




The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE:** Information about the cost of this [plan](#) (called the [premium](#)) 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 [www.bcbswny.com](http://www.bcbswny.com) or call 1-888-839-5169. Complete prescription plan information can be obtained at [www.pbdrx.com](http://www.pbdrx.com) or by calling 1-888-878-9172. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at <http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf> or call 1-888-839-5169 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	For <a href="#">network providers</a> None For <a href="#">out-of-network providers</a> \$500 individual / \$1,000 family	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	<a href="#">Network providers</a> services are not subject to a <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	For <a href="#">network providers</a> \$5,125 individual / \$10,250 family (medical); \$1,725/\$3,450 (Rx); for <a href="#">out-of-network providers</a> \$2,500 individual / \$5,000 family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own out-of-pocket limits until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.bcbswny.com">www.bcbswny.com</a> or call 1-888-839-5169 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the in-network <a href="#">specialist</a> you choose without permission from this plan.

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$10 <a href="#">copayment</a>	20% <a href="#">coinsurance</a>	None
	<a href="#">Specialist</a> visit	\$10 <a href="#">copayment</a>	20% <a href="#">coinsurance</a>	None
	<a href="#">Preventive care/screening/immunization</a>	Covered in full	20% <a href="#">coinsurance</a>	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services you need are preventive. Then check what your <a href="#">plan</a> will pay for. Flu vaccine covered in full out-of-network.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	\$0 <a href="#">copayment</a> for Lab \$10 <a href="#">copayment</a> for x-ray	20% <a href="#">coinsurance</a>	None
	Imaging (CT/PET scans, MRIs)	\$10 <a href="#">copayment</a>	20% <a href="#">coinsurance</a>	Prior authorization required.
If you need drugs to treat your illness or condition  More information about <b>prescription drug coverage</b> is available at <b>www.pbdrx.com</b>	Generic drugs (Tier 1)	\$5 co-pay/prescription (retail and mail order) \$0 co-pay/prescription contraceptives	Not Applicable	A 30-day supply at retail is 1 co-pay; a 90-day supply (maintenance drugs) at retail is 2½ co-pays; a 90-day supply (maintenance drugs) at mail order is 1 co-pay. Some generic drugs may be subject to non-preferred brand co-pay.
	Preferred brand drugs (Tier 2)	\$7 co-pay/prescription (retail and mail order) \$0 co-pay/prescription contraceptives if no generic is available	Not Applicable	A 30-day supply at retail is 1 co-pay; a 90-day supply (maintenance drugs) at retail is 2½ co-pays; a 90-day supply (maintenance drugs) at mail order is 1 co-pay. If a generic equivalent is available, members will pay the cost differential between the brand and generic drug plus the brand co-pay.
	Non-preferred brand drugs (Tier 3)	\$10 co-pay/prescription (retail and mail order); \$0 co-pay/ prescription contraceptives if no generic is available	Not Applicable	A 30-day supply at retail is 1 co-pay; a 90-day supply (maintenance drugs) at retail is 2½ co-pays; a 90-day supply (maintenance drugs) at mail order is 1 co-pay.
	<a href="#">Specialty drugs</a>	\$5 co-pay/generic \$7 co-pay/preferred brand	Not Applicable	Specialty drugs could be generic, preferred brand or non-preferred brand, and must be obtained from

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

Group Name: BlueCross BlueShield of WNY: LMHF PPO 812

Coverage Beginning on or After: 01/01/2018

Coverage for: All Tiers| Plan Type: PPO

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
		\$10 co-pay/non-preferred brand		Reliance Rx or an associated participating specialty pharmacy.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$10 <a href="#">copayment</a>	20% <a href="#">coinsurance</a>	Prior authorization required on certain procedures. Call the number on the back of your ID card for details.
	Physician/surgeon fees	Covered in full	20% <a href="#">coinsurance</a>	Prior authorization required on certain procedures. Call the number on the back of your ID card for details.
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$50 <a href="#">copayment</a>	\$50 <a href="#">copayment</a>	None
	<a href="#">Emergency medical transportation</a>	\$50 <a href="#">copayment</a>	\$50 <a href="#">copayment</a>	
	<a href="#">Urgent care</a>	\$10 <a href="#">copayment</a>	\$10 <a href="#">copayment</a>	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$100 <a href="#">copayment</a>	20% <a href="#">coinsurance</a>	Prior authorization required.
	Physician/surgeon fees	Covered in full	20% <a href="#">coinsurance</a>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$10 <a href="#">copayment</a> for Mental Health \$10 <a href="#">copayment</a> for Substance Abuse	20% <a href="#">coinsurance</a> for Mental Health 20% <a href="#">coinsurance</a> for Substance Abuse	None
	Inpatient services	\$100 <a href="#">copayment</a> for Inpatient Mental Health \$100 <a href="#">copayment</a> for Substance Abuse detox \$100 <a href="#">copayment</a> for Substance Abuse rehab	20% <a href="#">coinsurance</a> for Mental Health 20% <a href="#">coinsurance</a> for Substance Abuse detox 20% <a href="#">coinsurance</a> for Substance Abuse Rehab	Prior authorization required.
If you are pregnant	Office visits	\$10 <a href="#">copayment</a>	20% <a href="#">coinsurance</a>	For <a href="#">network providers</a> , <a href="#">copayment</a> applies only to initial visit to determine pregnancy. Maternity

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
				care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	Covered in full	20% <a href="#">coinsurance</a>	None
	Childbirth/delivery facility services	\$100 <a href="#">copayment</a>	20% <a href="#">coinsurance</a>	None
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	\$0 <a href="#">copayment</a>	20% <a href="#">coinsurance</a>	None
	<a href="#">Rehabilitation services</a>	\$10 <a href="#">copayment</a>	20% <a href="#">coinsurance</a>	30 visits per plan yr aggregate IN + OON with PT, ST& OT. Separate benefit for each therapy.
	<a href="#">Habilitation services</a>	Not covered	Not covered	None
	<a href="#">Skilled nursing care</a>	\$0 <a href="#">copayment</a>	20% <a href="#">coinsurance</a>	Prior authorization required.
	<a href="#">Durable medical equipment</a>	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Prior authorization required on certain equipment. Call the number on the back of your ID card for details.
	<a href="#">Hospice services</a>	\$0 <a href="#">copayment</a>	20% <a href="#">coinsurance</a>	None
If your child needs dental or eye care	Children's eye exam	\$10 <a href="#">copayment</a>	20% <a href="#">coinsurance</a>	Member cost shar may vary by plan.
	Children's glasses	See limitations and exceptions	Not covered	Discounts may apply.
	Children's dental check-up	Not covered	Not covered	Contact your group administrator for coverage details.

**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](#).)**

- |  |                    |                        |
|--|--------------------|------------------------|
| • Dental (Adult)                         | • Cosmetic surgery | • Custodial Care       |
| • Private-duty nursing                   | • Long-term care   | • Hearing aids         |
| • 90-day supply of non-maintenance drugs |                    | • Weight loss programs |

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

- |  |                            |                         |
|--|----------------------------|-------------------------|
| • Bariatric Surgery                                  | • Chiropractic Care        | • Infertility treatment |
| • Non-emergency care when traveling outside the U.S. | • Routine eye care (Adult) | • Acupuncture           |

**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 are the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). 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](http://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 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: 1-888-839-5169.

**Does this plan provide Minimum Essential Coverage? Yes.**

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**Does this plan meet 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](#).

**Language Access Services:**

[Spanish (Español): Para obtener asistencia en Español, llame al 1-888-249-2583.

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-249-2583.

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-888-249-2583.

[Navajo (Dine): Dinekehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-249-2583.

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

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**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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	\$10
■ Hospital (facility) <a href="#">copayment</a>	\$100
■ Other <a href="#">copayment</a>	\$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*)

<b>Total Example Cost</b>	<b>\$12,800</b>
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**In this example, Peg would pay:**

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$300
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$96
<b>The total Peg would pay is</b>	<b>\$396</b>

**Managing Joe's type 2 Diabetes**

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	\$10
■ Hospital (facility) <a href="#">copayment</a>	\$100
■ Other <a href="#">copayment</a>	\$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*)

<b>Total Example Cost</b>	<b>\$7,400</b>
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**In this example, Joe would pay:**

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$720
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$775</b>

**Mia's Simple Fracture**

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	\$10
■ Hospital (facility) <a href="#">copayment</a>	\$100
■ Other <a href="#">copayment</a>	\$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*)

<b>Total Example Cost</b>	<b>\$1,900</b>
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**In this example, Mia would pay:**

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$240
Coinsurance	\$18
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$258</b>



## Notice of Nondiscrimination



BlueCross BlueShield of Western New York complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. BlueCross BlueShield of Western New York does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

BlueCross BlueShield of Western New York:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- o Qualified sign language interpreters

- o Written information in other formats (large print, audio, accessible electronic formats, other formats)

- Provides free language services to people whose primary language is not English, such as:

- o Qualified interpreters

- o Information written in other languages

If you need these services, please call the customer service number on the back of your ID card or contact Carleen Dunne, Director, Corporate Compliance & Privacy Officer.

If you believe that BlueCross BlueShield of Western New York has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Carleen Dunne, Director, Corporate Compliance & Privacy Officer, 257 W Genesee St., Buffalo, NY 14202, (716) 887-8624, (716) 887-6056, [dunne.carleen@healthnow.org](mailto:dunne.carleen@healthnow.org). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Michele Salerno, Regulatory Compliance Manager is available to help you. You can also 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: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**For assistance in English, call the customer service at the number listed on your ID card.**

Para obtener asistencia en español, llame al servicio de atención al cliente al número que aparece en su tarjeta de identificación.

請撥打您 ID 卡上的客服號碼以尋求中文協助。

Обратитесь по номеру телефона обслуживания клиентов, указанному на Вашей идентификационной карточке, для помощи на русском языке.

Rele nimewo sèvis kliyantèl ki nan kat ID ou pou jwenn èd nan Kreyòl Ayisyen.

한국어로 도움을 받고 싶으시면 ID 카드에 있는 고객 서비스 전화번호로 문의해 주십시오.

Per assistenza in italiano chiamate il numero del servizio clienti riportato nella vostra scheda identificativa.

רעייא היוא טייטש סאוו רעמונן ופיוא סיוררעס רעמונטסאק יד טפור, שידיא ויא הליה ראפ ID לטראק

বাংলায় সহায়তার জন্য, আপনার আইডি কার্ডে তালিকাভুক্ত নম্বরে েতা পডরবেয়ায় ান্ করুন।

Aby uzyskać pomoc w języku polskim, należy zadzwonić do działu obsługi klienta pod numer podany na identyfikatorze.

ڀيرڪل لاک ڀيريمڻ هڊرڪ جرد ڀير ٿراڪي تخانش ڪ پآ سورسرمشڪ، ڀير ڪڏم ڀير وڊرا

Pour une assistance en français, composez le numéro de téléphone du service à la clientèle figurant sur votre carte d'identification.

اردو زبان میں مدد کے لئے، کسٹمر سروس کو اپنے آئی ڈی کارڈ پر درج نمبر پر کال کریں۔

Para sa tulong sa Tagalog, tumawag sa numero ng serbisyo sa customer na nasa inyong ID card.

Για βοήθεια στα ελληνικά, καλέστε το τμήμα εξυπηρέτησης πελατών στον αριθμό που αναφέρεται στην ταυτότητά σας.

Për ndihmë në gjuhën shqipe, merrni në telefon shërbimin klientor në numrin e renditur në kartën tuaj të identitetit.

## Notice of Nondiscrimination



### Discrimination is Against the Law

Pharmacy Benefit Dimensions is a subsidiary of Independent Health and complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Pharmacy Benefit Dimensions does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

#### Pharmacy Benefit Dimensions:

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

If you need these services, contact Pharmacy Benefit Dimensions' Member Services Department.

If you believe that Pharmacy Benefit Dimensions has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Pharmacy Benefit Dimensions' Member Services Department, 511 Farber Lakes Drive, Buffalo, NY 14221, 1-800-501-3439, TTY users call 1-800-432-1110, fax (716) 635-3504, [memberservice@servicing.independenthealth.com](mailto:memberservice@servicing.independenthealth.com). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Pharmacy Benefit Dimensions' Member Services Department is available to help you.

You can also 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:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

<b>English</b>	ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-665-1502 (TTY: 1-800-432-1110).
<b>Spanish</b>	ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-665-1502 (TTY: 1-800-432-1110).
<b>Chinese</b>	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-665-1502 (TTY: 1-800-432-1110)。
<b>Russian</b>	ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-665-1502 (телетайп: 1-800-432-1110).
<b>French</b> <b>Creole</b>	ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-665-1502 (TTY: 1-800-432-1110).
<b>Korean</b>	주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-665-1502 (TTY: 1-800-432-1110)번으로 전화해 주십시오.
<b>Italian</b>	ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-665-1502 (TTY: 1-800-432-1110).
<b>Yiddish</b>	אויפמערקזאם: אויב איר רעדט אידיש, זענען פארהאן פאר איד שפראך הילף סערוויסעס פריי פון אפצאל. רופט 1-800-665-1502 (TTY: 1-800-432-1110)
<b>Bengali</b>	লক্ষ্য করুনঃ যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন ১-৮০০-৬৬৫-১৫০২ (TTY: ১-৮০০-৪৩২-১১১০)।
<b>Polish</b>	UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-665-1502 (TTY: 1-800-432-1110).
<b>Arabic</b>	ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل بر-1-800-665-1502 (رقم هاتف الصم والبكم: 1-800-432-1110).
<b>French</b>	ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-665-1502 (ATS: 1-800-432-1110).
<b>Urdu</b>	خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں 1-800-665-1502 (TTY: 1-800-432-1110).
<b>Tagalog</b>	PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-665-1502 (TTY: 1-800-432-1110).
<b>Greek</b>	ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-800-665-1502 (TTY: 1-800-432-1110).
<b>Albanian</b>	KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-800-665-1502 (TTY: 1-800-432-1110).