


University of Kentucky: UK-HSA Plan (Saver Plan)

 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, <https://eoc.anthem.com/eocdpsa/aso>. 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 www.healthcare.gov/sbc-glossary/ or call (855) 634-3383 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|---|--|
| What is the overall deductible? | Tier 1 \$1,700/person or \$3,400/family for Preferred Network Providers . Tier 2 \$3,400/person or \$6,800/family for In- Network Providers . Tier 3 \$7,500/person or \$15,000/family for Non- Network Providers . | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay. The deductible is non-embedded. <u>Tier 1 providers include:</u> UK Chandler, UK Samaritan, UK Childrens, Shriner's, Lexington Surgery Center, UK St. Claire, UK Kings Daughters, Pikeville Medical Center, d/b/a Center Care <u>Tier 2 providers include:</u> Anthem's Network <u>Tier 3 providers include:</u> Non-Network |
| Are there services covered before you meet your deductible? | Yes. Preventive Care . For more information see below. | This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| Are there other deductibles for specific services? | No. | You don't have to meet deductibles for specific services. |
| What is the out-of-pocket limit for this plan? | Tier 1 \$4,000 single contract / \$8,000 individual on family plan / \$8,000 family for Preferred Network Providers . Tier 2 \$8,000 single contract / \$10,600 for individual on a family plan / \$16,000/family for In- Network Providers . Tier 3 No dollar limit for single and family for Non- Network Providers . | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, the overall family out-of-pocket limit must be met. The out-of-pocket maximum is embedded. <u>Tier 1 providers include:</u> UK Chandler, UK Samaritan, UK Childrens, Shriner's, Lexington Surgery Center, UK St. Claire, UK Kings Daughters, Pikeville Medical Center, d/b/a Center Care <u>Tier 2 providers include:</u> Anthem's Network <u>Tier 3 providers include:</u> Non-Network |

| | | |
|--|--|--|
| What is not included in the out-of-pocket limit? | Services deemed not medically necessary by Medical Management and/or Anthem, Premiums , balance-billing charges , health care this plan doesn't cover . | Even though you pay these expenses, they don't count toward the out-of-pocket limit . |
| Will you pay less if you use a network provider? | Yes. This plan offers a 3-tier benefit structure. If you use Tier 1 providers, you will pay least amount. Tier 2 providers, you will pay more. Tier 3 providers, you will pay the most. See network providers at www.anthem.com then use prefix USP to view Tier 1 and Tier 2 providers. | You pay the least if you use a provider in Preferred Network . You pay more if you use a provider in In- Network . You will pay the most if you use an Out-of-Network Provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an Out-of-Network Provider for some services (such as lab work). Check with your provider before you get services. |
| Do you need a referral to see a specialist? | No. | You can see the specialist you choose without a referral . |

 All [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 |
|--|--|--|--|---|---|
| | | Tier 1 Preferred Network Provider (You will pay the least) | Tier 2 In-Network Provider (You will pay more) | Tier 3 Non-Network Provider (You will pay the most) | |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | 10% coinsurance after deductible | 30% coinsurance after deductible | 40% coinsurance after deductible | Virtual visits (Telehealth) benefits available. |
| | Specialist visit | 10% coinsurance after deductible | 30% coinsurance after deductible | 40% coinsurance after deductible | Virtual visits (Telehealth) benefits available. |
| | LiveHealth Online (LHO) For Medical and Behavioral Health | N/A | 30% coinsurance after deductible | N/A | To access LHO, download the Sydney Health app to your cell phone. |

| | | | | | |
|---------------------------|--|--|--|--|---|
| | Preventive care/screening/immunization | No charge | No charge | Not Applicable | 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. |
| If you have a test | Diagnostic test (x-ray, blood work) | 10% coinsurance after deductible | 30% coinsurance after deductible | 40% coinsurance after deductible | -----none----- |
| | Imaging (CT/PET scans, MRIs) | 10% coinsurance after deductible | 30% coinsurance after deductible | 40% coinsurance after deductible | -----none----- |

| | | | | | |
|--|--|--|--|--|-------------------|
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.express-scripts.com | Tier 1 - Typically Generic | 20% coinsurance (retail and home delivery) | 20% coinsurance (retail and home delivery) | Not covered (retail) and Not covered (home delivery) | Carved Out to ESI |
| | Tier 2 - Typically Preferred Brand & Non-Preferred Generic Drugs | 40% coinsurance (retail and home delivery) | 40% coinsurance (retail and home delivery) | Not covered (retail) and Not covered (home delivery) | |
| | Tier 3 - Typically Non-Preferred Brand and Generic drugs | 50% coinsurance (retail and home delivery) | 50% coinsurance (retail and home delivery) | Not covered (retail) and Not covered (home delivery) | |
| | Tier 4 - Typically Preferred Specialty (brand and generic) | 50% coinsurance (retail and home delivery) | 50% coinsurance (retail and home delivery) | Not covered (retail) and Not covered (home delivery) | |

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|---|--|---|---|---|--|
| | | Tier 1 Preferred Network Provider (You will pay the least) | Tier 2 In-Network Provider (You will pay more) | Tier 3 Non-Network Provider (You will pay the most) | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 10% coinsurance after deductible | 30% coinsurance after deductible | 40% coinsurance after deductible | -----none----- |
| | Physician/surgeon fees | 10% coinsurance after deductible | 30% coinsurance after deductible | 40% coinsurance after deductible | -----none----- |
| If you need immediate medical attention | Emergency room care | 30% coinsurance after Tier 1 Deductible | 30% coinsurance after Tier 2 Deductible | Covered as In-Network at Tier 1 | Tier 3 will apply the Tier 1 benefit/cost share for Deductible, Coinsurance and Out of Pocket. |
| | Emergency medical transportation | 30% coinsurance after Tier 1 Deductible | 30% coinsurance after Tier 2 Deductible | Covered as In-Network at Tier 1 | Tier 3 will apply the Tier 1 benefit/cost share for Deductible, Coinsurance and Out of Pocket. |
| | Urgent care | 10% coinsurance after deductible | 30% coinsurance after deductible | 40% coinsurance after deductible | -----none----- |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 10% coinsurance after deductible | 30% coinsurance after deductible | 40% coinsurance after deductible | 60 days/benefit period for Inpatient Rehabilitation. In-Network Providers and Non-Network Providers combined |
| | Physician/surgeon fees | 10% coinsurance after deductible | 30% coinsurance after deductible | 40% coinsurance after deductible | -----none----- |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Office Visit 10% coinsurance after deductible | Office Visit 30% coinsurance after deductible | Office Visit 40% coinsurance after deductible | Office Visit -----none----- |
| | | Other Outpatient 10% coinsurance after deductible | Other Outpatient 30% coinsurance after deductible | Other Outpatient 40% coinsurance after deductible | Other Outpatient -----none----- |
| | Inpatient services | 10% coinsurance after deductible | 30% coinsurance after deductible | 40% coinsurance after deductible | -----none----- |
| | Office visits | 10% coinsurance after deductible | 30% coinsurance after deductible | 40% coinsurance after deductible | Maternity care may include tests |

| | | | | | |
|----------------------------|---|--|--|--|--|
| If you are pregnant | Childbirth/delivery professional services | 10% coinsurance after deductible | 30% coinsurance after deductible | 40% coinsurance after deductible | and services described elsewhere in the SBC. Maternity Ultrasound is covered according to the Diagnostic Testing benefit. |
| | Childbirth/delivery facility services | 10% coinsurance after deductible | 30% coinsurance after deductible | 40% coinsurance after deductible | |

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|---|---|--|--|---|---|
| | | Tier 1 Preferred Network Provider (You will pay the least) | Tier 2 In-Network Provider (You will pay more) | Tier 3 Non-Network Provider (You will pay the most) | |
| If you need help recovering or have other special health needs | Home health care | 30% coinsurance after deductible | 30% coinsurance after deductible | 40% coinsurance after deductible | 100 visits/benefit period. |
| | Rehabilitation services | 10% coinsurance after deductible | 30% coinsurance after deductible | 40% coinsurance after deductible | 45 visit maximum per plan year combined with the following therapies: Physical, occupational, speech, pool/exercise hydro, acupuncture, pulmonary rehab, Cardiac Rehab and chiropractic and osteopathic manipulations. |
| | Habilitation services | 10% coinsurance after deductible | 30% coinsurance after deductible | 40% coinsurance after deductible | |
| | Skilled nursing care | 30% coinsurance after deductible | 30% coinsurance after deductible | 40% coinsurance after deductible | 100 days limit/person/benefit period. |
| | Durable medical equipment | 30% coinsurance after deductible | 30% coinsurance after deductible | 40% coinsurance after deductible | -----none----- |
| | Hospice services | 10% coinsurance after deductible | 30% coinsurance after deductible | 40% coinsurance after deductible | -----none----- |
| If your child needs dental or eye care | Children's eye exam (non-routine) | 10% coinsurance after deductible | 30% coinsurance after deductible | 40% coinsurance after deductible | -----none----- |
| | Children's glasses | Not covered | Not covered | Not covered | |
| | Children's dental check-up | Not covered | Not covered | Not covered | |

Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- Abortion (except in cases of rape, incest, or when the life of the mother is endangered)
- Dental care (Pediatric)
- Long-term care
- Cosmetic surgery
- Dental Check-up
- Private-duty nursing
- Weight loss programs
- Long-term care
- Dental care (Adult)
- Glasses for a child
- Routine eye care (Adult)
- Routine foot care unless you have been diagnosed with diabetes.

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Bariatric surgery
- WINFertility: Lifetime Maximum for all combined is \$10,000 for medical (which includes 4 programs).
- Hearing aids one/ear every 36 months under age 18.
- Inclusive Care: Access to primary and specialty care from a provider with LGBTQIA+ experience.
- Hinge Health: musculoskeletal health (back, muscle, ankle, wrist, joint, pelvic pain and more).

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: Department of Insurance, 215 West Main Street, Frankfort, Kentucky 40601, (502) 564-3630, (800) 595-6053, TTY: (800) 648-6056, Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, 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 on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact:

ATTN: Grievances and Appeals, P.O. Box 105568, Atlanta GA 30348-5568

Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, www.cciio.cms.gov Department of Insurance, 215 West Main Street, Frankfort, Kentucky 40601, (502) 564-3630, (800) 595-6053, TTY: (800) 648-6056

Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Does this plan meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

To see examples of how this [plan](#) 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 Tier-1 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 plan's overall deductible | \$1,650 | ■ The plan's overall deductible | \$1,650 | ■ The plan's overall deductible | \$1,650 |
| ■ Specialist coinsurance | 10% | ■ Specialist coinsurance | 10% | ■ Specialist coinsurance | 10% |
| ■ Hospital (facility) coinsurance | 10% | ■ Hospital (facility) coinsurance | 10% | ■ Hospital (ER facility) coinsurance | 30% |
| ■ Other coinsurance | 10% | ■ 1 Other coinsurance | 10% | Other coinsurance | 10% |
| <p>This EXAMPLE event includes services like: Specialist office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (<i>ultrasounds and blood work</i>) Specialist visit (<i>anesthesia</i>)</p> | | <p>This EXAMPLE event includes services like: Primary care physician office visits (<i>including disease education</i>) Diagnostic tests (<i>blood work</i>) Durable medical equipment (<i>glucose meter</i>)</p> | | <p>This EXAMPLE event includes services like: Emergency room care (<i>including medical supplies</i>) Diagnostic test (<i>x-ray</i>) Durable medical equipment (<i>crutches</i>) Rehabilitation services (<i>physical therapy</i>)</p> | |
| Total Example Cost | \$12,700 | Total Example Cost | \$5,600 | Total Example Cost | \$2,800 |
| 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 | \$1,650 | Deductibles | \$1,650 | Deductibles | \$1,650 |
| Copayments | \$0 | Copayments | \$0 | Copayments | \$0 |
| Coinsurance | \$1,110 | Coinsurance | \$1,110 | Coinsurance | \$460 |
| <i>What isn't covered</i> | | <i>What isn't covered</i> | | <i>What isn't covered</i> | |
| Limits or exclusions | \$60 | Limits or exclusions | \$60 | Limits or exclusions | \$0 |
| The total Peg would pay is | \$2,820 | The total Joe would pay is | \$2,820 | The total Mia would pay is | \$2,110 |

The [plan](#) would be responsible for the other costs of these **EXAMPLE** covered services.

Language Access Services:

(TTY/TDD: 711)

Albanian (Shqip): Nëse keni pyetje në lidhje me këtë dokument, keni të drejtë të merrni falas ndihmë dhe informacion në gjuhën tuaj. Për të kontaktuar me një përkthyes, telefononi (855) 634-3383

Amharic (አማርኛ): ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማግኘት መብት አለዎት። አስተርጓሚ ለማናገር (855) 634-3383 ይደውሉ።

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على (855) 634-3383.

Armenian (հայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվճար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով: Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (855) 634-3383:

Bassa (Bàsɔ̀ wùdù): M̄ dyi dyi-diè-dè b̄é b̄édé b̄á céè-dè nià ke dyí ní, ɔ̀ mò nì dyí-b̄édè̀n-dè b̄é m̄ ké gbo-kpá-kpá kè b̄ǎ kp̄ǎ d̄é m̄ bídí-wùdù̀n b̄ó pídyi. B̄é m̄ ké wuɖu-zìin-nyò d̄ò gbo wùdù̀ ke, d̄á (855) 634-3383.

Bengali (বাংলা): যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, তাহলে আপনার ভাষায় বিনামূল্যে সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা বলার জন্য (855) 634-3383 -তে কল করুন।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (855) 634-3383 သို့ ခေါ်ဆိုပါ။

Chinese (中文): 如果您對本文件有任何疑問，您有權使用您的語言免費獲得協助和資訊。如需與譯員通話，請致電(855) 634-3383。

Dinka (Dinka): Na nɔŋ thiëc nē ke de yā thorē, ke yin nɔŋ loŋ bē yi kuony ku wēr alēu bē ḡɛɛr yic yin ne thoŋ du ke cin wēu tāāuē ke piny. Te kɔr yin ba jam wēnē ran ye thok geryic, ke yin cɔl (855) 634-3383.

Dutch (Nederlands): Bij vragen over dit document hebt u recht op hulp en informatie in uw taal zonder bijkomende kosten. Als u een tolk wilt spreken, belt u (855) 634-3383.

Farsi (فارسی): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینه‌ای به زبان مادری‌تان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (855) 634-3383 تماس بگیرید.

Language Access Services:

French (Français) : Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le (855) 634-3383.

German (Deutsch): Wenn Sie Fragen zu diesem Dokument haben, haben Sie Anspruch auf kostenfreie Hilfe und Information in Ihrer Sprache. Um mit einem Dolmetscher zu sprechen, bitte wählen Sie (855) 634-3383.

Greek (Ελληνικά) Αν έχετε τυχόν απορίες σχετικά με το παρόν έγγραφο, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας δωρεάν. Για να μιλήσετε με κάποιον διερμηνέα, τηλεφωνήστε στο (855) 634-3383.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાહયના સાથે વાત કરવા માટે, કોલ કરો (855) 634-3383.

Haitian Creole (Kreyòl Ayisyen): Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele (855) 634-3383.

Hindi (हिंदी): अगर आपके पास इस दस्तावेज़ के बारे में कोई प्रश्न हैं, तो आपको निःशुल्क अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है।
दुभाषिये से बात करने के लिए, कॉल करें (855) 634-3383 ।

Hmong (White Hmong): Yog tias koj muaj lus nug dab tsi ntsig txog daim ntawv no, koj muaj cai tau txais kev pab thiab lus qhia hais ua koj hom lus yam tsim xam tus nqi. Txhawm rau tham nrog tus neeg txhais lus, hu xov tooj rau (855) 634-3383.

Igbo (Igbo): O bur u na i nwere ajuju o bula gbasara akwukwo a, i nwere ikike inweta enyemaka na ozi n'asusu gi na akwughị ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpoo (855) 634-3383.

Ilokano (Ilokano): Nu addaan ka iti aniaman a saludsod panggep iti daytoy a dokumento, adda karbengam a makaala ti tulong ken impormasyon babaen ti lenguahem nga awan ti bayad na. Tapno makatungtong ti maysa nga tagipatarus, awagan ti (855) 634-3383.

Indonesian (Bahasa Indonesia): Jika Anda memiliki pertanyaan mengenai dokumen ini, Anda memiliki hak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa biaya. Untuk berbicara dengan interpreter kami, hubungi (855) 634-3383.

Italian (Italiano): In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero (855) 634-3383

Japanese (日本語): この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには (855) 634-3383 にお電話ください。

Language Access Services:

Khmer (ខ្មែរ): បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។
ដើម្បីជ្រកជាមួយអ្នកបកប្រែ សូមហៅ(855) 634-3383 ។

Kirundi (Kirundi): Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura (855) 634-3383.

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면(855) 634-3383 로 문의하십시오.

Lao (ພາສາລາວ): ຖ້າທ່ານມີຄໍາຖາມໃດໆກ່ຽວກັບເອກະສານນີ້, ທ່ານມີສິດໄດ້ຮັບຄວາມຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ.
ເພື່ອໂອ້ນວິມັດວ່າມແບພາສາ, ໃຫ້ໂທຫາ (855) 634-3383.

Navajo (Diné): Dii naaltsoos biká'ígíí lahgo bina'idiilkidgo ná bohónéedzá dóó bee ahóót'i' t'áá ni nizaad k'ehjì bee nił hodoonih t'áadoo báąh ilinígóó. Ata' halne'ígíí la' bich'i' hadeesdzih ninízingo kojì' hodiilnih (855) 634-3383.

Nepali (नेपाली): यदि यो कागजातबारे तपाईंसँग केही प्रश्नहरू छन् भने, आफ्नै भाषामा निःशुल्क सहयोग तथा जानकारी प्राप्त गर्न पाउने हक तपाईंसँग छ।
दोभाषेसँग कुरा गर्नका लागि, यहाँ कल गर्नुहोस् (855) 634-3383

Oromo (Oromifaa): Sanadi kanaa wajiin walqabaate gaffi kamiyuu yoo qabduu tanaan, Gargaarsa argachuu fi odeeffanoo afaan ketiin kaffaltii alla argachuuf mirgaa qabdaa. Turjumaana dubaachuuf, (855) 634-3383 bilbilla.

Pennsylvania Dutch (Deutsch): Wann du Frooge iwwer selle Document hoscht, du hoscht die Recht um Hilfe un Information zu griege in dei Schprooch mitaus Koscht. Um mit en Iwwersetze zu schwetze, ruff (855) 634-3383 aa.

Polish (polski): W przypadku jakichkolwiek pytań związanych z niniejszym dokumentem masz prawo do bezpłatnego uzyskania pomocy oraz informacji w swoim języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer (855) 634-3383.

Portuguese (Português): Se tiver quaisquer dúvidas acerca deste documento, tem o direito de solicitar ajuda e informações no seu idioma, sem qualquer custo. Para falar com um intérprete, ligue para (855) 634-3383.

Punjabi (ਪੰਜਾਬੀ): ਜੇ ਤੁਹਾਡੇ ਇਸ ਦਸਤਾਵੇਜ਼ ਬਾਰੇ ਕੋਈ ਸਵਾਲ ਹੁੰਦੇ ਹਨ ਤਾਂ ਤੁਹਾਡੇ ਕੋਲ ਮੁਫਤ ਵਿੱਚ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੁੰਦਾ ਹੈ। ਇੱਕ ਦੁਭਾਸ਼ੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ(855) 634-3383 ਤੇ ਕਾਲ ਕਰੋ।

Language Access Services:

Romanian (Română): Dacă aveți întrebări referitoare la acest document, aveți dreptul să primiți ajutor și informații în limba dumneavoastră în mod gratuit. Pentru a vă adresa unui interpret, contactați telefonic (855) 634-3383.

Russian (Русский): если у вас есть какие-либо вопросы в отношении данного документа, вы имеете право на бесплатное получение помощи и информации на вашем языке. Чтобы связаться с устным переводчиком, позвоните по тел. (855) 634-3383.

Samoan (Samoa): Afai e iai ni ou fesili e uiga i lenei tusi, e iai lou 'aia e maua se fesoasoani ma faamatalaga i lou lava gagana e aunoa ma se totogi. Ina ia talanoa i se tagata faaliliu, vili (855) 634-3383.

Serbian (Srpski): Ukoliko imate bilo kakvih pitanja u vezi sa ovim dokumentom, imate pravo da dobijete pomoć i informacije na vašem jeziku bez ikakvih troškova. Za razgovor sa prevodiocem, pozovite (855) 634-3383.

Spanish (Español): Si tiene preguntas acerca de este documento, tiene derecho a recibir ayuda e información en su idioma, sin costos. Para hablar con un intérprete, llame al (855) 634-3383.

Tagalog (Tagalog): Kung mayroon kang anumang katanungan tungkol sa dokumentong ito, may karapatan kang humingi ng tulong at impormasyon sa iyong wika nang walang bayad. Makipag-usap sa isang tagapagpaliwanag, tawagan ang (855) 634-3383.

Thai (ไทย): หากท่านมีคำถามใดๆ เกี่ยวกับเอกสารฉบับนี้ ท่านมีสิทธิ์ที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของท่านโดยไม่มีค่าใช้จ่าย โดยโทร (855) 634-3383 เพื่อพูดคุยกับล่าม

Ukrainian (Українська): якщо у вас виникають запитання з приводу цього документа, ви маєте право безкоштовно отримати допомогу й інформацію вашою рідною мовою. Щоб отримати послуги перекладача, зателефонуйте за номером: (855) 634-3383.

Urdu (اردو): اگر اس دستاویز کے بارے میں آپ کا کوئی سوال ہے، تو آپ کو مدد اور اپنی زبان میں مفت معلومات حاصل کرنے کا حق حاصل ہے۔ کسی مترجم سے بات کرنے کے لئے، (855) 634-3383 پر کال کریں۔

Vietnamese (Tiếng Việt): Nếu quý vị có bất kỳ thắc mắc nào về tài liệu này, quý vị có quyền nhận sự trợ giúp và thông tin bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Để trao đổi với một thông dịch viên, hãy gọi (855) 634-3383.

(Yiddish) (אידיש): אויב איר האט שאלות וועגן דעם דאקומענט, האט איר די רעכט צו באקומען דעם אינפארמאציע אין אייער שפראך אהן קיין פרייז. צו רעדן צו אן איבערזעצער, רופט (855) 634-3383.

Yoruba (Yorùbá): Tí o bá ní èyíkéyí ibèrè nípa àkòsílẹ̀ yí, o ní ètọ́ láti gba ìrànwọ́ àti ìwífún ní èdè rẹ̀ lẹ́fẹ́. Bá wa ògbùfọ̀ kan sọrọ̀, pe (855) 634-3383.

Language Access Services:

It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1-800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>