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

HEALTH PLAN TRUE Individual Silver \$2,800 (Limited Cost Sharing) | North Dakota | Alaska Native/American Indian

## Coverage Period Beginning on or after: 01/01/2020

Coverage for: Individual + Family | Plan Type: HMO | Non-Grandfathered

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, <u>sanfordhealthplan.com/sbcfinder</u> or by calling 1-800-752-5863 (toll free) | TTY/TDD: 1-877-652-1844 (toll-free). For general definitions of common terms, such as <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other underlined terms see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary/">https://www.healthcare.gov/sbc-glossary/</a> or call 1-800-752-5863 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For <u>network providers</u> \$2,800 individual / \$5,600 family. No <u>out of network</u> coverage. Copays do not apply to <u>deductible</u> .	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 care</u> and primary care services 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 cost-sharing 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?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$8,150 individual / \$16,300 family. No <u>out-of-network</u> coverage.	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</u> <u>limit?</u>	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</u> <u>provider</u> ?	Yes. See <b>www.sanfordhealthplan.com</b> or call 1-800-752-5863 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a provider 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 provider for the difference between the <u>provider</u> '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 provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the in-network specialist you choose without a referral.

Provider Network: Focused

HP-2865 | QHP | COI: HP-1601



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)	Indian Health Care Provider (IHCP)	Out-of- network provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$55 <u>copay</u> / visit	No charge	Not covered	Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).
If you visit a health	Chiropractic visit	\$55 <u>copay</u> / visit	No charge	Not covered	Office visit <u>copay</u> applies to the office visit charge and manual manipulation only. All other eligible modalities and therapies are subject to <u>deductible</u> / <u>coinsurance</u> . Limited to 20 visits per calendar year.
care <u>provider's</u> office or clinic	Specialist visit	\$55 <u>copay</u> / visit	No charge	Not covered	Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).
	Preventive care/screening/ immunization	No charge	No charge	Not covered	You may have to pay for services that aren't part of the <u>preventive</u> health guidelines. Ask your <u>provider</u> if these services you need 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	No charge	Not covered	Some diagnostic x-rays, ultrasounds, specimens, and blood work done in an office visit setting that occur on the same date of service are included in your office visit copay.  Additional services may be subject to deductible / coinsurance. Contact the Plan for full details on included benefits. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).
	Imaging (CT/PET scans, MRIs)	45% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).

		What You Will Pay			
Common Medical Event	Services You May Need	Network provider (You will pay the least)	Indian Health Care Provider (IHCP)	Out-of- network provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Generic drugs less than \$6	\$0 copay / prescription			Covers up to a 30-day supply.  Generic cost is based on total drug cost per 30-day supply.
If you need drugs to treat your illness or	Generic drugs greater or equal to \$6	\$25 <u>copay</u> / prescription	No charge	Not covered	Brand name drugs with generic equivalents require additional cost share. Difference in cost does not apply to deductible or
condition  More information about prescription drug	Preferred brand drugs	\$75 copay / prescription	No charge	Not covered	out-of-pocket limit.  If the cost of the prescription falls under the copay amount, you will pay the least.
coverage is available at	Non-preferred brand drugs	\$125 <u>copay</u> / prescription	No charge	Not covered	Refer to your <u>Formulary</u> to determine which benefit applies to your medication.
sanfordhealthplan.com/ pharmacy	Specialty drugs	45% <u>coinsurance</u> / prescription after <u>deductible</u>	No charge	Not covered	Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	45% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	Certain outpatient services may require authorization (preapproval) by the Plan. For a list of services, see the Prior Authorization list at sanfordhealthplan.com. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).
surgery	Physician/surgeon fees	45% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).
If you need immediate medical	Emergency room care	45% <u>coinsurance</u> after <u>deductible</u>	No charge	45% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).
attention	Emergency medical transportation	45% <u>coinsurance</u> after <u>deductible</u>	No charge	45% coinsurance after deductible	Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).

		What You Will Pay			
Common Medical Event	Services You May Need	Network provider (You will pay the least)	Indian Health Care Provider (IHCP)	Out-of- network provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need immediate medical attention	<u>Urgent care</u>	\$55 <u>copay</u> / visit	No charge	\$55 <u>copay</u> / visit	Additional services may be subject to <u>deductible</u> / <u>coinsurance</u> . <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference ( <u>balance billing</u> ).
If you have a hospital	Facility fee (e.g., hospital room)	45% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	Prior authorization required. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference ( <u>balance billing</u> ).
stay	Physician/surgeon fees	45% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).
If you need mental health, behavioral	Outpatient services Office visit: Other outpatient services:	\$55 <u>copay</u> / visit 45% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).
health, or substance abuse services	Inpatient services	45% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	Prior authorization required. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference ( <u>balance billing</u> ).
	Office visits	No charge	No charge	Not covered	Cost sharing does not apply to routine prenatal and
	Childbirth/delivery professional services	45% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	postnatal-care and certain <u>preventive services</u> .  Depending on the type of services <u>copayment</u> or <u>coinsurance</u> may apply. Maternity care may include tests
If you are pregnant	Childbirth/delivery facility services	45% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	and services described elsewhere in the SBC (i.e. ultrasound). Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).

		What	You Will Pay			
Common Medical Event	Services You May Need	Network provider (You will pay the least)	Indian Health Care Provider (IHCP)	Out-of- network provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Home health care	45% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	Prior authorization required. Limited to 40 visits per calendar year. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).	
	Rehabilitation services Office visit: \$55 copay / visit Other outpatient services: 45% coinsurance after deductible  No charge Not covered	Office visit <u>copay</u> covers evaluation.  Therapies are subject to <u>deductible</u> / <u>coinsurance</u> .  Limited to 30 visits per calendar year. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network</u> <u>provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference ( <u>balance billing</u> ).				
If you need help recovering or have	Habilitation services Office visit: Other outpatient services:	\$55 <u>copay</u> / visit 45% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	Office visit copay covers evaluation.  Therapies are subject to deductible / coinsurance.  Limited to 30 visits per calendar year. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).	
other special health needs	Skilled nursing care	45% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	Prior authorization required. Limited to 30 days in any consecutive 12-month period. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).	
	Durable medical equipment	45% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	Prior authorization may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference ( <u>balance billing</u> ).	
	Hospice services	45% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).	

		What	: You Will Pay		
Common Medical Event	Services You May Need	Network provider (You will pay the least)	Indian Health Care Provider (IHCP)	Out-of- network provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Children's eye exam	No charge	No charge	Not covered	Limited to 1 visit per calendar year. Benefit applies until end of month member turns 19. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).
If your child needs dental or eye care	Children's glasses	45% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	Frames limited to 1 item every other year. Lenses or contact lenses limited to 1 item annually. Benefit applies until end of month member turns 19. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).
	Children's dental check-up Preventive dental services: Other dental services:	No charge 45% coinsurance (deductible does not apply)	No charge	Not covered	Routine check-ups limited to 2 visits per calendar year. Preventive, emergency, and routine coverage available for members up to age 19. See your plan document for eligible services. Certain dental services may require authorization (pre-approval) by the plan. For a list of services, see the Prior Authorization list at sanfordhealthplan.com. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).

### **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	<ul> <li>Infertility treatment</li> </ul>	<ul> <li>Non-emergency care when traveling outside the U.S.</li> </ul>
Cosmetic surgery	<ul><li>Long-term care</li></ul>	<ul> <li>Routine eye care (Adult)</li> </ul>
Dental care (Adult)	•	<ul> <li>Weight loss programs</li> </ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)			
Bariatric Surgery	<ul> <li>Hearing aids (except for gradual deterioration of</li> </ul>	Private-duty nursing	
Chiropractic Care	hearing that occurs with aging and/or other	<ul> <li>Routine foot care (for diabetics only)</li> </ul>	
	lifestyle factors)	<ul> <li>Telehealth / e-visits / video visits</li> </ul>	

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: North Dakota Insurance Department at 1-800-247-0560. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="Health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="https://www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

Your <u>Grievance</u> and <u>Appeals Rights</u>: 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 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: Sanford Health Plan/Appeals & Complaints at 1-800-752-5863 or contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>.

### Does this plan provide Minimum Essential Coverage? Yes.

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

## Does this plan meet 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 1-800-892-0675 (toll-free).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-892-0675 (toll-free).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-892-0675 (toll-free).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-892-0675 (toll-free).

———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.

# 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>	\$2,800
■ Specialist copayment	\$55
■ Hospital (facility) coinsurance	45%
■ Other <u>coinsurance</u>	45%

# **Managing Joe's type 2 Diabetes**

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

■ The plan's overall deductible	\$2,800
■ Specialist copayment	\$55
■ Hospital (facility) coinsurance	45%
■ Other <u>coinsurance</u>	45%

## **Mia's Simple Fracture**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$2,800
■ Specialist copayment	\$55
■ Hospital (facility) coinsurance	45%
■ Other coinsurance	45%

#### 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	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
Deductibles	\$2,800	
Copayments	\$40	
Coinsurance	\$2,800	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$5,700	

#### This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

<u>Diagnostic tests</u> (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$7,400
In this example, Joe would pay:	
Cost Sharing	
Deductibles	\$10
Copayments	\$2,500
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$2,570

#### This EXAMPLE event includes services like:

<u>Emergency room care</u> (including medical supplies)

Diagnostic test (x-ray)

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

Total Example Cost	\$1,900
In this example, Mia would pay:	
Cost Sharing	
Deductibles	\$1,300
Copayments	\$400
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,700

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

#### Non-discrimination notice

Sanford Health Plan does not discriminate against any future, current, or past Member on the basis of race; ethnicity; color; national origin; disability; sex; gender; sexual orientation; gender identity; religion; spiritual beliefs; medical condition, including a current or past history of mental health and substance use disorders; sources of payment for care; or age, in its coverage, treatment, or benefit decisions. Sanford Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - o Qualified sign language interpreters
  - o Written information in other formats (large print, audio, accessible electronic formats, or other formats)
- Provides free language services to people whose primary language is not English, such as:
  - o Qualified interpreters
  - o Information written in other languages

If you need these services, contact our Civil Rights Coordinator.

If you believe that Sanford Health Plan has failed to provide these services or discriminated in any way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Director of Customer Service, 300 Cherapa Place #201, Sioux Falls, SD 57103, (800) 752-5863, TTY/TDD (877) 652-1844, fax (605) 328-6812, memberservices@sanfordhealth.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Civil Rights 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, DC 20201, (800) 368-1019, (800) 537-7697 (TDD).

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

## Free help in other languages

For help in a language other than English, please call us toll-free at (800) 892-0675. Both oral and written translation services are available for free in at least 150 languages. If you have any questions, for example, about your benefits, this document, or how Sanford Health Plan pays for your care, please call us.

**English:** ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-892-0675 (TTY: 1-877-652-1844).

**Spanish:** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-892-0675 (TTY: 1-877-652-1844).

**Hmong:** LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-800-892-0675 (TTY: 1-877-652-1844).

**Cushite:** XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-892-0675 (TTY: 1-877-652-1844).

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-892-0675 (TTY: 1-877-652-1844).

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 1-800-892-0675 (TTY: 1-877-652-1844).

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-892-0675 (TTY: 1-877-652-1844).

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-892-0675 (телетайп: 1-877-652-1844)

Laotian: ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-800-892-0675 (TTY: 1-877-652-1844).

خدمات فإن ،اللغة اذكر تتحدث كنت إذا :ملحوظة 1844-652-1877 ( رقم : المعادة 1-877-652 ( رقم : المساعدة والبكم الصم هاتف 652-892-892 ا برقم اتصل .بالمجان لك تتوافر اللغوية المساعدة

### Karen:

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**French:** ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-892-0675 (ATS : 1-877-652-1844).

**Serbo-Croatian**: OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-800-892-0675 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 1-877-652-1844).

## Cambodian, Mon-Khmer:

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