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>www.bcbsnm.com/bb/ind/bb-</u> <u>gh3h30cnninmp-nm-2021.pdf</u> or by calling 1-866-236-1702. 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>, provider, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0 at Indian Health Care Provider or with IHCP referral at non-IHCP; or \$750 Individual / \$2,250 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 <u>deductible</u> ?	Yes. Services from Indian Health Care <u>Providers</u> , Preventive Health, services with a copay, and some <u>prescription drugs</u> 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 <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$8,550 Individual / \$17,100 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?	Premiums 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 <u>network provider</u> ?	Yes. See <u>www.bcbsnm.com</u> or call 1-866-236-1702 for a list of <u>participating providers</u> .	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</u> charge and what your <u>plan</u> pays (<u>balance</u> <u>billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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

		What You Will Pay			
Common Medical Event	Services You May Need	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)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	No Charge	\$30/visit; <u>deductible</u> does not apply	Not Covered	Virtual visits: No Charge; <u>deductible</u> does not apply. See your benefit booklet* for details.
If you visit a health care provider's office or clinic	<u>Specialist</u> visit	No Charge	30% <u>coinsurance</u>	Not Covered	Cost sharing waived at non-IHCP with IHCP referral.
	Preventive care/screening/ immunization	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: \$10/lab, \$20/x-ray Hospital: \$20/lab, \$40/x-ray; <u>deductible</u> does not apply	Not covered	Preauthorization 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: 20% <u>coinsurance</u> Hospital: 30% <u>coinsurance</u>	Not Covered	Preauthorization may be required; see your benefit booklet* for details. Cost sharing waived at non-IHCP with IHCP referral.

			What You Will Pay	,	
Common Medical Event	Services You May Need	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 drugs to treat your illness or condition More information about prescription drug coverage is available at www.bcbsnm.com/rx21	Preferred generic drugs (Tier 1)	No Charge	Retail: Preferred - No Charge Participating - \$10/prescription Mail: No Charge; <u>deductible</u> does not apply	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</u> <u>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	Retail: Preferred - \$10/prescription Participating - \$20/prescription Mail: \$30/prescription; <u>deductible</u> does not apply	Not Covered	
	Preferred brand drugs (Tier 3)	No Charge	Preferred - 20% coinsurance Participating - 25% coinsurance	Not Covered	
	Non-preferred brand drugs (Tier 4)	No Charge	Preferred - 35% coinsurance Participating - 40% coinsurance	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	

			What You Will Pay		
Common Medical Event	Services You May Need	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)	Limitations, Exceptions, & Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	Freestanding Facility: \$600/visit plus 20% <u>coinsurance</u> Hospital: \$600/visit plus 30% <u>coinsurance</u>	Not Covered	Preauthorization may be required for non- emergency surgery. Outpatient Infusion Therapy: Facility \$1,000, Physician in home, office, or infusion suite \$100; see your benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	Physician/surgeon fees	No Charge	30% <u>coinsurance</u>	Not Covered	
If you need immediate medical attention	Emergency room care	No Charge	Facility: \$500/visit plus 30% <u>coinsurance</u> Physician: 30% <u>coinsurance</u>	Facility: \$500/visit plus 30% coinsurance Physician: 30% coinsurance	Facility copay waived if admitted. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	Emergency medical transportation	No Charge	30% <u>coinsurance</u>	30% <u>coinsurance</u>	Preauthorization may be required for non- emergency transportation; see your benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	<u>Urgent care</u>	No Charge	\$45/visit; <u>deductible</u> does not apply	\$45/visit; <u>deductible</u> does not apply	Cost sharing waived at non-IHCP with IHCP referral.
If you have a hospital	Facility fee (e.g., hospital room)	No Charge	\$850/visit plus 30% <u>coinsurance</u>	Not Covered	Preauthorization may be required, unless for emergency. Cost sharing waived at non-IHCP with IHCP referral.
	Physician/surgeon fees	No Charge	30% <u>coinsurance</u>	Not Covered	Preauthorization may be required, unless for emergency. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.

			What You Will Pay		
Common Medical Event	Services You May Need	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,	Outpatient services	No Charge	20% <u>coinsurance</u>	Not Covered	Preauthorization may be required; see your benefit booklet* for details. Cost sharing waived at non-IHCP with IHCP referral.
or substance abuse services	Inpatient services	No Charge	\$850/visit plus 30% <u>coinsurance</u>	Not Covered	Preauthorization may be required; see your benefit booklet* for details. Cost sharing waived at non-IHCP with IHCP referral.
If you are pregnant	Office visits	No Charge	Primary care: \$30 Specialist: 30% coinsurance	Not Covered	Copay applies to first prenatal visit (per pregnancy). <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of
	Childbirth/delivery professional services	No Charge	30% <u>coinsurance</u>	Not Covered	services, a <u>copayment, coinsurance</u> , or <u>deductibl</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e.
	Childbirth/delivery facility services	No Charge	\$850/visit plus 30% <u>coinsurance</u>	Not Covered	ultrasound). <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	Home health care	No Charge	30% <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.
	Rehabilitation services	No Charge	\$30/Therapist visit; 30% <u>coinsurance</u> for other providers	Not Covered	Copay applies to physical, occupational, and speech Therapists in office or outpatient settings. Other <u>providers</u> include, but is not limited to,
If you need help recovering or have other special health needs	Habilitation services	No Charge	30% <u>coinsurance</u>	Not Covered	Chiropractors and Doctors of Oriental Medicine. <u>Preauthorization</u> may be required. See your benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	Skilled nursing care	No Charge	30% coinsurance	Not Covered	60 days/year. <u>Preauthorization</u> may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	Durable medical equipment	No Charge	30% coinsurance	Not Covered	Preauthorization may be required. Cost sharing waived at non-IHCP with IHCP referral.

			What You Will Pay	,	
Common Medical Event	Services You May Need	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)	
	Hospice services	No Charge	30% <u>coinsurance</u>	Not Covered	Preauthorization may be required. Cost sharing waived at non-IHCP with IHCP referral.
	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.
If your child needs denta or eye care	I 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 <u>Plan</u> Generally Does NOT Cover (Chect 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) 	 k your policy or <u>plan</u> document for more information a Long-term care Non-emergency care when traveling outside the U.S. Private-duty nursing 	 and a list of any other <u>excluded services.</u>) Routine eye care (Adult) Routine foot care (unless you are diabetic) Weight loss programs
<u> </u>	 ese services. This isn't a complete list. Please see your Chiropractic care (20 visits/year) 	 r <u>plan</u> document.) 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-gh3h30cnninmp-nm-2021.pdf.

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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 <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Blue Cross and Blue Shield of 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 <u>www.dol.gov/ebsa/healthreform</u>. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact the New Mexico Superintendent of Insurance toll-free at 1-855-427-5674 or visit <u>www.osi.state.nm.us</u>.

Does this plan provide Minimum Essential Coverage? Yes

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

Does this plan meet the Minimum Value Standards? Not Applicable

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

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-236-1702. 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, kwijijgo holne' 1-866-236-1702.

To see examples of how this <u>plan</u> 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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

\$0

\$0

\$0 \$0

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

\$0

\$0 \$0

\$0

\$12,700

The plan's overall deductible	
Specialist coinsurance	
Hospital (facility) copay/coins	
Other coinsurance	

This EXAMPLE event includes services like:

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

Total Example Cost	

In this example, Peg would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$C
Coinsurance	\$C
What isn't covered	
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 wellcontrolled condition)

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

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)

Total Example Cost\$5,600

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
<u>Copayments</u>	\$0
Coinsurance	\$0
What isn't covered	
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
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In this example, Mia would pay:

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

Note: These numbers assume the patient does not participate in the 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.	Health care	coverage is	important	for everyone.
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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.

Phone:

Fax:

Email:

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

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

800-368-1019 Phone: 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 està 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 أو لدى شخص تساهده أسللة، فلديك الحق في الحصول بلغ المساعدة و لمعلومات الضبرورية بلغتك من دون اية تكلفة المتحدث مع مترجم فرري، اتصل بلغ الرم 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	જો તમને અથવા તમે મદદ કરી રહ્યા ફોચ એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયક્રેમ બાબતે પૃક્ષો ફોચ, તો તમને વિના ખચેર, તમારી ભાષામાં મદદ અને
Gujarati	માફતી મેળવવાનો ફક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी	यिद आपके, या आप जिसकी सहायता कर रहे हैं उैसके, प्रश्न हैं, तो आपके अपनी भाषा म निःशुल्क सहायता और जानकारी प्राप्त करन का अधिकार है।
Hindi	किसी अनवादक स बात करन क लिए 855-710-6984 पर कॉल करें।.
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그려한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가
Korean	필요하시면 855-710-6984 로 전화하십시오.
Diné	T"áá ni, éí doodago la'da biká anánilwo'ígii, na'idílkidgo, ts'ídá bee ná ahóóti'í' t'áá níík'e niká a'doolwol dóó bína'ídilkidigií bee nil h odoonih.
Navajo	Ata'dahalne'igií bich'ij' hodiílnih kwe'é 855-710-6984.
فارسی	اگر شما، یا کسی که شما به ای کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید اجهت گفتگر با یک مترجم شهافی، با شماره
Persian	انمسا حاصل نمایید ا6984-10-855
Polski	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z
Polish	tłumaczem, zadzwoń pod numer 855-710-6984.
Русский	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке.
Russian	Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog 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.
اردر Urdu	ائس آپ کو، یا غیے ایسے عرد کو جن کی آپ جد کررہے ہیں، شوٹی مروال دریش سے شر، آپ کو اپنی زبان میں مفتحدہ اور معلومات حاصل کرن ہے کا حق سے۔ مترجم بن ہے بات کرن ہے کا کو 855-710-8984 پر کال شویں۔
Tiếng Việt	Nếu quý vị, hoặc người mà quý vị giúp đỡ, có câu hói, thi quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông
Vietnamese	dịch viên, gọi 855-710-6984.