

## BlueCross BlueShield of Alabama

Blue Access® Gold for Business

Coverage For: Individual + Family Plan Type: PPO

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, call 1-800-292-8868 or visit us at

<u>AlabamaBlue.com/bb/2025AGB</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>AlabamaBlue.com/SBCGlossary</u> or call **1-800-292-8868** to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	<ul> <li>\$600 / individual or \$1,200 / family innetwork.</li> <li>\$600 / individual or \$1,200 / family out-ofnetwork.</li> </ul>	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 deductible.
Are there services covered before you meet your <u>deductible?</u>	Yes. In-network <u>preventive services</u> , outpatient hospital services, inpatient hospital services, most <u>physician services</u> , some pediatric dental services, drugs, non-covered services and balance-billed charges are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>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 deductibles for specific services?	Yes. \$800 per admission for out-of- network. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-</u> pocket limit for this plan?	For in-network <b>\$6,000</b> individual / <b>\$12,000</b> 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 limit</u> until the overall family out-of-pocket limits has been met.
What is not included in the <u>out–of–pocket limit</u> ?	All out-of-network <u>cost sharing</u> amounts ( <u>deductibles</u> , <u>copays</u> and <u>coinsurance</u> ), <u>premiums</u> , <u>balance-billing</u> charges, healthcare this <u>plan</u> doesn't cover, and <u>specialty drug</u> coupon programs payments. Exceptions include out-of- network medical <u>emergency services</u> (including mental health and substance abuse) and out-of-network air ambulance services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>AlabamaBlue.com</u> or call <b>1-800-810-BLUE</b> for a list of <u>network</u> <u>providers.</u>	You pay the least if you use a provider in the Hospital Choice Network Lower Member Cost Share tier. You pay more if you use a <u>provider</u> in the Hospital Choice Network Higher Member Cost Share tier. You will pay the most if you use an out-of-network <u>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</u> <u>provider</u> for some services (such as lab work). Check with your provider 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 <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		What You V	Vill Pay	Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Primary care visit to treat aninjury or illness	\$30 <u>copay</u> /visit <u>Deductible</u> does not apply	20% coinsurance	In Alabama, <u>out-of-network_coinsurance</u> is 50%; precertification is required for some <u>provider</u>	
	<u>Specialist</u> visit	\$50 <u>copay</u> /visit <u>Deductible</u> does not apply	20% coinsurance	administered drugs; if no precertification is obtained, no benefits are available	
If you visit a health care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	No Charge <u>Deductible</u> does not apply	Not Covered	Please visit AlabamaBlue.com/PreventiveServices and AlabamaBlue.com/StandardACAPreventiveD rugList. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive, then check your plan benefits for coverage. For a printed copy, please contact Customer Service at 1-800-292-8868.	
	Diagnostic test (x-ray, bloodwork)	No Charge <u>Deductible</u> does not apply	20% coinsurance	Benefits listed are for <u>physician services</u> ; in Alabama, <u>out-of-network coinsurance</u> is 50%; Lower Member Cost Share facilities subject to \$250 <u>copay</u> ; Higher Member Cost Share facilities subject to \$500 <u>copay</u> ; in Alabama, <u>out-of-network</u> facilities not covered; some <u>diagnostic tests</u> and imaging may require precertification; if no precertification is obtained, no benefits are available	
lf you have a test	Imaging (CT/PET scans, MRIs)	\$250 <u>copay</u> /visit <u>Deductible</u> does not apply	20% <u>coinsurance</u>		
	Tier 1 Drugs	\$10 <u>copay</u> (retail) \$25 <u>copay</u> (mail order) <u>Deductible</u> does not apply	Not Covered		
If you need drugs to treat your illness or condition	Tier 2 Drugs	\$20 <u>copay</u> (retail) \$50 <u>copay</u> (mail order) <u>Deductible</u> does not apply	Not Covered	Benefits listed are only available through the ValueONE Retail Network and the Home Delivery Network; precertification is required for some drugs; if precertification is not obtained, no coverage; covered insulin products may have lower patient responsibility; select generic specialty and biosimilar drugs on the Select Generic Specialty and Biosimilar Drug List will have lower member cost share	
More information about	Tier 3 Drugs	\$40 <u>copay</u> (retail) \$100 <u>copay</u> (mail order) <u>Deductible</u> does not apply	Not Covered		
prescription drug coverage is available at AlabamaBlue.com/202	Tier 4 Drugs	\$80 <u>copay</u> (retail) \$200 <u>copay</u> (mail order) <u>Deductible</u> does not apply	Not Covered		
5SourcePlusRx1DrugL ist	Tier 5 Drugs	\$125 <u>copay</u> (retail) <u>Deductible</u> does not apply	Not Covered		
	Tier 6 Drugs	\$250 <u>copay</u> (retail) <u>Deductible</u> does not apply	Not Covered		

Common		What You W	/ill Pay	Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you have outpatient surgery	Facility fee (e.g., ambulatorysurgery center)	Lower Member Cost Share \$250 <u>copay</u> /visit Higher Member Cost Share \$500 <u>copay</u> /visit <u>Deductible</u> does not apply	20% <u>coinsurance</u>	In Alabama, <u>out-of-network</u> not covered; precertification may be required; if no precertification is obtained, no benefits are available	
	Physician/surgeon fees	0% <u>coinsurance</u>	20% <u>coinsurance</u>	In Alabama, <u>out-of-network coinsurance</u> is 50%	
If you need immediate medical attention	Emergency room care	Accident: \$250 <u>copay</u> /visit <u>Deductible</u> does not apply Medical Emergency: \$250 <u>copay</u> /visit <u>Deductible</u> does not apply	Accident: \$250 <u>copay</u> /visit <u>Deductible</u> does not apply Medical Emergency: \$250 <u>copay</u> /visit <u>Deductible</u> does not apply	Physician charges will apply	
	Emergency medical transportation	20% coinsurance	20% coinsurance	None	
	Urgent care	\$30 <u>copay</u> /visit <u>Deductible</u> does not apply	20% coinsurance	In Alabama, <u>out-of-network coinsurance</u> is 50%	
lf you have a hospital stay	Facility fee (e.g., hospital room)	Lower Member Cost Share \$250 copay/day for days 1-5 Higher Member Cost Share \$500 copay/day for days 1-5 Deductible does not apply	\$800 per admission <u>deductible</u> & 20% <u>coinsurance</u>	In Alabama, <u>out-of-network</u> benefits are only available for accidental injury and medical emergency; precertification is required; if no precertification is obtained, no benefits are available	
	Physician/surgeon fees	0% <u>coinsurance</u>	20% <u>coinsurance</u>	In Alabama, <u>out-of-network coinsurance</u> is 50%; precertification is required; if no precertification is obtained, no benefits are available	
	Outpatient services	\$50 <u>copay</u> /visit <u>Deductible</u> does not apply	50% coinsurance	Precertification is required for intensive outpatient services and partial hospitalization;	
If you need mental health, behavioral health, or substance abuse services	Inpatient services	Physician: No Charge <u>Deductible</u> does not apply Inpatient Hospital: Lower Member Cost Share \$250 <u>copay</u> /days 1-5 Higher Member Cost Share: \$500 <u>copay</u> /day for days 1-5 <u>Deductible</u> does not apply	Physician: 20% <u>coinsurance</u> <u>Deductible</u> does not apply Inpatient Hospital: \$800 per admission <u>deductible</u> & 20% <u>coinsurance</u>	if no precertification is obtained, no benefits are available; outside Alabama, <u>out-of-network</u> outpatient <u>coinsurance</u> is 20% after <u>deductible</u> for professional services	

Common	Common What You Will Pay		Limitations, Exceptions, & Other Important		
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Office visits	0% <u>coinsurance</u>	20% <u>coinsurance</u>	Cost sharing does not apply for preventive	
	Childbirth/delivery professional services	0% <u>coinsurance</u>	20% coinsurance	<u>services</u> . Depending on the type of services, a <u>copayment, coinsurance</u> or <u>deductible</u> may	
If you are pregnant	Childbirth/delivery facility services	Lower Member Cost Share \$250 <u>copay</u> /day for days 1-5 Higher Member Cost Share \$500 <u>copay</u> /day for days 1-5 <u>Deductible</u> does not apply	\$800 per admission <u>deductible</u> & 20% <u>coinsurance</u>	apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound); in Alabama, <u>out-of-network</u> <u>coinsurance</u> is 50% for professional services; precertification may be required for some inpatient services; if no precertification is obtained, no benefits are available	
	Home health care	No Charge <u>Deductible</u> does not apply	20% <u>coinsurance</u>	In Alabama, <u>out-of-network</u> not covered; benefits for home infusion services are also available; precertification is required outside of Alabama; if no precertification is obtained, no benefits are available	
If you need help recovering or have other special health needs	Rehabilitation services	20% <u>coinsurance</u>	20% <u>coinsurance</u>	30 visits per member per calendar year; includes occupational, physical and speech therapy; children ages 0-18 with an autism diagnosis are allowed unlimited visits for occupational and speech therapy; in Alabama, <u>out-of-network coinsurance</u> is 50%	
	Habilitation services	20% <u>coinsurance</u>	20% <u>coinsurance</u>	30 visits per member per calendar year; includes occupational, physical and speech therapy; children ages 0-18 with an autism diagnosis are allowed unlimited visits for occupational and speech therapy; in Alabama, <u>out-of-network coinsurance</u> is 50%	
	Skilled nursing care	Not Covered	Not Covered	Not covered; member pays 100%	
	Durable medical equipment	20% <u>coinsurance</u>	20% <u>coinsurance</u>	In Alabama, <u>out-of-network coinsurance</u> is 50%; Precertification may be required; if no precertification is obtained, no benefits are available	
	Hospice services	No Charge <u>Deductible</u> does not apply	20% <u>coinsurance</u>	In Alabama, <u>out-of-network</u> not covered; precertification is required outside of Alabama; if no precertification is obtained, no benefits are available	

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Children's eye exam	20% <u>coinsurance</u>	Not Covered	Benefits include one eye exam (including refraction) each calendar year for members up to the end of the month in which the member turns 19	
If your child needs dental or eye care	Children's glasses	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Benefits include one pair of prescription glasses (lenses and frames) or contact lenses (limited to one 12-month supply) each calendar year for members up to the end of the month in which the member turns 19	
	Children's dental check-up	No Charge <u>Deductible</u> does not apply	Not Covered	Benefits include diagnostic and <u>preventive</u> <u>services</u> for members up to the end of the month in which the member turns 19; additional benefits available; limitations apply	

<ul> <li>Abortion (except when necessary to prevent a</li> </ul>	Dental care (Adult)	<ul> <li>Routine eye care (Adult)</li> </ul>			
serious health risk to the woman or as required by applicable laws)	Hearing aids	Routine foot care			
Acupuncture	Long-term care	Skilled nursing care			
Bariatric surgery	<ul> <li>Private-duty nursing</li> </ul>	<ul> <li>Weight loss programs</li> </ul>			
Cosmetic surgery					

- Chiropractic care (limited to 15 visits per member per calendar year)
- Infertility treatment (Assisted Reproductive Technology not covered)
- Non-emergency care when traveling outside the U.S.

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 Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa</u> or Blue Cross and Blue Shield of Alabama at 1-800-292-8868. Other coverage options may beavailable to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. 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 <u>submit</u> <u>a 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: Your plan administrator at the phone number listed in your benefit booklet. You may also contact Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa</u> or your state insurance department.

## 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 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.



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby(9 months of in-network pre-natal care and a hospital delivery)The plan's overall deductible\$600Specialist copayment\$50Hospital (facility) copayment\$250Other copayment/coinsurance\$250/20%	Managing Joe's Type 2 Diabetes(a year of routine in-network care of a well-controlled condition)The plan's overall deductible\$600Specialist copayment\$50Hospital (facility)\$250copayment\$250Other copayment/coinsurance\$250/20%	· _ · _ · · · · · · · · · · · · ·	
This EXAMPLE event includes services like: <u>Specialist</u> office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> ( <i>ultrasounds and blood work</i> ) <u>Specialist</u> visit ( <i>anesthesia</i> )	This EXAMPLE event includes services like:Primary care physicianoffice visits (including diseaseeducation)Diagnostic tests (blood work)Prescription drugsDurable medical equipment (glucose meter)	This EXAMPLE event includes services like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic tests</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)	
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	

Cost Shanny		
Deductibles	\$600	
<u>Copayments</u>	\$500	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$1,160	

Cost Sharing		
Deductibles	\$200	
Copayments	\$600	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$40	
The total Joe would pay is	\$840	

Cost Sharing		
Deductibles	\$600	
<u>Copayments</u>	\$400	
Coinsurance	\$200	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,200	

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: <u>AlabamaBlue.com</u> \*Note: This <u>plan</u> has other <u>deductibles</u> for specific services included in this coverage example. See "Are there other <u>deductibles</u> for specific services?" row above.

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

Language Assistance Services, Auxiliary Aids, Services and Notice of Nondiscrimination only apply to administrative services that Blue Cross and Blue Shield of Alabama provides to your employer.

## Discrimination is Against the Law

Language Assistance Services, Auxiliary Aids Services and Notice of Nondiscrimination:

Blue Cross and Blue Shield of Alabama, an independent licensee of the Blue Cross and Blue Shield Association, complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (consistent with the scope of sex discrimination described in 45 CFR § 92.101(a)(2)). We do not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

Blue Cross and Blue Shield of Alabama:

- Provides reasonable modifications and free appropriate auxiliary aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and 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, such as qualified interpreters and information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact our 1557 Compliance Coordinator. If you believe that we have 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 in person or by mail, fax, or email at: Blue Cross and Blue Shield of Alabama, Compliance Office, 450 Riverchase Parkway East, Birmingham, Alabama 35244, Attn: 1557 Compliance Coordinator, 1-855-216-3144, 711 (TTY),1-205-220-2984 (fax), 1557Grievance@bcbsal.org (email). If you need help filing a grievance, our 1557 Compliance Coordinator 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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, 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, 1-800-537-7697 (TDD). Complaint forms are available at <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.

## Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

**English:** 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 1-855-216-3144 (ITY: 711) or call Customer Service.

Arabic: انتباه: إذا كنت تـتحدث الـعربية، تـتوفـر لـك خدمـات الـمساعدة الـلغويـة الـمجانـية. كما تـتوفـر أيضًا الـمساعدات والـخدمـات الإضافـية الـمناسبة لـتوفـير الـمعلومـات بـتنسيقـات يـسهل الـوصول إلـيها مـجانًا. اتصل بـالـرقم 3144–216–255–265. . (الـهاتف الـنصي: 711) أو الاتصال بـخدمـة الـعملاء

**Chinese:** 请注意:如果您说 普通话,我们可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,以易读格式向您提供信息。请拨打 1-855-216-3144(TTY 用户请拨 711)或致电客户服务部。

French: À NOTER : Si vous parlez français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et des services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1 855 216 3144 (ITY : 711) ou contactez le service client.

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzdienste zur Verfügung. Geeignete Hilfsmittel und Dienstleistungen zur Bereitstellung von Informationen in zugänglichen Formaten sind ebenfalls kostenlos erhältlich. Rufen Sie +1 855 216 3144 (Durchwahl: 711) oder den Kundendienst an.

Gujarati: ધ્યાન આપો: જો તમે ગુજરાતી બોલો છો, તો તમારા માટે નિઃશુલ્ક ભાષા સહાય સેવાઓ ઉપલબ્ધ છે. સુલભ ફોર્મેટમાં માહિતી પ્રદાન કરવા માટેની યોગ્ય સહાય અને સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. 1-855-216-3144 (TTY: 711) પર અથવા ગ્રાહક સેવા પર કૉલ કરો.

Hindi: ध्यान दें: अगर आप हिन्दी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएँ उपलब्ध हैं। आसान प्रारूप में सूचना उपलब्ध कराने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 1-855-216-3144 (TTY: 711) पर कॉल करें या ग्राहक सेवा को कॉल करें।

Japanese:ご案内:日本語を話される方には、無料の言語アシスタントサービスをご用意しております。アクセシブルな形式で情報を提供するため、補助器具や支援サービスも無料で提供しております。1-855-216-3144 (TTY: 711) もしくは、カスタマーサービスにお電話でお問合せください。

Korean: 주의: 한국어을(를) 하시면 무료 언어 지원 서비스를 이용하실 수 있습니다. 접근 가능한 형식으로 정보를 제공하기 위한 적절한 보조 도구와 서비스도 무료로 제공됩니다. 1-855-216-3144(TTY: 711)로 전화하거나 고객 서비스에 문의하세요.

Lao: ເອົາໃຈໃສ່: ຖ້າເຈົ້າເວົ້າ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາຟຣີແມ່ນມີໃຫ້ທ່ານ. ການຊ່ວຍເຫຼືອ ແລະ ການບໍລິການທີ່ເໝາະສົມໃນການສະໜອງຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້ແມ່ນຍັງສາມາດໃຊ້ໄດ້ໂດຍບໍ່ເສຍຄ່າ. ໂທ 1-855-216-3144 (TTY: 711) ຫຼື ໂທຫາຝ່າຍບໍລິການລູກຄ້າ.

**Portuguese:** ATENÇÃO: Se você falar português, serviços gratuitos de assistência linguística estão disponíveis para você. Também estão disponíveis gratuitamente ajudas e serviços auxiliares adequados para fornecer informações em formatos acessíveis. Ligue para 1-855-216-3144 (TTY: 711) ou ligue para o Atendimento ao Cliente.

**Russian:** ВНИМАНИЕ. Если ваш язык русский язык, к вашим услугам бесплатная языковая помощь. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-855-216-3144 (TTY: 711) или обратитесь в службу поддержки клиентов.

**Spanish:** ATENCIÓN: Si usted habla español, hay disponibles servicios gratuitos de asistencia lingüística. También hay disponibles, de forma gratuita, ayudas y servicios auxiliares adecuados para dar información en formatos accesibles. Llame al 1-855-216-3144 (TTY: 711) o llame a Servicio al cliente.

**Tagalog:** ATTENTION: Kung nagsasalita ka ng Tagalog, available sa iyo ang mga libreng serbisyo sa tulong sa wika. Available rin ang naaangkop na mga pantulong na tulong at serbisyo nang walang bayad para magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-855-216-3144 (TTY: 711) o tumawag sa Serbisyo sa Customer.

Turkish: DİKKAT Konuşmanız durumunda Türkçe, ücretsiz dil yardımı hizmetlerinden yararlanabilirsiniz. Erişilebilir formatlarda bilgi sağlamak için uygun yardımcı araçlar ve hizmetler de ücretsiz olarak sunulmaktadır. 1-855-216-3144 (TTY: 711) nolu telefonu veya Müşteri Hizmetlerini arayın.

Vietnamese: CHÚ Ý: Nếu quý vị nói tiếng việt thì dịch vụ hỗ trợ ngôn ngữ miễn phí có sẵn cho quý vị. Chúng tôi cũng có các hỗ trợ và dịch vụ phụ trợ miễn phí phù hợp để cung cấp thông tin ở định dạng dễ tiếp cận. Vui lòng gọi số 1-855-216-3144 (TTY: 711) hoặc gọi Dịch Vụ Khách Hàng.