Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

blue 👽 of california

Silver Trio HMO 2000/60 OffEx

Coverage Period: Beginning On or After 1/1/2022

Coverage for: Individual + Family | Plan Type: HMO

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 <u>http://www.bscabook.com/W0103215</u> or call 1-888-319-5999. 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>healthcare.gov/sbc-glossary</u> or call 1-866-444-3272 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$2,000 per individual / \$4,000 per family for <u>participating providers</u> .	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>Preventive care</u> and services listed in your complete terms of coverage.	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>healthcare.gov/coverage/preventive-care-benefits</u> .
Are there other <u>deductibles</u> for specific services?	Yes. Prescription drugs \$400 per individual / \$800 per family. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$8,350 per individual / \$16,700 per family for <u>participating providers</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 limit</u> ?	<u>Copayments</u> for certain services, <u>premiums</u> , and health care this <u>plan</u> 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 <u>blueshieldca.com/fad</u> or call 1-888-319-5999 for a list of <u>network</u> providers.	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> network. 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** Limitations, Exceptions, & Other **Services You May Need Non-Participating Provider Participating Provider Important Information** Event (You will pay the least) (You will pay the most) Primary care visit to treat an \$60/visit; deductible does not Not Covered --None----injury or illness apply Trio+ Specialist: \$80/visit: deductible does not apply Self-referral is available for Trio+ If you visit a health Not Covered Specialist visit Other Specialist: \$80/visit: Specialist visits. care provider's office deductible does not apply or clinic You may have to pay for services that Preventive care/screening aren't preventive. Ask your provider if No Charge; deductible does Not Covered the services needed are preventive. /immunization not apply Then check what your plan will pay for. Lab & Path: \$55/visit; deductible does not apply Lab & Path: Not Covered Preauthorization is required. Failure to X-Ray & Imaging: \$100/visit; X-Ray & Imaging: Not Diagnostic test (x-ray, blood obtain preauthorization may result in deductible does not apply Covered non-payment of benefits. The services work) Other Diagnostic Examination: Other Diagnostic listed are at a freestanding location. Examination: Not Covered If you have a test \$100/visit; deductible does not apply Outpatient Radiology Center: Outpatient Radiology Center: Preauthorization is required. Failure to \$100/visit; deductible does not Not Covered obtain preauthorization may result in Imaging (CT/PET scans, MRIs) *Outpatient Hospital*: Not apply non-payment of benefits. *Outpatient Hospital*: \$400/visit Covered Retail: Level A: \$20/prescription; <u>Preauthorization</u> is required for select If you need drugs to deductible does not apply Retail: Not Covered drugs. Failure to obtain treat your illness or Level B: \$25/prescription; Tier 1 Mail Service: Not Covered preauthorization may result in noncondition deductible does not apply payment of benefits. Mail Service: \$40/prescription: More information about Retail: Covers up to a 30-day supply; prescription drug deductible does not apply 90-days may be covered with a coverage is available at Retail: copayment for each 30-day supply: blueshieldca.com/ Level A: \$85/prescription Retail: Not Covered Mail Service: Covers up to a 90-day formulary Level B: \$110/prescription Tier 2 Mail Service: Not Covered supply. Mail Service: \$170/prescription

* For more information about limitations and exceptions, see the plan or policy document at <u>bsca.com/policies/M0026889_EOC.pdf</u>.

Common Medical		What You	Limitations Expontions 8 Other	
Event Services You May Need <u>Participating Provider</u> <u>Non-Participating Provider</u>		<u>Non-Participating Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Tier 3	Retail: Level A: \$115/prescription Level B: \$155/prescription <i>Mail Service</i> : \$230/prescription	<i>Retail</i> : Not Covered <i>Mail Service</i> : Not Covered	
	Tier 4	Retail and Network Specialty Pharmacies: 40% coinsurance up to \$250/prescription <i>Mail Service</i> : 40% coinsurance up to \$500/prescription	<i>Retail</i> : Not Covered <i>Mail Service</i> : Not Covered	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits. <i>Retail and Network Specialty</i> <i>Pharmacies</i> : Covers up to a 30-day supply; Specialty drugs must be obtained at a Network Specialty Pharmacy. <i>Mail Service</i> : Covers up to a 90-day supply.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Ambulatory Surgery Center: \$250/surgery Outpatient Hospital: \$1,000/surgery	Ambulatory Surgery Center: Not Covered Outpatient Hospital: Not Covered	None
	Physician/surgeon fees	No Charge; <u>deductible</u> does not apply	Not Covered	
	Emergency room care	Facility Fee: 50% <u>coinsurance</u> Physician Fee: No Charge; <u>deductible</u> does not apply	<i>Facility Fee</i> : 50% <u>coinsurance</u> <i>Physician Fee</i> : No Charge; <u>deductible</u> does not apply	None
If you need immediate medical attention	Emergency medical transportation	\$175/transport	\$175/transport	This payment is for emergency or authorized transport.
	<u>Urgent care</u>	\$60/visit; <u>deductible</u> does not apply	Within <u>Plan</u> Service Area: Not Covered <i>Outside <u>Plan</u> Service Area</i> : \$60/visit; <u>deductible</u> does not apply	None
lf you have a hospital stay	Facility fee (e.g., hospital room)	40% coinsurance	Not Covered	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.
* For more information a	bout limitations and excentions	soo the plan or	Blue Shield of California is an independent n	nember of the Blue Shield Association.

* For more information about limitations and exceptions, see the plan or policy document at <u>bsca.com/policies/M0026889_EOC.pdf</u>.

Common Medical		What You	ı Will Pay	Limitations, Exceptions, & Other		
Event	Services You May Need	<u>Participating Provider</u> (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information		
	Physician/surgeon fees	No Charge; <u>deductible</u> does not apply	Not Covered	NoneNone		
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit: \$60/visit; <u>deductible</u> does not apply Other Outpatient Services: No Charge; <u>deductible</u> does not apply Partial Hospitalization: No Charge; <u>deductible</u> does not apply Psychological Testing: No Charge; <u>deductible</u> does not apply	Office Visit: Not Covered Other Outpatient Services: Not Covered Partial Hospitalization: Not Covered Psychological Testing: Not Covered	<u>Preauthorization</u> is required except for office visits. Failure to obtain <u>preauthorization</u> may result in non- payment of benefits.		
	Inpatient services	Physician Inpatient Services: No Charge; <u>deductible</u> does not apply Hospital Services: 40% <u>coinsurance</u> Residential Care: 40% <u>coinsurance</u>	Physician Inpatient Services: Not Covered Hospital Services: Not Covered Residential Care: Not Covered	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.		
	Office visits	No Charge; <u>deductible</u> does not apply	Not Covered			
If you are pregnant	Childbirth/delivery professional services	No Charge; <u>deductible</u> does not apply	Not Covered	None		
	Childbirth/delivery facility services	40% coinsurance	Not Covered			
If you need help recovering or have	Home health care	40% <u>coinsurance;</u> <u>deductible</u> does not apply	Not Covered	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits. Coverage limited to 100 visits per member per calendar year.		
other special health needs	Rehabilitation services	Office Visit: \$55/visit; <u>deductible</u> does not apply <i>Outpatient Hospital</i> : \$55/visit; <u>deductible</u> does not apply	<i>Office Visit</i> : Not Covered <i>Outpatient Hospital</i> : Not Covered	None		

* For more information about limitations and exceptions, see the plan or policy document at <u>bsca.com/policies/M0026889_EOC.pdf</u>.

Common Madical		What You	Limitations Fragmtions 8 Other		
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Habilitation services	Office Visit: \$55/visit; <u>deductible</u> does not apply Outpatient Hospital: \$55/visit; <u>deductible</u> does not apply	Office Visit: Not Covered Outpatient Hospital: Not Covered		
	Skilled nursing care	Freestanding SNF: 40% <u>coinsurance</u> Hospital-based SNF: 40% <u>coinsurance</u>	Freestanding SNF: Not Covered Hospital-based SNF: Not Covered	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits. Coverage limited to 100 days per member per benefit period.	
	Durable medical equipment	50% <u>coinsurance;</u> <u>deductible</u> does not apply	Not Covered	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.	
	Hospice services	No Charge; <u>deductible</u> does not apply	Not Covered	<u>Preauthorization</u> is required except for pre-hospice consultation. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.	
	Children's eye exam	No Charge; <u>deductible</u> does not apply	Not Covered	Coverage limited to one exam per member per calendar year.	
lf your child needs dental or eye care	Children's glasses	No Charge; <u>deductible</u> does not apply	Not Covered	Coverage is limited to one eyeglass frame and eyeglass lenses or contact lenses instead of eyeglasses, up to the benefit per calendar year. The cost listed is for Single Vision.	
	Children's dental check-up	No Charge; <u>deductible</u> does not apply	Not Covered	Coverage for prophylaxis services (cleaning) is limited to once in a six month period.	
Excluded Services & Ot	her Covered Services:			· · ·	
Services Your <u>Plan</u> Gen				of any other <u>excluded services</u> .)	
Cosmetic surgery Dontal care (Adult)	-		Private-duty nursing Routine eye care (Adult)	 Routine foot care Weight loss programs	
Dental care (AdulHearing Aids	Non-em	ergency care when g outside the U.S.	Routine eye care (Aduit)		

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

* For more information about limitations and exceptions, see the plan or policy document at <u>bsca.com/policies/M0026889_EOC.pdf</u>.

 Acupi 	uncture •	•	Bariatric surgery	•	Chiropractic Care
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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: Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <u>cciio.cms.gov</u>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice or assistance, contact: Blue Shield Customer Service at 1-888-319-5999 or the Department of Labor's Employee Benefits Security Administration at **1-866-444-EBSA (3272)** or <u>dol.gov/ebsa/healthreform</u>. Additionally, you can contact the California Department of Managed Health Care Help at 1-888-466-2219 or visit <u>helpline@dmhc.ca.gov</u> or visit <u>http://www.healthhelp.ca.gov</u>.

Does this <u>plan</u> 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:

English: For assistance in English at no cost, call 1-866-346-7198.

Spanish (Español): Para obtener asistencia en Español sin cargo, llame al 1-866-346-7198.

Tagalog (Tagalog): Kung kailanganninyo ang libreng tulongsa Tagalog tumawag sa 1-866-346-7198.

Chinese (中文): 如果需要中文的免费帮助, 请拨打这个号码1-866-346-7198.

Navajo (Dine): Diné k'ehjí doo bąąh ílínígó shíka' at'oowoł nínízingo, kwiji hodíílnih 1-866-346-7198.

Vietnamese (Tiếng Việt): Đểđược hỗ trợ miễn phí tiếng Việt, vui lòng gọi đến số 1-866-346-7198.

Korean (한국어): 한국어도움이필요하시면, 1-866-346-7198 무료전화 로전화하십시오.

Armenian (Հայերեն)։ Հայերեն լեզվով անվճար օգնություն ստանալու համար խնդրում ենք զանգահարել 1-866-346-7198.

Russian (Русский): если нужна бесплатная помощь на русском языке, то позвоните 1-866-346-7198.

Japanese (日本語):日本語支援が必要な場合1-866-346-7198に電話をかけてください。無料で提供します。

برای دریافت کمک رایگان زبان فارسی، لطفاً با شماره تلفن 198-346-346-1 تماس بگیرید. : (فارسی) Persian

Punjabi (ਪੰਜਾਬੀ): ਪੰਜਾਬੀ ਵਿਚ ਸਹਾਇਤਾ ਲਈ ਕਿਰਪਾ ਕਰਕੇ 1-866-346-7198 'ਤੇ ਕਾੱਲ ਕਰੋ।

Khmer (ភាសាខ្មែរ)៖ សូមជំនួយភាសាអង់គ្លេសដោយឥតគិតថ្លៃ សូមទាក់ទងមកលេខ 1-866-346-7198។

لحصول على المساعدة في اللغة العربية مجانا، تفضل باتصال على هذا الرقم: 1988-346-346. : (العربية) Arabic

Hmong (Hnoob): Xav tau kev pab dawb lub Hmoob, thov hu rau 1-866-346-7198.

Hindi (हिन्दी): हिन्दी में बिना खर्च के सहायता के लिए, 1-866-346-7198 पर कॉल करें।

Thai (ไทย): สำหรับความช่วยเหลือเป็นภาษาไทยโดยไม่มีค่าใช้จ่ายโปรดโทร 1-866-346-7198

Laotian (ພາສາລາວ): ສໍາລັບການຊ່ວຍເຫຼືອເປັນພາສາລາວແບບບໍ່ເສຍຄ່າ, ກະລຸນາໂທ1-866-346-7198.

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

PRA Disclosure Statement

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

* For more information about limitations and exceptions, see the plan or policy document at <u>bsca.com/policies/M0026889_EOC.pdf</u>.

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 <u>participating</u> pre-natal care and a hospital delivery)		Managing Joe's Type 2 Diabetes (a year of routine <u>participating</u> care of a well- controlled condition)		
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>copayment</u> 	\$2,000 \$80 40% \$55	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>copayment</u> 	\$	
This EXAMPLE event includes services like: <u>Specialist</u> office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood work</i>) <u>Specialist</u> visit (<i>anesthesia</i>)		This EXAMPLE event includes services <u>Primary care physician</u> office visits (includia disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter	'ng	
Total Example Cost	\$12,700	Total Example Cost	\$5	

In this example, Peg would pay:

Cost Sharing			
Deductibles	\$2,000		
Copayments	\$800		
Coinsurance	\$2,000		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$4,860		

Total Example Cost	\$5,600		
In this example, Joe would pay:			
Cost Sharing			
Deductibles	\$400		
<u>Copayments</u>	\$1,900		
Coinsurance	\$400		
What isn't covered			
Limits or exclusions	\$20		

The total Joe would pay is

Mia's Simple Fracture (participating emergency room visit and follow up care)

\$2,000	The plan's overall deductible	\$2,000
\$80	Specialist copayment	\$80
40%	Hospital (facility) coinsurance	40%
\$55	Other <u>copayment</u>	\$100

This EXAMPLE event includes services like:

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

In this example, Mia would pay:

Cost Sharing		
Deductibles	\$900	
<u>Copayments</u>	\$400	
Coinsurance	\$40	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,340	

\$2,720

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

Blue Shield of California

Notice Informing Individuals about Nondiscrimination and Accessibility Requirements

Discrimination is against the law

Blue Shield of California complies with applicable state laws and federal civil rights laws, and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age or disability. Blue Shield of California does not exclude people or treat them differently because of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability.

Blue Shield of California:

- Provides aids and services at no cost to people with disabilities to communicate effectively with us such as:
 - Qualified sign language interpreters
 - Written information in other formats (including large print, audio, accessible electronic formats, and other formats)
- Provides language services at no cost to people whose primary language is not Englishsuch as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Blue Shield of California Civil Rights Coordinator.

If you believe that Blue Shield of California has failed to provide these services or discriminated in another way on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age or disability, you can file a grievance with:

Blue Shield of California Civil Rights Coordinator P.O. Box 629007 El Dorado Hills, CA 95762-9007

Phone: (844) 831-4133 (TTY: 711) Fax: (844) 696-6070 Email: BlueShieldCivilRightsCoordinator@blueshieldca.com

Blue Shield of California 601 12th Street, Oakland CA 94607 You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. 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, available 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

(800) 368-1019; TTY: (800) 537-7697

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



Language Access Services

English: For assistance in English at no cost, call 1-866-346-7198.

Spanish (Español): Para obtener asistencia en Español sin cargo, llame al 1-866-346-7198. Tagalog (Tagalog): Kung kailanganninyo ang libreng tulongsa Tagalog tumawag sa 1-866-346-7198. Chinese (中文): 如果需要中文的免费帮助, 请拨打这个号码1-866-346-7198. Navajo (Dine): Diné k'ehjí doo baah ílínígó shíka' at'oowoł nínízingo, kwiji' hodíílnih 1-866-346-7198. Vietnamese (Tiếng Việt): Đểđược hỗ trợ miễn phí tiếng Việt, vui lòng gọi đến số 1-866-346-7198. Korean (한국어): 한국어도움이필요하시면, 1-866-346-7198 무료전화 로전화하십시오. Armenian (Հայերեն)։ Հայերեն լեզվով անվճար օգնություն ստանայու համար խնդրում ենք զանգահարել 1-866-346-7198. Russian (Русский): если нужна бесплатная помощь на русском языке, то позвоните 1-866-346-7198. Japanese (日本語):日本語支援が必要な場合1-866-346-7198に電話をかけてください。無料で提供します。 برای دریافت کمک رایگان زبان فارسی، لطفاً با شماره تلفن 7198-346-866-1 تماس بگیرید. : (فارسی) Persian Punjabi (ਪੰਜਾਬੀ): ਪੰਜਾਬੀ ਵਿਚ ਸਹਾਇਤਾ ਲਈ ਕਿਰਪਾ ਕਰਕੇ 1-866-346-7198 'ਤੇ ਕਾੱਲ ਕਰੋ। Khmer (ភាសាខ្មែរ)៖ សូមជំនួយភាសាអង់គ្លេសដោយឥតគិតថ្លៃ សូមទាក់ទងមកលេខ 1-866-346-7198។ لحصول على المساعدة في اللغة العربية مجانا، تفضل باتصال على هذا الرقم: 198-346-346. : (العربية) Arabic Hmong (Hnoob): Xav tau kev pab dawb lub Hmoob, thov hu rau 1-866-346-7198. Hindi (हिन्दी): हिन्दी में बिना खर्च के सहायता के लिए, 1-866-346-7198 पर कॉल करें। Thai (ไทย): สำหรับความช่วยเหลือเป็นภาษาไทยโดยไม่มีค่าใช้จ่ายโปรดโทร 1-866-346-7198 Laotian (ພາສາລາວ): ສໍາລັບການຊ່ວຍເຫືອເປັນພາສາລາວແບບບໍ່ເສຍຄ່າ, ກະລນາໂທ1-866-346-7198.