

# Your Benefit Summary

## Providence Oregon Standard Gold Plan - Choice Network



Providence Choice Network	
Individual Calendar Year Deductible (family amount is 2 times individual)	\$1,800
Individual Out-of-Pocket Maximum (family amount is 2 times individual) This amount includes the Deductible.	\$7,550

### Important information about your plan

This summary provides only highlights of your benefits. To view your plan details, register and login at [myProvidence.com](http://myProvidence.com).

- Once you have registered, you can select your Medical Home online or by calling Customer Service.
- This plan provides benefits only for Medically Necessary Services when provided by physicians or providers in your Medical Home. The only exception is Emergency Care and Urgent Care Services.
- Some Services and penalties do not apply to the Out-of-Pocket Maximum.
- Prior Authorization is required for some Services.
- View a list of In-Network Providers and pharmacies at [ProvidenceHealthPlan.com/findaprovider](http://ProvidenceHealthPlan.com/findaprovider).
- Limitations and exclusions apply. See your contract for details.
- Medicare Part D creditable.
- Find important information about how to use your plan at [ProvidenceHealthPlan.com/usingyourplan](http://ProvidenceHealthPlan.com/usingyourplan).
- Learn more about PHP's covered preventive services rated "A" or "B" by the U.S. Preventive Services Task Force at [ProvidenceHealthPlan.com/PreventiveCare](http://ProvidenceHealthPlan.com/PreventiveCare).
- A \$5 copay applies to the first three Primary Care Provider and/or Mental Health/Substance Use Disorder outpatient visits combined each calendar year.

Below is the amount you pay after you have met your calendar year Deductible

✓ Deductible does not apply	In-Network Only
<b>On-Demand Visits</b>	
Providence ExpressCare Virtual	Covered in full ✓
Providence ExpressCare Retail Health Clinic visits	Covered in full ✓
<b>Preventive Care</b>	
Periodic health exams and well-baby care	Covered in full ✓
Routine immunizations and shots	Covered in full ✓
Colonoscopy (preventive, age 45+)	Covered in full ✓
Gynecological exams (1 per calendar year), breast exams and Pap tests	Covered in full ✓
Mammograms	Covered in full ✓
Nutritional Counseling	Covered in full ✓
Tobacco cessation, counseling/classes and deterrent medications	Covered in full ✓
Diabetes Self-Management Education	Covered in full ✓

# Your Benefit Summary

Below is the amount you pay after you have met your calendar year Deductible

## ✓ Deductible does not apply

### In-Network Only

#### Physician/Professional Services

Office visits to a Primary Care Provider or Naturopath	First 3 visits \$5 ✓ then
In-Person	\$20 ✓
Virtually	\$20 ✓

Office visits to an Alternative Care Provider (In-Person or Virtually) (Chiropractic manipulation and acupuncture services are covered separately from the office visit at the levels listed for those benefits.)	\$40 ✓
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Office visits to specialists (In-Person or Virtually)	\$40 ✓
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Inpatient Hospital visits	20%
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Allergy shots and allergy serums, injectable and infused medications	20%
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Surgery and anesthesia in an office or facility	20%
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#### Diagnostic Services

X-ray, lab and testing services (includes ultrasound)	20%
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High-tech imaging Services (such as PET, CT or MRI)	20%
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Sleep studies	20%
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Diagnostic and Supplemental Breast Exams	Covered in full ✓
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#### Emergency Care and Urgent Care Services

Emergency Services (Deductible applies)  
(For Emergency Medical Conditions only. If admitted to the Hospital, all Services subject to inpatient benefits.)

In-Network	20%
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Out-of-Network	20%
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Emergency medical transportation (air and/or ground)  
(Emergency transportation is covered regardless of whether or not the provider is an In-Network Provider.)

In-Network	20%
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Out-of-Network	20%
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Urgent Care visits (for non-life threatening illness/minor injury)

In-Network	\$60 ✓
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Out-of-Network	\$60
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#### Hospital Services

Inpatient/Observation care	20%
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Skilled Nursing Facility (limited to 60 days per calendar year)	20%
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# Your Benefit Summary

Below is the amount you pay after you have met your calendar year Deductible

✓ **Deductible does not apply**

**In-Network Only**

## Hospital Services

Inpatient rehabilitative care (Limited to 30 days per calendar year; 60 days for head/spinal injuries. Limits do not apply to Mental Health and Substance Use Disorder Services.)	20%
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Inpatient habilitative care (Limited to 30 days per calendar year; 60 days for head/spinal injuries. Limits do not apply to Mental Health and Substance Use Disorder Services.)	20%
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## Outpatient Services

Outpatient surgery at an Ambulatory Surgery Center	20%
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Outpatient surgery at a Hospital-based facility	20%
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Colonoscopy (non-preventive) at an Ambulatory Surgery Center	20%
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Colonoscopy (non-preventive) at a Hospital-based facility	20%
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Outpatient dialysis, infusion, chemotherapy and radiation therapy	20%
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Outpatient rehabilitative services: physical, occupational or speech therapy (Limited to 30 visits per calendar year; up to 30 additional visits per specified condition. Limits do not apply to Mental Health and Substance Use Disorder Services.)	\$20 ✓
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Outpatient habilitative services: physical, occupational or speech therapy (Limited to 30 visits per calendar year; up to 30 additional visits per specified condition. Limits do not apply to Mental Health and Substance Use Disorder Services.)	\$20 ✓
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Vision Therapy (convergence insufficiency) (Limited to 12 visits per lifetime)	20%
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## Maternity Services

Prenatal visits	Covered in full ✓
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Delivery and postnatal physician/provider visits	20%
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Inpatient Hospital/facility services	20%
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Routine newborn nursery care	20%
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## Medical Equipment, Supplies and Devices

Medical equipment, appliances, prosthetics/orthotics and supplies	20%
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Diabetes supplies (such as lancets, test strips, needles and glucose monitors)	Covered in full ✓
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Hearing aids (Limited to one aid per ear every 3 calendar years)	20% ✓
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Removable custom shoe orthotics	20%
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Oral Sleep Apnea Appliance	20%
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# Your Benefit Summary

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✓ **Deductible does not apply**

**In-Network Only**

Mental Health and Substance Use Disorder (Services, except outpatient provider office visits, may require prior authorization.)	
Inpatient and residential services	20%
Day treatment, intensive outpatient, and partial hospitalization services	20%
Outpatient provider visits	First 3 visits \$5 ✓ then
In-Person	\$20 ✓
Virtually	\$20 ✓
Applied Behavior Analysis	20%
Home Health and Hospice	
Home health care	20%
Hospice care	20%
Respite care (limited to Members receiving Hospice care; limited to 5 consecutive days, up to 30 days per lifetime)	20%
Biofeedback	
Biofeedback for specified diagnosis (limited to 10 visits per lifetime)	\$20 ✓
Chiropractic Manipulation and Acupuncture (Massage therapy not covered)	
Chiropractic manipulations (limited to 20 visits per calendar year)	\$20 ✓
Acupuncture (limited to 12 visits per calendar year)	\$20 ✓

# Prescription Drugs

Formulary N

Below is the amount you pay after you have met your calendar year Deductible

## ✓ Deductible does not apply

Up to a 30-Day Supply (From a participating retail, preferred or specialty pharmacy)	
Tier 1	\$10 ✓
Tier 2	\$10 ✓
Tier 3	\$30 ✓
Tier 4	50% ✓
Tier 5	50% ✓ with \$500 per script cap
Tier 6	50% ✓ with \$500 per script cap
90-Day Supply (From a participating preferred retail pharmacy)	
Tier 1	\$30 ✓
Tier 2	\$30 ✓
Tier 3	\$90 ✓
Tier 4	50% ✓
90-Day Supply (From a participating mail order pharmacy)	
Tier 1	\$20 ✓
Tier 2	\$20 ✓
Tier 3	\$60 ✓
Tier 4	45% ✓

## Pharmacies

Your prescription drug benefit requires that you fill your prescriptions at a Participating Pharmacy. There are four types of participating pharmacies:

- Retail: a Participating Pharmacy that allows up to a 30-day supply as outlined in your handbook of short-term and maintenance prescriptions.
- Preferred Retail: a Participating Pharmacy that allows up to a 90-day supply of maintenance prescriptions and access to up to a 30-day supply of short-term prescriptions.
- Specialty: a Participating Pharmacy that allows up to a 30-day supply of specialty and self-administered chemotherapy prescriptions. These prescriptions require special delivery, handling, administration and monitoring by your pharmacist.
- Mail Order: a Participating Pharmacy that allows up to a 90-day supply of maintenance prescriptions and specializes in direct delivery to your home. To order prescriptions by mail, your provider may call in the prescription or you can mail your prescription along with your Member identification number to one of our participating mail-order pharmacies.
- View a list of our participating pharmacies [ProvidenceHealthPlan.com/planpharmacies](http://ProvidenceHealthPlan.com/planpharmacies).

## Using your prescription drug benefit

## Prescription Drugs

### Formulary N

- To find if a drug is covered under your plan check online at [ProvidenceHealthPlan.com/pharmacy](https://www.providencehealthplan.com/pharmacy). Note that your plan's formulary includes ACA Preventive drugs which are medications that are covered at no cost when received from participating pharmacies as required by the Patient Protection and Affordable Care Act.
- FDA-approved women's contraceptives, as listed on your formulary, are covered at no cost for up to a 12-month supply, after a 3-month initial fill, at any Participating Pharmacy.
- You may purchase up to a 90-day supply of maintenance drugs using a participating mail-service or preferred retail pharmacy. Not all drugs are considered maintenance prescriptions, including compounded drugs and drugs obtained from specialty pharmacies.
- If you or your provider request or prescribe a brand-name drug when a generic is available, regardless of reason, you will be responsible for the cost difference between the brand-name and generic drug in addition to the Tier 4 or Tier 6 copayment or coinsurance indicated on the benefit summary. Your total cost, however, will never exceed the actual cost of the drug.
- Approved non-formulary non-specialty drugs will be covered at the Tier 4 cost sharing tier. Approved non-formulary specialty drugs will be covered at the Tier 6 cost sharing tier.
- Compounded medications are prescriptions that are custom prepared by your pharmacist. They must contain at least one FDA-approved drug to be eligible for coverage under your plan. Compounded medications are covered for up to a 30-day supply at a 50% after the deductible. Claims are subject to clinical review for medical necessity and are not guaranteed for payment.
- Specialty drugs, which can be found in Tier 5 and Tier 6, are prescriptions that require special delivery, handling, administration and monitoring by your pharmacist.
- Most specialty and chemotherapy drugs are only available at our designated specialty pharmacies.
- Diabetes supplies may be obtained at your participating pharmacy, and are covered under your prescription benefit. Refer to your formulary and Member Contract for details.
- Certain drugs, devices, and supplies obtained from your pharmacy may apply towards your medical benefit.
- Insulin cost share capped at \$85 for a 30-day supply, \$255 for a 90-day supply. Deductible does not apply.
- Some prescription drugs require Prior Authorization for medical necessity, place of therapy, length of therapy, step therapy, or number of doses. If a drug to treat your covered medical condition is not in the formulary, please contact us.
- Self-administered chemotherapy is covered under the Prescription Drug Benefit unless the Outpatient Chemotherapy coverage results in a lower out-of-pocket expense to you. Please refer to your Contract for more information.
- Self-injectable medications are only covered when they are being self-administered and labeled by the FDA for self-administration; in some cases, a Prior Authorization may be required for the drug. Documentation of self-administration may also be required. Drugs labeled for self-administration that are being administered by a provider will fall to the Member's medical benefit.
- If you take an eligible specialty medication, the Specialty Pharmacy Variable Copay Program helps lower your out-of-pocket costs to \$0. The list of medications eligible for this program is available at [ProvidenceHealthPlan.com/smartrxassist](https://www.providencehealthplan.com/smartrxassist). Refer to your contract for more information.
- Be sure you present your current Providence Health Plan Member identification card.

## Routine Vision Services

Provided by VSP

VSP Advantage Network (For Customer Service call 800-877-7195)

Below is the amount you pay after you have met your calendar year Deductible

✓ Deductible does not apply

In-Network Only

### Pediatric Vision Services (under age 19)

Routine eye exam (limited to 1 exam per calendar year)	Covered in full ✓
Lenses (limited to 1 pair per calendar year)	
Single vision	Covered in full ✓
Lined bifocal	Covered in full ✓
Lined trifocal	Covered in full ✓
Lenticular lenses	Covered in full ✓
Frames (limited to 1 pair per calendar year; select from VSP's Otis & Piper™ Eyewear Collection)	Covered in full ✓
Contact lens services and materials in place of glasses	Covered in full ✓
Standard: 1 pair per calendar year (1 contact lens per eye)	
Monthly: 6 month supply per calendar year (6 lenses per eye)	
Bi-weekly: 3 month supply per calendar year (6 lenses per eye)	
Dailies: 3 month supply per calendar year (90 lenses per eye)	

## Explanation of terms and phrases

**ACA Preventive Drugs** - ACA Preventive drugs are medications, including contraceptives, which are listed in our formulary, and are covered at no cost when received from Participating Pharmacies as required by the Patient Protection and Affordable Care Act (ACA). Over the counter preventive drugs received from Participating Pharmacies cannot be covered in full without a written prescription from your Qualified Practitioner.

**Brand-name drugs** - Brand-name drugs are protected by U.S. patent laws and only a single manufacturer has the rights to produce and sell them.

**Coinsurance** - The percentage of the cost that you may need to pay for Covered Service.

**Copay** - The fixed dollar amount you pay to a healthcare provider for a Covered Service at the time care is provided.

**Deductible** - The dollar amount that an individual or family pays for Covered Service before the plan pays any benefits within a Calendar Year. The following expenses do not apply to the individual or family deductible: Services not covered by the plan; fees that exceed Usual, Customary and Reasonable (UCR) charges as established by the plan; penalties incurred if you do not follow the plan's Prior Authorization requirements; copays and Coinsurance for Services that do not apply to the deductible.

NOTE: No Member will ever pay more than an Individual Deductible before the Plan begins paying for covered services for that Member.

**Formulary** - A formulary is a list of FDA-approved prescription drugs developed by physicians and pharmacists, designed to offer effective drug treatment choices for covered medical conditions. The Providence Health Plan formulary includes both brand-name and generic medications.

**Generic drugs** - Generic drugs have the same active-ingredient formula as the brand-name drug. Generic drugs are usually available after the brand-name patent expires.

**Medical Home** - A full Service healthcare clinic which has been designated as a Medical Home providing and coordinating Members' medical care.

### **Medicare Part D creditable**

**Medicare Part D creditable** - Coverage is creditable when the plan payout for prescription drugs is, on average for all plan participants, as much as the average payout under the standard Medicare Part D benefit.

**Not Medicare Part D creditable** - Coverage is non-creditable when the plan payout for prescription drugs is, on average for all plan participants, less than what standard Medicare Part D prescription drug coverage would be expected to pay.

**Non-Formulary Medication** - An FDA-approved drug, generic or brand-name, that is not included in the list of approved formulary medications. These prescriptions require a Prior Authorization by the health plan and, if approved, will pay at either the highest non-specialty or specialty cost sharing tier.

**Office Visits Virtually** - Scheduled visits with the member's PCP or Specialist using a teleconferencing application such as Zoom.

**Out-of-Pocket Maximum** - The limit on the dollar amount that an individual or family pays for specified Covered Services in a Calendar Year. Some Services and expenses do not apply to the individual or family Out-of-Pocket Maximum. See your Member handbook or contract for details.

NOTE: Once any Member meets the Individual Out-of-Pocket Maximum, the Plan will begin to pay 100% for Covered Services for that Member.

**Primary Care Provider** - A qualified physician or practitioner that can provide most of your care and, when necessary, will coordinate care with other providers in a convenient and cost-effective manner.



## Explanation of terms and phrases

**In-Network** - Refers to Services received from an extensive network of highly qualified physicians, health care providers and facilities contracted by Providence Health Plan for your specific plan. Generally, your Out-of-Pocket costs will be less when you receive Covered Service from In-Network Providers.

**Limitations and Exclusions** - All Covered Services are subject to the limitations and exclusions specified for your plan. Refer to your Member handbook or contract for a complete list.

**Maintenance Prescriptions** - Medications that are typically prescribed to treat long-term or chronic conditions, such as diabetes, high blood pressure and high cholesterol. Maintenance drugs are those that you have received under our plan for at least 30 days and that you anticipate continuing to use in the future. Compounded and specialty medications are excluded from this definition; and are limited to a 30 day supply.

**Prescription drug Prior Authorization** - The process used to request an exception to the Providence Health Plan drug formulary. A Prior Authorization can be requested by the prescriber, member or pharmacy. Some drugs require Prior Authorization for Medical Necessity, place of therapy, length of therapy, step therapy or number of doses. Visit us online for additional information at [ProvidenceHealthPlan.com](http://ProvidenceHealthPlan.com).

**Prescription drug Tier** - The prescription drug tier number correlates to a drug's placement on the formulary. Tier 1 and Tier 2 consists of mainly generic drugs while Tier 3 and Tier 4 contains both generic and brand-name drugs. Specialty drugs are listed in Tier 5 and Tier 6.

**Prior Authorization** - Some Services must be pre-approved. In-Network, your provider will request Prior Authorization. Out-of-Network, you are responsible for obtaining Prior Authorization.

## Explanation of terms and phrases

**Providence ExpressCare Virtual** - Services for common conditions (such as sore throat, cough, or fever, etc.) using Providence's web-based platform through a tablet, smartphone, or computer for same day appointments.

**Providence ExpressCare Retail Health Clinic** - A walk-in health clinic, other than an office, Urgent Care facility, pharmacy or independent clinic that is located within a retail operation. A Retail Health Clinic provides same-day visits for basic illness and injuries or preventive services.

**Specialty Drugs** - Specialty drugs are injectable, infused, oral, topical, or inhaled therapies that often require specialized delivery, handling, monitoring and administration and are generally high cost. These drugs must be purchased through our designated specialty pharmacy. Due to the nature of these medications, specialty drugs are limited to a 30-day supply. Your benefits include specialty drugs listed on our formulary in Tier 5 and Tier 6. Generally your out-of-pocket costs will be less for Tier 5 drugs.

## Contact us

Portland Metro Area: 503-574-7500  
All other areas: 800-878-4445  
TTY:711

[ProvidenceHealthPlan.com/contactus](https://www.providencehealthplan.com/contactus)

## Non-Discrimination Statement

Providence Health Plan and Providence Health Assurance comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sexual orientation, religion, gender identity, marital status or sex. Providence Health Plan and Providence Health Assurance do not exclude people or treat them differently because of race, color, national origin, age, disability, sexual orientation, religion, gender identity, marital status or sex.

Providence Health Plan and Providence Health Assurance:

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

If you need these services, you can call us at 503-574-7500 or 1-800-878-4445 (TTY: 711).

If you believe that Providence Health Plan or Providence Health Assurance has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sexual orientation, religion, gender identity, marital status or sex, you can file a grievance with our Non-discrimination Coordinator by mail:

Providence Health Plan and Providence Health Assurance  
Attn: Non-discrimination Coordinator  
PO Box 4158  
Portland, OR 97208-4158  
E-mail: [PHPAppealsandGrievances@providence.org](mailto:PHPAppealsandGrievances@providence.org)

If you need help filing a grievance, call us at 503-574-7500 or 1-800-878-4445 (TTY: 711) for assistance.

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, DC 20201  
1-800-368-1019, 1-800-537-7697 (TTY)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Members of Oregon Plans may file a complaint with the Division of Financial Regulation at 1-888-877-4894 or visit <https://dfr.oregon.gov/Pages/index.aspx>.

## Language Access Services

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call [1-800-898-8174] (TTY: [711]).

**Spanish:** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-898-8174 (TTY: 711).

**Russian:** ВНИМАНИЕ: Если Вы говорите по-русски, то Вам доступны услуги бесплатной языковой поддержки. Звоните 1-800-898-8174 (телетайп: 711).

**Vietnamese:** CHÚ Ý: Nếu quý vị nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho quý vị. Xin gọi số 1-800-898-8174 (TTY: 711).

**Traditional Chinese:** 注意：如果您說中文，您可以免費獲得語言支援服務。請致電 1-800-898-8174 (TTY: 711)。

**Kushite:** XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-898-8174 (TTY: 711).

### Farsi:

توجه: اگر به زبان فارسی صحبت میکنید، تسهیلات زبانی ن به صورت رایگان به شما ارائه میشود. با 1-800-898-8174 (TTY: 711) تماس بگیرید.

**Ukrainian:** УВАГА! Якщо Ви розмовляєте українською мовою, для Вас доступні безкоштовні послуги мовної підтримки. Телефонуйте за номером 1-800-898-8174 (телетайп: 711).

### Japanese:

お知らせ: 日本語での通話をご希望の場合、言語支援サービスを無料でご利用いただけます。1-800-898-8174 (TTY: 711) まで、お電話ください。

**Korean:** 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-898-8174(TTY: 711) 번으로 전화해 주십시오

**Nepali:** ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंले दनम्र भाषा सहायता सेवाहरू दनःशुल्क रूपमा उपलब्ध छन् । 1-800-898-8174 (TTY: 711) मा फोन गर्नुहोस् ।

**Romanian:** ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii gratuite de asistență lingvistică. Sunați 1-800-898-8174 (TTY: 711).

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzen zur Verfügung. Rufnummer: 1-800-898-8174 (TTY: 711).

**Hmong:** LUS CEEB TOOM: Yog tias koj hais lus Hmoob, cov kev pab txhais lus, muaj kev pab dawb rau koj. Hu rau 1-800-898-8174 (TTY: 711).

**Cambodian:** កំណត់សម្គាល់៖ បើសិនជាអ្នកនិយាយភាសាខ្មែរ អាចម្តងបសវនករជំនួយខ្លួនភាសាបោយមិនគិតថ្លៃពីបោកអ្នក។

សូមបោកទូរស័ព្ទបលម 1-800-898-8174 (TTY: 711)។

**Laotian:** ເລືອນຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ຈະມີການຊ່ວຍເຫຼືອ ວ່າ ດ້ານພາສາ ໃດຍບໍ່ເສຍຄ່າໃຫ້ທ່ານ. ໂທ 1-800-898-8174 (TTY: 711)