Coverage for: Subscriber and Family | Plan Type: HMO

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

www.whyvivavivaemployer.com/PlanDocuments/?Package=BON2. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call 1-800-294-7780 to

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$5,700/individual or \$11,400/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. <u>Preventive care</u> and pediatric vision care.	This <u>plan</u> covers some items and services even if you haven't yet met the deductible 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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	Yes. \$50/child for pediatric dental care. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$7,000/individual or \$14,000/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.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, health care this plan doesn't cover, and out-of-network expenses for non-emergency and non-urgent services.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.myvivaprovider.com or call 1-800-294-7780 for a list of	

request a copy.



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

Common	Sarvigas Vau May	What Yo	ou Will Pay	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	40% coinsurance	Not covered	Teladoc telehealth Primary/Urgent Care service: \$45/consultation.
If you visit a health care provider's	Specialist visit	40% coinsurance	Not covered	Chiropractic services limited to 25 visits per calendar year. Teladoc telehealth Behavioral Health service: refer to Teladoc for pricing.
office or clinic	Preventive care/ screening/ immunization	No charge	Not covered	Limited to services recommended by federal preventive guidelines. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your <u>plan</u> will pay for. <u>Deductible</u> does not apply.
	Diagnostic test (x-ray, blood work)	40% coinsurance	Not covered	Genetic testing requires <u>prior authorization</u> . If <u>prior authorization</u> is not obtained, no charges for those services will be covered by the <u>plan</u> .
If you have a test	Imaging (CT/PET scans, MRIs)	40% coinsurance	Not covered	Certain imaging tests require <u>prior authorization</u> for <u>plan</u> to pay for them. See <u>plan</u> documents for more information. If <u>prior authorization</u> is not obtained, no charges for those services will be covered by the <u>plan</u> .
If you need drugs	Tier 1 Drugs (preferred generic drugs)	40% coinsurance	Not covered	Covers up to a 30-day supply (retail); 90-day supply (mail order). No charge for select generic oral contraceptive drugs. Deductible applies to all drugs except for select generic oral contraceptives and other preventive drugs required by the Affordable Care Act.
to treat your illness or condition More information about prescription drug coverage is	Tier 2 Drugs (non- preferred generic drugs)	40% coinsurance	Not covered	Covers up to a 30-day supply (retail); 90-day supply (mail order). No charge for select generic oral contraceptive drugs. Deductible applies to all drugs except for select generic oral contraceptives and other preventive drugs required by the Affordable Care Act.
available at www.vivahealth.com	Tier 3 Drugs (preferred brand and non-preferred generic drugs)	40% coinsurance	Not covered	Covers up to a 30-day supply (retail); 90-day supply (mail order). If generic is available, you pay the difference between the generic and brand price, plus the coinsurance.
	Tier 4 Drugs (non- preferred brand and	40% coinsurance	Not covered	Covers up to a 30-day supply (retail); 90-day supply (mail order). If generic is available, you pay the difference between

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.vivaemployer.com/PlanDocuments/?Package=BON2</u>

Common	Services You May What You Will Pay			
Medical Event	Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	non-preferred generic drugs)			the generic and brand price, plus the coinsurance.
	Tier 5 Drugs (preferred specialty drugs and non- preferred drugs)	40% coinsurance	Not covered	Requires <u>prior authorization</u> for <u>plan</u> to pay for drugs. Call 1-800-803-2523. If <u>prior authorization</u> is not obtained, no charges for those services will be covered by the <u>plan</u> .
	Tier 6 Drugs (<u>specialty drugs</u> and non-preferred drugs)	45% <u>coinsurance</u>	Not covered	Requires <u>prior authorization</u> for <u>plan</u> to pay for drugs. Call 1-800-803-2523. If <u>prior authorization</u> is not obtained, no charges for those services will be covered by the <u>plan</u> .
If you have	Facility fee (e.g., ambulatory surgery center)	40% coinsurance	Not covered	Requires <u>prior authorization</u> for <u>plan</u> to pay for outpatient surgery. If <u>prior authorization</u> is not obtained, no charges for those services will be covered by the <u>plan</u> .
outpatient surgery	Physician/surgeon fees	40% coinsurance	Not covered	Requires <u>prior authorization</u> for <u>plan</u> to pay for outpatient surgery. If <u>prior authorization</u> is not obtained, no charges for those services will be covered by the <u>plan</u> .
	Emergency room care	40% coinsurance	40% coinsurance	Limited to <u>emergency medical conditions</u> . Follow-up care is not covered. See <u>plan</u> documents for more information.
If you need	Emergency medical transportation	40% coinsurance	40% coinsurance	Limited to transportation to a hospital.
immediate medical attention	Urgent care	40% coinsurance	40% <u>coinsurance</u>	Coverage from non-participating providers is limited to care outside the VIVA HEALTH service area and requires <u>prior</u> <u>authorization</u> or a <u>referral</u> from a participating provider. If <u>prior</u> <u>authorization</u> or a <u>referral</u> is not obtained, no charges for those services will be covered by the <u>plan</u> .
If you have a	Facility fee (e.g., hospital room)	40% coinsurance	Not covered except for emergency medical conditions	Requires <u>prior authorization</u> for <u>plan</u> to pay for admission except for <u>emergency medical conditions</u> . If <u>prior authorization</u> is not obtained, no charges for those services will be covered by the <u>plan</u> .
hospital stay	Physician/surgeon fees	40% <u>coinsurance</u>	Not covered except for emergency medical conditions	Requires <u>prior authorization</u> for <u>plan</u> to pay for admission except for <u>emergency medical conditions</u> . If <u>prior authorization</u> is not obtained, no charges for those services will be covered by the <u>plan</u> .

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.vivaemployer.com/PlanDocuments/?Package=BON2</u>

Common	mon Services You May What You Will Pay			
Medical Event	Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need mental health, behavioral health, or substance abuse	Outpatient services	40% coinsurance	Not covered	Limited to office visits and certain conditions. See <u>plan</u> documents for more information. Partial Hospitalization and Intensive Outpatient Program services require <u>prior authorization</u> for <u>plan</u> to pay for admission. If <u>prior authorization</u> is not obtained, no charges for those services will be covered by the <u>plan</u> .
services	Inpatient services	40% coinsurance	Not covered except for emergency medical conditions	Limited to hospital inpatient care. Requires <u>prior authorization</u> for <u>plan</u> to pay for admission. If such authorization is not obtained, no charges for those services will be covered by the <u>plan</u> .
	Office visits	40% coinsurance	Not covered	
If you are pregnant	Childbirth/delivery professional services	40% coinsurance	Not covered	No coverage for surrogate pregnancy. Cost sharing does not apply for preventive services. Maternity care may include tests
	Childbirth/delivery facility services	40% coinsurance	Not covered	and services described elsewhere in the SBC.
	Home health care	40% coinsurance	Not covered	Requires <u>prior authorization</u> for <u>plan</u> to pay for care. If <u>prior authorization</u> is not obtained, no charges for those services will be covered by the <u>plan</u> .
	Rehabilitation services	40% coinsurance	Not covered	Requires <u>prior authorization</u> for <u>plan</u> to pay for therapy. Limited to 30 total outpatient visits per calendar year for physical, occupational, and speech therapy for rehabilitation services and 60 inpatient days. If <u>prior authorization</u> is not obtained, no charges for those services will be covered by the <u>plan</u> .
If you need help recovering or have other special health needs	Habilitation services	40% coinsurance	Not covered	Requires <u>prior authorization</u> for <u>plan</u> to pay for therapy. Limited to diagnosis of autism, autism spectrum disorder, or pervasive developmental delay for physical, occupational, and speech therapy for habilitation services. If <u>prior authorization</u> is not obtained, no charges for those services will be covered by the <u>plan</u> . Applied behavior analysis is excluded.
	Skilled nursing care	40% coinsurance	Not covered	Requires <u>prior authorization</u> for <u>plan</u> to pay for care. Limited to 100 days per lifetime. If <u>prior authorization</u> is not obtained, no charges for those services will be covered by the <u>plan</u> .
	Durable medical equipment	40% coinsurance	Not covered	Requires <u>prior authorization</u> for <u>plan</u> to pay for service. If <u>prior authorization</u> is not obtained, no charges for those services will be covered by the <u>plan</u> .

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.vivaemployer.com/PlanDocuments/?Package=BON2</u>

Common Medical Event	Services You May Need	What Yo Network Provider (You will pay the least)	ou Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Hospice services	40% coinsurance	Not covered	Requires <u>prior authorization</u> for <u>plan</u> to pay for service. If <u>prior authorization</u> is not obtained, no charges for those services will be covered by the <u>plan</u> .
	Children's eye exam	No charge	Not covered	Limited to one routine visit per <u>plan</u> year for children ages 0 until age 19. Must use VSP Advantage providers. Go to www.vsp.com/advantage.
If your child needs dental or eye care	Children's glasses	No charge	Not covered	Limited to children ages 0 until age 19. Available eyewear selected by VSP. Must use VSP Advantage providers. Go to www.vsp.com/advantage.
	Children's dental check-up	No charge after \$50 deductible	Any amount over Delta Dental PPO contracted rate plus \$50 deductible	Limited to children ages 0 until age 19. See Delta Dental Evidence of Coverage for more information.

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.)

- Acupuncture
- Bariatric surgery
- Cosmetic surgery (except reconstructive surgery necessary to repair a functional disorder from disease, injury, or congenital anomaly)
- Dental care (Adult)
- Hearing aids
- Infertility treatment (except office visits and tests)
- Long-term care

- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Weight loss programs

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

Chiropractic care

• Routine foot care (Diabetics only)

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. 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 <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 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: VIVA HEALTH at 1-800-294-7780, the Alabama Department of Insurance at 334-241-4141, or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.vivaemployer.com/PlanDocuments/?Package=BON2</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? Yes

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 1-800-294-7780 (TTY: 711). Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-800-294-7780 (TTY: 711).

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

^{*} For more information about limitations and exceptions, see the plan or policy document at www.vivaemployer.com/PlanDocuments/?Package=BON2

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.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$5,050
■ Specialist coinsurance	40%
■ Hospital (facility) coinsurance	40%
Other coinsurance	40%

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	\$5,700	
Copayments	\$0	
Coinsurance	\$2,600	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$7,060	

\$12,700

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$5,050
■ Specialist coinsurance	40%
■ Hospital (facility) coinsurance	40%
■ Other <u>coinsurance</u>	40%

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: Cost Sharing

Deductibles	\$5,400	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$5,420	

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$5,050
■ Specialist coinsurance	40%
■ Hospital (facility) coinsurance	40%
■ Other coinsurance	40%

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:

Cost Sharing		
Deductibles	\$2,800	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,800	



NONDISCRIMINATION AND LANGUAGE ACCESSIBILITY NOTICE

Nondiscrimination Notice:

VIVA HEALTH complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. VIVA HEALTH does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

VIVA HEALTH:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - o Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - o Information written in other languages

If you need these services, contact VIVA HEALTH'S Civil Rights Coordinator.

If you believe that VIVA HEALTH has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with VIVA HEALTH'S Civil Rights Coordinator:

Address: 417 20th Street North, Suite 1100

Birmingham, AL, 35203

Phone: 1-800-294-7780, (TTY: 711)

Fax: 205-449-7626

Email: VIVACivilRightsCoord@uabmc.edu

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, VIVA HEALTH'S Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, TDD: 1-800-537-7697

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.



Grievance Procedure:

It is the policy of VIVA HEALTH not to discriminate on the basis of race, color, national origin, sex, age or disability. VIVA HEALTH has adopted an internal grievance procedure providing for prompt and equitable resolution of complaints alleging any action prohibited by Section 1557 of the Affordable Care Act (42 U.S.C. § 18116) and its implementing regulations at 45 CFR part 92, issued by the U.S. Department of Health and Human Services. Section 1557 prohibits discrimination on the basis of race, color, national origin, sex, age or disability in certain health programs and activities. Section 1557 and its implementing regulations may be examined in the office of VIVA HEALTH's Civil Rights Coordinator:

Address: 417 20th Street North, Suite 1100

Birmingham, AL, 35203

Phone: 1-800-294-7780, (TTY: 711)

Fax: 205-449-7626

Email: VIVACivilRightsCoord@uabmc.edu

VIVA HEALTH'S Civil Right Coordinator has been designated to coordinate the efforts of VIVA HEALTH to comply with Section 1557.

Any person who believes someone has been subjected to discrimination on the basis of race, color, national origin, sex, age or disability may file a grievance under this procedure. It is against the law for VIVA HEALTH to retaliate against anyone who opposes discrimination, files a grievance, or participates in the investigation of a grievance.

Procedure:

- Grievances must be submitted to the Civil Rights Coordinator within 60 days of the date the person filing the grievance becomes aware of the alleged discriminatory action.
- A complaint must be in writing, containing the name and address of the person filing it. The complaint must state the problem or action alleged to be discriminatory and the remedy or relief sought.
- The Civil Rights Coordinator shall conduct an investigation of the complaint. This investigation may be informal, but it will be thorough, affording all interested persons an opportunity to submit evidence relevant to the complaint. The Civil Rights Coordinator will maintain the files and records of VIVA HEALTH relating to such grievances. To the extent possible, and in accordance with applicable law, the Civil Rights Coordinator will take appropriate steps to preserve the confidentiality of files and records relating to grievances and will share them only with those who have a need to know.
- The Civil Rights Coordinator will issue a written decision on the grievance, based on a preponderance of the evidence, no later than 30 days after its filing, including a notice to the complainant of their right to pursue further administrative or legal remedies.
- The person filing the grievance may appeal the decision of the Civil Rights Coordinator by writing to the Chief Administrative Officer within 15 days of receiving the Civil Rights Coordinator's decision. The Chief Administrative Officer shall issue a written decision in response to the appeal no later than 30 days after its filing.



The availability and use of this grievance procedure does not prevent a person from pursuing other legal and administrative remedies, including filing a complaint of discrimination on the basis of race, color, national origin, sex, age or disability in court or with the U.S. Department of Health and Human Services, Office for Civil Rights. A person can file a complaint of discrimination electronically through the Office for Civil Rights Complaint Portal, which is available at: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, TDD: 1-800-537-7697

Complaint forms are available at: http://www.hhs.gov/ocr/office/file/index.html. Such complaints must be filed within 180 days of the date of the alleged discrimination.

VIVA HEALTH will make appropriate arrangements to ensure that individuals with disabilities and individuals with limited English proficiency are provided auxiliary aids and services or language assistance services, respectively, if needed to participate in this grievance process. Such arrangements may include, but are not limited to, providing qualified interpreters, providing taped cassettes of material for individuals with low vision, or assuring a barrier-free location for the proceedings. The Civil Rights Coordinator will be responsible for such arrangements.

Language Assistance Services:

Spanish

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-294-7780 (TTY: 711).

Traditional Chinese

注意:如果您使用繁體中文,您可以免費獲得語言援助服務.請致電 1-800-294-7780 (TTY:711).

Korean

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-294-7780 (TTY: 711)번으로 전화해 주십시오

Vietnamese

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-294-7780 (TTY: 711).

Arabic

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 7780-294-800-1 (TTY: TTY).



German

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-294-7780 (TTY: 711).

French

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-294-7780 (ATS: 711).

<u>Gujarati</u>

ધ્યાન: તમે ગુજરાતી બોલે છે, ભાષા સહ્રાય સેવાઓ વિના મૂલ્યે તમારા માટે ઉપલબ્ધ છે . ક્રૉલ 1-800-294-7780 (TTY : 711) .

Tagalog

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-294-7780 (TTY: 711).

Hindi

ध्यान दें: आप हिंदी बोलते हैं, तो भाषा सहायता सेवाओं के प्रभार से मुक्त आप के लिए उपलब्ध हैं। कॉल 1-800-294-7780 (TTY : 711)।

Laotian

ົ້ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-800-294-7780 (TTY: 711).

Russian

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-294-7780 (телетайп: 711).

Portugese

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-294-7780 (TTY: 711).

Turkish

DİKKAT: Eğer Türkçe konuşuyor iseniz, dil yardımı hizmetlerinden ücretsiz olarak yararlanabilirsiniz. 1-800-294-7780 (TTY: 711) irtibat numaralarını arayın.

<u>Japanese</u>

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます. 1-800-294-7780 (TTY: 711) まで、お電話にてご連絡ください.