

Anthem® BlueCross and BlueShield

Your Plan: Anthem Blue Preferred Plus POS HSA (with Copay) Option E2 with Rx Option C3

Your Network: Blue Preferred

This summary of benefits is a brief outline of coverage, designed to help you with the selection process. This summary does not reflect each and every benefit, exclusion and limitation which may apply to the coverage. For more details, important limitations and exclusions, please review the formal Evidence of Coverage (EOC). If there is a difference between this summary and the Certificate of Insurance or Evidence of Coverage (EOC), will prevail.

This summary of benefits has been updated to comply with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this summary of benefits.

| Covered Medical Benefits | Cost if you use an In-Network Provider | Cost if you use a Non-Network Provider |
|---|--|---|
| Overall Deductible See notes section to understand how your deductible works. Your plan may also have a separate Prescription Drug Deductible. See Prescription Drug Coverage section. | \$3,000 person / \$6,000 family | \$6,000 person / \$12,000 family |
| Out-of-Pocket Limit When you meet your out-of-pocket limit, you will no longer have to pay cost- shares during the remainder of your benefit period. See notes section for additional information regarding your out of pocket maximum. | \$4,500 person / \$9,000 family | \$9,000 person / \$18,000 family |
| Preventive care/screening/immunization In-network preventive care is not subject to deductible, if your plan has a deductible. | No charge | 30% coinsurance after deductible is met |
| Doctor Home and Office Services | | |
| Primary Care Visit to treat an injury or illness | \$35 copay per visit after deductible is met | 30% coinsurance after deductible is met |
| Specialist Care Visit | \$70 copay per visit after deductible is met | 30% coinsurance after deductible is met |

| Covered Medical Benefits | Cost if you use an In-Network Provider | Cost if you use a Non-Network Provider |
|--|--|---|
| Prenatal and Post-natal Care In-Network preventive prenatal services are covered at 100%. | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Other Practitioner Visits: | | |
| Retail Health Clinic | \$35 copay per visit after deductible is met | 30% coinsurance after deductible is met |
| On-line Visit Includes Mental/Behavioral Health and Substance Abuse | \$35 copay per visit after deductible is met | 30% coinsurance after deductible is met |
| Manipulation Therapy | \$35 copay per visit after deductible is met | 30% coinsurance after deductible is met |
| Other Services in an Office: | | |
| Allergy Testing | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Chemo/Radiation Therapy Performed by a Primary Care Physician | \$35 copay per visit after deductible is met | 30% coinsurance after deductible is met |
| Chemo/Radiation Therapy Performed by a Specialist | \$70 copay per visit after deductible is met | 30% coinsurance after deductible is met |
| Dialysis/Hemodialysis | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Prescription Drugs For the drugs itself dispensed in the office through infusion/injection. | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |

| Covered Medical Benefits | Cost if you use an In-Network Provider | Cost if you use a Non-Network Provider |
|---|--|---|
| Diagnostic Services | | |
| Lab: | | |
| Office | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Outpatient Hospital | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| X-Ray: | | |
| Office | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Outpatient Hospital | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Advanced Diagnostic Imaging (for example, MRI/PET/CAT scans): | | |
| Office | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Freestanding Radiology Center | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Outpatient Hospital | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Emergency and Urgent Care | | |
| Urgent Care (Office Setting) | \$75 copay per visit after deductible is met | 30% coinsurance after deductible is met |
| Urgent care(Facility Setting) | | |

| Covered Medical Benefits | Cost if you use an In-Network Provider | Cost if you use a Non-Network Provider |
|---|--|---|
| Urgent Care: Facility fees | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Urgent Care: Doctor and other services | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Emergency Room Facility Services Copay waived if admitted. | \$250 copay per visit and 0% coinsurance after deductible is met | Covered as In- Network |
| Emergency Room Doctor and Other Services | 0% coinsurance after deductible is met | Covered as In- Network |
| Ambulance (Air, Ground, and Water) Non-emergency non-network Ambulance Services are limited to \$50,000 per occurrence. | 0% coinsurance after deductible is met | Covered as In- Network |
| Outpatient Mental/Behavioral Health and Substance Abuse | | |
| Doctor Office Visit | \$35 copay per visit after deductible is met | 30% coinsurance after deductible is met |
| Facility visit: | | |
| Facility Fees | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Doctor Services | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |

| Covered Medical Benefits | Cost if you use an In-Network Provider | Cost if you use a Non-Network Provider |
|--|--|---|
| Outpatient Surgery | | |
| Facility Fees: | | |
| Hospital | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Freestanding Surgical Center | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Doctor and Other Services: | | |
| Hospital | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Freestanding Surgical Center | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Hospital Stay (all inpatient stays including Maternity, Mental / Behavioral Health, and Substance Abuse) | | |
| Facility fees (for example, room & board) Coverage for Inpatient physical medicine and rehabilitation including day rehabilitation programs is limited to 60 days combined per benefit period. Limit is combined In-Network and Non-Network. | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Human Organ and Tissue Transplants Acquisition and transplant procedures, collection and storage. Kidney and Cornea are treated the same as any other illness and subject to the medical benefits. | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Doctor and other services | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |

| Covered Medical Benefits | Cost if you use an In-Network Provider | Cost if you use a Non-Network Provider |
|---|--|--|
| Recovery & Rehabilitation Home Health Care Coverage is limited to 100 visits per benefit period. Limit is combined In- Network and Non-Network. Limits are combined for home health care and private duty nursing. | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Rehabilitation services (for example, physical/speech/occupational therapy): Office Limit is combined for rehabilitative and habilitative services. Coverage for Occupational Therapy is limited to 20 visits per benefit period, Physical Therapy is limited to 20 visits per benefit period and Speech Therapy is limited to 20 visits per benefit period. Limit is combined for In-Network and Non-Network. Limit is combined across professional visits and outpatient facilities. Outpatient Hospital | \$70 copay per visit after deductible is met | 30% coinsurance after deductible is met 30% coinsurance |
| Limit is combined for rehabilitative and habilitative services. Coverage for Occupational Therapy is limited to 20 visits per benefit period, Physical Therapy is limited to 20 visits per benefit period and Speech Therapy is limited to 20 visits per benefit period. Limit is combined for In-Network and Non-Network. Limit is combined across professional visits and outpatient facilities. | deductible is met | after deductible is met |
| Cardiac rehabilitation Office Coverage is limited to 36 visits per benefit period. Limit is combined In-Network and Non-Network. Limit is combined across professional visits and outpatient facilities. | \$70 copay per visit after deductible is met | 30% coinsurance after deductible is met |
| Outpatient Hospital Coverage is limited to 36 visits per benefit period. Limit is combined In-Network and Non-Network. Limit is combined across professional visits and outpatient facilities. | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Pulmonary rehabilitation | | |
| Office | \$70 copay per visit after deductible is met | 30% coinsurance after deductible is met |

| Covered Medical Benefits | Cost if you use an In-Network Provider | Cost if you use a Non-Network Provider |
|--|---|---|
| Coverage is limited to 20 visits per benefit period. Limit is combined In-Network and Non-Network. Limit is combined across professional visits and outpatient facilities. | | |
| Outpatient Hospital Coverage is limited to 20 visits per benefit period. Limit is combined In-Network and Non-Network. Limit is combined across professional visits and outpatient facilities. | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Skilled Nursing Care (in a facility) Coverage is limited to 30 days per admission. Limit is combined In-Network and Non-Network. | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Hospice | 0% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Durable Medical Equipment | 50% coinsurance after deductible is met | 50% coinsurance after deductible is met |
| Prosthetic Devices Coverage for wigs needed after cancer treatment is limited to 1 item per benefit period. Limit is combined In-Network and Non-Network. Coverage for hearing aids services is limited to 1 item per ear every 3 years. Covered for children 18 years of age or under. Limit is combined In-Network and Non-Network. | 50% coinsurance after deductible is met | 50% coinsurance after deductible is met |

| Covered Prescription Drug Benefits | Cost if you use an In-Network Provider | Cost if you use a Non-Network Provider |
|---|---|--|
| Pharmacy Deductible | Combined with medical deductible | Combined with medical deductible |
| Pharmacy Out of Pocket | Combined with medical out of pocket maximum | Combined with medical out of pocket maximum |
| Prescription Drug Coverage Essential Drug List This product has a 90-day Retail Pharmacy Network available. A 90 day supply is available at most retail pharmacies. | | |
| Preventive Drugs Preventive Rx Plus: Deductible is waived for certain drugs for diabetes, asthma, heart health, high blood pressure, high cholesterol, stroke, and osteoporosis. | | |
| Tier 1 - Typically Generic | \$10 copay per prescription, deductible does not apply (retail) and \$25 copay per prescription, deductible does not apply (home delivery) | 50% coinsurance after deductible is met (retail) and Not covered (home delivery) |
| Tier 2 - Typically Preferred Brand | \$50 copay per prescription, deductible does not apply (retail) and \$150 copay per prescription, deductible does not apply (home delivery) | 50% coinsurance after deductible is met (retail) and Not covered (home delivery) |
| Tier 1 - Typically Generic | \$10 copay per prescription after deductible is met | 50% coinsurance after deductible is met (retail) and Not |

| Covered Prescription Drug Benefits | Cost if you use an In-Network Provider | Cost if you use a Non-Network Provider |
|--|--|--|
| Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program). Covers up to 90 day supply (retail maintenance pharmacy). No coverage for non-formulary drugs. | (retail) and \$25 copay per prescription after deductible is met (home delivery) | covered (home delivery) |
| Tier 2 – Typically Preferred Brand Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program). Covers up to 90 day supply (retail maintenance pharmacy). No coverage for non-formulary drugs. | \$50 copay per prescription after deductible is met (retail) and \$150 copay per prescription after deductible is met (home delivery) | 50% coinsurance after deductible is met (retail) and Not covered (home delivery) |
| Tier 3 - Typically Non-Preferred Brand Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program). Covers up to 90 day supply (retail maintenance pharmacy). No coverage for non-formulary drugs. | \$80 copay per prescription after deductible is met (retail) and \$240 copay per prescription after deductible is met (home delivery) | 50% coinsurance after deductible is met (retail) and Not covered (home delivery) |
| Tier 4 - Typically Specialty (brand and generic) Covers up to a 30 day supply (retail pharmacy). Covers up to a 30 day supply (home delivery program). No coverage for non-formulary drugs. | 25% coinsurance up to \$350 per prescription after deductible is met (retail and home delivery) | 50% coinsurance after deductible is met (retail) and Not covered (home delivery) |

Notes:

- The family deductible and out-of-pocket maximum are embedded meaning the cost shares of one family member will be applied to both the individual deductible and individual out-of-pocket maximum; in addition, amounts for all covered family members apply to both the family deductible and family out-of-pocket maximum. No one member will pay more than the individual deductible and individual out-of-pocket maximum.
- Network and Non-network deductibles, copayments, coinsurance and out-of-pocket maximums are separate and do not accumulate toward each other.
- Dependent age: to end of the month in which the child attains age 26.
- No charge means no deductible/copayment/coinsurance up to the maximum allowable amount. 0% means no coinsurance up to the maximum allowable amount. However, when choosing a Non-network provider, the member is responsible for any balance due after the plan payment.
- Certain diabetic and asthmatic supplies are available at Network pharmacies, diabetic test strips paid same as any other drug.
- Behavioral Health Services: Mental Health and Substance Abuse benefits provided in accordance with Federal Mental Health Parity.
- Preventive Care Services that meet the requirements of federal and state law, including certain screenings, immunizations and physician visits are covered.
- Members are encouraged to always obtain prior approval when using non-network providers. Precertification will help the member know if the services are considered not medically necessary.
- All medical and prescription drug deductibles, copayments and coinsurance apply toward the out-of-pocket maximum (excluding Non-Network Human Organ and Tissue Transplant (HOTT) Services).
- Certain diabetic and asthmatic supplies are covered subject to applicable prescription drug copayments/coinsurance when you get them from an In network pharmacy. These supplies are covered as medical supplies and durable medical equipment if you get them from an Out of network pharmacy. Diabetic test strips are covered subject to applicable prescription drug copayment/coinsurance.
- DME/Prosthetics (medical supplies) and all Orthotics will apply the 50% INN/OON coinsurance. Diabetic Supplies and Mastectomy prostheses will apply the plan's cost shares
- Hospital stay for Maternity Coverage will not be limited to less than 48 hours for a vaginal delivery or 96 hours for a caesarean section.
- The Rx option includes the Essential formulary which is a closed drug list with a focus on therapeutic efficacy and cost effectiveness.
- PCP is a Network Provider who is a practitioner that specializes in family practice, general practice, internal medicine, pediatrics, geriatrics or any other Network provider as allowed by the plan.
- SCP is a Network Provider, other than a Primary Care Physician, who provides services within a designated specialty area of practice. Specialist copayment is applicable to all Specialists excluding General Physicians, Internist, Pediatricians, OB/GYNs, Geriatrics or any other Network Provider as allowed by the plan.
- Urgent Care Facility Copay exclude certain diagnostic test such as MRAs, MRIs, C-Scans, Nuclear Cardiology Imaging Studies, non-maternity related Ultrasounds, Allergy Testing, and Pharmaceutical injection and drugs.

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WI/LG/Anthem Blue Preferred Plus POS HSA (with Copay) Option E2 with Rx Option C3/4UHD/01-01-2020

Your Plan does not provide coverage for the following: Services that are not Medically Necessary. Experimental/Investigative Services. Complications of, or services directly related to a service or treatment that is a non Covered Service under this Certificate because it was determined by Us to be Experimental/ Investigative or non Medically Necessary. Services received from a non-covered Provider. For any condition arising out of and in the course of employment if benefits are available under any Worker's Compensation Act or other similar law. Services provided by any governmental unit, unless otherwise required by law. For any illness or injury that occurs while serving in the armed forces, including as a result of any act of war, whether declared or undeclared. For a condition resulting from direct participation in a riot, civil disobedience, nuclear explosion, or nuclear accident. For court ordered testing or care unless Medically Necessary. For which you have no legal obligation to pay in the absence of this or like coverage. Charges that are not documented in Provider records. For mileage, lodging, and meals costs, and other Member travel related expenses, except as authorized by Us or specifically stated as a Covered Service. For which benefits are payable under Medicare. Charges in excess of Our Maximum Allowable Amounts. Incurred prior to your Effective Date or after coverage ends. For any procedures, services, Prescription Drugs, equipment, or supplies provided in connection with cosmetic services. This does not apply to services required as a result of an accident, to correct a birth defect, or as part of breast reconstruction following a mastectomy. Complications directly related to cosmetic services treatment or surgery are also not covered. For maintenance therapy, which is treatment given when no additional progress is apparent or expected to occur. Custodial Care, convalescent care or rest cures. For dental treatment, regardless of origin or cause, except as specified in the Certificate. Weight loss programs except as specifically listed in the Certificate. For bariatric surgery, regardless of the purpose it is proposed or performed for. Complications directly related to bariatric surgery are also not covered. For marital counseling. For prescription, fitting, or purchase of eyeglasses or contact lenses except as otherwise specifically stated in the Certificate. For hearing aids or examinations for prescribing or fitting them. This exclusion does not apply to hearing aids or examinations required for children under age 18 who are receiving the benefits described in the "Covered Services" section. For testing or treatment related to infertility. For personal hygiene, environmental control, or convenience items including but not limited to air conditioners, physical fitness equipment, or charges from a health spa or similar facility. For care received in an emergency room that is not Emergency Care, except as specified in the Certificate. For eye surgery to correct errors of refraction, such as near-sightedness, including without limitation LASIK, radial keratotomy or keratomileusis, or excimer laser refractive keratectomy. For Private Duty Nursing Services rendered in a Hospital or Skilled Nursing Facility. Nutritional or dietary supplements. For (services or supplies related to) alternative or complementary medicine, including but not limited to acupuncture, holistic medicine, hypnosis, massage therapy, and neurofeedback. Treatment of varicose veins or spider veins. Services for, and related to, many forms of immunotherapy including oral immunotherapy, low dose sublingual immunotherapy, and immunotherapy for food allergies. Spinal decompression devices. This includes, but is not limited to, Vertebral Axial Decompression (Vax-D) and DRX9000. Prescription Drugs dispensed by any Mail Service program other than Our Mail Service, unless prohibited by law. Drugs in quantities exceeding the quantity prescribed, or for any refill dispensed later than one year after the date of the original Prescription Order. Drugs not approved by the FDA. Drugs not requiring a Prescription by federal law (including Drugs requiring a Prescription by state law, but not by federal law), except for injectable insulin. Drugs in quantities that exceed the limits established by the Plan, or which exceed any age limits established by Us. Foot orthotics, orthopedic shoes or footwear or support items unless used for a systemic illness affecting the lower limbs, such as severe diabetes. Gene therapy including Drugs,

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procedures, or services related to it that introduce genetic material to replace or correct faulty or missing genetic material. Physical exams and immunizations required for travel, enrollment in insurance, employment, licensing, sports programs, or other purposes that not required by law.

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This summary of benefits is intended to be a brief outline of coverage. The entire provisions of benefits and exclusions are contained in the Group Contract, Certificate, and Schedule of Benefits. In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail.

By signing this Summary of Benefits, I agree to the benefits for the product selected as of the effective date indicated.

| Authorized group signature (if applicable) | Date |
|--|------|
| Underwriting signature (if applicable) | Date |

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Language Access Services:

Get help in your language

Curious to know what all this says? We would be too. Here's the English version: If you have any questions about this document, you have the right to get help and information in your language at no cost. To talk to an interpreter, call (833) 578-4439

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the customer service telephone number on the back of your ID card.

(TTY/TDD: 711)

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 4439-578 (833).

Armenian (hայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (833) 578-4439։

Chinese(中文): 如果您對本文件有任何疑問,您有權使用您的語言免費獲得協助和資訊。如需與譯員通話,請致電(833) 578-4439。

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینهای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره 4439-578 (833) تماس بگیرید.

French (Français): Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le (833) 578-4439.

Haitian Creole (Kreyòl Ayisyen): Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele (833) 578-4439.

Italian (Italiano): In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero (833) 578-4439.

Japanese (日本語):この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。 通訳と話すには、(833) 578-4439 にお電話ください。

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면(833) 578-4439로 문의하십시오.

Language Access Services:

Navajo (**Diné**): Díí naaltsoos biká'ígíí łahgo bína'ídíłkidgo ná bohónéedzá dóó bee ahóót'i' t'áá ni nizaad k'ehjí bee nił hodoonih t'áadoo bááh ílínígóó. Ata' halne'ígíí ła' bich'i' hadeesdzih nínízingo koji' hodíílnih (833) 578-4439.

Polish (polski): W przypadku jakichkolwiek pytań związanych z niniejszym dokumentem masz prawo do bezpłatnego uzyskania pomocy oraz informacji w swoim języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer: (833) 578-4439.

Punjabi (ਪੰਜਾਬੀ): ਜੇ ਤੁਹਾਡੇ ਇਸ ਦਸਤਾਵੇਜ਼ ਬਾਰੇ ਕੋਈ ਸਵਾਲ ਹੁੰਦੇ ਹਨ ਤਾਂ ਤੁਹਾਡੇ ਕੋਲ ਮੁਫ਼ਤ ਵਿੱਚ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੁੰਦਾ ਹੈ। ਇੱਕ ਦੁਭਾਸ਼ੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ, (833) 578-4439 ਤੇ ਕਾਲ ਕਰੋ।

Russian (Русский): если у вас есть какие-либо вопросы в отношении данного документа, вы имеете право на бесплатное получение помощи и информации на вашем языке. Чтобы связаться с устным переводчиком, позвоните по тел. (833) 578-4439.

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