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

KAISER PERMANENTE : PPO Plan

Kaiser Permanente Insurance Company

Coverage for: Individual/Family | Plan Type: PPO

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 see https://kp.org/plandocuments or call 1-800-788-0710 (TTY: 711). 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.healthcare.gov/sbc-glossary/ or call 1-800-788-0710 (TTY: 711) to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	Participating Provider Tier: \$2,000 Individual / \$4,000 Family; <u>Non-Participating Provider</u> Tier: \$4,000 Individual / \$8,000 Family	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. Preventive care and services indicated in chart starting on page 2.	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>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> limit for this <u>plan</u> ?	Participating Provider Tier: \$5,000 Individual / \$10,000 Family; <u>Non-Participating Provider</u> Tier: \$10,000 Individual / \$20,000 Family.	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> ?	Premiums, precertification penalties, balance- billing charges, health care this <u>plan</u> doesn't cover, and services indicated in chart starting on page 2.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.kp.org/kpic/ppo</u> or call 1-800-788-0710 (TTY: 711) for a list of <u>network</u> <u>providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's <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 provider's 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.

Important Questions	Answers	Why this Matters:
Do you need a <u>referral</u> to see a <u>specialists</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.				
Common Medical Event	Services You May Need	What You Will Pay Non-Participating Provider Tier (You will pay the most)	Limitations, Exceptions & Other Important Information	
	Primary care visit to treat an injury or illness	\$40 / visit, <u>deductible</u> does not apply.	50% <u>coinsurance</u> , <u>deductible</u> does not apply.	None
If you visit a health care <u>provider's</u>	<u>Specialist</u> visit	\$40 / visit, <u>deductible</u> does not apply.	50% <u>coinsurance</u> , <u>deductible</u> does not apply.	None
office or clinic	Preventive care/ screening/ immunization	No Charge, <u>deductible</u> does not apply.	50% <u>coinsurance</u> , <u>deductible</u> does not apply.	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x- ray, blood work)	30% coinsurance	50% coinsurance	None
	Imaging (CT/PET scans, MRI's)	30% coinsurance	50% coinsurance	Precertification required. Failure to precertify may result in a penalty up to \$500.

Common Medical Event	Services You May Need	What You Will Pay Participating Provider Tier (You will pay the least)	What You Will Pay Non-Participating Provider Tier (You will pay the most)	Limitations, Exceptions & Other Important Information
	Generic drugs	Medimpact - Retail: \$15 / prescription; Mail order: \$30 / prescription, deductible does not apply.	Not Covered	Up to a 30-day supply retail or 100-day supply mail order (Walgreen's Mail Service).Subject to <u>formulary</u> guidelines. No Charge for Contraceptives.
If you need drugs to treat your illness or condition More information about prescription	Preferred brand drugs	Medimpact - Retail: \$40 / prescription; Mail order: \$80 / prescription, deductible does not apply.	Not Covered	Up to a 30-day supply retail or 100-day supply mail order (Walgreen's Mail Service).Subject to <u>formulary</u> guidelines. No Charge for Contraceptives.
drug <u>coverage</u> is available at <u>www.kp.org/kpic/ppo</u>	Non-preferred brand drugs	Medimpact - Retail: \$40 / prescription; Mail order: \$80 / prescription, deductible does not apply.	Not Covered	Up to a 30-day supply retail or 100-day supply mail order (Walgreen's Mail Service).Subject to <u>formulary</u> guidelines. No Charge for Contraceptives.
	Specialty drugs	Medimpact: 30% <u>coinsurance</u> up to \$250 / <u>prescription</u> , <u>deductible</u> does not apply.	Not Covered	Up to a 30-day supply retail. Subject to <u>formulary</u> guidelines.
If you have	Facility fee (e.g., ambulatory surgery center)	30% <u>coinsurance</u> after \$100 / procedure	50% <u>coinsurance</u> after \$150 / procedure	Precertification required. Failure to precertify may result in a penalty up to \$500.
outpatient surgery	Physician/surgeon fees	30% coinsurance	50% coinsurance	Precertification required. Failure to precertify may result in a penalty up to \$500.
	Emergency room care	30% <u>coinsurance</u> after \$150 / visit	30% <u>coinsurance</u> after \$150 / visit	None
If you need immediate medical attention	Emergency medical transportation	50% coinsurance	50% coinsurance	None
	Urgent care	\$60 / visit, <u>deductible</u> does not apply.	50% coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay Participating Provider Tier (You will pay the least)	What You Will Pay Non-Participating Provider Tier (You will pay the most)	Limitations, Exceptions & Other Important Information
lf you have a	Facility fee (e.g., hospital room)	30% <u>coinsurance</u> after \$500 / admission	50% <u>coinsurance</u> after \$1000 / admission	Precertification required (except for emergencies, or length of stay following mastectomy/lymph node surgeries). Failure to precertify may result in a penalty up to \$500.
hospital stay	Physician/surgeon fee	30% coinsurance	50% coinsurance	Precertification required (except for emergencies, or length of stay following mastectomy/lymph node surgeries). Failure to precertify may result in a penalty up to \$500.
If you need mental health, behavioral	Outpatient services	\$40 / individual visit, <u>deductible</u> does not apply. No Charge for other outpatient services, <u>deductible</u> does not apply.	50% <u>coinsurance</u> / individual visit, <u>deductible</u> does not apply.	Participating provider: Mental / Behavioral Health: 50% coinsurance / group visit; Substance Abuse: \$20 / group visit, deductible does not apply.
health, or substance abuse services	Inpatient services	30% <u>coinsurance</u> after \$500 / admission	50% <u>coinsurance</u> after \$1000 / admission	Precertification required (does not apply to emergency admissions and services). Failure to precertify may result in a penalty up to \$500.
	Office visits	No Charge	50% <u>coinsurance</u> , <u>deductible</u> does not apply.	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).
If you are pregnant	Childbirth/delivery professional services	30% coinsurance	50% coinsurance	None
	Childbirth/delivery facility services	30% <u>coinsurance</u> after \$500 / admission	50% <u>coinsurance</u> after \$1000 / admission	Precertification required (for stays exceeding 48/96 hours for vaginal/caesarean deliveries). Failure to precertify may result in a penalty of up to \$500.

Common Medical Event	Services You May Need	What You Will Pay Participating Provider Tier (You will pay the least)	What You Will Pay Non-Participating Provider Tier (You will pay the most)	Limitations, Exceptions & Other Important Information
	Home health care	20% <u>coinsurance</u> , <u>deductible</u> does not apply.	20% <u>coinsurance</u> , <u>deductible</u> does not apply.	Up to 100 visits combined / year. (Limit does not apply to Treatment of Mental Health and Substance Use Disorders.)
	Rehabilitation services	Inpatient: 30% <u>coinsurance</u> after \$500 / admission; Outpatient: 30% <u>coinsurance</u>	Inpatient: 50% <u>coinsurance</u> after \$1000 / admission; Outpatient: 50% <u>coinsurance</u>	Precertification required. Failure to precertify may result in a penalty up to \$500.
If you need help recovering or have	Habilitation services	30% coinsurance	50% coinsurance	Cost share applies to Outpatient services. Precertification required. Failure to precertify may result in a penalty up to \$500.
other special health needs	Skilled nursing care	30% <u>coinsurance</u> after \$500 / admission	50% <u>coinsurance</u> after \$1000 / admission	Precertification required. Failure to precertify may result in a penalty up to \$500. Up to 60 days / benefit period. (The day maximum does not apply to <u>medically necessary</u> treatment of Mental Health and Substance Use Disorders.)
	Durable medical equipment	30% coinsurance	50% coinsurance	Precertification required. Failure to precertify may result in a penalty up to \$500. Up to \$2000 limit / year for certain items
	Hospice service	30% coinsurance	50% coinsurance	None
	Children's eye exam	Not Covered	Not Covered	None
If your child needs	Children's glasses	Not Covered	Not Covered	None
dental or eye care	Children's dental check-up	Not Covered	Not Covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Ch	eck your policy or <u>plan</u> document for more informati	ion and a list of any other <u>excluded services</u> .)
 Children's glasses Cosmetic surgery Dental Care (Adult & Child) Hearing aids 	 Long-term care Non-emergency care when traveling outside the U.S. Private-duty nursing 	 Routine eye care (Adult & Child) Routine foot care 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.)
 Acupuncture (30 visit limit / year combined with chiropractic) Bariatric surgery 	 Chiropractic care (30 visit limit / year combined with acupuncture) 	 Infertility treatment (\$1000 limit / Year)

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 shown in the chart below. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health</u> Insurance Marketplace. For more information about the <u>Marketplace</u>, visit <u>www.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 on how 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 agencies in the chart below.

Contact Information for Your Rights to Continue Coverage & Your Grievance and Appeals Rights:

Kaiser Permanente Member Services	1-800-278-3296 (TTY: 711) or <u>www.kp.org/memberservices</u>
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>
California Department of Insurance	1-800-927-HELP (4357) or www.insurance.ca.gov

Does this plan provide Minimum Essential Coverage? Yes.

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

Does this plan meet the Minimum Value Standards? Yes.

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

Language Access Services:

SPANISH (Español): Para obtener asistencia en Español, llame al 1-800-788-0710 (TTY: 711)

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-788-0710 (TTY: 711)

CHINESE (中文): 如果需要中文的帮助,请拨打这个号码 1-800-788-0710 (TTY: 711)

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-788-0710 (TTY: 711)

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

The PPO Plan is underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc. (KFHP).



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 <u>plan's</u> overall <u>deductible</u>	\$2,000
	Specialist copayment	\$40
_	Hospital (facility) cost sharing	30% + \$500
	Other (blood work) coinsurance	30%

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*) Specialist visit (*anesthesia*)

Total Example Cost	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
Deductibles	\$2,000	
<u>Copayments</u>	\$10	
Coinsurance	\$2,200	
What isn't covered		
Limits or exclusions	\$50	
The total Peg would pay is	\$4,260	

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well- controlled condition)
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The <u>plan's</u> overall <u>deductible</u>	\$2,000
Specialist copayment	\$40
Hospital (facility) cost sharing	30% + \$500
Other (blood work) coinsurance	30%

This EXAMPLE event includes services like:

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

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
Deductibles	\$200	
Copayments	\$1,000	
Coinsurance	\$200	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is	\$1,400	

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

The plan's overall deductible	\$2,000
Specialist copayment	\$40
Hospital (facility) cost sharing	30% + \$500
Other (x-ray) coinsurance	30%

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	\$2,000
<u>Copayments</u>	\$100
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,200

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

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Nondiscrimination Notice

Kaiser Permanente Insurance Company (KPIC) does not discriminate based on race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability.

Language assistance services are available from our Member Services Contact Center 24 hours a day, seven days a week (except closed holidays). We can provide no cost 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, and accessible electronic formats. We also provide no cost language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages. To request these services, please call **1-800-788-0710** (TTY users call **711**).

If you believe that KPIC failed to provide these services or there is a concern of discrimination based on race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability you can file a complaint by phone or mail with the KPIC Civil Rights Coordinator. If you need help filing a grievance, the KPIC Civil Rights Coordinator is able to help you.

KPIC Civil Rights Coordinator P.O. Box 1809 Pleasanton, CA 94566 Phone: 1-800-788-0710

You may also contact the California Department of Insurance regarding your complaint.

By Phone: California Department of Insurance 1-800-927-HELP (1-800-927-4357) TDD: 1-800-482-4TDD (1-800-482-4833)

By Mail: California Department of Insurance Consumer Communications Bureau 300 S. Spring Street Los Angeles, CA 90013

Electronically: www.insurance.ca.gov

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights if there is a concern of discrimination based on race, color, national origin, age, disability, or sex. You can file the complaint electronically through the Office for Civil Rights Complaint Portal, available at:

https://ocrportal.hhs.gov/ocr/portal/lobby.jsf,

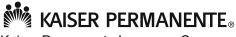
or by mail or phone at:

U.S. Department of Health and Human Services,

200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, Phone: 1-800-368-1019, 1-800-537-7697(TDD).

Complaint forms are available at

http://www.hhs.gov/ocr/office/file/index.html.



Kaiser Permanente Insurance Company Notice of Language Assistance

No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card or 1-800-788-0710. For more help call the CA Dept. of Insurance at 1-800-927-4357. TTY users call 711. English

Servicios en otros idiomas sin ningún costo. Puede conseguir un intérprete. Puede conseguir que le lean los documentos y que algunos se le envíen en su idioma. Para obtener ayuda, llámenos al número que aparece en su tarjeta de identificación o al 1-800-788-0710. Para obtener más ayuda, llame al Departamento de Seguro de CA al 1-800-927-4357. Los usuarios de la línea TTY deben llamar al 711. Spanish

免費語言服務。您可使用口譯員。您可請人將文件唸給您聽,並且您可請我們將您的語言版本文件寄給您。如需協助,請致電列於您會員卡上的電話號碼或致 電 1-800-788-0710 與我們聯絡。如需進一步協助,請致電 1-800-927-4357 與加州保險局聯絡。聽障及語障電話專線使用者請致電 711。Chinese

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No Cost Language Services. You can get an interpreter and get documents read to you in your language. For help, call us at the number listed on your ID card or 1-800-788-0710. For more help call the CA Dept. of Insurance at 1-800-927-4357. TTY users call 711. English

Doo bááhílínigóó há ata' hane. Ata' halne'í há shónáot'eeh dóó naaltsoos táá hazaad bee bik'i' aschíigo hach'i' yídóoltah biniiyé hach'i' ánál'iih łeh. Shíká i'doolwoł nínízingo nihich'i' hodíílnih koji' 1-800-788-0710 éí bee nééhózin biniiyé neiyítánígíí bikáá'. Áká e'élyeed jinízingo CA Dept. of Insurance bich'i' hojilnih kwe'é 1-800-927-4357. TTY chojooł'iigo éí íáá bił azhdilchi'. Navajo

Dịch Vụ Ngôn Ngữ Miễn Phí. Quý vị có thể được cấp thông dịch viên và được người đọc tài liệu cho quý vị bằng ngôn ngữ của quý vị. Để được giúp đỡ, xin gọi cho chúng tôi theo số điện thoại ghi trên thẻ ID của quý vị hoặc số 1-800-788-0710. Để được giúp đỡ thêm, xin gọi Bộ Bảo Hiểm CA theo số 1-800-927-4357. Người sử dụng TTY gọi số 711. Vietnamese

무료 언어 서비스. 한국어 통역 서비스 및 한국어로 서류를 낭독해 드리는 서비스를 제공하고 있습니다. 도움이 필요하신 분은 귀하의 ID 카드에 나와 있는 전화번호 또는 1-800-788-0710번으로 문의하십시오. 보다 자세한 사항은 캘리포니아 주 보험국, 전화번호 1-800-927-4357번으로 문의하십시오. TTY 사용자 번호 711. Korean

Mga Libreng Serbisyo kaugnay sa Wika. Maaari kayong kumuha ng tagasalin-wika at hingin na basahin sa inyo ang mga dokumento sa sarili ninyong wika. Para humingi ng tulong, tawagan kami sa numerong nakasulat sa inyong ID card o sa 1-800-788-0710. Para sa karagdagang tulong tawagan ang CA Dept. of Insurance sa 1-800-927-4357. Dapat tumawag ang mga gumagamit ng TTY sa 711. Tagalog

Անվձար լեզվական ծառայություններ. Դուք կարող եք օգտվել բանավոր թարգմանչի ծառայություններից և խնդրել, որ փաստաթղթերը Ձեր լեզվով կարդան Ձեզ համար։ Օգնության համար զանգահարեք մեզ՝ Ձեր ID քարտի վրա նշված կամ 1 800 788 0710 հեռախոսահամարով։ Լրացուցիչ օգնության համար զանգահարեք Կալիֆոռնիայի ապահովագրության դեպարտամենտ՝ 1-800-927-4357. հեռախոսահամարով։ TTY ից օգտվողները պետք է զանգահարեն 711։ Armenian

Бесплатные переводческие услуги. Вы можете воспользоваться услугами устного переводчика. Вам могут зачитать документы, а некоторые могут выть отправлены вам на вашем языке. Если вам нужна помощь, позвоните нам по номеру, указанному на вашей идентификационной карточке или 1-800-788-0710. За дополнительной помощью обращайтесь в Департамент страхования штата Калифорния (CA Dept. of Insurance) по телефону 1-800-927-4357. Пользователи TTY, звоните по номеру 711. Russian

言語サービス (無料)。通訳に日本語で書類を読んでもらうことができます。通訳サービスが必要な際は、ID カードに記載の番号、または 1-800-788-0710 に お電話ください。さらにヘルプが必要な場合は、カリフォルニア州保険庁(1-800-927-4357)にお電話ください。TTY ユーザーの方は、711 までお電話にて ご連絡ください。Japanese

خدمات تسهیلات زبانی رایگان. شما میتوانید مترجم شفاهی بگیرید. میتوانید درخواست کنید که اسناد برایتان خوانده و بعضی از آنها به زبان خودتان به شما ارسال شود. برای دریافت راهنمایی، با ما به شماره مندر ج در زیر یا شماره روی کارت شناساییتان یا 0710-788-1800 تماس بگیرید. برای کسب راهنمایی بیشتر، با اداره بیمه کالیفرنیا به شماره 735-927-300 تماس بگیرید. کاربران TTY میتوانند با 711 تماس بگیرند .Farsi

ਬਿਨਾ ਲਾਗਤ ਦੀ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀਆਲੈ ਸਕਦੇ ਹੋ ਅਤੇ ਦਸਤਾਵੇਜ਼ਾਂ ਨੂੰ ਕਿਸੇ ਤੋਂ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜਾ ਸਕਦੇ ਹੋ। ਮਦਦ ਲਈ, ਸਾਨੂੰ ਤੁਹਾਡੇ ਆਈਡੀ ਕਾਰਡ 'ਤੇ ਸੂਚੀਬੱਧ ਨੰਬਰ 'ਤੇ ਜਾਂ 1-800-788-0710 'ਤੇ ਕਾਲ ਕਰੋ। ਹੋਰ ਮਦਦ ਲਈ CA ਬੀਮਾ ਵਿਭਾਗਨੂੰ 1-800-927-4357 'ਤੇ ਕਾਲ ਕਰੋ। TTY ਵਰਤੋਂਕਾਰ 711 'ਤੇ ਕਾਲ ਕਰਨ। Punjabi

សេវាភាសាឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រប និងឲ្យគ្រអានឯកសារជូនអ្នក ជាភាសាប្បែរ។ សំរាប់ជំនួយ សូមទូរស័ព្ទមកគយើង តាមគលមលេខដែលមានគៅគលើប័ណ្ណ ID របស់អ្នក ឬ 1-800-788-0710។ សំរាប់ជំនួយថែមគទៀត ទូរស័ព្ទគៅរកសួងធានារ៉ាប់រង រែឋកាលីហ្វ័រនីញ៉ា តាមគលម 1-800-927-4357។ អ្នកគរលើ TTY គៅគលខ 711។ Khmer

خدمات ترجمة بدون تكلفة. يمكنك الحصول على مترجم شفوي وخدمة قراءة المستندات لك بلغتك. للحصول على المساعدة، اتصل بنا على الرقم المدرج في بطاقة الهوية الخاصة بك أو برقم 0710-788-800-1. لمزيد من المساعدة، اتصل بقسم التأمين بولاية كاليفورنيا على الرقم 4357-180-800-1. مستخدمو TTY يمكنهم الاتصالم برقم 711. Arabic

Cov Kev Pab Cuam Txhais Lus Dawb. Koj tuaj yeem tau txais ib tus neeg txhais lus thiab txais tau cov ntaub ntawv uas nyeem tag ntawd xa tuaj rau koj muab sau ua koj hom lus xa tuaj Yog xav tau kev pab, hu rau peb ntawm tus xov tooj teev muaj nyob rau ntawm koj daim yuaj ID los yog 1-800-788-0710. Yog xav tau kev pab ntxiv hu rau CA Chaw Ua Hauj Lwm Tswj Kev Tuav Pov Hwm ntawm 1-800-927-4357. Cov neeg siv TTY hu rau 711. Hmong

निःशुल्क भाषा सेवाएं। आप एक दुभाषिया को ले सकते हैं और दस्तावेज़ों को अपनी भाषा में पढ़वा सकते हैं। सहायता के लिए, हमें अपने आईडी कार्ड पर दर्ज नंबर या 1-800-788-0710 पर कॉल करें। अधिक सहायता के लिए सीए बीमा विभाग को 1-800-927-4357 पर कॉल करें। टीटीवाई उपयोगकर्ता 711 पर कॉल करें। Hindi

บริการด้านภาษาโดยไม่มีค่าใช้จ่าย คุณสามารถรับล่ามและรับการอ่านเอกสารให้คุณฟังในภาษาของคุณได้ หากต้องการความช่วยเหลือ โปรดโทรหาเราตามหมายเลขที่ระบุ ในบัตรประจำตัวประชาชน หรือ 1-800-788-0710 หากต้องการความช่วยเหลือเพิ่มเติม โปรดติดด่อฝ่ายประกันภัยของ CA ที่หมายเลข 1-800-927-4357 ผู้ใช้ TTY โทร 711 ภาษาอังกฤษ Thai