of Alabama

# **USA Health Plan Select Plan#67307**

Coverage For: Individual + Family Plan Type: PPO

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, call (251) 460-6133 or visit us at www.southalabama.edu/hr. 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.bcbsal.org/sbcglossary/ or call 1-800-292-8868 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$125 / individual or \$250 / family innetwork \$250 / individual or \$500 / family out-of-network	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 services</u> in-network are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	Yes. \$100 individual/\$300 family maximum prescription drug deductible. 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> ?	For in-network \$8,000 individual/\$16,000 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 limit</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> ?	Premiums, balance-billed charges, health care this plan doesn't cover, pre-certification penalties, specialty drug manufacturer assistance amounts for provider-administered drugs and payments made by drug manufacturer assistance programs.	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 <u>AlabamaBlue.com</u> or call 1-800-810-BLUE for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider</u> network. You will pay less if you use a <u>provider</u> in the <u>plan</u> 's network. 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 provider's charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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

			What You Will Pay			
Common 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	0% coinsurance & \$15 copay	Not Covered	Benefits listed are USA Health Network <u>providers</u> ; other innetwork PPO <u>providers</u> subject to 30% <u>coinsurance</u> and innetwork overall <u>deductible</u> ; out-of-network covered for medical	
	If you visit a health care provider's office or clinic	Specialist visit	0% coinsurance & \$15 copay	Not Covered	emergency or accidental injury only; precertification is required for some <u>provider</u> administered drugs; if no precertification is obtained, no benefits are available	
		Preventive care/screening/ immunization	No Charge  Deductible does not apply	Not Covered	Please visit <u>AlabamaBlue.com/PreventiveServices</u> ; additional services are available. You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
	If you have a test	Diagnostic test (x-ray, blood work)	0% coinsurance	Not Covered	Benefits listed are USA Health Network; other in-network PPO providers subject to 30% coinsurance and in-network overall deductible; benefits listed are physician benefits; facility benefits	
		Imaging (CT/PET scans, MRIs)	0% coinsurance	Not Covered	are also available; precertification may be required; if no precertification is obtained, no benefits are available; out-of-network covered for medical emergency or accidental injury only	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.southalabama.edu/hr</u>.

		What You		
Common 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
	Tier 1 Drugs (preferred generic)	\$10 copay (retail) \$10 copay (mail order)	Not Covered	Prior authorization required for specific drugs; if no precertification is obtained, no benefits are available; subject to a separate \$100
Mara information about	Tier 2 Drugs (non- preferred generic)	\$10 copay (retail) \$10 copay (mail order)	Not Covered	individual/\$300 family prescription drug  deductible; mail order, retail maintenance and extended supply network available for a 90-
More information about prescription drug coverage is available at	Tier 3 Drugs (preferred brand)	\$50 <u>copay</u> (retail) \$50 <u>copay</u> (mail order)	Not Covered	day supply subject to two copays; the cost share for drugs on the FlexAccess Drug List may vary based on available drug manufacturer
AlabamaBlue.com/phar macy	Tier 4 Drugs (non- preferred brand)	\$75 <u>copay</u> (retail) \$75 <u>copay</u> (mail order)	Not Covered	assistance; if assistance is available, the amount member pays out-of-pocket will be set by the drug manufacturer assistance program; go to
	Tier 5 Drugs (preferred specialty)	\$150 copay (retail)	Not Covered	AlabamaBlue.com/FlexAccessDrugList for a list of retail drugs in the FlexAccess Program;
	Tier 6 Drugs (non- preferred specialty)	50% <u>coinsurance</u> (retail)	Not Covered	select generic specialty and biosimilar drugs on the Select Generic Specialty or Biosimilar Drugs list will have lower member cost share.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% <u>coinsurance</u> & \$150 <u>copay</u>	Not Covered	Benefits listed are USA Health network <u>provider</u> ; other in-network facilities subject to 30% <u>coinsurance</u> and in-network overall <u>deductible</u> ; out-of-network covered for medical emergency or accidental injury only; precertification may be required; if no precertification is obtained, no benefits are available
	Physician/surgeon fees	0% coinsurance	Not Covered	Benefits listed are USA Health Network; other PPO <u>providers</u> subject to 30% <u>coinsurance</u> and in-network overall <u>deductible</u> ; out-of-network covered for medical emergency or accidental injury only
If you need immediate medical attention	Emergency room care	Accident: 0% coinsurance Medical Emergency: 0% coinsurance \$200 copay	Accident: 0% coinsurance Medical Emergency: 0% coinsurance \$200 copay	Physician charges will apply; in-network benefits listed are USA Health Network facility; <a href="copay">copay</a> waived if admitted; other PPO facilities, Medical Emergency subject to a \$200 <a href="copay">copay</a> and innetwork overall <a href="deductible">deductible</a> ; includes mental health disorders and substance abuse emergency services.

 $<sup>\</sup>hbox{$^*$ For more information about limitations and exceptions, see the $\underline{\tt plan}$ or policy document at $\underline{\tt www.southalabama.edu/hr}$.}$ 

Common Medical Event	Services You May Need	Network Provider (You will pay the least)  What You Will Pay Out-of-Network Provider (You will pay the most)		Limitations, Exceptions, & Other Important Information	
	Emergency medical transportation	30% coinsurance	30% coinsurance	Services required to be medically necessary; subject to innetwork overall deductible	
	Urgent care	0% coinsurance & \$50 copay	Not Covered	Benefits listed are USA Health Network; other in-network PPO providers subject to 30% coinsurance and in-network overall deductible; out-of-network covered for medical emergency or accidental injury only	
If you have a hospital stay	Facility fee (e.g., hospital room)	0% coinsurance	Not Covered	Benefits listed are for USA Health Network facilities; other innetwork PPO facilities subject to 30% coinsurance and innetwork overall deductible; out-of-network covered for medical emergency or accidental injury only; precertification is required for coverage; if no precertification is obtained, no benefits are available	
	Physician/surgeon fees	0% coinsurance	Not Covered	Benefits listed are for USA Health Network; other PPO <u>providers</u> subject to 30% <u>coinsurance</u> and in-network overall <u>deductible</u> ; out-of-network covered for medical emergency or accidental injury only	
If you need mental health, behavioral	Outpatient services	0% coinsurance & \$15 copay	Not Covered	Benefits listed are for USA Health Network <u>providers</u> ; other innetwork PPO <u>providers</u> subject to 30% <u>coinsurance</u> and innetwork overall in-network <u>deductible</u> ; precertification is required	
health, or substance abuse services	Inpatient services	0% coinsurance	Not Covered	for intensive outpatient, partial hospitalization and inpatient hospitalization; if no precertification is obtained, no benefits are available; out-of-network coverage available only for medical emergencies and accidental injury	
If you are pregnant	Office visits	0% coinsurance	Not Covered	Benefits listed are for USA Health Network <u>providers</u> ; other innetwork PPO <u>Providers</u> subject to 30% <u>coinsurance</u> and in-	
	Childbirth/delivery professional services	0% coinsurance	Not Covered	network overall <u>deductible</u> ; cost sharing does not apply for <u>preventive services</u> . Depending on the type of services, a	
	Childbirth/delivery facility services	0% <u>coinsurance</u>	Not Covered	copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound); out-of-network coverage only available for medical emergencies and accidental injury; precertification may be required for some inpatient services; if no precertification is obtained, no benefits are available	

 $<sup>^* \ \</sup>text{For more information about limitations and exceptions, see the } \underline{\text{plan}} \ \text{or policy document at } \underline{\text{www.southalabama.edu/hr}}.$ 

		What You	Will Pay			
Common 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		
	Home health care	0% coinsurance	Not Covered	Benefits listed are for USA Health Networks; other in-network PPO <u>Providers</u> subject to 30% <u>coinsurance</u> and in-network overall <u>deductible</u> ; precertification is required for coverage; if no precertification is obtained, no benefits are available; limited to 60 visits per member per calendar year; benefits are also available for home infusion services		
	Rehabilitation services	0% coinsurance & \$15 copay	Not Covered	Benefits listed are for USA Health Networks; other in-network PPO <u>Providers</u> subject to 30% <u>coinsurance</u> and in-network overall <u>deductible</u> ; benefits listed are for <u>Habilitation</u> and <u>Rehabilitation</u> ; each service limited to 60 visits per therapy per		
If you need help	<u>Habilitation services</u>	0% coinsurance & \$15 copay	Not Covered	person per calendar year for occupational, physical and speech therapy; autism diagnosis coverage is available		
recovering or have other special health needs	Skilled nursing care	30% coinsurance	30% coinsurance	Benefits listed are for USA Health Networks; other in-network PPO <u>Providers</u> subject to 30% <u>coinsurance</u> and in-network overall <u>deductible</u> ; limited to a maximum of 60 days per member per calendar year; precertification is required; if no precertification is obtained, no benefits are available		
	Durable medical equipment	0% coinsurance	Not Covered	Benefits listed are for USA Health Networks; other in-network PPO <u>Providers</u> subject to 30% <u>coinsurance</u> and in-network overall <u>deductible</u> ; includes benefits for orthotic devices; limited to a maximum of two pair each 12 consecutive months; precertification may be required; if no precertification is obtained, no benefits are available		
	Hospice services	0% coinsurance	Not Covered	Benefits listed are for USA Health Networks; other in-network PPO <u>Providers</u> subject to 30% <u>coinsurance</u> and in-network overall <u>deductible</u> ; limited to a lifetime maximum of 180 days per member; precertification may be required for coverage; if no precertification is obtained, no benefits are available		

 $<sup>^* \ \</sup>text{For more information about limitations and exceptions, see the } \underline{\text{plan}} \ \text{or policy document at } \underline{\text{www.southalabama.edu/hr}}.$ 

		What You Will Pay			
Common 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	
	Children's eye exam	No Charge  Deductible does not apply	Not Covered	Benefits listed are mandated preventive services; please visit AlabamaBlue.com/PreventiveServices; additional benefits are available; limitations apply	
If your child needs dental or eye care	Children's glasses	Not Covered	Not Covered	Not covered; member pays 100%	
dental of cyc care	Children's dental check- up	No Charge  Deductible does not apply	Not Covered	Please visit AlabamaBlue.com/PreventiveServices	

 $<sup>^* \ \</sup>text{For more information about limitations and exceptions, see the } \underline{\text{plan}} \ \text{or policy document at } \underline{\text{www.southalabama.edu/hr}}.$ 

#### **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 Hearing aids Routine foot care Cosmetic surgery Private-duty nursing Long-term care Dental care (Adult) · Glasses, child Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.) · Bariatric surgery (Only morbid obesity in limited Infertility treatment (Assisted Reproductive Routine eye care (Adult) (limitations apply) circumstances) Technology not covered) Eye exam, child (limitations apply) • Chiropractic care (limited to 60 visits per member Non-emergency care when traveling outside the · Weight Loss Programs

### **Your Rights to Continue Coverage:**

per calendar year)

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 Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323 x61565 or <a href="https://www.cciio.cms.gov">www.cciio.cms.gov</a> or your <a href="https://www.cciio.cms.gov">plan</a> administrator at the phone number listed in your benefit booklet. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="https://www.healthCare.gov">Health Insurance</a> Marketplace. For more information about the <a href="https://www.healthCare.gov">Marketplace</a>, visit <a href="https://www.healthCare.gov">www.healthCare.gov</a> or call 1-800-318-2596.

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### **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 your employer at 1-251-460-6133.

### 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 Minimum Value Standards? Yes

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

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

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at www.southalabama.edu/hr.

### **About these Coverage Examples:**



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Limits or exclusions

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)		Managing Joe's Type 2 Di (a year of routine in-network care controlled condition)	Mia's Simple Fracture (in-network emergency room visit and follow up care)	
<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other copayment/coinsurance</li> </ul>	\$125 \$15 0% \$50/30%	■ The plan's overall deductible ■ Specialist copayment ■ Hospital (facility) coinsurance ■ Other copayment/coinsurance	■ The <u>plan's</u> overall <u>deductible</u> ■ <u>Specialist copayment</u> ■ Hospital (facility) <u>coinsurance</u> ■ Other <u>copayment/coinsurance</u>	\$125 \$15 0% \$50/30%

#### This EXAMPLE event includes services like:

What isn't covered

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

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Limits or exclusions

Prescription drugs

\$60

Durable medical equipment (glucose meter)

### This EXAMPLE event includes services like:

What isn't covered

Emergency room care (including medical supplies)

Diagnostic tests (x-ray)

Limits or exclusions

\$40

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost \$12,700		Total Example Cost \$5,600		Total Example Cost	\$2,800
n this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles*	\$100	Deductibles*	\$125	Deductibles*	\$100
<u>Copayments</u>	\$0	Copayments	\$600	Copayments	\$90
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$200

What isn't covered

The total Peg would pay is \$160 The total Joe would pay is \$765 The total Mia would pay is \$390

\*Note: This plan has other <u>deductibles</u> for specific services included in this coverage example. See "Are there other <u>deductibles</u> for specific services?" row above.

\$0

Language Assistance Services, Auxiliary Aids, Services and Notice of Nondiscrimination only apply to administrative services that Blue Cross and Blue Shield of Alabama provides to your employer.

### Discrimination is Against the Law

## **Language Assistance Services, Auxiliary Aids Services and Notice of Nondiscrimination:**

Blue Cross and Blue Shield of Alabama, an independent licensee of the Blue Cross and Blue Shield Association, complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (consistent with the scope of sex discrimination described in 45 CFR § 92.101(a)(2)). We do not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

Blue Cross and Blue Shield of Alabama:

- Provides reasonable modifications and free appropriate auxiliary aids and services to people with disabilities to communicate
  effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible
  electronic formats, other formats)
- Provides free language assistance services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact our 1557 Compliance Coordinator. If you believe that we have 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 in person or by mail, fax, or email at: Blue Cross and Blue Shield of Alabama, Compliance Office, 450 Riverchase Parkway East, Birmingham, Alabama 35244, Attn: 1557 Compliance Coordinator, 1-855-216-3144, 711 (TTY),1-205-220-2984 (fax), 1557Grievance@bcbsal.org (email). If you need help filing a grievance, our 1557 Compliance 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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, 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, 1-800-537-7697 (TDD). Complaint forms are available at <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.

### Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

**English:** ATTENTION: Free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-855-216-3144 (TTY: 711) or call Customer Service.

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انتباه: إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر أيضًا المساعدات :855-216-3144
والخدمات الإضافية المناسبة لتوفير المعلومات بتنسيقات يسهل الوصول إليها مجانًا. اتصل بالرقم 3144-216-216.
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Chinese: 请注意:如果您说普通话,我们可免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务,以易读格式向您提供信息。请拨打 1-855-216-3144(TTY 用户请拨 711)或致电客户服务部。

French: À NOTER : Si vous parlez français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et des services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1 855 216 3144 (TTY : 711) ou contactez le service client.

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzdienste zur Verfügung. Geeignete Hilfsmittel und Dienstleistungen zur Bereitstellung von Informationen in zugänglichen Formaten sind ebenfalls kostenlos erhältlich. Rufen Sie +1 855 216 3144 (Durchwahl: 711) oder den Kundendienst an.

Gujarati: ध्यान आपो: श्रो तमे गुशराती जीवो छो, तो तमारा माटे निःशुन्ड लाषा सहाय सेवाओ ઉपवज्य छे. सुवल इमिटमां माहिती प्रधान इरवा माटेनी योग्य सहाय जने सेवाओ पण विना मून्ये उपवज्य छे. 1-855-216-3144 (TTY: 711) पर अथवा ग्राहंड सेवा पर डॉव डरो. Hindi: ध्यान दें: अगर आप हिन्दी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएँ उपलब्ध हैं। आसान प्रारूप में सूचना उपलब्ध कराने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 1-855-216-3144 (TTY: 711) पर कॉल करें या ग्राहंक सेवा को कॉल करें।

Japanese: ご案内: 日本語を話される方には、無料の言語アシスタントサービスをご用意しております。アクセシブルな形式で情報を提供するため、補助器具や支援サービスも無料で提供しております。1-855-216-3144 (TTY: 711) もしくは、カスタマーサービスにお電話でお問合せください。

Korean: 주의: 한국어을(를) 하시면 무료 언어 지원 서비스를 이용하실 수 있습니다. 접근 가능한 형식으로 정보를 제공하기 위한 적절한 보조도구와 서비스도 무료로 제공됩니다. 1-855-216-3144(TTY: 711)로 전화하거나 고객 서비스에 문의하세요.

Lao: ເອົາໃຈໃສ່: ຖ້າເຈົ້າເວົ້າ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາຟຣີແມ່ນມີໃຫ້ທ່ານ. ການຊ່ວຍເຫຼືອ ແລະ ການບໍລິການທີ່ເໝາະສົມໃນການສະໜອງຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້ແມ່ນຍັງສາມາດໃຊ້ໄດ້ໂດຍບໍ່ເສຍຄ່າ. ໂທ 1-855-216-3144 (TTY: 711) ຫຼື ໂທຫາຝ່າຍບໍລິການລູກຄ້າ.

**Portuguese:** ATENÇÃO: Se você falar português, serviços gratuitos de assistência linguística estão disponíveis para você. Também estão disponíveis gratuitamente ajudas e serviços auxiliares adequados para fornecer informações em formatos acessíveis. Ligue para 1-855-216-3144 (TTY: 711) ou ligue para o Atendimento ao Cliente.

**Russian:** ВНИМАНИЕ. Если ваш язык русский язык, к вашим услугам бесплатная языковая помощь. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-855-216-3144 (ТТҮ: 711) или обратитесь в службу поддержки клиентов.

**Spanish:** ATENCIÓN: Si usted habla español, hay disponibles servicios gratuitos de asistencia lingüística. También hay disponibles, de forma gratuita, ayudas y servicios auxiliares adecuados para dar información en formatos accesibles. Llame al 1-855-216-3144 (TTY: 711) o llame a Servicio al cliente.

**Tagalog:** ATTENTION: Kung nagsasalita ka ng Tagalog, available sa iyo ang mga libreng serbisyo sa tulong sa wika. Available rin ang naaangkop na mga pantulong na tulong at serbisyo nang walang bayad para magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-855-216-3144 (TTY: 711) o tumawag sa Serbisyo sa Customer.

**Turkish:** DİKKAT Konuşmanız durumunda Türkçe, ücretsiz dil yardımı hizmetlerinden yararlanabilirsiniz. Erişilebilir formatlarda bilgi sağlamak için uygun yardımcı araçlar ve hizmetler de ücretsiz olarak sunulmaktadır. 1-855-216-3144 (TTY: 711) nolu telefonu veya Müşteri Hizmetlerini arayın.

Vietnamese: CHÚ Ý: Nếu quý vị nói tiếng việt thì dịch vụ hỗ trợ ngôn ngữ miễn phí có sẵn cho quý vị. Chúng tôi cũng có các hỗ trợ và dịch vụ phụ trợ miễn phí phù hợp để cung cấp thông tin ở định dạng dễ tiếp cận. Vui lòng gọi số 1-855-216-3144 (TTY: 711) hoặc gọi Dịch Vụ Khách Hàng.