



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-ghib09cnninmp-nm-2023.pdf](http://www.bcbsnm.com/bb/ind/bb-ghib09cnninmp-nm-2023.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/](http://www.healthcare.gov/sbc-glossary/) or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	\$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> .
<b>Are there services covered before you meet your deductible?</b>	Yes. Preventive Health and mental health services are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="http://www.healthcare.gov/coverage/preventive-care-benefits/">www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	\$2,900 Individual / \$6,000 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.
<b>What is not included in the out-of-pocket limit?</b>	<u>Premiums</u> , <u>balance billing</u> charges, 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> .
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="http://www.bcbsnm.com/bluecomm">www.bcbsnm.com/bluecomm</a> or call 1-866-236-1702 for a list of participating <u>providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's 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.
<b>Do you need a referral to see a specialist?</b>	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
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	10% <u>coinsurance</u>	Not Covered	Virtual visits: 10% <u>coinsurance</u> . No charge for Covid treatment. See your benefit booklet* for details.
	<u>Specialist</u> visit	20% <u>coinsurance</u>	Not Covered	No charge for Covid treatment.
	<u>Preventive care/screening/immunization</u>	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. No charge for Covid vaccines.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	Freestanding Facility: 20% <u>coinsurance</u> Hospital: 30% <u>coinsurance</u>	Not Covered	Prior authorization may be required; see your benefit booklet* for details. No charge for Covid test.
	Imaging (CT/PET scans, MRIs)	Freestanding Facility: 20% <u>coinsurance</u> Hospital: 30% <u>coinsurance</u>	Not Covered	Prior authorization may be required; see your benefit booklet* for details. Gynecological or obstetrical ultrasounds do not require prior authorization.
<b>If you need drugs to treat your illness or condition</b>  More information about <b>prescription drug coverage</b> is available at <a href="http://www.bcbsnm.com/rx23/6T">www.bcbsnm.com/rx23/6T</a>	Preferred generic drugs (Tier 1)	Preferred – No Charge after <u>deductible</u> Participating - 10% <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. Third party payments do not apply to the member's <u>cost sharing</u> . No charge for FDA approved, cleared, or authorized Covid tests, available over the counter, at a participating pharmacy.
	Non-preferred generic drugs (Tier 2)	Preferred - 10% <u>coinsurance</u> Participating - 20% <u>coinsurance</u>	Not Covered	
	Preferred brand drugs (Tier 3)	Preferred - 20% <u>coinsurance</u> Participating - 30% <u>coinsurance</u>	Not Covered	
	Non-preferred brand drugs (Tier 4)	Preferred - 35% <u>coinsurance</u> Participating - 40% <u>coinsurance</u>	Not Covered	
	Preferred <u>specialty drugs</u> (Tier 5)	45% <u>coinsurance</u>	Not Covered	
	Non-preferred <u>specialty drugs</u> (Tier 6)	50% <u>coinsurance</u>	Not Covered	

\*For more information about limitations and exceptions, see the plan or policy document at [www.bcbsnm.com/bb/ind/bb-ghib09cnnimp-nm-2023.pdf](http://www.bcbsnm.com/bb/ind/bb-ghib09cnnimp-nm-2023.pdf).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	Freestanding Facility: \$100/visit plus 20% <u>coinsurance</u> after <u>deductible</u> Hospital: \$100/visit plus 30% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Prior authorization may be required for non-emergency surgery. Outpatient Infusion Therapy: Facility \$500, Physician in home, office, or infusion suite \$50; <u>deductible</u> does not apply. See your benefit booklet* for details.
	Physician/surgeon fees	\$50/visit plus 20% <u>coinsurance</u> after <u>deductible</u>	Not Covered	
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	Facility: \$500/visit plus 30% <u>coinsurance</u> after <u>deductible</u> Physician: 20% <u>coinsurance</u>	Facility: \$500/visit plus 30% <u>coinsurance</u> after <u>deductible</u> Physician: 20% <u>coinsurance</u>	Facility/visit <u>copayment</u> waived if admitted. <u>Balance billing</u> is not allowed for out-of-network emergency care. No charge for Covid treatment.
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Prior authorization may be required for non-emergency transportation. No charge for Covid treatment. See your benefit booklet* for details.
	<u>Urgent care</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	No charge for Covid treatment.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	\$250/visit plus 20% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Prior authorization may be required, unless for emergency.
	Physician/surgeon fees	20% <u>coinsurance</u>	Not Covered	Prior authorization may be required, unless for emergency.
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	No Charge; <u>deductible</u> does not apply	Not Covered	Prior authorization may be required; see your benefit booklet* for details.
	Inpatient services	No Charge; <u>deductible</u> does not apply	Not Covered	Prior authorization may be required; see your benefit booklet* for details.
<b>If you are pregnant</b>	Office visits	Primary care: 10% <u>coinsurance</u> Specialist: 20% <u>coinsurance</u>	Not Covered	<u>Coinurance</u> applies to first prenatal visit (per pregnancy). <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).
	Childbirth/delivery professional services	20% <u>coinsurance</u>	Not Covered	
	Childbirth/delivery facility services	\$250/visit plus 20% <u>coinsurance</u> after <u>deductible</u>	Not Covered	
<b>If you need help recovering or have</b>	<u>Home health care</u>	20% <u>coinsurance</u>	Not Covered	100 visits/year. Prior authorization may be required.

\*For more information about limitations and exceptions, see the plan or policy document at [www.bcbsnm.com/bb/ind/bb-ghib09cnninmp-nm-2023.pdf](http://www.bcbsnm.com/bb/ind/bb-ghib09cnninmp-nm-2023.pdf).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
<b>other special health needs</b>	<u>Rehabilitation services</u>	Physical, occupational and speech therapies: 10% <u>coinsurance</u> All other <u>rehabilitation services</u> : 20% <u>coinsurance</u>	Not Covered	Physical, occupational, and speech therapies in an office or outpatient setting, performed by <u>providers</u> acting within the scope of their license, including Chiropractors and Doctors of Oriental Medicine. Prior authorization may be required. See your benefit booklet* for details.  60 days/year. Prior authorization may be required.  Prior authorization may be required.  Prior authorization may be required.
	<u>Habilitation services</u>	Physical, occupational and speech therapies: 10% <u>coinsurance</u> All other <u>habilitation services</u> : 20% <u>coinsurance</u>	Not Covered	
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	Not Covered	
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	Not Covered	
	<u>Hospice services</u>	20% <u>coinsurance</u>	Not Covered	
<b>If your child needs dental or eye care</b>	Children's eye exam	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; <u>deductible</u> does not apply	Up to a \$50 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	Pediatric dental coverage can be purchased separately as a stand-alone policy.

\*For more information about limitations and exceptions, see the plan or policy document at [www.bcbsnm.com/bb/ind/bb-ghib09cnninmp-nm-2023.pdf](http://www.bcbsnm.com/bb/ind/bb-ghib09cnninmp-nm-2023.pdf).

## 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.)

- Cosmetic surgery
- Dental care (Adult, routine dental)
- Infertility treatment (except for diagnosis and medically indicated treatments for physical conditions causing infertility)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)

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

- Abortion care (only if the 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)
- Acupuncture (20 visits/year unless for habilitative or rehabilitative purposes)
- Bariatric surgery
- Chiropractic care (20 visits/year unless for habilitative or rehabilitative purposes)
- Hearing aids (limit 1 item per hearing impaired ear every 3 years)
- Routine foot care (when medically necessary)
- Weight loss programs (only dietary evaluations, medically necessary prescription drugs and counseling for medical management of morbid obesity and obesity are covered)

**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 or the New Mexico State-Based Exchange BeWellnm at [www.BeWellnm.com](http://www.BeWellnm.com). For more information about the Marketplace, visit [www.HealthCare.gov](http://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 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 1-833-415-0566. 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](http://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](http://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 \$750
- Specialist coinsurance 20%
- Hospital (facility) copay/coins \$250+20%
- Other coinsurance 20%

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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$750
Copayments	\$300
Coinsurance	\$1,900
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$2,960</b>

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

- The plan's overall deductible \$750
- Specialist coinsurance 20%
- Hospital (facility) copay/coins \$250+20%
- Other coinsurance 20%

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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$750
Copayments	\$300
Coinsurance	\$200
What isn't covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,270</b>

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

- The plan's overall deductible \$750
- Specialist coinsurance 20%
- Hospital (facility) copay/coins \$250+20%
- Other coinsurance 20%

This EXAMPLE event includes services like:

- Emergency room care (*including medical supplies*)
- Diagnostic test (*x-ray*)
- Durable medical equipment (*crutches*)
- Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$750
Copayments	\$400
Coinsurance	\$400
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,550</b>

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

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 أو لدى شخص تساعد أسئلة، فديك الحق في الحصول بلغ المساعدة و لمعلومات الضرورية بلغتك من دون أية تكلفة. لتحدث مع مترجم فوري، اتصل بلغ الرقم 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 ahoóti'i' t'aa'niik'e níká a'doolwoł doó bina'ídiilkidigíí bee níł h'oodoonih. Ata'dahalne'ígíí bich'i' hodiilnih kwe'é 855-710-6984.
فارسی 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 شماره 855-710-6984 تماس حاصل نمایید.
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiegokolwiek 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 کے لیے آپ کو مدد کرنے ہیں، کوئی 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.