# KAISER PERMANENTE<sub>®</sub> : KP VA Silver Added Choice 2750 Ded/500 RxDed

Coverage for: Individual / Family | Plan Type: AC POS SIG

KAISER FOUNDATION HEALTH PLAN OF THE MID-ATLANTIC STATES, INC., 2101 East Jefferson Street, Rockville. MD 20852

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 see

https://kp.org/plandocuments or call 1-855-249-5018 (TTY: 711). 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 1-855-249-5018 (TTY: 711) to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	<u>Plan Provider</u> : \$2,750 Individual / \$5,500 Family; <u>Non-Plan Provider</u> : \$5,500 Individual / \$11,000 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 <u>deductible</u> ?	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 services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles for specific services?	\$500 / Individual for <u>Plan Provider</u> : Brand and Specialty <u>Prescription Drugs</u> . There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> limit for this <u>plan</u> ?	Plan Provider: \$9,100 Individual / \$18,200 Family; <u>Non-Plan Provider</u> : \$18,200 Individual / \$36,400 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 <u>out-of-pocket limit</u> ?	Premiums, health care this plan doesn't cover, and services indicated in chart starting on page 2.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> limit.

Important Questions	Answers	Why this Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.kp.org</u> or call 1-855-249-5018 (TTY: 711) for a list of <u>network providers</u> .	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a <u>provider</u> in the plan's <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 provider's charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network providers</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> ?	Yes (to be covered at the <u>plan provider</u> level), but you may self-refer to certain <u>specialists</u> .	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

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

Common Medical Even	Services You May t Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	Primary care visit to treat an injury or illness	\$40 / visit, <u>deductible</u> does not apply	\$70 / visit, <u>deductible</u> does not apply	Copayment waived for children under age 5
If you visit a health care <u>provider's</u> office or clinic	Ith <u>Specialist</u> visit	\$60 / visit, <u>deductible</u> does not apply	\$120 / visit, <u>deductible</u> does not apply	None
	Preventive care/ screening/ immunization	No charge, <u>deductible</u> does not apply	No charge	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 too	Diagnostic test (x- ray, blood work)	\$60 / visit, <u>deductible</u> does not apply.	\$70 / visit	None
If you have a tes	Imaging (CT/PET scans, MRI's)	\$400 / test	\$500 / test	None

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you need drugs to treat your illness or condition	Generic drugs (Tier 1)	\$25 / retail, <u>deductible</u> does not apply. \$38 / mail order, <u>deductible</u> does not apply. \$35 / <u>participating</u> pharmacy / <u>prescription</u> , <u>deductible</u> does not apply.	\$35 / prescription	Up to a 30-day supply (retail & <u>participating</u> pharmacies); up to a 90-day supply (mail order). <u>Plan Provider</u> : Formulary preventive drugs and contraceptives in all tiers are No charge, <u>deductible</u> does not apply.
More information about <u>prescription</u> <u>drug coverage</u> is available at	Preferred brand name drugs (Tier 2)	\$60 / retail. \$90 / mail order. \$70 / <u>participating</u> pharmacy / <u>prescription</u> .	\$70 / prescription	Up to a 30-day supply (retail & <u>participating</u> pharmacies); up to a 90-day supply (mail order).
www.kp.org/formulary	Non-preferred drugs (Tier 3)	50% coinsurance	50% coinsurance	Up to a 30-day supply (retail & <u>participating</u> pharmacies); up to a 90-day supply (mail order).
	Specialty drugs (Tier 4)	50% <u>coinsurance</u> up to \$300 max / <u>prescription</u> .	50% <u>coinsurance</u> up to \$300 max / <u>prescription</u> .	Up to a 30-day supply (retail & <u>participating</u> pharmacies).
If you have	Facility fee (e.g., ambulatory surgery center)	\$350 / visit	\$450 / visit	None
outpatient surgery	Physician/surgeon fees	\$60 / visit	\$70 / visit	None
	Emergency room care	\$450 / visit	\$450 / visit	Covered In- <u>Plan</u> . <u>Copayment</u> waived if admitted as inpatient
If you need immediate medical attention	Emergency medical transportation	No charge	No charge	Covered In- <u>Plan</u> .
	Urgent care	\$60 / visit, <u>deductible</u> does not apply	\$120 / visit, <u>deductible</u> does not apply	None
If you have a	Facility fee (e.g., hospital room)	\$500 / day	\$600 / day	Plan Provider: \$500 / day, up to \$1,500 / admission; <u>Non-Plan Provider</u> : \$600 / day, up to \$1,800 / admission
hospital stay	Physician/surgeon fee	\$60 / day	\$70 / day	Plan Provider: \$60 / day, up to \$180 / admission; <u>Non-Plan Provider</u> : \$70 / day, up to \$210 / admission

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
lf you need mental health, behavioral	Outpatient services	\$40 / Individual visit, <u>deductible</u> does not apply	\$70 / Individual visit, <u>deductible</u> does not apply	Plan Provider: \$20 / Group visit, <u>deductible</u> does not apply; <u>Non-Plan Provider</u> : \$35 / Group visit, <u>deductible</u> does not apply
health, or substance abuse services	Inpatient services	\$500 / day	\$600 / day	Plan Provider: \$500 / day, up to \$1,500 / admission; <u>Non-Plan Provider</u> : \$600 / day, up to \$1,800 / admission
	Office visits	No charge, <u>deductible</u> does not apply	No charge	Depending on the type of services, a <u>copayment, coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
lf you are pregnant	Childbirth/delivery professional services	\$60 / day	\$70 / day	Plan Provider: \$60 / day, up to \$180 / admission; <u>Non-Plan Provider</u> : \$70 / day, up to \$210 / admission
	Childbirth/delivery facility services	\$500 / day	\$600 / day	Plan Provider: \$500 / day, up to \$1,500 / admission; <u>Non-Plan Provider</u> : \$600 / day, up to \$1,800 / admission
	Home health care	No charge	\$350 / visit	None
	Rehabilitation services	\$60 / visit	\$70 / visit	Outpatient: PT/ST/OT limit of 30 visits / therapy / condition / year.
lf you need help	Habilitation services	\$60 / visit	\$70 / visit	Coverage is limited to 30 visits each for PT/ST/OT/year.
recovering or have other special health needs	Skilled nursing care	\$500 / day	\$600 / day	Plan Provider: \$500 / day, up to \$1,500 / admission; <u>Non-Plan Provider</u> : \$600 / day, up to \$1,800 / admission. Coverage is limited to 100- days / stay
	Durable medical equipment	No charge	30% coinsurance	Subject to formulary guidelines
	Hospice service	No charge	\$350 / admission	None

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	Children's eye exam	No charge for refractive exam, <u>deductible</u> does not apply	\$70 / visit for refractive exam, <u>deductible</u> does not apply	Coverage is limited to one exam / year.
If your child needs dental or eye care	Children's glasses	No charge, <u>deductible</u> does not apply	30% coinsurance	1 pair of glasses or 1st purchase of contact lenses / year (from select group of glasses / contacts)
	Children's dental check-up	No charge, <u>deductible</u> does not apply	20% <u>coinsurance</u> , <u>deductible</u> does not apply	Coverage is limited to members up to the end of the month in which the member turns 19.

#### 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> .)			
Acupuncture	<ul> <li>Hearing aids</li> </ul>	<ul> <li>Routine Foot Care</li> </ul>	
<ul> <li>Cosmetic surgery</li> </ul>	<ul> <li>Long-term care</li> </ul>	<ul> <li>Weight loss programs</li> </ul>	
<ul> <li>Dental care (Adult)</li> </ul>	<ul> <li>Non-emergency care when traveling</li> </ul>	g outside	
	the U.S.	-	

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

۲	Bariatric surgery	

• Infertility treatment

• Routine eye care (Adult)

Chiropractic care (30 visits/year)

Private-duty nursing

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 Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your 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 on how 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 the agencies in the chart below.

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

Kaiser Permanente Member Services	1-855-249-5018 (TTY: 711) or www.kp.org/memberservices
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>
Virginia Bureau of Insurance	1-877-310-6560 or www.scc.virginia.gov/boi

#### 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:

SPAŇISH (Español): Para obtener asistencia en Español, llame al 1-855-249-5018 (TTY: 711)

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-249-5018 (TTY: 711)

TRADITIONAL CHINESE (中文): 如果需要中文的帮助,请拨打这个号码 1-855-249-5018 (TTY: 711)

PENNSYLVANIA DUTCH (Deitsch): Fer Hilf griege in Deitsch, ruf 1-855-249-5018 (TTY: 711) uff

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-249-5018 (TTY: 711)

SAMOAN (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-855-249-5018 (TTY: 711)

CAROLINIAN (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-855-249-5018 (TTY: 711)

CHAMORRO (Chamoru): Para un ma ayuda gi finu Chamoru, a'gang 1-855-249-5018 (TTY: 711)

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



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>	\$2,750
Specialist copayment	\$60
Hospital (facility) <u>copayment</u>	\$500
Other (blood work) copayment	\$60

#### This EXAMPLE event includes services like:

<u>Specialist</u> office visits (*prenatal care*) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (*ultrasounds and blood work*) <u>Specialist</u> visit (*anesthesia*)

Total Example Cost	\$12,700		
In this example, Peg would pay:			
Cost Sharing			
Deductibles	\$2,750		
<u>Copayments</u>	\$600		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$3,410		

Managing Joe's Type 2 D (a year of routine in-network car controlled condition)	twork care of a well-	
The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u>	\$2,750 \$60	

Hospital (facility) <u>copayment</u> \$500
 Other (blood work) <u>copayment</u> \$60

#### 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	\$0		
<u>Copayments</u>	\$1,200		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$0		
The total Joe would pay is	\$1,200		

#### Mia's Simple Fracture (in-network emergency room visit and follow up care)

The <u>plan's</u> overall <u>deductible</u>	\$2,750
Specialist copayment	\$60
Hospital (facility) copayment	\$500
Other (x-ray) <u>copayment</u>	\$60

#### 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:		
Cost Sharing		
Deductibles	\$2,300	
<u>Copayments</u>	\$300	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,600	

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

This page is intentionally left blank.

### NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (Kaiser Health Plan) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. We also:

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - · Written information in other formats, such as large print, audio, and accessible electronic formats
- Provide no cost language services to people whose primary language is not English, such as:
  - · Qualified interpreters
  - · Information written in other languages

If you need these services, call 1-800-777-7902 (TTY: 711)

If you believe that Kaiser Health Plan 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 by mail or phone at: Kaiser Permanente, Appeals and Correspondence Department, Attn: Kaiser Civil Rights Coordinator, 2101 East Jefferson St., Rockville, MD 20852, telephone number: 1-800-777-7902.

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.

## HELP IN YOUR LANGUAGE

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call **1-800-777-7902** (TTY: **711**).

**አማርኛ (Amharic) ማስታወሻ:** የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-800-777-7902** (TTY: **711**).

العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم برقم (Arabic) 1-800-777-7902).

فارسی (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با **1-800-777-7902** (TTY)تماس بگیرید.

**Français (French) ATTENTION:** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-777-7902** (TTY : **711**).

Ɓǎsóò Wùdù (Bassa) Dè dɛ nìà kɛ dyédé gbo: O jǔ ké m̀ Bàsóò-wùdù-po-nyò jǔ ní, nìí, à wudu kà kò dò po-poò bɛ́ìn m̀ gbo kpáa. Đá
1-800-777-7902 (TTY: 711)

বাংলা (Bengali) লক্ষ্য করুল: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃথরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন 1-800-777-7902 (TTY: 711)।

**中文 (Chinese) 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 1-800-777-7902 (TTY: 711)。

Naabeehó (Navajo) Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', ťáá jiik'eh, éí ná hóló, koji hódíílnih 1-800-777-7902 (TTY: 711). **Deutsch (German) ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-800-777-7902** (TTY: **711**).

ગજુરાતી (Gujarati) સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-777-7902 (TTY: 711).

Kreyòl Ayisyen (Haitian Creole) ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-800-777-7902** (TTY: **711**).

हिन्दी (Hindi) ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-777-7902 (TTY: 711) पर कॉल करें।

Igbo (Igbo) NRUBAMA: O buru na i na asu Igbo, oru enyemaka asusu, n'efu, diiri gi. Kpoo 1-800-777-7902 (TTY: 711).

Italiano (Italian) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-777-7902 (TTY: 711).

**日本語(Japanese)注意事項:**日本語を話される場合、無料の言語支援をご利用いただけます。**1-800-777-7902**(TTY:**711**)まで、お電話にてご連絡ください。

**한국어 (Korean) 주의:** 한국어를 사용하시는 경우, 언어 지원 서비스를 무료 로 이용하실 수 있습니다. **1-800-777-7902 (TTY: 711)**번으로 전화해 주십시 오. **Português (Portuguese) ATENÇÃO:** Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-800-777-7902** (TTY: **711**).

Русский (Russian) ВНИМАНИЕ: если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-777-7902 (TTY: 711).

**Español (Spanish) ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-777-7902** (TTY: **711**).

**Tagalog (Tagalog) PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-800-777-7902** (TTY: **711**).

**้ไทย (Thai) เรียน:** ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษา ได้ฟรี โทร **1-800-777-7902** (TTY: **711**).

اُ**ردو (Urdu) خبردار:** اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کال کریں **1-800-777-7902** (TTY).

**Tiếng Việt (Vietnamese) CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-777-7902** (TTY: **711**).

**Yorùbá (Yoruba) AKIYESI:** Ti o ba nso ede Yoruba ofe ni iranlowo lori ede wa fun yin o. E pe ero ibanisoro yi **1-800-777-7902** (TTY: **711**).