

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, visit <u>www.lablue.com/ogb</u> or call 1-800-392-4089. 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 1-800-392-4089 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For network providers & out-of-network providers Individual: \$900; Individual + 1: \$1,800; individual + 2 or more: \$2,700; or \$2,500 individual + 2 or more (Medicare paying primary for 3)	Generally, you must pay all of the costs from <b>providers</b> up to the <b>deductible</b> amount before this <b>plan</b> begins to pay. If you have other family members on the policy, the overall family <b>deductible</b> must be met before the <b>plan</b> begins to pay.
Are there services covered before you meet your deductible?	Yes. <u>Preventive Care</u> and Wellness 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</u> <u>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> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the Common Medical Events chart for other costs for services this <u>plan</u> covers.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For network providers Individual: \$1,500; individual+ 1 (Medicare paying primary for 1): \$4,000; individual + 1 (Medicare paying primary for 2): \$2,000; individual + 2 or more (Medicare paying primary for 1) \$6,500; individual + 2 or more (Medicare paying primary for 2) \$4,500; or \$2,500 individual + 2 or more (Medicare paying primary for 3); for out-of-network providers Individual: \$4,700; individual+ 1 (Medicare paying primary for 1) and	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> , the overall family <u>out-of-pocket limit</u> must be met.

	individual + 1 (Medicare paying primary for 2): \$8,500; or \$12,250 individual + 2 or more (Medicare paying primary for 1), individual + 2 or more (Medicare paying primary for 2), and individual + 2 or more (Medicare paying primary for 3)	
What is not included in the <u>out-of-pocket limit?</u>	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 www.lablue.com/ogb or call 1-800-392-4089 for a list of network providers.	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</u> <u>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</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 <b>specialist</b> you choose without a <b>referral</b> .



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

Common		What Y	ou Will Pay	Limitations, Exceptions, & Other Important
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Primary care visit to treat an injury or illness	10% <u>Coinsurance</u> after <u>deductible</u>	30% <u>Coinsurance</u> after <u>deductible</u>	None
If you visit a health	Specialist visit	10% <u>Coinsurance</u> after <u>deductible</u>	30% <u>Coinsurance</u> after <u>deductible</u>	None
care <u>provider's</u> office or clinic	Other practitioner office visit	10% <u>Coinsurance</u> after <u>deductible</u>	30% <u>Coinsurance</u> after <u>deductible</u>	None
	Preventive care/screening/ Immunization	No Cost	30% <u>Coinsurance</u> after <u>deductible</u>	Age and/or time restrictions apply.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	10% <u>Coinsurance</u> after <u>deductible</u>	30% <u>Coinsurance</u> after <u>deductible</u>	None
	Imaging (CT/PET scans, MRIs)	10% <u>Coinsurance</u> after <u>deductible</u>	30% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization.

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Generic Drugs (50% up to \$30 Maximum per 31 day prescription, up to the \$1,500 Out-of-Pocket Threshold per Person per Benefit Period)	\$0 after Out-of-Pocket Threshold is met	(Tou will pay tile most)		
If you need drugs to treat your illness or condition  More information about prescription drug coverage is available at	Preferred Drugs (50% up to \$55 Maximum per 31 day prescription, up to the \$1,500 Out-of-Pocket Threshold per Person per Benefit Period)	\$20 after Out-of-Pocket Threshold is met		Prescription Out-of-Pocket Maximum: \$2,000.00 per Participant.  Appetite suppressant drugs; Dietary supplements; Topical forms of Minoxidil; Nutritional or parenteral therapy; Vitamins and	
http://www.lablue.com/ogb or by calling EGWP – 888-996-0104 or RX Member Services – 833-925-2770	Non-Preferred Drugs (65% up to \$80 Maximum per 31 day prescription, up to the \$1,500 Out-of-Pocket Threshold per Person per Benefit Period)	\$40 after Out-of-Pocket Threshold is met		minerals, except as required by law; Drugs available over the counter; medical foods; bulk chemicals; any federal legend drug with an over the counter equivalent available.  Utilization management criteria may apply to	
	Specialty Drugs (50% up to \$80 Maximum per 31 day prescription up to the \$1,500 Out-of-Pocket Threshold per Person per Benefit Period)	\$40 after Out-of-Pocket Threshold is met		specific drugs or drug categories to be determined by Pharmacy Benefit Manager.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	10% <u>Coinsurance</u> after deductible	30% <u>Coinsurance</u> after deductible	None	
surgery	Physician/surgeon fees	10% <u>Coinsurance</u> after <u>deductible</u>	30% <u>Coinsurance</u> after <u>deductible</u>	None	
If you need immediate medical attention	Emergency room care	Facility - 10% Coinsurance after \$200 Copayment Non-Facility Charges –	Facility - 10% <u>Coinsurance</u> after \$200 <u>Copayment</u> Non-Facility Charges – 10% <u>Coinsurance</u> after	Facility copayment waived if admitted to the same facility.	

3 of 8

Common		What Y	ou Will Pay	Limitations, Exceptions, & Other Important
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
		10% <u>Coinsurance</u> after <u>deductible</u>	<u>deductible</u>	
	Emergency medical transportation	Ground Transportation & Air Ambulance: 10% Coinsurance after deductible	Ground Transportation & Air Ambulance: 10% Coinsurance after deductible	Must obtain prior authorization for Non- Emergency Air Ambulance. What you will pay for OON emergency ambulance services may be less in some cases. Balance billing may be prohibited.
	Urgent care	10% <u>Coinsurance</u> after <u>deductible</u>	30% <u>Coinsurance</u> after <u>deductible</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>Coinsurance</u> after <u>deductible</u>	\$50 <u>Copayment</u> per day; Maximum of 5 days per admission; then 30% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization.
	Physician/surgeon fees	10% <u>Coinsurance</u> after <u>deductible</u>	30% Coinsurance after deductible	None

4 of 8

Common		What Y	ou Will Pay	Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you need mental health, behavioral health, or substance abuse services	Mental/Behavioral outpatient services	10% <u>Coinsurance</u> after <u>deductible</u>	30% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization for Intensive Outpatient Programs, Partial Hospitalization Programs, and services performed at Residential Treatment Centers.	
	Mental/Behavioral inpatient services	10% <u>Coinsurance</u> after <u>deductible</u>	\$50 <u>Copayment</u> per day; Maximum of 5 days per admission; then 30% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization.	
	Substance use disorder outpatient services	10% <u>Coinsurance</u> after <u>deductible</u>	30% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization for Intensive Outpatient Programs, Partial Hospitalization Programs, and services performed at Residential Treatment Centers.	
	Substance use disorder inpatient services	10% <u>Coinsurance</u> after <u>deductible</u>	\$50 <u>Copayment</u> per day; Maximum of 5 days per admission; then 30% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization.	
	Office visits	10% <u>Coinsurance</u> after <u>deductible</u>	30% <u>Coinsurance</u> after <u>deductible</u>	None	
If you are pregnant	Childbirth/delivery professional services	10% <u>Coinsurance</u> after <u>deductible</u>	\$50 <u>Copayment</u> per day; Maximum of 5 days per admission; then 30% <u>Coinsurance</u> after <u>deductible</u>	Authorization required if the mother's length of stay exceeds 48 hours following a vaginal	
	Childbirth/delivery facility services	10% <u>Coinsurance</u> after <u>deductible</u>	\$50 <u>Copayment</u> per day; Maximum of 5 days per admission; then 30% <u>Coinsurance</u> after <u>deductible</u>	delivery or 96 hours following a caesarean section.	
If you need help recovering or have	Home health care	10% <u>Coinsurance</u> after <u>deductible</u>	30% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization. Services limited to 60 visits per Benefit Period.	
other special health	Rehabilitation services	10% Coinsurance after	30% Coinsurance after	Physical & Occupational Therapy – Services	

Questions: Call 1-800-392-4089 If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at <a href="https://www.lablue.com">www.healthcare.gov</a> or call 1-800-392-4089 to request a copy.

5 of 8

Common		What You Will Pay		Limitations, Exceptions, & Other Important
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
needs		deductible	<u>deductible</u>	limited to 50 visits combined per Benefit Period. Must obtain authorization for additional visits.
	Habilitation services	10% <u>Coinsurance</u> after <u>deductible</u>	30% <u>Coinsurance</u> after <u>deductible</u>	Physical & Occupational Therapy – Services limited to 50 visits combined per Benefit Period. Must obtain authorization for additional visits.
	Skilled nursing care	10% <u>Coinsurance</u> after <u>deductible</u>	30% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization. Services limited to 90 days per Benefit Period.
	Durable Medical Equipment	10% <u>Coinsurance</u> after <u>deductible</u>	30% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization for DME, orthotic devices, and prosthetics greater than \$300.
	Hospice services	20% <u>Coinsurance</u> after <u>deductible</u>	30% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization. Services limited to 180 days per Benefit Period.
If your child needs dental or eye care	Children's eye exam	Routine - No Coverage	Routine - No Coverage	Not Covered
	Children's glasses	No Coverage	No Coverage	Not Covered
	Children's dental check-up	No Coverage	No Coverage	Not Covered

### **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
- Hearing Aids (Adult)

- Infertility Treatment
- Long-Term Care
- Private-Duty Nursing

- Routine Eye Care
- Routine Foot Care
- Weight Loss Programs

## Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture
- Bariatric Surgery
- Chiropractic Care (Some restrictions apply)
- Glasses Frames limited to a maximum benefit of \$50. Must be purchased within 6 months following cataract surgery. Services are subject to the Benefit Period deductible and are available for all members.
- Dental Care (Coverage is only available for Oral Surgery for Impacted Teeth)
- Non-emergency care when traveling outside the United States

**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 Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323 x61565 or <a href="https://www.ccii.cms.gov">www.ccii.cms.gov</a>. 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 <a href="https://www.Healthcare.gov">www.Healthcare.gov</a> 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 Louisiana or HMO Louisiana, Inc., Attn: Appeals/Grievances Department, P.O. Box 98045, Baton Rouge, LA 70898-9045.

## 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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

## **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-495-2583

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-495-2583

Chinese (中文): 如果需要中文的帮助,请拨打这个号码1-800-495-2583 Navajo (Dine): Dinek'ehqo shika at'ohwol ninisingo, kwiijigo holne'1-800-495-2583

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

Questions: Call 1-800-392-4089 7 of 8

### **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)

■ The plan's overall <u>deductible</u>	\$90
■ Specialist coinsurance	10%
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	10%

#### 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	\$12,700
In this example, Peg would pay:	

Cost Sharing			
Deductibles	\$900		
Copayments	\$0		
Coinsurance	\$1,170		
What isn't covered			
Limits or exclusions \$			
The total Peg would pay is	\$2,130		

# **Managing Joe's type 2 Diabetes**

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall <u>deductible</u>	\$900
Specialist coinsurance	10%
Hospital (facility) coinsurance	10%
Other coinsurance	10%

#### This EXAMPLE event includes services like:

Primary care physician office visits (including disease 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	\$900
Copayments	\$650
Coinsurance	\$30
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$1,640

## **Mia's Simple Fracture**

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

■ The plan's overall deductible	\$900
■ Specialist coinsurance	10%
■ Hospital (facility) coinsurance	10%
Other coinsurance	10%

#### 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:

in this example, that would pay.	
Cost Sharing	
Deductibles	\$900
Copayments	\$200
Coinsurance	\$120
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,220

#### Nondiscrimination Notice

Discrimination Is Against the Law

Blue Cross and Blue Shield of Louisiana and its subsidiaries, HMO Louisiana, Inc. and Southern National Life complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Louisiana Blue does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

Louisiana Blue and its subsidiaries:

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

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, you can call the Customer Service number on the back of your ID card or email MeaningfulAccessLanguageTranslation@lablue.com. If you are hearing impaired call 1-800-711-5519 (TTY 711).

If you believe that Louisiana Blue, or one of its subsidiaries has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you have the right to take the following steps:

1. If you are fully insured through Louisiana Blue, or one of its subsidiaries file a grievance in person or by mail, fax or email.

Section 1557 Coordinator

In Person: 5525 Reitz Ave. Baton Rouge, LA 70809 Mail: P. O. Box 98012, Baton Rouge, LA 70898-9012 Phone: (225) 298-7238 or 1-800-711-5519 (TTY 711)

Fax: (225) 298-7240

Email: Section1557Coordinator@lablue.com

2. If your employer sponsors a self-funded health plan and Louisiana Blue only serves as the Claims Administrator, contact your employer or your company's Human Resources Department. To determine if your plan is fully insured by Louisiana Blue or self-funded and sponsored by your employer, go to www.lablue.com/checkmyplan.

Whether you are fully insured or covered by a self-funded health plan, you can file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

Mail: 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201 Phone: 1-800-368-1019, 1-800-537-7697 (TDD)

This notice is available at www.lablue.com.

## **NOTICE**

Free language assistance services and auxiliary aids are available. If needed, please call the Customer Service number at 1-800-495-2583. Hearing-impaired customers call 1-800-711-5519 (TTY 711).

Tiene a su disposición servicios de asistencia lingüística y ayudas auxiliares gratuitas. Si necesita ayuda, llame al Servicio de Atención al Cliente al 1-800-495-2583. Los clientes con discapacidad auditiva pueden llamar al 1-800-711-5519 (TTY 711).

Des services d'assistance linguistique gratuits et des aides auxiliaires sont disponibles. Si nécessaire, veuillez appeler le numéro du service client au 1-800-495-2583. Les clients malentendants peuvent appeler le 1-800-711-5519 (ATS 711).

Có sẵn dịch vụ hỗ trợ ngôn ngữ miễn phí và các phương tiện hỗ trợ. Nếu cần, vui lòng gọi Dịch vụ khách hàng theo số 1-800-495-2583. Khách hàng khiếm thính vui lòng gọi 1-800-711-5519 (TTY 711).

免费提供语言协助服务和辅助工具。如有需要,请拨打客户服务电话 1-800-495-2583。听障客户请拨打 1-800-711-5519 (TTY 711)。

تتوفر خدمات مساعدة لغوية ووسائل مساعدة إضافية مجانية. وفي حال الحاجة إلى هذه الخدمات، يُرجى الاتصال بخدمة العملاء على الرقم 258-495-170-800. (خدمة الهاتف النصى 711).

Mayroong mga libreng serbisyo sa tulong sa wika at karagdagang tulong. Kung kailangan ito, mangyaring tawagan ang numero ng Serbisyo sa Customer sa 1-800-495-2583. Para sa mga customer na may kapansanan sa pandinig, tumawag sa 1-800-711-5519 (TTY 711).

무료 언어 지원 서비스와 보조 도구를 이용하실 수 있습니다. 필요한 경우 고객 서비스 번호 1-800-495-2583으로 전화해 주시기 바랍니다. 청각 장애가 있는 고객은 1-800-711-5519(TTY 711)로 전화하십시오.

Serviços de assistência de idioma e demais auxílios disponíveis gratuitamente. Se necessário, ligue para o Atendimento ao Cliente no telefone 1-800-495-2583. Clientes com deficiência auditiva devem ligar para 1-800-711-5519 (TTY 711).

ມີບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ເຄື່ອງຊ່ວຍເສີມຟຣີ. ຖ້າຕ້ອງການ, ກະລຸນາໂທຫາບໍລິການລູກຄ້າ ທີ່ເບີ 1-800-495-2583. ລູກຄ້າທີ່ພິການຫູ ໃຫ້ໂທຫາ 1-800-711-5519 (TTY 711).

無料の言語アシスタンスサービスと介助用補助具をご利用いただけます。必要な場合は、カスタマーサービス番号1-800-495-2583までお電話ください。聴覚に障害のあるお客様は、1-800-711-5519 (TTY 711)までお電話ください。

زبان کے سلسلے میں مفت معاونت کی سہولیات اور اضافی معاونتیں دستیاب ہیں۔ ضرورت پڑنے پر کسٹمر سروس سے ان نمبر پر رابطہ کریں: 551-405-11 (TTY 711) کی کمی کے شکار افراد اس نمبر پر کال کریں: 559-405-11 (TTY 711)

Bei Bedarf stehen Ihnen kostenlose Sprachhilfen und andere unterstützende Dienste zur Verfügung. Bitte wenden Sie sich dazu telefonisch an den Kundenservice unter 1-800-495-2583. Sollten Sie schwerhörig sein, wählen Sie bitte die 1-800-711-5519 (TTY 711).

خدمات كمك زبانى رايگان و ابزارهاى كمكى جانبى در دسترس هستند. در صورت نياز، لطفاً با «خدمات مشتريان» به شماره 2583-495-800-1 تماس بگيريد. مشتريان كمشنوا با 5519-711-800 (TTY 711) بگيرند.

Мы предоставляем бесплатные услуги языковой поддержки и вспомогательное оборудование. При необходимости позвоните в службу поддержки клиентов по номеру 1-800-495-2583. Телефон для клиентов с нарушениями слуха — 1-800-711-5519 (ТТҮ 711).

มีบริการช่วยเหลือด้านภาษาและเครื่องสนับสนุนฟรี หากจำเป็น โปรดโทรติดต่อฝ่ายบริการลูกค้าได้ที่หมายเลข 1-800-495-2583 ลูกค้า ที่มีความบกพร่องทางการได้ยิน โปรดโทรไปที่หมายเลข 1-800-711-5519 (TTY 711)