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, visit www.uhc.com/calpers or by calling 1-877-359-3714. 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>www.healthcare.gov/sbc-glossary/</u> or call 1-877-359-3714 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</u> and primary care services 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
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> ?	For <u>participating providers</u> \$1,500 individual / \$3,000 family. \$6,400 individual / \$12,800 family ( <u>Prescription Drugs</u> )	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</u> <u>limit?</u>	<u>Copayments</u> for certain services, <u>premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	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</u> <u>provider</u> ?	Yes. See <a href="www.uhc.com/calpers">www.uhc.com/calpers</a> or call 1-877-359-3714 for a list of <a href="participating providers">participating 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 a <u>non-participating 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>participating provider might use a <u>non-participating provider</u> for some services (such as lab work). Check with your <u>provider before</u> you get services.</u>
Do you need a referral to see a specialist?	Yes. There may be some <u>providers</u> or services for which <u>referrals</u> are not required.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

Common	Services You May Need	What You	ı Will Pay	Limitations, Exceptions, & Other
Medical Event		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information
	Primary care visit to treat an injury or illness	\$15 <u>copay</u> / office visit and \$15 <u>copay</u> / Virtual visits by a designated virtual <u>participating provider</u>	Not covered	If you receive services in addition to office visit, additional copayments or coinsurance may apply.
If you visit a health care provider's office or clinic	Specialist visit	\$15 <u>copay</u> / visit	Not covered	Member is required to obtain a referral to specialist or other licensed health care practitioner, except for OB/GYN Physician services, reproductive health care services within the Participating Medical Group and Emergency / Urgently needed services. If you receive services in addition to office visit, additional copayments or coinsurance may apply.
	Preventive care/screening/ immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services you need 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	Not covered	None
	Imaging (CT/PET scans, MRIs)	No charge	Not covered	

Common Medical Event	Services You May Need	Participating Provider	u Will Pay  Non-Participating Provider	Limitations, Exceptions, & Other Important Information	
	Generic – Your Lowest Cost Option	(You will pay the least)  \$5 copay / prescription retail \$10 copay / prescription mail order	(You will pay the most)  Not covered	Participating Provider means pharmacy for purposes of this section. Retail: Up to a 30 day supply.  Mail-Order: Up to a 90 day supply. You may need to obtain certain drugs, including certain specialty drugs, from a pharmacy designated by OptumRx. Certain	
If you need drugs to treat your illness or condition  More information about prescription drug coverage is available at www.optumrx.com/calpers or 1-855-505-8110.	Brand – Your Midrange Cost Option	\$20 <u>copay</u> / prescription retail \$40 <u>copay</u> / prescription mail order	Not covered		
	Non-Formulary – Your Highest-Cost Option	\$50 <u>copay</u> / prescription retail \$100 <u>copay</u> / prescription mail order	Not covered	preventive medications (including certain contraceptives) are covered at No charge. You may be required to use a lower-cost drug(s) prior to benefits under your policy being available for certain prescribed drugs. See the website listed for information on drugs covered by your plan.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	None	
surgery	Physician/surgeon fees	No charge	Not covered		
	Emergency room care	\$50 <u>copay</u> / visit	\$50 copay / visit	Copayment waived if admitted.	
If you need immediate medical attention	Emergency medical transportation	No charge	No charge	None	
	<u>Urgent care</u>	\$15 <u>copay</u> / visit	\$15 <u>copay</u> / visit	If you receive services in addition to <u>urgent care</u> , additional <u>copayments</u> or <u>coinsurance</u> may apply.	
If you have a hospital	Facility fee (e.g., hospital room)	No charge	Not covered	None	
stay	Physician/surgeon fees	No charge	Not covered	TVOTIC	

Common		What Yo	u Will Pay	Limitations, Exceptions, & Other	
Medical Event	Modical Event Services You May Need Participating Provider Non-Participating Provi		Non-Participating Provider (You will pay the most)	Important Information	
If you need mental health, behavioral health, or substance	Outpatient services	\$15 <u>copay</u> / office visit and No charge for all other outpatient services	Not covered	None	
abuse services	Inpatient services	No charge	Not covered		
	Office visits	No charge	Not covered	<u>Cost sharing</u> does not apply to certain <u>preventive services</u> . Routine pre-natal care and first postnatal visit is covered at	
If you are pregnant  If you need help	Childbirth/delivery professional services	No charge	Not covered	No charge. Depending on the type of services, additional <u>copayments</u> or	
	Childbirth/delivery facility services	No charge	Not covered	coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Home health care	No charge	Not covered	None	
	Rehabilitation services	\$15 <u>copay</u> / visit	Not covered	Coverage is limited to physical, occupational, and speech therapy.	
recovering or have other	Habilitative services	Not covered	Not covered	No coverage for <u>Habilitative services</u> .	
special health needs	Skilled nursing care	No charge	Not covered	Up to 100 days per benefit period.	
	Durable medical equipment	No charge	Not covered	None	
	Hospice services	No charge	Not covered	None	
16	Children's eye exam	No charge	Not covered	1 exam per year.	
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	None	
uental of eye care	Children's dental check-up	Not covered	Not covered	No coverage for Dental check-ups.	

## **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.)

- Cosmetic surgery
- Dental care (Adult)
- Dental care (Child)

- Habilitative services
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care

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

- Acupuncture
- Bariatric surgeryChiropractic care

- Hearing aids
- Infertility treatment

- Routine eye care (Adult)
- Weight loss programs

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 are: Department of Managed Health Care California Help Center, 980 9th street Suite #500, Sacramento, CA 95814-4275 at 1-888-466-2219 or <a href="http://www.healthhelp.ca.gov">http://www.healthhelp.ca.gov</a>, or Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="http://www.dol.gov/ebsa/healthreform">http://www.dol.gov/ebsa/healthreform</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="https://www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

Your <u>Grievance</u> and <u>Appeals</u> <u>Rights</u>: 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: your human resource department, and the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="http://www.dol.gov/ebsa/healthreform">http://www.dol.gov/ebsa/healthreform</a>.

Additionally, a consumer assistance program may help you file your <u>appeal</u>. Contact Department of Managed Health Care California Help Center, 980 9<sup>th</sup> street Suite #500, Sacramento, CA 95814-4275 at 1-888-466-2219 or http://www.healthhelp.ca.gov.

## Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

### 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 1-800-624-8822.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-624-8822.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-624-8822.

Navajo (Dine): Dinek'ehqo shika at'ohwol ninisingo, kwiijigo holne' 1-800-624-8822.

-----To see examples of how this <u>plan</u> 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 participating provider pre-natal care and a hospital delivery)

# Managing Joe's type 2 Diabetes (a year of routine participating provider care of

a well-controlled condition)

# Mia's Simple Fracture

(participating provider emergency room visit and follow up care)

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

#### 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** \$7,400

### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

**Total Example Cost** 

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	Ψ12,000		
In this example, Peg would pay:			
Cost Sharing			
Deductibles	\$0		
Copayments	\$20		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$80		

\$12.800

In this example, Joe would pay:			
Cost Sharing			
Deductibles	\$0		
Copayments	\$700		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$30		
The total Joe would pay is	\$730		

In this example, Mia would pay:			
Cost Sharing			
Deductibles	\$0		
Copayments	\$100		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions \$			
The total Mia would pay is			

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-877-359-3714.

\$1,900

## The company does not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.

- o Online: UHC\_Civil\_Rights@uhc.com
- o Mail: Civil Rights Coordinator. UnitedHealthcare Civil Rights Grievance. P.O. Box30608, Salt Lake City, UT 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the member toll-free phone number listed on your ID card.

You can also file a complaint with the U.S. Dept. of Health and Human Services Office of Civil Rights.

o **Online**: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

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

- o **Phone**: Toll-free 1-800-368-1019, 1-800-537-7697 (TDD)
- o Mail: U.S. Dept. of Health and Human Services. 200 Independence Avenue. SW Room 509F, HHH Building, Washington, D.C. 20201

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the member toll-free phone number listed on your ID card.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意:如果您說**中文** (Chinese),我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (Vietnamese), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog (Tagalog), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является **русским (Russian)**. Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

ATANSYON: Si w pale Kreyòl ayisyen (Haitian Creole), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (French), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (Polish), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (Portuguese), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ATTENZIONE: in caso la lingua parlata sia l'italiano (Italian), sono disponibili servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di telefono verde indicato sulla vostra tessera identificativa.

ACHTUNG: Falls Sie Deutsch (German) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

注意事項:日本語 (Japanese) を話される場合、無料の言語支援サービスをご利用いただけます。健康保険証に記載されているフリーダイヤルにお電話ください。

توجه: اگر زبان شما فارسی (Farsi) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید. ध्यान दें: यदि आप हिंदी (Hindi) बोलते है, आपको भाषा सहायता सेबाएं, नि:शुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus Hmoob (Hmong), muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

ចំណាប់អារម្មណ៍ៈ បើសិនអ្នកនិយាយភាសាខ្មែរ (Khmer) សេ្សាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរសព្ទទៅលេខឥតគិតថ្លៃ ដែលមាននៅលើអត្តសញ្ញាណបណ្ណរបស់ អ្នក។

PAKDAAR: Nu saritaem ti Ilocano (Ilocano), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

DÍÍ BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yániłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shǫǫdí ninaaltsoos nitl'izí bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih.

OGOW: Haddii aad ku hadasho Soomaali (Somali), adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka bilaashka ee ku yaalla kaarkaaga aqoonsiga.



## **English**

#### **IMPORTANT LANGUAGE INFORMATION:**

You may be entitled to the rights and services below. These rights apply only under California law. However, these rights do not apply to all California residents. These rights do not apply to all languages.

You can get an interpreter to help you talk with your doctor or health plan. To get help in your language, please call your health plan at:

UnitedHealthcare of California 1-800-624-8822 / TTY: 711

Language services are at no cost to the enrollee. Written information may be available in some languages. If you need more help, call HMO Help Line at 1-888-466-2219.

#### <u>Spanish</u>

#### INFORMACIÓN IMPORTANTE SOBRE EL IDIOMA:

Es posible que tenga derecho a los derechos y servicios que se indican a continuación. Estos derechos se aplican sólo conforme a la ley de California. No obstante, estos derechos no se aplican a todos los residentes de California. Estos derechos no se aplican a todos los idiomas.

Puede obtener la ayuda de un intérprete para hablar con su médico o plan de salud. Para obtener ayuda en su idioma, llame a su plan de salud al:

UnitedHealthcare of California 1-800-730-7270 / TTY: 711

Los servicios en otros idiomas son gratuitos para el afiliado. Es posible que haya información impresa disponible en otros idiomas. Si necesita más ayuda, llame a la Línea de Ayuda de la HMO al 1-888-466-2219.

### **Chinese**

## 重要語言資訊:

您可能有權擁有下列權利並取得下列服務。這些權利僅按 California 法律規定而適用。

然而這些權利並不適用於所有 California 居民。這些權利並不適用於所有語言。

您可以取得口譯員服務,協助您和醫師或健保計畫溝通。如需取得您語言的協助,

請撥打下列電話與您的健保計畫聯絡:

UnitedHealthcare of California 1-800-938-2300 / TTY: 711

計畫參加者不須支付語言服務費用。部分語言備有書面資訊。若您需要更多協助,請撥打 HMO 協助專線 1-888-466-2219。

XIN LƯU Ý: Nếu quý vị nói tiếng **Việt** (**Vietnamese**), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

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تنبيه: إذا كنت تتحدث العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. الرجاء الاتصال على رقم الهاتف المجاني الموجود على معرّف العضوية.

注意事項:日本語(Japanese)を話される場合、無料の言語支援サービスをご利用いただけます。健康保険証に記載されているフリーダイヤルにお電話ください。

توجه: اگر زبان شما فارسی (Farsi) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (Hindi) बोलते है, आपको भाषा सहायता सेबाएं, नि:शुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus **Hmoob** (**Hmong**), muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយ**ភាសាខ្មែរ (Khmer-Cambodian**) សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតគិតថ្លៃ ដែលមាននៅលើអគ្គសញ្ញាណប័ណ្ណរបស់អ្នក។ ՈՒՇԱԴՐՈՒԹՅՈՒՆ՝ Եթե **հայերեն (Armenian)** եք խոսում, անվձար լեզվական օգնության ծառայություններ են հասնում Ձեզ։ Խնդրվում է զանգահարել անվձար հեռախոսահամարով, որը նշվել է Ձեր ձանաչողական քարտի վրա։

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ (Punjabi) ਬੋਲਦੇ ਹੋ, ਤਾਂ ਤੁਹਾਡੇ ਲਈ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਬਿਲਕੁਲ ਮੁਫ਼ਤ ਉਪਲਬਧ ਹਨ। ਕਿਰਪਾ ਕਰਕੇ ਆਪਣੇ ਪਛਾਣ-ਪੱਤਰ 'ਤੇ ਦਿੱਤੇ ਗਏ ਟੋਲ ਫ਼੍ਰੀ ਨੰਬਰ 'ਤੇ ਕਾੱਲ ਕਰੋ।

โปรดทราบ: หากคุณพูด**ภาษาไทย** (Thai) มีบริการความช่วยเหลือด้านภาษาให้แก่คุณโดยที่ คุณไม่ต้องเสียค่าใช้จ่ายแต่อย่างใด โปรดโทรศัพท์ถึงหมายเลขโทรฟรีที่อยู่บนบัตรประจำตัวของคุณ

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**Phone:** Toll-free 1-800-368-1019, 800-537-7697 (TDD)

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200 Independence Avenue, SW Room 509F, HHH Building

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