




The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.bcbsnm.com/bb/ind/bb-bh3h32cnninmp-nm-2021.pdf or by calling 1-866-236-1702. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 at Indian Health Care Provider or with IHCP referral at non-IHCP; or \$4,500 Individual / \$13,500 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Services from Indian Health Care <u>Providers</u> and In-Network Preventive Health 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 www.healthcare.gov/coverage/preventive-care-benefits/ .
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?	\$6,900 Individual / \$13,800 Family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	<u>Premiums</u> and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See www.bcbsnm.com or call 1-866-236-1702 for a list of participating providers.	You pay the least if you use a <u>provider</u> in IHCP Network. You pay more if you use a <u>provider</u> in Non-IHCP Network. 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 charge</u> 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 referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

 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 You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No Charge	40% <u>coinsurance</u>	Not Covered	Virtual visits: 40% <u>coinsurance</u> . See your benefit booklet* for details.
	<u>Specialist</u> visit	No Charge	40% <u>coinsurance</u>	Not Covered	<u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	<u>Preventive care/screening/immunization</u>	No Charge	No Charge; <u>deductible</u> does not apply	Not Covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No Charge	Freestanding Facility: 30% <u>coinsurance</u> Hospital: 40% <u>coinsurance</u>	Not covered	<u>Preauthorization</u> may be required; see your benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	Imaging (CT/PET scans, MRIs)	No Charge	Freestanding Facility: 30% <u>coinsurance</u> Hospital: 40% <u>coinsurance</u>	Not Covered	<u>Preauthorization</u> may be required; see your benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.

*For more information about limitations and exceptions, see the plan or policy document at www.bcbsnm.com/bb/ind/bb-bh3h32cnninmp-nm-2021.pdf.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
<p>If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.bcbsnm.com/rx21</p>	Preferred generic drugs (Tier 1)	No Charge	Preferred - 20% <u>coinsurance</u> Participating - 25% <u>coinsurance</u>	Not Covered	Limited to a 30-day supply at retail (or a 90-day supply at a <u>network</u> of select retail pharmacies). Up to a 90-day supply at mail order. <u>Specialty drugs</u> limited to a 30-day supply. Payment of the difference between the cost of a brand name drug and a generic may also be required if a generic drug is available. Your <u>cost share</u> for a covered insulin drug will not exceed \$25 per 30-day supply.
	Non-preferred generic drugs (Tier 2)	No Charge	Preferred - 25% <u>coinsurance</u> Participating - 30% <u>coinsurance</u>	Not Covered	
	Preferred brand drugs (Tier 3)	No Charge	Preferred - 30% <u>coinsurance</u> Participating - 35% <u>coinsurance</u>	Not Covered	
	Non-preferred brand drugs (Tier 4)	No Charge	Preferred - 35% <u>coinsurance</u> Participating - 40% <u>coinsurance</u>	Not Covered	
	Preferred <u>specialty drugs</u> (Tier 5)	No Charge	45% <u>coinsurance</u>	Not Covered	
	Non-preferred <u>specialty drugs</u> (Tier 6)	No Charge	50% <u>coinsurance</u>	Not Covered	

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		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	Freestanding Facility: \$600/visit plus 30% coinsurance Hospital: \$600/visit plus 40% coinsurance	Not Covered	Preauthorization may be required for non-emergency surgery. Outpatient Infusion Therapy: 40% coinsurance; see your benefit booklet* for details. Cost sharing waived at non-IHCP with IHCP referral.
	Physician/surgeon fees	No Charge	\$200/visit plus 40% coinsurance	Not Covered	
If you need immediate medical attention	<u>Emergency room care</u>	No Charge	Facility: \$1,000/visit plus 40% coinsurance Physician: 40% coinsurance	Facility: \$1,000/visit plus 40% coinsurance Physician: 40% coinsurance	Facility copay waived if admitted. Cost sharing waived at non-IHCP with IHCP referral.
	<u>Emergency medical transportation</u>	No Charge	40% coinsurance	40% coinsurance	Preauthorization may be required for non-emergency transportation; see your benefit booklet* for details. Cost sharing waived at non-IHCP with IHCP referral.
	<u>Urgent care</u>	No Charge	40% coinsurance	40% coinsurance	Cost sharing waived at non-IHCP with IHCP referral.
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	\$850/visit plus 40% coinsurance	Not Covered	Preauthorization may be required, unless for emergency. Cost sharing waived at non-IHCP with IHCP referral.
	Physician/surgeon fees	No Charge	40% coinsurance	Not Covered	Preauthorization may be required, unless for emergency. Cost sharing waived at non-IHCP with IHCP referral.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	40% <u>coinsurance</u> for office visits; 30% <u>coinsurance</u> for other outpatient services	Not Covered	<u>Preauthorization</u> may be required; see your benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	Inpatient services	No Charge	\$850/visit plus 40% <u>coinsurance</u>	Not Covered	<u>Preauthorization</u> may be required; see your benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
If you are pregnant	Office visits	No Charge	40% <u>coinsurance</u>	Not Covered	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	Childbirth/delivery professional services	No Charge	40% <u>coinsurance</u>	Not Covered	
	Childbirth/delivery facility services	No Charge	\$850/visit plus 40% <u>coinsurance</u>	Not Covered	
If you need help recovering or have other special health needs	<u>Home health care</u>	No Charge	40% <u>coinsurance</u>	Not Covered	100 visits/year. <u>Preauthorization</u> may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	<u>Rehabilitation services</u>	No Charge	40% <u>coinsurance</u>	Not Covered	Includes physical, occupational, and speech therapies in an office or outpatient setting. Also includes therapeutic services by a Chiropractor or Doctor of Oriental Medicine. <u>Preauthorization</u> may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	<u>Habilitation services</u>	No Charge	40% <u>coinsurance</u>	Not Covered	
	<u>Skilled nursing care</u>	No Charge	40% <u>coinsurance</u>	Not Covered	60 days/year. <u>Preauthorization</u> may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	<u>Durable medical equipment</u>	No Charge	40% <u>coinsurance</u>	Not Covered	<u>Preauthorization</u> may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
	<u>Hospice services</u>	No Charge	40% <u>coinsurance</u>	Not Covered	<u>Preauthorization</u> may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
If your child needs dental or eye care	Children's eye exam	No Charge	No Charge; <u>deductible</u> does not apply	Up to a \$30 reimbursement is available; <u>deductible</u> does not apply	One visit per year. Out-of-Network reimbursement will not exceed the retail cost. See your benefit booklet* (Pediatric Vision Care Benefits) for details.
	Children's glasses	No Charge	No Charge; <u>deductible</u> does not apply	Reimbursement is available; <u>deductible</u> does not apply	One pair of glasses per year. Reimbursement for frames, lenses, and lens options purchased Out-of-Network is available (not to exceed the retail cost). See your benefit booklet* (Pediatric Vision Care Benefits) for details.
	Children's dental check-up	Not Covered	Not Covered	Not Covered	Pediatric dental coverage can be purchased separately as a stand-alone policy.

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 style="list-style-type: none"> Abortion (except where a pregnancy is the result of rape or incest, or for a pregnancy which, as certified by a physician, places the woman in danger of death unless an abortion is performed) Cosmetic surgery Dental care (Adult, routine dental) Infertility treatment (except for diagnosis and medically indicated treatments for physical conditions causing infertility) 	<ul style="list-style-type: none"> Long-term care Non-emergency care when traveling outside the U.S. Private-duty nursing 	<ul style="list-style-type: none"> Routine eye care (Adult) Routine foot care (unless you are diabetic) Weight loss programs
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
<ul style="list-style-type: none"> Acupuncture (20 visits/year) Bariatric surgery (limited to one per lifetime, based on medical necessity) 	<ul style="list-style-type: none"> Chiropractic care (20 visits/year) 	<ul style="list-style-type: none"> Hearing aids (up to age 21, limited to 1 item per hearing impaired ear every 3 years)

*For more information about limitations and exceptions, see the plan or policy document at www.bcbsnm.com/bb/ind/bb-bh3h32cnninmp-nm-2021.pdf.

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 1-866-236-1702. You may also contact your state insurance department at 1-855-427-5674. 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 plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Blue Cross and Blue Shield of New Mexico (BCBSNM) Appeals Unit at 1-866-236-1702. You may also contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact the New Mexico Superintendent of Insurance toll-free at 1-855-427-5674 or visit www.osi.state.nm.us.

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 1-866-236-1702.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-236-1702.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-236-1702.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-236-1702.

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

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- **The plan's overall deductible** \$0
- **Specialist coinsurance** \$0
- **Hospital (facility) copay/coins** \$0
- **Other coinsurance** \$0

This EXAMPLE event includes services like:

- Specialist office visits (prenatal care)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- Diagnostic tests (ultrasounds and blood work)
- Specialist visit (anesthesia)

Total Example Cost \$12,700

In this example, Peg would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$60

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

- **The plan's overall deductible** \$0
- **Specialist coinsurance** \$0
- **Hospital (facility) copay/coins** \$0
- **Other coinsurance** \$0

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:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$20

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

- **The plan's overall deductible** \$0
- **Specialist coinsurance** \$0
- **Hospital (facility) copay/coins** \$0
- **Other coinsurance** \$0

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:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$0

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's 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 provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

The plan 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.
35th Floor
Chicago, Illinois 60601

Phone: 855-664-7270 (voicemail)
TTY/TDD: 855-661-6965
Fax: 855-661-6960
Email: CivilRightsCoordinator@hcsc.net

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 talk to an interpreter, call 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, llame al 855-710-6984.
العربية Arabic	إن كان لديك أي لدى شخص تساعد أسئلة، فديك الحق في الحصول على المساعدة و لمعلومات الضرورية بلغتك من دون أية تكلفة. لتحدث مع مترجم فوري، اتصل بـ 855-710-6984.
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，請撥電話 號碼 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, appelez 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 Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયદેમ બાબતે પ્રશ્ન હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કોલ કરો.
हिंदी Hindi	यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपके अपनी भाषा में निःशुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनवादक से बात करने के लिए 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 numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	T'aa ni, éi doodago la da biká anánílwo'ígíí, na'ídiilkidgo, ts'ídá bee ná ahóóni'í t'aa níik'e níká a'doolwoł dóó bina'ídiilkidigíí bee níł h odoonih. Ata'dahalne'ígíí bich'í' hodiilnih kwe'é 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سوالاتی 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 شماره 855-710-6984 حاصل نمایید.
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
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 связаться с переводчиком, позвоните по телефону 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 855-710-6984.
اردو Urdu	اگر آپ کو، یا کسی کو، یا کسی کے لیے مدد کرنے ہیں، سوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 855-710-6984 پر کال کریں۔
Tiếng Việt 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.