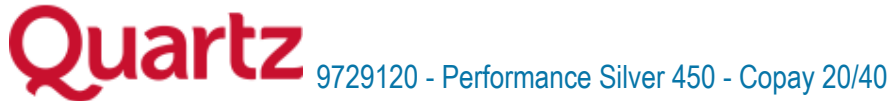


## Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

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



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



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) 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.QuartzBenefits.com/certlookup](http://www.QuartzBenefits.com/certlookup). For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary> or call 1-800-362-3310 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall <a href="#">deductible</a> ?	\$450 Single/\$900 Family per Benefit Year	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> services are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain preventive services without cost-sharing and before you meet your <a href="#">deductible</a> . 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 <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$2,475 Single/\$4,950 Family per Benefit Year	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , balance-billing charges, penalties for failure to obtain prior authorization, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .

Questions: Call 1-800-362-3310 or visit us at [www.quartzbenefits.com](http://www.quartzbenefits.com).

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 1-800-362-3310 to request a copy.

Tracking ID: QPS180200605

HMO Individual SBC

QA00521 (03 18)

Important Questions	Answers	Why this Matters:
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.QuartzBenefits.com/FindADoctor">www.QuartzBenefits.com/FindADoctor</a> or call 1-800-362-3310 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an out-of- <a href="#">network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an out-of- <a href="#">network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	In- <a href="#">Network providers</a> : No. Out-of- <a href="#">Network providers</a> : Yes, written <a href="#">referral</a> is required.	In- <a href="#">Network</a> : You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> . Out-of- <a href="#">Network</a> : This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</a> .



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	
If you visit a <a href="#">health care provider's office</a> or clinic	Primary care visit to treat an injury or illness	\$20 <a href="#">copay</a> /visit 30% <a href="#">coinsurance</a> after <a href="#">deductible</a> for other outpatient services.	Not Covered	e-Visits for dependent members under the age of 26 are covered with a \$10 <a href="#">copay</a> . e-Visits for all other members are covered with a \$10 <a href="#">copay</a> .
	<a href="#">Specialist</a> visit	\$40 <a href="#">copay</a> /visit 30% <a href="#">coinsurance</a> after <a href="#">deductible</a> for other outpatient services.	Not Covered	-----none-----
	Other practitioner office visit	Chiro/Non-Routine Adult Vision: \$20 <a href="#">copay</a> /visit 30% <a href="#">coinsurance</a> after <a href="#">deductible</a> for other outpatient services.	Not Covered	Benefits are not available for care that is Maintenance and Supportive Care or Long-term Therapy. Routine Adult Vision exams are Not Covered. Glasses/contacts for Adult Routine Vision are not covered.
	<a href="#">Preventive care/screening/immunization</a>	No charge	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 <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	-----none-----
	Imaging (CT/PET scans, MRIs)	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	-----none-----
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.QuartzBenefits.com/formulary">www.QuartzBenefits.com/formulary</a>	Preferred Generics   Tier 1	\$5 <a href="#">copay</a>	\$5 <a href="#">copay</a>	Multiple <a href="#">copays</a> will apply for <a href="#">claims</a> of greater than 30 day supply when covered; for <a href="#">claims</a> of 31 to 60 days supply, two <a href="#">copays</a> will apply, and for <a href="#">claims</a> of 61 to 90 days supply, three <a href="#">copays</a> will apply.
	Preferred Brands   Tier 2	\$25 <a href="#">copay</a>	\$25 <a href="#">copay</a>	
	Non-Preferred Brands & Generics   Tier 3	\$70 <a href="#">copay</a>	\$70 <a href="#">copay</a>	
	<a href="#">Specialty drugs</a>   Tier 4	45% <a href="#">coinsurance</a>	45% <a href="#">coinsurance</a>	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	Prior authorization may be required. See <a href="http://www.QuartzBenefits.com/ILPAForm">www.QuartzBenefits.com/ILPAForm</a> or call Customer Service for additional information.
	Physician/surgeon fees	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$200 <a href="#">copay</a> /visit	\$200 <a href="#">copay</a> /visit	-----none-----
	<a href="#">Emergency medical transportation</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	-----none-----
	<a href="#">Urgent care</a>	\$40 <a href="#">copay</a> /visit	\$40 <a href="#">copay</a> /visit	-----none-----
If you have a hospital stay	Facility fee (e.g., hospital room)	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	Prior authorization is required. See <a href="http://www.QuartzBenefits.com/ILPAForm">www.QuartzBenefits.com/ILPAForm</a> or call Customer Service for additional information.
	Physician/surgeon fees	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20 <a href="#">copay</a> /visit	Not Covered	Benefits are not available for care that is Maintenance and Supportive Care or Long-term therapy.
	Inpatient services	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	Prior authorization is required. See <a href="http://www.QuartzBenefits.com/ILPAForm">www.QuartzBenefits.com/ILPAForm</a> or call Customer Service for additional information.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	
If you are pregnant	Office visits	PCP: \$20 <a href="#">copay</a> /visit <a href="#">Specialist</a> : \$40 <a href="#">copay</a> /visit 30% <a href="#">coinsurance</a> after <a href="#">deductible</a> for other outpatient services.	Not Covered	Maternity care may include tests and services described elsewhere within this document (i.e. ultrasound). Prior authorization is required for inpatient services. See <a href="http://www.QuartzBenefits.com/ILPAForm">www.QuartzBenefits.com/ILPAForm</a> or call Customer Service for additional information.
	Childbirth/delivery professional services	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	
	Childbirth/delivery facility services	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	Coverage is limited to 60 visits per Benefit Year. Prior authorization is required. See <a href="http://www.QuartzBenefits.com/ILPAForm">www.QuartzBenefits.com/ILPAForm</a> or call Customer Service for additional information.
	<a href="#">Rehabilitation services</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	Coverage is limited to 20 visits each for Physical, Speech and Occupational therapy and Pulmonary Rehab 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 href="#">Habilitation services</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	Coverage is limited to 20 visits each for Physical, Speech and Occupational therapy per Benefit Year. Prior authorization may be required. See <a href="http://www.QuartzBenefits.com/ILPAForm">www.QuartzBenefits.com/ILPAForm</a> or call Customer Service for additional information.
	<a href="#">Skilled nursing care</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	Prior authorization is required. See <a href="http://www.QuartzBenefits.com/ILPAForm">www.QuartzBenefits.com/ILPAForm</a> or call Customer Service for additional information.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	<a href="#">Durable medical equipment</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	Coverage for -- Hearing Aids: Limited to one per ear every 36 months. To obtain the list of covered hearing aid models log onto <a href="http://www.QuartzBenefits.com/hearingaids">www.QuartzBenefits.com/hearingaids</a> or contact Customer Service. Prior authorization may be required. See <a href="http://www.QuartzBenefits.com/ILPAForm">www.QuartzBenefits.com/ILPAForm</a> or call Customer Service for additional information.
	<a href="#">Hospice services</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	Prior authorization is required. See <a href="http://www.QuartzBenefits.com/ILPAForm">www.QuartzBenefits.com/ILPAForm</a> 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	Not Covered	Limited to one exam per Benefit Year.
	Children's glasses	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	Limited to one pair of glasses per Benefit 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](#).)

- Abortions (except in cases of rape, incest or when the life of the mother is threatened)
- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Routine foot care
- 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.)

- Acupuncture (Limited)
- Bariatric surgery
- Chiropractic care
- Hearing aids
- Infertility treatment
- Private-duty nursing

**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 [www.dol.gov/ebsa/healthreform](http://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](http://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](http://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: Office of Consumer [Health Insurance](#), Complaints Department, 320 W. Washington Street, Springfield, IL 62767, 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 [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 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, kwijigo holne' 1-800-362-3310 or 1-800-877-8973 (TTY)

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*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 [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

**Peg is Having a Baby**

(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's overall deductible](#) \$450
- [Specialist copayment](#) \$40
- 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** \$12,731

In this example, Peg would pay:

*Cost Sharing*

Deductibles	\$500
Copayments	\$300
Coinsurance	\$1,700

*What isn't covered*

Limits or exclusions	\$10
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**The total Peg would pay is** \$2,510

**Managing Joe's type 2 Diabetes**

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

- The [plan's overall deductible](#) \$450
- [Specialist copayment](#) \$40
- Hospital (facility) [coinsurance](#) 30%
- Other [coinsurance](#) 30%

This EXAMPLE event includes services like:

- [Primary care physician](#) office visits (*including disease education*)
- [Diagnostic tests](#) (*blood work*)
- [Prescription drugs](#)
- [Durable medical equipment](#) (*glucose meter*)

**Total Example Cost** \$7,389

In this example, Joe would pay:

*Cost Sharing*

Deductibles*	\$100
Copayments	\$900
Coinsurance	\$0

*What isn't covered*

Limits or exclusions	\$0
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**The total Joe would pay is** \$1,000

**Mia's Simple Fracture**

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

- The [plan's overall deductible](#) \$450
- [Specialist copayment](#) \$40
- Hospital (facility) [coinsurance](#) 30%
- Other [coinsurance](#) 30%

This EXAMPLE event includes services like:

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic test](#) (*x-ray*)
- [Durable medical equipment](#) (*crutches*)
- [Rehabilitation services](#) (*physical therapy*)

**Total Example Cost** \$1,925

In this example, Mia would pay:

*Cost Sharing*

Deductibles*	\$500
Copayments	\$300
Coinsurance	\$200

*What isn't covered*

Limits or exclusions	\$0
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**The total Mia would pay is** \$1,000



## 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](http://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](http://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](http://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.**

<b>Spanish</b> - 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.
<b>Chinese</b> - 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。
<b>Hmong</b> - 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 ntauv 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.
<b>Russian</b> - 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.
<b>Vietnamese</b> - 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.

