A Division of Health Care Service Corporation, a Mutual Legal Reserve Company

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, visit www.bcbsil.com/bb/ind/bb bp3a17bceiilp il 2024.pdf or by calling 1-800-541-2768. For general definitions of common terms, such as allowed amount, balance billing,

<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 <u>www.healthcare.gov/sbc-glossary/</u> or call 1-855-756-4448 to request a copy.

| Important Questions   | Answers  | Why This Matters:  |
|---|--|--|
| What is the overall<br><u>deductible</u> ?                                | \$0 at Indian Health Care <u>Provider</u> or with<br>IHCP <u>referral</u> at non-IHCP; or<br>Individual: Participating \$7,500; Non-<br>Participating \$15,000<br>Family: Participating \$15,000; Non-<br>Participating \$45,000 | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u><br>begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their<br>own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members<br>meets the overall family <u>deductible</u> .   |
| Are there services covered<br>before you meet your<br><u>deductible</u> ? | Yes. Services from Indian Health Care<br><u>Providers</u> , In-Network Preventive Health<br>Care Services and <u>prescription drugs</u> are<br>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 <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 <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</u><br><u>limit</u> for this <u>plan</u> ?   | Individual: Participating \$9,450; Non-<br>Participating Unlimited<br>Family: Participating \$18,900; Non-<br>Participating Unlimited  | 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<br>the <u>out-of-pocket 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 out-of-pocket limit.   |
| Will you pay less if you use<br>a <u>network provider</u> ?               | Yes. See<br>www.bcbsil.com/bluechoicepreferredppo<br>or call 1-800-541-2768 for a list of<br>Participating <u>Providers</u> .  | You pay the least if you use a <u>provider</u> in IHCP <u>Network</u> . You pay more if you use a <u>provider</u> in Non-IHCP <u>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</u> '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<br>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   |  |   |
|--------|---|--|---|---|--|---|
|        |   | Services You May Need                            | Indian Health Care<br>Provider (IHCP)<br>(You will pay the least) | Non-IHCP In-Network<br>Provider<br>(You will pay more)                                  | Non-IHCP Out-of-<br>Network Provider<br>(You will pay the most)  | Limitations, Exceptions, & Other<br>Important Information   |
|        |   | Primary care visit to treat an injury or illness | No Charge   | 40% <u>coinsurance</u>  | 50% <u>coinsurance</u>   | Virtual Visits: 40% <u>coinsurance</u> . See your benefit booklet* for details.   |
|        | If you visit a health care provider's office or | <u>Specialist</u> visit                          | No Charge   | 50% <u>coinsurance</u>  | 50% <u>coinsurance</u>   | Cost sharing waived at non-IHCP with IHCP referral.   |
| clinic | Preventive care/screening/<br>immunization      | No Charge  | No Charge; <u>deductible</u><br>does not apply                    | 50% <u>coinsurance</u>  | You may have to pay for services that<br>aren't preventive. Ask your <u>provider</u> if the<br>services needed are preventive. Then<br>check what your <u>plan</u> will pay for. |   |
|        | lf you have a test                              | <u>Diagnostic test</u> (x-ray, blood<br>work)    | No Charge   | Freestanding Facility:<br>40% <u>coinsurance</u><br>Hospital: 50%<br><u>coinsurance</u> | 50% coinsurance  | <u>Preauthorization</u> may be required; see your<br>benefit booklet* for details.<br><u>Cost sharing</u> waived at non-IHCP with<br>IHCP <u>referral</u> . |
|        |   | Imaging (CT/PET scans,<br>MRIs)                  | No Charge   | Freestanding Facility:<br>40% <u>coinsurance</u><br>Hospital: 50%<br><u>coinsurance</u> | 50% <u>coinsurance</u>   | Preauthorization may be required; see your<br>benefit booklet* for details.<br><u>Cost sharing</u> waived at non-IHCP with<br>IHCP <u>referral</u> .        |

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|   |   |   | What You Will Pay  |   |  |
|---|---|---|--|---|--|
| Common<br>Medical Event   | Services You May Need                             | Indian Health Care<br>Provider (IHCP)<br>(You will pay the least) | Non-IHCP In-Network<br>Provider<br>(You will pay more)   | Non-IHCP Out-of-<br>Network Provider<br>(You will pay the most) | Limitations, Exceptions, & Other<br>Important Information  |
|   | Generic drugs (Preferred)                         | No Charge   | Retail -<br>\$150/prescription<br>Mail - \$450/prescription;<br><u>deductible</u> does not<br>apply            | \$150/prescription;<br><u>deductible</u> does not<br>apply      | Limited to a 30-day supply at retail (or a 90-<br>day supply at a <u>network</u> of select retail<br>pharmacies). Up to a 90-day supply at mail<br>order. <u>Specialty drugs</u> are limited to a 30-  |
| If you need drugs to  | Generic drugs (Non-<br>Preferred)                 | No Charge   | Retail -<br>\$175/prescription<br>Mail - \$525/prescription;<br><u>deductible</u> does not<br>apply            | \$175/prescription;<br><u>deductible</u> does not<br>apply      | day supply except for certain FDA-<br>designated dosing regimens. Payment of<br>the difference between the cost of a brand<br>name drug and a generic may also be<br>required if a generic drug is available. Any<br>differences between the cost of the generic                 |
| treat your illness or<br>condition<br>More information about<br>prescription drug | Brand drugs (Preferred)                           | No Charge   | Retail -<br>\$200/prescription<br>Mail - \$600/prescription;<br><u>deductible</u> does not<br>apply            | \$200/prescription;<br><u>deductible</u> does not<br>apply      | drug and the cost of the brand name drug<br>will apply to the <u>deductible</u> or out-of-pocket<br>maximum. The applicable <u>cost sharing</u> (by<br>tier) and the cost difference between the<br>generic and brand will never exceed the                                      |
| coverage is available at www.bcbsil.com/rx24/6T                                   | Brand drugs (Non-<br>Preferred)                   | No Charge   | Retail -<br>\$250/prescription<br>Mail - \$750/prescription;<br><u>deductible</u> does not<br>apply            | \$250/prescription;<br><u>deductible</u> does not<br>apply      | overall cost of the drug. All Out-of-Network<br>prescriptions are subject to a 50%<br>additional charge after the applicable<br><u>copayment/coinsurance</u> . Additional charge<br>will not apply to any <u>deductible</u> or out-of-<br>pocket amounts. The amount you may pay |
|   | Specialty drugs (Preferred)                       | No Charge   | \$275/prescription;<br><u>deductible</u> does not<br>apply   | \$275/prescription;<br><u>deductible</u> does not<br>apply      | per 30-day supply of a covered insulin drug,<br>regardless of quantity or type, shall not<br>exceed \$100, when obtained from a  |
|   | <u>Specialty drugs</u> (Non-<br>Preferred)        | No Charge   | \$500/prescription;<br><u>deductible</u> does not<br>apply   | \$500/prescription;<br><u>deductible</u> does not<br>apply      | Preferred Participating or Participating<br>Pharmacy.  |
| If you have outpatient surgery  | Facility fee (e.g.,<br>ambulatory surgery center) | No Charge   | Freestanding Facility:<br>\$600/visit plus 40%<br>coinsurance<br>Hospital: \$600/visit plus<br>50% coinsurance | \$2,000/visit plus 50%<br><u>coinsurance</u>                    | Preauthorization may be required.<br>For Outpatient Infusion Therapy, see your<br>benefit booklet* for details.<br>Cost sharing waived at non-IHCP with  |
|   | Physician/surgeon fees                            | No Charge   | \$200/visit plus 50%<br>coinsurance  | 50% <u>coinsurance</u>  | IHCP <u>referral</u> .   |

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|  |                                     | What You Will Pay |   |  |  |
|--|-------------------------------------|-------------------|---|--|--|
| Common<br>Medical Event  |                                     |                   | Limitations, Exceptions, & Other<br>Important Information |  |  |
|  | Emergency room care                 | No Charge         | \$1,000/visit plus 50%<br><u>coinsurance</u>              | \$1,000/visit plus 50%<br><u>coinsurance</u> | Per occurrence <u>copayment</u> waived upon<br>inpatient admission. <u>Cost sharing</u> waived at<br>non-IHCP with IHCP <u>referral</u> .  |
| If you need immediate medical attention                          | Emergency medical<br>transportation | No Charge         | 50% <u>coinsurance</u>                                    | 50% <u>coinsurance</u>                       | <u>Preauthorization</u> may be required for non-<br>emergency transportation; see your benefit<br>booklet* for details. <u>Cost sharing</u> waived at<br>non-IHCP with IHCP <u>referral</u> .  |
|  | <u>Urgent care</u>                  | No Charge         | 50% <u>coinsurance</u>                                    | 50% <u>coinsurance</u>                       | Cost sharing waived at non-IHCP with IHCP referral.  |
| If you have a hospital<br>stay                                   | Facility fee (e.g., hospital room)  | No Charge         | \$850/visit plus 50%<br><u>coinsurance</u>                | \$2,000/visit plus 50%<br><u>coinsurance</u> | Preauthorization required. Preauthorization<br>penalty: \$1,000 or 50% of the eligible<br>charge In-Network, \$500 Out-of-Network.<br>See your benefit booklet* for details.<br><u>Cost sharing</u> waived at non-IHCP with<br>IHCP referral.              |
|  | Physician/surgeon fees              | No Charge         | 50% <u>coinsurance</u>                                    | 50% <u>coinsurance</u>                       | Preauthorization required.<br>Cost sharing waived at non-IHCP with<br>IHCP <u>referral</u> .   |
| If you need mental<br>health, behavioral<br>health, or substance | Outpatient services                 | No Charge         | 40% <u>coinsurance</u>                                    | 50% <u>coinsurance</u>                       | Preauthorization may be required; see your<br>benefit booklet* for details. Telepsychiatry<br>benefits and Virtual Visits are available; see<br>your benefit booklet* for details. <u>Cost</u><br><u>sharing</u> waived at non-IHCP with IHCP<br>referral. |
| abuse services   | Inpatient services                  | No Charge         | \$850/visit plus 50%<br><u>coinsurance</u>                | \$2,000/visit plus 50%<br><u>coinsurance</u> | Preauthorization may be required; see your benefit booklet* for details. Cost sharing waived at non-IHCP with IHCP referral.   |
| If you are pregnant  | Office visits                       | No Charge         | 40% <u>coinsurance</u>                                    | 50% coinsurance                              | Cost sharing does not apply for preventive   |

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|   |   |   | What You Will Pay                                      |  |  |
|---|---|---|--|--|--|
| Common<br>Medical Event   | Services You May Need                     | Indian Health Care<br>Provider (IHCP)<br>(You will pay the least) | Non-IHCP In-Network<br>Provider<br>(You will pay more) | Non-IHCP Out-of-<br>Network Provider<br>(You will pay the most)                    | Limitations, Exceptions, & Other<br>Important Information  |
|   | Childbirth/delivery professional services | No Charge   | 50% coinsurance  | 50% <u>coinsurance</u>   | <u>services</u> . Depending on the type of services, a <u>coinsurance</u> or <u>deductible</u> may   |
|   | Childbirth/delivery facility services     | No Charge   | \$850/visit plus 50%<br><u>coinsurance</u>             | \$2,000/visit plus 50%<br><u>coinsurance</u>                                       | apply. Maternity care may include tests and<br>services described elsewhere in the SBC<br>(i.e., ultrasound). <u>Cost sharing</u> waived at<br>non-IHCP with IHCP <u>referral</u> .  |
|   | Home health care                          | No Charge   | 50% coinsurance  | 50% <u>coinsurance</u>   | Preauthorization may be required.<br>Cost sharing waived at non-IHCP with<br>IHCP <u>referral</u> .  |
|   | Rehabilitation services                   | No Charge   | 50% <u>coinsurance</u>                                 | 50% <u>coinsurance</u>   | Preauthorization may be required.  |
|   | Habilitation services                     | No Charge   | 50% <u>coinsurance</u>                                 | 50% <u>coinsurance</u>   | Cost sharing waived at non-IHCP with IHCP referral.  |
| If you need help<br>recovering or have<br>other special health<br>needs | Skilled nursing care                      | No Charge   | 50% coinsurance  | 50% coinsurance  | Preauthorization may be required.<br>Cost sharing waived at non-IHCP with<br>IHCP <u>referral</u> .  |
|   | Durable medical equipment                 | No Charge   | 50% coinsurance  | 50% <u>coinsurance</u>   | Preauthorization may be required.<br>Cost sharing waived at non-IHCP with<br>IHCP <u>referral</u> .  |
|   | Hospice services                          | No Charge   | 50% coinsurance  | 50% coinsurance  | Preauthorization may be required.<br>Cost sharing waived at non-IHCP with<br>IHCP <u>referral</u> .  |
|   | Children's eye exam                       | No Charge   | No Charge; <u>deductible</u><br>does not apply         | Up to a \$30<br>reimbursement is<br>available; <u>deductible</u><br>does not apply | One visit per year. Out-of-Network<br>reimbursement will not exceed the retail<br>cost. See your benefit booklet* (Pediatric<br>Vision Care Benefits) for details.   |
| If your child needs<br>dental or eye care                               | Children's glasses                        | No Charge   | No Charge; <u>deductible</u><br>does not apply         | Up to a \$75<br>reimbursement is<br>available; <u>deductible</u><br>does not apply | One pair of glasses per year up to age 19.<br>Reimbursement for frames, lenses and lens<br>options purchased Out-of-Network is<br>available (not to exceed the retail cost). See<br>your benefit booklet* (Pediatric Vision Care<br>Benefits) for details. |
|   | Children's dental check-up                | Not Covered   | Not Covered  | Not Covered  | None   |

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### **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.)                           |  |  |  |  |  |
|--|--|--|--|--|--|
| <ul><li>Acupuncture</li><li>Dental care (Adult)</li></ul>  | <ul> <li>Long-term care</li> <li>Non-emergency care when traveling outside the U.S.</li> <li>Routine eye care (Adult)</li> <li>Weight loss programs</li> </ul>   |  |  |  |  |
| Other Covered Services (Limitations may apply to th  | Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)  |  |  |  |  |
| <ul> <li>Abortion care</li> <li>Bariatric surgery</li> <li>Chiropractic care (Chiropractic and Osteopathic manipulation limited to 25 visits per calendar year)</li> </ul> | <ul> <li>Cosmetic surgery (only for the correction of congenital deformities or conditions resulting from accidental injuries, scars, tumors, or diseases)</li> <li>Hearing aids (for children 1 per ear every 24 months, for adults up to \$2,500 per ear every 24 months)</li> <li>Infertility treatment (covered for 4 procedures per benefit period)</li> <li>Private-duty nursing (with the exception of inpatient private-duty nursing)</li> <li>Routine foot care (when medically necessary)</li> </ul> |  |  |  |  |

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the plan at 1-800-541-2768. You may also contact your state insurance department at 1-877-527-9431. 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 on how 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: Blue Cross and Blue Shield of Illinois at 1-800-541-2768 or visit <u>www.bcbsil.com</u>, or contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit <u>www.dol.gov/ebsa/healthreform</u>. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact the Illinois Department of Insurance at 1-877-527-9431 or visit <u>http://insurance.illinois.gov</u>.

#### 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? Not Applicable

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 1-800-541-2768. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-541-2768. Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-541-2768. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-800-541-2768.

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

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## 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.

| <b>Peg is Having a Baby</b><br>(9 months of in-network pre-natal ca<br>hospital delivery)  | re and a                 | Managing Joe's Type 2 Dia<br>(a year of routine in-network care of<br>controlled condition)   |                          | Mia's Simple Fracture<br>(in-network emergency room visit a<br>up care)   |                          |
|--|--------------------------|---|--------------------------|---|--------------------------|
| The <u>plan's</u> overall <u>deductible</u><br><u>Specialist</u><br>Hospital (facility)<br>Other   | \$0<br>\$0<br>\$0<br>\$0 | <ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist</u></li> <li>Hospital (facility)</li> <li>Other</li> </ul>  | \$0<br>\$0<br>\$0<br>\$0 | <ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist</u></li> <li>Hospital (facility)</li> <li>Other</li> </ul>  | \$0<br>\$0<br>\$0<br>\$0 |
| This EXAMPLE event includes services like:<br><u>Specialist</u> office visits ( <i>prenatal care</i> )<br>Childbirth/Delivery Professional Services<br>Childbirth/Delivery Facility Services<br><u>Diagnostic tests</u> ( <i>ultrasounds and blood work</i> )<br><u>Specialist</u> visit ( <i>anesthesia</i> ) |                          | This EXAMPLE event includes services like:<br><u>Primary care physician</u> office visits (including<br>disease education)<br><u>Diagnostic tests</u> (blood work)<br><u>Prescription drugs</u><br><u>Durable medical equipment</u> (glucose meter) |                          | This EXAMPLE event includes services like:<br>Emergency room care (including medical supplies)<br>Diagnostic test (x-ray)<br>Durable medical equipment (crutches)<br>Rehabilitation services (physical therapy) |                          |
| Total Example Cost   | \$12,700                 | Total Example Cost  | \$5,600                  | Total Example Cost  | \$2,80                   |
| n this example, Peg would pay:   |                          | In this example, Joe would pay:   |                          | In this example, Mia would pay:   |                          |
| Cost Sharing   |                          | Cost Sharing  |                          | Cost Sharing  |                          |
| <u>Deductibles</u>   | \$0                      | <u>Deductibles</u>  | \$0                      | <u>Deductibles</u>  |                          |
| Copayments   | \$0                      | Copayments  | \$0                      | Copayments  |                          |

| Copaymenta                 | ψυ   |
|----------------------------|------|
| Coinsurance                | \$0  |
| What isn't covered         |      |
| Limits or exclusions       | \$60 |
| The total Peg would pay is | \$60 |

| Cost Sharing               |      |
|----------------------------|------|
| Deductibles                | \$0  |
| Copayments                 | \$0  |
| Coinsurance                | \$0  |
| What isn't covered         |      |
| Limits or exclusions       | \$20 |
| The total Joe would pay is | \$20 |
|                            |      |

| ••••••••••••••••••••••••••••••••••••••• |     |
|---|-----|
| Cost Sharing                            |     |
| Deductibles                             | \$0 |
| Copayments                              | \$0 |
| Coinsurance                             | \$0 |
| What isn't covered                      |     |
| Limits or exclusions                    | \$0 |
| The total Mia would pay is              | \$0 |

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-866-236-1702. Note: These numbers assume the patient received care from an IHCP <u>provider</u> or with IHCP <u>referral</u> at a non-IHCP. If you receive care from a non-IHCP <u>provider</u> without a <u>referral</u> from an IHCP your costs may be higher.

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The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.



# Health care coverage is important for everyone.

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator 300 E. Randolph St. 35<sup>th</sup> Floor Chicago, Illinois 60601

Phone: TTY/TDD: Fax: 855-664-7270 (voicemail) 855-661-6965 855-661-6960

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services 200 Independence Avenue SW Room 509F, HHH Building 1019 Washington, DC 20201

Phone:800-368-1019TTY/TDD:800-537-7697Complaint Portal: https://ocrportal.hhs.gov/ocr/portal/lobby.jsfComplaint Forms: http://www.hhs.gov/ocr/office/file/index.html



A Division of Health Care Service Corporation, a Mutual Legal Reserve Company

## If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

| Español<br>Spanish       | Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.                             |
|--------------------------|--|
| العربية<br>Arabic        | إن كان لديك أو لدى شخص تساعده أسئلة، فلديك الحق في الحصول ىلع المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة المتحدث مع مترجم فوري، اتصل ىلع الرم 6984-710-855.   |
| 繁體中文<br>Chinese          | 如果您,或您正在協助的對象,對此有疑問,您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員,請撥電話 號碼 855-710-6984。   |
| Français<br>French       | Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.         |
| Deutsch<br>German        | Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an. |
| ગુજરાતી                  | જો તમને અથવા તમે મદદ કરી રહ્યા ફોચ એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાચક્રમ બાબતે પ્રશ્નો ફોચ, તો તમને વિના ખચેર્, તમારી ભાષામાં મદદ અને   |
| Gujarati                 | માફતી મેળવવાનો ફક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.  |
| हिंदी                    | यिद आपके, या आप जिसकी सहायता कर रहे हैं उैसके, प्रश्न हैं, तो आपके अपनी भाषा म निःशुल्क सहायता और जानकारी प्राप्त करन का अधिकार है।  |
| Hindi                    | किसी अनवादक स बात करन क लिए 855-710-6984 पर कॉल करें।.   |
| Italiano<br>Italian      | Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.                       |
| 한국어                      | 만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가   |
| Korean                   | 필요하시면 855-710-6984 로 전화하십시오.   |
| Diné                     | T'áá ni, éí doodago ła'da bíká anánílwo'ígíí, na'ídíłkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e níká a'doolwoł dóó bína'ídíłkidígíí bee nił h odoonih.   |
| Navajo                   | Ata'dahalne'ígíí bich'į' hodíílnih kwe'é 855-710-6984.   |
| فارسی                    | اگر شما، يا كسى كه شما به او كمك مي كنيد، سؤالى داشته باشيد، حق اين را داريد كه به زبان خود، به طور رايگان كمك و اطلاعات دريافت نماييد جهت گفتگو با يك مترجم شهافى، با شماره   |
| Persian                  | تمسا حاصل نماييد 8986-710-855  |
| Polski                   | Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezplatnej informacji i pomocy we własnym języku. Aby porozmawiać z  |
| Polish                   | tłumaczem, zadzwoń pod numer 855-710-6984.   |
| Русский                  | Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке.  |
| Russian                  | Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.  |
| Tagalog                  | Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang   |
| Tagalog                  | makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.   |
| اردو<br>Urdu             | اگر آپ کو، یا کسی ایسے فرد کو جس کئی آپ مدد کررہے ہیں، کوئی سروال درپیش ہے تو، آپ کو اپنی زبان میں مفتحدد اور مطومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 6984-710-855 پر کال کریں۔                                 |
| Tiếng Việt<br>Vietnamese | Nếu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.                           |