



BlueCross BlueShield of New Mexico

State of New Mexico HMO Plan

2022 Member Guide





Getting Started

HMO Plan

This State of New Mexico plan, administered by Blue Cross and Blue Shield of New Mexico (BCBSNM), gives you the most choice in providers and the security of a health plan that is recognized around the world.

Plan Highlights

- Choose any participating physician without a referral
- No lifetime maximum benefit limit
- In-network access to leading medical groups, treatment centers, and hospitals such as UNM Hospitals and physicians, and Heart Hospital of New Mexico at Lovelace Medical Center
- Out-of network access for emergency and urgent care services.

Our network includes more than 40,000 provider locations and includes the state's:

- Only heart hospital
- Only dedicated women's hospital, which operates a high-risk Level III neonatal unit; and
- Only cancer research and treatment center

Comprehensive and Statewide



In the Albuquerque/Rio Rancho area our network has more than 17,400 provider locations, including more than 2,500 primary care physicians, more than 4,500 specialty care physicians, 21 urgent care facilities, 5 clinical laboratory groups, and 21 hospitals.

Outside the Albuquerque/Rio Rancho area our network has more than 23,000 provider locations, including primary care physicians, specialists, clinical laboratory groups, and 47 hospitals. Presbyterian Healthcare Services hospitals and Presbyterian Medical Group specialty providers are in-network for our members residing outside Bernalillo, Sandoval, Tarrant, and Valencia counties.

BlueCard® Program

As an HMO member, you can have peace of mind that you'll be able to find the health care provider you need when you're away from home.

The BlueCard Program gives you access to doctors and hospitals for urgent and emergency care when traveling. Contact BCBSNM to determine your benefits and coverage.

The Away From Home Care® Program

The Away From Home Care Program gives you access to a participating HMO when you're away from home for at least 90 days. The program is designed to bring you peace of mind if you:

- Have a child attending school out of state
- Have family members living in different service areas
- Have a long-term work assignment in another state

This program is available to you and your covered dependents in most states and in the District of Columbia. For eligibility information and specific locations where the Away From Home Care Program is available, please contact Customer Service at the number on the back of your BCBSNM ID card.

If you will be temporarily residing away from the BCBSNM service area for at least 90 consecutive days, BCBSNM offers Guest Membership through Away From Home Care. The program ensures that you and your eligible dependents have continuous access to a health care provider. Here's how this benefit works:

1. Contact BCBSNM if you or a covered dependent are going to be away from home for at least 90 consecutive days.
2. BCBSNM will advise you if a participating HMO is located in the area where you will be staying.
3. BCBSNM will work with you to complete a Guest Membership application if a participating HMO is located in the area. BCBSNM will mail you the application for a signature. Once it is signed, BCBSNM will forward it to the participating Host HMO in your destination location.
4. Your Host HMO will provide you with a membership ID card, a primary care physician, and instructions on how to access your benefits while using your Guest Membership.
5. Call your Host HMO primary care physician for an appointment when you need medical care.

WHEN YOU NEED CARE



1. Always carry your current BCBSNM ID card for easy reference and access to service.



2. In an emergency, go directly to the nearest hospital.



3. Call your primary care physician or BCBSNM for preauthorization and/or pre-certification, if necessary. The prior approval phone number is on the back of your ID card.



4. To find nearby doctors and hospitals, call BlueCard Access at **1-800-810-BLUE (2583)** or visit the Blue National Doctor and Hospital Finder at **bcbs.com**.



5. When you arrive at the participating doctor's office or hospital, simply present your ID card.

Blue Access for MembersSM Health Care at Your Fingertips



Blue Cross and Blue Shield of New Mexico helps you get the most out of your health care benefits with Blue Access for Members (BAMSM). You and all covered dependents age 18 and up can create a BAM account.

With BAM, you can:

- Use our Provider Finder[®] tool¹ to search for a health care provider, hospital or pharmacy
- Request or print your ID card
- Check the status or history of a claim
- View or print Explanation of Benefits statements
- Use our Cost Estimator tool to find the price of hundreds of tests, treatments and procedures
- Download our app
- Sign up for text or email alerts

Communication Your Way.

You said you wanted fast, easy and secure access to your Blue Cross and Blue Shield of New Mexico account. **We replied, "Yes!"**

Go digital with Blue Cross and Blue Shield of New Mexico and share how you want us to communicate with you.

Prefer texting? Sign up for claims and benefit information, and health tips. Or, you can text us to find a physician or urgent care center.

If email is your thing, let us know so we can send claim processing alerts and health tips to your favorite email inbox.

Love to surf the web on a laptop, PC or phone? That's cool, too. You'll avoid waiting for snail mail to see updates to your explanation of benefits (EOB) information. While you're online, you can sort, organize and download up to 18 months of your claims history.

It's up to you. Let us know and we'll provide communication your way.

It's easy to get started!

1. Go to bcbsnm.com/member
2. Click Log in to My Account
3. Use the information on your BCBSNM ID card to sign up

Or, text² [BCBSNMAPP](https://bcbsnm.com/app) to **33633** to get the BCBSNM App that lets you use BAM while you're on the go.

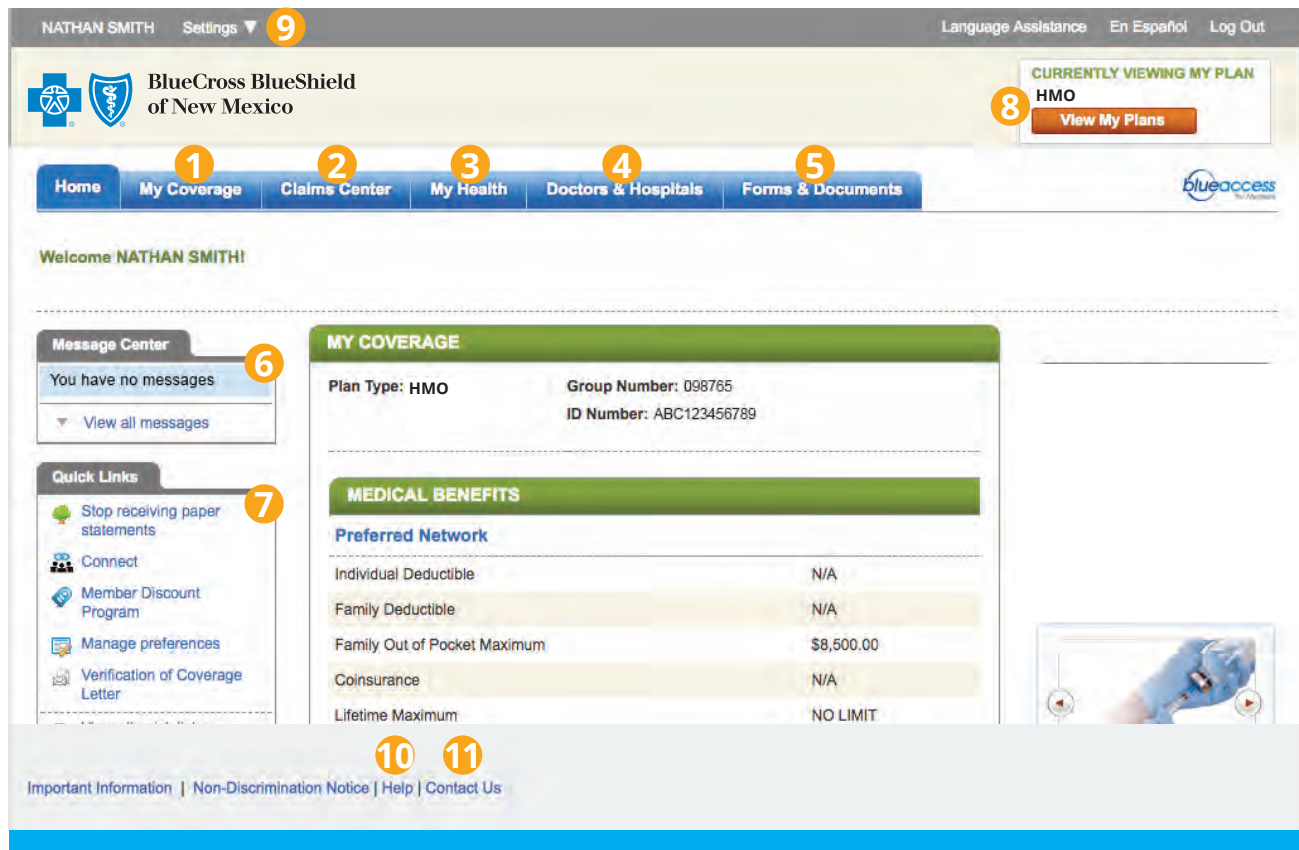


Go Digital Your Way

Update your preferences and contact information.

- Go to bcbsnm.com/preferences
- Text [CONTACTNM](https://bcbsnm.com/contact) to 33633 for a link²
- Open the BCBSNM app and go to settings

Find what you need with Blue Access for Members



- 1 My Coverage: Review benefit details for you and family members covered under your plan.
- 2 Claims Center: View and organize details such as payments, dates of service, provider names, claims status and more.
- 3 My Health: Make more informed health care decisions by reading about health and wellness topics and researching specific conditions.
- 4 Doctors & Hospitals: Use Provider Finder to locate a network doctor, hospital or other health care provider, and get driving directions.
- 5 Forms & Documents: Use the form finder to get medical and other forms quickly and easily.
- 6 Message Center: Communicate with a Customer Service Advocate here. You can also learn about updates to your benefit plan and receive promotional information via secure messaging.
- 7 Quick Links: Go directly to some of the most popular pages, such as medical coverage, replacement ID cards, manage preferences and more.
- 8 View My Plan: See the details of your current health plan, as well as other plans you've had in the past.
- 9 Settings: Set up notifications and alerts to receive updates via text and email, review your member information and change your secure password at anytime.
- 10 Help: Look up definitions of health insurance terms, get answers to frequently asked questions and find Health Care School articles and videos.
- 11 Contact Us: Here you can find contact information to reach a Customer Service Advocate with any questions you may have about your plan.



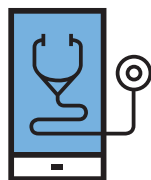
Your Doctor Is In...Provider Finder

Spend less time looking for a doctor and more time enjoying your life.

Provider Finder from Blue Cross and Blue Shield of New Mexico is a fast, easy-to-use tool to find your next health care provider. Plus, it can help you manage health care costs.

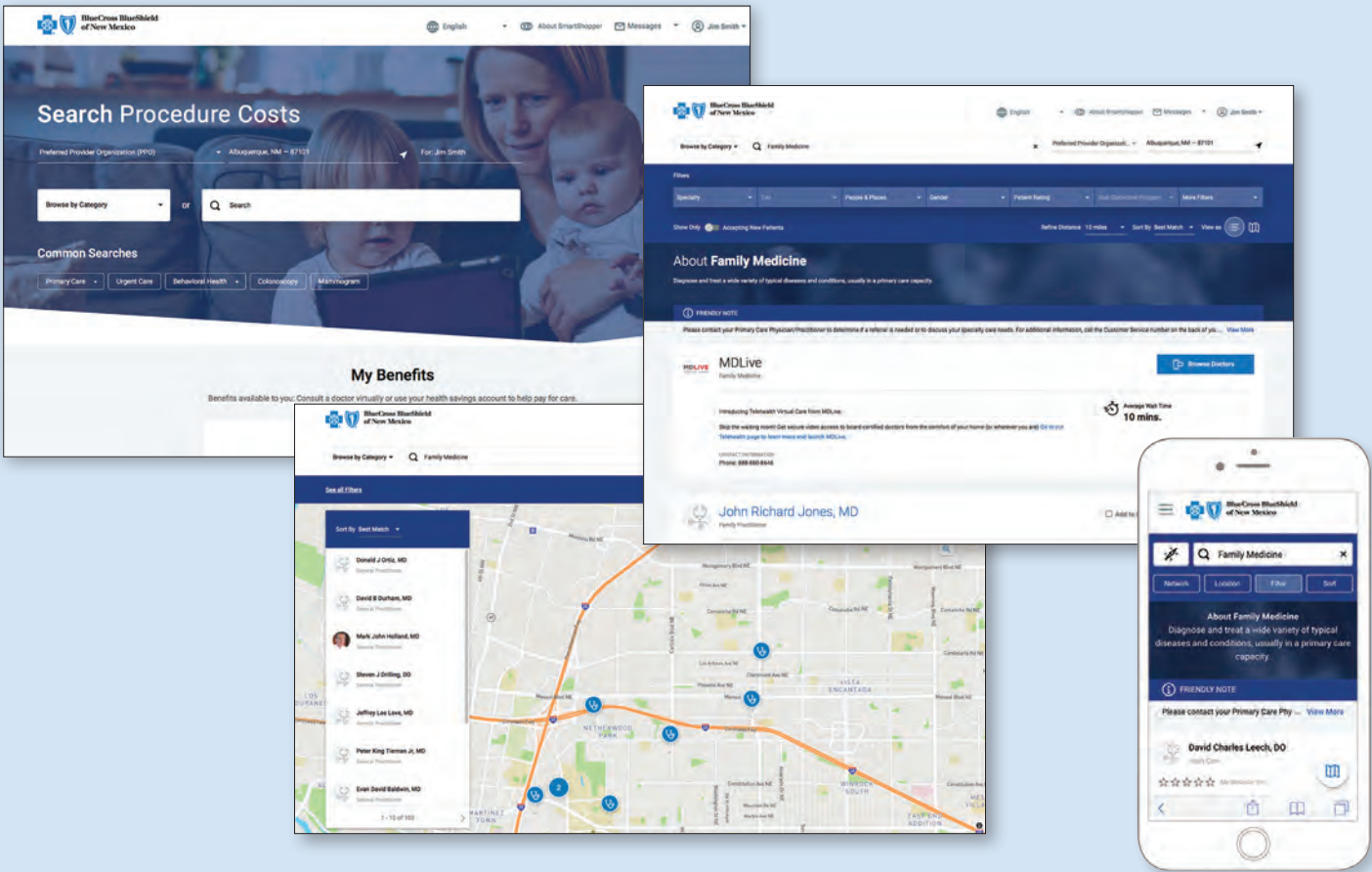
Go to bcbsnm.com and log in or create a Blue Access for Members (BAM) account and click on the Doctors and Hospitals tab in Provider Finder to:

- Find in-network providers, hospitals, laboratories and more.
- Search by specialty, ZIP code, language spoken, gender and more.
- See clinical certifications and recognitions.
- Estimate the out-of-pocket costs of more than 1,600 health care procedures, treatments and tests.*
- Use quality awards such as Blue Distinction® Center (BDC), BDC+ or Total Care to inform your choices.
- See side-by-side provider or facility quality ratings and patient reviews.*



Go Mobile with BCBSNM

At bcbsnm.com, log into or create your BAM account. You can stay linked to your claims activity, member ID card and coverage details. It's also where to see health tips by text messages at 33633.



Informed Choice. Cost Management. More Options.

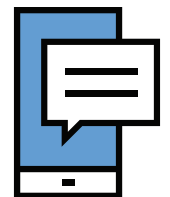
It's easy to get started with Provider Finder by registering for Blue Access for Members:

1. Go to bcbsnm.com.
2. Click the [Log In](#) tab, and then click the [Register Now](#) link.
3. Use the information on your BCBSNM ID card to complete the process.
4. Once you are registered, log in to BAM. The Provider Finder tool is located under the **Doctors & Hospitals** tab.

You can also call a BCBSNM Customer Service Advocate at the toll-free telephone number on the back of your member ID card for help in locating a provider.

Get assistance while you're away from home.

Go to bcbsnm.com and register or log in to BAM. You can stay connected to your claims activity, member ID card and coverage details – you can also receive health tips via text messages.



Wellbeing is about Progress, Not Perfection

Even small changes can help improve your health. So work on your wellbeing goals from one, simple dashboard, Blue Access for Members. It's included with your plan. Go ahead – take your first step toward a healthier you!

GET STARTED NOW! IT'S AS EASY AS...

1

Go to bcbsnm.com.

2

Sign up for BAM.

3

Click the My Health tab.



What You Can Do

- Access Well onTarget® to help manage your overall wellbeing:
 - Take a Health Assessment to jumpstart your wellness journey with a personal health report.¹
 - Engage in digital self-management programs to help you reach your health and wellbeing goals.
 - Link and track your fitness devices and nutrition apps in one place.
 - Earn and redeem Blue PointsSM when you complete healthy activities.²
- Join the Fitness Program with choice of gym networks to fit budgets and preferences.³
- Talk to a nurse 24 hours a day.⁴
- Get support from a maternity specialist throughout a pregnancy.

Resources to help you with:

- Asthma
- Back pain
- Blood pressure
- Cholesterol
- Diabetes
- Eating healthy
- Financial wellbeing
- Heart health
- Losing weight
- Pregnancy
- Quitting smoking
- Stress



¹ Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program.

² Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at wellontarget.com for further 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.

³ 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. Taxes may apply. Individuals must be at least 18 years old to purchase a membership.

⁴ For medical emergencies, call 911. This program is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.



24/7 Nurseline

Nurses available anytime you need them

Health happens – good or bad, 24 hours a day, seven days a week. That is why we have registered nurses waiting to talk to you whenever you call our 24/7 Nurseline.

Our nurses can answer your health questions and try to help you decide whether you should go to the emergency room or urgent care center or make an appointment with your doctor. You can also call the 24/7 Nurseline whenever you or your covered family members need answers to health questions about:

- Asthma
- Back pain
- Diabetes
- Dizziness or severe headaches
- High fever
- A baby's nonstop crying
- Cuts or burns
- Sore throat
- And much more

Plus, when you call, you can access an audio library of more than 1,000 health topics – from allergies to surgeries – with more than 500 topics available in Spanish.



Call the 24/7 Nurseline with any health questions.

Toll-free: **800-973-6329**

Hours of Operation: **Anytime**



Retrain Your Brain

See how much better life can feel with digital mental health programs from Learn to Live.¹

More than half of people will struggle with a mental health concern at some point in their lives.² But you can learn new skills to break old patterns that may be holding you back. Digital mental health programs from Learn to Live can help you get your mental health on track so you can feel better and enjoy life more.



Find out where you may need support

An online assessment helps pinpoint the right programs for you, such as:

- Stress, anxiety and worry
- Depression
- Insomnia
- Social anxiety
- Substance use

Get a mental health tune-up — online



Learn to adjust unhelpful thoughts and control your moods

Explore quick and easy lessons whenever it fits your schedule. A little homework between sessions helps you keep up your progress. Activities are based on therapy techniques with a track record of helping people get better.



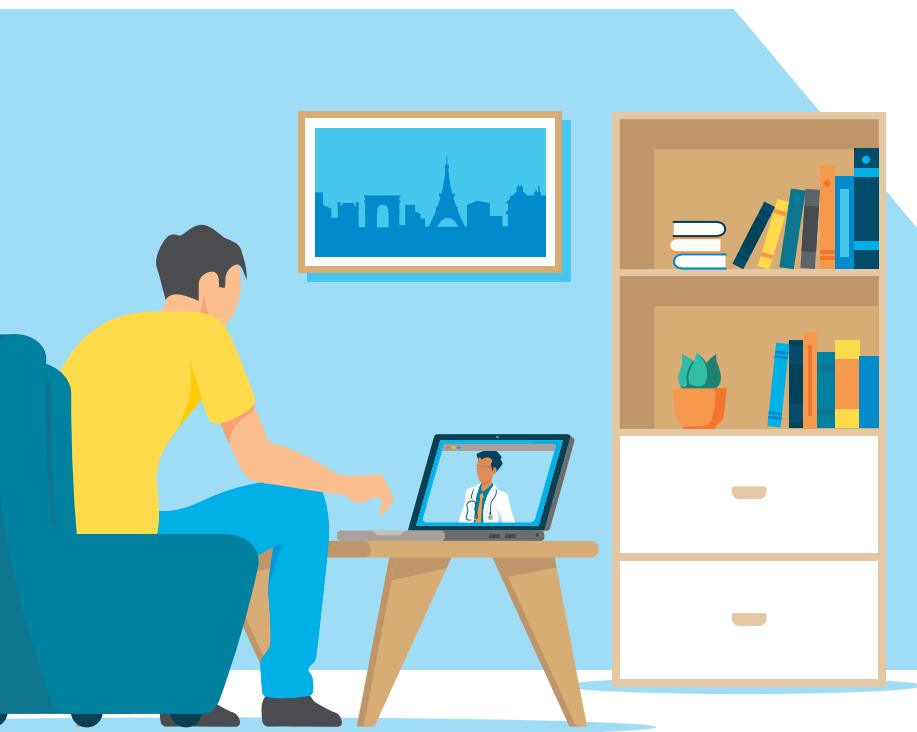
An expert coach can guide you

If you need one-on-one support to reach your goals, connect with a coach by phone, text or email. They'll lift you up, cheer you on and help you master your new skills.



Your personal details are private

Just like with face-to-face therapy, your personal results, program progress and messages with your coach will not be shared with your employer.



Check out the programs included at no added cost through your Blue Cross and Blue Shield of New Mexico plan:

1. Log in at [bcbsnm.com](https://www.bcbsnm.com).
2. Click **Wellness**.
3. Choose **Digital Mental Health**.

1. Learn to Live provides educational behavioral health programs; members considering further medical treatment should consult with a physician.

2. <https://www.cdc.gov/mentalhealth/learn/index.htm>

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.



Blue365®

A Discount Program for You



Blue365 is just one more advantage you have by being a Blue Cross and Blue Shield of New Mexico member. 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™ | American Hearing Benefits

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.*

Jenny Craig® | Profile by Sanford | 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.

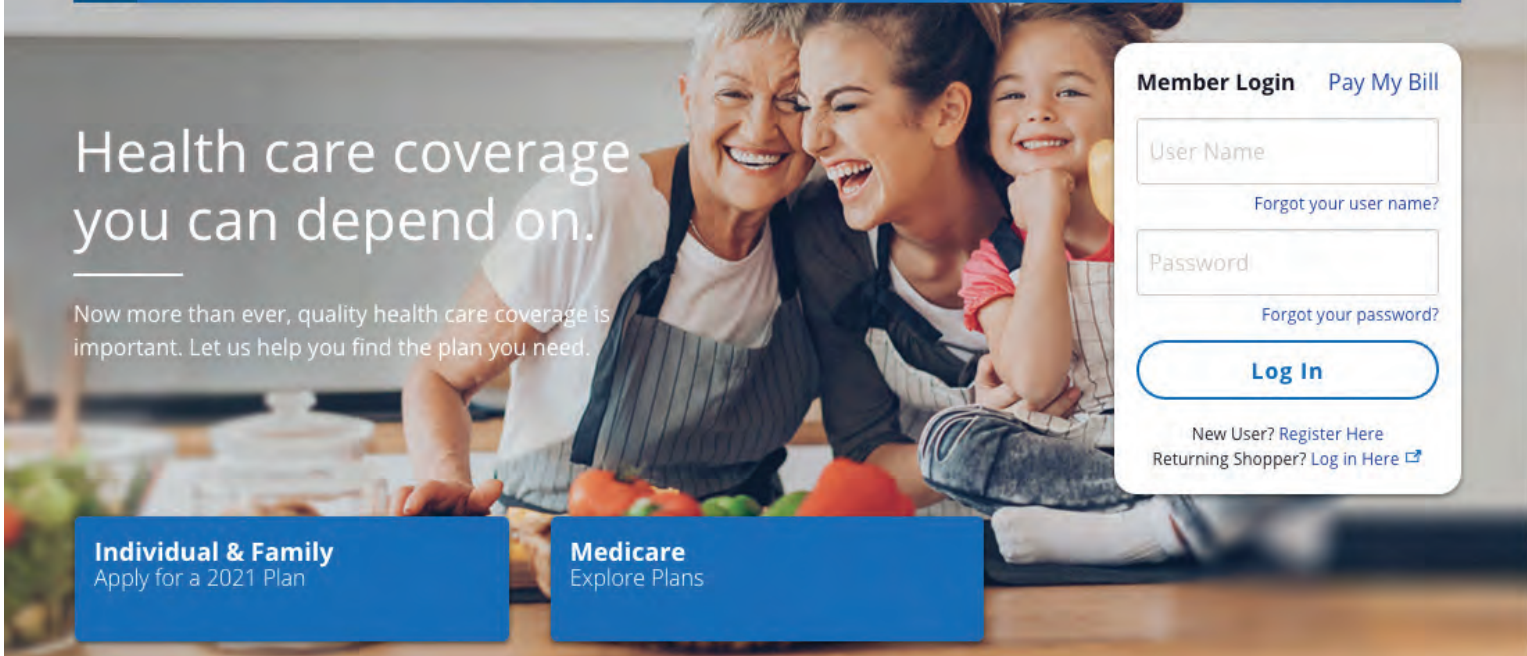


For more great deals, or to learn more about Blue365, visit blue365deals.com/bcbsnm.

The relationship between these vendors and Blue Cross and Blue Shield of New Mexico is that of independent contractors. BCBSNM makes no endorsement, representations or warranties regarding any products or services offered by the above-mentioned vendors.

* Dental Solutions requires a \$9.95 signup and \$6 monthly fee.

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.



Health care coverage you can depend on.

Now more than ever, quality health care coverage is important. Let us help you find the plan you need.

Member Login [Pay My Bill](#)


User Name

[Forgot your user name?](#)

Password

[Forgot your password?](#)

Log In

[New User? Register Here](#)
[Returning Shopper? Log in Here](#) 

Individual & Family
Apply for a 2021 Plan

Medicare
Explore Plans

Check out bcbsnm.com

Our website is more user-friendly than ever. On our home page, select State of New Mexico from the Large Groups drop-down menu to access pages designed with you in mind.

You'll find a plan description for the HMO Plan. Log in to Blue Access for Members to send a question to a Customer Service representative.

You will also find links directly to the State of New Mexico and to Express Scripts for prescription drug information (select the Benefits tab, then Plan details under HMO Plan).



Blue Cross and Blue Shield of New Mexico

PO Box 27630
4373 Alexander Rd., NE
Albuquerque, NM 87125-7630
ATTN: SONM DSU

Phone: 877-994-2583
Fax: 505-962-7203
Website: bcbsnm.com

State of New Mexico

Risk Management Division
1100 St. Francis Dr.
Joseph Montoya Bldg., Room 2073
Santa Fe, NM 87505

Phone: 505-827-2036
Fax: 505-827-0594
Website: mybenefitsnm.com

Erisa Administrative Services, Inc.:

Phone: 855-618-1800

Si usted necesita información en español, por favor lláme: 877-994-2583 o 505-827-2036.

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.

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 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>



BlueCross BlueShield of New Mexico

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 تساعد 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 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、情報を入力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 있는 고객 서비스 번호로 전화하십시오. 회원이 아니시거나 카드가 없으시면 855-710-6984 으로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago la'da biká anánílwo'ígíí, na'ídiłkídogo, ts'ídá bee ná ahóótí'í' t'áá níik'e níká a'doolwoł. Ata' halne'í bich'í' hadeedszih ninizingo éí kwe'é da'íníishgí áká anidaalwo'ígíí bich'í' hodíłnił, bee nééhóziníí bine'déé' bikáá'. Kojí atah naaltsosos ná hadít'éeégoó éí doodago bee nééhóziníí'ígíí ádingo kojí' hodíłnił 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 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 855-710-6984 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 หุดคยกับลำน โดยติดต่อฝ่ายบริการลูกค้าที่หมายเลขตามทีระบุด้านหลังบัตรสมาชิก หากไม่ใช้สมาชิกหรือไม่บัตร 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.

Notes
