Coverage for: You Only|You & One Adult|You & Child(ren)You & Family Plan Type: HDHP



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 Medical, Prescription Drug, and Mental Health and Substance Use Disorder combined. For network providers. \$3,300You Only \$6,400 You and One Adult/\$3,300 Per Person \$6,600You and Child(ren)/\$3,300 Per Person \$6,600 You and Family/\$3,300 Per Person	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
	For out-of-network providers. \$6,600 You Only \$13,200 You and One Adult/\$6,600 Per Person \$13200 You and Child(ren)/\$6,600 Per Person \$13,200 You and Family/\$6,600 Per Person	<u>deddenoie.</u>
Are there services covered before you meet your deductible?	Yes. Preventive care 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. 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 Vision Program; charges that aren't covered or medically necessary under the plan; penalties for non-compliance; health care this plan doesn't cover; the difference between cost of generic and brand-name drug; the difference between the network and the out-of-network pharmacy price (including when you don't provide your ID card at a network pharmacy); and charges that aren't covered by the plan.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.

Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	For Medical, Prescription Drug, 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	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> ; difference between the cost of generic and brand name drugs;; your share of costs and expenses under 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>balance billed</u> 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.
Will you pay less if you use a <u>network provider</u> ?	Yes, BlueCard PPO. See www.anthem.com/ca or call 1-844627-1632 for a list of	

^{*} 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.

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All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** 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	20% coinsurance	40% coinsurance	If you receive services in addition to an office visit, additional copayment,
If you visit a health care provider's	Specialist visit	20% coinsurance	40% coinsurance	deductibles, or coinsurance may apply.
office or clinic	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.
	<u>Diagnostic test</u> (x-ray, blood work)	20% coinsurance	40% coinsurance	None
If you have a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% <u>coinsurance</u>	None
If you need drugs to treat your illness or condition More information about prescription drug coverage is	Generic drugs	Retail: \$5 <u>copay</u> after <u>deductible</u> . Mail Order: \$15 copay after <u>deductible</u> .		Must meet the deductible before you plan will share in the cost of your medication. Certain items identified by your plan as preventative care are covered in full and not subject to the copay or deductible amounts indicated. Covers up to 30 day supply (retail
available by calling Express Scripts at 1- 800-987-8368 or going to www.express- scripts.com	Preferred Brand drugs	Retail: 20% coinsurance after deductible with \$15 minimum copay. Mail Order: 15% coinsurance with \$35 minimum copay after deductible.	Retail: Not covered. Mail order: Not covered.	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 preauthorization. If the necessary

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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
	Non-Preferred Brand drugs	Retail: 30% coinsurance after deductible with \$30 minimum copay. Mail Order: 25% coinsurance with \$75 minimum copay after deductible.		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
	Specialty drugs	See Generic, Preferred brand, and Non-preferred brand drugs above for cost information.	Retail: Not covered. Mail order: Not covered.	generic equivalent. Refills for Specialty 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.
	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	
If you have outpatient surgery	Physician/surgeon fees	20% coinsurance	40% coinsurance	None
If you need	Emergency room care	20% coinsurance	20% coinsurance	20% <u>coinsurance</u> for Emergency Room Physician Fee.
immediate medical	Emergency medical transportation	20% coinsurance	20% coinsurance	None
attention	<u>Urgent care</u>	20% coinsurance	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 could be reduced.
3.4.4	Physician/surgeon fees	20% coinsurance	40% coinsurance	None
	Outpatient services	Not covered	Not covered	

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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 health, or substance abuse services	Inpatient services	Not covered	Not covered	Benefits may be provided by the Mental Health and Substance Use Disorder 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% <u>coinsurance</u>	40% coinsurance	Cost sharing does not apply to certain
16	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	preventive services. Depending on the type of services, coinsurance may apply.
If you are pregnant	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% <u>coinsurance</u>	40% coinsurance	Pre-notification required; limited to 60 visits per calendar year; combined network and <u>out-of-network</u> . If you don't get <u>pre-authorization</u> , coinsurance amounts could be reduced.
	Rehabilitation services	20% coinsurance	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% <u>coinsurance</u>	40% <u>coinsurance</u>	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	40% coinsurance	Pre-notification required. If you don't get pre-authorization, coinsurance amounts could be reduced.

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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
	Children's eye exam	Not covered	Not covered	Benefits may be provided by the Chevron Corporation Vision Program. For more
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	information, go to

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 abuse
- 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
- Bariatric surgery
- Chiropractic care 20 visits/calendar year

- Hearing aids \$5,000 maximum every 4 years
- Family planning and infertility services \$60,000 maximum/lifetime - combined medical and prescription drugs
- Non-emergency care when traveling outside the U.S. See <u>www.bcbsglobalcore.com</u>
- Private Duty Nursing 1,000 hours or 120 days/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), 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.

^{*} 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), 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.

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.

^{*} 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 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 Imight 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 plan's overall deductible \$3,300 □ Specialist copayment 20% Hospital (facility) coinsurance 20%

Other coinsurance

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

The plan's overall deductible \$3,300 ■ Specialist copayment 20% 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 \$3,300 □ Specialist copayment
 20% 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)

Total Example Cost \$12.800

In this example, Peg would pay:		
Cost Sharing		
<u>Deductibles</u>	\$3,300	
Copayments	\$20	
Coinsurance	\$1,900	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$5.220	

Primary care physician office visits (including

Diagnostic tests (blood work)

Prescription drugs

20%

This EXAMPLE event includes services like:

disease education)

Durable medical equipment (glucose meter)

Total Example Cost \$7,400

In this example, Joe would pay:

<u>Cost Sharing</u>			
<u>Deductibles</u>	\$3,300		
<u>Copayments</u>	\$300		
Coinsurance	\$800		
What isn't covered			
Limits or exclusions	\$60		
The total Joe would pay is	\$4,400		

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic tests (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost \$1,900

In this example. Mia would pay:

Cost Sharing		
\$1,900		
\$0		
\$0		
What isn't covered		
\$0		
\$1,900		

The plan would be responsible for the other costs of these EXAMPLE covered services.

Where a conflict exists between this SBC and the <u>plan</u> document, the <u>plan</u> document controls.

(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 1-844-1-844-627-1632

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 المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 1632-627-1844.

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, ভাহলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাথে কথা ব্লার জল্য 1-844-627-1632 — তে কল করুল।

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.

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. દુભાષિયા 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

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

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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.

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

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