Coverage for: Individual + Family | Plan Type: PPO

Anthem Silver PPO 55/2500/45%

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, <a href="https://eoc.anthem.com/eocdps/ca/8V9XSMG01012026">https://eoc.anthem.com/eocdps/ca/8V9XSMG01012026</a>. 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 <a href="https://eoc.anthem.com/eocdps/ca/8V9XSMG01012026">www.healthcare.gov/sbc-glossary/or call (855) 383-7248</a> to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall	\$2,500/person or \$5,000/family	Generally, you must pay all of the costs from providers up to the deductible amount before
deductible?	for In-Network Providers.	this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member
	\$5,000/person or \$10,000/family	must meet their own individual deductible until the total amount of deductible expenses paid
	for Out-of-Network Providers.	by all family members meets the overall family <u>deductible</u> .
Are there services	Yes. Primary Care. Specialist	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.
covered before you	Visit. Preventive Care. Dental.	But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u>
meet your <u>deductible</u> ?	Vision. For more information see	services without cost sharing and before you meet your deductible. See a list of covered
	below.	preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other	Yes. \$200/person or \$400/family	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before
deductibles for	for <u>Prescription Drugs</u> for Level	this <u>plan</u> begins to pay for these services.
specific services?	1 Pharmacy- RX Only and In-	
	Network Providers combined.	
	There are no other specific	
	deductibles.	
What is the out-of-	\$8,700/person or \$17,400/family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have
pocket limit for this	for In-Network Providers.	other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the
plan?	\$17,400/person or	overall family out-of-pocket limit has been met.
	\$34,800/family for <u>Out-of-</u>	
	Network Providers.	
What is not included	Premiums, balance-billing	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
in the out-of-pocket	charges, and health care this <u>plan</u>	
<u>limit</u> ?	doesn't cover.	
Will you pay less if	Yes. See www.anthem.com/find-	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u>
you use a <u>network</u>	care/?alphaprefix=JQU or call	network. You will pay the most if you use an Out-of-Network Provider, and you might
provider?	(855) 383-7248 for a list of	receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your

	network providers. Benefits and costs may vary by site of service and how the provider bills.	<u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>Out-of-Network</u> <u>Provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .
to see a specialist?		



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

			What You Will Pay		
Common Medical Event	Services You May Need	Level 1 Pharmacy- RX Only (You will pay the least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	Not Applicable	\$55/visit, deductible does not apply	50% coinsurance	Virtual visits (Telehealth) benefits available.
If you visit a health care provider's office	<u>Specialist</u> visit	Not Applicable	\$90/visit, deductible does not apply	50% coinsurance	Virtual visits (Telehealth) benefits available.
or clinic	Preventive care/screening/immunization	Not Applicable	No charge	50% coinsurance	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.
If we have a test	<u>Diagnostic test</u> (x-ray, blood work)	Not Applicable	\$20/day, <u>deductible</u> does not apply	50% coinsurance	none
If you have a test	Imaging (CT/PET scans, MRIs)	Not Applicable	\$75/day, then 45% coinsurance	50% coinsurance	\$380 maximum/admission for Out-of-Network Providers.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.anthem.com/pharmacyinformation/	Typically Generic (Tier 1)	\$15/prescription, Prescription Drug deductible does not apply (retail) and \$30/prescription, Prescription Drug deductible does not apply (home delivery)	\$20/prescription, Prescription Drug deductible does not apply (retail only)	Not covered (retail and home delivery)	Most home delivery is 90-day supply. For more information, refer to "Select Drug List" at <a href="http://www.anthem.com/pharmacyinformation/">http://www.anthem.com/pharmacyinformation/</a> *See <a href="Prescription Drug">Prescription Drug</a> section of the <a href="plan">plan</a> or policy document
	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$70/prescription, Prescription Drug deductible applies	\$80/prescription, Prescription Drug	Not covered (retail and home delivery)	(e.g. evidence of coverage or certificate).

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/ca/8V9XSMG01012026">https://eoc.anthem.com/eocdps/ca/8V9XSMG01012026</a>.

			What You Will Pay		
Common Medical Event	Services You May Need	Level 1 Pharmacy- RX Only (You will pay the least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
		(retail) and \$175/prescription, Prescription Drug <u>deductible</u> applies (home delivery)	<u>deductible</u> applies (retail only)		
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	\$110/prescription, Prescription Drug deductible applies (retail) and \$275/prescription, Prescription Drug deductible applies (home delivery)	\$120/prescription, Prescription Drug deductible applies (retail only)	Not covered (retail and home delivery)	
	Typically Preferred <u>Specialty</u> (brand and generic) (Tier 4)	30% coinsurance up to \$250/prescription, Prescription Drug deductible applies (retail and home delivery)	40% coinsurance up to \$250/prescription, Prescription Drug deductible applies (retail only)	Not covered (retail and home delivery)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Not Applicable	\$250/visit, then 45% <u>coinsurance</u>	50% coinsurance	\$50/visit, then 45% <u>coinsurance</u> for Ambulatory Surgical Center for In- <u>Network Providers</u> . \$380 maximum/admission for <u>Out-of-Network Providers</u> .
	Physician/surgeon fees	Not Applicable	45% <u>coinsurance</u>	50% <u>coinsurance</u>	none
If you need immediate medical attention	Emergency room care	Not Applicable	\$100/visit, then 45% <u>coinsurance</u>	Covered as In- <u>Network</u>	Copayment waived if admitted. 45% coinsurance for Emergency Room Physician Fee In-Network and Out-of-Network Providers.
medicai attention	Emergency medical transportation	Not Applicable	45% <u>coinsurance</u>	Covered as In- <u>Network</u>	none

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/ca/8V9XSMG01012026">https://eoc.anthem.com/eocdps/ca/8V9XSMG01012026</a>.

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	Common Medical Event	Services You May Need	Level 1 Pharmacy- RX Only (You will pay the least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
		<u>Urgent care</u>	Not Applicable	\$55/visit, deductible does not apply	50% coinsurance	none
	If you have a hospital stay	Facility fee (e.g., hospital room)	Not Applicable	45% <u>coinsurance</u>	50% <u>coinsurance</u>	\$650 maximum/day for <u>Out-of-</u> <u>Network Providers</u> .
	nospitai stay	Physician/surgeon fees	Not Applicable	45% <u>coinsurance</u>	50% <u>coinsurance</u>	none
If you need mental health, behavioral health, or substance abuse services	mental health,	Outpatient services	Not Applicable	Office Visit \$55/visit, deductible does not apply Other Outpatient 45% coinsurance	Office Visit 50% coinsurance Other Outpatient 50% coinsurance	Office Visit 988 lifeline/mobile crisis team covered as In- <u>Network</u> . Virtual visits (Telehealth) benefits available. Other Outpatientnone
	or substance	Inpatient services	Not Applicable	45% coinsurance	50% coinsurance	\$650 maximum/day for <u>Out-of-Network Providers</u> . 45% <u>coinsurance</u> for Inpatient Physician Fee In- <u>Network</u> <u>Providers</u> . 50% <u>coinsurance</u> for Inpatient Physician Fee <u>Out-of-Network Providers</u> .
		Office visits	Not Applicable	No charge	50% <u>coinsurance</u>	Cost sharing does not apply for
		Childbirth/delivery professional services	Not Applicable	45% <u>coinsurance</u>	50% <u>coinsurance</u>	preventive services. \$55/visit, deductible does not apply for
_	If you are pregnant	Childbirth/delivery facility services	Not Applicable	45% <u>coinsurance</u>	Postpartum In-Network Providers. In-Network Providers. In-Network preventative prenatal postpartum services a at 100%. Maternity ca include tests and serv described elsewhere i (i.e., ultrasound). *Co	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/ca/8V9XSMG01012026">https://eoc.anthem.com/eocdps/ca/8V9XSMG01012026</a>.

			What You Will Pay			
Common Medical Event	Services You May Need	Level 1 Pharmacy- RX Only (You will pay the least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Home health care	Not Applicable	45% <u>coinsurance</u>	50% <u>coinsurance</u>	\$75 maximum/visit for <u>Out-of-Network Providers</u> . 100 visits/year for Home Health and Private Duty Nursing combined.	
	Rehabilitation services	Not Applicable	\$55/visit, deductible does not apply	50% <u>coinsurance</u>	*See Therapy Services section.	
If you need help recovering or have other special health needs	Habilitation services	Not Applicable	\$55/visit, deductible does not apply	50% coinsurance	See Therapy Services section.	
	Skilled nursing care	Not Applicable	45% coinsurance	50% coinsurance	\$150 maximum/day for Out-of-Network Providers. 100 days/benefit period for Inpatient physical medicine, rehabilitation including day rehabilitation programs and skilled nursing services combined.	
	Durable medical equipment	Not Applicable	50% <u>coinsurance</u>	50% <u>coinsurance</u>	*See <u>Durable Medical</u> <u>Equipment</u> section.	
	Hospice services	Not Applicable	0% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If your child	Children's eye exam	Not Applicable	No charge	\$0 <u>copayment</u> up to <u>plan</u> 's Maximum <u>Allowed Amount</u>	*See Vision Services section.	
needs dental or eye care	Children's glasses	Not Applicable	No charge	\$0 copayment up to <u>plan</u> 's Maximum <u>Allowed Amount</u>		
	Children's dental check-up	Not Applicable	No charge	No charge	*See Dental Services section.	

## **Excluded Services & Other Covered Services:**

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u>.)

Cosmetic surgery

• Dental care (Adult)

• Hearing aids

• Infertility treatment

• Long-term care

Routine foot care unless medically necessary

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/ca/8V9XSMG01012026">https://eoc.anthem.com/eocdps/ca/8V9XSMG01012026</a>.

• Weight loss programs

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

- Acupuncture (In-Network)
- Most coverage provided outside the United States. See <a href="https://www.bcbsglobalcore.com">www.bcbsglobalcore.com</a>
- Bariatric surgery (In-Network)
- Private-duty nursing 100 visits/year combined with Home Health
- Chiropractic care 20 visits/year (In-<u>Network</u>)
- Routine eye care (Adult) 1 exam/benefit period

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 Managed Health Care, California Help Center, 980 9th Street, Suite 500, Sacramento, CA 95814-2725, (888) 466-2219, <a href="https://www.dmhc.ca.gov/">https://www.dmhc.ca.gov/</a>, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <a href="https://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>, or contact Anthem at the number on the back of your ID card. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="https://www.HealthCare.gov">Health Insurance Marketplace</a>. For more information about the <a href="https://www.HealthCare.gov">Marketplace</a>, visit <a href="https://www.HealthCare.gov">www.HealthCare.gov</a> 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 <u>rights</u>, 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:

ATTN: Grievances and Appeals, P.O. Box 4310, Woodland Hills, CA 91365-4310

Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform

Department of Managed Health Care, California Help Center, 980 9th Street, Suite 500, Sacramento, CA 95814-2725, (888) 466-2219, <a href="https://www.dmhc.ca.gov/">https://www.dmhc.ca.gov/</a>

Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact California Consumer Assistance Program, Operated by the California Department of Managed Health Care, 980 9th Street, Suite 500, Sacramento, CA 95814, (888) 466-2219, <a href="https://www.dmhc.ca.gov/">https://www.dmhc.ca.gov/</a>

## 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.

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
	8	

(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$2,500
Specialist copayment	\$90
■ Hospital (facility) coinsurance	45%
Other <u>copayment</u>	\$20

# This EXAMPLE event includes services like:

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

The total Peg would pay is

# Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	\$2,500
Specialist copayment	\$90
Hospital (facility) coinsurance	45%
Other <u>copayment</u>	\$20

# This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

The total Joe would pay is

\$6,860

Prescription drugs

Durable medical equipment (glucose meter)

# Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$2,500
■ Specialist copayment	\$90
■ Hospital (facility) coinsurance	45%
Other copayment	\$20

# This EXAMPLE event includes services like:

Emergency room care (including medical supplies)
Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)

The total Mia would pay is

Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<u>Cost Sharing</u>		<u>Cost Sharing</u>		<u>Cost Sharing</u>	
<u>Deductibles</u>	\$2,500	<u>Deductibles</u>	\$200	<u>Deductibles</u>	\$2,000
Copayments	\$400	<u>Copayments</u>	\$2,200	Copayments	\$500
Coinsurance	\$3,900	Coinsurance	\$0	<u>Coinsurance</u>	\$0
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0

\$2,420

\$2,500

# Get help in your language

# **Language Assistance Services**

Curious to know what all this says? We would be too. Here's the English version: IMPORTANT: Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For free help, please call right away at 1-888-254-2721. (TTY/TDD:711)

Separate from our language assistance program, we make documents available in alternative formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the customer service telephone number on the back of your ID card.

## Spanish

IMPORTANTE: ¿Puede leer esta carta? Si no, podemos pedirle a alguien que le ayude a leerla. También es posible que pueda solicitar que le enviemos esta carta escrita en su idioma. Para obtener ayuda gratuita, llame de inmediato al 1-888-254-2721 (TTY/TDD: 711).

### Arabic

#### Armenian

ՈՒՇԱԴՐՈՒԹՅՈՒՆ. Կարողանո՞ւմ եք կարդալ այս նամակը։ Եթե ոչ, մենք կարող ենք առաջարկել որևէ մեկի օգնությունը՝ ձեզ համար այն կարդալու համար։ Դուք կարող եք նաև այս նամակը ստանալ ձեր լեզվով։ Անվճար օգնության համար խնդրում ենք անմիջապես զանգահարել՝ 1-888-254-2721. (TTY/TDD: 711)

#### Chinese

重要: 您能看此信嗎?如果不能,我們可以請人幫您看。 您還可以獲得以您的語言寫的此信件。如需免費幫助,請立即致電 1-888-254-2721. (TTY/TDD:711)

#### Farsi

بخواهیم شخصی از توانیممی ما ،توانیدنمی اگر بخوانید؟ را نامه این توانید می آیا :مهم کتبی صورت به را نامه این بتوانید است ممکن همچنین .کند کمک شما به آن خواندن در شماره با فوراً لطفاً ،رایگان کمک دریافت برای .کنید دریافت خودتان زبان به و .بگیرید تماس (TTY/TDD: 711) .888-254-254

#### Hindi

महत्वपूर्ण: क्या आप यह पत्र पढ़ सकते हैं? यदि नहीं, तो हम इसे पढ़ने में किसी की मदद ले सकते हैं। यह पत्र आप अपनी भाषा में भी लिखवा सकते हैं। नि:शुल्क सहायता के लिए, कृपया तुरंत 1-888-254-2721 पर कॉल करें। (टीटीवाई/टीडीडी:711)

## Hmong

TSEEM CEEB: Koj puas nyeem tau daim ntawv no? Yog tias tsis tau, peb muaj qee tus neeg pab nyeem nws rau koj. Koj los kuj yuav tau txais ib daim ntawv sau ua kom yam lus. Rau kev pab dawb, thov hu tam sim ntawm 1-888-254-2721. (TTY/TDD: 711)

## Japanese

重要:この文書を読むことができますか?読むことができない場合、支援することが可能です。また、日本語で訳されたこの文書を書面で受け取ることができます。無料の支援をご希望の場合、1-888-254-2721 (TTY/TDD:711)にご連絡ください。

#### Khmner

សំខាន់៖ កើអ្នកអាចអានសំប្បុកនេះបានទេ? បើអត់ទេ យើងអាចមានអ្នកជួយអាន។ អ្នកក៍អាចទទួលបានសំប្បកនេះសរសេរជាភាសារបស់អ្នកផងដែរ។ សម្រាប់ជំនួយដោយ ឥតគិតថ្លៃ សូមទូរស័ព្ទមកភ្លាមៗតាមរយៈលេខ 1-888-254-2721. (TTY/TDD: 711)

### Korean

중요: 이 편지를 읽으실 수 있으신가요? 그렇지 않으신 경우, 이를 읽으실 수 있도록 도움을 제공해 드릴 수 있습니다. 귀하의 모국어로 된 편지를 우편으로 받아보실 수도 있습니다. 무상으로 제공되는 도움이 필요하신 경우. 1-888-254-2721번으로 바로 연락해 주십시오. (TTY/TDD: 711)

## Punjabi

ਕੀ ਤੁਸੀਂ ਇਹ ਚਿੱਠੀ ਪੜ੍ਹ ਸਕਦੇ ਹੋ? ਜੇਕਰ ਨਹੀਂ, ਤਾਂ ਅਸੀਂ ਇਸਨੂੰ ਪੜ੍ਹਨ ਵਿੱਚ ਤੁਹਾਡੀ ਮਦਦ ਕਰ ਸਕਦੇ ਹਾਂ। ਤੁਸੀਂ ਇਸ ਚਿੱਠੀ ਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਵੀ ਲਿਖ ਸਕਦੇ ਹੋ। ਮੁਫਤ ਮਦਦ ਲਈ, ਕਿਰਪਾ ਕਰਕੇ ਤੁਰੰਤ ਇਸ 'ਤੇ ਕਾਲ ਕਰੋ 1-888-254-2721 (TTY/TDD: 711)

## Russian

ВАЖНАЯ ИНФОРМАЦИЯ: Можете ли вы прочитать данное письмо? Если нет, наш специалист поможет вам в этом. Вы также можете получить данное письмо на вашем языке. Для получения бесплатной помощи звоните по номеру 1-888-254-2721. (TTY/TDD: 711)

## Tagalog

MAHALAGA: Mababasa mo ba ang sulat na ito? Kung hindi, mayroon kaming makakatulong sa iyo na basahin ito. Maaari mo ring makuha ang sulat na ito nang nakasulat sa iyong wika. Para sa libreng tulong, mangyaring tumawag kaagad sa 1-888-254-2721. (TTY/TDD: 711)

#### Thai

สำคัญ: คุณสามารถอ่านจดหมายนี้ได้หรือไม่ หากคุณอ่านจดหมายนี้ไม่ได้ เราสามารถขอให้ ใครสักคนช่วยคุณอ่านได้ คุณสามารถร้องขอ จดหมายนี้ที่เขียนในภาษาของคุณได้เช่นกัน หากต้องการความช่วยเหลือแบบไม่มีค่าใช้จ่าย โปรดโทรหาเราได้ทันทีที่ 1-888-254-2721. (TTY/TDD: 711)

#### Vietnamese

QUAN TRONG: Quý vị có đọc được lá thư này không? Nếu không, chúng tôi có thể nhờ ai đó giúp quý vị đọc. Quý vị cũng có thể yêu cầu thư này viết bằng ngôn ngữ của quý vị. Để được trợ giúp miễn phí, hãy gọi ngay đến số 1-888-254-2721. (TTY/TDD: 711)

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We follow state and federal civil rights laws in our health programs and activities. Members can get reasonable modifications as well as free auxiliary aids and services if you have a disability. We don't discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age or disability. For people whose primary language isn't English (or have limited proficiency), we offer free language assistance services, in a timely manner, like interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711) or visit our website. If you think we failed in any areas or to learn more about grievance procedures, you can mail a complaint to: Compliance Coordinator, P.O. Box 27401, Richmond, VA 23279, or if you think you were discriminated against based on race, color, national origin, age, disability, or sex, you can mail a complaint directly to the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201. You can also call 1-800- 368-1019 (TDD: 1-800-537-7697) or visit <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>