

Summary of Benefits and Coverage: What this [Plan](#) Covers & What You Pay For Covered Services

Anthem® HealthKeepers

Anthem HealthKeepers POS OA 20 500/20%/4500 Rx 10/30/50/20% \$150 Deductible

Coverage Period: 11/01/2020 - 10/30/2021

Coverage for: Individual + Family | Plan Type:


POS



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, <https://eoc.anthem.com/eocdps/fi>. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call (833) 592-9956 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$500 /person or \$1,000 /family for In- Network Providers . \$1,000 /person or \$2,000 /family for Non- Network Providers .	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible ?	Yes. Primary Care Specialist Visit Preventive Care for In- Network Providers . Vision for In- Network and Non- Network Providers .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply.
Are there other deductibles for specific services?	Yes. \$150 /person or \$300 /family for Providers for tiers 2, 3, and 4 Prescription Drugs. There are no other specific deductibles .	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	\$4,500 /person or \$9,000 /family for In- Network Providers . \$5,500 /person or \$11,000 /family for Non- Network Providers .	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Premiums , balance-billing charges, health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes, HealthKeepers. See www.anthem.com or call (833) 592-9956 for a list of network	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of- network provider , and you might receive

	providers .	a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of- network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral .

 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
		In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$20/visit deductible does not apply	30% coinsurance	-----none-----
	Specialist visit	\$40/visit deductible does not apply	30% coinsurance	-----none-----
	Preventive care / screening / immunization	No charge	30% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	30% coinsurance	Costs may vary by site of service.
	Imaging (CT/PET scans, MRIs)	20% coinsurance	30% coinsurance	Costs may vary by site of service.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.anthem.com/pharmacyinformation/ Essential Drug List	Tier 1 - Typically Generic	\$10/prescription, and \$25/prescription (home delivery)	\$10/prescription, (retail) and \$25/prescription (home delivery)	*See Prescription Drug section.
	Tier 2 - Typically Preferred Brand & Non- Preferred Generic Drugs	\$30/prescription, (retail) and \$75/prescription, home delivery)	\$30/prescription, (retail) and \$75/prescription, home delivery)	
	Tier 3 - Typically Non- Preferred Brand and Generic drugs	\$50/prescription,) and \$125/prescription, (home delivery)	\$50/prescription,) and \$125/prescription, (home delivery)	
	Tier 4 - Typically Preferred Specialty (brand and generic)	20% coinsurance up to \$200/prescription (retail and home delivery)	20% coinsurance , (retail) and Not covered (home delivery)	

* For more information about limitations and exceptions, see [plan](#) or policy document at <https://eoc.anthem.com/eocdps/fi>.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	30% coinsurance	-----none-----
	Physician/surgeon fees	No charge	30% coinsurance	-----none-----
If you need immediate medical attention	Emergency room care	20% coinsurance	Covered as In-Network	-----none-----
	Emergency medical transportation	\$150/visit deductible does not apply	Covered as In-Network	-----none-----
	Urgent care	\$40/visit deductible does not apply	30% coinsurance	-----none-----
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	30% coinsurance	100 days/admission for Inpatient rehabilitation and skilled nursing services combined.
	Physician/surgeon fees	20% coinsurance	30% coinsurance	-----none-----
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit \$25/visit deductible does not apply Other Outpatient No Charge	Office Visit 30% coinsurance Other Outpatient 30% coinsurance	Office Visit -----none----- Other Outpatient -----none-----
	Inpatient services	20% coinsurance	30% coinsurance	-----none-----
If you are pregnant	Office visits	\$300/ pregnancy deductible does not apply	30% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	\$300/ pregnancy deductible does not apply	30% coinsurance	
	Childbirth/delivery facility services	20% coinsurance	30% coinsurance	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	30% coinsurance	100 visit(s)/benefit period.
	Rehabilitation services	20% coinsurance	30% coinsurance	*See Therapy Services section
	Habilitation services	20% coinsurance	30% coinsurance	
	Skilled nursing care	20% coinsurance	30% coinsurance	100 days/admission for Inpatient rehabilitation and skilled nursing services combined.
	Durable medical equipment	20% coinsurance	30% coinsurance	*See Durable Medical Equipment Section
	Hospice services	20% coinsurance	30% coinsurance	-----none-----
If your child needs dental or eye care	Children's eye exam	\$0/visit, deductible does not apply	Reimbursed Up to \$30	*See Vision Services section
	Children's glasses	Not covered	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
	Children's dental check-up	Not covered	Not covered	*See Dental Services section

Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- | | | |
|---|--|--|
| <ul style="list-style-type: none"> • Acupuncture • Dental care (Adult) • Glasses for a child • Long-term care • Weight loss programs | <ul style="list-style-type: none"> • Bariatric Surgery • Dental care (Pediatric) • Hearing aids • Routine eye care (Adult) | <ul style="list-style-type: none"> • Cosmetic surgery • Dental Check-up • Infertility treatment • Routine foot care unless medically necessary |
|---|--|--|

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

- | | | |
|--|--|--|
| <ul style="list-style-type: none"> • Chiropractic care 30 visit(s)/benefit period | <ul style="list-style-type: none"> • Most coverage provided outside the United States. See www.bcbsglobalcore.com | <ul style="list-style-type: none"> • Private-duty nursing 100 visit(s)/benefit period combined with Home Health |
|--|--|--|

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: Virginia Bureau of Insurance, 1300 East Main Street, P. O. Box 1157, Richmond, VA 23218, (800) 552-7945, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform, or contact Anthem at the number on the back of your ID card. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information 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:

ATTN: Grievances and Appeals, P.O. Box 27401, Richmond, VA 23279

Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform

Virginia Bureau of Insurance, 1300 East Main Street, P. O. Box 1157, Richmond, VA 23218, (800) 552-7945

Does this plan provide Minimum Essential Coverage? **Yes**

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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](#).

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)	Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)	Mia's Simple Fracture (in-network emergency room visit and follow up care)																																										
<ul style="list-style-type: none"> ■ The plan's overall deductible \$500 ■ Specialist copayment \$50 ■ Hospital (facility) coinsurance 20% ■ Other coinsurance 20% 	<ul style="list-style-type: none"> ■ The plan's overall deductible \$500 ■ Specialist copayment \$50 ■ Hospital (facility) coinsurance 20% ■ Other coinsurance 20% 	<ul style="list-style-type: none"> ■ The plan's overall deductible \$500 ■ Specialist copayment \$50 ■ Hospital (facility) coinsurance 20% ■ Other coinsurance 20% 																																										
<p>This EXAMPLE event includes services like:</p> <ul style="list-style-type: none"> Specialist office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (<i>ultrasounds and blood work</i>) Specialist visit (<i>anesthesia</i>) 	<p>This EXAMPLE event includes services like:</p> <ul style="list-style-type: none"> Primary care physician office visits (<i>including disease education</i>) Diagnostic tests (<i>blood work</i>) Prescription drugs Durable medical equipment (<i>glucose meter</i>) 	<p>This EXAMPLE event includes services like:</p> <ul style="list-style-type: none"> Emergency room care (<i>including medical supplies</i>) Diagnostic test (<i>x-ray</i>) Durable medical equipment (<i>crutches</i>) Rehabilitation services (<i>physical therapy</i>) 																																										
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Total Example Cost</td> <td style="text-align: right;">\$12,800</td> </tr> </table>	Total Example Cost	\$12,800	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Total Example Cost</td> <td style="text-align: right;">\$7,400</td> </tr> </table>	Total Example Cost	\$7,400	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Total Example Cost</td> <td style="text-align: right;">\$1,900</td> </tr> </table>	Total Example Cost	\$1,900																																				
Total Example Cost	\$12,800																																											
Total Example Cost	\$7,400																																											
Total Example Cost	\$1,900																																											
<p>In this example, Peg would pay:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="background-color: #ADD8E6; text-align: center;">Cost Sharing</th> </tr> </thead> <tbody> <tr> <td style="width: 70%;">Deductibles</td> <td style="text-align: right;">\$500</td> </tr> <tr> <td>Copayments</td> <td style="text-align: right;">\$100</td> </tr> <tr> <td>Coinsurance</td> <td style="text-align: right;">\$2,500</td> </tr> <tr> <th colspan="2" style="background-color: #ADD8E6; text-align: center;"><i>What isn't covered</i></th> </tr> <tr> <td>Limits or exclusions</td> <td style="text-align: right;">\$60</td> </tr> <tr> <td>The total Peg would pay is</td> <td style="text-align: right;">\$3,160</td> </tr> </tbody> </table>	Cost Sharing		Deductibles	\$500	Copayments	\$100	Coinsurance	\$2,500	<i>What isn't covered</i>		Limits or exclusions	\$60	The total Peg would pay is	\$3,160	<p>In this example, Joe would pay:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="background-color: #ADD8E6; text-align: center;">Cost Sharing</th> </tr> </thead> <tbody> <tr> <td style="width: 70%;">Deductibles</td> <td style="text-align: right;">\$100</td> </tr> <tr> <td>Copayments</td> <td style="text-align: right;">\$3,100</td> </tr> <tr> <td>Coinsurance</td> <td style="text-align: right;">\$30</td> </tr> <tr> <th colspan="2" style="background-color: #ADD8E6; text-align: center;"><i>What isn't covered</i></th> </tr> <tr> <td>Limits or exclusions</td> <td style="text-align: right;">\$60</td> </tr> <tr> <td>The total Joe would pay is</td> <td style="text-align: right;">\$3,290</td> </tr> </tbody> </table>	Cost Sharing		Deductibles	\$100	Copayments	\$3,100	Coinsurance	\$30	<i>What isn't covered</i>		Limits or exclusions	\$60	The total Joe would pay is	\$3,290	<p>In this example, Mia would pay:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="background-color: #ADD8E6; text-align: center;">Cost Sharing</th> </tr> </thead> <tbody> <tr> <td style="width: 70%;">Deductibles</td> <td style="text-align: right;">\$500</td> </tr> <tr> <td>Copayments</td> <td style="text-align: right;">\$200</td> </tr> <tr> <td>Coinsurance</td> <td style="text-align: right;">\$300</td> </tr> <tr> <th colspan="2" style="background-color: #ADD8E6; text-align: center;"><i>What isn't covered</i></th> </tr> <tr> <td>Limits or exclusions</td> <td style="text-align: right;">\$0</td> </tr> <tr> <td>The total Mia would pay is</td> <td style="text-align: right;">\$1,000</td> </tr> </tbody> </table>	Cost Sharing		Deductibles	\$500	Copayments	\$200	Coinsurance	\$300	<i>What isn't covered</i>		Limits or exclusions	\$0	The total Mia would pay is	\$1,000
Cost Sharing																																												
Deductibles	\$500																																											
Copayments	\$100																																											
Coinsurance	\$2,500																																											
<i>What isn't covered</i>																																												
Limits or exclusions	\$60																																											
The total Peg would pay is	\$3,160																																											
Cost Sharing																																												
Deductibles	\$100																																											
Copayments	\$3,100																																											
Coinsurance	\$30																																											
<i>What isn't covered</i>																																												
Limits or exclusions	\$60																																											
The total Joe would pay is	\$3,290																																											
Cost Sharing																																												
Deductibles	\$500																																											
Copayments	\$200																																											
Coinsurance	\$300																																											
<i>What isn't covered</i>																																												
Limits or exclusions	\$0																																											
The total Mia would pay is	\$1,000																																											

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

Language Access Services:

(TTY/TDD: 711)

Albanian (Shqip): Nëse keni pyetje në lidhje me këtë dokument, keni të drejtë të merrni falas ndihmë dhe informacion në gjuhën tuaj. Për të kontaktuar me një përkthyes, telefononi (833) 592-9956

Amharic (አማርኛ):- ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማግኘት መብት አለዎት። አስተርጓሚ ለማናገር (833) 592-9956 ይደውሉ።

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على (833) 592-9956.

Armenian (հայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվճար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով: Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (833) 592-9956:

Bassa (Bàsɔ̀ Wùdù): M̄ dyi dyi-diè-dɛ̀ bɛ̀ bédé b́á céè-dɛ̀ nià ke dyí ní, ɔ̀ m̀ò nì dyí-bédè̀in-dɛ̀ b́é m̀ ké gbo-kpá-kpá kè b̄́ kp̄́ d́é m̀ bídí-wùdù̀m̀ b́ó pídyi. B́é m̀ ké wuɖu-zìin-nyò d̀ò gbo wùdù̀ ke, d́á (833) 592-9956.

Bengali (বাংলা): যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, তাহলে আপনার ভাষায় বিনামূল্যে সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা বলার জন্য (833) 592-9956 -তে কল করুন।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖုန်း (833) 592-9956 သို့ ခေါ်ဆိုပါ။

Chinese (中文): 如果您對本文件有任何疑問，您有權使用您的語言免費獲得協助和資訊。如需與譯員通話，請致電(833) 592-9956。

Dinka (Dinka): Na nɔŋ thiëc nē ke de yā thorē, ke yin nɔŋ loŋ bē yi kuony ku wɛr alēu bē gɛɛr yic yin ne thoŋ du ke cin wēu tāāuē ke piny. Te kɔr yin ba jam wēnē ran ye thok geryic, ke yin cɔl (833) 592-9956.

Dutch (Nederlands): Bij vragen over dit document hebt u recht op hulp en informatie in uw taal zonder bijkomende kosten. Als u een tolk wilt spreken, belt u (833) 592-9956.

Farsi (فارسی): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینه‌ای به زبان مادری‌تان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (833) 592-9956 تماس بگیرید.

French (Français): Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le (833) 592-9956.

Language Access Services:

German (Deutsch): Wenn Sie Fragen zu diesem Dokument haben, haben Sie Anspruch auf kostenfreie Hilfe und Information in Ihrer Sprache. Um mit einem Dolmetscher zu sprechen, bitte wählen Sie (833) 592-9956.

Greek (Ελληνικά) Αν έχετε τυχόν απορίες σχετικά με το παρόν έγγραφο, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας δωρεάν. Για να μιλήσετε με κάποιον διερμηνέα, τηλεφωνήστε στο (833) 592-9956.

Gujarati (ગુજરાતી): ગુજરાતી ભાષાના વાચકો, જો આ દસ્તાવેજ વિષે કોઈ પ્રશ્ન હોય, તો આપને કોઈ પણ ભાષામાં મુક્ત અને વિના કોઈ ખર્ચ સાથે મદદ અને માહિતી મેળવવાનો અધિકાર છે।
જો કોઈપણ મદદની જરૂર હોય, તો કૃપા કરીને (833) 592-9956 નંબર પર કોલ કરો।

Haitian Creole (Kreyòl Ayisyen): Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele (833) 592-9956.

Hindi (हिंदी): अगर आपके पास इस दस्तावेज़ के बारे में कोई प्रश्न हैं, तो आपको निःशुल्क अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है।
दुभाषिये से बात करने के लिए, कॉल करें (833) 592-9956 ।

Hmong (White Hmong): Yog tias koj muaj lus nug dab tsi ntsig txog daim ntawv no, koj muaj cai tau txais kev pab thiab lus qhia hais ua koj hom lus yam tsim xam tus nqi. Txhawm rau tham nrog tus neeg txhais lus, hu xov tooj rau (833) 592-9956.

Igbo (Igbo): O bụrụ na ị nwere ajụjụ ọ bụla gbasara akwụkwọ a, ị nwere ikike ịnweta enyemaka na ozi n'asụsụ gị na akwụghị ugwo ọ bụla. Ka gị na ọkọwa okwu kwuo okwu, kpọọ (833) 592-9956.

Ilokano (Ilokano): Nu addaan ka iti aniaman a saludsod panggep iti daytoy a dokumento, adda karbengam a makaala ti tulong ken impormasyon babaen ti lenguahem nga awan ti bayad na. Tapno makatungtong ti maysa nga tagipatarus, awagan ti (833) 592-9956.

Indonesian (Bahasa Indonesia): Jika Anda memiliki pertanyaan mengenai dokumen ini, Anda memiliki hak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa biaya. Untuk berbicara dengan interpreter kami, hubungi (833) 592-9956.

Italian (Italiano): In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero (833) 592-9956.

Japanese (日本語): この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには、(833) 592-9956 にお電話ください。

Language Access Services:

Khmer (ខ្មែរ): បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។
ដើម្បីជ្រកជាមួយអ្នកបកប្រែ សូមហៅ (833) 592-9956 ។

Kirundi (Kirundi): Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura (833) 592-9956.

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면(833) 592-9956 로 문의하십시오.

Lao (ພາສາລາວ): ຖ້າທ່ານມີຄໍາຖາມໃດໆກ່ຽວກັບເອກະສານນີ້, ທ່ານມີສິດໄດ້ຮັບຄວາມຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ.
ເພື່ອໂອ້ນລຳບວກວ່າມແບພາສາ, ໃຫ້ໃບທາ (833) 592-9956.

Navajo (Diné): Dii naaltsoos biká'ígíí lahgo bina'idiilkidgo ná bohónéedzá dóó bee ahóót'i' t'áá ni nizaad k'ehjì bee nił hodoonih t'áadoo báąh ilinígóó.
Ata' halne'ígíí la' bich'i' hadeesdzih nínízingo kojì' hodiilnih (833) 592-9956.

Nepali (नेपाली): यदि यो कागजातबारे तपाईंसँग केही प्रश्नहरू छन् भने, आफ्नै भाषामा निःशुल्क सहयोग तथा जानकारी प्राप्त गर्न पाउने हक तपाईंसँग छ।
दोभाषेसँग कुरा गर्नका लागि, यहाँ कल गर्नुहोस् (833) 592-9956

Oromo (Oromifaa): Sanadi kanaa wajiin walqabaate gaffi kamiyuu yoo qabduu tanaan, Gargaarsa argachuu fi odeeffanoo afaan ketiin kaffaltii alla argachuuf mirgaa qabdaa. Turjumaana dubaachuuf, (833) 592-9956 bilbilla.

Pennsylvania Dutch (Deutsch): Wann du Frooge iwwer selle Document hoscht, du hoscht die Recht um Hilfe un Information zu griege in dei Schprooch mitaus Koscht. Um mit en Iwwersetze zu schwetze, ruff (833) 592-9956 aa.

Polish (polski): W przypadku jakichkolwiek pytań związanych z niniejszym dokumentem masz prawo do bezpłatnego uzyskania pomocy oraz informacji w swoim języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer (833) 592-9956.

Portuguese (Português): Se tiver quaisquer dúvidas acerca deste documento, tem o direito de solicitar ajuda e informações no seu idioma, sem qualquer custo. Para falar com um intérprete, ligue para (833) 592-9956.

Punjabi (ਪੰਜਾਬੀ): ਜੇ ਤੁਹਾਡੇ ਇਸ ਦਸਤਾਵੇਜ਼ ਬਾਰੇ ਕੋਈ ਸਵਾਲ ਹੁੰਦੇ ਹਨ ਤਾਂ ਤੁਹਾਡੇ ਕੋਲ ਮੁਫਤ ਵਿੱਚ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੁੰਦਾ ਹੈ। ਇੱਕ ਦੁਭਾਸ਼ੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ, (833) 592-9956 ਤੇ ਕਾਲ ਕਰੋ।

Language Access Services:

It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1-800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.