Non-emergent inpatient hospital stays require prior authorization. Benefits may not be payable if you do not obtain prior authorization.
	Home health care	15% coinsurance	20% coinsurance	50% coinsurance	Coverage is limited to 40 visits/year.
If you need help recovering or have other special health needs	Rehabilitation services	\$25 <u>copayment</u> /visit; <u>deductible</u> does not apply	\$30 <u>copayment</u> /visit; <u>deductible</u> does not apply	50% coinsurance	Physical/Speech/Occupational therapy is limited to 40 visits per calendar year. Aquatic therapy is limited to 20 visits per calendar year. Physical/Speech/Occupational therapy provided by a non-participating <u>provider</u> requires prior authorization. Benefits may not be payable if you do not obtain prior authorization.
	Habilitation services	\$25 <u>copayment</u> /visit; <u>deductible</u> does not apply	\$30 <u>copayment</u> /visit; <u>deductible</u> does not apply	50% coinsurance	Physical/Speech/Occupational therapy is limited to 40 visits per calendar year. Aquatic therapy is limited to 20 visits per calendar year. Physical/Speech/Occupational therapy provided by a non-participating <u>provider</u> requires prior authorization. Benefits may not be payable if you do not obtain prior authorization.
	Skilled nursing care	15% coinsurance	20% coinsurance	50% coinsurance	Coverage is limited to 30 days per confinement in a skilled nursing facility. All non-emergent admissions require prior

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					authorization. Benefits may not be payable if you do not obtain prior authorization.
	<u>Durable medical</u> equipment	15% coinsurance	20% coinsurance	50% coinsurance	Prior authorization required for: - All CPAP purchases and rentals - Purchases over \$1,000 - Rentals over \$750 Benefits may not be payable if you do not obtain prior authorization.
	Hospice service	15% coinsurance	20% coinsurance	50% coinsurance	Hospice services require prior authorization. Benefits may not be payable if you do not obtain prior authorization.
	Children's eye exam	No charge (<u>deductible</u> does not apply)	No charge (<u>deductible</u> does not apply)	50% coinsurance	None
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	Not covered	None
Excluded Services & Other Covered Services:	·				
Services your plan Generally Does NOT Cover (Che	ck your policy or <u>plan</u> doo	ument for more information	tion and a list of any oth	er <u>excluded services</u> .)	
• Abortion (except when the life of the mother is endang	ered) • Acupuncture)		Cosmetic surgery	
Infertility treatment	Long-term care			 Non-emergency care when traveling outside the U.S. 	
Private-duty nursing (except ventilator dependents)	Routine foot	care (except certain condi	tions)	 Weight loss programs counseling/screening) 	(except preventive obesity

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)				
Bariatric surgery (limits apply)	Chiropractic care	Hearing aids (every 3 years, up to age 19)		
Routine eye care (Adult)				

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: for the Wisconsin Office of the Commissioner of Insurance at 1-800-236-8517; or the Department of Health and Human Services at 1-877-267-2323 x 61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights:

There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information 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: Aspirus Health Plan at 866-631-5404. You may also contact your state insurance department at 1-800-236-8517.

Does this plan provide Minimum Essential Coverage? Yes

* For more information about limitations and exceptions, see the <u>Plan</u> or policy document at <u>www.aspirushealthplan.com</u>

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.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 866-631-5404. Hmong (Hmoob): Kev pab nyob rau hauv Hmoob hu 866-631-5404. Traditional Chinese (傳統中文): 有關中文協助,請致電 866-631-5404. German (Deutsch): Für Hilfe in deutscher Sprache rufen 866-631-5404.

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

PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1146. The time required to complete this information collection is estimated to average 0.08 hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

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)

\$1,750

\$50

15% 15%

\$12,700

- The <u>plan's</u> overall <u>deductible</u>
- Specialist copayment
- Hospital (facility) <u>coinsurance</u>
- Other <u>coinsurance</u>

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	
In this example, Peg would pay:	

Cost Sharing	
Deductibles	\$1750
<u>Copayments</u>	\$10
Coinsurance	\$1600
What isn't covered	
Limits or Exclusions	\$60
The total Peg would pay is	\$3,420

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other coinsurance 	\$1,750 \$50 15% 15%
This EXAMPLE event includes services Primary care physician office visits (including dis	s like:
Diagnostic tests (blood work)	

Prescription drugs

Durable Medical Equipment (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would pay:	
Cost Sharing	
Deductibles	\$900
<u>Copayments</u>	\$600
Coinsurance	\$0
What isn't covered	
Limits or Exclusions	\$20
The total Joe would pay is	\$1,520

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

The <u>plan's</u> overall <u>deductible</u>	\$1,750
Specialist copayment	\$50
 Hospital (facility) <u>copayment</u> 	\$300
Other <u>coinsurance</u>	15%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic tests (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
In this example, Mia would pay:	
Cost Sharing	
Deductibles	\$1700
<u>Copayments</u>	\$600
Coinsurance	\$
What isn't covered	
Limits or Exclusions	\$0
The total Mia would pay is	\$2,300

Note: These numbers assume the patient received care from a Tier 1 In-network provider. If you receive care from other in-network providers your costs may be higher.

The plan would be responsible for the other costs of these EXAMPLE covered services.

Nondiscrimination & Language Access Policy



Discrimination is Against the Law. Aspirus Health Plan, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, (including sex characteristics, including intersex traits; pregnancy or related conditions; sexual orientation, gender identity and sex stereotypes), consistent with the scope of sex discrimination described at 45 CFR § 92.101(a)(2). Aspirus Health Plan, Inc. does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

Aspirus Health Plan, Inc.:

Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:

- Qualified sign language interpreters.

- Written information in other formats (large print, audio, accessible electronic formats, other formats).

Provides free language assistance services to people whose primary language is not English, which may include:

- Qualified interpreters.
- Information written in other languages.

If *you* need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact the Nondiscrimination Grievance Coordinator at the address, phone number, fax number, or email address below.

If you believe that Aspirus Health Plan, Inc. has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Nondiscrimination Grievance Coordinator Aspirus Health Plan, Inc. PO Box 1890 Southampton, PA 18966-9998 Phone: 1-866-631-5404 (TTY: 711) Fax: 763-847-4010 Email: customerservice@aspirushealthplan.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Nondiscrimination Grievance Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1.800.368.1019, 800.537.7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html. This notice is available at Aspirus Health Plan, Inc.'s website: https://aspirushealthplan.com/webdocs/70021-AHP-NonDiscrim_Lang-Assist-Notice.pdf.

Language Assistance Services

Albanian: KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-866-631-5404 (TTY: 711). (711 : تنبيه إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية متاحة لك مجاناً اتصل بن اعلى رقم الهاتف 1-866-631-5404 (TTY: 711). French: ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-631-5404 (ATS: 711). German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zurVerfügung. Rufnummer: 1-866-631-5404 (TTY: 711).

Hindi: _यान द_: य_द आप िहंदी बोलते ह_ तो आपके िलए मु_त म_ भाषा सहायता सेवाएं उपल_ध ह_। 1-866-631-5404 (TTY: 711) पर कॉल कर_। Hmong: LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-866-631-5404 (TTY: 711).

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다.1-866-631-5404 (TTY: 711)번으로 전화해 주십시오.

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer1-866-631-5404 (TTY: 711).

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода.Звоните 1-866-631-5404 (телетайп: 711). Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al1-866-631-5404 (TTY: 711).

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nangwalang bayad. Tumawag sa 1-866-631-

5404 (TTY: 711).

Traditional Chinese: 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請 致電 1-866-631-5404 (TTY: 711)

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-866-631-5404 (TTY: 711). Pennsylvania Dutch: Wann du Deitsch (Pennsylvania German / Dutch) schwetzscht, kannscht du mitaus Koschte ebbergricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-866-631-5404 (TTY: 711).

Lao: ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ,ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-866-631-5404 (TTY: 711).