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

This health plan is offered by Quartz Health Benefit Plans Corporation



9030165 - QUARTZ ONE SILVER I302 DIRECT-IL

**Coverage Period:** 1/1/2022 - 12/31/2022

Coverage for: Single/Family | Plan Type: HMO



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 <a href="https://www.healthcare.gov/sbc-glossary">www.QuartzBenefits.com/certlookup</a>. For general definitions of common terms, such as <a href="allowed amount">allowed amount</a>, <a href="balance billing">balance billing</a>, <a href="coinsurance">coinsurance</a>, <a href="coinsurance">copayment</a>, <a href="deductible">deductible</a>, <a href="provider">provider</a>, or other <a href="underlined">underlined</a> 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 1-800-362-3310 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	Single: <b>\$5,000</b> per Benefit Year Family: <b>\$5,000</b> /individual or <b>\$10,000</b> /family per Benefit Year	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> 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 preventive services without cost-sharing and before you meet your <u>deductible</u> . See a list of covered preventive services 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> ?	Single: <b>\$7,900</b> per Benefit Year Family: <b>\$7,900</b> /individual or <b>\$15,800</b> /family per Benefit Year	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 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	Yes.	This <u>plan</u> uses a <u>provider</u> <u>network</u> . You will pay less if you use a <u>provider</u> in

you use a <u>network</u> <u>provider</u> ?	See www.QuartzBenefits.com/FindADoct or or call 1-800-362-3310 for a list of network providers.	the <u>plan</u> 's <u>network</u> . You will pay the most if you use an out-of- <u>network</u> <u>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 out-of- <u>network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral to see a specialist?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .



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

		What You Will Pay			
Common Medical Event	Services You May Need	In Network (You will pay the least)	Out-of-Network (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	\$60 <u>copay</u> /visit; <u>deductible</u> does not apply	Not covered	Virtual Visits and Telehealth Visits are covered at no charge.  Deductible and/or coinsurance may apply for additional services performed at your visit.	
	Specialist visit	\$100 <u>copay</u> /visit; <u>deductible</u> does not apply	Not covered	A covered Telehealth visit applies the same cost- sharing as an in-person visit.  Deductible and/or coinsurance may apply for additional services performed at your visit.	
If you visit a health care provider's office or clinic	Other practitioner office visit	Chiro/Non-Routine Adult Vision: \$60 copay/visit; deductible does not apply	Not covered	Benefits are not available for care that is Maintenance and Supportive Care. Routine Adult Vision exams are not covered. Glasses/contacts for Adult Routine Vision are not covered.  Deductible and/or coinsurance may apply for additional services performed at your visit.	
	Preventive care/screening/ immunization	No charge; deductible does not apply	Not covered	Coverage is limited to preventive services as defined by the Affordable Care Act. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.	

		What You Will Pay			
Common Medical Event	Services You May Need	In Network (You will pay the least)	Out-of-Network (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you have a test	Diagnostic test (x-ray, blood work)	50% coinsurance	Not covered	none	
ii you nave a test	Imaging (CT/PET scans, MRIs)	50% coinsurance	Not covered	none	
If you need drugs to treat your	Preferred Generics   Tier 1	\$20 <u>copay</u> /prescription	Not covered	Multiple <u>copays</u> will apply for <u>claims</u> of greater	
illness or condition	Preferred Brands   Tier 2	\$75 copay/prescription	Not covered	than 30 day supply when covered; for <u>claims</u> of 31 to 60 days supply, two <u>copays</u> will apply, and	
More information about	Non-Preferred Brands & Generics   Tier 3	50% coinsurance	Not covered	for <u>claims</u> of 61 to 90 days supply, three <u>copays</u> will apply.	
prescription drug coverage is available at www.QuartzBenefi ts.com/formulary	Tier 4	60% <u>coinsurance</u>	Not covered	Coverage restrictions may apply to some medications. See the Quartz Formulary for details	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	50% coinsurance	Not covered	Prior authorization may be required. See <a href="https://www.QuartzBenefits.com/ILPAList">www.QuartzBenefits.com/ILPAList</a> or call Customer Service for additional information.	
surgery	Physician/surgeon fees	50% coinsurance	Not covered	Oral Surgery: 50% <u>coinsurance</u> Coverage is limited to procedures listed in your Certificate of Coverage	
If you need	Emergency room care	\$500 <u>copay</u> /visit; <u>deductible</u> does not apply	\$500 <u>copay</u> /visit; <u>deductible</u> does not apply	Emergency room <u>copay</u> waived if admitted.	
If you need immediate medical attention	Emergency medical transportation	50% coinsurance	50% coinsurance	none	
medical attention	<u>Urgent care</u>	\$100 <u>copay</u> /visit; <u>deductible</u> does not apply	\$100 <u>copay</u> /visit; <u>deductible</u> does not apply	Deductible and/or coinsurance may apply for additional services performed at your visit.	
If you have a hospital stay	Facility fee (e.g., hospital room)	50% coinsurance	Not covered	Prior authorization is required. See www.QuartzBenefits.com/ILPAList or call	
	Physician/surgeon fees	50% coinsurance	Not covered	Customer Service for additional information.	

	What You Will Pay				
Common Medical Event	Services You May Need	In Network (You will pay the least)	Out-of-Network (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need mental health, behavioral health, or	Outpatient services	\$60 <u>copay</u> /visit; <u>deductible</u> does not apply	Not covered	Benefits are not available for care that is Maintenance and Supportive Care. Virtual Visits and Telehealth Visits are covered at no charge.  Deductible and/or coinsurance may apply for additional services performed at your visit.	
substance abuse services	Inpatient services	50% coinsurance	Not covered	Prior authorization is required. See  www.QuartzBenefits.com/ILPAList or call Customer Service for additional information.	
If you are pregnant	Office visits	PCP: \$60 copay/visit  Specialist: \$100 copay/visit; deductible does not apply	Not covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Prior authorization is required for inpatient services. See <a href="https://www.QuartzBenefits.com/ILPAList">www.QuartzBenefits.com/ILPAList</a> or call Customer Service for additional	
	Childbirth/delivery professional services	50% coinsurance	Not covered	information.  Deductible and/or coinsurance may apply for additional services performed at your visit.	
	Childbirth/delivery facility services	50% <u>coinsurance</u>	Not covered	additional services performed at your visit.	
If you need help recovering or have other special health	Home health care	50% coinsurance	Not covered	Coverage is limited to 60 visits per Benefit Year. Prior authorization is required. See <a href="https://www.QuartzBenefits.com/ILPAList">www.QuartzBenefits.com/ILPAList</a> or call Customer Service for additional information.	

		What Yo	u Will Pay		
Common Medical Event	Services You May Need	In Network (You will pay the least)	Out-of-Network (You will pay the most)	Limitations, Exceptions, & Other Important Information	
needs	Rehabilitation services	50% coinsurance	Not covered	Coverage for Physical, Speech and Occupational therapy is limited to a combined total of 61 visits per Benefit Year. Cardiac Rehab is limited to 36 visits per Benefit Year. Inpatient Rehab is limited to 60 days per Benefit Year. Post Cochlear Implant Aural Therapy is limited to 30 visits per Benefit Year. A covered Telehealth visit applies the same cost-sharing as an in-person visit.	
	Habilitation services	50% <u>coinsurance</u>	Not covered	Coverage for Physical, Speech and Occupational therapy is limited to a combined total of 61 visits per Benefit Year. Prior authorization may be required. See <a href="https://www.QuartzBenefits.com/ILPAList">www.QuartzBenefits.com/ILPAList</a> or call Customer Service for additional information. A covered Telehealth visit applies the same costsharing as an in-person visit.	
	Skilled nursing care	50% coinsurance	Not covered	Prior authorization is required. See  www.QuartzBenefits.com/ILPAList or call Customer Service for additional information.	
	Durable medical equipment	50% coinsurance	Not covered	Purchase of DME with a per unit cost of \$500 or more (except for hearing aids) and all DME rentals must be Prior Authorized. Coverage for Foot Orthotics: Limited to one pair per Benefit Year. Hearing Aids: Limited to one per ear every 24 months. To obtain the list of covered hearing aid models log onto <a href="www.QuartzBenefits.com/hearingaids">www.QuartzBenefits.com/hearingaids</a> or contact Customer Service.	

	Services You May Need	What You Will Pay		
Common Medical Event		In Network (You will pay the least)	Out-of-Network (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Hospice services	50% <u>coinsurance</u>	Not covered	Prior authorization is required. See  www.QuartzBenefits.com/ILPAList or call Customer Service for additional information. Hospice coverage excludes room and board charges in a Skilled Nursing Facility.
If your child needs dental or eye care	Children's eye exam	No charge; deductible does not apply	Not covered	Limited to one exam per Benefit Year.
	Children's glasses	50% <u>coinsurance</u>	Not covered	Limited to one pair of glasses per Benefit Year.
eye care	Children's dental check-up	Not covered	Not covered	none

#### **Excluded Services & Other Covered Services:**

#### Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

 Cosmetic surgery Dental care (Adult) · Long-term care

- Routine eye care (Adult)
- Non-emergency care when traveling outside the U.S.
- Weight loss programs

## Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

 Abortion Acupuncture (Limited)

Bariatric surgery

- Hearing aids
- Infertility treatment

· Chiropractic care

- Private-duty nursing
- Routine foot care (Limited)

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: Illinois Office of Consumer Health Insurance at 1-877-527-9431, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa">www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa</a>, or visit www.HealthCare.gov or call 1-800-318-2596. 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 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 <u>plan</u>. For more information about your rights, this notice, or for assistance, contact: Office of Consumer <u>Health Insurance</u>, Complaints Department, 320 W. Washington Street, Springfield, IL 62767, or if coverage is under a group health <u>plan</u> the Employee Benefits Security Administration at 1-866-444-EBSA (3272).

### **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 Coverage Meet the Minimum Value Standard?** Not Applicable

#### **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-362-3310 or 1-800-877-8973 (TTY).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-362-3310 or 1-800-877-8973 (TTY)

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-800-362-3310 or 1-800-877-8973 (TTY)

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-362-3310 or 1-800-877-8973 (TTY)

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

#### **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> \$5,000		
■ <u>Specialist copayment</u> \$100		
■ Hospital (facility) <u>coinsurance</u> 50%		
■ Other coinsurance 50%		
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	\$5,000			
Copayments	\$100			
Coinsurance	\$2,500			
What isn't covered				
Limits or exclusions	\$0			
The total Peg would pay is \$7,60				

Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)				
The <u>plan's</u> overall deductible	\$5,000			
■ Specialist copayment	\$100			
■ Hospital (facility) coinsurance	50%			
■ Other <u>coinsurance</u>	50%			
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				
Deductibles	\$100			
Copayments	\$2,100			
Coinsurance	\$0			
What isn't covered				
Limits or exclusions	\$0			
The total Joe would pay is	\$2,200			

<b>Mia's Simple Fracture</b> (in-network emergency room visit and follow up care)				
■ The <u>plan's</u> overall deductible	\$5,000			
■ Specialist copayment	\$100			
■ Hospital (facility) coinsurance	50%			
■ Other <u>coinsurance</u>	50%			
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				
Deductibles	\$1,700			
Copayments	\$700			
Coinsurance	\$0			
What isn't covered				
Limits or exclusions	\$0			

The total Mia would pay is

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

\$2,400



## Notice of Non-Discrimination and Availability of Language Assistance Services and Auxiliary Aids and Services

Quartz is the brand name for a group of companies committed to your health: Quartz Health Benefit Plans Corporation, Quartz Health Insurance Corporation, Quartz Health Plan Corporation, and Quartz Health Plan MN Corporation. These companies are separate legal entities. In this notice, "we" refers to all Quartz companies.

For assistance understanding these materials in a language other than English, call (800) 362-3310, and a Customer Success representative will assist you. TTY users should call 711 or (800) 877-8973.

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex (includes sex characteristics, including intersex traits; pregnancy or related conditions; sexual orientation; gender identity; and sex stereotypes). Quartz does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

We provide reasonable modifications and free appropriate auxiliary aids and services to people with disabilities to communicate effectively with us and to participate in health programs or activities, such as -

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

We provide 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, contact Customer Success at (800) 362-3310.

If you believe we 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 with-

Chief Compliance Officer 2650 Novation Parkway Fitchburg, WI 53713 Phone: (800) 362-3310

TTY: 711 or toll-free (800) 877-8973

Fax: (608) 644-3500

Email: AppealsSpecialists@QuartzBenefits.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Chief Compliance Officer 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 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 hhs.gov/ocr/office/file/index.html. Quartz is a Qualified Health Plan issuer in the Health Insurance Marketplace® in certain states. To learn more, visit the Health Insurance Marketplace® at HealthCare.gov.

ATTENTION: Free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call (800) 362-3310, TTY: 711 / (800) 877-8973.

Spanish - ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al (800) 362-3310. TTY: 711 / (800) 877-8973 o hable con su proveedor.

Chinese -注意:如果您说[中文],我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务,以无障碍格式提供信息。致电 (800) 362-3310. TTY: 711 / (800) 877-8973 或咨询您的服务提供商。

Hmong - LUS CEEV TSHWJ XEEB: Yog hais tias koj hais Lus Hmoob muaj cov kev pab cuam txhais lus pub dawb rau koj. Cov kev pab thiab cov kev pab cuam ntxiv uas tsim nyog txhawm rau muab lus qhia paub ua cov hom ntaub ntawv uas tuaj yeem nkag cuag tau rau los kuj yeej tseem muaj pab dawb tsis xam tus nqi dab tsi ib yam nkaus. Hu rau (800) 362-3310. TTY: 711 / (800) 877-8973 los sis sib tham nrog koj tus kws muab kev saib xyuas kho mob.

Russian - ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону (800) 362-3310. TTY: 711 / (800) 877-8973 или обратитесь к своему поставщику услуг.

Vietnamese - LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số (800) 362-3310. TTY: 711 / (800) 877-8973 hoặc trao đổi với người cung cấp dịch vụ của bạn.

Laotian - ເຊີນຊາບ: ຖ້າທ່ານເວົ້າພາສາ ລາວ, ຈະມີບໍລິການຊ່ວຍດ້ານພາສາແບບບໍເສຍຄ່າໃຫ້ທ່ານ. ມີເຄືອງຊ່ວຍ ແລະ ການບໍລິການແບບບໍເສຍຄ່າທີເໝາະສົມເພືອໃຫ້ຂໍ້ມູນໃນຮູບແບບທີສາມາດເຂົ້າເຖິງໄດ້. ໂທຫາເບີ (800) 362-3310. TTY: 711 / (800) 877-8973 ຫຼື ລົມກັບຜູ້ໃຫ້ບໍລິການຂອງທ່ານ.

German - ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzdienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie (800) 362-3310. TTY: 711 / (800) 877-8973 an oder sprechen Sie mit Ihrem Provider.

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Pennsylvania Dutch - LET OP: als je Nederlands spreekt, zijn er gratis taalhulpdiensten voor je beschikbaar. Passende hulpmiddelen en diensten om informatie in toegankelijke formaten te verstrekken, zijn ook gratis beschikbaar. Bel (800) 362-3310. TTY: 711 / (800) 877-8973 of spreek met je provider."

."أو تحدث إلى مقدم الخدمة 897-877 (800) / 711 . (300) تتبيه: إذا كنت تتحدث اللغة العربية، فستترفر لك خدمات المساعدة اللغوية المجانية. كما نتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجائل. اتصل على الرقم - Arabic

Polish - UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer (800) 362-3310. TTY: 711 / (800) 877-8973 lub porozmawiaj ze swoim dostawcą.

French - ATTENTION : Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le (800) 362-3310. TTY: 711 / (800) 877-8973 ou parlez à votre fournisseur.

Hindi - ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। । (800) 362-3310. TTY / TDD: 711 / (800) 877-8973 पर कॉल करें या अपने परदाता से बात करें।

Korean -주의: [한국어]를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. (800) 362-3310. TTY: 711 / (800) 877-8973 번으로 전화하 거나 서비스 제공업체에 문의하십시오.

Albanian - VINI RE: Nëse flisni [shqip], shërbime falas të ndihmës së gjuhës janë në dispozicion për ju. Ndihma të përshtatshme dhe shërbime shtesë për të siguruar informacion në formate të përdorshme janë gjithashtu në dispozicion falas. Telefononi (800) 362-3310. TTY: 711 / (800) 877-8973 ose bisedoni me ofruesin tuaj të shërbimit.

Tagalog - PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa (800) 362-3310. TTY: 711 / (800) 877-8973 o makipag-usap sa iyong provider.

Somali - FIIRO GAAR AH: Haddaad ku hadasho Soomaali, adeegyo kaalmada luuqadda ah oo bilaash ah ayaad heli kartaa. Qalab caawinaad iyo adeegyo oo habboon si loogu bixiyo macluumaadka qaabab la adeegsan karo ayaa sidoo kale bilaa lacag heli karaa. Wac (800) 362-3310. TTY: 711 / (800) 877-8973 ama la hadal bixiyahaaga. Gargaarsi gargaaraa fi tajaajilli sirrii ta'ee fi odeeffannoo bifa dhaqqabamaa ta'een kennuunis bilisaan ni argama.

Cushite (Oromo) - XIYYEEFFANNOO: Afaan Kushii yoo dubbattan tajaajilli gargaarsa afaanii bilisaan isiniif ni kennama. Gargaarsi gargaaraa fi tajaajilli sirrii ta'ee fi odeeffannoo bifa dhaqqabamaa ta'een kennuunis bilisaan ni argama. (800) 362-3310 bilbili. TTY: 711 / (800) 877-8973 ykn dhiyeessaa keessan waliin haasa'aa.

Karen - ဆူ– နမ့်ာကတိုး ထာနာ်လီးဖဲအံး အဃိ, တာ်အိဉ်ဒီး ကြိာ်တာ်ဆီဉ်ထွဲမးစုး၊ လ၊တလာ် ဘူဉ်လာ်စူးလ၊နဂ်ီလီး. တာ်အိဉ်ဒီး တာ်မးစုးတာ်နာ်ဟူပီးလီဒီး တာ်မးစုးးတာ်မေး လ၊အ ကြးအဘဉ် လ၊ကဟုဉ်တါကို၊ လ၊တာ်မာနာ်အီးသံ့တဖဉ် လ၊တလာာ်ဘူဉ်လာာ်စူး လ၊နဂ်ီလီး. ကိုး (800) 362-3310. TTY: 711 / (800) 877-8973 မှတမ့်၊ ကတိုးတာ်ဒီး နပုးလ၊ဟုဉ် နာတာ်ကွာ်ထွဲမှာစု၊းတကု်.

Mon-Khmer, Cambodian (Khmer) - សូមយកចិត្តតទុកដាក់៖ បុរសិនប**៍អុនកនិយាយ ភាសាខុម**រែ សរោកមុមជំនួយភាសាឥតគិតថលគើមានសម្**រាប់អុនក**។ ជំនួយ និងសរោកមុមដលែជាការជួយដ៍សមរមុយ កុន្ទងការផុកល់ព័ត៌មានតាមទម្សង់ដលែអាចចូលបុរ**ី**បុរាស់បាន ក៍អាចរកបានដ**ោយឥតគិតថ្**លផៃងដរែ។ ហ**ៅទូរសពុទទ**ៅ (800) 362-3310. TTY: 711 / (800) 877-8973 ឬនិយាយទ**ៅកាន់អុនក**ផុកល់សវោរបស់អុនក។

Serbo-croatian (Serbian) - ПАЖЊА: Ако говорите српскохрватски, доступне су вам бесплатне језичке услуге. Бесплатна су и одговарајућа помоћна помагала и услуге за пружање информација у приступачним форматима. Позовите (800) 362-3 ТТИ: 711 / (800) 877-8973 или разговарајте са својим провајдером.

Thai - หมายเหตุ: หากคุณใช้ภาษา ไทย เรามีบริการความช่วยเหลือด้านภาษาฟรี นอกจากนี้ ยังมีเครื่องมือและบริการช่วยเหลือเพื่อให้ข้อมูลในรูปแบบทีเข้าถึงได้โดยไม่เสียค่าใช้จ่าย โปรดโหรติดต่อ (800) 362-3310. TTY: 711 / (800) 877-8973 หรือปรีกษาผู้ให้บริการของคุณ"

Gujarati - ધ્યાન આપો: જો તમે ગુજરાતી બોલો છો, તો તમારા માટે મફત ભાષા સહાય સેવાઓ ઉપલબ્ધ છે. સુલભ ફોર્મેટમાં માહિતી પ્રદાન કરવા માટે યોગ્ય સહાયક સહાય અને સેવાઓ પણ મફતમાં ઉપલબ્ધ છે. કૉલ કરો (800) 362-3310. TTY: / (800) 877-8973 અથવા તમારા પ્રદાતા સાથે વાત કરો.

یا اپنے فراہم کنندہ سے بات کریں۔ 897-877 (800) / 711 : TTY بر کال کریں۔ 310-350 (800 توجہ: اگر آپ ار دو بولئے ہیں، تو آپ کے لیے مفت زبان کی مدد کی خدمات دستیاب ہیں۔ قابل رسائی فارمیٹس میں معلومات فراہم کرنے کے لیے مناسب معاون امداد اور خدمات بھی مفت دستیاب ہیں۔ ) - Urdu

Italian - ATTENZIONE: se parli Italiano, sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi ausiliari adeguati per fornire informazioni in formati accessibili. Chiama l'(800) 362-3310. TTY: 711 / (800) 877-8973 o parla con il tuo fornitore.

Greek - ΠΡΟΣΟΧΗ: Εάν μιλάτε ελληνικά, υπάρχουν διαθέσιμες δωρεάν υπηρεσίες υποστήριξης στη συγκεκριμένη γλώσσα. Διατίθενται δωρεάν κατάλληλα βοηθήματα και υπηρεσίες για παροχή πληροφοριών σε προσβάσιμες μορφές. Καλέστε το (800) 362-3310. TTY: 711 / (800) 877-8973 ή απευθυνθείτε στον πάροχό σας. Nepali - ध्यान दिनुहोस्: यदि तपाइँ नेपाली बोल्नुहुन्छ भने, तपाइँलाई निःशुल्क भाषा सहायता सेवाहरू उपलब्ध छन्। पहुँचयोग्य ढाँचाहरूमा जानकारी प्रदान गर्न उपयुक्त सहायक सहायताहरू र सेवाहरू पनि निःशुल्क उपलब्ध छन्। कल (800) 362-3310। TTY: 711 / (800) 877-8973 वा आफ्नो प्रदायकसँग कुरा गर्नुहोस्।

Ukrainian - УВАГА: Якщо ви розмовляєте українська мова, вам доступні безкоштовні мовні послуги. Відповідні допоміжні засоби та послуги для надання інформації у доступних форматах також доступні безкоштовно. Зателефонуйте за номером (800) 362-3310. ТТҮ: 711 / (800) 877-8973 або зверніться до свого постачальника.

Tibetan - ব্ছুলোলান্ট্রিল্ মলীলাম্ব্রিল্ মলীলাম্ব্রিল্ মুল্ট্রান্ব্রিল্ মুল্ট্রান্ব্রিল্ মল্বর্জন ব্রান্তর্ভার বিশ্বন্ধ ক্রিন্ত্র ক্রান্তর্ভার ক্রিল্ড ক্রিল্ড ক্রান্তর্ভার ক্রিল্ড ক্রান্তর্ভার ক্রিল্ড ক্রিল্ড ক্রান্তর্ভার ক্রিল্ড ক্রান্তর্ভার ক্রিল্ড ক্রান্তর্ভার ক্রিল্ড ক্রান্তর্ভার ক্রিল্ড ক্রান্তর্ভার ক্রিল্ড ক্রিল্ড ক্রান্তর্ভার ক্রিল্ড ক্রিল্ড ক্রিল্ড ক্রান্তর্ভার ক্রিল্ড ক্রান্তর্ভার ক্রিল্ড ক্রিল্ড ক্রেল্ড ক্রিল্ড ক্রিল্ড ক্রিল্ড ক্রিল্ড ক্রিল্ড ক্রেল্ড ক্রিল্ড ক্রেল্ড ক্রিল্ড ক্রিল্ড ক্রিল্ড ক্রিল্ড ক্রিল্ড ক্রেল্ড ক্রেল্ড ক্রেল্ড ক্রিল্ড ক্রিল্ড ক্রিল্ড ক্রেল্ড ক্রিল্ড ক্রিল্ড ক্রেল্ড ক্রেল্ড ক্রিল্ড ক্রেল্ড ক্রিল্ড ক্রেল্ড ক্রেল্ড ক্রিল্ড ক্রেল্ড ক্রেল্ড ক্রিল্ড ক্রেল্ড ক্রিল ক্রেল্ড ক্রিল ক্রিল্ড ক্রিল ক্রিল ক্রেল্ড ক্রিল ক্রেল্ড ক্রিল ক্রিল ক্রিল ক্রেল্ড ক্রিল ক্রিল ক্রেল্ড ক্রিল ক্রেল্ড ক্রিল ক্রিল ক্রেল ক্রেল ক্রেল ক্রিল ক্রেল ক্রে

Wolof - FÀTTAL: Sooy wax Wolof, ay serwiis yu lay jàppale ci làkk wi doo fay. Ay ndimbal ak ay serwiis yu war ngir joxe leeral ci formaa yu yomb am nañu ci te doo fay. Woowal (800) 362-3310. TTY: 711 / (800) 877-8973 wala nga waxtaan ak sa joxekat.