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

This health plan is offered by Gundersen Health Plan, Inc.

Quartz 9776012 - Silver 2000 POS

Coverage Period: 1/1/2019 - 12/31/2019 Coverage for: Single/Family | Plan Type: POS

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit <u>www.QuartzBenefits.com/certlookup</u>. 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 <u>https://www.healthcare.gov/sbc-glossary</u> or call 1-800-362-3310 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	In <u>Network</u> : \$2,000 Single/ \$4,000 Family per Calendar Year Out of <u>Network</u> : \$4,000 Single/ \$8,000 Family per Calendar 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 <u>deductible</u> ?	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 <u>https://www.healthcare.gov/coverage/preventive-care- benefits</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In <u>Network</u> : \$7,000 Single/ \$14,000 Family per Calendar Year Out of <u>Network</u> : \$14,000 Single/ \$28,000 Family per Calendar 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</u> <u>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, penalties for failure to obtain prior authorization, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.

Questions: Call 1-800-362-3310 or visit us at <u>www.quartzbenefits.com</u>. If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at <u>https://www.healthcare.gov/sbc-glossary/</u> or call 1-800-362-3310 to request a copy. Tracking ID: C8IV23 POS SBC GH00076 (01 19)

Important Questions	Answers	Why this Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.QuartzBenefits.com/FindADoctor</u> or call 1-800-362-3310 for a list of <u>network</u> <u>providers</u> .	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</u> <u>network</u> . You will pay the most if you use an out-of- <u>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 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 <u>referral</u> to see a <u>specialist</u> ?	In- <u>Network providers</u> : No. Out-of- <u>Network providers</u> : Yes, written <u>referral</u> is required.	In- <u>Network</u> : You can see the <u>specialist</u> you choose without a <u>referral</u> . Out-of- <u>Network</u> : 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> from an in- <u>network provider</u> and prior authorization from us before you see the <u>specialist</u> .



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

Common Medical Event	Services You May Need	What You Will Pay		Limitationa Exceptiona 8 Other Important	
		In Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important	
	Primary care visit to treat an injury or illness	40% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Charges for e-Visits will apply to your <u>deductible</u> / <u>coinsurance</u> .	
	<u>Specialist</u> visit	40% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	none	
If you visit a health care provider's office or clinic	Other practitioner office visit	Chiro/Adult Vision: 40% coinsurance after <u>deductible</u>	Chiro/Adult Vision: 50% coinsurance after <u>deductible</u> .	One (1) Routine Adult Vision exam is covered with no charge in <u>network</u> . <u>Cost sharing</u> applies to subsequent exams. No coverage for Out-of- <u>Network</u> Hearing Exams. Benefits are not available for care that is Maintenance and Supportive Care or Long-term Therapy. Glasses/contacts for Adult Routine Vision are not covered.	
	Preventive care/screening/ immunization	No charge	50% <u>coinsurance</u> after <u>deductible</u>	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 <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	

	Services You May Need	What Yo	u Will Pay	Limitations Exceptions & Other Important	
Common Medical Event		In Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important	
If you have a test	Diagnostic test (x-ray, blood work)	40% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	none	
If you have a test	Imaging (CT/PET scans, MRIs)	40% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	none	
If you need drugs to treat your illness or condition	Preferred Generics Tier 1	Value Tier: \$5 <u>copay</u> All others: \$10 <u>copay</u>	Value Tier: \$5 <u>copay</u> All others: \$10 <u>copay</u>	- Multiple <u>copays</u> will apply for <u>claims</u> of greater	
More information about prescription drug	Preferred Brands Tier 2	Value Tier: \$5 <u>copay</u> All others: \$55 <u>copay</u>	Value Tier: \$5 <u>copay</u> All others: \$55 <u>copay</u>	than 30 day supply when covered; for <u>claims</u> of 31 to 60 days supply, two <u>copays</u> will apply, and	
<u>coverage</u> is available at <u>www.QuartzBenefits.co</u>	Non-Preferred Brands & Generics Tier 3	\$125 <u>copay</u>	\$125 <u>copay</u>	for <u>claims</u> of 61 to 90 days supply, three <u>copays</u> will apply.	
m/formulary	Specialty drugs Tier 4	\$225 <u>copay</u>	\$225 <u>copay</u>		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	40% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Prior authorization may be required. See <u>www.QuartzBenefits.com/IAPAForm</u> or call Customer Service for additional information.	
surgery	Physician/surgeon fees	40% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>		
	Emergency room care	40% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	none	
If you need immediate medical attention	Emergency medical transportation	40% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	none	
	<u>Urgent care</u>	40% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	none	
If you have a hospital	Facility fee (e.g., hospital room)	40% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Prior authorization is required. See	
stay	Physician/surgeon fees	40% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	www.QuartzBenefits.com/IAPAForm or call Customer Service for additional information.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	40% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Benefits are not available for care that is Maintenance and Supportive Care or Long-term therapy.	

	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important	
Common Medical Event		In Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	Information	
If you need mental health, behavioral health, or substance abuse services	Inpatient services	40% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Prior authorization is required. See <u>www.QuartzBenefits.com/IAPAForm</u> or call Customer Service for additional information.	
	Office visits	40% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Maternity care may include tests and services described elsewhere within this document (i.e.	
If you are pregnant	Childbirth/delivery professional services	40% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	ultrasound). Prior authorization is required. See	
	Childbirth/delivery facility services	40% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	www.QuartzBenefits.com/IAPAForm or call Customer Service for additional information.	
If you need help recovering or have other special health needs	Home health care	40% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Coverage is limited to 60 visits per Calendar Year. Prior authorization is required. See <u>www.QuartzBenefits.com/IAPAForm</u> or call Customer Service for additional information.	
	Rehabilitation services	40% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Coverage is limited to 20 visits each for Physical, Speech and Occupational therapy and Pulmonary Rehab per Calendar Year. Cardiac Rehab is limited to 36 visits per event.	
	Habilitation services	40% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Coverage is limited to 20 visits each for Physical, Speech and Occupational therapy per Calendar Year. Prior authorization may be required. See <u>www.QuartzBenefits.com/IAPAForm</u> or call Customer Service for additional information.	
	Skilled nursing care	40% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Coverage limited to 90 days per Calendar Year. This benefit is combined with the Swing Bed Care benefit. Prior authorization is required. See <u>www.QuartzBenefits.com/IAPAForm</u> or call Customer Service for additional information.	

	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important	
Common Medical Event		In Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	Information	
If you need help recovering or have other special health needs	<u>Durable medical</u> equipment	40% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after deductible	Coverage for Foot Orthotics: Limited to one pair per Calendar Year. Prior authorization may be required. See <u>www.QuartzBenefits.com/IAPAForm</u> or call Customer Service for additional information.	
	Hospice services	40% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after deductible	Prior authorization is required. See <u>www.QuartzBenefits.com/IAPAForm</u> 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	50% <u>coinsurance</u> after <u>deductible</u>	One (1) Routine Vision exam is covered with no charge in- <u>network</u> . <u>Cost sharing</u> for an office visit applies to subsequent exams.	
	Children's glasses	40% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Limited to one pair of glasses per Calendar Year.	
	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	 Infertility treatment 	 Routine foot care 			
Dental care (Adult)	 Long-term care 	 Weight loss programs 			
Hearing aids	 Non-emergency care when traveling 	 Non-emergency care when traveling outside the U.S. 			
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.)					
 Acupuncture (Limited) 	Chiropractic care	 Routine eye care (Adult) 			
Bariatric surgery	 Private-duty nursing(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: Iowa Insurance Division, Complaints Department, 601 Locust St. - 4th Floor, Des Moines, IA 50309, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. 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 to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or for assistance, contact: lowa Insurance Division, Complaints Department, 601 Locust St. - 4th Floor, Des Moines, IA 50309, or if coverage is under a group health plan the Employee Benefits Security Administration at 1-866-444-EBSA (3272).

Does this Plan Provide Minimum Essential Coverage? Yes.

If you don't have <u>Minimum Essential Coverage</u> 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 Coverage Meet the Minimum Value Standard? 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 1-800-362-3310 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, kwijijgo 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)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$2,000 Deductible 40% 40%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$2,000 Deductible 40% 40%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$2,000 Deductible 40% 40%
This EXAMPLE event includes services like:Specialistoffice visits (prenatal care)Childbirth/Delivery Professional ServicesChildbirth/Delivery Facility ServicesDiagnostic tests(ultrasounds and blood work)Specialistvisit (anesthesia)		This EXAMPLE event includes services like:Primary care physicianPrimary care physicianoffice visits (including diseaseeducation)Diagnostic tests (blood work)Prescription drugsDurable medical equipment (glucose meter)		This EXAMPLE event includes services like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)	
Total Example Cost	\$12,731	Total Example Cost	\$7,389	Total Example Cost	\$1,925
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$2,000	Deductibles*	\$1,200	Deductibles*	\$1,900
Copayments	\$50	Copayments	\$400	Copayments	\$0
Coinsurance	\$4,200	Coinsurance	\$0	Coinsurance	\$0
What isn't covered		What isn't covered		What isn't covered	

Limits or exclusions

The total Joe would pay is

\$10

\$6,260

\$0

\$1,900

Limits or exclusions

The total Mia would pay is

\$0

\$1,600



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适。

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. ТТҮ: 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 - ເຊັນຊາບ: ຖ້າທ່ານເວົ້າພາສາ ລາວ, ຈະມີບໍລິການຊ່ວຍດ້ານພາສາແບບບໍ່ເສຍຄ່າໃຫ້ທ່ານ. ມີເຄື່ອງຊ່ວຍ ແລະ ການບໍລິການແບບບໍ່ເສຍຄ່າທີ່ເໝາະສິມເພື່ອໃຫ້ຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້. 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.

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 877-8973 (800) تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تترفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم ا (800) 262-310 (

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 प्रदाता 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 전화하거나 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.

Amharic - ማሳሰቢያ፦ አማርኛ የሚናንሩ ከሆነ፣ የቋንቋ ድጋፍ አገልግሎት በነፃ ይቀርብልዎታል። መረጃን በተደራሽ ቅርጹት ለማቅረብ ተባቢ የሆኑ ተጨማሪ አገዛዎች እና አገልግሎቶች አንዲሁ በነፃ ይባኛሉ። በስልክ ቁጥር (800) 362-3310. TTY: 711 / (800) 877-8973 ይደውሉ ወይም አገልግሎት አቅራቢዎን ያናግሩ።

Karen – ဆူ– နမ့ၢ်ကတိၤ ထၢနာ်လီၤဖဲအံၤ အဃိ, တာ်အိဉ်ဒီး ကျိာ်တာ်ဆီဉ်ထွဲမၤစၢၤ လ၊တလာ် ဘူဉ်လာ်စ္ၤလ၊နဂီၢ်လီၤ. တာ်အိဉ်ဒီး တာ်မၤစၢၤတာ်နာ်ဟူပီးလီဒီး တာ်မၤစၢၤတာ်မၤ လ၊အ ကြားအဘဉ် လ၊ကဟ္ဉ်တာ်က်ုံတာ်ကျိၤ လ၊တာ်မၤန့၊်အီၤသ့တဖဉ် လ၊တလာ်ဘူဉ်လာ်စ္ၤ လ၊နဂီ၊လီၤ. ကိး (800) 362–3310. TTY: 711 / (800) 877–8973 မှုတမှာ် ကတိၤတာ်ဒီး နပ္၊လ၊ဟ္ဉဉ် နၤတာကြွာ်ထွဲမၤစၤၤတက္ခ်.

Mon-Khmer, Cambodian (Khmer) - សូមយកចិត្តទុកដាក់៖ ប្រសិនបើអ្នកនិយាយ ភាសាខ្មែរ សេវាកម្មន់នួយភាសាឥតគិតថ្លៃគឺមានសម្រាប់អ្នក។ នំនួយ និងសេវាកម្មនែលដាការដួយន៍សមរម្យ

ក្នុងការផ្តល់ព័ត៌មានតាមទម្រង់ដែលអាចចូលប្រើប្រាស់បាន ក៍អាចរកបានដោយឥតគិតថ្លៃផងដែរ។ ហៅទូរសព្វទៅ (800) 362-3310. TTY: 711 / (800) 877-8973 ឬនិយាយទៅកាន់អ្នកផ្តល់សៅរបស់អ្នក។

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 ยังมีเครื่องมือและบริการช่วยเหลือเพื่อให้ข้อมูลในรูปแบบที่เข้าถึงได้โดยไม่เสียค่าใช้จ่าย โปรดโทรติดต่อ (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۔ 8973-8978 (800) / 171 توجہ: اگر آپ اردو بولئے ہیں، تو آپ کے لیے مفت زبان کی مدد کی خدمات دستیاب ہیں۔ قابل رسانی فارمیٹس میں معلومات فراہم کرنے کے لیے مناسب معاون امداد اور خدمات بھی مفت دستیاب ہیں۔ (800) / 251-3510 پر کال کریں۔ 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. ΤΤΥ: 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: ७११ (800) 877-8973 वा आफ्नो प्रदायकसँग करा गर्नहोस।

Ukrainian – УВАГА: Якщо ви розмовляете 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.

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.