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, go to https://regence.com or call 1 (866) 240-9580. 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 healthcare.gov/sbc-glossary or call 1 (866) 240-9580 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|---|---|
| What is the overall <u>deductible</u> ? | \$1,000 individual / \$3,000 family per plan year. | 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. Certain <u>preventive care</u> and those services listed below as " <u>deductible</u> does not apply" or as "No charge." | 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 healthcare.gov/coverage/preventive-care-benefits/. |
| 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> ? | In- <u>network</u> : \$4,000 individual / \$8,000 family per plan year. Out-of- <u>network</u> : \$6,000 individual / \$12,000 family per plan year. | 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, balance-billing charges, and health care this plan doesn't cover. | 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 https://regence.com/go/OR/Preferred or call 1 (866) 240-9580 for a list of <u>network</u> providers. | This <u>plan</u> uses a <u>provider</u> <u>network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <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 <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 <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 | Samuiana Vau Mau | What You Will Pay | | Limitations Exceptions & Other Important |
|--|--|---|--|--|
| Event | Services You May Need | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| | Primary care visit to treat an injury or illness | \$20 <u>copay</u> / office visit, <u>deductible</u> does not apply; 20% <u>coinsurance</u> for all other services | 40% coinsurance | <u>Copayment</u> applies to each in- <u>network</u> office visit only. All other services are covered at the <u>coinsurance</u> specified, after <u>deductible</u> . Acupuncture services are subject to \$20 <u>copayment</u> / visit, <u>deductible</u> does not apply. |
| If you visit a health care <u>provider's</u> office or clinic | <u>Specialist</u> visit | \$20 <u>copay</u> / office visit, <u>deductible</u> does not apply; 20% <u>coinsurance</u> for all other services | 40% <u>coinsurance</u> | 30 acupuncture visits / year Spinal manipulations are subject to \$20 <u>copayment</u> / visit, <u>deductible</u> does not apply. Medically necessary massage from licensed massage therapist is subject to \$20 <u>copayment</u> / visit, <u>deductible</u> does not apply; out-of- <u>network</u> subject to the <u>coinsurance</u> specified, after <u>deductible</u> . 12 massage therapy visits / year |
| | Preventive care/screening/ immunization | No charge | 40% coinsurance | You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for. |
| | <u>Diagnostic test</u> (x-ray, blood work) | 20% <u>coinsurance</u> , <u>deductible</u> does not apply for outpatient services | 40% coinsurance | |
| If you have a test | Imaging (CT/PET scans, MRIs) | 20% coinsurance | 40% coinsurance | None |
| If you need drugs to treat your illness or condition | | \$2 <u>copay</u> / retail prescription \$3 <u>copay</u> / home delivery prescription \$10 <u>copay</u> / self-administrable cancer chemotherapy prescription | | Prescription drugs not on the Drug List are not covered, unless an exception is approved. <u>Deductible</u> does not apply. 90-day supply / retail prescription (your <u>cost share</u> is |
| More information about prescription drug <u>coverage</u> is available at https://regence.com/go/ 2023/OR/6tierLG | Tier 2 | \$10 <u>copay</u> / retail prescription \$15 <u>copay</u> / home delivery prescription \$10 <u>copay</u> / self-administrable cancer chemotherapy prescription | | per 30-day supply) 90-day supply / home delivery (mail order) prescription 30-day supply / <u>specialty drug</u> prescription <u>Specialty drugs</u> are not available through home |
| | Tier 3 | \$40 <u>copay</u> / retail prescription \$60 <u>copay</u> / home delivery prescription | | delivery (mail order). Coverage includes compound medications at 50% |

| Common Medical | Services You May | What You Will Pay | | Limitations, Exceptions, & Other Important | |
|---|---|--|---|--|--|
| Event | Need | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Information | |
| | *50 copay / self-administrable cancer chemotherapy prescription *60 copay / retail prescription *90 copay / home delivery prescription *50 copay / self-administrable cancer chemotherapy | | <u>coinsurance</u> . <u>Cost shares</u> for insulin will not exceed \$80 / 30-day | | |
| | | | supply retail prescription or \$240 / 90-day supply home delivery (mail order) prescription. No charge for certain preventive drugs, contraceptives and immunizations at a participating pharmacy. | | |
| | Tier 5 | \$100 <u>copay</u> / self-administ | specialty drug rable cancer chemotherapy ription | If you fill a brand drug or <u>specialty drug</u> when there is an equivalent generic drug or specialty biosimilar drug available, you pay the difference in cost in addition to | |
| | Tier 6 \$50 copay / specialty drug \$100 copay / self-administrable cancer chemotherapy prescription | | the <u>copayment</u> and/or <u>coinsurance</u> , unless your <u>provider</u> specifies "dispense as written." The first fill of <u>specialty drugs</u> may be provided by a retail pharmacy; additional refills must be provided by a specialty pharmacy. | | |
| | Facility fee (e.g., ambulatory surgery center) | 10% <u>coinsurance</u> for ambulatory surgery centers; 20% <u>coinsurance</u> for all | 40% coinsurance | None | |
| If you have outpatient surgery | Physician/surgeon fees | other facilities10% coinsurance for ambulatory surgery center physicians;20% coinsurance other physicians | 40% <u>coinsurance</u> | None | |
| | Emergency room care | \$100 <u>copay</u> / visit, <u>deductible</u> does not apply | \$100 <u>copay</u> / visit, <u>deductible</u> does not apply | <u>Copayment</u> applies to facility charge for each visit (waived if admitted). | |
| If you need immediate medical attention | Emergency medical transportation | 20% coinsurance | 20% coinsurance | 6 trips/year for combined air and ground transportation | |
| | Urgent care | Covered the same as If you visit a health care <u>provider's</u> office or clinic (Primary care visit or <u>Specialist</u> visit) or If you have a test above. | | None | |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 20% coinsurance | 40% coinsurance | None | |

| Common Modical | Comisso Vou Mou | What You Will Pay | | Limitationa Exacutions ? Other Important | |
|--|---|--|--|---|--|
| Common Medical Event | Services You May Need | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information | |
| | Physician/surgeon fees | 20% <u>coinsurance</u> | 40% coinsurance | None | |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | \$20 <u>copay</u> / office visit, <u>deductible</u> does not apply; 20% <u>coinsurance</u> for all other services | 40% <u>coinsurance</u> , <u>deductible</u> does not apply for office / psychotherapy visits | <u>Copayment</u> applies to each in- <u>network</u> office/psychotherapy visit only. All other services are covered at the <u>coinsurance</u> specified, after <u>deductible</u> . | |
| | Inpatient services | 20% <u>coinsurance</u> | 40% coinsurance | None | |
| | Office visits | 20% coinsurance | 40% coinsurance | Cost sharing does not apply for preventive services. | |
| lf you are pregnant | Childbirth/delivery professional services | 20% coinsurance | 40% coinsurance | Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care | |
| | Childbirth/delivery facility services | 20% coinsurance | 40% coinsurance | may include tests and services described elsewhere in the SBC (i.e. ultrasound). | |
| | Home health care | 20% coinsurance | 40% coinsurance | 140 visits / year | |
| If you need help recovering or have other special health needs | Rehabilitation services | \$20 <u>copay</u> / outpatient visit, <u>deductible</u> does not apply; 20% <u>coinsurance</u> for inpatient services | 40% coinsurance | 30 inpatient days / year 30 outpatient visits / year <u>Copayment</u> applies to each in- <u>network</u> outpatient visit only. All inpatient services are covered at the <u>coinsurance</u> specified, after <u>deductible</u> . Includes physical therapy, occupational therapy and speech therapy. | |
| | Habilitation services | \$20 <u>copay</u> / visit, <u>deductible</u> does not apply | 40% coinsurance | 30 neurodevelopmental visits / year <u>Copayment</u> applies to each in- <u>network</u> visit only. Includes physical therapy, occupational therapy and speech therapy. | |
| | Skilled nursing care | 20% coinsurance | 40% coinsurance | 60 inpatient days / year | |
| | Durable medical equipment | 20% coinsurance | 40% coinsurance | No charge for breast pumps, including hospital grade breast pumps. | |
| | Hospice services | 20% coinsurance | 40% coinsurance | 30 respite inpatient or outpatient days / lifetime | |
| | Children's eye exam | Not covered | Not covered | None | |
| If your child needs | Children's glasses | Not covered | Not covered | None | |
| dental or eye care | Children's dental check- up | Not covered | Not covered | None | |

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 | Infertility treatment | Routine eye care (Adult) | |
| Cosmetic surgery, except congenital anomalies | Long-term care | Routine foot care, except for diabetic patients | |
| Dental care (Adult) | Private-duty nursing | Weight loss programs | |
| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.) | | | |
| Abortion | Chiropractic care, spinal manipulations only | Non-emergency care when traveling outside the | |
| Acupuncture | Hearing aids | U.S. | |

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: the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1 (877) 267-2323 ext. 61565 or cciio.cms.gov or your state insurance department. You may also contact the plan at 1 (866) 240-9580. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance</u> <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit 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 <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 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 <u>plan</u> at 1 (866) 240-9580 or visit regence.com or the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or dol.gov/ebsa/healthreform. You may also contact the Oregon Division of Financial Regulation by calling 1 (503) 947-7984 or the toll-free message line at 1 (888) 877-4894; by writing to the Oregon Division of Financial Regulation, Consumer Advocacy Unit, P.O. Box 14480, Salem, OR 97309-0405; through the Internet at: dfr.oregon.gov/help/complaints-licenses/Pages/file-complaint.aspx; or by E-mail at: DFRInsuranceHelp@oregon.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 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 (866) 240-9580.

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 | \$20 |
| Hospital (facility) <u>coinsurance</u> | 20% |
| Other coinsurance | 20% |

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 | \$1,000 | |
| <u>Copayments</u> | \$4 | |
| Coinsurance | \$2,243 | |
| What isn't covered | | |
| Limits or exclusions \$6 | | |
| The total Peg would pay is | \$3,308 | |

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

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

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits *(including disease education)* <u>Diagnostic tests</u> *(blood work)* <u>Prescription drugs</u> <u>Durable medical equipment</u> *(glucose meter)*

| Total Example Cost | \$5,600 |
|--------------------|---------|
| | |

In this example, Joe would pay:

| Cost Sharing | | |
|----------------------------|---------|--|
| Deductibles | \$790 | |
| <u>Copayments</u> | \$702 | |
| Coinsurance | \$17 | |
| What isn't covered | | |
| Limits or exclusions | \$178 | |
| The total Joe would pay is | \$1,687 | |

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

care) ■ The <u>plan's</u> overall <u>deductible</u> \$1,000

| = me plans over an <u>acadetible</u> | ψ1,000 |
|--------------------------------------|--------|
| Specialist copayment | \$20 |
| Hospital (facility) coinsurance | 20% |
| Other coinsurance | 20% |

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 | \$1,000 |
| <u>Copayments</u> | \$242 |
| Coinsurance | \$146 |
| What isn't covered | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$1,388 |

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

NONDISCRIMINATION NOTICE

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

Regence:

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

- Qualified sign language interpreters
- Written information in other formats (large print, audio, and accessible electronic formats, other formats)

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

- Qualified interpreters
- Information written in other languages

If you need these services listed above, please contact:

Medicare Customer Service

1-800-541-8981 (TTY: 711)

Customer Service for all other plans

1-888-344-6347 (TTY: 711)

If you believe that Regence has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our civil rights coordinator below:

Medicare Customer Service

Civil Rights Coordinator MS: B32AG, PO Box 1827 Medford, OR 97501 1-866-749-0355, (TTY: 711) Fax: 1-888-309-8784 medicareappeals@regence.com

Customer Service for all other plans

Civil Rights Coordinator MS CS B32B, P.O. Box 1271 Portland, OR 97207-1271 1-888-344-6347, (TTY: 711) CS@regence.com 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 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, 800-537-7697 (TDD).

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

Language assistance

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-344-6347 (TTY: 711).

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1-888-344-6347 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-344-6347 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-344-6347 (TTY: 711) 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-344-6347 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-344-6347 (телетайп: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-344-6347 (ATS : 711)

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。1-888-344-6347 (TTY:711)まで、お電話にてご連絡ください。

Díí baa akó nínízin: Díí saad bee yáníłti'go **Diné Bizaad**, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-888-344-6347 (TTY: 711.)

FAKATOKANGA'I: Kapau 'oku ke Lea-Fakatonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea te ke lava 'o ma'u ia. ha'o telefonimai mai ki he fika 1-888-344-6347 (TTY: 711)

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-888-344-6347 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 711) ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើរអ្នក។ ចូរ ទូរស័ព្ទ 1-888-344-6347 (TTY: 711)។

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ

ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-888-344-

6347 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachdienstleistungen zur Verfügung. Rufnummer: 1-888-344-6347 (TTY: 711)

ማስታወሻ:- የሚናንሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፤ በሚከተለው ቁጥር ይደውሉ 1-888-344-6347 (መስማት ለተሳናቸው:- 711)፡፡

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-888-344-6347 (телетайп: 711)

ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-888-344-6347 (टिटिवाइ: 711

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-888-344-6347 (TTY: 711)

MAANDO: To a waawi [Adamawa], e woodi balloojima to ekkitaaki wolde caahu. Noddu 1-888-344-6347 (TTY: 711)

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توجه: اگر به زبان فارسی صحبت می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 711) 6347-6347-1 تماس بگیرید.

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