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

Coverage Period: 01/01/2024 - 12/31/2024

Chevron Medical PPO Plan (Pre65Medicare) (400) Coverage for: You Only You and One Adult You and Child(ren) You and Family Plan Type: PPO

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	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> .
	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	
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</u> , Primary Care visit, and <u>specialist</u> visit for <u>network providers</u> are covered before you meet your deductible. <u>Deductible</u> does not apply to certain <u>preventive care</u> in <u>network</u> as services specified by the Affordable Care Act. <u>Prescription drugs</u> are subject to a separate <u>deductible</u> .	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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
	The following are a few major exceptions that do not count toward the <u>deductible</u> : charges in excess of contracted rate/ <u>allowed amount</u> by an <u>out-of-network provider</u> (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 <u>medically necessary</u>	

(DOL - OMB control number: 1210-0147/Expiration date: 5/31/2022)(HHS - OMB control number: 0938-1146/Expiration date: 10/31/2022)

	under the plan; penalties for non-compliance; health care	
Are there other	this <u>plan</u> doesn't cover.  Yes. Prescription Drugs	You must pay all of the costs for these services up to the specific
deductibles for specific services?	\$545 You Only (Retail)	<u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
SCI VICES :	\$1,090 You and Family/\$545 Per Person (Retail)	
What is the <u>out-of-</u> <u>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	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.
	\$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	
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>preauthorization</u> for services; charges in excess of contracted rate/ <u>allowed amount</u> by an <u>out-of-network provider</u> (balanced billed charges) and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
	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	

<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.

	covered under the Prescription Drug Program	
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

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

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other
Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
If you visit a health care <u>provider's</u> office or clinic	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 office visit, additional copayment, deductibles, or coinsurance may apply.
	Specialist visit	\$40 <u>copay</u> /visit <u>deductible</u> does not apply	40% <u>coinsurance</u>	
	Preventive care/screening/ immunization	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	<u>Diagnostic test</u> (x-ray, blood work)	20% coinsurance	40% coinsurance	None
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% coinsurance	
	Generic drugs	Retail: <b>\$5</b> <u>copay</u> after <u>deductible</u>	Retail: Not covered.  Mail order: Not covered	Certain items identified by your plan as preventative care are covered in full and

<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 drugs to treat your illness or condition	Preferred Brand drugs	Mail Order: \$15 copay with no deductible Retail: 20% coinsurance after deductible with \$15 minimum copay Mail Order: 15% coinsurance with \$35 minimum copay with no deductible		not subject to the copay or deductible amounts indicated. 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. Some drugs may require pre-authorization. If the necessary preauthorization is not obtained, the drug may not be covered. Your plan uses utilization management programs that require you try one or 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. Certain specialty pharmacy drugs are considered non- essential health benefits and fall outside the out-of-pocket limits. The cost of these drugs (though reimbursed by the manufacturer at no cost to you) will not be applied towards satisfying your out-of-pocket maximums.
	Non-Preferred Brand drugs	Retail: 30% coinsurance after deductible with \$30 minimum copay  Mail Order: 25% coinsurance with \$75 minimum copay with no deductible		
More information about prescription drug coverage is available by calling Express Scripts at 1-800-987-8368 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	

<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 have	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	None
outpatient surgery	Physician/surgeon fees	20% coinsurance	40% coinsurance	
If you need	Emergency room care	\$250/visit deductible does not apply	\$250/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	<u>Urgent care</u>	\$40/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% coinsurance	Pre-notification is required. If you don't get pre-authorization, coinsurance amounts may be reduced
	Physician/surgeon fees	20% coinsurance	40% coinsurance	None
If you need mental health, behavioral	Outpatient services	Not covered	Not covered	Benefits may be provided by the Mental Health and Substance Use Disorder Plan. For more information, go to

<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 Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Skilled nursing care	20% coinsurance	40% <u>coinsurance</u>	Pre-notification required; 120 days per calendar year. If you don't get pre-authorization, coinsurance amounts may be reduced
	Durable medical equipment	20% coinsurance	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 may be reduced
	Hospice services	20% coinsurance deductible does not apply	40% <u>coinsurance</u> <u>deductible</u> does not apply	Pre-notification required. If you don't get pre-authorization, coinsurance amounts may 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://nrcent/hr/4.chevron.com">hr2.chevron.com</a> , or call 1-800-877-7195 (1-916-851-5000 outside the U.S.).
	Children's dental check-up	Not covered	Not covered	No coverage for dental check-up under this plan.

<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.

#### **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
- Dental Care (adult and child)
- Glasses (adult and child)

- **Habilitation services**
- Long term care
- Mental health, behavioral health and substance
- Routine eye care (adult and child)
- Routine foot care unless you have been diagnosed with diabetes
- Weight loss programs

# 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

- Hearing aids \$5,000 maximum every 4 years

Bariatric surgery

days/calendar year

- Chiropractic care 20 visits/calendar year
- Acupuncture 20 visits/calendar vear
- Hearing aids \$5.000 maximum every 4 years
- Private Duty Nursing 1,000 hours or 120
- Bariatric surgery
- Family planning and infertility services \$60,000 maximum/lifetime - combined medical and prescription drugs
- days/calendar year

U.S. See www.bcbsglobalcore.com Private Duty Nursing 1,000 hours or 120

Non-emergency care when traveling outside the

- Chiropractic care 20 visits/calendar year
- Most coverage provided outside the United States. See www.bcbsglobalcore.com

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), www.dol.gov/ebsa/healthreform. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact:

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), www.dol.gov/ebsa/healthreform

#### 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.

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

To see examples of how this <u>plan</u> 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 <b>0938-1146</b> . The time required to complete this information collection is estimated to average <b>0.08</b> 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.

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



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

#### Peg is Having a Baby

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

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

### Other coinsurance

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

□ The <u>plan's</u> overall <u>deductible</u>	\$1,000
Specialist copayment	\$40
Hospital (facility) coinsurance	20%
Other coincurance	200/.

# Other coinsurance

# **Mia's Simple Fracture**

(in-network emergency room visit and follow up

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 <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)

#### This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

**Prescription drugs** 

**Total Example Cost** 

**Durable medical equipment** (glucose meter)

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

**Diagnostic tests** (x-ray)

**Total Example Cost** 

\$7,400

**Durable medical equipment** (crutches)

Rehabilitation services (physical therapy)

ın	tnis	exa	mpie,	, Peg would pay:
				<u>Cost Sharing</u>

<u>Deductibles</u>	\$1,000			
<u>Copayments</u>	\$0			
Coinsurance	\$2,300			
What isn't covered				
Limits or exclusions	\$60			
The total Peg would pay is	\$3,360			

#### In this example, Joe would pay:

Cost Sharing					
\$1,405					
\$600					
\$800					
What isn't covered					
\$60					
\$2,865					

#### In this example. Mia would pay:

Cost Sharing				
<u>Deductibles</u>	\$1,000			
<u>Copayments</u>	\$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 استفسارات بشأن هذا المستند، فيحق لك الحصول على المساحدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 1632-627-1-844.

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 লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন খাকে, তাংলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজল দোভাষীর সাথে কথা ব্লার জল্য 1-844-627-1632 –তে কল করুল।

Burmese **(ပြန်ဟ):** 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.

```
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.
```

**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.

**German (Deutsch):** Wenn Sie Fragen zu diesem Dokument haben, haben Sie Anspruch auf kostenfreie Hilfe und Information in Ihrer Sprache. Um mit einem Dolmetscher zu sprechen, bitte wählen Sie 1-844-627-1632.

**Greek (Ελληνικά)** Αν έχετε τυχόν απορίες σχετικά με το παρόν έγγραφο, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας δωρεάν. Για να μιλήσετε με κάποιον διερμηνέα, τηλεφωνήστε στο 1-844-627-1632.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દ્ભાષિયા સાથે વાત કરવા માટે, કોલ કરો 1-844-627-1632.

Haitian Creole (Kreyòl Ayisyen): Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele 1-844-627-1632.

Hindi (हिंदी): अगर आपके पास इस दस्तावेज़ के बारे में कोई प्रश्न हैं, तो आपको निःशुल्क अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। दुभाषिये से बात करने के लिए, कॉल करें 1-844-627-1632

**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.

**Ilokano (Ilokano):** Nu addaan ka iti aniaman a saludsod panggep iti daytoy a dokumento, adda karbengam a makaala ti tulong ken impormasyon babaen ti lenguahem nga awan ti bayad na. Tapno makatungtong ti maysa nga tagipatarus, awagan ti 1-844-627-1632.

Indonesian (Bahasa Indonesia): Jika Anda memiliki pertanyaan mengenai dokumen ini, Anda memiliki hak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa biaya. Untuk berbicara dengan interpreter kami, hubungi 1-844-627-1632.

**Italian (Italiano):** In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero 1-844-627-1632

**Japanese (日本語):** この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには、1-844-627-1632 にお電話ください。

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.

**Korean (한국어)**: 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면 1-844-627-1632 로 문의하십시오.

Lao (ພາສາລາວ): ຖ້າທ່ານມີຄຳຖາມໃດໆກ່ຽວກັບເອກະສານນີ້, ທ່ານມີສິດໄດ້ຮັບຄວາມຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ເພື່ອໂອ້ລົມກັບລ່າມແປພາສາ, ໃຫ້ໂທຫາ 1-844-627-1632.

Navajo (**Diné**): Dií naaltsoos biká'ígií łahgo bina'ídíłkidgo ná bohónéedzá dóó bee ahóót'i' t'áá ni nizaad k'ehji bee nił hodoonih t'áadoo bááh ílínígóó. Ata' halne'ígií ła' bich'i' hadeesdzih ninízingo koji' hodíílnih 1-844-627-1632.

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.

**Pennsylvania Dutch (Deitsch):** Wann du Frooge iwwer selle Document hoscht, du hoscht die Recht um Helfe un Information zu griege in dei Schprooch mitaus Koscht. Um mit en Iwwersetze zu schwetze, ruff 1-844-627-1632 aa.

**Polish (polski):** W przypadku jakichkolwiek pytań związanych z niniejszym dokumentem masz prawo do bezpłatnego uzyskania pomocy oraz informacji w swoim języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 1-844-627-1632.

**Portuguese (Português):** Se tiver quaisquer dúvidas acerca deste documento, tem o direito de solicitar ajuda e informações no seu idioma, sem qualquer custo. Para falar com um intérprete, ligue para 1-844-627-1632.

Punjabi (ਪੰਜਾਬੀ): ਜੇ ਤੁਹਾਡੇ ਇਸ ਦਸਤਾਵੇਜ਼ ਬਾਰੇ ਕੋਈ ਸਵਾਲ ਹੁੰਦੇ ਹਨ ਤਾਂ ਤੁਹਾਡੇ ਕੋਲ ਮੁਫ਼ਤ ਵਿੱਚ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੁੰਦਾ ਹੈ। ਇੱਕ ਦੁਭਾਸ਼ੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ, 1-844-627-1632 ਤੇ ਕਾਲ ਕਰੋ।

Romanian (Română): Dacă aveți întrebări referitoare la acest document, aveți dreptul să primiți ajutor și informații în limba dumneavoastră în mod gratuit. Pentru a vă adresa unui interpret, contactați telefonic 1-844-627-1632.

Russian (Русский): если у вас есть какие-либо вопросы в отношении данного документа, вы имеете право на бесплатное получение помощи и информации на вашем языке. Чтобы связаться с устным переводчиком, позвоните по тел. 1-844-627-1632.

**Samoan (Samoa):** Afai e iai ni ou fesili e uiga i lenei tusi, e iai lou 'aia e maua se fesoasoani ma faamatalaga i lou lava gagana e aunoa ma se totogi. Ina ia talanoa i se tagata faaliliu, vili 1-844-627-1632.

**Serbian (Srpski):** Ukoliko imate bilo kakvih pitanja u vezi sa ovim dokumentom, imate pravo da dobijete pomoć i informacije na vašem jeziku bez ikakvih troškova. Za razgovor sa prevodiocem, pozovite 1-844-627-1632.

**Spanish (Español):** Si tiene preguntas acerca de este documento, tiene derecho a recibir ayuda e información en su idioma, sin costos. Para hablar con un intérprete, llame al 1-844-627-1632.

**Tagalog (Tagalog):** Kung mayroon kang anumang katanungan tungkol sa dokumentong ito, may karapatan kang humingi ng tulong at impormasyon sa iyong wika nang walang bayad. Makipag-usap sa isang tagapagpaliwanag, tawagan ang 1-844-627-1632.

Thai (ไทย): หากท่านมีคำถามใด ๆ เกี่ยวกับเอกสารฉบับนี้ ท่านมีสิทธิ์ที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของท่านโดยไม่มีค่าใช้จ่าย โดยโทร 1-844-627-1632 เพื่อพูดคุยกับล่าม

Ukrainian (Українська): якщо у вас виникають запитання з приводу цього документа, ви маєте право безкоштовно отримати допомогу й інформацію вашою рідною мовою. Щоб отримати послуги перекладача, зателефонуйте за номером: 1-844-627-1632.

Urdu (اردو): اگر اس دستاویز کے بارے میں آپ کا کوئی سوال ہے، تو آپ کو مدد اور اپنی زبان میں مفت معلومات حاصل کرنے کا حق حاصل ہے۔ کسی مترجم سے بات کرنے کے لئے، 267-1632-1941 پر کال کریں۔

Vietnamese (Tiếng Việt): Nếu quý vị có bất kỳ thắc mắc nào về tài liệu này, quý vị có quyền nhận sự trợ giúp và thông tin bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Để trao đổi với một thông dịch viên, hãy gọi 1-844-627-1632.

צו רעדן צו (Yiddish) אידיש): אויב איר האט שאלות וועגן דעם דאקומענט, האט איר די רעכט צו באקומען דעם אינפארמאציע אין אייער שפראך אהן קיין פרייז. צו רעדן צו (Yiddish) אן איבערזעצער, רופט 1-844-627-1632.

Yoruba (Yorùbá): Tí o bá ní eyíkéyli ibere nípa akosíle yli, o ní etó láti gba iranwó ati iwífún ní ede re lófee. Bá wa ogbùfo kan soro, pe 1-844-627-1632.

#### It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with 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 or by calling 1-800-368-1019 (TDD: 1-800-537-7697) or online at <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>. Complaint forms are available at <a href="https://www.hhs.gov/ocr/office/file/index.html">https://www.hhs.gov/ocr/office/file/index.html</a>.