

deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0 at Indian Health Care <u>Provider</u> or with IHCP <u>referral</u> at non-IHCP; or In-Network: \$5,800 Individual / \$11,600 Family Out-of-Network: \$23,200 Individual / \$46,400 Family	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 <u>deductible</u> ?	Yes. Services from Indian Health Care <u>Providers</u> , In-Network <u>Preventive Care</u> services, services with a <u>copayment</u> , <u>prescription drugs</u> , and In-Network hospice are covered before you meet your <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 <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	Yes. Inpatient Out-of-Network \$2,000; Outpatient Surgery Facility Out-of-Network \$2,000. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In-Network: \$8,900 Individual / \$17,800 Family Out-of-Network: \$35,600 Individual / \$71,200 Family	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?	Premiums, balance billing charges, and health care this plan 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. See <u>www.bcbsmt.com</u> or call 1-855-258- 8471 for a list of In-Network <u>providers</u> .	You pay the least if you use a <u>provider</u> in IHCP <u>Network</u> . You pay more if you use a <u>provider</u> in Non-IHCP <u>Network</u> . You will pay the most if you use an <u>out-of-network</u> <u>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</u> <u>provider</u> might 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> .



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 Medical		Indian Health Care	What You Will Pay Non-IHCP In-Network	Non-IHCP Out-of-	Limitations, Exceptions, & Other	
	Event	Services You May Need	Provider (IHCP) (You will pay the least)	Provider	Network Provider (You will pay the most)	Important Information	
		Primary care visit to treat an injury or illness	No Charge	\$40/visit; <u>deductible</u> does not apply	50% <u>coinsurance</u>	None	
	lf you visit a health care provider's office	<u>Specialist</u> visit	No Charge	\$80/visit; <u>deductible</u> does not apply	50% <u>coinsurance</u>	Cost sharing waived at non-IHCP with IHCP referral.	
	or clinic	<u>Preventive care/screening</u> / Immunization	No Charge	No Charge; <u>deductible</u> does not apply	50% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
Η	you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> may be required; see your contract* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
		Imaging (CT/PET scans, MRIs)	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Preauthorization may be required; see your contract* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	

Common Medical Event	Services You May NeedIndian Health Care Provider (IHCP)Non-IHCP In-Network Provider (You will pay the least)(You will pay the least)(You will pay more)		Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need drugs to	Generic drugs	No Charge	Retail: Value - \$20/prescription Participating - \$20/prescription Mail: \$60/prescription; <u>deductible</u> does not apply	Retail: \$20/prescription; <u>deductible</u> does not apply	Limited to a 30-day supply at retail (or a 90-day supply at a <u>network</u> of select retail pharmacies). Up to a 90-day supply at mail order. <u>Specialty drugs</u>
treat your illness or condition More information about <u>prescription</u> <u>drug coverage</u> is available at	Preferred brand drugs	No Charge	Retail: Value - \$40/prescription Participating - \$40/prescription Mail: \$120/prescription; <u>deductible</u> does not apply	Retail: \$40/prescription; <u>deductible</u> does not apply	limited to a 30-day supply. Payment of the difference between the cost of a brand name drug and a generic may also be required if a generic drug is available. All Out-of-Network prescriptions are
<u>www.bcbsmt.com/rx23</u> / <u>4T</u>	Non-preferred brand drugs	No Charge	Retail: Value - \$80/prescription Participating - \$80/prescription Mail: \$240/prescription	Retail: \$80/prescription	subject to a 50% additional charge after the applicable <u>copayment/coinsurance</u> . Additional charge will not apply to any <u>deductible</u> or out-of-pocket amounts.
	Specialty drugs	No Charge	\$350/prescription	\$350/prescription	
lf you have	Facility fee (e.g., ambulatory surgery center)	No Charge	40% <u>coinsurance</u>	\$2,000/visit plus 50% <u>coinsurance</u>	<u>Preauthorization</u> may be required. For Outpatient Infusion Therapy, see your
outpatient surgery	Physician/surgeon fees	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	contract* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Emergency room care	No Charge	40% <u>coinsurance</u>	40% <u>coinsurance</u>	Cost sharing waived at non-IHCP with IHCP referral.
If you need immediate medical attention	Emergency medical transportation	No Charge	40% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> may be required for non-emergency transportation; see your contract* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	<u>Urgent care</u>	No Charge	\$60/visit; <u>deductible</u> does not apply	\$60/visit; <u>deductible</u> does not apply	Cost sharing waived at non-IHCP with IHCP <u>referral</u> .

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
f you have a hospita	Facility fee (e.g., hospital room)	No Charge	40% <u>coinsurance</u>		<u>Preauthorization</u> required. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
stay	Physician/surgeon fees	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .

			What You Will Pay	Limitations, Exceptions, & Other Important Information	
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-NetworkNon-IHCP Out-of- Network Provider(You will pay more)(You will pay the most)		
lf you need mental	Outpatient services	No Charge	\$40/office visit; 40% <u>coinsurance</u> for other outpatient services	50% <u>coinsurance</u>	Preauthorization may be required; see your contract* for details. Cost sharing waived at non-IHCP with IHCP referral.
health, behavioral health, or substance abuse services	Inpatient services	No Charge	40% <u>coinsurance</u>	\$2,000/visit plus 50% <u>coinsurance</u>	Preauthorization required. Residential treatment facilities will be covered if medical necessity criteria are met. Cost sharing waived at non-IHCP with IHCP referral.
	Office visits	No Charge	Primary Care: \$40 <u>Specialist</u> : \$80/visit; <u>deductible</u> does not apply	50% <u>coinsurance</u>	<u>Copayment</u> applies to first prenatal visit (per pregnancy). <u>Cost sharing</u> does not apply for <u>preventive services</u> .
lf you are pregnant	Childbirth/delivery professional services	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Depending on the type of services, a <u>copayment, coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Childbirth/delivery facility services	No Charge	40% <u>coinsurance</u>	\$2,000/visit plus 50% <u>coinsurance</u>	
	Home health care No C	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> may be required. 180- visit maximum per benefit period. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you need help recovering or have	Rehabilitation services	No Charge	\$40/visit; <u>deductible</u> does not apply	50% <u>coinsurance</u>	<u>Preauthorization</u> may be required. Includes physical, occupational and
other special health needs	Habilitation services	No Charge	\$40/visit; <u>deductible</u> does not apply	50% <u>coinsurance</u>	speech therapy. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Skilled nursing care	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Preauthorization may be required. 60- day maximum per benefit period. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Durable medical equipment	No Charge	40% coinsurance	50% <u>coinsurance</u>	Preauthorization may be required. Cost sharing waived at non-IHCP with IHCP referral.
	Hospice services		No Charge; <u>deductible</u> does not apply	Inpatient: \$2,000/visit plus 50% <u>coinsurance</u> Outpatient: 50% <u>coinsurance</u>	<u>Preauthorization</u> may be required. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Children's eye exam		No Charge; <u>deductible</u> does not apply	No Charge; <u>deductible</u> does not apply	One exam per benefit period for children under age 19.
If your child needs dental or eye care	Children's glasses	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	One pair of glasses per benefit period for children under age 19.
	Children's dental check-up	Not Covered	Not Covered	Not Covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check	your policy or plan document for more information and	d a list of any other <u>excluded services</u> .)
 Abortion (except where a pregnancy is the result of rape or incest, or for a pregnancy which, as certified by a physician, places the woman in danger of death unless an abortion is performed) Bariatric surgery Dental care (Adult) Hearing aids (except for dependent children under age 19 and limited to 1 per ear every 3 years, and <u>medically necessary</u> cochlear implants, per medical policy) 	 Long-term care Non-emergency care when traveling outside the U.S. Private-duty nursing 	 Routine eye care (Adult) Routine foot care (except when <u>medically</u> <u>necessary</u>) Weight loss programs (with the exception of <u>preventive services</u>)
Other Covered Services (Limitations may apply to thes	e services. This isn't a complete list. Please see your <u>p</u>	<u>plan</u> document.)
 Acupuncture (12-visit maximum per benefit period) Chiropractic care (10-visit maximum per benefit period) 	 Cosmetic surgery (only for the correction of congenital deformities or conditions resulting from accidental injuries, scars, tumors, or diseases) 	 Infertility treatment (with the exception of in vitro fertilization and prescription medications)

*For more information about limitations and exceptions, see the plan or policy document at www.bcbsmt.com/bb/ind/bb-so3a60blcimtp-mt-2023.pdf.

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: the plan at 1-855-258-8471, U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.doi.gov/ebsa/healthreform. You may also contact your state insurance department at www.doi.gov/ebsa/healthreform. You may also contact your state insurance department at www.csi.mt.gov/industry/insurance.asp. 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. 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 <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Blue Cross and Blue Shield of Montana at 1-855-258-8471, the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit <u>www.dol.gov/ebsa/healthreform</u>, or the Montana Commissioner of Securities and Insurance at 1-406-444-2040 or 1-800-332-6148. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact the Montana Consumer Assistance Program at 1-800-332-6148 or visit <u>www.csi.mt.gov</u>.

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? Not Applicable

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.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-258-8471. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-258-8471. Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-258-8471. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-258-8471.

—To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.—————

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this 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)		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> <u>Specialist</u> Hospital (facility) Other 	\$0 \$0 \$0 \$0	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> Hospital (facility) Other 	
This EXAMPLE event includes services like: <u>Specialist</u> office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood work</i>) <u>Specialist</u> visit (<i>anesthesia</i>)		This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)	

In this example, Peg would pay:

Cost Sharing				
Cost Shanny				
<u>Deductibles</u>	\$0			
Copayments	\$0			
Coinsurance	\$0			
What isn't covered				
Limits or exclusions	\$60			
The total Peg would pay is	\$60			

The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> Hospital (facility) Other	\$0 \$0 \$0 \$0
This EXAMPLE event includes services like:	
Primary care physician office visits (including	
lisease education)	
Diagnostic tests (blood work)	
Prescription drugs	
Durable medical equipment (glucose meter)	

Total Example Cost	\$5,600

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
<u>Copayments</u>	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$20

Mia's Simple Fracture

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

The plan's overall deductible	\$0
Specialist	\$0
Hospital (facility)	\$0
Other	\$0

This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
--------------------	---------

In this example, Mia would pay:

\$0
\$0
\$0
\$0
\$0

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-866-236-1702. Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

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

Health care coverage	is important	for everyone.
----------------------	--------------	---------------

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator 300 E. Randolph St. 35th Floor Chicago, Illinois 60601

Phone: 855-664-7270 (voicemail) TTY/TDD: 855-661-6965 855-661-6960

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

Fax:

U.S. Dept. of Health & Human Services 200 Independence Avenue SW Room 509F, HHH Building 1019 Washington, DC 20201

800-368-1019 Phone: TTY/TDD. 800-537-7697 Complaint Portal: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf Complaint Forms: http://www.hhs.gov/ocr/office/file/index.html



If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعده أسئلة، فلديك الحق في الحصول ىلع المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة المتحدث مع مترجم فوري، اتصل ىلع الرم 6984-710-855.
繁體中文 Chinese	如果您,或您正在協助的對象,對此有疑問,您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員,請撥電話 號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયક્રમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખચેર્, તમારી ભાષામાં મદદ અને
Gujarati	માહેતી મેળવવાનો ઢક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी	यिद आपके, या आप जिसकी सहायता कर रहे हैं उैसके, प्रश्न हैं, तो आपके अपनी भाषा म निःशुल्क सहायता और जानकारी प्राप्त करन का अधिकार है।
Hindi	किसी अनवादक स बात करन क लिए 855-710-6984 पर कॉल करें।.
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가
Korean	필요하시면 855-710-6984 로 전화하십시오.
Diné	T'áá ni, éí doodago ła'da bíká anánílwo'ígíí, na'ídíłkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e níká a'doolwoł dóó bína'ídíłkidígíí bee nił h odoonih.
Navajo	Ata'dahalne'ígíí bich'į' hodíílnih kwe'é 855-710-6984.
فارسی	اگر شما، یا کسی که شما به او کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید جهت گفتگو با یک مترجم شهافی، با شماره
Persian	تمسا حاصل نمایید 6984-710-855
Polski	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezplatnej informacji i pomocy we własnym języku. Aby porozmawiać z
Polish	tłumaczem, zadzwoń pod numer 855-710-6984.
Русский	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке.
Russian	Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
ار دو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کئی آپ مدد کررہے ہیں، کوئی سروال درپیش ہے تو، آپ کو اپنی زبان میں منتحدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 6984-710-855 پر کال کریں۔
Tiếng Việt	Nếu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông
Vietnamese	dịch viên, gọi 855-710-6984.