

Coverage Period Beginning On or After: 01/01/2026

Coverage for: Individual + Family | Plan Type: PPO | 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, visit

www.sanfordhealthplan.com/sbcfinder or call 1-800-752-5863 (toll-free) | TTY/TDD: 711 (toll-free). 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 www.healthcare.gov/sbc-glossary or call 1-800-752-5863 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For network providers \$1,750 individual / \$3,500 family For out-of-network providers \$3,500 individual / \$7,000 family Copays do not apply to deductible.	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. Preventive care services 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</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 www.healthcare.gov/coverage/preventive-care-benefits.
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-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$9,000 individual / \$18,000 family For <u>out-of-network providers</u> \$18,000 individual / \$36,000 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 limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit?</u>	Premiums, balance-billing charges (unless balanced billing is prohibited), and health care this plan 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.sanfordhealthplan.com or call 1-800-752-5863 for a list of network providers.	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>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</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 <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 in-network specialist you choose without a referral.

Provider Network: Broad IND-ND-033 7/30/2025

HEALTH PLAN

HP-2828 | QHP: 89364ND0120001-03 | COI: HP-0346



		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	No charge	\$0 <u>copay</u> / visit	50% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral.
	Chiropractic Visit	No charge	\$0 <u>copay</u> / visit	50% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral. Limited to 20 visits per calendar year.
	Specialist visit	No charge	\$60 copay / visit \$0 copay / visit for mental health and substance use primary diagnoses	50% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral.
	Preventive care/screening/ immunization	No charge	No charge	50% <u>coinsurance</u> after <u>deductible</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	Diagnostic test (x-ray, blood work)	No charge	\$0 <u>copay</u>	50% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral. Certain services may be subject to <u>deductible</u> / <u>coinsurance</u> . For full details, refer to your plan document.
	Imaging (CT/PET scans, MRIs)	No charge	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral. Prior authorization may be required.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.sanfordhealthplan. com/pharmacy	Generic drugs less than \$6	No charge	\$0 <u>copay</u> / prescription	Not covered	Covers up to a 30-day supply. Brand name drugs with generic equivalents or
	Generic drugs greater than \$6	No charge	\$15 <u>copay</u> / prescription	Not covered	biosimilar alternatives require additional cost share. Difference in cost does not apply to <u>deductible</u> or <u>out-of-pocket limit</u> .
	Preferred brand drugs	No charge	\$30 copay / prescription	Not covered	There are no limitations or restrictions for use of manufacturer coupons if used in conjunction with our current benefit
	Non-preferred brand drugs	No charge	\$125 copay / prescription	Not covered	offering. If the cost of the prescription falls under the <u>copay</u> amount, you will

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			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Generic specialty drugs	No charge	\$15 <u>copay</u> / prescription	Not covered	pay the least. Refer to your Formulary to determine which benefit applies to your medication. Cost sharing waived at non-
	Preferred specialty drugs	No charge	30% <u>coinsurance</u> after <u>deductible</u>	Not covered	IHCP with IHCP referral.
	Non-preferred specialty drugs	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Certain outpatient services may require authorization (pre-approval) by the plan For a list of services, see the Prior Authorization list at www.sanfordhealthplan.com. Cost sharing waived at non-IHCP with IHCP referral.
	Physician/surgeon fees	No charge	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral.
	Emergency room care	No charge	30% <u>coinsurance</u> after <u>deductible</u>	30% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral.
If you need immediate	Emergency medical transportation	No charge	30% <u>coinsurance</u> after <u>deductible</u>	30% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral.
medical attention	<u>Urgent care</u>	No charge	\$30 <u>copay</u> / visit \$0 <u>copay</u> / visit for mental health and substance use primary diagnoses	50% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral. Additional services may be subject to deductible / coinsurance.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	30% coinsurance after deductible	50% <u>coinsurance</u> after <u>deductible</u>	Prior authorization required. Cost sharing waived at non-IHCP with IHCP referral.
	Physician/surgeon fees	No charge	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral.

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			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	Office Visit: \$0 copay / visit Other Outpatient Services: 30% coinsurance after deductible	50% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral.
	Inpatient services	No charge	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Prior authorization required. Cost sharing waived at non-IHCP with IHCP referral.
	Office visits	No charge	No charge	50% <u>coinsurance</u> after <u>deductible</u>	<u>Cost-sharing</u> does not apply to routine prenatal and postnatal-care and certain
If you are pregnant	Childbirth/delivery professional services	No charge	30% <u>coinsurance</u> after <u>deductible</u>	50% coinsurance after deductible	preventive services. Depending on the type of services copayment or coinsurance may apply. Maternity care
	Childbirth/delivery facility services	No charge	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	may include tests and services described elsewhere in the SBC (i.e., ultrasound). Cost sharing waived at non IHCP with IHCP referral.
If you need help recovering or have other special health needs	Home health care	No charge	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Prior authorization required. Cost sharing waived at non-IHCP with IHCP referral. Limited to 40 visits per calendar year.
	Rehabilitation services	No charge	Office Visit: \$0 copay / visit Other Outpatient Services: 30% coinsurance after deductible	50% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral. Office visit copay covers evaluation. Therapies are subject to deductible / coinsurance. Limited to 30 visits per calendar year.
	Habilitation services	No charge	Office Visit: \$0 copay / visit Other Outpatient Services: 30% coinsurance after deductible	50% coinsurance after deductible	Cost sharing waived at non-IHCP with IHCP referral. Office visit copay covers evaluation. Therapies are subject to deductible / coinsurance. Limited to 30 visits per calendar year.
	Skilled nursing care	No charge	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Prior authorization required. Cost sharing waived at non-IHCP with IHCP referral. Limited to 30 days in any consecutive 12-month period.

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			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Durable medical equipment	No charge	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Prior authorization may be required. Cost sharing waived at non-IHCP with IHCP referral.
	Hospice services	No charge	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral.
If your child needs dental or eye care	Children's eye exam	No charge	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Limited to 1 visit per calendar year. Benefit ends at the end of the month when the member turns 19. Cost sharing waived at non-IHCP with IHCP referral.
	Children's glasses	No charge	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Limited to 1 frame every other year. Lenses or contact lenses limited to 1 item annually. Benefit ends at the end of the month when the member turns 19. Cost sharing waived at non-IHCP with IHCP referral.
	Children's dental check-up	No charge	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Limited to 2 routine check-up 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.

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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	Dental care (Adult)	 Non-emergency care when traveling outside the U.S. 			
Acupuncture	 Infertility treatment 	 Routine eye care (Adult) 			
Cosmetic surgery	Long-term care	 Weight loss programs 			
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)					
Bariatric Surgery	Hearing aids	 Routine foot care 			
Chiropractic Care	•				

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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.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 <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 & Grievances at 1-800-752-5863 or contact the North Dakota Insurance Department at 1-800-247-0560.

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 1-800-752-5863 (toll-free).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-752-5863 (toll-free).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-752-5863 (toll-free).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-752-5863 (toll-free).

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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>	\$1,750
■ Specialist copayment	\$60
■ 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 \$12,700

In this example, Peg would pay:

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Cost Sharing				
<u>Deductibles</u>	\$1,750			
<u>Copayments</u>	\$10			
Coinsurance	\$2,000			
What isn't covered				
Limits or exclusions \$60				
The total Peg would pay is	\$3,820			

Managing Joe's type 2 Diabetes

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

■ The plan's overall deductible	\$1,750
Specialist copayment	\$60
■ Hospital (facility) coinsurance	30%
Other coinsurance	30%

This EXAMPLE event includes services like:

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

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

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

In this example, Joe would pay:

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Cost Sharing	
<u>Deductibles</u>	\$100
Copayments	\$800
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$920

Mia's Simple Fracture

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

■ The plan's overall deductible	\$1,750
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment (crutches)</u>

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800

In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$1,750
<u>Copayments</u>	\$100
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,950

Note: These numbers assume the patient received care from an IHCP <u>provider</u> or with IHCP <u>referral</u> at a non-IHCP. If you receive care from a non-IHCP <u>provider</u> without a referral from an IHCP your costs may be higher.

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Non-discrimination notice



Sanford Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex (including pregnancy, sexual orientation, and gender identity), or any other classification protected under the law. Sanford Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex (including pregnancy, sexual orientation, and gender identity), or any other classification protected under the law.

Sanford Health Plan:

- Provides free aids and services to people with disabilities 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 services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages
- If you need these services, call (800) 752-5863 (TTY: 711)

If you believe that Sanford Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity), you can file a grievance with the Section 504 Coordinator at:

Mailing Address: Section 504 Coordinator 2301 E. 60th Street, Sioux Falls, SD 57103 Telephone number: (877) 473-0911 (TTY: 711)

Fax: (605) 312-9886

Email: shpcompliance@sanfordhealth.org

You can file a grievance in person or by phone, mail, fax, or email. If you need help filing a grievance, the Section 504 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 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 (800) 368-1019, (800) 537-7697 (TDD)

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

Help in Other Languages

For help in any language other than English, call (800) 752-5863 (TTY: 711).

Arabic -

خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن 752-5863 (800) (رقم هاتف الصم والبكم: 711)

Amharic - ማስታወሻ: የሚና7ሩት ቋንቋ ኣማርኛ ከሆነ የትርንም እርዳታ ድርጅቶችማስታወሻ: የሚና7ሩት ቋንቋ ኣማርኛ ከሆነ የትርንም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ (800) 752-5863 (መስማት ስተሳናቸው:711).

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 (800) 752-5863 (TTY: 711)。

Cushite (Oromo) - XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa (800) 752-5863 (TTY: 711).

German – ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: (800) 752-5863 (TTY: 711).

Hmong - LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau (800) 752-5863 (TTY: 711).

Karen - ဟ်သူဉ်ဟ်သး- နမ္နါကတိုး ကညီ ကျိဉ်အယိ, နမၤန္နါ ကျိဉ်အတါမၤစၤၤလၢ တလာဉ်ဘူဉ်လာဉ်စ္၊ နီတမီးဘဉ်သုန္ဉ်လီး. ကိုး (800) 752-5863 (TTY: 711).

Korean - 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. (800) 752-5863 (TTY: 711) 번으로 전화해 주십시오.

Laotian – ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານ ພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ (800) 752-5863 (TTY: 711).

French – ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le (800) 752-5863 (TTY: 711).

Russian - ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните (800) 752-5863 (телетайп: 711).

Spanish - ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (800) 752-5863 (TTY: 711).

Tagalog - PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa (800) 752-5863 (TTY: 711).

Thai – เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือ ทางภาษาได**้** ฟรี โทร (800) 752-5863 (TTY: 711).

Vietnamese - CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số (800) 752-5863 (TTY: 711).