Coverage Period: 01/01/2023-12/31/2023

Coverage for: Individual + Family | Plan Type: PPO

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 <u>www.bcbstx.com/bb/grp/bb-ppsg10bcastxo-tx-2023.pdf</u> or by calling 1-800-521-2227. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network: \$1,250 Individual/\$3,750 Family Out-of-Network: \$2,500 Individual/\$7,500 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. In-Network Preventive Health Care services, services with a copayment, and prescription drugs are covered before you meet your deductible.	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>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> ?	Network: \$1,250 Individual/\$3,750 Family Out-of-Network: Unlimited Individual/Unlimited 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?	<u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.bcbstx.com/go/bcppo or call 1-800-521-2227 for a list of network providers .	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 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> .

		What You Will Pay		
Common Medical Event	Services You May Need	Network Providers (You will pay the least)	Out-of-Network Providers (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$25/visit; deductible does not apply	20% coinsurance	Virtual Visits are available. See your benefit booklet* (Your PCP) for details.
If you visit a health care	Specialist visit	\$45/visit; deductible does not apply	20% coinsurance	None
provider's office or clinic	Preventive care/screening/ immunization	No Charge; <u>deductible</u> does not apply	20% <u>coinsurance</u>	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	<u>Diagnostic test</u> (x-ray, blood work)	No Charge after <u>deductible</u>	20% coinsurance	<u>Preauthorization</u> may be required. See your benefit booklet* (Outpatient Lab and X-Ray services) for details.
If you have a test	Imaging (CT/PET scans, MRIs)	\$250/test; deductible does not apply	20% coinsurance	<u>Preauthorization</u> may be required. See your benefit booklet* (Outpatient Lab and X-Ray services) for details.
	Preferred generic drugs	Retail - Preferred Participating - No Charge Participating - \$10/prescription Mail - No Charge; deductible does not apply	Retail - \$10/prescription; deductible does not apply plus 50% additional charge	Limited to a 30-day supply at retail (or a 90-day supply at a <u>network</u> of select retail pharmacies). Up to a 90-day supply at mail order. <u>Specialty drugs</u> limited to a 30-day
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.bcbstx.com/rx23/6T	Non-preferred generic drugs	Retail - Preferred Participating - \$10/prescription Participating - \$20/prescription Mail - \$30/prescription; deductible does not apply	Retail - \$20/prescription; deductible does not apply plus 50% additional charge	supply. Payment of the difference between the cost of a brand name drug and a generic may also be required if a generic drug is available. Additional Out-of-Network charge will not apply to any deductible or out-of-pocket amounts. Certain drugs require
	Preferred brand drugs	Retail - Preferred Participating - \$35/prescription Participating - \$55/prescription Mail - \$105/prescription; <u>deductible</u> does not apply	Retail - \$55/prescription; deductible does not apply plus 50% additional charge	approval before they will be covered. Cost sharing for insulin included in the drug list will not exceed \$25 per prescription for a 30-day

^{*}For more information about limitations and exceptions, see the \underline{plan} or policy document at $\underline{www.bcbstx.com/bb/grp/bb-ppsg10bcastxo-tx-2023.pdf}$.

		What You Will Pay		
Common Medical Event	Services You May Need	Network Providers (You will pay the least)	Out-of-Network Providers (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Non-preferred brand drugs	Retail - Preferred Participating - \$75/prescription Participating - \$95/prescription Mail - \$225/prescription; <u>deductible</u> does not apply	Retail - \$95/prescription; deductible does not apply plus 50% additional charge	supply, regardless of the amount or type of insulin needed to fill the prescription.
	Preferred specialty drugs	\$150/prescription; <u>deductible</u> does not apply	\$150/prescription; deductible does not apply plus 50% additional charge	
	Non-preferred specialty drugs	\$250/prescription; <u>deductible</u> does not apply	\$250/prescription; deductible does not apply plus 50% additional charge	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	\$100/visit plus <u>plan</u> <u>deductible</u>	\$200/visit plus 20% coinsurance	Preauthorization may be required. For Outpatient Infusion Therapy, see your benefit booklet* (Outpatient Facility Services) for
surgery	Physician/surgeon fees	No Charge after <u>deductible</u>	20% coinsurance	details.
	Emergency room care	\$400/visit plus <u>plan</u> <u>deductible</u>	\$400/visit plus <u>plan</u> deductible	Copayment waived if admitted. Out-of- Network cost share is subject to Network deductible.
If you need immediate medical attention	Emergency medical transportation	No Charge after <u>deductible</u>	No Charge after deductible	<u>Preauthorization</u> may be required for non- emergency transportation; see your benefit booklet* (Ambulance Services) for details.
	<u>Urgent care</u>	\$25/visit; deductible does not apply	20% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$150/visit plus <u>plan</u> <u>deductible</u>	\$250/visit plus 20% coinsurance	<u>Preauthorization</u> required. <u>Preauthorization</u> penalty: \$250 Out-of-Network. See your benefit booklet* (Inpatient Hospital Services) for details.
	Physician/surgeon fees	No Charge after <u>deductible</u>	20% <u>coinsurance</u>	<u>Preauthorization</u> required. See your benefit booklet* (Inpatient Professional Services) for details.

		What You Will Pay		
Common Medical Event	Services You May Need	Network Providers (You will pay the least)	Out-of-Network Providers (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25/office visit; deductible does not apply; No Charge for other outpatient services	20% coinsurance	<u>Preauthorization</u> may be required; see your benefit booklet* (Behavioral Health Services) for details.
	Inpatient services	\$150/visit plus <u>plan</u> <u>deductible</u>	\$250/visit plus 20% coinsurance	Preauthorization required. Preauthorization penalty: \$250 Out-of-Network. See your benefit booklet* (Behavioral Health Services) for details.
	Office visits	Primary Care: \$25/initial visit Specialist: \$45/initial visit; deductible does not apply	20% coinsurance	<u>Copayment</u> applies to first prenatal visit (per pregnancy). <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type
If you are pregnant	Childbirth/delivery professional services	No Charge after <u>deductible</u>	20% coinsurance	of services, <u>copayment</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC
	Childbirth/delivery facility services	\$150/visit plus <u>plan</u> <u>deductible</u>	\$250/visit plus 20% coinsurance	(i.e., ultrasound).
If you need help recovering or have other special health needs	Home health care	No Charge after <u>deductible</u>	20% coinsurance	60 visits/year. Preauthorization may be required; see your benefit booklet* (Extended Care Services) for details.
	Rehabilitation services	No Charge after <u>deductible</u>	20% coinsurance	Separate 35-visit maximum per benefit period for Habilitation and Rehabilitation services,
	Habilitation services	No Charge after <u>deductible</u>	20% <u>coinsurance</u>	including chiropractic care. <u>Preauthorization</u> may be required; see your benefit booklet* (<u>Rehabilitation Services</u> and <u>Habilitation</u> <u>Services</u>) for details.
	Skilled nursing care	No Charge after <u>deductible</u>	20% coinsurance	25 days/year. <u>Preauthorization</u> may be required; see your benefit booklet* (Extended Care Services) for details.
	<u>Durable medical</u> <u>equipment</u>	No Charge after <u>deductible</u>	20% coinsurance	<u>Preauthorization</u> may be required. See your benefit booklet* (<u>Durable Medical Equipment</u>) for details.
	Hospice services	No Charge after <u>deductible</u>	20% coinsurance	<u>Preauthorization</u> may be required. See your benefit booklet* (Extended Care Services) for details.

		What You Will Pay		
Common Medical Event	Services You May Need	Network Providers (You will pay the least)	Out-of-Network Providers (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Children's eye exam	No Charge; <u>deductible</u> does not apply	reimbursement is	One visit per year. Out-of-Network reimbursement will not exceed the retail cost. See your benefit booklet* (Pediatric Vision Care Benefits) for details.
If your child needs dental or eye care	Children's glasses	No Charge; <u>deductible</u> does not apply		One pair of glasses every 12 months. Reimbursement for frames, lenses, and lens options purchased Out-of-Network is available (not to exceed the retail cost). See your benefit booklet* (Pediatric Vision Care Benefits) for details.
	Children's dental check-up	No Charge after <u>deductible</u>	No Charge after deductible	Oral exams are limited to two every benefit period. Benefits for periodic and comprehensive oral evaluations are limited to a combined maximum of two every 12 months. See your benefit booklet* (Pediatric Dental Benefits Rider) for details.

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.)

- Abortion (except for a pregnancy that, as certified by a physician, places the woman in danger of death or a serious risk of substantial impairment of a major bodily function unless an abortion is performed)
- Acupuncture
- Bariatric surgery
- Cosmetic surgery (except for the correction of congenital deformities or for conditions resulting from accidental injuries, scars, tumors, or diseases when medically necessary)

- Dental care (Adult)
- Infertility treatment (diagnosis and treatment covered; in vitro not covered)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing (except for extended care)
- Routine eye care (Adult)
- Routine foot care (except when <u>medically</u> necessary)
- 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 (35 visits/year combined with habilitation and rehabilitation services)
- Hearing aids (limited to one hearing aid per ear every 36 months)

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: the plan at Blue Cross and Blue Shield of Texas at 1-888-697-0683 or visit www.bcbstx.com. For group health coverage subject to ERISA, contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. For non-federal governmental group health plans, contact Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="mailto:health-lealth-

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 on how 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: For group health coverage subject to ERISA: Blue Cross and Blue Shield of Texas at or visit www.bcbstx.com, the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, and the Texas Department of Insurance, Consumer Protection at 1-800-252-3439 or www.tdi.texas.gov. For non-federal governmental group health plans and church plans that are group health plans, Blue Cross and Blue Shield of Texas at 1-800-521-2227 or www.bcbstx.com or contact the Texas Department of Insurance, Consumer Protection at 1-800-252-3439 or www.tdi.texas.gov. Additionally, a consumer assistance program can help you file your appeal. Contact the Texas Department of Insurance's Consumer Health Assistance Program at 1-800-252-3439 or visit www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/tx.html.

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 1-800-521-2227.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-521-2227.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-521-2227.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-521-2227.

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 <u>plan</u> or policy document at <u>www.bcbstx.com/bb/grp/bb-ppsg10bcastxo-tx-2023.pdf</u>.

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>	\$1,250
■ Specialist copayment	\$45
■ Hospital (facility) copayment	\$150
Other copayment	\$0

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)

In this example, Peg would pay:

Cost sharing		
<u>Deductibles</u>	\$1,250	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions \$		
The total Peg would pay is	\$1,310	

Managing Joe's Type 2 Diabetes

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

■ The plan's overall deductible	\$1,250
Specialist copayment	\$45
■ Hospital (facility) copayment	\$150
Other copayment	\$0

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		
<u>Deductibles</u>	\$700	
<u>Copayments</u>	\$500	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,220	

Mia's Simple Fracture

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

■ The plan's overall deductible	\$1,250
Specialist copayment	\$45
■ Hospital (facility) copayment	\$150
Other copayment	\$0

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)
Diagnostic test (x-rav)

Durable medical equipment (crutches)
Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
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In this example, Mia would pay:

Cost sharing				
<u>Deductibles</u>	\$1,250			
<u>Copayments</u>	\$0			
<u>Coinsurance</u>	\$0			
What isn't covered				
Limits or exclusions	\$400			
The total Mia would pay is	\$1,650			



Health care coverage is important for everyone.

needs language assistance. We do not discriminate on the basis of race, color, national We provide free communication aids and services for anyone with a disability or who origin, sex, gender identity, age, sexual orientation, health status or disability. To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

855-664-7270 (voicemail) 855-661-6965 TTY/TDD: Phone: Office of Civil Rights Coordinator 300 E. Randolph St.

Fax: 855-661-6960

Chicago, Illinois 60601

35th Floor

for Civil Rights, at:

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office

800-368-1019 Phone: U.S. Dept. of Health & Human Services

Complaint Portal: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf 800-537-7697 TTY/TDD: Room 509F, HHH Building 1019 200 Independence Avenue SW

Complaint Forms: http://www.hhs.gov/ocr/office/file/index.html Washington, DC 20201

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BlueCross BlueShield of Texas

If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعده أسنلة، فلديك الحق في الحصول دلع المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة .للتحدث مع مترجم فوري، اتصل دلع الرم 855-710-6988.
繁體中文 Chinese	如果您,或您正在協助的對象,對此有疑問,您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員,請撥電話 號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા કોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયક્રેમ બાબતે પ્રશ્ની કોય, તો તમને વિના ખયેર્, તમારી ભાષામાં મદદ અને માહિતી મેળવવાની કક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કોલ કરી.
हिंदी Hindi	यिद आपके, या आप जिसकी सहायता कर रहे हैं उैसके, प्रश्न हैं, तो आपके अपनी भाषा म निःशुन्क सहायता और जानकारी प्राप्त करन का अधिकार है। किसी अनवादक स बात करन क लिए 855-710-6984 पर कॉल करें।.
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago la'da bíká anánílwo'ígíí, na'ídílkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e níká a'doolwoł dóó bína'ídílkidígíí bee nił h odoonih. Ata'dahalne'ígíí bich'į' hodíílnih kwe'é 855-710-6984.
فارسي Persian	اگر شما، يا كسي كه شما به او كمك مي كنيد، سؤالي داشته باشيد، حق اين را داريد كه به زيان خود، به طور رايگان كمك و اطلاحات دريافت نماييد جهت گفتگو يا يك مترجم شهافي، با شماره تمسا حاصل نماييد \$35-710-698
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiek olwiek pytania, macie prawo do uzyskania bezplatnej informacji i pomocy we własnym języku. Aby porozmawiać z tlumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
اردو Urdu	اگر آپ کو، یا کشی ایسے فرد کو جس کئ آپ جدد کررہے ہیں، کوئی طوال دربیش دے شر، آپ کو اپنی زبان میں جنتصدد اور معلومات حاصل کرن ہے کا حق دے۔ مترجم س ے بہات کرنے کے لہے، 6984-710-6988 پر کال کریں۔
Tiểng Việt Vietnamese	Nếu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.