



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, go to <https://regence.com> or call 1-866-240-9580. 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 healthcare.gov/sbc-glossary or call 1-866-240-9580 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	\$375 individual / \$750 family per plan 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. Certain <u>preventive care</u> , <u>prescription drug coverage</u> and those services listed below as " <u>deductible</u> does not apply." "No charge" means \$0 <u>copayment</u> or 0% <u>coinsurance</u> , regardless of <u>deductible</u> applicability.	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 healthcare.gov/coverage/preventive-care-benefits/ .
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 limit</u> for this <u>plan</u>?	Not applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
What is not included in the <u>out-of-pocket limit</u>?	Not applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
Will you pay less if you use a <u>network provider</u>?	Yes. See https://regence.com/go/UT/PVCU or call 1-866-240-9580 for a list of <u>network 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 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>?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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 health care provider's office or clinic	Primary care visit to treat an injury or illness	\$15 <u>copay</u> / office visit; No charge for expanded office services and other services	\$15 <u>copay</u> / office visit; No charge for expanded office services and other services	Expanded office services include medical/surgical services and therapeutic injections.
	<u>Specialist</u> visit	\$15 <u>copay</u> / office visit; No charge for expanded office services and other services	\$15 <u>copay</u> / office visit; No charge for expanded office services and other services	
	<u>Preventive care/screening/immunization</u>	No charge, <u>deductible</u> does not apply	No charge, <u>deductible</u> does not apply	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.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	No charge	None
	Imaging (CT/PET scans, MRIs)	No charge	No charge	
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at https://regence.com/go/2026/UT/6tierLGStd	Tier 1 (Typically, generic drugs with highest overall value)	\$5 <u>copay</u> , <u>deductible</u> does not apply / retail prescription; \$5 <u>copay</u> , <u>deductible</u> does not apply / home delivery prescription; 10% <u>coinsurance</u> (\$75 maximum), <u>deductible</u> does not apply for self-administrable cancer chemotherapy medications	\$5 <u>copay</u> , <u>deductible</u> does not apply / retail prescription; \$5 <u>copay</u> , <u>deductible</u> does not apply / home delivery prescription; 10% <u>coinsurance</u> (\$75 maximum), <u>deductible</u> does not apply for self-administrable cancer chemotherapy medications	<u>Prescription drugs</u> not on the Drug List are not covered, unless an exception is approved. <u>Prescription drug out-of-pocket limit</u> : \$1,750 individual / \$3,500 family per plan year 90-day supply / retail prescription 90-day supply / home delivery prescription 30-day supply / <u>specialty drug</u> prescription or self-administrable cancer chemotherapy drugs <u>Specialty drugs</u> are not available through home delivery. Coverage includes compound medications at 25% <u>coinsurance</u> , <u>deductible</u> does not apply. <u>Cost shares</u> for insulin will not exceed \$10 / 30-day supply or \$30 / 90-day supply. No charge, <u>deductible</u> does not apply for certain preventive drugs, contraceptives and immunizations at
	Tier 2 (Typically, generic drugs with moderate overall value)	\$5 <u>copay</u> , <u>deductible</u> does not apply / retail prescription;	\$5 <u>copay</u> , <u>deductible</u> does not apply / retail prescription;	

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)	
		\$5 <u>copay</u>, <u>deductible</u> does not apply / home delivery prescription; 10% <u>coinsurance</u> (\$75 maximum), <u>deductible</u> does not apply for self-administrable cancer chemotherapy medications	\$5 <u>copay</u>, <u>deductible</u> does not apply / home delivery prescription; 10% <u>coinsurance</u> (\$75 maximum), <u>deductible</u> does not apply for self-administrable cancer chemotherapy medications	a participating pharmacy. Medications used as part of an outpatient cancer drug treatment regimen that is provided and dispensed in a professional setting will be subject to these prescription benefits. If you fill a brand drug or <u>specialty drug</u> when there is an equivalent generic drug or specialty biosimilar drug available, you pay the difference in cost in addition to the <u>copayment</u> and/or <u>coinsurance</u>. The first three fills of <u>specialty drugs</u> may be provided by a retail pharmacy; additional fills must be provided by a specialty pharmacy.
	Tier 3 (Typically, brand drugs with moderate overall value)	15% <u>coinsurance</u>, <u>deductible</u> does not apply / retail prescription; 15% <u>coinsurance</u>, <u>deductible</u> does not apply / home delivery prescription; 10% <u>coinsurance</u> (\$75 maximum), <u>deductible</u> does not apply for self-administrable cancer chemotherapy medications	15% <u>coinsurance</u>, <u>deductible</u> does not apply / retail prescription; 15% <u>coinsurance</u>, <u>deductible</u> does not apply / home delivery prescription; 10% <u>coinsurance</u> (\$75 maximum), <u>deductible</u> does not apply for self-administrable cancer chemotherapy medications	
	Tier 4 (Typically, brand drugs with lower overall value)	25% <u>coinsurance</u>, <u>deductible</u> does not apply / retail prescription; 25% <u>coinsurance</u>, <u>deductible</u> does not apply / home delivery prescription; 15% <u>coinsurance</u> (\$150 maximum), <u>deductible</u> does not apply for self-administrable cancer	25% <u>coinsurance</u>, <u>deductible</u> does not apply / retail prescription; 25% <u>coinsurance</u>, <u>deductible</u> does not apply / home delivery prescription; 15% <u>coinsurance</u> (\$150 maximum), <u>deductible</u> does not apply for self-administrable cancer	

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)	
		chemotherapy medications	chemotherapy medications	
	Tier 5 (Typically, <u>specialty drugs</u> with moderate overall value)	20% <u>coinsurance</u> (\$150 maximum), <u>deductible</u> does not apply / <u>specialty drug</u> 10% <u>coinsurance</u> (\$75 maximum), <u>deductible</u> does not apply for self-administrable cancer chemotherapy medications	20% <u>coinsurance</u> (\$150 maximum), <u>deductible</u> does not apply / <u>specialty drug</u> 10% <u>coinsurance</u> (\$75 maximum), <u>deductible</u> does not apply for self-administrable cancer chemotherapy medications	
	Tier 6 (Typically, <u>specialty drugs</u> with lower overall value)	35% <u>coinsurance</u> (\$300 maximum), <u>deductible</u> does not apply / <u>specialty drug</u> 15% <u>coinsurance</u> (\$150 maximum), <u>deductible</u> does not apply for self-administrable cancer chemotherapy medications	35% <u>coinsurance</u> (\$300 maximum), <u>deductible</u> does not apply / <u>specialty drug</u> 15% <u>coinsurance</u> (\$150 maximum), <u>deductible</u> does not apply for self-administrable cancer chemotherapy medications	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	No charge	None
	Physician/surgeon fees	No charge	No charge	
If you need immediate medical attention	<u>Emergency room care</u>	\$125 <u>copay</u> / visit	\$125 <u>copay</u> / visit	<u>Copayment</u> applies to facility charge for each visit (waived if admitted).
	<u>Emergency medical transportation</u>	No charge	No charge	None
	<u>Urgent care</u>	\$15 <u>copay</u> / visit; No charge for expanded office services and other services	\$15 <u>copay</u> / visit; No charge for expanded office services and other services	Expanded office services include medical/surgical services and therapeutic injections.

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 hospital stay	Facility fee (e.g., hospital room)	No charge	No charge	None
	Physician/surgeon fees	No charge	No charge	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$15 <u>copay</u> / office or psychotherapy visit;	\$15 <u>copay</u> / office or psychotherapy visit;	None
		No charge for other services	No charge for other services	
	Inpatient services	No charge	No charge	60 inpatient days / year (residential treatment combined with <u>skilled nursing care</u>)
If you are pregnant	Office visits	No charge	No charge	Adoption coverage is paid at the in-network benefit, limited to \$4,000 per child under age 6. The adoption indemnity benefit is not exchangeable for infertility treatment benefits. <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	No charge	No charge	
	Childbirth/delivery facility services	No charge	No charge	
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge	No charge	None
	<u>Rehabilitation services</u>	\$15 <u>copay</u> / visit for outpatient services;	\$15 <u>copay</u> / visit for outpatient services;	45 inpatient days / year 40 outpatient visits / year (combined with spinal manipulations) Speech therapy limited to \$1,500 / year (combined with neurodevelopmental therapy) Includes physical therapy, occupational therapy and speech therapy.
		No charge for inpatient services	No charge for inpatient services	
	<u>Habilitation services</u>	No charge	No charge	Neurodevelopmental therapy limited to \$1,500 / year (combined with speech therapy) Includes physical therapy, occupational therapy and speech therapy.
	<u>Skilled nursing care</u>	No charge	No charge	60 inpatient days / year (combined with residential treatment for mental health or substance use disorder services)

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)	
	<u>Durable medical equipment</u>	No charge	No charge	None
	<u>Hospice services</u>	No charge	No charge	
If your child needs dental or eye care	Children's eye exam	No charge, <u>deductible</u> does not apply	No charge, <u>deductible</u> does not apply	1 routine eye exam / year
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	

Excluded Services & Other Covered Services:

Exclusion Examples

The following examples of limitations and exclusions are included to illustrate the types of conditions, treatments, services, supplies or accommodations that may not be covered under your plan, including related secondary medical conditions and are not all inclusive:

- a charge in connection with reconstructive or plastic surgery that may have a limited benefit, such as a chemical peel that does not alleviate a functional impairment;
- a complication relating to services and supplies for, or in connection with: gastric or intestinal bypass; gastric stapling; a similar surgical procedure to facilitate weight loss; or a procedure related to the reversal or revision, or any direct complications or consequences of one of these procedures;
- a complication due to infection from a cosmetic procedure, except in a case of reconstructive surgery:
 - when the service is incidental to or follows a surgery resulting from trauma, infection or other disease of the involved part; or
 - related to a congenital disease or anomaly of a covered dependent child that has resulted in functional defect; or
- a complication that results from an injury or illness resulting from voluntary participation in an illegal activity as described by Utah Admin. Code R590-277-4.

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 to avert the death of the enrolled individual) | • Cosmetic surgery, except congenital anomalies | • Private-duty nursing |
| • Acupuncture | • Dental care | • Routine foot care, except for diabetic patients |
| • Bariatric surgery | • Hearing aids | • Weight loss programs |
| | • Long-term care | |

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

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|---|---|--|
| • Chiropractic care, 40 spinal manipulations visits / year (combined with outpatient <u>rehabilitation services</u>) | • Infertility treatment (except <u>prescription drugs</u>), \$2,000 / lifetime | • Non-emergency care when traveling outside the U.S. |
| | | • Routine eye care |

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: the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323 ext. 61565 or cciio.cms.gov or your state insurance department. You may also

contact the [plan](#) at 1-866-240-9580. 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 [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 assistance, contact the [plan](#) at 1-866-240-9580 or visit [regence.com](#) or the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [dol.gov/ebsa/healthreform](#). You may also contact the Utah Department of Insurance by calling 1-801-957-9200 or the toll-free message line at 1-800-439-3805; by writing to the Utah Department of Insurance, 4315 S 2700 W, Suite 2300, Taylorsville, UT 84129; through the Internet at: [www.insurance.utah.gov/health/independent-review](#); or by E-mail at: [healthappeals@utah.gov](#).

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](#).

Language Access Services:

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-240-9580.

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 self-only coverage.

Peg is Having a Baby

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

■ The <u>plan's</u> overall <u>deductible</u>	\$375
■ <u>Specialist</u> <u>copayment</u>	\$15
■ Hospital (facility) <u>coinsurance</u>	0%
■ Other <u>coinsurance</u>	0%

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
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In this example, Peg would pay:

Cost Sharing	
<u>Deductibles</u>	\$375
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$445

Managing Joe's Type 2 Diabetes

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

■ The <u>plan's</u> overall <u>deductible</u>	\$375
■ <u>Specialist</u> <u>copayment</u>	\$15
■ Hospital (facility) <u>coinsurance</u>	0%
■ Other <u>coinsurance</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
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In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$375
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$300
What isn't covered	
Limits or exclusions	\$200
The total Joe would pay is	\$1,075

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$375
■ <u>Specialist</u> <u>copayment</u>	\$15
■ Hospital (facility) <u>coinsurance</u>	0%
■ Other <u>coinsurance</u>	0%

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
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In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$375
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$575

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

NONDISCRIMINATION NOTICE

Regence complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Regence does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

Regence:

Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:

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

Provides free language assistance services to people whose primary language is not English, which may include:

- Qualified interpreters
- Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact the Civil Rights Coordinator.

If you believe that Regence 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. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

Customer Service

Civil Rights Coordinator
PO Box 1106
Lewiston, ID 83501-1106
Phone: 1-888-344-6347, (TTY: 711)
Fax: 1-888-309-8784
Email: CS@regence.com

Medicare Customer Service

Phone: 1-800-541-8981 (TTY: 711)
Email: medicareappeals@regence.com

VSP Customer Service

Phone: 1-844-299-3041
TTY: 1-800-428-4833

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, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>.

Language assistance

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-344-6347 (TTY: 711).

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 1-888-344-6347 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-344-6347 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-344-6347 (TTY: 711) 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-344-6347 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-344-6347 (телетайп: 711).

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-344-6347 (ATS : 711)

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。1-888-344-6347 (TTY:711) まで、お電話にてご連絡ください。

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' hódíilnih 1-888-344-6347 (TTY: 711.)

FAKATOKANGA'I: Kapau 'oku ke Lea-Fakatonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea te ke lava 'o ma'u ia. ha'o telefonimai mai ki he fika 1-888-344-6347 (TTY: 711)

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-888-344-6347 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 711)

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតល្អល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-888-344-6347 (TTY: 711)។

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-888-344-6347 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachdienstleistungen zur Verfügung. Rufnummer: 1-888-344-6347 (TTY: 711)

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