Coverage for: Individual / 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, see <u>www.kp.org/plandocuments</u> or call 1-877-580-6125 (TTY: 711). For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-877-580-6125 (TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$900 Individual / \$1,800 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> and services indicated in chart starting on page 2.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$4,800 Individual / \$9,600 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 <u>out-of-pocket limit</u> ?	<u>Premiums</u> , health care this <u>plan</u> doesn't cover, and services indicated in chart starting on page 2.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.kp.org/mercermarketplace</u> or call 1-877-580-6125 (TTY: 711) for a list of <u>plan</u> <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</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network</u> <u>provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes, but you may self-refer to certain <u>specialists</u> .	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

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

Common Medical		What You Will Pay		Limitationa Evacationa 2 Other Immentant
Event	Services You May Need	Plan Provider	Non-Plan Provider	Limitations, Exceptions, & Other Important Information
	Drimony core visit to treat	(You will pay the least)	(You will pay the most)	
	Primary care visit to treat an injury or illness	\$40 / visit, <u>deductible</u> does not apply.	Not covered	None
If you visit a health care <u>provider's</u>	<u>Specialist</u> visit	\$80 / visit, <u>deductible</u> does not apply.	Not covered	None
office or clinic	Preventive care/screening/ immunization	No charge, <u>deductible</u> does not apply.	Not covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	X-ray: 20% <u>coinsurance</u> Lab tests: 20% <u>coinsurance</u>	Not covered	None
n you have a lest	Imaging (CT/PET scans, MRIs)	20% coinsurance	Not covered	None
	Generic drugs	\$10 (retail); \$25 (mail order) / prescription, <u>deductible</u> does not apply.	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Federally mandated over the counter items are covered with a <u>prescription</u> . No charge, <u>deductible</u> does not apply for contraceptives. Subject to <u>formulary</u> guidelines.
If you need drugs to treat your illness or condition More information about <u>prescription</u>	Preferred brand drugs	30% <u>coinsurance</u> with a \$25 minimum/\$50 maximum (retail); 30% <u>coinsurance</u> with a \$62.50 minimum/\$125 maximum (mail order)/ <u>prescription</u> , <u>deductible</u> does not apply.	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to <u>formulary</u> guidelines.
drug coverage is available at www.kp.org/formulary	Non-preferred drugs	45% <u>coinsurance</u> with a \$40 minimum / \$80 maximum (retail); 45% <u>coinsurance</u> with a \$100 minimum / \$200 maximum (mail order) / <u>prescription</u> , <u>deductible</u> does not apply.	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to <u>formulary</u> guidelines, when approved through the exception process.
	<u>Specialty drugs</u>	Applicable Generic, Preferred brand or Non-preferred <u>cost</u> shares apply.	Not covered	Up to a 30-day supply (retail). Subject to <u>formulary</u> guidelines, when approved through the exception process.

Common Medical		What You Will Pay		Limitations, Exceptions, & Other Important
Event	Services You May Need	Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	Information
lf you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Not covered	None
outpatient surgery	Physician/surgeon fees	20% coinsurance	Not covered	None
	Emergency room care	20% coinsurance	20% coinsurance	None
If you need immediate medical	Emergency medical transportation	20% coinsurance	20% coinsurance	None
attention	Urgent care	20% coinsurance	Not covered	Non-Plan providers covered when temporarily outside the service area: 20% coinsurance
If you have a	Facility fee (e.g., hospital room)	20% coinsurance	Not covered	None
hospital stay	Physician/surgeon fees	20% coinsurance	Not covered	None
lf you need mental health, behavioral	Outpatient services	\$40 / individual visit, <u>deductible</u> does not apply.	Not covered	\$20 / group visit, <u>deductible</u> does not apply.
health, or substance abuse services	Inpatient services	20% coinsurance	Not covered	None
	Office visits	20% <u>coinsurance</u>	Not covered	<u>Cost sharing</u> does not apply for <u>preventive</u> <u>services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e.ultrasound.)
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	Not covered	None
	Childbirth/delivery facility services	20% coinsurance	Not covered	None

Common Medical		What You Will Pay		Limitations, Exceptions, & Other Important
Event	Services You May Need	Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	Information
	Home health care	20% coinsurance	Not covered	Limited to less than 8 hours / day and 28 hours / week. 120 visit limit / year.
If you need help	Rehabilitation services	Outpatient: \$80 / visit, <u>deductible</u> does not apply. \$40 / visit, <u>deductible</u> does not apply for autism spectrum disorders. Inpatient: 20% <u>coinsurance</u>	Not covered	None
recovering or have other special health needs	Habilitation services	\$80 / visit, <u>deductible</u> does not apply. \$40 / visit, <u>deductible</u> does not apply for autism spectrum disorders.	Not covered	None
	Skilled nursing care	20% <u>coinsurance</u>	Not covered	120-day limit / year.
	Durable medical equipment	20% coinsurance	Not covered	Subject to <u>formulary</u> guidelines. Prosthetic arms and legs: 20% <u>coinsurance</u> , <u>deductible</u> does not apply.
	Hospice services	20% <u>coinsurance</u>	Not covered	None
If your child needs	Children's eye exam	Not covered	Not covered	None
dental or eye care	Children's glasses	Not covered	Not covered	None
actual of ogo outo	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT	Cover (Check your policy or <u>plan</u> document for more informat	tion and a list of any other <u>excluded services</u> .)
 Children's glasses 	Long-term care	Routine foot care
Cosmetic surgery	 Non-emergency care when traveling outside the U.S. 	 Weight loss programs
 Dental care (Adult and child) 	 Routine eye care (Adult and child) 	
Other Covered Services (Limitations may	apply to these services. This isn't a complete list. Please see	e your <u>plan</u> document.)
• Acupuncture (12 visit limit / year)	 apply to these services. This isn't a complete list. Please see Hearing aids (Adults: \$1,000 limit / ear / 12 months; up 	
``` <b>`</b>		

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 shown in the chart below. Other coverage options may be available to you, too, including buying individual insurance coverage through the <u>Health</u> Insurance Marketplace. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact the agencies in the chart below.

#### Contact Information for Your Rights to Continue Coverage & Your Grievance and Appeals Rights:

Kaiser Permanente Member Services	1-855-249-5005 (TTY: 711) or www.kp.org/memberservices
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>
Colorado Division of Insurance	303-894-7490 (instate, toll-free: 800-930-3745) or insurance@dora.state.co.us

### Does this <u>plan</u> 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 <u>plan</u> 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 1-855-249-5005 (TTY: 711). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-249-5005 (TTY: 711). Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-855-249-5005 (TTY: 711). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-249-5005 (TTY: 711).

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

## About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

20%

20%

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

\$900

\$80

20%

20%

- The <u>plan's</u> overall <u>deductible</u>
- Specialist copayment
- Hospital (facility) <u>coinsurance</u>
- Other (blood work) <u>coinsurance</u>

# This EXAMPLE event includes services like:

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

Total Example Cost	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
Deductibles	\$900	
Copayments	\$0	
Coinsurance	\$1,700	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$2,670	

(a year of routine in-network care controlled condition)	
<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist copayment</u></li> </ul>	\$900 \$80

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- Hospital (facility) <u>coinsurance</u>
- Other (blood work) <u>coinsurance</u>

#### 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	\$60	
Copayments	\$600	
<u>Coinsurance</u>	\$800	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is	\$1,460	

# Mia's Simple Fracture (in-network emergency room visit and follow up

care)

The <u>plan's</u> overall <u>deductible</u>	\$900
Specialist copayment	\$80
Hospital (facility) coinsurance	20%
Other (x-ray) <u>coinsurance</u>	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)

Total Example Cost	\$2,800	
In this example, Mia would pay:		
Cost Sharing		
Deductibles	\$900	
Copayments	\$400	
Coinsurance	\$300	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,600	

INSURANCE COMPANY NAME	Kaiser Foundation Health Plan of Colorado		
NAME OF PLAN	CO \$900 Deductible Plan with Copays		
1. Type of Policy	Large Employer Group Policy		
2. Type of plan	Health maintenance organization (HMO)		
3. Areas of Colorado where plan is available.	Plan is available <b>only</b> in the following counties as determined by <b>zip code</b> :		
	Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Crowley, Custer, Denver, Douglas, El Paso, Elbert, Fremont, Gilpin, Huerfano, Jefferson, Larimer, Las Animas, Lincoln, Morgan, Otero, Park, Pueblo, Teller, and Weld		
	KP Select Plan: Douglas, El Paso, Elbert, Fremont, Lincoln, Park, Pueblo and Teller		

# SUPPLEMENTAL INFORMATION REGARDING BENEFITS

**Important Note:** The contents of this form are subject to the provisions of the policy, which contains all terms, covenants and conditions of coverage. It provides additional information meant to supplement the Summary of Benefits of Coverage you have received for this plan. This plan may exclude coverage for certain treatments, diagnoses, or services not specifically noted. Consult the actual policy to determine the exact terms and conditions of coverage.

	Description		
4. Annual Deductible Type	EMBEDDED DEDUCTIBLE		
	INDIVIDUAL – The amount that each member of the family must meet prior to claims being paid. Claims will not be paid for any other individual until their individual deductible or the family deductible has been met.		
	FAMILY – The maximum amount that the family will pay for the year. The family deductible can be met by 2 or more individuals.		
5. Out-of-Pocket Maximum	EMBEDDED OUT-OF-POCKET		
	INDIVIDUAL – The amount that each member of the family must meet prior to claims being paid at 100%. Claims will not be paid at 100% for any other individual until their individual out-of-pocket or the family out-of-pocket has been met.		
	FAMILY – The maximum amount that the family will pay for the year. The family out-of-pocket can be met by 2 or more individuals.		
6. What is included in the In- Network Out-of-Pocket	Deductibles, coinsurance and copayments.		

Maximum?		
7. Is pediatric dental covered by this plan?	No, the plan does not include pediatric dental.	
8. What cancer screenings are covered?	are Breast Cancer (clinical breast exam, mammogram, genetic testing for inherited susceptibility for breast cancer); Colon and Rectal Cancer (fecal occult blood test (FIT), flexible sigmoidoscopy, barium enema, colonoscopy); Cervical Cancer (pap test); Prostate Cancer (digital rectal exam, serum prostatic specific antigen (PSA)	

## **USING THE PLAN**

	IN-NETWORK	OUT-OF-NETWORK
9. If the provider charges more for a covered service than the plan normally pays, does the enrollee have to pay the difference?	No	Yes, members may be responsible for any amounts over eligible Charges, except when Emergency Services are received in an Out-of-Plan Facility or from an Out-of-Plan Provider in a Plan Facility.
10. Does the plan have a binding arbitration clause?	No	

Questions: Call 1-855-249-5005 (TTY 711) or visit us at www.kp.org.

SPANISH (Español): Para obtener asistencia en Español, llame al 1-855-249-5005 (TTY 711).

This document is available for free in Spanish. Please contact our Member Services number at **303-338-3800** or toll free **1-800-632-9700** (TTY **711**). Este documento está disponible de forma gratuita en español. Si desea información adicional, por favor llame al número de nuestro Servicio a los Miembros al **303-338-3800** or toll free **1-800-632-9700**. (Los usuarios de la línea TTY deben llamar al **711**).

If you are not satisfied with the resolution of your complaint or grievance, contact: Colorado Division of Insurance Consumer Services, Life and Health Section 1560 Broadway, Suite 850, Denver, CO 80202 Call: 303-894-7490 (in-state, toll-free: 800-930-3745) Email: dora_insurance@state.co.us

# NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of Colorado (Kaiser Health Plan) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. We also:

- Provide no-cost aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats, such as large print, audio, and accessible electronic formats
- Provide no-cost language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, call 1-800-632-9700 (TTY 711).

If you believe that Kaiser Health Plan 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 by mail at: Customer Experience Department, Attn: Kaiser Permanente Civil Rights Coordinator, 10350 E. Dakota Ave, Denver, CO 80247, or by phone at Member Services **1-800-632-9700** (TTY **711**).

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, DC 20201, **1-800-368-1019**, (TTY **1-800-537-7697**). Complaint forms are available at https://ocrportal.hhs.gov/ocr/portal.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, DC 20201, **1-800-368-1019**, (TTY **1-800-537-7697**). Complaint forms are available at https://ocrportal.html.

# HELP IN YOUR LANGUAGE

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call **1-800-632-9700** (TTY **711**).

**አማርኛ (Amharic) ማስታወሻ:** የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-800-632-9700** (TTY **711**).

العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-632-9700 (TTY).

**Bǎsóɔ̀ Wùdù (Bassa) Dè dɛ nìà kɛ dyédé gbo:** Ͻ jǔ ké m̀ Ɓàsóɔ̀-wùdù-po-nyɔ̀ jǔ ní, nìí, à wudu kà kò dò po-poɔ̀ bɛ́ìn m̀ gbo kpáa. Đá **1-800-632-9700** (TTY **711**)

中文 (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 1-800-632-9700 (TTY 711)。

**فارسی (Farsi) توجه:** اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-632-9700 (711 TTY) تماس بگیرید.

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-632-9700 (TTY 711).

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-632-9700 (TTY 711).

Igbo (Igbo) NRUBAMA: O buru na i na asu Igbo, oru enyemaka asusu, n'efu, diiri gi. Kpoo 1-800-632-9700 (TTY 711).

日本語 (Japanese) 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。1-800-632-9700 (TTY 711) まで、お電話にてご連絡ください。

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-632-9700 (TTY 711) 번으로 전화해 주십시오.

Naabeehó (Navajo) Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-800-632-9700 (TTY 711).

नेपाली (Nepali) ध्यान दिनुहोस्: तपाईले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । 1-800-632-9700 (TTY: 711) फोन गर्नुहोस् ।

Afaan Oromoo (Oromo) XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-632-9700 (TTY 711).

**Русский (Russian) ВНИМАНИЕ:** если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-800-632-9700** (TTY **711**).

**Español (Spanish) ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-632-9700** (TTY **711**).

**Tagalog (Tagalog) PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-800-632-9700** (TTY **711**).

**Tiếng Việt (Vietnamese) CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-632-9700** (TTY **711**).

Yorùbá (Yoruba) AKIYESI: Ti o ba nso ede Yoruba ofe ni iranlowo lori ede wa fun yin o. E pe ero ibanisoro yi 1-800-632-9700 (TTY 711).