
 **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, call 1-800-565-9140 (TTY: 1-800-848-0299) or visit us at [www.bcbst.com](http://www.bcbst.com). 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 <https://www.healthcare.gov/sbc-glossary/> or call 1-800-565-9140 to request a copy.

| Important Questions  | Answers  | Why This Matters:   |
|--|--|---|
| <b>What is the overall deductible?</b>                             | In-network: \$5,000 person/\$10,000 family<br>Out-of-network: \$10,000 person/\$20,000 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> .   |
| <b>Are there services covered before you meet your deductible?</b> | Yes. <u>Preventive services</u> , Office visits, and Prescription drugs are covered before you meet your <u>deductible</u> (unless specified).   | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .  |
| <b>Are there other deductibles for specific services?</b>          | No.  | You don't have to meet <u>deductibles</u> for specific services.  |
| <b>What is the out-of-pocket limit for this plan?</b>              | In-network: \$7,350 person/\$14,700 family<br>Out-of-network: \$20,000 person/\$40,000 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.   |
| <b>What is not included in the out-of-pocket limit?</b>            | <u>Premium</u> , <u>balance-billing</u> charges, penalties, and health care this <u>plan</u> doesn't cover.  | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .  |
| <b>Will you pay less if you use a network provider?</b>            | Yes. This <u>plan</u> uses Network S. See <a href="http://www.bcbst.com/Network-S">http://www.bcbst.com/Network-S</a> or call 1-800-565-9140 for a list of <u>in-network providers</u> . | 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 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 charge</u> 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. |

| Important Questions  | Answers | Why This Matters:  |
|--|---------|--|
| 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 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   |
|---|---|--|--|--|
|   |   | In-Network Provider<br>(You will pay the least)  | Out-of-Network Provider<br>(You will pay the most) |  |
| If you visit a health care <u>provider's office</u> or clinic   | Primary care visit to treat an injury or illness      | \$55 <u>copay/visit deductible</u> does not apply.   | 50% <u>coinsurance</u>                             | Teladoc Health Covered at 100%.  |
|   | <u>Specialist</u> visit                               | \$100 <u>copay/visit deductible</u> does not apply.  | 50% <u>coinsurance</u>                             | Office surgery subject to copay.   |
|   | <u>Preventive care/screening/immunization</u>         | No Charge  | 50% <u>coinsurance</u>                             | A1c testing will be covered at 100%. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for. Travel immunization not covered in office or clinic setting.  |
| If you have a test  | <u>Diagnostic test</u> (x-ray, blood work)            | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>                             | Diagnostic testing benefits are determined by place of service, such as office or ER.  |
|   | Imaging (CT/PET scans, MRIs)                          | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>                             | Prior Authorization required. Your cost share may increase to 60% if not obtained.   |
| If you need drugs to treat your illness or condition<br>More information about <u>prescription drug coverage</u> is available at <a href="http://www.bcbst.com/rxp">www.bcbst.com/rxp</a> | Preferred Generic drugs / Non-Preferred Generic drugs | \$10 <u>copay/prescription</u> / \$20 <u>copay/prescription deductible</u> does not apply. | 50% <u>coinsurance</u>                             | 30 day supply for Retail Network; up to 90 day supply for Home Delivery or Plus90 Network 2 1/2 times Retail <u>Copayment</u> up to 90 supply.   |
|   | Preferred brand drugs                                 | \$55 <u>copay/prescription deductible</u> does not apply.                                  | 50% <u>coinsurance</u>                             | 30 day supply for Retail Network; up to 90 day supply for Home Delivery or Plus90 Network 2 1/2 times Retail <u>Copayment</u> up to 90 supply. When a brand drug is chosen and a generic drug equivalent is available, you will pay a penalty for the difference between the cost of the brand drug and the generic drug, plus the non-preferred brand drug <u>copayment</u> or <u>coinsurance</u> . |
|   | Non-preferred brand drugs                             | \$95 <u>copay/prescription deductible</u> does not apply.                                  | 50% <u>coinsurance</u>                             |  |
|   | Preferred <u>Specialty</u> drugs /                    | 30% <u>coinsurance</u>   | Not Covered  | Up to a 30 day supply. Must use a  |

\* For more information about limitations and exceptions, see the plan or policy document at <http://www.bcbst.com/samplepolicy/2026/LG.pdf>.

| Common Medical Event  | Services You May Need                          | What You Will Pay  |  | Limitations, Exceptions, & Other Important Information   |
|---|--|--|--|--|
|   |  | In-Network Provider<br>(You will pay the least)  | Out-of-Network Provider<br>(You will pay the most) |  |
|   | Non-Preferred <u>Specialty drugs</u>           |  |  | pharmacy in the Preferred Specialty Pharmacy Network.  |
| If you have outpatient surgery  | Facility fee (e.g., ambulatory surgery center) | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>                             | Prior Authorization required for certain outpatient procedures. Your cost share may increase to 60% if not obtained. *See Prior Authorization section. |
|   | Physician/surgeon fees                         | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>                             | Prior Authorization required for certain outpatient procedures. Your cost share may increase to 60% if not obtained. *See Prior Authorization section. |
| If you need immediate medical attention                                   | <u>Emergency room care</u>                     | 30% <u>coinsurance</u>   | 30% <u>coinsurance</u>                             | None   |
|   | <u>Emergency medical transportation</u>        | 30% <u>coinsurance</u>   | 30% <u>coinsurance</u>                             | None   |
|   | <u>Urgent care</u>                             | \$100 <u>copay/visit deductible</u> does not apply.  | 50% <u>coinsurance</u>                             | Office surgery subject to copay.   |
| If you have a hospital stay   | Facility fee (e.g., hospital room)             | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>                             | Prior Authorization required. Your cost share may increase to 60% if not obtained.   |
|   | Physician/surgeon fees                         | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>                             | Prior Authorization required. Your cost share may increase to 60% if not obtained.   |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                            | \$55 <u>copay/visit deductible</u> does not apply for office visits and 30% <u>coinsurance</u> other outpatient services | 50% <u>coinsurance</u>                             | Prior Authorization required for certain outpatient procedures. Your cost share may increase to 60% if not obtained. *See Prior Authorization section. |
|   | Inpatient services                             | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>                             | Prior Authorization required. Your cost share may increase to 60% if not obtained.   |
| If you are pregnant   | Office visits                                  | \$55 <u>copay/visit deductible</u> does not apply.   | 50% <u>coinsurance</u>                             | Cost sharing does not apply for <u>preventive services</u> .   |
|   | Childbirth/delivery professional services      | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>                             | None   |
|   | Childbirth/delivery facility services          | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>                             | None   |
| If you need help recovering or have other special health                  | <u>Home health care</u>                        | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>                             | Unlimited  |
|   | <u>Rehabilitation services</u>                 | \$100 copay/visit  | 50% <u>coinsurance</u>                             | Therapy limited to 60 visits per type per year. Cardiac/Pulmonary rehab limited to 36  |

\* For more information about limitations and exceptions, see the plan or policy document at <http://www.bcbst.com/samplepolicy/2026/LG.pdf>.

| Common Medical Event                   | Services You May Need            | What You Will Pay                               |  | Limitations, Exceptions, & Other Important Information  |
|--|----------------------------------|---|--|---|
|  |                                  | In-Network Provider<br>(You will pay the least) | Out-of-Network Provider<br>(You will pay the most) |   |
| needs                                  |                                  |   |  | visits per type per year.   |
|  | <u>Habilitation services</u>     | \$100 copay/visit                               | 50% <u>coinsurance</u>                             | Therapy limited to 60 visits per type per year. Cardiac/Pulmonary rehab limited to 36 visits per type per year.   |
|  | <u>Skilled nursing care</u>      | 30% <u>coinsurance</u>                          | 50% <u>coinsurance</u>                             | Skilled nursing and rehabilitation facility limited to 120 days combined per year.  |
|  | <u>Durable medical equipment</u> | 30% <u>coinsurance</u>                          | 50% <u>coinsurance</u>                             | Prior Authorization may be required for certain <u>durable medical equipment</u> . Your cost share may increase to 60% if not obtained. *See Prior Authorization section. |
|  | <u>Hospice services</u>          | 30% <u>coinsurance</u>                          | 50% <u>coinsurance</u>                             | Prior Authorization required for inpatient hospice. Your cost share may increase to 60% if not obtained.  |
| If your child needs dental or eye care | Children's eye exam              | Not Covered                                     | Not Covered  | None  |
|  | Children's glasses               | Not Covered                                     | Not Covered  | None  |
|  | Children's dental check-up       | Not Covered                                     | Not Covered  | None  |

### Excluded Services & Other Covered Services:

| Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)                      |   |  |
|---|---|--|
| <ul style="list-style-type: none"> <li>Bariatric surgery</li> <li>Cosmetic surgery</li> <li>Dental care (Adult)</li> <li>Dental care (Children)</li> <li>Hearing aids for adults</li> </ul> | <ul style="list-style-type: none"> <li>Infertility treatment</li> <li>Long-term care</li> <li>Non-emergency care when traveling outside the U.S.</li> <li>Private-duty nursing</li> </ul> | <ul style="list-style-type: none"> <li>Routine eye care (Adult)</li> <li>Routine eye care (Children)</li> <li>Routine foot care for non-diabetics</li> <li>Weight loss programs</li> </ul> |

| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.) |   |  |
|---|---|--|
| <ul style="list-style-type: none"> <li>Acupuncture</li> </ul>   | <ul style="list-style-type: none"> <li>Chiropractic care</li> </ul> | <ul style="list-style-type: none"> <li>Hearing aids for children under 18</li> </ul> |

**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:

- For plans subject to ERISA, the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).
- For non-federal governmental plans, 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).
- For church plans, the State Division of Benefits Administration at 1-866-576-0029.

\* For more information about limitations and exceptions, see the plan or policy document at <http://www.bcbst.com/samplepolicy/2026/LG.pdf>.

- BlueCross at 1-800-565-9140 or [www.bcbst.com](http://www.bcbst.com), or contact your plan administrator.

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:

- BlueCross at 1-800-565-9140 or [www.bcbst.com](http://www.bcbst.com), or your plan administrator.
- For plans subject to ERISA, the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).
- The State Division of Benefits Administration at 1-866-576-0029.

Additionally, a consumer assistance program can help you file your appeal. Contact the Tennessee Department of Commerce and Insurance (TDCI) at 1-800-342-4029, <https://sbs.naic.org/solar-web/pages/public/onlineComplaintForm/onlineComplaintForm.jsf?state=tn&dswid=-8432>, or email them at [CIS.Complaints@state.tn.us](mailto:CIS.Complaints@state.tn.us). You may also write them at 500 James Robertson Pkwy, Davy Crockett Tower, 6th Floor, Nashville, TN 37243.

**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 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.

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*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 <u>plan's</u> overall <u>deductible</u> | \$5,000 |
| ■ <u>Specialist copay</u>                     | \$100   |
| ■ <u>Hospital (facility) coinsurance</u>      | 30%     |
| ■ <u>Other coinsurance</u>                    | 30%     |

#### 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>\$12,700</b> |
|---------------------------|-----------------|

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

| <u>Cost Sharing</u>               |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$5,000        |
| <u>Copayments</u>                 | \$50           |
| <u>Coinsurance</u>                | \$2,200        |
| <u>What isn't covered</u>         |                |
| Limits or exclusions              | \$20           |
| <b>The total Peg would pay is</b> | <b>\$7,270</b> |

### 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> | \$5,000 |
| ■ <u>Specialist copay</u>                     | \$100   |
| ■ <u>Hospital (facility) coinsurance</u>      | 30%     |
| ■ <u>Other coinsurance</u>                    | 30%     |

#### 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>\$5,600</b> |
|---------------------------|----------------|

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

| <u>Cost Sharing</u>               |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$10           |
| <u>Copayments</u>                 | \$1,800        |
| <u>Coinsurance</u>                | \$40           |
| <u>What isn't covered</u>         |                |
| Limits or exclusions              | \$30           |
| <b>The total Joe would pay is</b> | <b>\$1,880</b> |

### Mia's Simple Fracture

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

|   |         |
|---|---------|
| ■ The <u>plan's</u> overall <u>deductible</u> | \$5,000 |
| ■ <u>Specialist copay</u>                     | \$100   |
| ■ <u>Hospital (facility) coinsurance</u>      | 30%     |
| ■ <u>Other coinsurance</u>                    | 30%     |

#### 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>\$2,800</b> |
|---------------------------|----------------|

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

| <u>Cost Sharing</u>               |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$2,300        |
| <u>Copayments</u>                 | \$300          |
| <u>Coinsurance</u>                | \$30           |
| <u>What isn't covered</u>         |                |
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$2,630</b> |

BlueCross BlueShield of Tennessee (BlueCross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. BlueCross does not exclude people or treat them less favorably because of race, color, national origin, age, disability or sex.

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as: (1) qualified sign language interpreters and (2) written information in other formats, such as large print, audio and accessible electronic formats.
- Provides free language assistance services to people whose primary language is not English, such as: (1) qualified interpreters and (2) information written in other languages.

If you need these reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711).

If you believe that BlueCross 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 ("Nondiscrimination Grievance"). For help with preparing and submitting your Nondiscrimination Grievance, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711). They can provide you with the appropriate form to use in submitting a Nondiscrimination Grievance. You can file a Nondiscrimination Grievance in person or by mail, fax or email. Address your Nondiscrimination Grievance to: Nondiscrimination Grievance, c/o Manager, Operations, Member Benefits Administration, 1 Cameron Hill Circle, Suite 0019, Chattanooga, TN 37402-0019. (423) 591-9208 (fax); Nondiscrimination\_OfficeGM@bcbst.com (email).

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/ocrportal/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, 800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html. You can contact BlueCross's Nondiscrimination Coordinator at 423-535-1010 (TTY: 1-800-848-0298 or 711). Nondiscrimination\_CoordinatorGM@bcbst.com (email), or Corporate Compliance, 1 Cameron Hill Circle, 14, Chattanooga, TN 37402. This notice is available at BlueCross's website: bcbst.com.

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\* Consistent with the scope of sex discrimination described at 45 CFR 92.101(a)(2)

**ATTENTION:** If you speak English, free language assistance services and appropriate auxiliary aids and services are available. Please call the Member Service number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298).

**ATENCIÓN:** Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma, así como ayudas y servicios auxiliares adecuados. Llame al número de Servicio de atención a miembros que figura en el reverso de su tarjeta de identificación de miembro o al 1-800-565-9140 (TTY: 1-800-848-0298).

انتباه: إذا كنت تتحدث اللغة العربية، فستتاح لك خدمات المساعدة اللغوية المناسبة والخدمات اللغوية الموحدة.

التعامية: يرجى الاتصال برقم خدمة العملاء الموحد على ظهر بطاقة العضو الخاص بك أو الرقم (1-800-848-0298) (الرقم 1-800-565-9140)

注意: 如果您说中文, 我们将提供免费的语言协助服务。以交通通的辅助协助和服務, 請撥打會員ID卡背面的會員服務熱線或1-800-565-9140 (標準專線 (TTY): 1-800-848-0298)。

LUU Y: Nếu quý vị nói tiếng Việt, quý vị sẽ được cung cấp các dịch vụ hỗ trợ ngôn ngữ miễn phí và các dịch vụ va công cụ hỗ trợ phù hợp. Vui lòng gọi đến số của bộ phận Dịch vụ Hỗ viên ở mặt sau Thẻ ID Thành viên của quý vị hoặc số 1-800-565-9140 (TTY: 1-800-848-0298).

주의: 한국어어를 사용하시는 경우, 무료 언어 지원 서비스 및 적절한 보조 도구와 서비스 제공됩니다. 1-800-565-9140 (TTY: 1-800-848-0298) 또는 전화하시기 바랍니다.

**ATTENTION:** Si vous parlez français, des services gratuits d'assistance linguistique et des aides et services auxiliaires appropriés sont à votre disposition. Veuillez appeler le numéro du Service adhérents indiqué au dos de votre carte d'assurance adhérent ou le 1-800-565-9140 (TTY/AIS : 1-800-848-0298).

внимание: если вы говорите на русском, вы можете получить бесплатную лингвистическую помощь и соответствующие вспомогательные средства. Пожалуйста, позвоните по номеру на обратной стороне вашей карты идентификации члена или по номеру 1-800-565-9140 (TTY: 1-800-848-0298).

ध्यान दें: यदि आप हिंदी में बातचीत करते हैं, तो आपको नि:शुल्क भाषा सहायता सेवाएँ और उपयुक्त सहायक साधन और सेवाएँ उपलब्ध हैं। कृपया अपने सदस्य ID कार्ड पर दिए गए नंबरों पर कॉल करें या 1-800-565-9140 (TTY: 1-800-848-0298) पर कॉल करें।

お知らせ：日本語をお話になる場合は、無料の支援サービスと適切な補助器具・サービスをご利用いただけます。会員IDカードの裏面に記載の会員サービス番号あるいは1-800-565-9140 (TTY:1-800-848-0298)まで、お電話にてご連絡ください。

જાણવા માટે: જો તમે ગુજરાતી બોલો છો, તો તમારા માટે મફત ભાષા સહાયતા સેવાઓ અને અન્ય સહાયક સાધનો અને સેવાઓ ઉપલબ્ધ છે. કૃપયા તમારા સભ્ય ID કાર્ડ પર આપેલા નંબરો પર કોલ કરો અથવા 1-800-565-9140 (TTY: 1-800-848-0298) પર કોલ કરો.

**PANSININ:** Kung kayo ay nagsasalita ng Tagalog, magagamit para sa inyo ang libreng mga serbisyo/tulong sa wika at kaakulayang mga karagdagang tulong at mga serbisyo. Mangyaring tawagan ang numero ng Serbisyo sa Miyembro na nasa likod ng inyong Karid ng ID ng Miyembro o sa 1-800-565-9140 (TTY: 1-800-848-0298).

જાણવા માટે: જો તમે ગુજરાતી બોલો છો, તો તમારું નિ:શુલ્ક ભાષા સહાયતા સેવાઓ અને અન્ય સહાયક સાધન અને સેવાઓ ઉપલબ્ધ છે. કૃપયા તમારું સભ્ય ID કાર્ડ પર આપેલા નંબરો પર કોલ કરો અથવા 1-800-565-9140 (TTY: 1-800-848-0298) પર કોલ કરો.

**ВНИМАНИЕ!** Если Вы говорите по-русски, Вам будут предоставлены услуги языковой поддержки и соответствующие вспомогательные средства и сервисы на бесплатной основе. Позвоните в отдел обслуживания участников по номеру, указанному на обратной стороне Вашей идентификационной карты участника, или по номеру 1-800-565-9140 (TTY: 1-800-848-0298).

توجّه: اگر یہ زبان فارسی صحبت ہے، تو خدمات مکمل در زبانیں مل سکتی ہیں۔ ہاں، خدمات ہمارے ساتھ در خدمت رہیں گی۔ در صورتیکہ جمع ہمدرد یا سہارا فراہم کرنا چاہتے ہو۔

توجّه: اگر یہ زبان فارسی صحبت ہے، تو خدمات مکمل در زبانیں مل سکتی ہیں۔ ہاں، خدمات ہمارے ساتھ در خدمت رہیں گی۔ در صورتیکہ جمع ہمدرد یا سہارا فراہم کرنا چاہتے ہو۔

**ATANSYON:** Si w pale Kreyòl Ayisyen, genyen sèvis asistans gratis pou lang anseman ak ed pou sèvis oksiyatif apwopriye k ap disponib pou ou. I tanpri rele nimewo Sèvis Manm Ki sou do kat ID Manm ou an oswa 1-800-565-9140 (TTY: 1-800-848-0298).

**UMAGA:** Osoby posługujące się językiem polskim mogą otrzymać skorzystanie z pomocy językowej oraz odpowiednie i usług pomocniczych. Prosimy zadzwonić pod numer działy obsługi ubezpieczonych podany na odwrocie karty identyfikacyjnej członka lub numer 1-800-565-9140 (TTY: 1-800-848-0298).

**ATENÇÃO:** Se você fala Português, serviços gratuitos de assistência linguística e recursos e serviços auxiliares apropriados estão disponíveis para você. Ligue para o número de telefone do Serviço de Atendimento ao Membro informado no verso de seu cartão de identificação de membro ou para 1-800-565-9140 (TTY: 1-800-848-0298).

**ATTENZIONE:** se parla italiano, sono disponibili per Lei servizi gratuiti di assistenza linguistica nonché aiuti e servizi ausiliari adeguati. Chiami il numero del Servizio per i membri riportato sul retro della Sua scheda identificativa del membro oppure il numero 1-800-565-9140 (TTY: 1-800-848-0298).

**BAA AKOHWIINDZIN:** Dine bizaad bee yanitigo, t'aa jik'eh saad bee aka an'awot, bee aka andarawot' doo t'aa doole'e binahiji' bee aadhooniligi' dine biche'i' anidanzat'i' bee bika aninda awot' na danotio. T'aa shoo'di Bil Ha dit'ehi Bika ana'awo' Bil Ha dit'ehi ID naitsoos niki'at' bine de'e' binimbo bee hodilnih doodago 1-800-565-9140 (TTY: 1-800-848-0298).

**WICHDICH:** Wenn du Deutsch sprichst, hast du einen kostenlosen Sprachdienst zur Verfügung. Bitte rufe die Nummer des Mitgliederservices auf der Rückseite Ihrer Mitglieds-ID-Karte an. Ruf den Member Service Number uff die hinterrseite Seit vun dei Member ID Card uff odder 1-800-565-9140 (TTY: 1-800-848-0298).

**FAASILASILAGA:** Atai e te taupai i le faa-Samoa, o loo atevano mo oe auetunaga faesoasani mo gagana e auuro ma se tologi faapea ma faesoasani fa'ao'opo mo ma auetunaga talafaga'i. Faano'iemo'e vale'a ou le numera o le Member Service (Auanaga mo Tagala Aua'i) o lo'o i tua o lau pepa ID o le Member (Tagala Aua'i) po o le 1-800-565-9140 (TTY: 1-800-848-0298).

**GAKULA:** Gare iga go kapetai Faluwash, ye toore paliuwa'i yanem bee tepangug' tel gamatela'i lane kapetai Faluwash. Fale peshem kol yegili' namai Member Service i la yelag' luqul taguri Member ID kard la yam gare 1-800-565-9140 (TTY: 1-800-848-0298). **ATENSIÓN:** Gahra sehisio silha para ha'gu yanggen ririno' Chahoru hao, d'at'at'ala na sehisio inayudon tumino' Chahoru yan propu na inasien tras'es yan sehisio silha. Put lubit agagan' niumon Sehisio Membro gi santaten i kaha'nu Member ID pat 1-800-565-9140 (TTY: 1-800-848-0298).