**KAISER PERMANENTE** 

Kaiser Permanente Insurance Company : Gold 80 PPO 350/25 + Child Dental

Coverage for: Individual / Family | Plan Type: PPO

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 www.kp.org/plandocuments or call 1-800-788-0710 (TTY: 711). 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 <a href="https://www.healthcare.gov/sbc-glossary">www.healthcare.gov/sbc-glossary</a> or call 1-800-788-0710 (TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Participating Provider Tier: \$350 Individual / \$700 Family. Non-Participating Provider Tier: \$1,000 Individual / \$2,000 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> .
Are there services covered before you meet your deductible?	Yes. Preventive care and services indicated in chart starting on page 2.	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</u> services at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Participating Provider Tier: \$7,800 Individual / \$15,600 Family. Non-Participating Provider Tier: \$15,600 Individual / \$31,200 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, precertification penalties, balance billing charges, and health care services this plan doesn't cover, indicated in chart starting on page 2.	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 <a href="https://www.kp.org/kpic/ppo">www.kp.org/kpic/ppo</a> or call 1-800-788-0710 (TTY: 711) for a list of <a href="https://metwork.providers">network providers</a> .	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</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 referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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

Common Medical	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important
Event	Need Need	Participating Provider Tier (You will pay the least)	Non-Participating Provider Tier (You will pay the most)	Information
	Primary care visit to treat an injury or illness	\$25 / visit, deductible does not apply	40% coinsurance	None
If you visit a health	Specialist visit	\$50 / visit, deductible does not apply	40% coinsurance	None.
care <u>provider's</u> office or clinic	Preventive care/screening/ Immunization	No charge, <u>deductible</u> does not apply	40% <u>coinsurance</u> , <u>deductible</u> does not apply	Routine physical exams are not covered for Non-Participating Provider. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	X-ray: \$65 / test, deductible does not apply. Lab tests: \$25 / test, deductible does not apply	40% coinsurance	None.
,	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u> , <u>deductible</u> does not apply	40% coinsurance	Precertification required. Failure to precertify may result in a penalty of up to \$500.
If you need drugs	Generic drugs	MedImpact: \$15 / prescription (retail), \$30 / prescription (mail order), deductible does not apply	Not covered	Up to a 30-day supply retail or 100-day supply mail order (Walgreens' home delivery). Subject to formulary guidelines. No charge for contraceptives.
to treat your illness or condition More information about prescription drug coverage is available at www.kp.org/kpic/ppo	Preferred brand drugs	MedImpact: \$50 / prescription (retail), \$100 / prescription (mail order), deductible does not apply	Not covered	Up to a 30-day supply retail or 100-day supply mail order (Walgreens' home delivery). Subject to formulary guidelines. No charge for contraceptives.
	Non-preferred brand drugs	MedImpact: \$50 / prescription (retail), \$100 / prescription (mail order), deductible does not apply	Not covered	Up to a 30-day supply retail or 100-day supply mail order (Walgreens' home delivery). Subject to formulary guidelines. No charge for contraceptives.
	Specialty drugs	MedImpact: 20% coinsurance up to \$250 / prescription, deductible does not apply	Not covered	Up to a 30-day supply retail. Subject to formulary guidelines.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u> , <u>deductible</u> does not apply	40% coinsurance	Precertification required. Failure to precertify may result in a penalty of up to \$500.

SBC-SG-PPO-GOLD-2022 **2 of 6** 

Common Medical	mmon Medical Services You May What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Need Need	Participating Provider Tier (You will pay the least)	Non-Participating Provider Tier (You will pay the most)	Information
	Physician/surgeon fees	20% <u>coinsurance</u> , <u>deductible</u> does not apply	40% coinsurance	Precertification required. Failure to precertify may result in a penalty of up to \$500.
If you need	Emergency room care	20% coinsurance	20% coinsurance	<u>Coinsurance</u> waived if admitted to hospital as inpatient.
immediate medical attention	Emergency medical transportation	20% coinsurance	20% coinsurance	None.
attention	Urgent care	\$25 / visit, <u>deductible</u> does not apply	40% coinsurance	None.
If you have a	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Precertification required (except for emergencies, or length of stay following mastectomy/lymph node surgeries). Failure to precertify may result in a penalty of up to \$500.
hospital stay	Physician/surgeon fees	20% coinsurance	40% coinsurance	Precertification required (except for emergencies, or length of stay following mastectomy/lymph node surgeries). Failure to precertify may result in a penalty of up to \$500.
If you need mental health, behavioral health, or	Outpatient services	\$25 / individual visit, deductible does not apply. No charge for other outpatient services, deductible does not apply.	40% coinsurance	Participating Provider: \$12 / group visit, deductible does not apply
substance abuse services	Inpatient services	20% coinsurance	40% coinsurance	Precertification required (does not apply to emergency admissions and services). Failure to precertify may result in a penalty of up to \$500.
	Office visits	No charge, <u>deductible</u> does not apply	40% <u>coinsurance</u> , <u>deductible</u> does not apply	Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	None.
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	Precertification required (for maternity admission stays exceeding 48/96 hours for vaginal/caesarean deliveries). Failure to precertify may result in a penalty of up to \$500.

SBC-SG-PPO-GOLD-2022 3 of 6

Common Medical Services You May		What You V	Vill Pay	Limitations, Exceptions, & Other Important
Event	Need Need	Participating Provider Tier (You will pay the least)	Non-Participating Provider Tier (You will pay the most)	Information
	Home health care	20% coinsurance, deductible does not apply	40% coinsurance	Up to 100 visits combined / year. (Limit does not apply to physical, occupational, and speech therapy visits or to Treatment of Mental Health and Substance Use Disorders). Precertification required. Failure to precertify may result in a penalty of up to \$500.
	Rehabilitation services	Outpatient: \$25 / visit, deductible does not apply Inpatient: 20% coinsurance	40% coinsurance	Precertification required. Failure to precertify may result in a penalty of up to \$500.
If you need help recovering or have	Habilitation services	Outpatient: \$25 / visit, deductible does not apply Inpatient: 20% coinsurance	40% coinsurance	Precertification required. Failure to precertify may result in a penalty of up to \$500.
other special health needs	Skilled nursing care	20% coinsurance	40% coinsurance	Up to 100 days / benefit period. Precertification required. (The day maximum does not apply to medically necessary treatment of Mental Health and Substance Use Disorders). Failure to precertify may result in a penalty of up to \$500.
	Durable medical equipment	20% <u>coinsurance</u> , <u>deductible</u> does not apply	40% coinsurance	Up to \$2,000 limit / year for certain items.  Precertification required. Failure to precertify may result in a penalty of up to \$500.
	Hospice services	No charge, <u>deductible</u> does not apply	40% coinsurance	None
	Children's eye exam	No charge, <u>deductible</u> does not apply	No charge	Limited to 1 exam / year
If your child needs dental or eye care	Children's glasses	No charge, <u>deductible</u> does not apply	20% coinsurance	Limited to 1 pair of glasses/year from select frames and lenses.
	Children's dental check-up	No charge, <u>deductible</u> does not apply	No charge, deductible does not apply	Limited to 2 check-ups / year

## **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.)

- Chiropractic care
- Cosmetic surgery
- Dental care (Adult)

- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S
- Private-duty nursing
- Routine foot care
- Weight loss programs

SBC-SG-PPO-GOLD-2022 4 of 6

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

Acupuncture

Infertility treatment (\$1,000 limit / year)

• Routine eye care (Adult)

Bariatric surgery

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 shown in the chart below. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="Health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, 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 on how 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 the agencies in the chart below.

Contact Information for Your Rights to Continue Coverage & Your Grievance and Appeals Rights:

Kaiser Permanente Member Services	1-800-788-0710 (TTY: 711) or <u>www.kp.org/memberservices</u>
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>
California Department of Insurance	1-800-927-HELP (4357) or www.insurance.ca.gov

## 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 1-800-788-0710 (TTY: 711)

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-788-0710 (TTY: 711).

[Chinese (中文): 如果需要中文的帮助,请拨打这个号码1-800-788-0710 (TTY: 711)

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-788-0710 (TTY: 711)

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

The PPO Plan is underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc. (KFHP)

SBC-SG-PPO-GOLD-2022 5 of 6

## **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 <u>plan's</u> overall <u>deductible</u>	\$350
■ Specialist copayment	\$50
■ Hospital (facility) coinsurance	20%
Other (blood work) copayment	\$25

#### 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		
<u>Deductibles</u>	\$350	
Copayments	\$200	
Coinsurance	\$1600	
What isn't covered		
Limits or exclusions	\$50	
The total Peg would pay is	\$2200	

# **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>	\$350
■ Specialist copayment	\$50
■ Hospital (facility) coinsurance	20%
Other (blood work) copayment	\$25

### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

<u>Diagnostic tests</u> (blood work)

**Prescription drugs** 

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$0	
Copayments	\$1100	
Coinsurance	\$100	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is	\$1200	

## **Mia's Simple Fracture**

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

■ The plan's overall deductible	\$350
■ Specialist copayment	\$50
■ Hospital (facility) coinsurance	20%
■ Other ( <i>x-ray</i> ) copayment	\$65

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

<b>Total Example Cost</b>	\$2,800	
In this example, Mia would pay:		
Cost Sharing		
<u>Deductibles</u>	\$350	
Copayments	\$600	
Coinsurance	\$100	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1050	

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

SBC-SG-PPO-GOLD-2022 6 of 6

### **Nondiscrimination Notice**

Kaiser Permanente Insurance Company (KPIC) does not discriminate based on race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability.

Language assistance services are available from our Member Services Contact Center 24 hours a day, seven days a week (except closed holidays). We can provide no cost aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters and written information in other formats; large print, audio, and accessible electronic formats. We also provide no cost language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages. To request these services, please call **1-800-464-4000** (TTY users call **711**).

If you believe that KPIC failed to provide these services or there is a concern of discrimination based on race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability you can file a complaint by phone or mail with the KPIC Civil Rights Coordinator. If you need help filing a grievance, the KPIC Civil Rights Coordinator is able to help you.

KPIC Civil Rights Coordinator Grievance 1557 5855 Copley Drive, Suite 250 San Diego, CA 92111 1-888-251-7052

You may also contact the California Department of Insurance regarding your complaint.

By Phone: California Department of Insurance 1-800-927-HELP (1-800-927-4357) TDD: 1-800-482-4TDD (1-800-482-4833)

By Mail: California Department of Insurance Consumer Communications Bureau 300 S. Spring Street Los Angeles, CA 90013

Electronically: www.insurance.ca.gov

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights if there is a concern of discrimination based on race, color, national origin, age, disability, or sex. You can file the complaint 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.

KPIC-ND18-010-CA (3/2018)



# KAISER PERMANENTE. Kaiser Permanente Insurance Company Notice of Language Assistance

**No Cost Language Services.** You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card or 1-800-464-4000. For more help call the CA Dept. of Insurance at 1-800-927-4357. TTY users call 711. English

Servicios en otros idiomas sin ningún costo. Puede conseguir un intérprete. Puede conseguir que le lean los documentos y que algunos se le envíen en su idioma. Para obtener ayuda, llámenos al número que aparece en su tarjeta de identificación o al 1-800-464-4000. Para obtener más ayuda, llame al Departamento de Seguro de CA al 1-800-927-4357. Los usuarios de la línea TTY deben llamar al 711. Spanish

**免費語言服務。**您可使用口譯員。您可請人將文件唸給您聽,且您可請我們將您語言版本的部分文件寄給您。如需協助,請致電列於會員卡上的電話號碼或致電 1-800-464-4000 與我們聯絡。如需進一步協助,請致電 1-800-927-4357 與加州保險局聯絡。聽障及語障電話專線使用者請致電 711。Chinese

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**No Cost Language Services.** You can get an interpreter and get documents read to you in your language. For help, call us at the number listed on your ID card or 1-800-464-4000. For more help call the CA Dept. of Insurance at 1-800-927-4357. TTY users call 711. English

Doo bik'é azláágoo Saad Bee Áká Aná'álwo'. Ata' halne'í ná shóidoot'eeł. Nizaad bee naaltsoos nich'į' yídóoltah Shíká i'doolwoł nínízingo éi béésh bee hodíílnih, naaltsoos bee nééhózinígíí bik'ehgo hane'í bikáá' éi doodago kojį' hodíílnih 1-800-464-4000. Nááná łahgo ałdó' shíká i'doolwoł nínízingo kojį' hodíílnih CA Dept. of Insurance bik'ehgo hane'í éi 1-800-927-4357. TTY chodayooł'ígíí éi díí 711. Navajo

**Dịch vụ về ngôn ngữ miễn phí.** Quý vị có thể được cấp thông dịch viên và được người đọc giấy tờ, tài liệu bằng ngôn ngữ quý vị dùng cho quý vị nghe. Để được giúp đỡ, xin gọi chúng tôi theo số điệnthoại ghi trên thẻ ID hội viên hoặc số 1-800-464-4000. Để được giúp đỡ thêm, vui lòng gọi Bộ Bảo hiểm CA theo số 1-800-927-4357. Người sử dụng TTY gọi số 711. Vietnamese

무료 언어 서비스. 한국어 통역 서비스 및 한국어로 서류를 낭독해 드리는 서비스를 제공하고 있습니다. 도움이 필요하신 분은 귀하의 ID 카드에 나와 있는 전화번호 또는 1-800-464-4000 번으로 문의하십시오. 보다 자세한 사항은 캘리포니아 주 보험국, 전화번호 1-800-927-4357 번으로 문의하십시오. TTY 사용자 번호 711. Korean

Mga Libreng Serbisyo kaugnay sa Wika. Maaari kayong kumuha ng tagasalin-wika at hingin na basahin sa inyo ang mga dokumento sa sarili ninyong wika. Para humingi ng tulong, tawagan kami sa numerong nakasulat sa inyong ID card o sa 1-800-464-4000. Para sa karagdagang tulong tawagan ang CA Dept. of Insurance sa 1-800-927-4357. Dapat tumawag ang mga gumagamit ng TTY sa 711. Tagalog

**Անվճար լեզվական ծառայություններ։** Դուք կարող եք օգտվել բանավոր թարգմանչի ծառայություններից և խնդրել, որ փաստաթղթերը Ձեր լեզվով կարդան Ձեզ համար։Օգնության համար զանգահարեք մեզ՝ Ձեր ID քարտի վրա նշված կամ 1-800-464-4000 հեռախոսահամարով։ Լրացուցիչ օգնության համար զանգահարեք Կալիֆոռնիայիապահովագրության դեպարտամենտ՝ 1-800-927-4357 հեռախոսահամարով։ TTY -ից օգտվողները պետք է զանգահարեն 711։ Armenian

**Бесплатные услуги языкового перевода.** Вы можете воспользоваться услугами переводчика, при этом документы могут быть зачитаны Вам на Вашем языке. Чтобы получить помощь, позвоните нам по телефону, указанному в Вашей идентификационной карточке участника, или 1-800-464-4000. За дополнительной помощью обращайтесь в Департамент страхования штата Калифорния (CA Dept. of Insurance) по телефону 1-800-927-4357. Пользователи ТТҮ, звоните по номеру 711. Russian

**無料の言語サービス。**通訳に依頼して、日本語で書類を読んでもらうことができます。通訳サービスが必要な際は、ID カードに記載の番号、または 1-800-464-4000 にお電話ください。さらにヘルプが必要な場合は、カリフォルニア州保険庁(1-800-927-4357)にお電話ください。TTY ユーザーの方は、711 にお電話ください。Japanese

خدمات زبان به صورت رایگان. می توانید از خدمات مترجم شفاهی بهره مند شوید و ترتیب خواندن متن ها برای شما به زبان خودتان را بدهید. برای دریافت کمک و راهنمایی، با ما به شماره ای که روی کارت شناسایی شما قید شده یا 800-464-4000 با شماره 711 تماس حاصل نمایند. Persian هماره 4357-802-900-1 تماس بگیرید. کاربر ان TTY با شماره 711 تماس حاصل نمایند. Persian

**ਮੁਫ਼ਤ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ।** ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀਏ ਦੀ ਸੇਵਾ ਹਾਸਲ ਕਰ ਸਕਦੇ ਹੋ ਅਤੇ ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਤੁਹਾਡੇ ਆਈਡੀ ਕਾਰਡ 'ਤੇ ਦਿੱਤੇ ਨੰਬਰ 'ਤੇ ਜਾਂ 1-800-464-4000 'ਤੇ ਸਾਨੂੰ ਫ਼ੋਨ ਕਰੋ। ਵਧੇਰੇ ਮਦਦ ਲਈ, ਕੈਲੀਫ਼ੋਰਨੀਆਂ ਡਿਪਾਰਟਮੈਂਟ ਆਫ਼ ਇਨਸ਼ੋਰੈਂਸ ਨੂੰ 1-800-927-4357 'ਤੇ ਫ਼ੋਨ ਕਰੋ। TTY ਦੇ ਉਪਯੋਗਕਰਤਾ 711 'ਤੇ ਫ਼ੋਨ ਕਰੋ। Punjabi

សេវាភាសាឥតគិតថ្លៃ។ អ្នកអាចទទួលអ្នកបកប្រែបាន និងឲ្យគេអានឯកសារដូនអ្នក ជាភាសាខ្មែរ។ សំរាប់ជំនួយ សូមទូរស័ព្ទមកយើងតាមលេខដែលមាននៅលើប័ណ្ណ ID របស់អ្នក ឬ 1-800-464-4000។ សំរាប់ជំនួយថែមទៀត ទូរស័ព្ទទៅក្រសួងជានារ៉ាប់រងរដ្ឋកាលីហ្វ័រនីញ៉ា តាមលេខ 1-800-927-4357។ អ្នកប្រើ TTY ហៅលេខ 711។ Khmer

خدمات ترجمة بدون تكلفة. يمكنك الحصول على مترجم وقراءة الوثائق لك باللغة العربية. للحصول على المعلومات اتصل بنا على الرقم المبين على بطاقة عضويتك أو على الرقم 4000-464-800-1. للحصول على مزيد من المعلومات اتصل بإدارة التأمين لولاية كاليفورنيا على الرقم 4357-927-800-1. لمستخدمي خدمة الهاتف النصبي يرجى الاتصال على Arabic.711

Cov Kev Pab Txhais Lus Tsis Raug Nqi Dab Tsi Koj muaj tau ib tug neeg txhais lus thiabhais tau kom nyeem cov ntaub ntawv ua koj hom lus rau koj. Xav tau kev pab, hu rau peb ntawm tus xov toojteev muaj nyob rau ntawm koj daim yuaj ID los yog 1-800-464-4000. Xav tau kev pab ntxiv hu rau CA Tuam Tsev Tswj Kev Pov Hwm ntawm 1-800-927-4357. Cov neeg siv TTY hu rau 711. Hmong

**मुफ्त भाषा सेवाएँ।** आप एक दुभाषिया प्राप्त कर सकते हैं और आपको दस्तावेज़ आपकी भाषा में पढ़ कर सुनाए जा सकते हैं। सहायता के लिए, अपने आईडी कार्ड पर दिये नम्बर या 1-800-464-4000 पर हमें फोन करें। अधिक सहायता के लिए कैलीफ़ोर्निया डिपार्टमेंट ऑफ इंशोरेंस को 1-800-927-4357 पर फोन करें। TTY प्रयोक्ता 711 पर फोन करें। Hindi

บริการด้านภาษาที่ไม่คิดค่าบริการ คุณสามารถขอรับบริการล่ามแปลภาษาและขอให้อ่านเอกสารให้คุณฟังเป็นภาษาของคุณได้ หากต้องการความช่วยเหลือ โปรดโทรติดต่อหาเราตาม หมายเลขที่ระบุอยู่บนบัตร ID ของคุณหรือหมายเลข 1-800-464-4000 หากต้องการความช่วยเหลือในเรื่องอื่นๆ เพิ่มเติม โปรดโทรติดต่อฝ่ายประกันโรคมะเร็งที่หมายเลข 1-800-927-4357 ผู้ใช้ TTY โปรดโทรไปที่หมายเลข 711. Thai

