# Chevron Medical HMO Plan – Kaiser CO (150)

Coverage Period: 01/01/2023 - 12/31/2023

Summary of Benefits and Coverage: **Coverage for:** You Only | You and One Adult | You and Child(ren) | You and Family Plan Type: HMO

What this Plan Covers & What it Costs

**Important.** Please note the following additional Limitation and Exception that applies to the Common Medical Event table in this Summary of Benefits and Coverage for your Chevron HMO Medical Plan.

For the Common Medical Event: If you have mental health, behavioral health, or substance abuse needs

#### For the Services You May Need:

- Mental/Behavioral health outpatient services
- Mental/Behavioral health inpatient services
- Substance use disorder outpatient services ٠
- Substance use disorder inpatient services ٠

#### The following Limitation and Exception also applies under this plan:

Employees: You have the choice to use the benefits provided by this plan or use the benefits provided by the Chevron Mental Health and Substance Use Disorder (MHSUD) Plan, but not both for the same service. You must use a network provider to receive benefits, no matter which option you choose. Out-of-network benefits are not covered by this plan, except for emergency services. Prior authorization required. For more information about the MHSUD Plan benefit, call the claims administrator Beacon Health Options at 1-800-847-2438.

Retirees: Mental health and substance use disorder benefits are provided exclusively through this HMO plan. You must use a network provider to receive benefits. Prior authorization required.

Questions: Call 1-888-825-5247 or visit us at hr2.chevron.com (employees) or hr2.chevron.com/retirees (retirees). If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform or call 1-888-825-5247 to request a copy.

Coverage for: Individual / 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, see <u>www.kp.org/plandocuments</u> or call 1-855-249-5005 (TTY: 711). 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>www.healthcare.gov/sbc-glossary</u> or call 1-855-249-5005 (TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$300 Individual / \$600 Family	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> and services indicated in chart starting on page 2.	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 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 <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> ?	\$2,500 Individual / \$5,000 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> ?	<u>Premiums</u> , health care this <u>plan</u> doesn't cover, and services indicated in chart starting on page 2.	Even though you pay these expenses, they don't count toward the <u>out–of–</u> pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.kp.org</u> or call 1-855-249-5005 (TTY: 711) for a list of <u>plan 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 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's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network</u> <u>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> ?	Yes, but you may self-refer to certain <u>specialists</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> 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		What You Will Pay		Limitations Evacutions 8 Other Important
Common Medical Event	Services You May Need	Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$30 / visit, <u>deductible</u> does not apply.	Not covered	None
lf you visit a health care <u>provider's</u>	<u>Specialist</u> visit	\$40 / visit, <u>deductible</u> does not apply.	Not covered	None
office or clinic	Preventive care/screening/ immunization	No charge, <u>deductible</u> does not apply.	Not covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)       X-ray: 10% coinsurance Lab: No charge, deductible Not covered		Diagnostic lab services: 10% <u>coinsurance</u> in the outpatient department of a hospital.	
	Imaging (CT/PET scans, MRIs)	10% coinsurance	Not covered	None
If you need drugs to	Generic drugs	\$10 (retail); \$25 (mail order) / prescription, deductible does not apply.	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). No charge, <u>deductible</u> does not apply for contraceptives. Subject to <u>formulary</u> guidelines.
treat your illness or condition More information about <u>prescription</u> <u>drug coverage</u> is available at	Preferred brand drugs	\$30 (retail); \$75 (mail order) / prescription; <u>deductible</u> does not apply.	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to <u>formulary</u> guidelines.
	Non-preferred drugs	\$50 (retail); \$125 (mail order) / prescription, deductible does not apply.	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to <u>formulary</u> guidelines, when approved through the exception process.
www.kp.org/formulary	Specialty drugs	20% <u>coinsurance</u> up to \$250 (retail) / <u>prescription</u> , <u>deductible</u> does not apply.	Not covered	Up to a 30-day supply (retail). Subject to <u>formulary</u> guidelines, when approved through the exception process.
If you have	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	Not covered	None
outpatient surgery	Physician/surgeon fees	10% coinsurance	Not covered	None

Common Medical		What You Will Pay		Limitations, Exceptions, & Other Important	
Event Services You May Need		Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	Information	
	Emergency room care	\$100 / visit; <u>deductible</u> does not apply.	\$100 / visit; <u>deductible</u> does not apply.	<u>Copayment</u> waived if admitted directly to the hospital as an inpatient.	
If you need immediate medical	Emergency medical transportation	10% <u>coinsurance</u> up to \$500 / trip; <u>deductible</u> does not apply.	10% <u>coinsurance</u> up to \$500 / trip; <u>deductible</u> does not apply.	None	
attention	<u>Urgent care</u>	\$50 / visit; <u>deductible</u> does not apply. 10% <u>coinsurance</u> for covered services received during a visit.	Not covered	<u>Non-Plan providers</u> covered when temporarily outside the service area: \$50 / visit; <u>deductible</u> does not apply. 10% <u>coinsurance</u> for covered services received during a visit.	
If you have a	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	Not covered	None	
hospital stay	Physician/surgeon fees	10% coinsurance	Not covered	None	
If you need mental health, behavioral	Outpatient services	\$30 / visit; <u>deductible</u> does not apply.	Not covered	\$15 / group visit, <u>deductible</u> does not apply.	
health, or substance abuse services	Inpatient services	10% coinsurance	Not covered	None	
lf you are promont	Office visits	10% <u>coinsurance</u>	Not covered	<u>Cost sharing</u> does not apply for <u>preventive</u> <u>services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
If you are pregnant	Childbirth/delivery professional services	10% coinsurance	Not covered	None	
	Childbirth/delivery facility services	10% coinsurance	Not covered	None	
	Home health care	10% coinsurance	Not covered	Limited to less than 8 hours / day and 28 hours / week. 100 visit limit / year.	
If you need help recovering or have other special health needs	Rehabilitation services	Outpatient services: \$30 / visit; <u>deductible</u> does not apply. Inpatient services: 10% <u>coinsurance</u>	Not covered	Outpatient: 20 visit limit / therapy / year. Autism spectrum disorders are not subject to the visit limit. Inpatient: Multi-disciplinary facility limited to 60 days / condition / year.	
	Habilitation services	\$30 / visit; <u>deductible</u> does not apply.	Not covered	20 visit limit / therapy / year. Autism spectrum disorders are not subject to the visit limit.	

	Common Medical		What You Will Pay		Limitations, Exceptions, & Other Important	
Event S		Services You May Need	Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	Information	
		Skilled nursing care	10% coinsurance	Not covered	100-day limit / year.	
		Durable medical equipment	10% coinsurance	Not covered	Subject to <u>formulary</u> guidelines. Prosthetic arms and legs: 10% <u>coinsurance</u> ; <u>deductible</u> does not apply.	
		Hospice services	No charge, <u>deductible</u> does not apply.	Not covered	None	
	If your child needs	Children's eye exam	\$30 / visit, <u>deductible</u> does not apply.	Not covered	None	
		Children's glasses	Not covered	Not covered	None	
		Children's dental check-up	Not covered	Not covered	None	

## Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)				
Acupuncture     Cosmetic surgery     Non-emergency care when traveling outside				
Children's glasses	<ul> <li>Dental care (Adult and child)</li> </ul>	<ul> <li>Routine foot care</li> </ul>		
	Long-term care	<ul> <li>Weight loss programs</li> </ul>		
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)				
Bariatric surgery     Hearing aids (Up to age 18)     Private-duty nursing (Inpatient)				
Chiropractic care (20 visit limit / year)	Infertility treatment	<ul> <li>Routine eye care (Adult)</li> </ul>		

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is shown in the chart below. Other coverage options may be available to you, too, including buying individual insurance coverage through the <u>Health</u> Insurance Marketplace. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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 on how 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 the agencies in the chart below.

#### Contact Information for Your Rights to Continue Coverage & Your Grievance and Appeals Rights:

Kaiser Permanente Member Services	1-855-249-5005 (TTY: 711) or www.kp.org/memberservices
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>
Colorado Department of Insurance	303-894-7490 (instate, toll-free: 800-930-3745) or insurance@dora.state.co.us
Chevron Human Resource Center	1-888-825-5427 (inside the U.S) or 610-669-8595 (outside the U.S.) or https://hr2.chevron.com/

#### 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 <u>plan</u> 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 1-855-249-5005 (TTY: 711).] [Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-249-5005 (TTY: 711).] [Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-249-5005 (TTY: 711).] [Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-249-5005 (TTY: 711).]

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

#### About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this 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)

\$300

\$40

10%

\$0

	The	<u>plan's</u>	overall	deductible
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- Specialist copayment
- Hospital (facility) coinsurance
- Other (blood work) copayment

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	\$300
Copayments	\$10
Coinsurance	\$1,100
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$1,470

Managing Joe's Type 2 Diabe	etes
(a year of routine in-network care of a	well-
controlled condition)	
The plan's overall deductible	\$300

The plan's overall deductible	\$300
Specialist copayment	\$40
Hospital (facility) <u>coinsurance</u>	10%
Other (blood work) <u>copayment</u>	\$0

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	\$5,600
In this example, Joe would pay:	
Cost Sharing	
Deductibles	\$0
Copayments	\$800
Coinsurance	\$200
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$1,000

## **Mia's Simple Fracture** (in-network emergency room visit and follow up care)

The <u>plan's</u> overall <u>deductible</u>	\$300
Specialist copayment	\$40
Hospital (facility) coinsurance	10%
Other (x-ray) coinsurance	10%

#### 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	\$2,800			
In this example, Mia would pay:				
Cost Sharing				
<u>Deductibles</u>	\$300			
<u>Copayments</u>	\$300			
Coinsurance	\$100			
What isn't covered				
Limits or exclusions	\$0			
The total Mia would pay is	\$700			

INSURANCE COMPANY NAME	Kaiser Foundation Health Plan of Colorado		
NAME OF PLAN	N Chevron Medical HMO Plan - Kaiser CO (150)		
1. Type of Policy	Large Employer Group Policy		
2. Type of plan	Health maintenance organization (HMO)		
3. Areas of Colorado where plan is	Plan is available <b>only</b> in the following counties as determined by <b>zip code</b> :		
available.	Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Crowley, Custer, Denver, Douglas, El Paso, Elbert, Fremont, Gilpin, Huerfano, Jefferson, Larimer, Las Animas, Lincoln, Morgan, Otero, Park, Pueblo, Teller, and Weld		
	KP Select Plan: Douglas, El Paso, Elbert, Fremont, Lincoln, Park, Pueblo and Teller		

### SUPPLEMENTAL INFORMATION REGARDING BENEFITS

**Important Note:** The contents of this form are subject to the provisions of the policy, which contains all terms, covenants and conditions of coverage. It provides additional information meant to supplement the Summary of Benefits of Coverage you have received for this plan. This plan may exclude coverage for certain treatments, diagnoses, or services not specifically noted. Consult the actual policy to determine the exact terms and conditions of coverage.

	Description		
4. Annual Deductible Type	EMBEDDED DEDUCTIBLE		
	INDIVIDUAL – The amount that each member of the family must meet prior to claims being paid. Claims will not be paid for any other individual until their individual deductible or the family deductible has been met.		
	FAMILY – The maximum amount that the family will pay for the year. The family deductible can be met by 2 or more individuals.		
5. Out-of-Pocket Maximum	EMBEDDED OUT-OF-POCKET		
	INDIVIDUAL – The amount that each member of the family must meet prior to claims being paid at 100%. Claims will not be paid at 100% for any other individual until their individual out-of-pocket or the family out-of- pocket has been met.		
	FAMILY – The maximum amount that the family will pay for the year. The family out-of-pocket can be met by 2 or more individuals.		
6. What is included in the In- Network Out-of-Pocket	Deductibles, coinsurance and copayments.		

Maximum?	
7. Is pediatric dental covered No, the plan does not include pediatric dental. by this plan?	
8. What cancer screenings are covered? Breast Cancer (clinical breast exam, mammogram, genetic testing for inherited susceptibility for breast cancer (fecal occult blood test (FIT), flexible sigmoidoscopy, barium enema, colonoscopy) Cervical Cancer (pap test); Prostate Cancer (digital rectal exam, serum prostatic specific antigen (PSA)	

#### **USING THE PLAN**

		IN-NETWORK	OUT-OF-NETWORK
9.	If the provider charges more for a covered service than the plan normally pays, does the enrollee have to pay the difference?	No	Yes, members may be responsible for any amounts over eligible Charges, except when Emergency Services are received in an Out-of-Plan Facility or from an Out-of-Plan Provider in a Plan Facility.
10	. Does the plan have a binding arbitration clause?	No	

Questions: Call 1-855-249-5005 (TTY 711) or visit us at www.kp.org.

SPANISH (Español): Para obtener asistencia en Español, llame al 1-855-249-5005 (TTY 711).

This document is available for free in Spanish. Please contact our Member Services number at **303-338-3800** or toll free **1-800-632-9700** (TTY **711**). Este documento está disponible de forma gratuita en español. Si desea información adicional, por favor llame al número de nuestro Servicio a los Miembros al **303-338-3800** or toll free **1-800-632-9700**. (Los usuarios de la línea TTY deben llamar al **711**).

If you are not satisfied with the resolution of your complaint or grievance, contact: Colorado Division of Insurance Consumer Services, Life and Health Section 1560 Broadway, Suite 850, Denver, CO 80202 Call: 303-894-7490 (in-state, toll-free: 800-930-3745) Email: dora\_insurance@state.co.us

# NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of Colorado (Kaiser Health Plan) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. We also:

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats, such as large print, audio, and accessible electronic formats
- Provide no cost 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 1-800-632-9700 (TTY: 711)

If you believe that Kaiser 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, you can file a grievance by mail at: Customer Experience Department, Attn: Kaiser Permanente Civil Rights Coordinator, 2500 South Havana, Aurora, CO 80014, or by phone at Member Services: 1-800-632-9700.

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, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

# **HELP IN YOUR LANGUAGE**

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call **1-800-632-9700** (TTY: **711**).

**አማርኛ (Amharic) ማስታወሻ:** የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-800-632-9700** (TTY: **711**). العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-632-9700 1-800 (TTY: TTY).

Ɓǎsóò Wùdù (Bassa) Dè dɛ nìà kɛ dyédé gbo: O jǔ ké m Bàsóò-wùdù-po-nyò jǔ ní, nìí, à wudu kà kò dò po-poò béìn m gbo kpáa. Đá 1-800-632-9700 (TTY: 711) 中文 (Chinese) 注意:如果您使用繁體中文,您可以免 費獲得語言援助服務。請致電 1-800-632-9700 (TTY:711)。

فارسی (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-632-9700 (TTY: 117)تماس بگیرید.

**Français (French) ATTENTION:** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-632-9700** (TTY: **711**).

**Deutsch (German) ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-800-632-9700** (TTY: **711**).

**Igbo (Igbo) NRŲBAMA:** O bụrụ na ị na asụ Igbo, ọrụ enyemaka asụsụ, n'efu, dịịrị gị. Kpọọ **1-800-632-9700** (TTY: **711**).

日本語 (Japanese) 注意事項:日本語を話される場合、 無料の言語支援をご利用いただけます。1-800-632-9700 (TTY: 711)まで、お電話にてご連絡ください。

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-632-9700 (TTY: 711) 번으로 전화해 주십시오.

Naabeehó (Navajo) Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-800-632-9700 (TTY: 711).

नेपाली (Nepali) ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । 1-800-632-9700 (TTY: 711) फोन गर्नुहोस् । Afaan Oromoo (Oromo) XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa **1-800-632-9700** (TTY: **711**).

Русский (Russian) ВНИМАНИЕ: если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-632-9700 (TTY: 711).

Español (Spanish) ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-632-9700 (TTY: 711).

**Tagalog (Tagalog) PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-800-632-9700** (TTY: **711**).

**Tiếng Việt (Vietnamese) CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-632-9700** (TTY: **711**).

Yorùbá (Yoruba) AKIYESI: Ti o ba nso ede Yoruba ofe ni iranlowo lori ede wa fun yin o. E pe ero ibanisoro yi 1-800-632-9700 (TTY: 711).