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/2025/booklet/OR/Platinum500Preferred or call 1 (888) 367-2116. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance</u> <u>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) 367-2116 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	In- <u>network provider</u> : \$500 individual / \$1,000 family per calendar year. <u>Out-of-network provider</u> : \$3,000 individual / \$6,000 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> , <u>prescription drug</u> <u>coverage</u> and those services listed below as " <u>deductible</u> does not apply." "No charge" means \$0 <u>copayment</u> or 0% <u>coinsurance</u> , regardless of <u>deductible</u> applicability.	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 <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In- <u>network provider</u> : \$3,000 individual / \$6,000 family per calendar year. <u>Out-of-network provider</u> : \$10,000 individual / \$20,000 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 <u>out-of-pocket limit</u> ?	Pediatric vision services, <u>premiums</u> , <u>balance-</u> <u>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/OR/Preferred or call 1 (888) 367-2116 for a list of <u>network</u> <u>providers</u> .	This <u>plan</u> uses a <u>provider</u> <u>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> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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

Common Medical Services You May		What You Will Pay		Limitations Exceptions 8 Other Important	
Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will 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	 \$5 <u>copay</u> / upfront office visit, <u>deductible</u> does not apply; \$20 <u>copay</u> / additional office visit (after upfront limit), <u>deductible</u> does not apply; 10% <u>coinsurance</u> for other services 	50% <u>coinsurance</u>	First 3 upfront visits / year. Limit is for primary care and behavioral health visits combined.	
	<u>Specialist</u> visit	\$30 <u>copay</u> / office visit, <u>deductible</u> does not apply; 10% <u>coinsurance</u> for other services	50% <u>coinsurance</u>	None	
	Preventive care/screening/ immunization	No charge, <u>deductible</u> does not apply	50% coinsurance	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	<u>Diagnostic test</u> (x-ray, blood work)	10% <u>coinsurance</u> , <u>deductible</u> does not apply for outpatient services	50% coinsurance	None	
	Imaging (CT/PET scans, MRIs)	10% coinsurance	50% coinsurance		
If you need drugs to treat your illness or condition More information about <u>prescription drug</u> <u>coverage</u> is available at	Preferred generic drugs	 \$8 <u>copay</u>, <u>deductible</u> does not apply / retail prescription; \$24 <u>copay</u>, <u>deductible</u> does not apply / home delivery prescription 	 \$8 <u>copay</u>, <u>deductible</u> does not apply / retail prescription; \$24 <u>copay</u>, <u>deductible</u> does not apply / home delivery prescription 	Prescription drugs not on the Drug List are not covered, unless an exception is approved. 90-day supply / retail prescription (your <u>cost share</u> is per 30-day supply) 90-day supply / home delivery prescription 30-day supply / <u>specialty drug</u> prescription <u>Specialty drugs</u> are not available through home	

Common Medical	Services You May	What You	u Will Pay	Limitationa Exceptiona 8 Other Important
Event	Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
https://regence.com/go/ 2025/OR/6tier	Generic drugs	 \$35 <u>copay</u>, <u>deductible</u> does not apply / retail prescription; \$105 <u>copay</u>, <u>deductible</u> does not apply / home delivery prescription 	 \$35 <u>copay</u>, <u>deductible</u> does not apply / retail prescription; \$105 <u>copay</u>, <u>deductible</u> does not apply / home delivery prescription 	delivery. Coverage includes self-administrable cancer chemotherapy drugs at 10% <u>coinsurance</u> , <u>deductible</u> does not apply. <u>Cost shares</u> for insulin will not exceed \$35 / 30-day supply or \$105 / 90-day supply. No charge, <u>deductible</u> does not apply for certain
	Preferred brand drugs	 \$30 <u>copay</u>, <u>deductible</u> does not apply / retail prescription; \$90 <u>copay</u>, <u>deductible</u> does not apply / home delivery prescription 	 \$30 <u>copay</u>, <u>deductible</u> does not apply / retail prescription; \$90 <u>copay</u>, <u>deductible</u> does not apply / home delivery prescription 	preventive drugs, contraceptives and immunizations at a participating pharmacy. 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> . The first fill of <u>specialty drugs</u> may be provided by a
	Brand drugs	50% <u>coinsurance</u> , <u>deductible</u> does not apply / retail prescription; 50% <u>coinsurance</u> , <u>deductible</u> does not apply / home delivery prescription	50% <u>coinsurance</u> , <u>deductible</u> does not apply / retail prescription; 50% <u>coinsurance</u> , <u>deductible</u> does not apply / home delivery prescription	retail pharmacy; additional refills must be provided by a specialty pharmacy.
	Preferred <u>specialty</u> <u>drugs</u>	20% <u>coinsurance</u> , <u>deductible</u> does not apply / <u>specialty drug</u>	20% <u>coinsurance,</u> <u>deductible</u> does not apply / <u>specialty drug</u>	
	Specialty drugs	50% <u>coinsurance</u> , <u>deductible</u> does not apply / <u>specialty drug</u>	50% <u>coinsurance,</u> <u>deductible</u> does not apply / <u>specialty drug</u>	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	5% <u>coinsurance</u> for ambulatory surgery centers; 10% <u>coinsurance</u> for all other facilities	50% coinsurance	None
	Physician/surgeon fees	5% <u>coinsurance</u> for ambulatory surgery center	50% coinsurance	

Common Medical	Comisso Vou Mou	What You	ı Will Pay	Limitations Exceptions 9 Other Important
Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
		physicians; 10% <u>coinsurance</u> for all other physicians		
	Emergency room care	\$250 <u>copay</u> / visit	\$250 <u>copay</u> / visit	<u>Copayment</u> applies to facility charge for each visit (waived if admitted), whether or not the <u>deductible</u> has been met. <u>Out-of-network provider</u> services apply to the in- <u>network deductible</u> and in- <u>network out-of-pocket limit</u> .
If you need immediate medical attention	Emergency medical transportation	10% coinsurance	10% coinsurance	Out-of-network provider services apply to the in- network deductible and in-network out-of-pocket limit.
	Urgent care	 \$30 <u>copay</u> / visit, <u>deductible</u> does not apply; 10% <u>coinsurance</u> for other services 	50% coinsurance	None
lf you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	50% coinsurance	\$3,500 / day for inpatient non-emergency admission in non-participating facilities
Stay	Physician/surgeon fees	10% coinsurance	50% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	 \$5 <u>copay</u> / upfront office or psychotherapy visit, <u>deductible</u> does not apply; \$20 <u>copay</u> / additional office or psychotherapy visit (after upfront limit), <u>deductible</u> does not apply; 10% <u>coinsurance</u> for other services 	50% <u>coinsurance</u>	First 3 upfront visits / year. Limit is for primary care and behavioral health visits combined.
	Inpatient services	10% coinsurance	50% coinsurance	\$3,500 / day for inpatient non-emergency admission in non-participating facilities
If you are pregnant	Office visits	10% coinsurance	50% <u>coinsurance</u>	Cost sharing does not apply for preventive services.

Common Madical	Comisso Vou Mou	What You	u Will Pay	Limitations Exceptions 8 Other Important
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Childbirth/delivery professional services	10% coinsurance	50% coinsurance	Depending on the type of services, a <u>copayment,</u> <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care
	Childbirth/delivery facility services	10% <u>coinsurance</u>	50% coinsurance	may include tests and services described elsewhere in the SBC (i.e. ultrasound). \$3,500 / day for inpatient non-emergency admission in non-participating facilities
	Home health care	10% coinsurance	50% coinsurance	None
	Rehabilitation services	 \$20 <u>copay</u> / outpatient visit, <u>deductible</u> does not apply; 10% <u>coinsurance</u> for inpatient services 	50% <u>coinsurance</u>	30 inpatient days (up to 60 days for head or spinal cord injury) each for <u>rehabilitation</u> and <u>habilitation services</u> / year 30 outpatient visits each for <u>rehabilitation</u> and habilitation services / year
If you need help recovering or have other special health needs	Habilitation services	 \$20 <u>copay</u> / outpatient visit, <u>deductible</u> does not apply; 10% <u>coinsurance</u> for inpatient services 	50% <u>coinsurance</u>	Includes physical therapy, occupational therapy and speech therapy. \$3,500 / day for inpatient non-emergency admission in non-participating facilities
	Skilled nursing care	10% coinsurance	50% coinsurance	60 inpatient days / year
	Durable medical equipment	10% <u>coinsurance</u>	50% <u>coinsurance</u>	1 synthetic wig / year 1 pair of glasses or contacts / year for individuals with severe medical or surgical problems other than refractive procedures
	Hospice services	10% coinsurance	50% coinsurance	30 respite inpatient or outpatient days / lifetime Respite limited to 5 consecutive days at a time.
If your child needs dental or eye care	Children's eye exam	No charge, <u>deductible</u> does not apply	50% <u>coinsurance,</u> <u>deductible</u> does not apply	For services provided by an <u>out-of-network provider</u> , you pay all charges up front then submit a <u>claim</u> for reimbursement. 1 routine eye examination / year for individuals under age 19 VSP doctors are the only in- <u>network providers</u> .
	Children's glasses	No charge, <u>deductible</u> does not apply	50% <u>coinsurance,</u> <u>deductible</u> does not apply	For services provided by an <u>out-of-network provider</u> , you pay all charges up front then submit a <u>claim</u> for reimbursement. 1 pair of lenses / year 1 set of frames / year

Common Medical	What You Will Pay		Limitationa Exceptiona 8 Other Important	
Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
				Glasses limited to individuals under age 19. Frames from VSP doctors are limited to Otis & Piper Eyewear Collection. VSP doctors are the only in- <u>network providers</u> .
	Children's dental check- up	No charge, <u>deductible</u> does not apply	No charge, <u>deductible</u> does not apply	2 cleanings* / year 2 preventive oral examinations / year Coverage limited to individuals under age 19. *Coverage may include additional cleanings, refer to your <u>plan</u> for further information. Coverage includes basic and major dental services for individuals under age 19, refer to your <u>plan</u> for further information.

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.)				
Bariatric surgery	Infertility treatment	Routine eye care		
Cosmetic surgery, except congenital anomalies	Long-term care	 Routine foot care, except for diabetic patients 		
Dental care	Private-duty nursing	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	Chiropractic care, 20 visits / year	 Non-emergency care when traveling outside the 		
Acupuncture, 12 visits / year	 Hearing aids, 1 / ear every 36 months 	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) 367-2116. 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) 367-2116 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 Oregon Division of Financial Regulation by calling 1 (503) 947-7984 or the toll-free message line at 1 (888) 877-4894; by writing to the Oregon Division of Financial Regulation, Consumer Advocacy Unit, P.O. Box 14480, Salem, OR 97309-0405; through the Internet at: dfr.oregon.gov/help/complaints-licenses/Pages/file-complaint.aspx; or by E-mail at: DFR.InsuranceHelp@oregon.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 (888) 367-2116.

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	\$500
Specialist copayment	\$30
Hospital (facility) <u>coinsurance</u>	10%
Other coinsurance	10%

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. Desiveryld new	

In this example, Peg would pay:

Cost Sharing				
Deductibles	\$500			
Copayments	\$10			
Coinsurance	\$1,200			
What isn't covered				
Limits or exclusions	\$60			
The total Peg would pay is	\$1,770			

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>	\$500
Specialist copayment	\$30
Hospital (facility) <u>coinsurance</u>	10%
Other <u>coinsurance</u>	10%

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	\$500
<u>Copayments</u>	\$700
<u>Coinsurance</u>	\$40
What isn't covered	
Limits or exclusions	\$200
The total Joe would pay is	\$1,440

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

care)

The plans overall deductible	2000
Specialist copayment	\$30
Hospital (facility) <u>coinsurance</u>	10%
Other coinsurance	10%

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	
\$500	
\$400	
\$100	
\$0	
\$1,000	

The <u>plan</u> 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 less favorably because of race, color, national origin, age, disability, or sex.

Regence:

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

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

Provides free language assistance services to people whose primary language is not English, which may include:

- Qualified interpreters
- Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact the Civil Rights Coordinator.

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. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

Customer Service

Civil Rights Coordinator PO Box 1106 Lewiston, ID 83501-1106 Phone: 1-888-344-6347, (TTY: 711) Fax: 1-888-309-8784 Email: CS@regence.com

Medicare Customer Service

Phone: 1-800-541-8981 (TTY: 711) Email: medicareappeals@regence.com

VSP Customer Service

Phone: 1-844-299-3041 TTY: 1-800-428-4833 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, D.C. 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, kojį' 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)⁴

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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