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 or call 1 (855) 877-0047. 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 (855) 877-0047 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$250 individual / \$500 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> ?	\$1,500 individual / \$3,000 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?	<u>Premiums, 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 out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://regence.com/go/WW/Preferred or call 1 (855) 877-0047 for a list of <u>network</u> <u>providers</u> .	You pay the least if you use a <u>provider</u> in the preferred <u>network</u> . You pay more if you use a <u>provider</u> in the participating <u>network</u> . You will pay the most if you use a <u>nonparticipating 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 a <u>nonparticipating provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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

			What You Will Pay		
Common Medical Event	Services You May Need	Preferred Provider (You pay the least)	Participating Provider (You pay more)	Nonparticipating Provider (You pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$20 <u>copay</u> / visit, <u>deductible</u> does not apply; other services 0% <u>coinsurance</u>	40% <u>coinsurance</u> after \$20 <u>copay</u> / visit, <u>deductible</u> does not apply; other services 40% <u>coinsurance</u>	50% <u>coinsurance</u> after \$20 <u>copay</u> / visit, <u>deductible</u> does not apply; other services 50% <u>coinsurance</u>	<u>Copayment</u> applies to each office visit only. All other services are covered at the <u>coinsurance</u> specified, after <u>deductible</u> . Acupuncture services are limited to 12 visits / year, subject to <u>coinsurance</u> , after <u>deductible</u> . Spinal manipulations are limited to 15 / year, subject to \$20 <u>copay</u> / visit for preferred or participating <u>providers</u> , after <u>deductible</u> .
	<u>Specialist</u> visit	\$20 <u>copay</u> / visit, <u>deductible</u> does not apply; other services 0% <u>coinsurance</u>	40% <u>coinsurance</u> after \$20 <u>copay</u> / visit, <u>deductible</u> does not apply; other services 40% <u>coinsurance</u>	50% <u>coinsurance</u> after \$20 <u>copay</u> / visit, <u>deductible</u> does not apply; other services 50% <u>coinsurance</u>	
	<u>Preventive</u> <u>care/screening</u> / immunization	No charge	No charge	50% <u>coinsurance,</u> <u>deductible</u> does not apply	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.
lf you have a test	Diagnostic test (x- ray, blood work)	0% coinsurance	40% coinsurance	50% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	0% coinsurance	40% coinsurance	50% coinsurance	

Common Medical Services You May		What You Will Pay Preferred Participating			Limitations, Exceptions, & Other Important
Event	Need	Provider (You pay the least)	Provider (You pay more)	Provider (You pay the most)	Information
	Tier 1		<u>copay</u> / retail prescript <u>pay</u> / home delivery pre		Prescription drugs not on the Drug List are not covered, unless an exception is approved.
If you need drugs to treat your illness or	Tier 2	\$5 <u>copay</u> / retail prescription \$10 <u>copay</u> / home delivery prescription			<u>Deductible</u> does not apply. 90-day supply / retail prescription (your <u>cost share</u> is per 30-day supply)
condition More information about prescription drug	Tier 3		5 <u>copay</u> / retail prescrip <u>pay</u> / home delivery pre		90-day supply / home delivery (mail order) prescription 30-day supply / <u>specialty drug</u> prescription
coverage is available at https://regence.com/go/	Tier 4) <u>copay</u> / retail prescrip <u>pay</u> / home delivery pre		Specialty drugs are not available through home delivery (mail order).
2023/WW/6tierLG	Tier 5	\$75 <u>copay</u> / <u>specialty drug</u>			Coverage includes compound medications. The first fill of <u>specialty drugs</u> may be provided by a retail pharmacy; additional refills must be
			provided by a specialty pharmacy.		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	0% <u>coinsurance</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	None
surgery	Physician/surgeon fees	0% <u>coinsurance</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	None
If you need immediate	Emergency room care	10% <u>coinsurance</u> after \$150 <u>copay</u> for facility, 0% <u>coinsurance</u> for professional services	10% <u>coinsurance</u> after \$150 <u>copay</u> for facility, 0% <u>coinsurance</u> for professional services	10% <u>coinsurance</u> after \$150 <u>copay</u> for facility, 0% <u>coinsurance</u> for professional services	<u>Copayment</u> applies to facility charge for each visit (waived if admitted), whether or not the <u>deductible</u> has been met.
medical attention	Emergency medical transportation	20% coinsurance	20% <u>coinsurance</u>	20% coinsurance	Services related to mental health and substance abuse emergencies are subject to 0% <u>coinsurance</u> , after <u>deductible</u> .
	<u>Urgent care</u>	Covered the same as If you visit a health care <u>provider's</u> office or clinic (Primary care visit or <u>Specialist</u> visit) or If you have a test above.		None	

What You Will Pay						
Common Medical Event	Services You May Need	Preferred Provider (You pay the least)	Participating Provider (You pay more)	Nonparticipating Provider (You pay the most)	Limitations, Exceptions, & Other Important Information	
If you have a hospital	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	None	
stay	Physician/surgeon fees	0% <u>coinsurance</u>	40% coinsurance	50% <u>coinsurance</u>	None	
If you need mental health, behavioral	Outpatient services	10% <u>coinsurance</u> for facility; 0% for professional services	10% <u>coinsurance</u> for facility; 0% for professional services	50% <u>coinsurance</u>	None	
health, or substance abuse services	Inpatient services	10% <u>coinsurance</u> for facility; 0% for professional services	10% <u>coinsurance</u> for facility; 0% for professional services	50% <u>coinsurance</u>	None	
	Office visits	0% coinsurance	40% coinsurance	50% coinsurance		
If you are pregnant	Childbirth/delivery professional services	0% coinsurance	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<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	
	Childbirth/delivery facility services	10% coinsurance	40% coinsurance	50% <u>coinsurance</u>	described elsewhere in the SBC (i.e. ultrasound).	
	Home health care	0% coinsurance	40% coinsurance	50% coinsurance	130 visits / year	
If you need help recovering or have other special health	<u>Rehabilitation</u> services	Inpatient: 10% <u>coinsurance</u> for facility; 0% <u>coinsurance</u> for professional services Outpatient: 20% <u>coinsurance</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	40 inpatient days / year 99 outpatient visits / year Includes physical therapy, occupational therapy and speech therapy.	
needs	Habilitation services	20% coinsurance	40% <u>coinsurance</u>	50% coinsurance	Includes physical therapy, occupational therapy and speech therapy.	
	Skilled nursing care	0% coinsurance	0% coinsurance	50% coinsurance	100 inpatient days / year	
	Durable medical equipment	20% <u>coinsurance</u>	20% <u>coinsurance</u>	50% coinsurance	None	
	Hospice services	0% <u>coinsurance</u>	0% <u>coinsurance</u>	50% coinsurance	14 respite inpatient or outpatient days / lifetime	

		What You Will Pay			
Common Medical Event	Services You May Need	Preferred Provider (You pay the least)	Participating Provider (You pay more)	Nonparticipating Provider (You pay the most)	Limitations, Exceptions, & Other Important Information
	Children's eye exam	Not covered	Not covered	Not covered	None
If your child needs	Children's glasses	Not covered	Not covered	Not covered	None
dental or eye care	Children's dental check-up	Not covered	Not covered	Not covered	None

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, except congenital anomalies Dental care (Adult) Hearing aids 	Infertility treatmentLong-term carePrivate-duty nursing	 Routine eye care (Adult) Routine foot care, except for diabetic patients Weight loss programs 			
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)					
Abortion	Bariatric surgery	 Non-emergency care when traveling outside the 			
Acupuncture	Chiropractic care	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 (855) 877-0047. 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 (855) 877-0047 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 Office of the Insurance Commissioner of Washington State by calling 1 (800) 562-6900, or through the Internet at: www.insurance.wa.gov.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1 (855) 877-0047.

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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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 plan's overall deductible	\$250
Specialist copayment	\$20
Hospital (facility) coinsurance	10%
Other coinsurance	0%

This EXAMPLE event includes services like:

<u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)

Total Example Cost	\$12,700
In this example. Beg would neve	

In this example, Peg would pay:

Cost Sharing				
Deductibles	\$250			
Copayments	\$9			
Coinsurance	\$706			
What isn't covered				
Limits or exclusions	\$61			
The total Peg would pay is	\$1,026			

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

The <u>plan's</u> overall <u>deductible</u>	\$250
Specialist copayment	\$20
Hospital (facility) <u>coinsurance</u>	10%
Other <u>coinsurance</u>	0%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600

In this example, Joe would pay:

Cost Sharing				
Deductibles	\$250			
<u>Copayments</u>	\$686			
Coinsurance	\$0			
What isn't covered				
Limits or exclusions	\$178			
The total Joe would pay is	\$1,114			

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

care)
The <u>plan's</u> overall <u>deductible</u>
\$250

Specialist copayment\$20Hospital (facility) coinsurance10%Other coinsurance0%

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	\$250			
<u>Copayments</u>	\$215			
Coinsurance	\$50			
What isn't covered				
Limits or exclusions	\$0			
The total Mia would pay is	\$515			

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

The Summary of Benefits and Coverage (SBC) document will help you choose a vision plan. The SBC shows you how you and the plan would share the cost for covered vision care services. NOTE: Information about the cost of this plan (called the premium) 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. For provider or benefit questions call VSP at 1 (844) 299-3041. For membership questions call Regence at 1 (855) 877-0047. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at healthcare.gov/sbc-glossary or call 1 (855) 877-0047 to request a copy.

Important Questions	Answers	Why This Matters:		
What is the overall <u>deductible</u> ?	\$0	See the Common Vision Event chart below for your costs for services this plan covers.		
Are there services covered before you meet your <u>deductible</u> ?	Not applicable.	See the Common Vision Event chart below for your costs for services this <u>plan</u> covers.		
Are there other <u>deductibles</u> for specific services?	No.	See the Common Vision Event chart below for your costs for services this plan covers.		
What is the <u>out-of-pocket</u> limit for this <u>plan</u> ?	Not applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.		
What is not included in the out-of-pocket limit?	Not applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.		
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://regence.com/go/WW/VSPNetwork or call 1 (844) 299-3041 for a list of VSP doctors.	notwork vielon provider and voll might receive a hill from a vielon provider for the		
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .		

	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important	
Common Vision Event		VSP Doctor (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you visit a vision care <u>provider's</u> office or clinic	Routine vision examination	No charge	No charge up to the <u>out-of-</u> <u>network provider</u> limit	For services provided by an <u>out-of-network provider</u> , you pay all charges up front then submit a claim for reimbursement. 1 routine eye examination / calendar year Routine eye examination limited to \$45 for <u>out-of-</u> <u>network providers</u> .	
	Vision hardware	Not covered	Not covered	None	

Excluded 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.)					
	Corrective vision treatment of an experimental	٠	Fees, taxes and interest	•	Non-direct patient care
	nature	•	Low vision benefits	•	Orthoptics or vision training
	 Cosmetic services and supplies 	•	Medical or surgical treatment of the eyes	•	Vision hardware

NONDISCRIMINATION NOTICE

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

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)

VSP provides administration for your Regence vision plan. For VSP vision services, contact: **VSP** 1-844-299-3041 (TTY: 1-800-428-4833)

If you believe that Regence or VSP has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity or sexual orientation, 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.

• The Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint portal available at https://www.insurance.wa.gov/file-complaintor-check-your-complaint-status, or by phone at 800-562-6900, 360-586-0241 (TDD).

Complaint forms are available at https://fortress.wa.gov/oic/onlineservices/cc/p ub/complaintinformation.aspx

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 គឺអាចមានសំរាប់បំរើអ្នក។ 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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