Coverage for: Individual and Eligible 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, go to https://regence.com or call 1-866-240-9580. 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 healthcare.gov/sbc-glossary or call 1-866-240-9580 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Tier 1 St. Charles Health System (SCHS) custom network providers: \$4,000 individual / \$8,000 family per calendar year. Tier 2 innetwork providers: \$5,000 individual / \$10,000 family per calendar year. Out-of-network providers: \$7,500 individual / \$15,000 family per calendar year. The deductible amounts for Tier 1 SCHS custom network providers, Tier 2 in-network providers and out-of-network providers cross accumulate.	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. Certain preventive care, prescription drug coverage and those services listed below as "deductible does not apply." "No charge" means \$0 copayment or 0% coinsurance, regardless of deductible applicability.	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 healthcare.gov/coverage/preventive-care-benefits/.
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> ?	Tier 1 SCHS custom network providers: \$6,500 individual / \$13,000 family per calendar year. Tier 2 in-network providers: \$7,900 individual / \$15,800 family per calendar year. Out-of-network providers: \$13,000 individual / \$26,000 family per calendar year. The medical out-of-pocket limit amounts for Tier 1 SCHS custom network providers, Tier 2 in-network providers and out-of-network providers cross accumulate. The pharmacy out-of-pocket limit	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.

	amounts for Tier 1 SCHS custom <u>network</u> <u>providers</u> and Tier 2 in- <u>network providers</u> cross accumulate.	
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and 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 <u>network provider</u> ?	Yes. See https://regence.com/go/OR/Preferred or call 1-866-240-9580 for a list of network providers. NOTE: Covered services provided by St. Charles Health System will be covered at a lower cost share unless otherwise stated.	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 specialist you choose without a referral.

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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	Tier 1 SCHS Custom Network Provider (You will pay the least)	Tier 2 In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$25 <u>copay</u> / office visit, <u>deductible</u> does not apply; 20% <u>coinsurance</u> for other services	\$60 copay / office visit, deductible does not apply; 30% coinsurance for other services	50% <u>coinsurance</u>	None
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	\$50 copay / office visit, deductible does not apply; 20% coinsurance for other services	\$100 copay / office visit, deductible does not apply; 30% coinsurance for other services	50% <u>coinsurance</u>	
	Preventive care/screening/ immunization	No charge, deductible does not apply	No charge, deductible does not apply	50% coinsurance	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-	20% coinsurance	30% coinsurance	50% coinsurance	None

			What You Will Pay		
Common Medical Event	Services You May Need	Tier 1 SCHS Custom Network Provider (You will pay the least)	Tier 2 In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	ray, blood work)				
	Imaging (CT/PET scans, MRIs)	20% coinsurance	30% coinsurance	50% coinsurance	
	Tier 1 (Typically, generic drugs with highest overall value)	\$5 copay, deductible does not apply / 30-day retail prescription; \$12.50 copay, deductible does not	\$10 copay, deductible does not apply / 30-day retail prescription; \$20 copay, deductible does not	60% coinsurance / 30-day retail prescription; 60% coinsurance / home delivery	Prescription drugs not on the Drug List are not covered, unless an exception is approved. 90-day supply / retail prescription for St. Charles Health System pharmacies; 30-day supply / retail
prescription drug coverage is available is available at https://regence.com/go/2026/OR/4tierLGStd.		apply / 90-day retail prescription	apply / home delivery prescription	prescription	prescription for all other pharmacies. 90-day supply / home delivery prescription
	out Tier 2 (Typically, brand drugs with moderate overall value)	\$30 copay, deductible does not apply / 30-day retail prescription;	\$40 copay, deductible does not apply / 30-day retail prescription;	60% <u>coinsurance</u> / 30-day retail prescription;	30-day supply / specialty drug prescription Specialty drugs are not available through home delivery. Coverage includes compound medications at 50% coinsurance, deductible does not apply. No charge, deductible does not apply for certain preventive drugs, contraceptives and immunizations at a participating pharmacy. If you fill a brand drug or specialty drug when ther is an equivalent generic drug or specialty
		\$75 <u>copay</u> , <u>deductible</u> does not apply / 90-day retail prescription	\$80 <u>copay</u> , <u>deductible</u> does not apply / home delivery prescription	60% <u>coinsurance</u> / home delivery prescription	
	Tier 3 (Typically, brand drugs with	\$50 copay, deductible does not apply / 30-day retail prescription;	\$60 <u>copay</u> , <u>deductible</u> does not apply / 30-day retail prescription;	60% <u>coinsurance</u> / 30-day retail prescription;	biosimilar drug available, you pay the difference in cost in addition to the <u>copayment</u> and/or <u>coinsurance</u> . The first fill of <u>specialty drugs</u> may be provided by
	lower overall value) \$12 ded app	\$125 <u>copay</u> , <u>deductible</u> does not apply / 90-day retail prescription	\$120 <u>copay</u> , <u>deductible</u> does not apply / home delivery prescription	60% <u>coinsurance</u> / home delivery prescription	a retail pharmacy; additional refills must be provided by a specialty pharmacy.

		What You Will Pay			
Common Medical Event	Services You May Need	Tier 1 SCHS Custom Network Provider (You will pay the least)	Tier 2 In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Tier 4 (<u>Specialty</u> <u>drugs</u>)	\$100 <u>copay</u> , <u>deductible</u> does not apply / <u>specialty</u> <u>drug</u>	\$150 <u>copay</u> , <u>deductible</u> does not apply / <u>specialty</u> <u>drug</u>	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	30% coinsurance	50% coinsurance	None
Surgery	Physician/surgeon fees	20% coinsurance	30% coinsurance	50% coinsurance	
	Emergency room care	\$300 <u>copay</u> / visit, <u>deductible</u> does not apply	\$300 <u>copay</u> / visit, <u>deductible</u> does not apply	\$300 <u>copay</u> / visit, <u>deductible</u> does not apply	Copayment applies to facility charge for each visit (waived if admitted).
If you need immediate	Emergency medical transportation	20% coinsurance, deductible does not apply for ground transportation; No charge, deductible does not	20% coinsurance, deductible does not apply for ground transportation; No charge, deductible does not	20% coinsurance, deductible does not apply for ground transportation; No charge, deductible does not	
medical attention		apply for air transportation	apply for air transportation	apply for air transportation	None
		\$25 <u>copay</u> / visit, <u>deductible</u> does not apply;	\$60 <u>copay</u> / visit, <u>deductible</u> does not apply;		
	<u>Urgent care</u>	20% <u>coinsurance</u> , <u>deductible</u> does not apply for other services	30% coinsurance, deductible does not apply for other services	50% <u>coinsurance</u>	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	30% coinsurance	50% coinsurance	None

			What You Will Pay			
Common Medical Event	Services You May Need	Tier 1 SCHS Custom Network Provider (You will pay the least)	Tier 2 In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Physician/surgeon fees	20% coinsurance	30% coinsurance	50% coinsurance		
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 <u>copay</u> / office or psychotherapy visit, <u>deductible</u> does not apply; \$25 <u>copay</u> , <u>deductible</u> does not apply for other services	\$25 <u>copay</u> / office or psychotherapy visit, <u>deductible</u> does not apply; \$25 <u>copay</u> , <u>deductible</u> does not apply for other services	50% <u>coinsurance</u>	None	
	Inpatient services	20% coinsurance	30% coinsurance	50% coinsurance		
	Office visits	20% coinsurance	30% coinsurance	50% coinsurance	Cost sharing does not apply for proventive	
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	30% coinsurance	50% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of services, a copayment, coinsurance or deductible may apply. Maternity care may include tests and services	
	Childbirth/delivery facility services	20% coinsurance	30% coinsurance	50% coinsurance	described elsewhere in the SBC (i.e. ultrasound).	
	Home health care	No charge, deductible does not apply	No charge, deductible does not apply	50% coinsurance	130 visits / year	
If you need help recovering or have other special health needs	Rehabilitation services	\$50 copay / outpatient visit, deductible does not apply; 20% coinsurance for inpatient services	\$100 copay / outpatient visit, deductible does not apply; 30% coinsurance for inpatient services	50% <u>coinsurance</u>	50 outpatient visits / year combined with neurodevelopmental therapy Includes physical therapy, occupational therapy and speech therapy.	
	Habilitation services	\$50 <u>copay</u> / visit, <u>deductible</u> does not	\$100 <u>copay</u> / visit, <u>deductible</u> does not	50% coinsurance	50 neurodevelopmental visits / year combined with outpatient rehabilitation services	

			What You Will Pay		
Common Medical Event	Services You May Need	Tier 1 SCHS Custom Network Provider (You will pay the least)	Tier 2 In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
		apply	apply		Includes physical therapy, occupational therapy and speech therapy.
	Skilled nursing care	20% coinsurance	20% coinsurance	50% coinsurance	100 inpatient days / year
	Durable medical equipment	20% coinsurance	20% coinsurance	50% coinsurance	\$500 for wigs / lifetime
	Hospice services	No charge, deductible does not apply	No charge, deductible does not apply	No charge, deductible does not apply	15 respite inpatient or outpatient days / lifetime
	Children's eye exam	Not covered	Not covered	Not covered	
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	Not covered	NONE

Excluded Services & Other Covered Services:

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

- Acupuncture
- Bariatric surgery
- Chiropractic care
- · Cosmetic surgery, except congenital anomalies
- Dental care
- Infertility treatment
- Long-term care
- Private-duty nursing

- Routine eye care
- Routine foot care, except for diabetic patients
- Weight loss programs

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

Abortion

• Hearing aids, \$4,000 / 5 years

Non-emergency care when traveling outside the U.S.

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 U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323 ext. 61565 or cciio.cms.gov or your state insurance department. You may also contact the <u>plan</u> at 1-866-240-9580. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit 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 the plan at 1-866-240-9580 or visit regence.com or the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or dol.gov/ebsa/healthreform. You may also contact the Oregon Division of Financial Regulation by calling 1-503-947-7984 or the toll-free message line at 1-888-877-4894; by writing to the Oregon Division of Financial Regulation, Consumer Advocacy Unit, P.O. Box 14480, Salem, OR 97309-0405; through the Internet at: dfr.oregon.gov/help/complaints-licenses/Pages/file-complaint.aspx; or by E-mail at: DFRInsuranceHelp@oregon.gov.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium tax credit</u>.

Does this plan meet the 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>.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-240-9580.

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 (Coverage examples included below are calculated based on in-network benefits):



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)

■ The <u>plan's</u> overall <u>deductible</u>	\$5,000
■ Specialist copayment	\$100
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

This EXAMPLE event includes services like:

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

Total Example Cost

In this example, Peg would pay:				
Cost Sharing				
<u>Deductibles</u>	\$5,000			
Copayments	\$10			
Coinsurance	\$2,200			
What isn't covered				
Limits or exclusions \$6				
The total Peg would pay is	\$7,270			

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a wellcontrolled condition)

■ The plan's overall deductible	\$5,000
Specialist copayment	\$100
■ Hospital (facility) coinsurance	30%
Other coinsurance	30%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

\$12,700

Total Evennela Coat

Durable medical equipment (glucose meter)

l otal Example Cost	\$5,600			
In this example, Joe would pay:				
Cost Sharing				
<u>Deductibles</u>	\$900			
Copayments	\$1,100			
Coinsurance	\$0			
What isn't covered				
Limits or exclusions \$20				
The total Joe would pay is	\$2,200			

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Mia's Simple Fracture

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

■ The plan's overall deductible	\$5,000
■ Specialist copayment	\$100
■ Hospital (facility) coinsurance	30%
Other coinsurance	30%

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	
<u>Deductibles</u>	\$800
<u>Copayments</u>	\$900
<u>Coinsurance</u>	\$200
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,900

The plan would be responsible for the other costs of these EXAMPLE covered services.

NONDISCRIMINATION NOTICE

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

Regence:

Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:

- Qualified sign language interpreters
- 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, which may include:

- Qualified interpreters
- Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact the Civil Rights Coordinator.

If you believe that Regence 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. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

Customer Service

Civil Rights Coordinator PO Box 1106 Lewiston, ID 83501-1106

Phone: 1-888-344-6347, (TTY: 711)

Fax: 1-888-309-8784 Email: CS@regence.com

Medicare Customer Service

Phone: 1-800-541-8981 (TTY: 711) Email: medicareappeals@regence.com

VSP Customer Service

Phone: 1-844-299-3041 TTY: 1-800-428-4833 You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

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

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

Language assistance

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-344-6347 (TTY: 711).

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 1-888-344-6347 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-344-6347 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-344-6347 (TTY: 711) 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-344-6347 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-344-6347 (телетайп: 711).

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-344-6347 (ATS: 711)

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。1-888-344-6347 (TTY:711) まで、お電話にてご連絡ください。

Díí baa akó nínízin: Díí saad bee yánílti'go **Diné Bizaad**, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-888-344-6347 (TTY: 711.)

FAKATOKANGA'I: Kapau 'oku ke Lea-Fakatonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea te ke lava 'o ma'u ia. ha'o telefonimai mai ki he fika 1-888-344-6347 (TTY: 711)

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-888-344-6347 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 711)

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-888-344-6347 (TTY: 711)។

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-888-344-6347 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachdienstleistungen zur Verfügung. Rufnummer: 1-888-344-6347 (TTY: 711)

ማስታወሻ:- የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፤ በሚከተለው ቁጥር ይደውሉ 1-888-344-6347 (መስጣት ለተሳናቸው:- 711)።

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-888-344-6347 (телетайп: 711)

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ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-888-344-6347 (TTY: 711)

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