

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, go to <u>hr2.chevron.com</u> or

contact the Chevron Human Resources Service Center at 1-888-825-5247 (1-832-854-5800 outside the U.S.). For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call 1-844-627-1632 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For network providers: \$1,000 You Only \$2,000 You and One Adult/\$1,000 Per Person \$2,000 You and Child(ren)/\$1,000 Per Person \$3,000 You and Family/\$1,000 Per Person  For out-of-network providers: \$2,000 You Only \$4,000 You and One Adult/\$2,000 Per Person \$4,000 You and Child(ren)/\$2,000 Per Person \$6,000 You and Family/\$2,000 Per Person	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 deductible?	Yes. Preventive care, Primary Care visits, and specialist visit for network providers are covered before you meet your deductible. Deductible does not apply to certain preventive care in-network services as specified by the Affordable Care Act. Prescription drugs are subject to a separate deductible.  The following are a few major exceptions that do not count toward the deductible: charges in excess of contracted rate/allowed amount by an out-of-network provider (balanced billed charges), your share of costs and expenses under the Prescription Drug Program, Vision Program, and Mental Health and Substance Use Disorder Plan; charges that aren't covered or medically necessary under the plan; penalties for non-compliance; and health care this plan	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>costsharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .

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	doesn't cover.	
Are there other deductibles for specific services?	Yes. Prescription Drugs \$150 You Only (Retail) \$300 You and Family/\$150 Per Person (Retail)	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.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	For Medical and Mental Health and Substance Use Disorder combined:  For network providers: \$5,000 You Only \$10,000 You and One Adult/\$5,000 Per Person \$10,000 You and Child(ren)/\$5,000 Per Person \$10,000 You and Family/\$5,000 Per Person For out-of-network providers: \$10,000 You Only \$20,000 You and One Adult/\$10,000 Per Person \$20,000 You and Child(ren)/\$10,000 Per Person \$20,000 You and Family/\$10,000 Per Person For Prescription Drugs: \$1,800 You Only \$3,600 You and Family/\$1,800 Per Person	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 out-of-pocket limit?	The following are a few major exceptions that do not count toward the medical <u>out-of-pocket limit</u> : <u>premiums</u> ; your share of costs and expenses under the Prescription Drug Program and the Vision Program; charges that aren't deemed <u>medically necessary</u> under the <u>plan</u> ; penalties for failure to obtain <u>pre-authorization</u> for services; charges in excess of contracted rate/ <u>allowed amount</u> by an <u>out-of-network provider</u> ( <u>balanced billed</u> charges) and health care this <u>plan</u> doesn't cover.  The following are major exceptions that do not count toward the prescription drug <u>out-of-pocket limits</u> : <u>premiums</u> ; difference between the cost of generic and brand name drugs; additional <u>coinsurance</u> amount when you go to a retail <u>network</u> pharmacy after the first refill of a prescription for maintenance medications and charges that aren't covered under the Prescription Drug Program.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>hr2.chevron.com</u> or call 1-888-825-5247 for a copy.

Will you pay less if you use a <u>network provider</u> ?	Yes, BlueCard PPO. See <a href="https://www.anthem.com/ca">www.anthem.com/ca</a> or call 1-844-627-1632 for a list of <a href="https://network.providers">network providers</a> .	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 network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider might</u> use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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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		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Primary care visit to treat an injury or illness	\$25 <u>copay</u> /visit/ <u>deductible</u> does not apply	40% coinsurance	If you receive services in addition to an
If you visit a health	Specialist visit	\$40 <u>copay</u> /visit/ <u>deductible</u> does not apply	40% coinsurance	office visit, additional copayment, deductibles, or coinsurance may apply
care <u>provider's</u> office or clinic	der's	No charge	40% <u>coinsurance</u>	Immunizations for travel not covered. You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	40% coinsurance	None
ii you nave a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	INOTIE
If you need drove to	Generic drugs	Retail: <b>\$5</b> copay after deductible  Mail Order: <b>\$15</b> copay with no deductible		Certain items identified by your plan as preventive care are covered in full and not subject to the copay or deductible amounts indicated.
If you need drugs to treat your illness or condition	Preferred Brand drugs	Retail: 20% coinsurance after deductible with \$15 minimum copay  Mail Order: 15% coinsurance with \$35 minimum copay with no deductible	Retail: Not covered.  Mail order: Not covered.	Covers up to 30 day supply (retail prescription); 90 supply (mail-order prescription).  Your plan uses a preferred drug list, also referred to as a formulary, which identifies the status of covered drugs.
		with no <u>deductible</u>		2 of 42

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>hr2.chevron.com</u> or call 1-888-825-5247 for a copy.

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
More information about prescription drug coverage is available by calling Express Scripts at 1-800-987-8368 or	Non-Preferred Brand drugs	Retail: 30% coinsurance after deductible with \$30 minimum copay  Mail Order: 25% coinsurance with \$75 minimum copay with no deductible		Some drugs may require <u>pre-authorization</u> . If the necessary <u>preauthorization</u> is not obtained, the drug may not be covered.  Your <u>plan</u> uses utilization management programs that require you try one or
going to www.express- scripts.com	Specialty drugs	See Generic, Preferred brand, and Non-preferred brand drugs above for cost information	Retail: Not covered.  Mail order: Not covered.	more drugs before another drug will be covered. Your plan may limit the quantity of a covered drug. You pay the difference in cost if you request a brand name drug instead of its generic equivalent. After a prescription for a non-specialty drug is filled 2 times at retail, a 60% retail coinsurance and applicable minimum copay apply. Refills for Specialty Maintenance Drugs only available through mail-order. Certain specialty drug require first fill at Express Scripts specialty pharmacy (Accredo). For a list of these drugs, contact Express Scripts at 1-800-987-8368.
If you have	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	None
outpatient surgery	Physician/surgeon fees	20% coinsurance	40% coinsurance	None
If you need	Emergency room care	\$250 <u>copay</u> /visit <u>deductible</u> does not apply	\$250 <u>copay</u> /visit <u>deductible</u> does not apply	20% <u>coinsurance</u> for Emergency Room Physician Fee.
immediate medical	Emergency medical transportation	20% coinsurance	20% coinsurance	None
attention	Urgent care	\$40 <u>copay</u> /visit <u>deductible</u> does not apply	40% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% <u>coinsurance</u>	Pre-notification is required. If you don't get pre-authorization, coinsurance amounts could be reduced.
	Physician/surgeon fees	20% coinsurance	40% <u>coinsurance</u>	None

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>hr2.chevron.com</u> or call 1-888-825-5247 for a copy.

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
If you need mental health, behavioral	Outpatient services	Not covered	Not covered	Benefits may be provided by the Mental Health and Substance Use Disorder
health, or substance abuse services	Inpatient services	Not covered	Not covered	Plan. For more information, go to hr2.chevron.com, or call 1-800-847-2438 (714-763-2420 outside the U.S.).
	Office visits	20% coinsurance	40% coinsurance	Cost sharing does not apply to certain
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	preventive services. Depending on the type of services, coinsurance may apply.
n you are prognant	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Home health care	20% coinsurance/deductible does not apply	40% coinsurance/deductible does not apply	Pre-notification required; limited to 60 visits/ calendar year; combined network and <u>out-of-network</u> . If you don't get <u>pre-authorization</u> , <u>coinsurance</u> amounts could be reduced.
	Rehabilitation services	20% coinsurance/deductible does not apply	40% coinsurance	90 visits combined maximum for physical, occupational and speech therapies per calendar year.
If you need help	Habilitation services	Not covered	Not covered	No coverage for <u>Habilitation services</u> .
recovering or have other special health needs	Skilled nursing care	20% coinsurance	40% coinsurance	Pre-notification required; 120 days per calendar year. If you don't get pre-authorization, coinsurance amounts could be reduced.
	Durable medical equipment	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Pre-notification required for any item with a purchase price or cumulative rental price above \$1,000. If you don't get pre-authorization, coinsurance amounts could be reduced.
	Hospice services	20% coinsurance/deductible does not apply	40% coinsurance deductible does not apply	Pre-notification required. If you don't get pre-authorization, coinsurance amounts could be reduced.
	Children's eye exam	Not covered	Not covered	Benefits may be provided by the Chevron
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	Corporation Vision Program. For more information, go to <a href="https://example.com/hr2.chevron.com">hr2.chevron.com</a> , or call 1-800-877-7195.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>hr2.chevron.com</u> or call 1-888-825-5247 for a copy.

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Children's dental check-up	Not covered	Not covered	No coverage for dental check-up under this plan.

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

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)				
Cosmetic surgery	Habilitation services	<ul> <li>Routine eye care (adult and child)</li> </ul>		
<ul> <li>Dental Care (adult and child)</li> </ul>	<ul> <li>Long term care</li> </ul>	<ul> <li>Routine foot care unless you have been</li> </ul>		
Glasses (adult and child)	<ul> <li>Mental health, behavioral health and substance</li> </ul>	diagnosed with diabetes		
	abuse	<ul> <li>Weight loss programs</li> </ul>		
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)				
Acupuncture 20 visits/calendar year	<ul> <li>Hearing aids \$5,000 maximum every 4 years</li> </ul>	<ul> <li>Non-emergency care when traveling outside the U.S. See <u>www.bcbsglobalcore.com</u></li> </ul>		
Bariatric surgery	<ul> <li>Family planning and infertility services \$60,000 maximum/lifetime - combined medical and prescription drugs</li> </ul>	<ul> <li>Private Duty Nursing 1,000 hours or 120 days/calendar year</li> </ul>		
Chiropractic care 20 visits/calendar 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: Department of Labor, Employee Benefits Security Administration, 1-866-444-EBSA (3272), <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <a href="Marketplace">Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>hr2.chevron.com</u> or call 1-888-825-5247 for a copy.

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:

ATTN: Grievances and Appeals, P.O. Box 54159, Los Angeles, CA 90054-0159;

Department of Labor, Employee Benefits Security Administration, 1-866-444-EBSA (3272), <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</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 plan might cover costs for a sample medical situation, see the next section.

**PRA Disclosure Statement:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>hr2.chevron.com</u> or call 1-888-825-5247 for a copy.

### **About these Coverage Examples:**



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

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

	\$1,000
Specialist copayment	\$40
Hospital (facility) coinsurance	20%
Other coinsurance	20%

### Managing Joe's type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

☐ The <u>plan's</u> overall <u>deductible</u>	\$1,000
Specialist copayment	\$40
Hospital (facility) coinsurance	20%
Other coinsurance	20%

### **Mia's Simple Fracture**

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

The plan's overall deductible	\$1,000
Specialist copayment	\$40
Hospital (facility) coinsurance	20%
Other coinsurance	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)

In this example, Peg would pay:

**Deductibles** 

Copayments

Coinsurance

Limits or exclusions

The total Peg would pay is

#### This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

**Prescription drugs** 

**Durable medical equipment** (glucose meter)

#### This EXAMPLE event includes services like:

<u>Emergency room care</u> (including medical supplies) <u>Diagnostic tests</u> (x-ray)

Durable medical equipment (crutches)

**Total Example Cost** 

Rehabilitation services (physical therapy)

\$12,800

**Cost Sharing** 

What isn't covered

In this example, Joe would p	av:

\$1.000

\$2,300

\$3,360

\$60

**Total Example Cost** 

in this example, see would pay.	
<u>Cost Sharing</u>	
Deductibles*	\$1,150
<u>Copayments</u>	\$600
Coinsurance	\$900
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$2,710

\$7,400

# In this example. Mis would nave

in this example, wha would pay.	
<u>Cost Sharing</u>	
<u>Deductibles</u>	\$1,000
Copayments	\$300
Coinsurance	\$40
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,340

\*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

\$1,900

(TTY/TDD: 711)

**Albanian (Shqip):** Nëse keni pyetje në lidhje me këtë dokument, keni të drejtë të merrni falas ndihmë dhe informacion në gjuhën tuaj. Për të kontaktuar me një përkthyes, telefononi 1-844-627-1632

Amharic (አማርኛ)፦ ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማባኘት መብት አለዎት። አስተርጓሚ ለማናገር 1-844-627-1632 ይደውሉ።

Arabic (العربية): إذا كان لديك أي استفسار ات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 1632-627-1-1.

Armenian (հայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով: Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ 1-844-627-1632։

Bassa (Băsóò Wùdù): Mì dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé mì ké gbo-kpá-kpá kè bỗ kpɔ̃ dé mì bídí-wùdùǔn bó pídyi. Bé mì ké wudu-zììn-nyò dò gbo wùdù kɛ, dá 1-844-627-1632.

Bengali (বাংলা): যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, ভাহলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য 1-844-627-1632 — তে কল করুন।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဇုန် 1-844-627-1632 သို့ ခေါ် ဆိုပါ။

Chinese (中文): 如果您對本文件有任何疑問,您有權使用您的語言免費獲得協助和資訊。如需與譯員通話,請致電 1-844-627-1632。

Dinka (Dinka): Na non thiëëc në ke de ya thorë, ke yin non lon bë yi kuony ku wer alëu bë geer yic yin ne thon du ke cin weu taauë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col 1-844-627-1632.

**Dutch (Nederlands):** Bij vragen over dit document hebt u recht op hulp en informatie in uw taal zonder bijkomende kosten. Als u een tolk wilt spreken, belt u 1-844-627-1632.

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Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ مزینه ای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره 1-844-627-1832 تماس بگیرید.
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**French (Français)**: Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le 1-844-627-1632.

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**Hmong (White Hmong):** Yog tias koj muaj lus nug dab tsi ntsig txog daim ntawv no, koj muaj cai tau txais kev pab thiab lus qhia hais ua koj hom lus yam tsim xam tus nqi. Txhawm rau tham nrog tus neeg txhais lus, hu xov tooj rau 1-844-627-1632.

Igbo (Igbo): O bụr ụ na ị nwere ajuju o bula gbasara akwukwo a, ị nwere ikike ịnweta enyemaka na ozi n'asusu gị na akwughị ugwo o bula. Ka gị na okowa okwu kwuo okwu, kpoo 1-844-627-1632.

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Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ 1-844-627-1632 ។

**Kirundi (Kirundi):** Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura 1-844-627-1632.

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Nepali (नेपाली): यदि यो कागजातबारे तपाईंसँग केही प्रश्नहरू छन् भने, आफ्नै भाषामा निःशुल्क सहयोग तथा जानकारी प्राप्त गर्न पाउने हक तपाईंसँग छ। दोभाषेसँग कुरा गर्नका लागि, यहाँ कल गर्नुहोस् 1-844-627-1632

**Oromo (Oromifaa):** Sanadi kanaa wajiin walqabaate gaffi kamiyuu yoo qabduu tanaan, Gargaarsa argachuu fi odeeffanoo afaan ketiin kaffaltii alla argachuuf mirgaa qabdaa. Turjumaana dubaachuuf, 1-844-627-1632 bilbilla.

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