Coverage Period: 07/01/2022 - 06/30/2023 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 1-855-322-4953 or visit <a href="https://www.MUSTbenefits.org">www.MUSTbenefits.org</a>. 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 <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?	\$2,500 Individual / \$5,000 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Prescription drugs</u> , services that charge a <u>copayment</u> , initial accident care, chiropractic care, diabetic education, acupuncture, travel benefit, breast pumps, mammograms, and <u>preventive</u> health and well-child 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 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>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	\$4,950 Individual / \$9,900 Family Prescription drug limit: \$1,650 Individual / \$3,300 Family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit?</u>	Premiums, balance-billing charges, and 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 <u>network provider</u> ?	Yes. See <a href="https://www.bcbsmt.com">www.bcbsmt.com</a> or call 1-855-322-4953 for a list of participating <a href="providers">providers</a> .	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 specialist you choose without a referral.



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

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Primary care visit to treat an injury or illness	\$25 <u>copayment</u> /visit; <u>deductible</u> does not apply	20% coinsurance	Virtual visits available through MDLIVE: \$25 copayment; deductible does not apply.
	Specialist visit	\$25 <u>copayment</u> /visit; <u>deductible</u> does not apply	20% coinsurance	None
If you visit a health care <u>provider's</u> office or clinic	Preventive care/screening/immunization	No Charge; deductible does not apply	20% 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.  Coverage for a pap test limited to 1 per plan year. Coverage for colonoscopy limited to 1 every 10 years beginning at age 50.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	20% coinsurance	None
If you have a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	20% coinsurance	None
	Preferred generic drugs	Retail: \$10 <u>copayment</u> Mail: \$20 <u>copayment</u> ; <u>deductible</u> does not apply	Retail: \$10 <u>copayment;</u> <u>deductible</u> does not apply	
If you need drugs to	Non-preferred generic drugs	Retail: \$30 <u>copayment</u> Mail: \$60 <u>copayment</u> ; <u>deductible</u> does not apply	Retail: \$30 <u>copayment;</u> <u>deductible</u> does not apply	Prescription drug out-of-pocket limit: \$1,650 Individual / \$3,300 Family Covers up to a 30-day supply (retail
treat your illness or condition  More information about	Preferred brand drugs	Retail: \$50 <u>copayment</u> Mail: \$100 <u>copayment</u> ; <u>deductible</u> does not apply	Retail: \$50 <u>copayment;</u> <u>deductible</u> does not apply	prescription); 90-day supply (mail order prescription at a <u>plan</u> approved mail order pharmacy); 90-day supply (retail extended
<u>coverage</u> is available at <u>www.MUSTbenefits.org</u>	Non-preferred brand drugs	Retail: \$150 <u>copayment</u> Mail: \$300 <u>copayment;</u> <u>deductible</u> does not apply	Retail: \$150 <u>copayment;</u> <u>deductible</u> does not apply	supply <u>network</u> pharmacy). <u>Specialty drugs</u> covered up to a 30-day supply.  Extended Supply <u>Network copayments</u> are
	Preferred specialty drugs	Retail: \$150 <u>copayment;</u> <u>deductible</u> does not apply	Retail: \$150 <u>copayment;</u> <u>deductible</u> does not apply	two times retail <u>copayments</u> .
	Non-preferred specialty drugs	Retail: \$300 <u>copayment;</u> <u>deductible</u> does not apply	Retail: \$300 <u>copayment;</u> <u>deductible</u> does not apply	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.MUSTbenefits.org</u>.

	What You Will Pay			
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	20% coinsurance	Preauthorization required.
surgery	Physician/surgeon fees	20% coinsurance	20% coinsurance	None
If you need immediate	Emergency room care	20% coinsurance	20% coinsurance	The <u>plan</u> pays the first \$500 of eligible expenses for accident injuries; <u>deductible</u> and <u>coinsurance</u> waived.
If you need immediate medical attention	Emergency medical transportation	20% coinsurance	20% coinsurance	None
	Urgent care	\$25 <u>copayment</u> /visit; <u>deductible</u> does not apply	20% coinsurance	None
If you have a hospital	Facility fee (e.g., hospital room)	20% coinsurance	20% coinsurance	Preauthorization required.
stay	Physician/surgeon fees	20% coinsurance	20% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 <u>copayment</u> /visit; <u>deductible</u> does not apply	20% coinsurance	First 3 visits per <u>plan</u> year not subject to <u>deductible</u> and <u>coinsurance</u> . Subsequent visits \$25 <u>copayment</u> per visit. Virtual visits are available through MDLIVE and process the same.
	Inpatient services	20% coinsurance	20% coinsurance	Preauthorization required.
If you are pregnant	Office visits	\$25 <u>copayment</u> /visit; <u>deductible</u> does not apply	20% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of services, a copayment, coinsurance, or deductible may apply. Maternity care may include tests
n you are pregnant	Childbirth/delivery professional services	20% coinsurance	20% coinsurance	and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	20% coinsurance	20% coinsurance	Preauthorization required.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.MUSTbenefits.org</u>.

Common		What You Will Pay		Limitations Eventions 9 Other	
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	20% coinsurance	180-day combined maximum for <a home.ncbi.nlm.nlm.nlm.nlm.nlm.nlm.nlm.nlm.nlm.nlm<="" href="https://www.nee.new.nee.nee.nee.nee.nee.nee.nee.&lt;/th&gt;&lt;/tr&gt;&lt;tr&gt;&lt;th&gt;Rehabilitation services&lt;/th&gt;&lt;th&gt;20% coinsurance&lt;/th&gt;&lt;th&gt;20% coinsurance&lt;/th&gt;&lt;th&gt;Outpatient physical, occupational, speech, and cardiac therapies have a combined 50-visit maximum per benefit period. Inpatient physical, occupational, speech, and cardiac therapies have a combined 60-day maximum per benefit period. Preauthorization required for inpatient therapies.&lt;/th&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td&gt;Habilitation services&lt;/td&gt;&lt;td&gt;20% coinsurance&lt;/td&gt;&lt;td&gt;20% coinsurance&lt;/td&gt;&lt;td&gt;None&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;th&gt;&lt;/th&gt;&lt;td&gt;Skilled nursing care&lt;/td&gt;&lt;td&gt;20% coinsurance&lt;/td&gt;&lt;td&gt;20% coinsurance&lt;/td&gt;&lt;td&gt;60-days maximum per benefit period.  &lt;u&gt;Preauthorization&lt;/u&gt; required.&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;th&gt;&lt;/th&gt;&lt;td&gt;&lt;u&gt;Durable medical equipment&lt;/u&gt;&lt;/td&gt;&lt;td&gt;20% coinsurance&lt;/td&gt;&lt;td&gt;20% coinsurance&lt;/td&gt;&lt;td&gt;None&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;th&gt;&lt;/th&gt;&lt;td&gt;Hospice services&lt;/td&gt;&lt;td&gt;20% coinsurance&lt;/td&gt;&lt;td&gt;20% coinsurance&lt;/td&gt;&lt;td&gt;180-day combined maximum for &lt;a href=" https:="" td=""></a>	
	If your child needs	Children's eye exam	No Charge; deductible does not apply	No Charge; deductible does not apply	Limited to 1 exam per rolling 12-month period.
	dental or eye care	Children's glasses	Not Covered	Not Covered	None
	Children's dental check-up	Not Covered	Not Covered	None	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.MUSTbenefits.org</u>.

### **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.)

Bariatric surgery

Infertility treatment

Private-duty nursing

Cosmetic surgery

Long term care

Routine foot care

Dental care (Adult)

Non-emergency care when traveling outside the U.S.

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

- Acupuncture (10 visits combined with Chiropractic care)
- Chiropractic care (10 visits

combined with Acupuncture)

- Hearing aids (for dependent children under age 19, and medically necessary cochlear implants, per medical policy)
- Routine eve care (Adult) Weight loss programs
- Most coverage provided outside the United States. See www.bcbsmt.com.

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 1-855-322-4953, U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or 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 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: Blue Cross and Blue Shield of Montana at 1-855-322-4953 or visit www.bcbsmt.com, or contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact the Montana Consumer Assistance Program at 1-800-332-6148 or www.csi.mt.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:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-322-4953.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-322-4953.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-855-322-4953.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-322-4953.

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 <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 excluded services 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 <u>in-network</u> pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$2,500
■ Specialist copayment	\$25
■ Hospital (facility) coinsurance	20%
■ Other <u>coinsurance</u>	20%

#### 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>Cost Sharing</u>		
<u>Deductibles</u>	\$2,500	
Copayments	\$40	
Coinsurance	\$2,000	
What isn't covered		
Limits or exclusions \$60		
The total Peg would pay is \$4,60		

# **Managing Joe's type 2 Diabetes**

(a year of routine <u>in-network</u> care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$2,500
Specialist copayment	\$25
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

#### 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:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$900
Copayments	\$1,000
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$1,920

# Mia's Simple Fracture

(<u>in-network</u> emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$2,500
■ Specialist copayment	\$25
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

#### This EXAMPLE event includes services like:

<u>Emergency room care</u> (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:

m une example, ma treata pay.	
Cost Sharing	
<u>Deductibles</u>	\$2,500
<u>Copayments</u>	\$80
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,580



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 speak to an interpreter, call the customer service number on the back of your member card. If you are not a member, or don't have a card, call 855-710-6984.

العربية	إن كان لديله أو لدى شخص تساعده أسللة، فلديك الحق في الحصول على المساعدة والمعلومات المسرورية بلغتك من دون اية تكلفة للتحدث إلى مترجم فورى، المسل على رقم خدمة العماد، المذكور على ظهر بطاقة عصويتك. فإن لم تكن عصواً، أو	
Arabic	كنت لا تَملك بطاقة، فاتصل على 6984-710-855.	
ତ୍ୱଣ୍ଲାଦୀ Burmese	သင် သို့မဟုတ် သင်ကူညီပေးနေသူတဦးမှ မေးမြန်းလိုသည့် မေးရွန်းများရှိပါက သင့် ဘာသာစကားဖြင့် အကူအညီနှင့် အချက်အလက်များကို အခမဲ့ဖြင့်ရယူနိုင်သည့်အစင့်အရေးရှိပါသ ည်။ ဘွာသာစကား ပြန်ထိုသူနှင့် စကားပြောရန် သင့် အဖွဲ့ ဂင်ကဒ်၏ နောက်ကျောဇက်ပေါ် ရှိ သုံးစွဲသူ ဂန်ဆောင်မှု ဇုန်းနပါတ်သို့ ခေါ်ဆိုပါ။ အကယ်၍ သင်သည် အဖွဲ့ ဂင်တစ်ဦး မဟုတ်ခဲ့ပါက သို့မဟုတ် ကဒ် မရှပါက 855- 710-6984 သို့ ခေါ်ဆိုပါ။	
GW3/ Cherokee	LICAN DE VOT O JOSPONEY, COCOLOGO, LICAN CAP ONLY ROPOSSIA DE ROZAJ CH OCILION DAVINO. DAVINO. DAVINO COLEZPAT, OLIGINO	
繁體中文 Chinese	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, 請致電印在您的會員卡背面的客戶服務電話號碼。如果您不是會員, 或沒有 會員卡, 請致電 855-710-6984。	
Français French	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 interprête, composez le numéro du service client indiqué au verso de votre carte de membre. Si vous n'êtes pas membre ou si vous n'avez pas de carte, veuillez composer le 855-710-6984.	
Deutsch German	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 Kundenservicenummer auf der Rückseite Ihrer Mitgliedskarte an. Falls Sie kein Mitglied sind oder keine Mitgliedskarte besitzen, rufen Sie bitte 855-710-6984 an.	
Hmoob Hmong	Yog koj, los yog tej tus neeg uas koj pab ntawd muaj lus nug txog, koj muaj cai hais kom lawv pab muab cov ntaub ntawv sau ua koj hom lus pub dawb rau koj. Xav tham nrog ib tug kws txhais lus, hu rau tus nab npawb xovtooj pab cuam neeg qhua uas nyob sab tom qab ntawm koj daim npav tswv cuab. Yog koj tsis yog ib tug neeg tswv cuab, los yog koj tsis muaj npav, hu rau 855-710-6984.	
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 회원 카드 뒷면에 있는고객 서비스 번호로 전화하십시오. 회원이 아니시거나 카드가 없으시면 855-710-6984 으로 전화주십시오.	
ພາສາລາວ Laotian	ຖ້າທ່ານ ຫຼື ຄົນທີທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອມີຄຳຖາມ. ທ່ານມີສິດຂໍເອົາການຊ່ວຍເຫຼືອ ແລະ ຂໍມູນເປັນນພາສາຂອງທ່ານໄດ້ໂດຍບໍ່ມີຄຳ ໃຊ້ຈ່າຍ. ເພື່ອລົມກັບນາຍແປພາສາ, ໃຫ້ໂທຫາເປີຜ່າຍບໍລິການລູກຄ້າທີ່ມີຢູ່ດ້ານຫຼັງບັດສະມາຊິກຂອງທ່ານ. ຖ້າທ່ານບໍ່ແມ່ນສະມາຊິກ, ຫຼື ບໍ່ມີບັດ, ໃຫ້ໂທຫາເປີ 855-710-6984.	
Diné Navajo	T'áá ni, čí doodago la'da biká anánílwo'ígií, na'ídílkidgo, ts'ídá bee ná ahóóti'í t'áá níik'e níká a'doolwol. Ata' halne'í bich'í hadeesdzih nínízingo čí kwe'č da'íníishgi áká anídaalwo'ígií bich'í hodíilnih, bee něčhôzinii bine'děč bikáá'. Kojí atah naaltsoos ná hadít'čěgóó čí doodago bee něčhôzinígií ádingo kojí hodíilnih 855-710-6984.	
فارسی Persian	ار شما، یا کسی که شما به او کسک می کلید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کسک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با خدمات مشتری به شماره ای که در پشت کارت عضویت ندارید، یا شماره 855-710-858 تماس حاصل نمایید.	
Español Spanish	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 comuniquese con el número del Servicio al Cliente que figura en el reverso de su tarjeta de miembro. Si usted no es miembro o no posee una tarjeta, llame al 855-710-6984.	
Tagalog Tagalog	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, turnawag sa numero ng serbisyo para sa kustomer sa likod ng iyong kard ng miyembro. Kung ikaw ay hindi isang miyembro, o kaya ay walang kard, turnawag sa 855-710-6984.	
ใทย Thai	หากคุณ หรือคนที่คุณกำลังช่วยเหลือมีข้อสงสัยใด ๆ คุณมีสิทธิที่จะใด้รับความช่วยเหลือ และข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย พูดคุยกับล่ามโดยติดต่อฝ่ายบริการลูกค้าที่หมายเลขตามที่ระบุด้านหลังบัตรสมาชิก หากไม่ใช่สมาชิกหรือไม่มีบัตร กรุณาติดต่อที่หมายเลข 855-710-6984	
اردو Urdu	گر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کر رہے ہیں، کوئی سوال درییش ہے تو، آپ کو اپنی زبان میں معت مدد اور مطومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، کسٹمر سروس لعبر پر کال کریں جو آپ کے کارڈ کی پشت پر درج ہے۔ اگر آپ معبر نہیں ہیں، یا آپ کے یاس کارڈ نہیں ہے تو، 855-710-855 پر کال کریں۔	
Tiếng Việt Vietnamese	Nếu quý vị hoặc người mà quý vị giúp đỡ có bắt kỳ câu hỏi nào, quý vị có quyền được hỗ trợ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nôi chuyện với thông dịch viên, gọi số dịch vụ khách hàng nằm ở phía sau thẻ hội viên của quý vị. Nếu quý vị không phải là hội viên hoặc không có thẻ, gọi số 855-710-6984.	

## 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 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 Phone: 855-664-7270 (voicemail)

300 E. Randolph St. TTY/TDD: 855-661-6965 35th Floor Fax: 855-661-6960

Chicago, Illinois 60601 Email: CivilRightsCoordinator@hcsc.net

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 Phone: 800-368-1019 200 Independence Avenue SW TTY/TDD: 800-537-7697

Room 509F, HHH Building 1019

Complaint Portal: <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>
Washington, DC 20201

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Complaint Forms: <a href="https://www.hhs.gov/ocr/office/file/index.html">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>