



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health 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, call 1-800-321-4391 or visit us at AlabamaBlue.com. 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 www.bcbsal.org/sbcglossary/ or call 1-800-292-8868 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$200 per person per calendar year; Maximum of three deductibles per family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible up to a maximum of three deductibles per family.
Are there services covered before you meet your deductible ?	Yes. In-network preventive services are covered before you meet your deductible .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	Yes. \$200 per admission for in and out-of-network inpatient facility services. There are no other specific deductibles .	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services. The inpatient facility admission deductible is not applied to the overall annual deductible mentioned above.
What is the out-of-pocket limit for this plan ?	\$9,450 individual/\$18,900 family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limit until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Premiums , balance-billed charges, health care this plan doesn't cover, cost sharing for most out-of-network benefits, pre-certification penalties and certain specialty drug manufacturer assistance amounts for some provider-administered drugs.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. See AlabamaBlue.com or call 1-800-810-BLUE for a list of network providers .	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without a referral .



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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$40 copay /visit Deductible does not apply	20% coinsurance Annual deductible applies	A \$20 in-network copay for nurse practitioners, nurse midwives, registered dietician and physician's assistants; precertification is required for some provider administered drugs; if no precertification is obtained, no benefits are available Please visit AlabamaBlue.com/PreventiveServices ; additional services are available. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
	Specialist visit	\$50 copay /visit Deductible does not apply	20% coinsurance Annual deductible applies	
	Preventive care/screening/immunization	No Charge Deductible does not apply	20% coinsurance Annual deductible applies	
If you have a test	Diagnostic test (x-ray, blood work)	No Charge Deductible does not apply	20% coinsurance Annual deductible applies	Benefits listed are physician services ; facility benefits are also available; lab/pathology \$7.50 copay may apply; precertification may be required for coverage; if no precertification is obtained, no benefits are available
	Imaging (CT/PET scans, MRIs)	No Charge Deductible does not apply	20% coinsurance Annual deductible applies	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.optumrx.com	Tier 1 Drugs	\$15 copay Deductible does not apply	Not Covered	Prior authorization required for specific drugs; if no precertification is obtained, no benefits are available. Tier two and three drugs are covered at 80% after submitting a request for reimbursement through OptumRx, subject to the overall deductible
	Tier 2 Drugs	20% coinsurance	Not Covered	
	Tier 3 Drugs	20% coinsurance	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$100 copay Deductible does not apply	20% coinsurance Annual deductible applies	Precertification may be required; if no precertification is obtained, no benefits are available
	Physician/surgeon fees	No Charge Deductible does not apply	20% coinsurance Annual deductible applies	Copay may apply for surgery rendered in an office setting

* For more information about limitations and exceptions, see the [plan](#) or policy document at [AlabamaBlue.com](#).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	Accident: No Charge* Deductible does not apply Medical Emergency: \$200 copay /visit Deductible does not apply	Accident: No Charge* Deductible does not apply Medical Emergency: \$200 copay /visit Deductible does not apply	Physician charges will apply
	Emergency medical transportation	20% coinsurance Annual deductible applies	20% coinsurance Annual deductible applies	Benefits listed are ground and air ambulance; if ground ambulance provider is out of network, the member is responsible for the 20% coinsurance and any amount billed over the fee schedule
	Urgent care	\$40 copay /visit Deductible does not apply	20% coinsurance Annual deductible applies	Benefits listed are physician copay requirements. In-network provider copays will apply based on the attending provider. Example: Nurse Practitioner urgent care copay will be \$20/visit and the Specialist copay will be \$50/visit.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$200 per admission deductible & \$50 copay /day days 2-5	\$200 per admission deductible & \$50 copay /day days 2-5 & 20% coinsurance	In Alabama, out-of-network benefits for non-member hospitals are only available for accidental injury and medical emergency; precertification is required; if no precertification is obtained, no benefits are available
	Physician/surgeon fees	No Charge Deductible does not apply	20% coinsurance Annual deductible applies	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge Deductible does not apply	20% coinsurance Annual deductible applies	Benefits listed are for approved outpatient LGHIB providers; benefits provided by certain other in-network outpatient providers may be subject to applicable medical provider copay; precertification is required for intensive outpatient and partial hospitalization ; if no precertification is obtained, no benefits are available; benefits are available for Applied Behavioral Analysis (ABA) therapy; precertification is required; if no precertification is obtained, no benefits are available
	Inpatient services	Physician services: No charge Deductible does not apply Inpatient Facility: \$200 per admission deductible & \$50 copay /day days 2-5	Physician services: 20% coinsurance Deductible does not apply Inpatient Facility: \$200 per admission deductible & \$50 copay /day days 2-5 & 20% coinsurance	

* For more information about limitations and exceptions, see the [plan](#) or policy document at [AlabamaBlue.com](#).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Office visits	No Charge <u>Deductible</u> does not apply	20% <u>coinsurance</u> Annual <u>deductible</u> applies	<u>Cost sharing</u> does not apply for <u>preventive 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); facility deductible and daily copay waived if the member enrolls in the Baby Yourself Program within the first two trimesters; precertification is required for some inpatient services; if no precertification is obtained, no benefits are available
	Childbirth/delivery professional services	No Charge <u>Deductible</u> does not apply	20% <u>coinsurance</u> Annual <u>deductible</u> applies	
	Childbirth/delivery facility services	\$200 per admission <u>deductible</u> & \$50 <u>copay</u> /day days 2-5	\$200 per admission <u>deductible</u> & \$50 <u>copay</u> /day days 2-5 & 20% <u>coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u> Annual <u>deductible</u> applies	20% <u>coinsurance</u> Annual <u>deductible</u> applies	<u>Precertification required; if no precertification is obtained, no benefits are available; benefits are also available for home infusion services; in Alabama, out-of-network not covered</u>
	<u>Rehabilitation and Habilitative physical, speech, and occupational therapy</u>	20% <u>coinsurance</u> Annual <u>deductible</u> applies	20% <u>coinsurance</u> Annual <u>deductible</u> applies	Each service is limited to 15 visits per therapy per member per calendar year; Precertification is required after the 15th visit to determine the medical necessity for continued therapy. If precertification is not obtained, coverage for all services associated with the 16th and subsequent visits will be denied
	<u>Skilled nursing care</u>	20% <u>coinsurance</u> Annual <u>deductible</u> applies	20% <u>coinsurance</u> Annual <u>deductible</u> applies	<u>Precertification is required; benefits only available if approved through case management</u>
	<u>Durable medical equipment</u>	20% <u>coinsurance</u> Annual <u>deductible</u> applies	20% <u>coinsurance</u> Annual <u>deductible</u> applies	If provider is out-of-network, the member is responsible for the 20% <u>coinsurance</u> and any amount billed over the fee schedule; precertification may be required; if no precertification is obtained, no benefits are available
	<u>Hospice and Home Health services</u>	20% <u>coinsurance</u> Annual <u>deductible</u> applies	20% <u>coinsurance</u> Annual <u>deductible</u> applies	Precertification required; if no precertification is obtained, no benefits are available; <u>benefits are also available for home infusion services</u> ; benefits only available if approved through case management; in Alabama, out-of-network not covered

* For more information about limitations and exceptions, see the [plan](#) or policy document at [AlabamaBlue.com](#).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Applied Behavioral Analysis (ABA) Therapy	For children 18 years or younger, covered at 100% of the allowance after \$14 copay per visit.	For children 18 years or younger, covered at 80% of the allowance. Annual deductible applies	Precertification is required prior to rendering ABA therapy to determine medical necessity; precertification is also required every six months thereafter to determine medical necessity for continued therapy; if precertification is not obtained, coverage for all services associated with subsequent visits will be denied. For a complete listing of covered services and precertification requirements, please call 1-877-563-9347.
If your child needs dental or eye care	Children's eye exam	No Charge Deductible does not apply	20% coinsurance Annual deductible applies	Please visit AlabamaBlue.com/PreventiveServices
	Children's glasses	Not Covered	Not Covered	Not covered; member pays 100%
	Children's dental check-up	No Charge Deductible does not apply	20% coinsurance Annual deductible applies	Please visit AlabamaBlue.com/PreventiveServices

* For more information about limitations and exceptions, see the [plan](#) or policy document at AlabamaBlue.com.

Other Covered Services & Excluded Services:

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
<ul style="list-style-type: none">• Bariatric surgery (only morbid obesity in limited circumstances; precertification is required)• Chiropractic care (precertification is required after the 18th visit)	<ul style="list-style-type: none">• Non-emergency care when traveling outside the U.S.• Infertility Treatment (Assisted Reproductive Technology not covered)	
Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services .)		
<ul style="list-style-type: none">• Acupuncture• Cosmetic surgery• Dental care (Adult)	<ul style="list-style-type: none">• Hearing aids• Long-term care (convalescent care)• Routine eye care (Adult)	<ul style="list-style-type: none">• Routine foot care• Weight loss programs• Glasses

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 www.cciio.cms.gov or your [plan](#) administrator at the phone number listed in your benefit booklet. 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 www.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 [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Blue Cross and Blue Shield of Alabama at 1-800-321-4391

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 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](#).

To see examples of how this [plan](#) 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)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)																																											
■ The plan's overall deductible	\$200	■ The plan's overall deductible	\$200	■ The plan's overall deductible	\$200																																										
■ Specialist copayment	\$50	■ Specialist copayment	\$50	■ Specialist copayment	\$50																																										
■ Hospital (facility) copayment	\$50	■ Hospital (facility) copayment	\$50	■ Hospital (facility) copayment	\$50																																										
■ Other copay/coinsurance	\$40/20%	■ Other copay/coinsurance	\$40/20%	■ Other copay/coinsurance	\$40/20%																																										
<p>This EXAMPLE event includes services like: Specialist office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (<i>ultrasounds and blood work</i>) Specialist visit (<i>anesthesia</i>)</p>		<p>This EXAMPLE event includes services like: Primary care physician office visits (<i>including disease education</i>) Diagnostic tests (<i>blood work</i>) Prescription drugs Durable medical equipment (<i>glucose meter</i>)</p>		<p>This EXAMPLE event includes services like: Emergency room care (<i>including medical supplies</i>) Diagnostic tests (<i>x-ray</i>) Durable medical equipment (<i>crutches</i>) Rehabilitation services (<i>physical therapy</i>)</p>																																											
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800																																										
<p>In this example, Peg would pay:</p> <table border="1"> <thead> <tr> <th colspan="2">Cost Sharing</th> </tr> </thead> <tbody> <tr> <td>Deductibles</td> <td>\$0</td> </tr> <tr> <td>Copayments</td> <td>\$300</td> </tr> <tr> <td>Coinsurance</td> <td>\$0</td> </tr> <tr> <th colspan="2">What isn't covered</th> </tr> <tr> <td>Limits or exclusions</td> <td>\$60</td> </tr> <tr> <td>The total Peg would pay is</td> <td>\$360</td> </tr> </tbody> </table>		Cost Sharing		Deductibles	\$0	Copayments	\$300	Coinsurance	\$0	What isn't covered		Limits or exclusions	\$60	The total Peg would pay is	\$360	<p>In this example, Joe would pay:</p> <table border="1"> <thead> <tr> <th colspan="2">Cost Sharing</th> </tr> </thead> <tbody> <tr> <td>Deductibles</td> <td>\$200</td> </tr> <tr> <td>Copayments</td> <td>\$600</td> </tr> <tr> <td>Coinsurance</td> <td>\$100</td> </tr> <tr> <th colspan="2">What isn't covered</th> </tr> <tr> <td>Limits or exclusions</td> <td>\$40</td> </tr> <tr> <td>The total Joe would pay is</td> <td>\$940</td> </tr> </tbody> </table>		Cost Sharing		Deductibles	\$200	Copayments	\$600	Coinsurance	\$100	What isn't covered		Limits or exclusions	\$40	The total Joe would pay is	\$940	<p>In this example, Mia would pay:</p> <table border="1"> <thead> <tr> <th colspan="2">Cost Sharing</th> </tr> </thead> <tbody> <tr> <td>Deductibles</td> <td>\$200</td> </tr> <tr> <td>Copayments</td> <td>\$100</td> </tr> <tr> <td>Coinsurance</td> <td>\$300</td> </tr> <tr> <th colspan="2">What isn't covered</th> </tr> <tr> <td>Limits or exclusions</td> <td>\$0</td> </tr> <tr> <td>The total Mia would pay is</td> <td>\$600</td> </tr> </tbody> </table>		Cost Sharing		Deductibles	\$200	Copayments	\$100	Coinsurance	\$300	What isn't covered		Limits or exclusions	\$0	The total Mia would pay is	\$600
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Note: These numbers assume the patient does not participate in the [plan's](#) managed care program. If you participate in the [plan's](#) managed care program, you may be able to reduce your costs. For more information about the managed care program, please contact: [AlabamaBlue.com](#). The Baby Yourself® Maternity program is available to members. For more information, please call 1-800-222-4379. You can also enroll online.

*Note: This plan has other [deductibles](#) for specific services included in this coverage example.

Language Access Services and Notice of Nondiscrimination:

Blue Cross and Blue Shield of Alabama, an independent licensee of the Blue Cross and Blue Shield Association, complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. We do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Blue Cross and Blue Shield of Alabama:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages

If you need these services, contact our 1557 Compliance Coordinator. If you believe that we have 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 in person or by mail, fax, or email at: Blue Cross and Blue Shield of Alabama, Compliance Office, 450 Riverchase Parkway East, Birmingham, Alabama 35244, Attn: 1557 Compliance Coordinator, 1-855-216-3144, 711 (TTY), 1-205-220-2984 (fax), 1557Grievance@bcbsal.org (email). If you need help filing a grievance, our 1557 Compliance 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, D.C. 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Foreign Language Assistance

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-216-3144 (TTY: 711)

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-216-3144 (TTY: 711)번으로 전화해 주십시오.

Chinese: 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 1-855-216-3144 (TTY: 711)。

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-216-3144 (TTY: 711).

Arabic: انتباه: إذا كنت تتحدث العربية، توجد خدمات مساعدة فيما يتعلق باللغة، بدون تكلفة، متاحة لك. اتصل بـ 1-855-216-3144 (الهاتف النصي: 711).

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-855-216-3144 (TTY: 711).

French: ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-855-216-3144 (ATS: 711).

French Creole: ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-855-216-3144 (TTY: 711).

Gujarati: ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હોય, તો ભાષા સહાયતા સેવા, તમારા માટે નિ:શુલ્ક ઉપલબ્ધ છે. 1-855-216-3144 પર કોલ કરો (TTY: 711).

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-855-216-3144 (TTY: 711).

Hindi: ध्यान दें: अगर आपकी भाषा हिंदी है, तो आपके लिए भाषा सहायता सेवाएँ नि:शुल्क उपलब्ध हैं। 1-855-216-3144 (TTY: 711) पर कॉल करें।

Laotian: ໄປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໃດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-855-216-3144 (TTY: 711).

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-216-3144 (телетайп: 711).

Portuguese: ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-855-216-3144 (TTY: 711).

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-855-216-3144 (TTY: 711).

Turkish: DİKKAT: Eğer Türkçe konuşuyor iseniz, dil yardımı hizmetlerinden ücretsiz olarak yararlanabilirsiniz. 1-855-216-3144 (TTY: 711) irtibat numaralarını arayın.

Italian: ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-855-216-3144 (TTY: 711).

Japanese: 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。1-855-216-3144（TTY: 711）まで、お電話にてご連絡ください。