

Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are nonprofit

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services State of Minnesota Advantage HDHP Family Plan Cost Level 2

Coverage Period: Beginning on or after 01/01/2025

Coverage for: Individual/Family | Plan Type: PPO

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 <u>bluecrossmn.com</u> or call 1-866-873-5943. 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://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> or call 1-866-873-5943 to request a copy.

• Out of Network This plan does not cover services with out-of-network providers, except for Emergency and Urgent Care. All services must be coordinated with the Primary Care Clinic (PCC).

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$3,750 individual / \$4,500 family medical and drug in-network	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.  This <u>plan</u> has an embedded <u>deductible</u> . 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. Well child care, prenatal care and <u>in-network</u> <u>preventive care</u> services are covered before you meet your <u>deductible</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 out-of- pocket limit for this plan?	\$5,250 individual / \$6,500 family medical and drug in-network	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services.  This <u>plan</u> has an embedded <u>out-of-pocket limit</u> . If you have other family members on 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?	Premiums, balance-billing charges (unless balanced billing is prohibited), and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .

Do you need a referral to see a specialist?	Yes	This <u>plan</u> will pay some or all fo the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .
Will you pay less if you use an in-network provider?	Yes. See <u>bluecrossmn.com/find-a-doctor/#/home</u> or call 1-866-873-5943 for a list of <u>in-network 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 billing</u> ). Be aware your <u>in-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.



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

Common Medical Event	Services You May Need	What yo In-Network Provider (You will pay the least)	u Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$55 copay/office visit	Not covered	None
	Specialist visit	\$55 copay/office visit	Not covered	None
If you visit a health care provider's office or clinic	Preventive care/screening/ immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	25% coinsurance	Not covered	May require prior outhorization
If you have a test	Imaging (CT/PET scans, MRIs)	25% coinsurance	Not covered	May require prior authorization.
If you need drugs to treat your illness or condition.  More information about prescription drug coverage is available at bluecrossmn.com	Preferred generic drugs	\$30.00 copay/retail \$60.00 copay/mail service \$60.00 copay/90dayRx retail	Not covered	For additional information on
	Preferred brand drugs	\$50.00 copay/retail \$100.00 copay/mail service \$100.00 copay/90dayRx retail	Not covered	your prescription drug benefits, please refer to your prescription drug Pharmacy Benefit Manager. May require prior authorization.
	Non-preferred drugs	\$75.00 copay/retail \$150.00 copay/mail service \$150.00 copay/90dayRx retail	Not covered	

		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
	Specialty drugs	Refer to applicable prescription drug cost sharing	Not covered	For additional information on your prescription drug benefits, please refer to your prescription drug Pharmacy Benefit Manager.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$400 copay/surgery	Not covered	May require prior authorization.
	Physician/surgeon fees	No charge	Not covered	
	Emergency room care	\$300 copay/visit	\$300 copay/visit	
If you need immediate medical attention	Emergency medical transportation	25% coinsurance	25% coinsurance	None
	Urgent care	\$55 copay/visit	\$55 copay/visit	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$650 copay/admission	Not covered	None
	Physician/surgeon fee	No charge	Not covered	None
If you need mental bealth	Outpatient services	\$0 copay/visit after deductible	Not covered	Compiese for magnings/secuples
If you need mental health, behavioral health, or substance use services	Inpatient services including adult mental health treatment	\$650 copay/admission	Not covered	Services for marriage/couples counseling are not covered.  May require prior authorization.
	Office visits	Prenatal care: No charge Postnatal care: No charge	Not covered	Cost-sharing does not apply for preventive services. Depending
If you are pregnant	Childbirth/delivery professional services	No charge	Not covered	on the type of services, other cost-sharing may apply.
ii you are program	Childbirth/delivery facility services	\$650 copay/admission	Not covered	Maternity care may include tests and services described elsewhere in the SBC (e.g., ultrasound).
If you need help recovering or have other special health needs	Home health care	25% coinsurance	Not covered	May require prior authorization.
	Rehabilitation services	\$55 copay for occupational therapy, physical tharapy, and speech therapy	Not covered	May require prior authorization.

Common Medical Event	Services You May Need	What yo In-Network Provider (You will pay the least)	u Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Habilitation services	\$55 <u>copay</u> for occupational therapy, physical tharapy, and speech therapy	Not covered	
	Skilled nursing care	No charge after deductible	Not covered	180-day maximum applies for all networks. 2 per hospice episode maximum per lifetime for all networks. May require prior authorization.
	Durable medical equipment	25% coinsurance	Not covered	May require prior authorization.
	Hospice service	No charge after deductible	Not covered	None
	Children's eye exam	No charge	Not covered	None
If your child needs dental or eye	Children's glasses	Not covered	Not covered	No coverage for these services
care	Children's dental check- up	Not covered	Not covered	No coverage for these services

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

Services Your Plan Generally Does NC	T Cover (Check your policy or <u>plan</u> documer	nt for more information and a list of any	other <u>excluded services</u> .)

Cosmetic surgery

Long-term care

Private duty nursing

Dental care (Adult) (and children)

- Non-emergency care when traveling outside the U.S.
- Routine foot careWeight loss programs

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

Acupuncture

Chiropractic care

Routine eye care (Adult)

Bariatric surgery

Hearing aids

Infertility treatment

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: Minnesota Department of Commerce at 1-800-657-3602; the 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>; or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323, extension 61565 or <a href="www.cciio.cms.gov">www.cciio.cms.gov</a>. For more information on your rights to continue coverage, contact Blue Cross at 1-866-873-5943. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="Health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="www.mnsure.com">www.mnsure.com</a> or call 1-855-366-7873.

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: Blue Cross at 1-866-873-5943; the Minnesota Department of Commerce at 1-800-657-3602; the 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>. If you are covered under a <a href="plan">plan</a> offered by the State Health Plan, a city, county, school district, or Service Cooperative, or church plan you may contact the Department of Health and Human Services Health Insurance team at 1-888-393-2789.

# Does this plan provide Minimum Essential Coverage? Yes.

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

## Does this plan Meet the Minimum Value Standards? Yes.

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

# **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-903-2583.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-537-7720.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-855-315-4017.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-902-2583.

To see examples of how this <u>plan</u> 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>copayment</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 prenatal care and a hospital delivery)

■The plan's overall deductible	\$3,750
■Specialist copayment	\$55
■Hospital (facility) coinsurance	0%
Other coinsurance	25%

#### This EXAMPLE event includes services like:

<u>Specialist</u> office visits (*prenatal care*) Childbirth/delivery professional services

Childbirth/delivery facility services

Diagnostic tests (ultrasounds and blood work)

Specialist visit (anesthesia)

Total Example Cost	\$12,700		
In this example, Peg would pay:			
Cost Sharing			
Deductibles	\$3,750		
Copayments	\$700		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$4,510		

# Managing Joe's type 2 Diabetes

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

■The plan's overall deductible	\$3,750
■Specialist copayment	\$55
■Hospital (facility) coinsurance	0%
Other coinsurance	25%

#### This EXAMPLE event includes services like:

Primary care physician office visits (including

disease education)

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	\$1,900		
Copayments	\$200		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$20		
The total Joe would pay is	\$2,120		

# **Mia's Simple Fracture**

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

care)	
■The plan's overall deductible	\$3,750
■Specialist copayment	\$55
■Hospital (facility) coinsurance	0%
■Other coinsurance	25%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800	
In this example, Mia would pay:		
Cost Sharing		
Deductibles	\$2,400	
Copayments	\$10	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,410	

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

# **Notice of Nondiscrimination and Accessibility**

At Blue Cross and Blue Shield of Minnesota and Blue Plus we treat everyone fairly. We don't exclude you, or treat you less favorably, because of your race, skin color, national origin, age, disability status, or sex (including sexual orientation, sex characteristics including intersex tratis, pregnancy or related conditions, gender identity, and sex stereotypes). We follow federal civil rights laws and don't discriminate against anyone based on these traits.

If you communicate best in a language other than English, you can request free language assistance services.

If you have a vision, hearing, or speech impairment, we can communicate in a way that works best for you. This may include using sign language interpreters, providing documents in large print or Braille, audio recordings, or other aids at no charge.

Need these services? Call 1-855-903-2583, TTY 711 or call the number on the back of your member identification card.

## Discrimination is against the law.

If we failed to provide services or discriminated in another way based on your race, skin color, national origin, age, disability status, or sex, (including sexual orientation; sex characteristics including intersex traits; pregnancy or related conditions; gender identity; and sex stereotypes), you can file a complaint by contacting our Nondiscrimination Civil Rights Coordinator:

Email: Civil.Rights.Coord@bluecrossmn.com

**Telephone**: 1-800-509-5312

Mail: Blue Cross and Blue Shield of MinnesotaATTN: Civil Rights Coordinator P3-2

PO Box 64560, Eagan, MN 55164-0560

Nondiscrimination complaint forms are available on our website at <u>bluecrossmn.com/NDL</u>, or from the Nondiscrimination Civil Rights Coordinator.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services

- electronically through the Office for Civil Rights Complaint Portal, available at: ocrportal.hhs.gov/ocr/portal/lobb.jsf
- by mail at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201
- or by phone at: 1-800-368-1019, 1-800-537-7697 (TDD)

Civil rights complaint forms are available at <a href="https://html.ncb/html.ncb/html">https://html.ncb/html.ncb/html</a>.

#### **ENGLISH**

ATTENTION: If you speak a language other than English, language services are available free of charge. If you have a vision, hearing, or speech impairment, we can communicate in a way that works best for you. This may include using sign language interpreters, providing documents in large print or Braille, audio recordings, or other aids at no charge. Call 1-855-903-2583 (TTY 711).

## ESPAÑOL (Spanish)

ATENCIÓN: Si habla Español, puede solicitar servicios gratuitos de asistencia lingüística. Si tiene una deficiencia visual, auditiva o del habla, podemos comunicarnos de la manera que le resulte mejor a usted. Esto puede incluir el uso de intérpretes de lengua de señas, el suministro de documentos en letra grande o braille, grabaciones de audio u otras ayudas sin cargo. Llame al 1-855-903-2583 (TTY 711).

#### አማርኛ (Amharic)

ትኩረት ይሰጥ፦ አማርኛ ቋንቋ የሚናንሩ ከሆነ፣ ነጻ የቋንቋ እንዛ አንልግሎቶችን ሙጠየቅ ይችላሉ። የማየት፣ የመስጣት ወይም የመናንር ችግር ካለብዎት ለእርስዎ በተሻለ በሚሠራው መንንድ መግባባት እንችላለን። ይህ ደግሞ የምልክት ቋንቋ አስተርጓሚዎችን መጠቀምን፣ በትላልቅ ህትመቶች ወይም በብሬይል የተጻፉ ሰነዶችን፣ የድምፅ ቅጂዎችን ወይም ሌሎች መርጃዎችን ያለ ክፍያ ማቅረብን ይጨምራል። 1-855-903-2583 (TTY 711) ላይ ይደውሉ።

## LUS HMOOB (Hmong)

LUS CEEV TSHWJ XEEB: Yog hais tias koj hais Lus Hmoob, koj tuaj yeem thov cov kev pab cuam uas pab hom lus tau dawb. Yog hais tias koj qhov muag tsis pom kev zoo, tsis hnov lus, los sis hais tsis tau lus, peb tuaj yeem sib txuas lus hauv ib txoj hau kev uas ua hauj lwm tau zoo tshaj plaws rau koj. Qhov no tej zaum yuav muaj xam nrog kev siv cov neeg txhais lus piav tes, kev muab cov ntaub ntawv luam tawm ua tus ntawv loj los sis Ua Ntawv Su Rau Cov Neeg Tsis Pom Kev Siv Tau (Braille), kev kaw ua suab lus, los sis lwm yam kev pab yam tsis tau them nqi. Hu rau 1-855-903-2583 (TTY 711).

# ខ្មែរ (Khmer)

ការដូនដំណឹង៖ប្រសិនបើអ្នកនិយាយភាសា ខ្មែរ អ្នកអាចស្នើសុំសេវាជំនួយបកប្រែ ភាសាដោយឥតគិតថ្លៃ។ ប្រសិនបើអ្នកមើលមិនឃើញ ស្ដាប់មិនឮ ឬនិយាយមិនបាន យើងអាចប្រាស្រ័យទាក់ទងជាមួយអ្នកតាមរបៀបផ្សេងដែលមានប្រសិទ្ធភាព ល្អបំផុតសម្រាប់អ្នក។ ការប្រាស្រ័យទាក់ទងនេះអាចមានដូចជាអ្នកបកប្រែភាសា សញ្ញា ការផ្ដល់ឯកសារដែលបោះពុម្ពអក្សរធំៗ ឬអក្សរស្ខាប ឬការថតទុកជាសំឡេង ឬ ជំនួយផ្សេងទៀត ដោយឥតគិតថ្លៃ។ ទូរសព្ទទៅលេខ 1-855-903-2583 (TTY 711)។

## 廣東話 (Cantonese - Traditional Chinese)

請注意:如果您說 廣東話 您可要求免費語言協助服務。 如果您有視力、聽力或言語障礙, 我們會以最適合您的方式與您溝通 這可能包括使用手語傳譯員、免費提供大字體或點字文件、 錄音或其他輔助工具。請致電 1-855-903-2583 聽障熱線 (TTY 711)。

#### العربية (Arabic)

تنبيه: إذا كنت تتحدث العربية، يمكنك طلب خدمات المساعدة اللغوية المجانية. إذا كنت تعاني من إعاقة بصرية أو سمعية أو نطقية، يمكننا التواصل معك بالطريقة التي تناسبك. وقد يشمل ذلك استخدام مترجمين للغة الإشارة، أو توفير المستندات بحروف كبيرة أو بطريقة برايل، أو تسجيلات صوتية، أو غيرها من الوسائل المساعدة من دون مقابل. اتصل على الرقم 2583-908-858-1 (الهاتف النصي 711).

#### FRANÇAIS (French)

ATTENTION: Si vous parlez Français, vous pouvez demander des services d'assistance linguistique gratuits. Si vous avez une déficience visuelle, auditive ou vocale, nous pouvons communiquer de la manière qui vous convient le mieux. Il peut s'agir d'interprètes en langue des signes, de documents en gros caractères ou en braille, d'enregistrements audio ou d'autres aides gratuites. Composez le 1-855-903-2583 (ATS 711).

#### SOOMALI (Somali)

XASUUSIN: Haddii aad ku hadasho Soomali, waxaad codsan kartaa adeegyada caawimaadda luqada oo bilaash ah. Haddii aad laxaad la'aan kataahy aragga, maqalka, ama hadalka, waxaanu kugula xidhiidhi karnaa habka adiga kuugu habboon. Tan waxaa ka mid ah in aan isticmaalno turjumaanada luuqada dhegoolaha, in la bixiyo waraaqo ku qoran xarfaha waaweyn ama qoraalka indhoolayaasha, in la sameeyo cajalado la duubay, ama in la helo waxyaabo kale oo caawimaad ah oo bilaash ah. Wac 1-855-903-2583 (TTY 711).

## 한국어 (Korean)

주의: 한국어를 사용하시는 경우 귀하는 무료 언어 지원 서비스를 요청하실 수 있습니다. 시각 장애, 청각 장애 또는 언어 장애가 있는 경우 저희는 귀하에게 가장 적합한 방법으로 연락을 드릴 수 있습니다. 여기에는 수화통역사 이용, 대형 활자 또는 점자로 작성된 문서 제공, 음성 녹음 또는 기타 무료 지원이 포함될 수 있습니다. 1-855-903-2583 (TTY 711) 번으로 전화하십시오.

# ကညီကျိုာ် (Karen)

ဟ်သူဉ်ဟ်သး- နမ့်၊ကတိၤ ကညီကျို် နှဉ့်, နဃ့ကျိုာ်ဂ့၊်ဝီတ၊်တိစၢးမၤစားလာတလာ်ဘူးလဲ သန္နာ်လီး နမ့်၊အိဉ်ဒီးတ၊်တလာတပှဲးလာ မွှာ်တ၊်ထံဉ်, တ၊်န၊်ဟူ, မဲ့တမ့်၊ တ၊်စံးကတိၤတ၊်နှဉ် ပဆဲးကျ၊ဆဲးကျိုးတ၊်လ၊ ကျဲကဲထီဉ်လိာ်ထီဉ်အဂ့ၤကတာ၊်လ၊နဂ်ီ၊သန္နာ်လီး တ၊်အံး ပဉ်ဃုာ်ဒီး တ၊်စူးကါ နီ၊ခ်က္၊်ဂ်ီးကျိုာ်အပှာကျိုထံတ၊်တဖဉ်, တ၊်ဟ့ဉ်လာံလဲ၊်တဖဉ်လ၊ အလာံဖျာဉ်ဖးဒိုဉ်, မဲ့တမ့်၊ ပှာမဲာ်ဘျိုဉ်အလာံ, တ၊်ကလု၊်, မဲ့တမ့်၊ တ၊်မ႑စ႑ာဂူၤဂၤတဖဉ် လ၊တလာ်အဘူးလဲနှာ်လီး ကိုးလီတဲ့စိဆူ 1-855-903-2583 (TTY 711) တက္ခ်ာ

#### OROMOO (Oromo)

Xiyyeeffannoon haa kennamu:- Oromo Afaan kan dubbatan yoo ta'e, tajaajiloota gargaarsa afaanii bilisaa gaafachuu ni dandeessu. Rakkoo ilaaluu, dhaga'u ykn dubbachuu yoo qabaattan, karaa isiniif mijatuun haala isiniif galuun mari'achuu ni dandeenya. Kunis of keessatti kan qabatu, hiiktota afaan mallattoo fayyadamuun maxxansa gurguddaa ykn bireeylii, waraabbiiwwan sagalee ykn gargaarsota biroo kaffaltii tokkoo malee gaafachuu dha. 1-855-903-2583 (TTY 711) irratti bilbilaa.

#### ພາສາລາວ (Lao)

ເອົາໃຈໃສ່: ຖ້າທ່ານເວົ້າ ພາສາລາວ, ທ່ານສາມາດຂໍບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໄດ້ໂດຍບໍ່ເສຍຄ່າ. ຖ້າທ່ານມີຄວາມບົກຜ່ອງດ້ານສາຍຕາ, ການໄດ້ຍຶນ ຫຼື ການປາກເວົ້າ, ພວກເຮົາສາມາດສື່ສານດ້ວຍວິທີທີ່ເໝາະສົມກັບທ່ານທີ່ສຸດ. ອັນນີ້ອາດຈະລວມເຖິງການໃຊ້ນາຍພາສາມື, ການຈັດກຽມເອກະສານເປັນໂຕພິມໃຫຍ່ ຫຼື ອັກສອນນູນ, ການບັນທຶກສຽງ ຫຼື ການຊ່ວຍເຫຼືອດ້ານສື່ອື່ນໆໂດຍບໍ່ເສຍຄ່າໃຊ້ຈ່າຍໃດໆ. ໂທ 1-855-903-2583 (TTY 711).

#### **VIETNAMESE (Vietnamese)**

LƯU Ý: Nếu quỷ vị nói Vietnamese, quý vị có thể yêu cầu dịch vụ hỗ trợ ngôn ngữ miễn phí. Nếu quý vị bị khiếm thị, khiếm thính hoặc khuyết tật về âm ngữ, chúng tôi có thể giao tiếp theo cách phù hợp nhất với quý vị. Điều này có thể bao gồm việc sử dụng thông dịch viên ngôn ngữ ký hiệu, cung cấp tài liệu dạng bản in cỡ chữ lớn hoặc chữ nổi, bản ghi âm hoặc các phương tiện hỗ trợ khác miễn phí. Xin gọi số 1-855-903-2583 (TTY 711).

# မြန်မာဘာသာ (Burmese)

သတိပြုရန်- သင်သည် မြန်မာဘာသာ စကားကို ပြောပါက၊ အခမဲ့ ဘာသာစကား အကူအညီ ဝန်ဆောင်မှုများကို တောင်းဆိုနိုင်ပါသည်။ သင့်တွင် အမြင်အာရုံ၊ အကြားအာရုံ သို့မဟုတ် စကားပြောခြင်း ချို့ယွင်းမှုရှိနေပါက သင့်အတွက် အသင့်လျော်ဆုံးဖြစ်မည့်နည်းလမ်းဖြင့် ကျွန်ုပ်တို့ထံသို့ ဆက်သွယ်နိုင်ပါသည်။ ၎င်းတွင် လက်ဟန်ပြဘာသာစကား စကားပြန်များကို အသုံးပြုခြင်း၊ စာရွက်စာတမ်းများကို ပုံနှိပ်စာလုံးကြီးများ သို့မဟုတ် မျက်မမြင်စာဖြင့် ပံ့ပိုးပေးခြင်း၊ အသံဖမ်းယူခြင်းများ သို့မဟုတ် အခြားအထောက်အကူများဖြင့် အခမဲ့ပံ့ပိုးပေးခြင်းတို့ ပါဝင်ပါသည်။ 1-855-903-2583 (TTY 711) သို့ ဖုန်းခေါ်ဆိုပါ။

## РУССКИЙ (Russian)

ВНИМАНИЕ: Если ваш язык — РУССКИЙ, вы можете запросить бесплатные услуги языковой поддержки. Если у вас есть нарушение зрения, слуха или речи, мы можем общаться таким образом, который лучше всего подходит вам. Это может включать бесплатное использование переводчиков на языке жестов, предоставление документов крупным шрифтом или шрифтом Брайля, использование аудиозаписей или других вспомогательных средств. Звоните по телефону 1-855-903-2583 (ТТҮ 711).

#### Tagalog (Tagalog)

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang humingi ng mga libreng serbisyo na tulong sa wika. Kung may kapansanan ka sa paningin, pandinig, o pananalita, maaari tayong mag-usap sa paraan na pinakamabuti para sa iyo. Maaaring kabilang dito ang paggamit ng mga interpreter ng sign language, pagbibigay ng mga dokumento na malalaki ang pagkaprinta o Braille, mga audio recording, o iba pang mga tulong nang walang bayad. Tumawag sa 1-855-903-2583 (TTY 711).

## 简体中文 (Chinese Simplified)

注意:如果您说普通话,则可以免费申请语言协助服务。如果您有视力、听力或语言障碍,我们可以用最适合您的方式与您交流。这可能包括免费提供手语翻译、大字体或盲文文件、录音或其他辅助工具。请致电 1-855-903-2583(文字电话 711)。