KAISER PERMANENTE : KP OR Gold 1000/20 3T POS w/ VX

All plans offered and underwritten by Kaiser Foundation Health Plan of the Northwest

Coverage Period: 1/1/2023-12/31/2023

Coverage for: Individual / Family | Plan Type: POS

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 see <a href="www.kp.org/plandocuments">www.kp.org/plandocuments</a> or call 1-800-813-2000 (TTY: 711). For 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.healthcare.gov/sbc-glossary or call 1-800-813-2000 (TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Select Provider: \$1,000 Individual / \$2,000 Family PPO Provider: \$2,000 Individual / \$4,000 Family Non-Participating Provider: \$6,000 Individual / \$12,000 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 cost-sharing and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	Select Provider: \$6,500 Individual / \$13,000 Family PPO Provider: \$8,500 Individual / \$17,000 Family Non-Participating Provider: \$10,500 Individual / \$21,000 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 limit</u> s 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, balance-billing charges, 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 out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See <a href="https://www.kp.org">www.kp.org</a> or call 1-800-813-2000 (TTY: 711) for a list of <a href="participating">participating</a> providers.	You pay the least if you use a <u>provider</u> in Select <u>Provider</u> tier. You pay more if you use a <u>provider</u> in PPO <u>Provider</u> tier. You will pay the most if you use a <u>non-participating</u> <u>provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays ( <u>balance billing</u> ).

Do	you	need	а	referral	
to s	see a	spec	ia	list?	

Yes, but you may self-refer to certain specialists.

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>.

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

	What You Will Pay				
Common Medical Event	Services You May Need	Select Provider (You will pay the least)	PPO Provider	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$20 / visit, deductible does not apply.	\$40 / visit, deductible does not apply.	50% coinsurance	None
If you visit a health	Specialist visit	\$40 / visit, deductible does not apply.	\$60 / visit, deductible does not apply.	50% coinsurance	None
care <u>provider's</u> office or clinic	Preventive care/screening/immunization	No charge, <u>deductible</u> does not apply.	No charge, <u>deductible</u> does not apply.	50% coinsurance	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	Diagnostic test (x-ray, blood work)	X-ray: \$20 / visit,  deductible does not apply.  Lab tests: \$20 / visit,  deductible does not apply.	X-ray: 40% coinsurance Lab tests: 40% coinsurance	X-ray: 50% coinsurance Lab tests: 50% coinsurance	None
	Imaging (CT/PET scans, MRIs)	\$300 / visit, <u>deductible</u> does not apply.	40% coinsurance	50% coinsurance	Some services may require prior authorization or will not be covered.

			What You Will Pay		
Common Medical Event	Services You May Need	Select Provider (You will pay the least)	PPO Provider	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Generic drugs	\$10 retail & \$20 mail order / prescription, deductible does not apply.	\$25 retail & \$75 mail order / prescription, deductible does not apply.	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines. PPO Provider: Some medications may require prior authorization.
If you need drugs to treat your illness or condition More information	Preferred brand drugs	\$30 retail & \$60 mail order / prescription, deductible does not apply.	\$75 retail & \$225 mail order / prescription, deductible does not apply.	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines. PPO Provider: Some medications may require prior authorization.
about prescription drug coverage is available at www.kp.org/formulary	Non-preferred brand drugs	50% <u>coinsurance</u> , <u>deductible</u> does not apply.	50% <u>coinsurance</u> , <u>deductible</u> does not apply.	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines, when approved through exception process. PPO Provider: Some medications may require prior authorization.
	Specialty drugs	50% <u>coinsurance</u> , <u>deductible</u> does not apply.	50% coinsurance, deductible does not apply.	Not covered	Up to a 30-day supply (retail). Subject to formulary guidelines, when approved through exception process or will not be covered.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	25% coinsurance	40% coinsurance	50% coinsurance	Some services may require prior authorization or will not be covered.
outpatient surgery	Physician/surgeon fees	25% coinsurance	40% coinsurance	50% coinsurance	Some services may require prior authorization or will not be covered.
	Emergency room care	25% <u>coinsurance</u>	25% <u>coinsurance</u>	25% <u>coinsurance</u>	None
If you need immediate medical	Emergency medical transportation	25% coinsurance	25% coinsurance	25% coinsurance	None
attention	<u>Urgent care</u>	\$50 / visit, <u>deductible</u> does not apply.	\$100 / visit, deductible does not apply.	50% coinsurance	Non-participating <u>providers</u> covered when temporarily outside the service area.

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			What You Will Pay		
Common Medical Event	Services You May Need	Select Provider (You will pay the least)	PPO Provider	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have a	Facility fee (e.g., hospital room)	25% coinsurance	40% coinsurance	50% coinsurance	Some services may require prior authorization or will not be covered.
hospital stay	Physician/surgeon fees	25% coinsurance	40% coinsurance	50% coinsurance	Some services may require prior authorization or will not be covered.
If you need mental health, behavioral	Outpatient services	\$20 / visit, <u>deductible</u> does not apply.	\$40 / visit, <u>deductible</u> does not apply.	50% coinsurance	None
health, or substance abuse services	Inpatient services	25% coinsurance	40% coinsurance	50% coinsurance	Some services may require prior authorization or will not be covered.
If you are pregnant	Office visits	No charge, <u>deductible</u> does not apply.	No charge, <u>deductible</u> does not apply.	50% coinsurance	Depending on the type of services, a copayment, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	25% coinsurance	40% coinsurance	50% coinsurance	Some services may require prior authorization or will not be covered.
	Childbirth/delivery facility services	25% coinsurance	40% coinsurance	50% coinsurance	Some services may require prior authorization or will not be covered.
	Home health care	25% coinsurance	40% coinsurance	50% coinsurance	Non-Participating Provider: 130 visit limit / year.
If you need help recovering or have	Rehabilitation services	Outpatient: \$40 / visit, deductible does not apply. Inpatient: 25% coinsurance	Outpatient: \$60 / visit, deductible does not apply. Inpatient: 40% coinsurance	Outpatient: 50% coinsurance Inpatient: 50% coinsurance	Outpatient: 30 visit limit / year. Inpatient: 30 visit limit / year. Some services may require prior authorization or will not be covered.
other special needs	Habilitation services	\$40 / visit, <u>deductible</u> does not apply.	\$60 / visit, deductible does not apply.	50% coinsurance	30 visit limit / year. Some services may require prior authorization or will not be covered.
	Skilled nursing care	25% coinsurance	40% coinsurance	50% coinsurance	60 day limit / year. Some services may require prior authorization or will not be covered.

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			What You Will Pay		
Common Medical Event	Services You May Need	Select Provider (You will pay the least)	PPO Provider	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Durable medical equipment	25% coinsurance	40% coinsurance	50% coinsurance	Subject to <u>formulary</u> guidelines. Some services may require prior authorization or will not be covered.
	Hospice services	No charge, <u>deductible</u> does not apply.	No charge, <u>deductible</u> does not apply.	No charge, deductible does not apply.	Some services may require prior authorization or will not be covered.
	Children's eye exam	No charge for refractive exam, deductible does not apply.	No charge for refractive exam, deductible does not apply.	50% <u>coinsurance</u> for refractive exam	Limited to 1 exam / year.
If your child needs dental or eye care	Children's glasses	No charge, <u>deductible</u> does not apply	No charge, <u>deductible</u> does not apply.	50% coinsurance	Limited to one pair of select frames and lenses or six month supply contact lenses / 1 calendar year.
	Children's dental checkups	Not covered	Not covered	Not covered	None

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### **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.)

- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult & Child)
- Infertility treatment

• Long-term care

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

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

• Acupuncture (12 visit limit / year)

• Hearing aids (1 aid / ear, every 36 months)

• Chiropractic (20 visit limit / year)

• Routine eye care (Adult)

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">Health Insurance</a> Marketplace. 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	1-800-813-2000 (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>
Oregon Division of Financial Regulation	1-888-877-4894 or <u>www.dfr.oregon.gov</u>

#### 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 <u>plan</u> meet the 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 1-800-813-2000 (TTY: 711).

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-813-2000 (TTY: 711).

[Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-800-813-2000 (TTY: 711).

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-813-2000 (TTY: 711).

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

### **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>	\$1,000
■ Specialist copayment	\$40
■ Hospital (facility) coinsurance	25%
Other (blood work) copayment	\$20

#### 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		
	<b>Total Example Cost</b>	\$12,700

## In this example, Peg would pay:

Cost Sharing	
<u>Deductibles</u>	\$1,000
Copayments	\$100
Coinsurance	\$1,900
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$3,060

# **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>	\$1,000
■ Specialist copayment	\$40
Hospital (facility) coinsurance	25%
Other (blood work) copayment	\$20

#### This EXAMPLE event includes services like:

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

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

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600

### In this example, Joe would pay:

\$70
\$900
\$0
\$0
\$970

## **Mia's Simple Fracture**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,000
■ Specialist copayment	\$40
■ Hospital (facility) coinsurance	25%
Other (x-ray) copayment	\$20

#### 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)

Total Example Cost	\$2,800

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

Cost Sharing	
<u>Deductibles</u>	\$1,000
Copayments	\$300
Coinsurance	\$200
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,500

#### Nondiscrimination Notice

Kaiser Foundation Health Plan of the Northwest (Kaiser Health Plan) complies with applicable federal and state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. 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 Member Services at 1-800-813-2000 (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, sex, gender identity, or sexual orientation, you can file a grievance with our Civil Rights Coordinator, by mail, phone, or fax. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You may contact our Civil Rights Coordinator at: Member Relations Department, Attention: Kaiser Civil Rights Coordinator, 500 NE Multnomah St. Ste 100, Portland, OR 97232-2099, Phone: 1-800-813-2000 (TTY: 711), Fax: 1-855-347-7239.

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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 2020, Phone: 1-800-368-1019, TDD: 1-800-537-7697. Complaint forms are available at <a href="https://www.hhs.gov/ocr/office/file/index.html">www.hhs.gov/ocr/office/file/index.html</a>.

#### For Washington Members

You can also file a complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint portal, available at <a href="https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status">https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status</a>, or by phone at 1-800-562-6900, or 360-586-0241 (TDD). Complaint forms are available at <a href="https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx">https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx</a>.

#### HELP IN YOUR LANGUAGE

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-813-2000 (TTY: 711).

**አማርኛ (Amharic) ማስታወሻ:** የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሲያባዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሱ 1-800-813-2000 (TTY: 711).

العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 2000-813-800 (TTY: TTY).

**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 1-800-813-2000(TTY: 711)。

قارسى (Farsi) توجه: اگر به زبان فارسى گفتگو مى كنيد، تسهيلات زبانى بصورت رایگان برای شما فراهم مى باشد. با 2000-813-800-1 (711: 711) تماس بگیرید.

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-813-2000 (TTY: 711).

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-813-2000 (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。**1-800-813-2000** (TTY: **711**)まで、お電話にてご連絡ください。

**ខ្មែរ (Khmer) ប្រយ័ត្ន៖** បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយ ផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរសិព្វ **1-800-813-2000** (TTY: **711**)។

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-813-2000 (TTY: 711) 번으로 전화해 주십시오.

ລາວ (Laotian) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການ ບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັ້ງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-800-813-2000 (TTY: 711). Afaan Oromoo (Oromo) XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-813-2000 (TTY: 711).

ਪੱਜਾਬੀ (Punjabi) ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀ ਪੱਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-800-813-2000 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

Română (Romanian) ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-800-813-2000 (TTY: 711).

Русский (Russian) ВНИМАНИЕ: если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-813-2000 (TTY: 711).

Español (Spanish) ATENCION: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-813-2000 (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 1-800-813-2000 (TTY: 711).

ไทย (Thai) เรียน: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการ ช่วยเหลือทางภาษาได้ฟรี โทร 1-800-813-2000 (TTY: 711).

Українська (Ukrainian) УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800-813-2000 (TTY: 711).

Tiêng Việt (Vietnamese) CHU Y: Nêu bạn nói Tiêng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-813-2000 (TTY: 711).