BlueCross BlueShield of Illinois
A Distribute Care Service Corporation, a Mutual Legal Reserve Company

Illinois Service Corporation, a Mutual Legal Reserve Company

Coverage for: Individual + Family | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.bcbsil.com/member/policyforms/2024 or by calling 1-800-541-2768. 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 <a href="https://www.healthcare.gov/sbc-glossary/">www.healthcare.gov/sbc-glossary/</a> or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Individual: Blue Choice \$1,500 PPO \$3,500 Out-of-Network \$7,000 Family: Blue Choice \$4,500 PPO \$10,200 Out-of-Network \$21,000	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 deductible?	Yes. Certain <u>preventive care</u> services and services with a <u>copayment</u> and <u>prescription</u> <u>drugs</u> are covered before you meet your deductible.	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 preventive services at <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	There are no other specific <u>deductibles</u> .	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-pocket</u> <u>limit</u> for this <u>plan</u> ?	Individual: Blue Choice \$3,000 PPO \$5,500 Out-of-Network \$16,500 Family: Blue Choice \$9,000 PPO \$10,200 Out-of-Network \$30,600	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 out-of-pocket limit?	Premiums, balance billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
	Yes. See <u>www.bcbsil.com</u> or call 1-800-541-2768 for a list of Participating <u>Providers</u> .	You pay the least if you use a <u>provider</u> in Blue Choice <u>Network</u> . You pay more if you use a <u>provider</u> in PPO <u>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> .

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All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical		What You Will Pay			Limitations, Exceptions, &
Event	Services You May Need	Blue Choice Provider (You will pay the least)	Participating Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Other Important Information
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$30/visit; deductible does not apply	\$50/visit; deductible does not apply	50% coinsurance	Virtual Visits: \$30/visit; deductible does not apply. See your benefit booklet* for more details.
	Specialist visit	\$50/visit; deductible does not apply	\$100/visit; <u>deductible</u> does not apply	50% coinsurance	None
	Preventive care/screening/immunization	No Charge; deductible does not apply	No Charge; deductible does not apply	50% coinsurance	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	<u>Diagnostic test</u> (x-ray, blood work)	Primary Care: \$30/visit Specialist: \$50/visit; deductible does not apply	Primary Care: \$50/visit Specialist: \$100/visit; deductible does not apply	50% coinsurance	Preauthorization may be required; see your benefit booklet* for details.
	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	30% coinsurance	50% <u>coinsurance</u>	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available	Generic drugs (Preferred)	Retail: Preferred - No Charge Non-Preferred - \$10/prescription Mail: No Charge; deductible does not apply	Retail: Preferred - No Charge Non-Preferred - \$10/prescription Mail: No Charge; deductible does not apply	Retail: \$10/prescription; deductible does not apply	Limited to a 30-day supply at retail (or a 90-day supply at a network of select retail pharmacies). Up to a 90-day supply at mail order. Specialty drugs are limited to a 30-day supply except for certain FDA-
at www.bcbsil.com/rx- drugs/drug- lists/drug-lists	Generic drugs (Non- Preferred)	Retail: Preferred - \$10/prescription Non-Preferred - \$20/prescription Mail: \$30/prescription; deductible does not apply	Retail: Preferred - \$10/prescription Non-Preferred - \$20/prescription Mail: \$30/prescription; deductible does not apply	Retail: \$20/prescription; deductible does not apply	designated dosing regimens. Payment of the difference between the cost of a brand name drug and a generic may also be required if a generic drug is available. All Out-of-Network prescriptions are subject to a

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<sup>\*</sup>For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.bcbsil.com/member/policy-forms/2024</u>

Common Medical			What You Will Pay		Limitationa Evacutiona 9
Event	Services You May Need	Blue Choice Provider (You will pay the least)	Participating Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Brand drugs (Preferred)	Retail: Preferred - \$35/prescription Non-Preferred - \$55/prescription Mail: \$105/prescription; deductible does not apply	Retail: Preferred - \$35/prescription Non-Preferred - \$55/prescription Mail: \$105/prescription; deductible does not apply	Retail: \$55/prescription; deductible does not apply	50% additional charge after the applicable copayment/coinsurance. Additional charge will not apply to any deductible or out-of-pocket amounts. You may be eligible to synchronize your prescription refills, please see your benefit booklet* for details. The amount you may pay per 30-day supply of a covered insulin drug, regardless of quantity or type, shall not exceed \$100, when obtained from a Preferred
	Brand drugs (Non- Preferred)	Retail: Preferred - \$75/prescription Non-Preferred - \$95/prescription Mail: \$225/prescription; deductible does not apply	Retail: Preferred - \$75/prescription Non-Preferred - \$95/prescription Mail: \$225/prescription; deductible does not apply	Retail: \$95/prescription; deductible does not apply	
	Specialty drugs (Preferred)	\$150/prescription; deductible does not apply	\$150/prescription; deductible does not apply	\$150/prescription; deductible does not apply	Participating or Participating Pharmacy.
	Specialty drugs (Non- Preferred)	\$250/prescription; deductible does not apply	\$250/prescription; deductible does not apply	\$250/prescription; deductible does not apply	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$200/visit plus 10% coinsurance	\$400/visit plus 30% coinsurance	\$500/visit plus 50% coinsurance	Preauthorization may be required. For Outpatient Infusion Therapy, see your benefit
	Physician/surgeon fees	10% <u>coinsurance</u>	30% coinsurance	50% coinsurance	booklet* for details.
If you need immediate medical	Emergency room care	\$400/visit plus 10% coinsurance	\$400/visit plus 10% coinsurance	\$400/visit plus 10% coinsurance	Per occurrence <u>deductible</u> waived if admitted.
attention	Emergency medical transportation	10% <u>coinsurance</u>	10% coinsurance	10% coinsurance	Preauthorization may be required for non-emergency transportation; see your benefit booklet* for details.
	<u>Urgent Care</u>	\$75/visit; deductible does not apply	\$75/visit; deductible does not apply	\$75/visit; deductible does not apply	None

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Common Medical		What You Will Pay			Limitations Franctions 0
Event	Services You May Need	Blue Choice Provider (You will pay the least)	Participating Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have a hospital stay	Facility fee (e.g., hospital room)	\$250/visit plus 10% coinsurance	\$500/visit plus 30% coinsurance	\$600/visit plus 50% coinsurance	Preauthorization required. Preauthorization penalty: \$1,000 or 50% of the eligible charge. See your benefit booklet* for details.
	Physician/surgeon fees	10% <u>coinsurance</u>	30% coinsurance	50% coinsurance	Preauthorization required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$30/office visit; deductible does not apply 10% coinsurance for other outpatient services	\$50/office visit; deductible does not apply 30% coinsurance for other outpatient services	50% coinsurance	<u>Preauthorization</u> may be required; see your benefit booklet* for details.
	Inpatient services	\$250/visit plus 10% coinsurance	\$500/visit plus 30% coinsurance	\$600/visit plus 50% coinsurance	Preauthorization required.
If you are pregnant	Office visits	Primary Care: \$30/initial visit Specialist: \$50/initial visit; deductible does not apply	Primary Care: \$50/initial visit Specialist: \$100/initial visit; deductible does not apply	50% coinsurance	Copayment applies to first prenatal visit (per pregnancy). Cost sharing does not apply for preventive services. Depending on the type of services, a copayment, coinsurance, or
	Childbirth/delivery professional services	10% coinsurance	30% coinsurance	50% coinsurance	deductible may apply.  Maternity care may include tests
	Childbirth/delivery facility services	\$250/visit plus 10% coinsurance	\$500/visit plus 30% coinsurance	\$600/visit plus 50% coinsurance	and services described elsewhere in the SBC (i.e., ultrasound).
If you need help recovering or have	Home health care	10% <u>coinsurance</u>	30% coinsurance	50% <u>coinsurance</u>	Preauthorization may be required.
other special health needs	Rehabilitation services	10% <u>coinsurance</u>	30% coinsurance	50% coinsurance	Preauthorization may be required.
	Habilitation services	10% <u>coinsurance</u>	30% coinsurance	50% coinsurance	Preauthorization may be required.
	Skilled nursing care	\$250/visit plus 10% coinsurance	\$500/visit plus 30% coinsurance	\$600/visit plus 50% coinsurance	Preauthorization may be required.

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Common Medical		What You Will Pay			Limitations, Exceptions, &
Event	Services You May Need	Blue Choice Provider (You will pay the least)	Participating Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Other Important Information
	Durable medical equipment	10% coinsurance	30% coinsurance	50% coinsurance	Benefits are limited to items used to serve a medical purpose.  Durable Medical Equipment benefits are provided for both purchase and rental equipment (up to the purchase price).
	Hospice services	10% coinsurance	30% coinsurance	50% coinsurance	Preauthorization may be required.
If your child needs	Children's eye exam	Not Covered	Not Covered	Not Covered	
dental or eye care	Children's glasses	Not Covered	Not Covered	Not Covered	None
	Children's dental check- up	Not Covered	Not Covered	Not Covered	INOTIC

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### **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

Long-term care

Weight loss programs

Dental care (Adult)

Routine eye care (Adult)

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

- Bariatric surgery
- Chiropractic care (Chiropractic and Osteopathic manipulation limited to 30 visits per calendar year)
- Cosmetic surgery (only for correcting congenital deformities or conditions resulting from accidental injuries, scars, tumors, or diseases)
- Hearing aids (for children 1 per ear every 24 months, for adults up to \$2,500 per ear every 24 months)
- Infertility treatment (4 completed oocyte retrieval maximum, with special approval up to 6 per benefit period.)
- Non-emergency care when traveling outside the U.S.

- Private-duty nursing
- Routine foot care (only in connection with diabetes)

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 plan at 1-800-541-2768 or <a href="www.bcbsil.com">www.bcbsil.com</a>, U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>, or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <a href="www.cciio.cms.gov">www.cciio.cms.gov</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="Health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the Marketplace, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a> 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 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: Blue Cross and Blue Shield of Illinois at 1-800-541-2768 or visit <u>www.bcbsil.com</u>, or contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit <u>www.dol.gov/ebsa/healthreform</u>. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact the Illinois Department of Insurance at 1-877-527-9431 or visit <u>http://insurance.illinois.gov</u>.

### 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.

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## **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-541-2768.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-541-2768.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-800-541-2768.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-541-2768.

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

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## **About these Coverage Examples:**



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 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>	\$1,500
Specialist copayment	\$50
Hospital (facility) copay/coins	\$250+10%
Other coinsurance	10%

### 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	
<u>Deductibles</u>	\$1,500
Copayments	\$700
Coinsurance	\$800
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$3,060

# **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>	\$1,50
Specialist copayment	\$5
■ Hospital (facility) copay/coins	\$250+10%
Other coinsurance	10%

### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)
Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would pay:	
Cost Sharing	
<u>Deductibles</u>	\$800
Copayments	\$900
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$1,720

# **Mia's Simple Fracture**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,500
Specialist copayment	\$50
■ Hospital (facility) copay/coins	\$250+10%
Other coinsurance	10%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$1,500
Copayments	\$500
Coinsurance	\$60
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,060

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



# Health care coverage is important for everyone.

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator

300 E. Randolph St.

35th Floor

Chicago, Illinois 60601

Phone:

855-664-7270 (voicemail)

TTY/TDD:

855-661-6965 855-661-6960

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services

200 Independence Avenue SW

Room 509F, HHH Building 1019

Washington, DC 20201

Phone:

800-368-1019

TTY/TDD: 800-537-7697

Complaint Portal: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf Complaint Forms: http://www.hhs.gov/ocr/office/file/index.html If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
إن كان لديك أو لدى شخص تساعده أسئلة، فلديك الحق في الحصول بلع المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة المتحدث مع مترجم فوري، اتصل بلع الرم 6984-710-855.
如果您,或您正在協助的對象,對此有疑問,您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員,請撥電話 號碼 855-710-6984。
Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
જો તમને અથવા તમે મદદ કરી રહ્યા હ્રેય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયક્રેમ બાબતે પૃશ્નો હ્રોય, તો તમને વિના ખયેર્, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હ્રક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
यिद आपके, या आप जिसकी सहायता कर रहे हैं उैसके, प्रश्न हैं, तो आपके अपनी भाषा म निःशुल्क सहायता और जानकारी प्राप्त करन का अधिकार है। किसी अनवादक स बात करन क लिए 855-710-6984 पर कॉल करें।.
Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
T'áá ni, éí doodago ła'da bíká anánílwo'ígií, na'ídíłkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e níká a'doolwoł dóó bína'ídíłkidígií bee nił h odoonih. Ata'dahalne'ígií bich'į' hodíílnih kwe'é 855-710-6984.
اگر شما، یا کسی که شما به او کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید جهت گفتگو با یک مترجم شهافی، با شماره تِمسا حاصل نمایید 898-710-855
Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezplatnej informacji i pomocy we własnym języku. Aby porozmawiać z tlumaczem, zadzwoń pod numer 855-710-6984.
Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
اگر آپ کو، یا کسی ایسے فرد کو جس کئی آپ مدد کررہے ہیں، کوئی سروال درہش ہے تو، آپ کو اپنی زبان میں مفتصدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 6984-710-855 پر کال کریں۔
Nếu quý vị, hoặc người mà quý vị giúp đỡ, có cấu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.