

Sandia National Laboratories 2026 Member Guide





Welcome

This guide will help you:

- Understand how the Total Health PPO and Health Savings Plans work
- Get the most from your **Blue Cross and Blue Shield of New Mexico** wellness programs
- Navigate the online tools at bcbsnm.com/sandia
- Find a health care provider in BCBSNM's Blue PreferredSM Network or PPO Network

Glossary of Health Plan Terms

Understanding health insurance isn't always easy. Here are some common terms that are helpful to understand.

Claim form: A form you may have to fill out and submit to your health insurance carrier for payment of benefits under that health care plan for non-contracted providers.

Coinsurance: A percentage of a covered charge that you are required to pay toward a service covered by your plan.

Deductible: A fixed amount of the eligible expenses you are required to pay before payment by your health plan begins.

HSA (Health Savings Account) A Health Savings Account is a tax-exempt account established exclusively for the purpose of paying qualified medical expenses. You and Sandia National Laboratories contribute to it.

Network: The group of doctors, hospitals, and other medical care professionals that a health care plan has contracted with to deliver medical services to its members

Non-preferred (Out-of-Network) providers: A non-preferred provider does not have a preferred or PPO contract with Blue Cross and Blue Shield of New Mexico. For most benefits, after you've met the non-preferred provider deductible, you will pay a percentage of covered charges for services you receive from non-preferred providers.

Out-of-pocket limit: The maximum amount you have to pay for most or all expenses covered under your health care plan during a defined benefit period.

Provider Finder®: Provider Finder from Blue Cross and Blue Shield of New Mexico is an innovation for helping members select providers with meaningful quality ratings.

Questions regarding your benefits or claims?
BCBSNM has a dedicated customer representative,
Tina Tretta, who can be reached at:
sandia@bcbsnm.com
Contact Tina Tretta to schedule a virtual or onsite appointment.



Understanding Total Health PPO

Total Health PPO has a Health Reimbursement Account established by your employer to help pay for your covered medical and prescription drug expenses and any qualified non-medical 213(d) services. Sandia also offers a Flexible Spending Account you can use for health care expenses and any qualified non-medical 213(d) services (irs.gov/pub/irs-pdf/p502.pdf). You contribute pre-tax dollars to your FSA each year.

The plan consists of two parts:

Health care coverage

- Comprehensive medical coverage with in- and out-of-network benefits
- Option of **Blue Preferred** Network in New Mexico
- Annual deductible and coinsurance provisions
- Out-of-pocket limit amount to protect you from the expense of possible catastrophic illness or injury

Health Reimbursement Account

- Funds from your HRA contribution can be used to pay for the deductible and coinsurance portion of your medical and prescription drug expenses and any qualified non-medical 213(d) services.
- Any unused amount in your HRA at the end of the plan year will be rolled over for use next year, up to the maximum listed in your Program Summary.

Total Health PPO Advantages

- You will pay the lowest deductible, coinsurance, and out-of-pocket limit if you choose a Blue Preferred Network Provider.
- You will pay less in coinsurance if you choose providers in the PPO network.
- Preventive care from doctors in the Blue Preferred Network or PPO network are covered at 100 percent and not subject to the deductible.
- The **BlueCard**® program gives you nationwide and worldwide access to providers who are contracted with Blue Cross and Blue Shield Plans.
- Online decision tools help increase your awareness and knowledge of health issues and help you keep track of your health care expenses.



How Total Health PPO Works

1. Your HRA helps pay for your health care expenses and any qualified non-medical 213(d) services.

- All medical payments apply toward your annual deductible and out-of-pocket maximum.
- Your annual deductible is the amount you need to pay before your medical plan begins to pay.

2. After your HRA funds are used up, you pay the rest of your deductible.

	Blue Preferred Network Tier 1	In-Network (PPO) Tier 2	Out-of-Network Tier 3
Annual Deductible (Blue Preferred Net	work and In-Network Deduc	tibles DO Cross-Apply)	
Employee	\$600	\$850	\$2,500
Employee + Spouse* or Child(ren)	\$1,200	\$1,700	\$5,000
Employee + Family	\$1,800	\$2,550	\$7,500

3. After your deductible is met, you pay coinsurance.

- Once you have met your deductible, you and the medical plan share expenses. This is called coinsurance. Your share is 10 percent of eligible expenses for the Blue Preferred Network, 20 percent of eligible expenses for in-network, and 40 percent of eligible expenses for out-of-network.
- For your protection, there is a limit on how much you need to pay out of your own pocket. Once you reach the amounts shown below, you are covered at 100 percent of eligible expenses for the rest of the year.

	Blue Preferred Network Tier 1	In-Network (PPO) Tier 2	Out-of-Network Tier 3
Out-of-Pocket Limit (Including Deductible	e—Blue Preferred Network ar	nd In-Network Out-of-Pocket	Limits DO Cross-Apply)
Employee	\$2,250	\$3,000	\$7,500
Employee + Spouse* or Child(ren)	\$4,500	\$6,000	\$15,000
Employee + Family	\$6,750	\$9,000	\$22,500

For more information, please refer to the Sandia Total Health program summary.

^{* &}quot;Spouse" includes same-gender spouses legally married in jurisdictions that recognize their marriages.

Understanding Your Health Savings Plan

Like the Total Health PPO plan the Health Saving Plan offers direct open access to our Nationwide Network of providers. You have the flexibility and choice to utilize an in-network or out-of network provider.

The Health Savings Plan is a qualified High Deductible Health Plan

- Same quality and services as the Total Health PPO Plan.
- Offers direct open access to our Nationwide Network of providers
- All costs go towards a higher annual deductible
- Both Tier 1 and Tier 2 networks provide preventive care benefits without having to meet the deductible

Your employer offers a Health Savings Account in place of the FSA/HRA offered on the Total Health PPO plan.

The plan consists of two parts:

Health care coverage

- Comprehensive medical coverage with in– and out–of–network benefits
- Option of Blue Preferred Network in New Mexico
- Annual deductible and coinsurance provisions
- Out-of-pocket limit amount to protect you from the expense of possible catastrophic illness or injury

Health Savings Account

- A Health Savings Account is a tax-exempt account established exclusively for the purpose of paying qualified medical expenses. You and Sandia contribute to it.
- You control the HSA. You decide how, when and where to spend your health care dollars. You and your covered family members can use the HSA to pay for qualified medical expenses such as routine doctor visits, prescriptions, over-the-counter medications and medical supplies, hospital stays, surgical procedures and lab tests. You can save the money in your account for future needs. You can even use the HSA to pay for deductibles and copayments.
- All of your unspent HSA funds roll over year after year with no maximum account balance. In addition, as with a retirement plan, you can add to your HSA account balance with investment earnings

Health Savings Plan Advantages

- Affordability: Lower your health insurance premiums.
- **Portability:** You keep the money in your HSA even if you switch health plans, change jobs or retire.
- Possible tax breaks: You pay no taxes on HSA contributions.
- Wide provider network coverage: With the Health Savings Plan, you will have access to the same provider network as the Total Health PPO plan.
- Decision-making support: You'll have access to various wellness programs, interactive online tools, care management programs and other resources to help you make the best health care decisions and spend your HSA dollars wisely.



How Health Savings Plan Works

1. Your HSA helps you set funds aside for future health care expenses.

- If you join the Health Savings Plan and choose not to contribute to (or are not eligible to contribute to) an HSA, you will not have an account to deposit those incentives into. To receive the incentives, you must enroll and contribute to the HSA.
- All medical payments apply toward your annual deductible and out-of-pocket maximum.

2. Your annual deductible is the amount you need to pay before your medical plan begins to pay.

Benefits	Blue Preferred In-Network PPO Tier 1 Tier 2		Out-of-Network Tier 3	
Annual Deductible (includes prescription drugs) Blue Preferred and In-Network PPO Cross Apply				
Employee Only	\$1,700		\$3,400	
Employee+Family	\$3,400		\$6,800	

3. After your deductible is met, you pay coinsurance.

- Once you have met your deductible, you and the medical plan share expenses. This is called coinsurance. Your share is 10 percent of eligible expenses for the **Blue Preferred** Network, 20 percent of eligible expenses for in-network, and 40 percent of eligible expenses for out-of-network.
- For your protection, there is a limit on how much you need to pay out of your own pocket. Once you reach the amounts shown below, you are covered at 100 percent of eligible expenses for the rest of the year.

Benefits	Blue Preferred Tier 1	In-Network PPO Tier 2	Out-of-Network Tier 3
Employee Only	\$3,400		\$6,800
Employee+Family	\$10,200		\$20,400

Peace of Mind While Traveling

BlueCard® PPO Has You Covered

Use BlueCard PPO When You're Away from Home

Through the BlueCard PPO Program, Blue Cross and Blue Shield Plans work together to help ensure you receive reliable, affordable health care when you need it while traveling in the U.S. You have access to an established PPO network of doctors, hospitals and other health care providers throughout the country.

How BlueCard Works

- 1. Always carry your most current ID card from Blue Cross and Blue Shield of New Mexico.
- 2. When you're outside of your local service area and need health care, refer to your ID card and call BlueCard® Access at 800-810-BLUE (2583) or visit the BlueCard Doctor and Hospital Finder at bcbs.com for information on the nearest PPO doctors and hospitals. In an emergency, go to the nearest hospital.
- **3.** You are responsible for calling BCBSNM for precertification, when necessary. Refer to the precertification phone number on your ID card, which is different than the BlueCard Access number above.
- **4.** When you arrive at the doctor's office or hospital, **present your ID card**, and the office or hospital staff will verify your membership and coverage information.
- **5.** After you receive medical attention, your claim will be routed to BCBSNM for processing by the provider. All doctors and hospitals are paid directly, so you won't have any paperwork.
- **6.** You should not have to pay up front for medical services, except for the usual out-of-pocket expenses (non-covered services, deductibles, copayments and/or coinsurance). BCBSNM will provide you with an Explanation of Benefits statement.



Get access to network providers when you're on the go:

- Freedom of choice: You can choose your provider.
 To receive the maximum benefits allowed under
 your health care plan though, choose contracted
 network providers whenever possible.
- Coast-to-coast care: Get access no matter where in the U.S. you travel.
- No paperwork or claims to file: When visiting a PPO provider, all you need to do is show your ID card.

Blue Access for MembersSM

Blue Access for Members, our member portal, offers you information on your health and health plan in one convenient location. To register for BAMSM, go to bcbsnm.com/sandia and select Register Now in the BAM log-in box. With your ID card handy, follow the on-screen registration instructions. Create a user name and password for instant and secure access to your personal information.

After logging in, from your personal home page you can:

- Check your claims, including payment status and amounts, and sort/print claim information
- Confirm who is covered under your plan
- Download and print various forms

- Locate a doctor or hospital in your plans' network using Provider Finder
- Request a new or replacement ID card and print a temporary card
- Email Customer Service

Provider Finder

How to locate a Blue Preferred or PPO Network Provider

Insight for important health care decisions

Provider Finder from Blue Cross and Blue Shield of New Mexico is an innovation for helping members select providers with meaningful quality ratings.

Use Provider Finder either online or from a mobile device to:

- Find a network primary care physician, specialist or hospital.
- Filter search results by doctor, specialty, ZIP code, language and gender —even get directions from Google Maps™.
- Determine if a Blue Distinction® Center for Specialty Care is an option for treatment.
- View patient feedback or add a provider review.
- Check the quality, certifications and recognitions for doctors.
- Make an appointment to consult with a provider in select geographic areas.

Text** BCBSNMAPP to 33633 to get the app.

It's easy and immediate—and available at bcbsnm.com/sandia, or a mobile phone Web browser—for members and non-members.

BCBSNM App

Stay connected with BCBSNM and access important health benefit information wherever you are.

- Find an in-network doctor, hospital or urgent care facility
- Access your claims, coverage and deductible information
- View and email your member ID card

- · Log in securely with your fingerprint
- Download and share your Explanation of Benefits*
- Get Push Notifications and access to Message Center*

^{*} Currently only available on iPhone®. iPhone is a registered trademark of Apple Inc.

^{**} Message and data rates may apply. Terms and conditions and privacy policy at bcbsil.com/mobile/text-messaging



Because Your Health Counts

It's Important to Know Where to Go When You Need Care

Sometimes it's easy to know when you should go to an emergency room, at other times, it's less clear. You have choices for receiving in-network care that will work with your schedule and also give you access to the kind of care you need. Know when to use each for non-emergency treatment.

Your Doctor's Office

Your own doctor may be the best place to go for non-emergency care, such as health exams, routine shots, colds, flu and minor injuries. Your doctor knows your health history, the medicine you take, your lifestyle, and can decide if you need tests or specialist care. Your doctor can also help you with care for a chronic health issue, such as asthma or diabetes.

Urgent/Immediate Care Clinic

These facilities can treat you for more serious health issues, such as when you need an X-ray or stitches. You will probably have a lower out-of-pocket cost than at a hospital ER and you may have a shorter wait.

Hospital Emergency Room

Any life-threatening or disabling health problem is a true emergency. You should go to the nearest hospital ER or call 911. When you use the ER for true emergencies, you help keep your out-of-pocket costs lower.



Virtual Visits

Available 24 hours a day, seven days a week.

Access to care for non-emergency medical issues whether you're at home or traveling from almost anywhere.

Access to an independently contracted, board-certified MDLIVE® doctor at **888-858-5074**, online at **MDLIVE.com/bcbsnm** or with the MDLIVE mobile app.‡ Average wait time is less than 20 minutes.

Powered by MDLIVE.

‡ Internet/Wi-Fi connection is needed amay apply.

Confused about where to go for care?

You have choices.

If you aren't having an emergency, deciding where to go for medical care may save you time and money. You have choices for where you get non-emergency care — what we call **SmartER Care**SM. Use this chart to help you figure out when to use each type of care.

When you use in-network providers for your family's health care, you usually pay less for care. Search for in-network providers in your area at bcbsnm.com or by calling the Customer Service number on your member ID card.



Doctor's Office

- Office hours vary
- Generally the best place to go for non-emergency care
- Doctor-to-patient relationship established and therefore able to treat, based on knowledge of medical history
- Average wait time is 18 minutes¹



Urgent Care Center

- Generally includes evenings, weekends and holidays
- Often used when your doctor's office is closed, and you don't consider it an emergency
- Average wait time is 16-24 minutes²
- Many have online and/or telephone check-in



Hospital Emergency Room

- Open 24 hours, seven days a week
- Average wait time is 35-49 minutes (variable)3
- If you receive emergency room care from an out-ofnetwork provider, you may have to pay more
- Multiple bills for services such as doctors and facility



If you need emergency care, call 911 or seek help from any doctor or hospital immediately.

- * 24/7 Nurseline is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.
- ‡ Internet/Wi-Fi connection is needed for computer access. Data charges may apply.
- 1 Vitals Annual Wait Time Report, 2017.
- 2 Wait Time Trends in Urgent Care and Their Impact on Patient Satisfaction, 2017.
- 3 National Center for Health Statistics, Centers for Disease Control and Prevention, 2019.

Note: The relative costs described here are for independently contracted network providers. Your costs for out-of-network providers may be significantly higher. Wait times described are just estimates.

The information provided in this guide is not intended as medical advice, nor meant to be a substitute for the individual medical judgment of a doctor or other health care professional. Please check with your doctor for individualized advice on the information provided. Coverage may vary depending on your specific benefit plan and use of network providers. For questions, please call the number on the back of your member ID card.

High-quality primary care that's always available

Galileo is in-network with

Blue Cross and Blue Shield of New Mexico
employer group (Pre-Medicare) plans



How Galileo Works

- **Connect with real doctors anytime** via video or chat on the Galileo app (available in English & Spanish).
- Get care for almost any health concern, from everyday issues like acne and colds to ongoing conditions like anxiety and diabetes.
- Prioritize your health with an annual wellness visit over video.
- **Feel heard, not rushed.** Galileo providers take their time and listen to your questions and concerns.



With Galileo, you can get:

- 24/7/365 access to your care team
- Personalized care coordination
- Phone, text, and video-based care
- Quick prescriptions, labs and specialist referrals
- Multidisciplinary team & built-in second opinions
- Complex care & chronic condition management
- Virtual treatment for most conditions
- Annual wellness visits & preventive care
- Virtual urgent care



Enroll now:

Scan the QR code with your phone camera or visit: galileo.health/bcbsnm

Need help?

Call: (855) 648-8859

Email: support@galileohealth.com



Virtual Visits: Get 24/7 Care, Anywhere

Call your doctor's office first. They also may offer telehealth consultations by phone or online video.

With Virtual Visits, the doctor is always in. Get 24/7 non-emergency care from a board-certified doctor by phone, online video or mobile app from the privacy and comfort of your own home.

Don't risk crowded waiting rooms, expensive urgent care or ER bills, or waiting weeks or more to see a doctor, when you can speak with a Virtual Visits doctor within minutes.

Virtual Visits, provided by **Blue Cross and Blue Shield of New Mexico** and powered by MDLIVE, are a convenient alternative for treatment of more than 80 health conditions, including:

- Allergies
- Cold/Flu
- Fever

- Headaches
- Nausea
- Sinus infections

Virtual Visits with licensed behavioral health therapists are available by appointment. Get virtual care for:

- Anxiety
- Depression
- Stress management
- And more

Virtual Visit doctors can even send an e-prescription to your local pharmacy.



Activate your MDLIVE account today:

- Call MDLIVE at 888-676-4204
- Go to MDLIVE.com/bcbsnm
- Text BCBSNM to 635-483
- Download the MDLIVE app

Virtual Visits may not be available on all plans. Non-emergency medical service in Montana and New Mexico is limited to interactive online video. Non-emergency medical service in Arkansas and Idaho is limited to interactive online video for initial consultation.

What is Hinge Health?

We provide members with personalized, expert-developed exercise therapy plans for last ing pain relief.

Is Hinge Health for me?

Whether a new injury or ongoing aches, Hinge Health is for anyone living with joint or muscle pain.

What does my program include?

- Unlimited access to your personalized exercises and stretches developed by physical therapists
- Convenient exercise sessions you can do anyt ime, anywhere with the Hinge Health app
- Dedicated 1-on-1support from a physical therapist and qualified health coach

Who is in my care team?

Your care team includes a physical therapist and qualified health coach. You can connect with them via text, email, phone call, or video chat to ask questions, set goals, and more.

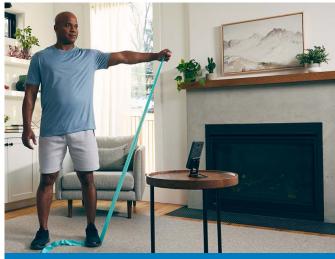
How much does the program cost?

Hinge Health is available to eligible employees at no additional cost.

Who is eligible?

Employees and dependent s 18+ enrolled in a medical plan through Sandia are eligible.





Exercise therapy made easy

Your sessions are designed to be done in about 15 minutes or less.



Support from your care team

Get help to overcome pain, recover from an injury, prepare for surgery, and more.



To learn more and apply, scan the QRcode or visit **hinge.health/sandia**

Questions? Call (855) 902-2777



Get to Know Your Employee Assistance Program

Find professional support when you need it for challenging life events.

ComPsych GuidanceResources is an Employee Assistance Program included as part of your health plan with Blue Cross and Blue Shield of New Mexico. You and your family members have access to a suite of EAP services — no copays or deductibles attached.

Make a Positive Change

Connect with a therapist for confidential emotional support. A trained mental health professional can counsel you through a variety of concerns, such as:

- Sadness, worry and stress
- Alcohol or drug use
- Grief, loss and personal struggles
- Personal relationship issues

Your EAP benefit includes a set amount of free therapy sessions per issue. Once you've used these free sessions, you can transition to your health plan benefits and keep seeing the same therapist in most cases.

Check Off Your To-dos

ComPsych GuidanceResources specialists can save you time by searching for local, professional services so you don't have to. They can help you find:

- Child, elder or pet care
- Movers or home repair services
- And much more

Have Your Legal Questions Answered

Talk to an attorney for help with legal questions, including:

- Divorce, adoption and family law
- Wills and trusts
- Landlord/tenant issues

Get Help with Your Finances

Financial experts can help with a wide range of money matters, including:

- Retirement planning or taxes
- Relocation, mortgages or insurance
- Budgeting, debt or bankruptcy

Access Online Tools 24/7

The ComPsych GuidanceResources website and mobile app provide information and support whenever you need it. Log on for:

- Articles, podcasts, videos and slideshows
- On-demand trainings
- "Ask the Expert" responses to your questions
- Other self-service tools

ComPsych Corp. is an independent company that has contracted with Blue Cross and Blue Shield of New Mexico to provide employee assistance services for members with coverage through BCBSNM.



Connect with the EAP Today!

Don't be afraid to reach out for help. Your personal records are kept private from your employer, as required by law.

- Call: 844-244-7657
- Online: guidanceresources.com
- App: GuidanceNow
- Web ID: NMEAP

Well unTarget®



Experience Wellness Your Way

Well onTarget gives you the tools and resources to create your personal journey — no matter where you may be on your path to wellness.

Well on Target can give you the support you need to make healthy choices — while rewarding you for your hard work.

Member Wellness Portal

The heart of Well on Target is the member portal, available at **wellontarget.com**. It uses the latest technology to offer you an enhanced online experience. This engaging portal links you to a suite of inviting programs and tools.

- **Health Assessment**²: The HA poses questions to learn more about you. After you take the HA, you will get a personal wellness report. This confidential report offers you tips for living your healthiest life. Your answers will help tailor the Well onTarget portal with the programs that may help you reach your goals. You can share this report with your health care provider.
- **Self-Management Programs:** These programs let you work at your own pace to reach your health goals. Learn more about nutrition, fitness, losing weight, quitting smoking, managing stress and more. Track your progress as you make your way through each lesson. Reach your milestones and earn Blue PointsSM.1

Start experiencing the wellness portal today. Go to wellontarget.com.



Support for Your Mental Health Journey

Your mental health is just as important as your physical health.

If you struggle with thoughts or feelings that make it hard to get through the day, you're not alone. About half of all people in the U.S. will experience a mental health concern at some point in their lives.¹

Blue Cross and Blue Shield of New Mexico is here to help. Your health plan includes mental health support like counseling, specialized care and online programs. It's okay to need help. You and your covered family members can get support for conditions such as depression, anxiety, substance use disorder, eating disorders and pediatric mental illness.

Our new **Mental Health Hub** can guide you to the right care for your unique needs.

It features access to mental health providers, plus a variety of assessments, videos, podcasts, articles, tools and more. When you first visit the Hub, take the **Wellness Check-In Assessment**. Based on your results, you will receive a list of recommended resources. You can retake it whenever you'd like to track your progress, and you can use it for covered dependents, including children, too.

Explore the Mental Health Hub Today!



- 1. Log in to **bcbsnm.com**
- 2. Select Behavioral Health
- 3. Choose Mental Health Hub

The Hub is confidential and available 24/7 at no added cost to you².

Additional Resources for Your Mental Wellbeing

Digital Mental Health²

BCBSNM offers self-led, online programs with optional coaching support through Learn to Live. They can help you build mental resilience or manage stress, depression, panic and other mental health concerns. The programs are confidential and available 24/7 at no extra cost. Log in at **bcbsnm.com**, then go to **Behavioral Health** and choose **Digital Mental Health** to get started.

Counseling and Psychiatric Therapy³

Explore our expansive network of therapists, psychologists, substance use counselors and psychiatrists. In-person, telephone and video services are available. Log in at **bcbsnm.com** and then go to **Behavioral Health** to start your search.

Employee Assistance Program²

Delivered through ComPsych GuidanceResources, the EAP provides a set amount of free counseling sessions, legal and financial help, referral services and online tools to you and members of your household. Check with your employer to learn whether this benefit is part of your health plan. If it is, visit **guidanceresources.com** and use the **Web ID NMEAP** to register.

Virtual Care^{2,3}

Your health plan may include virtual counseling. With this offering, you can meet with a board-certified therapist or psychiatrist by phone or video from the comfort of your home. Visit **MDLIVE.com/bcbsnm** to schedule an appointment.



BCBSNM is here to support you. To get started, verify program eligibility or learn more, log in to **Blue Access for Members** at **bcbsnm.com** and select **Behavioral Health**. You can also call the number on the back of your member ID card for assistance.

- 1. U.S. Department of Health and Human Services, 2023
- 2. Some services may not be available with all plans. Call the number on the back of your member ID card to verify.
- 3. Standard copay and coinsurance rates will apply if you seek treatment from a provider.

For medical emergencies, call 911. For mental health emergencies, call or text the 988 Suicide & Crisis Lifeline.

The Behavioral Health program is available only to those members whose health plans include behavioral health benefits through Blue Cross and Blue Shield of New Mexico. Check your benefit booklet, ask your group administrator or call the Customer Service number on the back of your member ID card to verify that you have these services. Member communications and information from the program are not meant to replace the advice of health care professionals. Members are encouraged to seek the advice of their doctors or behavioral health specialist to discuss their health care needs. Decisions regarding course and place of treatment remain with the member and his or her health care providers.

The Mental Health Hub is administered by NovaWell. NovaWell is an independent company that has contracted with Blue Cross and Blue Shield of New Mexico to provide member health platform and tools, mental health administration network and health information content for members with coverage through BCBSNM.

Learn to Live provides educational behavioral health programs. Members considering further medical treatment should consult with a physician. Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of New Mexico.

BCBSNM makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.



Make Your Fitness Program Membership Work for You

The Fitness Program gives you flexible options to help you live a healthy lifestyle.

As a Blue Cross and Blue Shield of New Mexico member, the Fitness Program is available exclusively to you and your covered dependents (age 16 and older).* The program gives you access to a nationwide network of fitness locations. Choose a location close to home and near work, and visit locations while traveling.

Other program perks include:

• Flexible Gym Network: A choice of gym networks to fit your budget and preferences.**

Base	Core	Power	Elite	Pro	Signature	Premier
\$19/mo	\$29/mo	\$39/mo	\$129/mo	\$159/mo	\$199/mo	\$239/mo
3500+ Standard Gyms [†]	8,500+ Standard Gyms	13,000+ Standard Gyms			n + All 13,000+ y tier, 180+ A	
\$19 enrollment fee						
Digital Content Only: Video and Live Stream (\$10/mo)						

- **Studio Class Network:** Boutique-style classes and specialty gyms with pay-as-you-go option and 30% off every 10th class.
- **Family Friendly:** Expands gym network access to your covered dependents at a bundled price discount.
- **Convenient Payment:** Monthly fees are paid via automatic credit card or bank account withdrawals.
 - † Represents possible network locations. Check local listings for exact network options as some locations may not participate. Network locations are subject to change without notice.

Features

- Mobile App: Allows members to access location search, studio class registration, location check-in and activity history.
 - Check out the Well onTarget Fitness Program mobile app, available from Apple® or Google Play™. It can help you work on your fitness goals anytime and anywhere.
- Real-time Data: Provided to the mobile app and Well onTarget portals.
- **Web Resources:** You can go online to find fitness locations and track your visits.
- Digital Fitness: Stay active from the comfort of your home. Access thousands of digital fitness videos and live classes including cardio, bootcamp, barre, yoga, and more through an online platform. Digital access is included with all memberships and tiers. You can also join the Digital Only plan option if you prefer only digital fitness options.
- **Blue Points:** Receive 2,500 points for joining the Fitness Program. Earn additional points for weekly visits. You can redeem points for gift cards for yourself or family and friends.***

• Complementary and Alternative Medicine Discounts on a Variety of Products and Services through Choices by WholeHealth Living: Save money through a nationwide network of 40,000 health and well-being providers, such as acupuncturists, massage therapists and personal trainers. Wherever you are in your health journey, Choices by WholeHealth Living can support your health goals. You may gain access to this program when you join the Well onTarget Fitness Program.

Are You Ready for Fitness?

It's easy to sign up:

- **1.** Go to **bcbsnm.com** and log in to Blue Access for Members.
- Select the My Health tab, then Wellness on the top navigation bar of the Dashboard page. Then scroll down to the Fitness Program section and click on Learn More.
- 3. Complete registration form.
- **4.** Verify your personal information and method of payment. Print or download your Fitness Program membership ID card. You may also request to receive the ID card in the mail.
- 5. Visit a fitness location today!

Prefer to sign up by phone or have questions about the Fitness Program? Just call the toll-free number 888-762-BLUE (2583) Monday through Friday, between 7 a.m. and 7 p.m., CT (6 a.m. and 6 p.m., MT).

Find fitness buddies, take a digital class and try something new!

Join the Fitness Program today to help you reach your health and wellness goals.



- * Individuals must be 18 years old to purchase a membership. Dependents, 16-17 years old, can join but must be accompanied to the location by a parent/guardian who is also a Fitness Program member. Check your preferred location to see their membership age policy. Underage dependents can login and join through the primary member's account as an "additional member."
- **Taxes may apply. Individuals must be at least 18 years old to purchase a membership.

 Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for more information.
- ***Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

The Fitness Program is provided by Tivity Health™, an independent contractor that administers the Prime Network of fitness locations. The Prime Network is made up of independently owned and operated fitness locations.

The WholeHealth Living Choices program is administered by Tivity Health™ Services, LLC. This is NOT insurance. Some of the services offered through this program may be covered by a health plan. The relationship between these vendors and Blue Cross and Blue Shield of New Mexico is that of independent contractors.

Participation in the Well on Target program, including the completion of a Health Assessment, is voluntary and you are not required to participate. Visit Well on Target for complete details and terms and conditions.

Well on Target is an informational resource provided to members and is not a substitute for the independent medical judgment of a health care provider. Members are instructed to consult with their health care provider before beginning their journey toward wellness.

Digital Self-Management Programs May Help You Develop a Healthier Lifestyle

With Well on Target's Digital Self-Management programs, you'll get tips and techniques, and the resources you'll need to help support your wellness goals.

Take Action to Improve Your Health: BCBSNM invites members to take an active role in improving their health with free, customized programs designed to help members succeed in creating a healthier lifestyle. For more information visit bcbsnm.com/sandia.

Our Digital Self-management programs consist of:

 Interactive courses with learning activities and content that focuses on behavioral changes to reinforce healthier habits.

Educational courses that inform about symptoms, treatment options and lifestyle changes. These two learning methods allow you to study on your own time and may help you get to the next level of wellness.

Earn Blue Points

You can earn 1,000 Blue Points once per quarter when you complete a digital self-management program. You may redeem points in our expanded online shopping mall for merchandise.

Easy to Access

The courses are easy to access through the Well on Target Member Wellness Portal at wellontarget.com. You can also use the Well on Target mobile app, Always On,** to register for the Digital Self-Management programs.

Easy to Learn

Interactive and educational courses are developed in an easy-to-learn format. Course content addresses topics that are preventive in nature and based on recommendations from the Centers for Disease Control and Prevention; Academy of Nutrition and Dietetics; National Heart, Lung and Blood Institute's Obesity Education Initiative and Physical Activity Guidelines put forth by the U.S. Department of Health and Human Services. A certificate of completion is available upon successful completion of any course.

Courses Offered

Some courses are interactive and you can create daily habits to track as part of the program. Midpoint and final assessments to check the effectiveness of the daily habits may help you progress toward your goals.

Other courses are educational, with information about symptoms, causes, available treatment options and lifestyle changes. Each day you'll find an additional resource such as a video, article, podcast or links to external communities and resources.

Interactive Courses

- Managing Your Stress
- Quitting Tobacco Use
- Achieving Your Healthy Weight
- Maintaining Your Healthy Weight
- Improving Your Nutrition
- Enhancing Your Physical Activity
- Improving Your Blood Pressure

- Improving Your Oral Health
- Improving Your Sleep Health
- Managing Your Diabetes
- Improving Your Cholesterol
- Staying Tobacco Free

Educational Courses

- Managing Your Metabolic Syndrome
- Reducing Your Risk: Preventive Health
- Diabetes Prevention
- Managing Your Asthma
- Managing Your Chronic Obstructive Pulmonary Disease
- Managing Your Congestive Heart Failure
- Managing Your Coronary Artery Disease
- Nurturing Your Healthy Pregnancy (Five Programs: Pre-pregnancy, First Trimester, Second Trimester, Third Trimester, Post Pregnancy)

^{**} AlwaysOn is provided by OnLife Health, an independent company that offers Wellness Management Solutions. OnLife is solely responsible for the programs, products and services that it provides.

Blue365®

A Discount Program for You

Blue365 is just one more advantage you have by being a member of **Blue Cross and Blue Shield of New Mexico**. With this program, you may save money on health and wellness products and services from top retailers that are not covered by insurance. There are no claims to file and no referrals or preauthorizations.

Once you sign up for Blue365 at **blue365deals.com/bcbsnm**, weekly "Featured Deals" will be emailed to you. These deals offer special savings for a short period of time.

Below are some of the ongoing deals offered through Blue365.

EyeMed | Davis Vision

You can save on eye exams, eyeglasses, contact lenses and accessories. You have access to national and regional retail stores and local eye doctors. You may also get possible savings on laser vision correction.

TruHearing® | **Beltone™** | **Start Hearing**

You could get savings on hearing tests, evaluations and hearing aids. Discounts may also be available for your immediate family members.

Dental SolutionsSM

You could get dental savings with Dental Solutions. You may receive a dental discount card that provides access to discounts of up to 50% at more than 70,000 dentists and more than 254,000 locations.*

Sun Basket | Nutrisystem®

Help reach your weight loss goals with savings from leading programs. You may save on healthy meals, membership fees (where applicable), nutritional products and services.

Fitbit®

You can customize your workout routine with Fitbit's family of trackers and smartwatches that can be employed seamlessly with your lifestyle, your budget and your goals. You'll get a 20% discount on Fitbit devices plus free shipping.

Reebok | SKECHERS®

Reebok, a trusted brand for more than 100 years, makes top athletic equipment for all people, from professional athletes to kids playing soccer. Get 20% off select models. SKECHERS, an award-winning leader in the footwear industry, offers exclusive pricing on select men's and women's styles. You can get 30% off plus free shipping for your online orders.

InVite® Health

InVite Health offers quality vitamins and supplements, educational resources and a team of healthcare experts for guidance to select the correct product at the best value. Get 50% off the retail price of non-genetically modified microorganism (non-GMO) vitamins and supplements and a free Midnight Bright Black Coconut Charcoal Tooth Polish with a \$25 purchase.

Livekick

Livekick is the future of private fitness. Choose from training or yoga over live video with a private coach. Get fit and feel healthier with action-packed 30-minute sessions that you can do from home, your gym or your hotel while traveling. Get a free two-week trial and 20% off a monthly plan on any Live Online Personal Training.

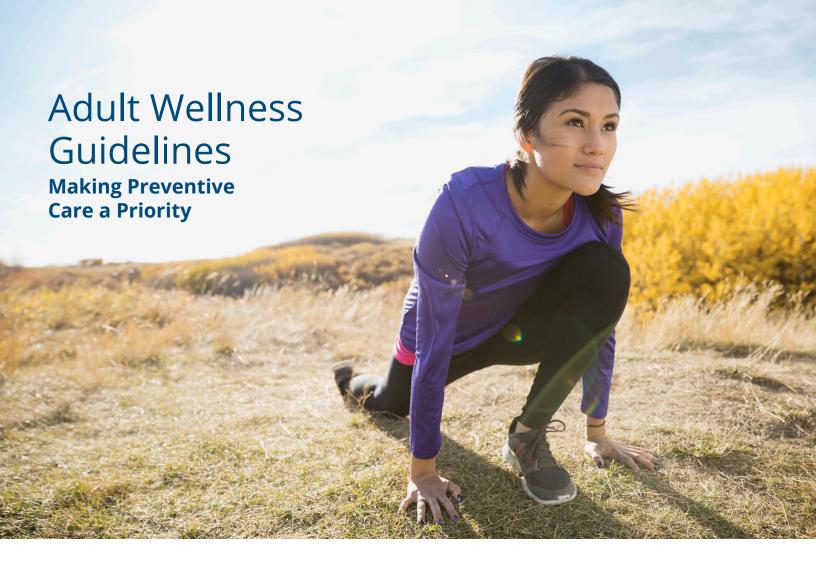
eMindful

Get a 25% discount on any of eMindful's live streaming or recorded premium courses. Apply mindfulness to your life including stress reduction, mindful eating, chronic pain management, yoga, Qigong movements and more.

The relationship between these vendors and Blue Cross and Blue Shield of New Mexico is that of independent contractors.

Blue365 is a discount program only for BCBSNM members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. You should check your benefit booklet or call the customer service number on the back of your ID card for specific benefit facts. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are given only through vendors that take part in this program and may be subject to change. BCBSNM does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSNM reserves the right to stop or change this program at any time without notice.

^{*} Dental Solutions requires a \$9.95 sign up and \$6 monthly fee.



Adult Health - for ages 19 and over

Preventive care is very important for adults. By making good, basic health choices, women and men can boost their health and well-being. Some of these positive choices include:

- Eat a healthy diet
- Get regular exercise
- Don't use tobacco
- Limit alcohol use
- Strive for a healthy weight

Screenings					
Weight	Every visit or at least annually				
Body Mass Index	Every visit or at least annually				
Blood Pressure	Every visit or at least annually				
Cholesterol	Adults 40 to 75 years of age should be screened; or adults 20 to 39 years old who have risk for coronary heart disease. Talk with your health care provider* about the starting and frequency of screening that is best for you.				
Colon Cancer Screening	Adults age 45-75 for colorectal cancer using: Guaiac Fecal Occult Blood Test (gFOBT) annually or; Fecal Immunochemical Testing (FIT) annually or; Fecal Immunochemical Testing (FIT)-DNA every 1-3 years or; Flexible sigmoidoscopy every 5 years or; Flexible sigmoidoscopy every 10 years with FIT annually or; Colonoscopy every 10 years or; CT Colonography every 5 years.** The risks and benefits of different screening methods vary. For details about pharmacy benefit coverage, call the number on the back of your member ID card.				
Diabetes Screening	Those with high blood pressure should be screened. Those who are overweight or have cardiovascular risk factors should be screened. All others should be screened starting at age 45.**				
Hepatitis C (HCV) Screening	Once for adults age 19-79. Most adults need to be screened only once. Persons with continued risk for HCV infection, such as persons who inject drugs, should be screened periodically.				
HIV Screening	Adults ages 19 to 65, older adults at increased risk and all pregnant women should be screened. Those 26-45 years of age, should discuss their options with their health care provider.				

^{*} A health care provider could be a doctor, primary care provider, physician assistant, nurse practitioner or other health care professional.

^{**}Recommendations may vary. Discuss the start and frequency of screenings with your health care provider, especially if you are at increased risk.

Adult Health

Men and women are encouraged to get care as needed, make smart choices and make regular screenings a priority. Following a healthy lifestyle and getting recommended preventive care services is a game plan for better overall health.

Discussing recommended preventive care services, screenings and immunizations with your health care provider is a step in the right direction to win at wellness.

	Immunizations (Vaccines)
Tetanus Diphtheria Pertussis (Td/Tdap)	Td or Tdap booster every 10 years.
Influenza (Flu)	Yearly
Human Papillomavirus (HPV)	All Adults age 19-26, 2 or 3 doses depending on age at time of initial vaccination if not already given.** Those 27-45 should discuss options with their health care provider.
Herpes Zoster (Shingles)	Two doses of RZV starting at age 50, or one dose of ZVL at age 60 or over. Discuss your options with your health care provider.*
Hepatitis B (Hep B)	2, 3, or 4 doses depending on vaccine or condition beginning at age 19-59. Discuss your options with your health care provider.*
Varicella (Chicken Pox)	2 doses beginning at age 50
Pneumococcal (Pneumonia)	Ages 65 and over, one dose of PCV 15 followed by PPSV 23 OR one dose of PCV 20. Discuss your options with your health care provider.*
Measles, Mumps, Rubella (MMR)	1 or 2 doses for adults born in 1957 or later who have no evidence of immunity
COVID-19 Vaccine	The CDC recommends adults get the COVID-19 vaccine. Talk to your health care provider or pharmacist about the COVID-19 vaccine and when you should get it.
Respiratory Syncytial Virus (RSV)	Those aged 60 to 74 at increased risk of severe RSV and everyone 75 and older should receive an RSV shot.
	Women's Recommendations
Mammogram	At least every 2 years for women ages 40 to 74.
Cervical Cancer Screening	Women ages 21 to 65: Pap test every 3 years Another option for ages 30 to 65: Pap test with HPV test every 5 years Women who have had a hysterectomy or are over age 65 may not need a Pap test*
Osteoporosis Screening	Women who are at an increased risk for osteoporosis should be screened at ages 65 and older. Bone measurement testing is recommended for postmenopausal women younger than 65 years who are at increased risk of osteoporosis as determined by a formal clinical risk assessment tool.
Intensive Behavioral Counseling	All sexually active individuals (12 years old and above) who are at increased risk for sexually transmitted infections (STIs).
	Men's Recommendations
Prostate Cancer Screening	Discuss the benefits and risks of screening with your health care provider.**
Abdominal Aortic Aneurysm	Have an ultrasound once between ages 65 to 75 if you have ever smoked.
Intensive Behavioral Counseling	All sexually active individuals (12 years old and above) who are at increased risk for sexually transmitted infections (STIs).

The recommendations provided in the table are based on information from organizations such as the Advisory Committee on Immunization Practices, the American Academy of Family Physicians, the American Cancer Society and the United States Preventive Services Task Force. The recommendations are not intended as medical advice nor meant to be a substitute for the individual medical judgment of a health care provider. Please check with your health care provider for individualized advice on the recommendations provided.

Learn more. Additional sources of health information include:

- ahrq.gov/patients-consumers/prevention/index.html
- cancer.org/cancer/risk-prevention/diet-physical-activity.html
- cdc.gov/vaccines/

You probably don't hesitate to ask your health care provider about nutrition and exercise, losing weight and stopping smoking. Other topics for discussion may include:

- Dental health
- Problems with drugs or alcohol
- Sexual behavior and sexually transmitted diseases
- Feelings of depression

- Domestic violence
- Accident/injury prevention
- Preventing falls, especially for ages 65 and over

^{*} Recommendations may vary. Discuss screening options with your health care provider, especially if you are at increased risk.

^{**} Coverage for preventive care services at no cost share may vary depending on your specific benefit plan and use of network providers. For questions, please call the Customer Service number on your member ID card.



Good health is a gift anyone would wish for a child, but it doesn't happen without your help.

Some things you can do to help keep your child well:

- Introduce good nutrition at an early age and be a good role model
- Encourage lots of play and physical activity
- Keep up with recommended vaccines

Blue Cross and Blue Shield of New Mexico wants your child to be well.

Children's Wellness Guidelines

Laying the Groundwork for a Healthy Tomorrow

Children's Health

Put your child on the path to wellness. Schedule a yearly Well Child visit with your child's health care provider* and follow immunization guidelines. The health care provider will watch your child's growth and progress and should talk with you about eating and sleeping habits, safety and behavior issues.

According to the American Academy of Pediatrics, the provider should:

- Check your child's weight regularly beginning at age 2
- Check blood pressure yearly, beginning at age 3
- Screen hearing at birth, then yearly from ages 4 to 6, then at ages 8 and 10
- Test vision yearly from ages 3 to 6, then at ages 8, 10, 12, and 15

Help protect your child from sickness. Make sure they get the recommended vaccinations shown in the charts. If your child has missed vaccinations, ask your health care provider how to catch up.

Learn more from your child's doctor or at healthychildren.org.

Please note: These recommendations are for healthy children who don't have any special health risks. Take time to check the following summaries of key preventive services.

^{*}A health care provider could be a doctor, primary care provider, physician assistant, nurse practitioner or other health care professional.

Vaccine	Birth	1 month	2 months	4 months	6 months	12 months	15 months	18 months	11/2 - 3 years	4 - 6 years
Hepatitis B (HepB)	•					(
Rotavirus (RV) RV1 (2 Dose Series); RV 5 (3 Dose Series)			•	•	•					
Diphtheria Tetanus and Pertussis (DTaP)			•	•	•					•
Haemophilus Influenzae Type B (Hib)			•	•	•					
PedvaxHIB			•	•						
Pneumococcal Conjugate (PCV)			•	•	•	(
Inactivated Polio Vaccine (IPV)			•	•						•
Influenza (Flu)		Recommended yearly starting at age 6 months with 2 doses given the first year				S				
COVID-19 (Coronavirus disease 2019)					•	Recommen	nded yearly	starting at	age six mont	:hs*
Measles, Mumps and Rubella (MMR)										•
Varicella (Chicken pox)										•
Hepatitis A (HepA)						2 0	doses separa	ated by 6 mc	nths •	
Respiratory syncytial virus (RSV-mAb [Nirsevimab])			1 dose**							

One dose Shaded areas indicate the vaccine can be given during shown age range.

Adolescents

As your children grow into adolescents, they should continue yearly preventive care visits for exams and scheduled immunizations. These visits give the health care provider a chance to:

- Discuss the importance of good eating habits and regular physical activity.
- Talk about avoiding alcohol, smoking and drugs.
- Screen for sexual activity and sexually transmitted diseases as appropriate.
- Screen for HIV between the ages of 15 and 18, or earlier if at increased risk.

Recommended Immunizations for ages 7 to 181

Vaccine	7 - 10 years	11 - 12 years	13 - 15 years	16 years	17 - 18 years
Tetanus Diphtheria Pertussis (Tdap)		•			
Human Papillomavirus (HPV) – boys and girls		2 doses			
Meningococcal (MenACWY)		•		•	
Influenza (Flu)			Yearly		
COVID-19 (Coronavirus disease 2019)	Yearly				

^{1.} These recommendations come from the Centers for Disease Control and Prevention and the American Academy of Pediatrics (cdc.gov/vaccines/hcp/acip-recs/index.html). The recommendations are not intended as medical advice nor meant to be a substitute for the individual medical judgment of a health care provider. Please check with your health care provider for individual advice on the recommendations provided.

^{*}Number of doses recommended depends on your child's age and type of Covid-19 vaccine used. **Depending on maternal RSV vaccination status.

NON-DISCRIMINATION COMMUNICATION

The purpose of this communication is to provide you with additional information about certain types of assistance and other rights that are available to you; however, this communication is not part of your Policy/Coverage Documents.

Health care coverage is important for everyone.

Blue Cross and Blue Shield of New Mexico complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability. See our full non-discrimination notice and contacts.

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.

35th Floor

Chicago, Illinois 60601

Phone: 855-664-7270 (voicemail)

TTY/TDD: 855-661-6965 Fax: 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: 800-368-1019 TTY/TDD: 800-537-7697

Complaint Portal: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf Complaint Forms: http://www.hhs.gov/ocr/office/file/index.html

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 speak to an interpreter, call the customer service number on the back of your member card. If you are not a member, or don't have a card, call 855-710-6984.

العربية Arabic	إن كان لديك أو لدى شخص تساعده أسئلة، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث إلى مترجم فوري، اتصل على رقم خدمة العملاء المذكور على ظهر بطاقة عضويتك. فإن لم تكن عضوًا، أو كنت لا تملك بطاقة، فاتصل على 6984-710-855.
繁體中文 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, 請致電印在您的 會員卡背面的客戶服務電話號碼。如果您不是會員, 或沒有會員卡, 請致電 855-710-6984。
Français 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, composez le numéro du service client indiqué au verso de votre carte de membre. Si vous n'êtes pas membre ou si vous n'avez pas de carte, veuillez composer le 855-710-6984.
Deutsch 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 Kundenservicenummer auf der Rückseite Ihrer Mitgliedskarte an. Falls Sie kein Mitglied sind oder keine Mitgliedskarte besitzen, rufen Sie bitte 855-710-6984 an.
हिंदी Hindi	यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में निःशुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए, अपने सदस्य कार्ड के पीछे दिए गए ग्राहक सेवा नंबर पर कॉल करें। यदि आप सदस्य नहीं हैं, या आपके पास कार्ड नहीं है, तो 855-710-6984 पर कॉल करें।
Italiano 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 servizio clienti al numero riportato sul lato posteriore della tua tessera di socio. Se non sei socio o non possiedi una tessera, puoi chiamare il numero 855-710-6984.
日本語 Japanese	ご本人様、またはお客様の身の回りの方でも、ご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、メンバーカードの裏のカスタマーサービス番号までお電話ください。メンバーでない場合またはカードをお持ちでない場合は 855-710-6984 までお電話ください。
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 회원 카드 뒷면에 있는고객 서비스 번호로 전화하십시오. 회원이 아니시거나 카드가 없으시면 855-710-6984 으로 전화주십시오.
Diné Navajo	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. Ata' halne'í bich'i' hadeesdzih nínízingo éí kwe'é da'íníishgi áká anídaalwo'ígíí bich'i' hodíílnih, bee nééhózinii bine'déé' bikáá'. Kojí atah naaltsoos ná hadít'éégóó éí doodago bee nééhózinígíí ádingo koji' hodíílnih 855-710-6984.
فارس <i>ی</i> Persian	اگر شما، یا کسی که شما به او کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با خدمات مشتری به شماره ای که در پشت کارت عضویت شما درج شده است تماس بگیرید. اگر عضو نیستید، یا کارت عضویت ندارید، با شماره 486-710-558 تماس حاصل نمایید.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы поговорить с переводчиком, позвоните в отдел обслуживания клиентов по телефону, указанному на обратной стороне вашей карточки участника. Если вы не являетесь участником или у вас нет карточки, позвоните по телефону 855-710-6984.
Español 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 comuníquese con el número del Servicio al Cliente que figura en el reverso de su tarjeta de miembro. Si usted no es miembro o no posee una tarjeta, llame al 855-710-6984.
Tagalog 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 makipag-usap sa isang tagasalin-wika, tumawag sa numero ng serbisyo para sa kustomer sa likod ng iyong kard ng miyembro. Kung ikaw ay hindi isang miyembro, o kaya ay walang kard, tumawag sa 855-710-6984.
ไทย Thai	หากคุณ หรือคนที่คุณกำลังช่วยเหลือมีข้อสงสัยใด ๆ คุณมีสิทธิที่จะได้รับความช่วยเหลือ และข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย พูดคุยกับล่ามโดยติดต่อฝ่ายบริการลูกค้าที่หมายเลขตามที่ระบุด้านหลังบัตรสมาชิก หากไม่ใช่สมาชิกหรือไม่มีบัตร กรุณาติดต่อที่หมายเลข 855-710-6984
Tiếng Việt Vietnamese	Nếu quý vị hoặc người mà quý vị giúp đỡ có bất kỳ câu hỏi nào, quý vị có quyền được hỗ trợ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với thông dịch viên, gọi số dịch vụ khách hàng nằm ở phía sau thẻ hội viên của quý vị. Nếu quý vị không phải là hội viên hoặc không có thẻ, gọi số 855-710-6984.

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