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, go to

https://regence.com/go/2023/policy/UT/SaveWellSilver5350+300SaveWellEx or call 1 (888) 231-8424. 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 healthcare.gov/sbc-glossary or call 1 (888) 231-8424 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0 at an Indian Health Care Provider (IHCP) or IHCP referral to a non-IHCP; or \$5,350 individual / \$10,700 family per calendar year.	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. Certain <u>preventive care</u> and those services listed below as " <u>deductible</u> does not apply" or as "No charge."	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 healthcare.gov/coverage/preventive-care-benefits/.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$9,100 individual / \$18,200 family per calendar year.	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 out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://regence.com/go/UT/SaveWell or call 1 (888) 231-8424 for a list of <u>network</u> <u>providers</u> .	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</u> <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> ?	Yes.	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> .

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

	What You Will Pay				
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You pay the least)	Non-IHCP In- Network Provider (You pay more)	Non-IHCP Out-of- Network Provider (You pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care <u>provider's</u> office	Primary care visit to treat an injury or illness	No charge	\$10 <u>copay</u> / office visit, <u>deductible</u> does not apply; 10% <u>coinsurance</u> for all other services	Not covered	<u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> . <u>Copayment</u> applies to each in- <u>network</u> primary care office visit only. All other services are covered at the <u>coinsurance</u> specified, after <u>deductible</u> .
or clinic	<u>Specialist</u> visit	No charge	10% <u>coinsurance</u>	Not covered	
	Preventive care/screening/ immunization	No charge	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x- ray, blood work)	No charge	10% <u>coinsurance</u>	Not covered	Cost sharing waived at a non-IHCP with an IHCP
	Imaging (CT/PET scans, MRIs)	No charge	10% <u>coinsurance</u>	Not covered	<u>referral</u> .
If you need drugs to treat your illness or condition More information about <u>prescription drug</u> coverage is available	Preferred generic drugs & generic drugs	No charge	\$5 <u>copay</u> / preferred retail prescription \$15 <u>copay</u> / preferred home delivery prescription 20% <u>coinsurance</u> / retail prescription 20% <u>coinsurance</u> / home delivery prescription	Not covered	Prescription drugs not on the Drug List are not covered, unless an exception is approved. <u>Deductible</u> does not apply for insulin, preferred generic and generic drugs and drugs specifically designated as preventive for treatment of chronic diseases that are on the Optimum Value Medication List. Coverage includes self-administrable cancer chemotherapy drugs at 10% <u>coinsurance</u> for retail and home delivery (mail order) prescription, refer
at https://regence.com/go/ 2023/UT/6tier	Preferred brand drugs	No charge	20% <u>coinsurance</u> / retail prescription 20% <u>coinsurance</u> / home delivery prescription	Not covered	to your <u>plan</u> for further information. 90-day supply / retail prescription (your <u>cost share</u> is per 30-day supply) 90-day supply / home delivery (mail order) prescription
	Brand drugs	No charge	50% <u>coinsurance</u> / retail prescription	Not covered	30-day supply / <u>specialty drug</u> prescription or self- administrable cancer chemotherapy drugs

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You pay the least)	Non-IHCP In- Network Provider (You pay more)	Non-IHCP Out-of- Network Provider (You pay the most)	Limitations, Exceptions, & Other Important Information
	Preferred <u>specialty</u> drugs & <u>specialty</u> drugs	No charge	50% <u>coinsurance</u> / home delivery prescription 40% <u>coinsurance</u> / preferred <u>specialty</u> <u>drug</u> 50% <u>coinsurance</u> / <u>specialty drug</u>	Not covered	<ul> <li><u>Specialty drugs</u> are not available through home delivery (mail order).</li> <li><u>Cost shares</u> for preferred brand insulin will not exceed \$27 / 30-day supply retail prescription or \$81 / 90-day supply home delivery (mail order) prescription.</li> <li>No charge for certain preventive drugs, contraceptives and immunizations at a participating pharmacy.</li> <li>If you fill a brand drug or <u>specialty drug</u> when there is an equivalent generic drug or specialty biosimilar drug available, you pay the difference in cost in addition to the <u>copayment</u> and/or <u>coinsurance</u>.</li> <li>The first fill of <u>specialty drugs</u> may be provided by a retail pharmacy; additional refills must be provided by a specialty pharmacy.</li> <li>Medications used as part of an outpatient cancer drug treatment regimen that is provided and dispensed in a professional setting will be subject to these prescription benefits.</li> </ul>
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	10% <u>coinsurance</u>	Not covered	Cost sharing waived at a non-IHCP with an IHCP
surgery	Physician/surgeon fees	No charge	10% coinsurance	Not covered	referral.

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You pay the least)	Non-IHCP In- Network Provider (You pay more)	Non-IHCP Out-of- Network Provider (You pay the most)	Limitations, Exceptions, & Other Important Information
	Emergency room care	No charge	10% <u>coinsurance</u>	10% <u>coinsurance</u>	Cost sharing waived at a non-IHCP with an IHCP referral.
	Emergency medical transportation	No charge	10% <u>coinsurance</u>	10% <u>coinsurance</u>	In- <u>network</u> and out-of- <u>network</u> services apply to the in- <u>network deductible</u> .
If you need immediate medical attention	<u>Urgent care</u>	No charge	<ul> <li>\$80 <u>copay</u> / office</li> <li>visit, <u>deductible</u> does</li> <li>not apply;</li> <li>10% <u>coinsurance</u> for</li> <li>all other services</li> </ul>	\$80 <u>copay</u> / office visit, <u>deductible</u> does not apply; 10% <u>coinsurance</u> for all other services	<u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> . <u>Copayment</u> applies to each in- <u>network</u> or out-of- <u>network</u> office visit only. All other services are covered at the <u>coinsurance</u> specified, after <u>deductible</u> .
If you have a hospital	Facility fee (e.g., hospital room)	No charge	10% <u>coinsurance</u>	Not covered	Cost sharing waived at a non-IHCP with an IHCP referral.
stay	Physician/surgeon fees	No charge	10% <u>coinsurance</u>	Not covered	Cost sharing waived at a non-IHCP with an IHCP referral.
If you need mental health, behavioral	Outpatient services	No charge	10% <u>coinsurance</u>	Not covered	Cost sharing waived at a non-IHCP with an IHCP referral.
health, or substance abuse services	Inpatient services	No charge	10% coinsurance	Not covered	Cost sharing waived at a non-IHCP with an IHCP referral.
	Office visits	No charge	10% <u>coinsurance</u>	Not covered	Cost sharing waived at a non-IHCP with an IHCP
	Childbirth/delivery professional services	No charge	10% <u>coinsurance</u>	Not covered	referral. Adoption coverage is paid at the in- <u>network</u> benefit, limited to \$4,000 / pregnancy. The
If you are pregnant	Childbirth/delivery facility services	No charge	10% <u>coinsurance</u>	Not covered	adoption indemnity benefit is not exchangeable for infertility treatment benefits. <u>Cost sharing</u> does not apply for <u>preventive</u> <u>services</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You pay the least)	Non-IHCP In- Network Provider (You pay more)	Non-IHCP Out-of- Network Provider (You pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	No charge	10% <u>coinsurance</u>	Not covered	30 visits / year <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
	<u>Rehabilitation</u> <u>services</u>	No charge	10% <u>coinsurance</u>	Not covered	30 inpatient days / year for rehabilitation and skilled nursing care combined 20 outpatient visits combined / year <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> . Includes physical therapy, occupational therapy and speech therapy.
If you need help recovering or have other special health needs	<u>Habilitation</u> <u>services</u>	No charge	10% <u>coinsurance</u>	Not covered	30 inpatient days and 20 outpatient visits combined / year <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> . Includes physical therapy, occupational therapy and speech therapy.
	Skilled nursing care	No charge	10% <u>coinsurance</u>	Not covered	30 inpatient days / year for rehabilitation and skilled nursing care combined <u>Cost sharing</u> waived at a non-IHCP with an IHCP referral.
	Durable medical equipment	No charge	10% coinsurance	Not covered	Cost sharing waived at a non-IHCP with an IHCP referral.
	Hospice services	No charge	10% <u>coinsurance</u>	Not covered	6 months hospice / 3 years <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You pay the least)	Non-IHCP In- Network Provider (You pay more)	Non-IHCP Out-of- Network Provider (You pay the most)	Limitations, Exceptions, & Other Important Information
	Children's eye exam	No charge	No charge	Not covered	1 routine eye examination / year for individuals under age 19 <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
If your child needs dental or eye care	Children's glasses	No charge	No charge	Not covered	1 pair of lenses / year 1 set of frames / year Glasses limited to individuals under age 19. Frames from VSP doctors are limited to Otis & Piper Eyewear Collection. <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
	Children's dental check-up	No charge	No charge	Not covered	2 cleanings / year 2 preventive oral examinations / year Coverage limited to individuals under age 19. <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .

# **Excluded Services & Other Covered Services:**

### **Exclusion Examples**

The following examples of limitations and exclusions are included to illustrate the types of conditions, treatments, services, supplies or accommodations that may not be covered under your plan, including related secondary medical conditions and are not all inclusive:

- charges in connection with reconstructive or plastic surgery that may have limited benefits, such as a chemical peel that does not alleviate a functional impairment;
- complications relating to services and supplies for, or in connection with, gastric or intestinal bypass, gastric stapling, or other similar surgical procedure to facilitate weight loss, or for, or in connection with, reversal or revision of such procedures, or any direct complications or consequences thereof;
- complications by infection from a cosmetic procedure, except in cases of reconstructive surgery:
  - when the service is incidental to or follows a surgery resulting from trauma, infection or other diseases of the involved part; or
  - related to a congenital disease or anomaly of a covered child that has resulted in functional defect; or
- complications that result from an injury or illness resulting from active participation in illegal activities.

# Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

• Abortion (except in cases of rape, incest or to avert	Cosmetic surgery, except congenital anomalies	Private-duty nursing
the death of the enrolled individual)	Dental care (Adult)	<ul> <li>Routine eye care (Adult)</li> </ul>
Acupuncture	Hearing aids	Routine foot care, except for diabetic patients
Bariatric surgery	Infertility treatment	Weight loss programs
Chiropractic care, spinal manipulations only	Long-term care	

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

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

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1 (877) 267-2323 ext. 61565 or cciio.cms.gov or your state insurance department. You may also contact the plan at 1 (888) 231-8424. 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 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 <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 the <u>plan</u> at 1 (888) 231-8424 or visit regence.com or the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or dol.gov/ebsa/healthreform. You may also contact the Utah Department of Insurance by calling 1 (801) 957-9200 or the toll-free message line at 1 (800) 439-3805; by writing to the Utah Department of Insurance, 4315 S 2700 W, Suite 2300, Taylorsville, UT 84129; through the Internet at: www.insurance.utah.gov; or by E-mail at: healthappeals.uid@utah.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:

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1 (888) 231-8424.

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 in-network pre-natal care and a hospital delivery)

The <u>plan's</u> overall <u>deductible</u>	\$0
Specialist coinsurance	0%
Hospital (facility) <u>coinsurance</u>	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	\$12,700

# In this example, Peg would pay:

Cost Sharing			
Deductibles	\$0		
Copayments	\$0		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions \$61			
The total Peg would pay is	\$61		

# Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

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

# 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

#### In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
<u>Copayments</u>	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$178
The total Joe would pay is	\$178

# **Mia's Simple Fracture** (in-network emergency room visit and follow up

care)

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

# This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$2,800

#### In this example, Mia would pay:

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

Note: These numbers assume the patient received care from an IHCP or with an IHCP referral to a non-IHCP. If you received care from a non-IHCP without a referral from an IHCP your costs may be higher.

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

# NONDISCRIMINATION NOTICE

Regence complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Regence does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

#### **Regence:**

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, and accessible electronic formats, other formats)

# Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services listed above, please contact:

### **Medicare Customer Service**

1-800-541-8981 (TTY: 711)

# **Customer Service for all other plans**

1-888-344-6347 (TTY: 711)

If you believe that Regence has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our civil rights coordinator below:

### **Medicare Customer Service**

Civil Rights Coordinator MS: B32AG, PO Box 1827 Medford, OR 97501 1-866-749-0355, (TTY: 711) Fax: 1-888-309-8784 medicareappeals@regence.com

### **Customer Service for all other plans**

Civil Rights Coordinator MS CS B32B, P.O. Box 1271 Portland, OR 97207-1271 1-888-344-6347, (TTY: 711) CS@regence.com You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue SW, Room 509F HHH Building Washington, DC 20201

1-800-368-1019, 800-537-7697 (TDD).

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

# Language assistance

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-344-6347 (TTY: 711).

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電1-888-344-6347 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-344-6347 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-344-6347 (TTY: 711) 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-344-6347 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-344-6347 (телетайп: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-344-6347 (ATS : 711)

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-888-344-6347 (TTY:711)まで、お電話にてご連絡ください。

Díí baa akó nínízin: Díí saad bee yáníłti'go **Diné Bizaad**, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-888-344-6347 (TTY: 711.)

FAKATOKANGA'I: Kapau 'oku ke Lea-Fakatonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea te ke lava 'o ma'u ia. ha'o telefonimai mai ki he fika 1-888-344-6347 (TTY: 711)

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-888-344-6347 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 711) ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើរអ្នក។ ចូរ ទូរស័ព្ទ 1-888-344-6347 (TTY: 711)។

# ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ

ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-888-344-

6347 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachdienstleistungen zur Verfügung. Rufnummer: 1-888-344-6347 (TTY: 711)

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