### SANF SIMMARY of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

#### HEALTH PLAN Simplicity Individual Expanded Bronze \$6,000 (Limited Cost Sharing) | South Dakota | Alaska Native/American Indian

#### Coverage Period Beginning on or after: 01/01/2024

Coverage for: Individual + Family | Plan Type: PPO | Non-Grandfathered

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, visit <u>sanfordhealthplan.com/sbcfinder</u> or call 1-800-752-5863 (toll free) | TTY/TDD: 711. For general definitions of common terms, such as <u>allowed amount, balance-billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other underlined terms see the Glossary. You can view the Glossary at <u>https://www.healthcare.gov/sbc-glossary/</u> or call 1-800-752-5863 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For <u>network providers</u> <b>\$6,000</b> individual / <b>\$12,000</b> family. For <u>out-of-network providers</u> <b>\$12,000</b> individual / <b>\$24,000</b> family. <u>Copays</u> do not apply to <u>deductible</u> .	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. <u>Preventive care</u> and primary care services are covered before you meet your <u>deductible</u> .	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</u> <u>services</u> without cost-sharing 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?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	For <u>network providers</u> <b>\$9,450</b> individual / <b>\$18,900</b> family. For <u>out-of-network providers</u> <b>\$18,900</b> individual / <b>\$37,800</b> 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</u> limit?	<u>Premiums, balance-billing</u> charges (unless balanced billing is prohibited), and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <b>www.sanfordhealthplan.com</b> or call 1-800-752-5863 for a list of <u>network providers</u> .	You will pay the least if you use a provider in the Sanford Preferred <u>network</u> . You will pay more if you use a provider in the Affiliated network. You will pay the most if you use an <u>out-of-network</u> <u>provider</u> , and you might receive a bill from a provider for the difference between the <u>provider</u> 's 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 provider before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the in-network <u>specialist</u> you choose without a <u>referral.</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.

Sanford Preferred Providers: Sanford Health Practitioners and/or Facilities. With Sanford Preferred Providers, you will pay Tier-1 In-Network Benefits. Affiliated Providers: All other In-Network Practitioners and/or Facilities. With Affiliated Providers, you will pay Tier-2 In-Network Benefits.

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health <u>Care Provider</u> (IHCP) (You will pay the least)	Non-IHCP <u>In-Network</u> <u>Provider</u> (You will pay more)	Non-IHCP <u>Out-</u> of-Network <u>Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	No charge	Sanford Preferred: \$40 <u>copay</u> / office visit Affiliated: \$60 <u>copay</u> / office visit	70% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral.
If you visit a	Chiropractic care	No charge	Sanford Preferred or Affiliated: \$40 <u>copay</u> / office visit	70% <u>coinsurance</u> after <u>deductible</u>	Office visit <u>copay</u> applies to the office visit charge and manual manipulation only. All other eligible modalities and therapies are subject to <u>deductible</u> / <u>coinsurance</u> . <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	No charge	Sanford Preferred: 35% <u>coinsurance</u> after <u>deductible</u> Affiliated: 65% <u>coinsurance</u> after <u>deductible</u>	70% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral.
	<u>Preventive</u> <u>care/screening</u> / immunization	No charge	No charge	70% <u>coinsurance</u> after <u>deductible</u>	You may have to pay for services that aren't part of the <u>preventive</u> health guidelines. Ask your <u>provider</u> if these services you need are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	Sanford Preferred or Affiliated: \$40 <u>copay</u>	70% <u>coinsurance</u> after <u>deductible</u>	Certain services may be subject to <u>deductible</u> / <u>coinsurance</u> . For full details, refer to your <u>plan</u> document. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u>
	Imaging (CT/PET scans, MRIs)	No charge	Sanford Preferred or Affiliated: 50% <u>coinsurance</u> after <u>deductible</u>	70% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral.

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health <u>Care Provider</u> (IHCP) (You will pay the least)	Non-IHCP <u>In-Network</u> <u>Provider</u> (You will pay more)	Non-IHCP <u>Out-</u> of-Network <u>Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
lf you need	Generic drugs less than \$6	No charge	\$0 <u>copay</u> / prescription	Not covered	Covers up to a 30-day supply. Generic cost is based on
drugs to treat your illness or	Generic drugs greater or equal to \$6	No charge	\$35 copay / prescription	Not covered	total drug cost per 30-day supply. Brand name drugs with generic equivalents or biosimilar alternatives
condition More information	Preferred brand drugs	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	require additional cost share. Difference in cost does not apply to deductible or out-of-pocket limit. If the cost of
about prescription drug coverage is	Non-preferred brand drugs	No charge	65% <u>coinsurance</u> after <u>deductible</u>	Not covered	the prescription falls under the copay amount, you will pay the least. There are no limitations or restrictions
available at	Generic <u>specialty drugs</u>	No charge	\$35 <u>copay</u> / prescription	Not covered	for use of manufacturer coupons if used in conjunction with our current benefit offering. Refer to your Formulary
sanfordhealthplan .com/ pharmacy	Preferred <u>specialty</u> drugs	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	to determine which benefit applies to your medication. Cost sharing waived at non-IHCP with IHCP referral.
	Non-preferred <u>specialty</u> <u>drugs</u>	No charge	65% <u>coinsurance</u> after <u>deductible</u>	Not covered	
If you have	Facility fee (e.g., ambulatory surgery center)	No charge	Sanford Preferred or Affiliated: 50% <u>coinsurance</u> after <u>deductible</u>	70% <u>coinsurance</u> after <u>deductible</u>	Certain outpatient services may require authorization (pre-approval) by the Plan. For a list of services, see the Prior Authorization list at sanfordhealthplan.com. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
outpatient surgery	Physician/ surgeon fees	No charge	Sanford Preferred or Affiliated: 50% <u>coinsurance</u> after <u>deductible</u>	70% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral.
	Emergency room care	No charge	50% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral.
If you need immediate medical attention	Emergency medical transportation	No charge	50% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral.
	Urgent care	No charge	\$55 <u>copay</u> / office visit	\$55 <u>copay</u> / office visit	Additional services may be subject to <u>deductible</u> / <u>coinsurance</u> . <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health <u>Care Provider</u> (IHCP) (You will pay the least)	Non-IHCP <u>In-Network</u> <u>Provider</u> (You will pay more)	Non-IHCP <u>Out-</u> of-Network <u>Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have a	Facility fee (e.g., hospital room)	No charge	Sanford Preferred or Affiliated: 50% <u>coinsurance</u> after <u>deductible</u>	70% <u>coinsurance</u> after <u>deductible</u>	Prior authorization required. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
hospital stay	Physician/ surgeon fees	No charge	Sanford Preferred or Affiliated: 50% <u>coinsurance</u> after <u>deductible</u>	70% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral.
If you need mental health, behavioral health, or substance	Outpatient services	No charge	Sanford Preferred or Affiliated: \$40 <u>copay</u> / office visit Other Outpatient Services 50% <u>coinsurance</u> after <u>deductible</u>	70% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral.
abuse services	Inpatient services	No charge	Sanford Preferred or Affiliated: 50% <u>coinsurance</u> after <u>deductible</u>	70% <u>coinsurance</u> after <u>deductible</u>	Prior authorization required. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Office visits	No charge	No charge	70% <u>coinsurance</u> after <u>deductible</u>	Cost sharing does not apply to routine prenatal and
If you are pregnant	Childbirth/delivery professional services	No charge	Sanford Preferred or Affiliated: 50% <u>coinsurance</u> after <u>deductible</u>	70% <u>coinsurance</u> after <u>deductible</u>	postnatal-care and certain <u>preventive services</u> . Depending on the type of services <u>copayment</u> or <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Cost sharing weived at non IHCP
	Childbirth/delivery facility services	No charge	Sanford Preferred or Affiliated: 50% <u>coinsurance</u> after <u>deductible</u>	70% <u>coinsurance</u> after <u>deductible</u>	(i.e. ultrasound). <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP <u>In-Network</u> <u>Provider</u> (You will pay more)	Non-IHCP <u>Out-</u> of-Network <u>Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	No charge	Sanford Preferred or Affiliated: 50% <u>coinsurance</u> after <u>deductible</u>	70% <u>coinsurance</u> after <u>deductible</u>	Prior authorization required. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you need help recovering or have other special health needs	Rehabilitation services	No charge	Sanford Preferred or Affiliated: \$40 <u>copay</u> / office visit Other Outpatient Services 50% <u>coinsurance</u> after <u>deductible</u>	70% <u>coinsurance</u> after <u>deductible</u>	Office visit <u>copay</u> covers evaluation.
	Habilitation services	No charge	Sanford Preferred or Affiliated: \$40 <u>copay</u> / office visit Other Outpatient Services 50% <u>coinsurance</u> after <u>deductible</u>	70% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral.
	Skilled nursing care	No charge	Sanford Preferred or Affiliated: 50% <u>coinsurance</u> after <u>deductible</u>	70% <u>coinsurance</u> after <u>deductible</u>	Prior authorization required. Limited to 90 days in any consecutive 12 month period. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Durable medical equipment	No charge	Sanford Preferred or Affiliated: 50% <u>coinsurance</u> after <u>deductible</u>	70% <u>coinsurance</u> after <u>deductible</u>	Prior authorization may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	Hospice services	No charge	Sanford Preferred or Affiliated: 50% <u>coinsurance</u> after <u>deductible</u>	70% <u>coinsurance</u> after <u>deductible</u>	Hospice respite care limited to 15 inpatient and 15 outpatient days per lifetime. Hospice respite care must be used in increments of not more than 5 days at a time. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health <u>Care Provider</u> (IHCP) (You will pay the least)	Non-IHCP <u>In-Network</u> <u>Provider</u> (You will pay more)	Non-IHCP <u>Out-</u> <u>of-Network</u> <u>Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
If your child needs dental or eye care	Children's eye exam	No charge	No charge	70% <u>coinsurance</u> after <u>deductible</u>	Limited to 1 visit per calendar year. Benefit ends at the end of the month when the member turns 19. <u>Cost</u> sharing waived at non-IHCP with IHCP referral.
	Children's glasses	No charge	Sanford Preferred or Affiliated: 50% <u>coinsurance</u> after <u>deductible</u>	70% <u>coinsurance</u> after <u>deductible</u>	Limited to 1 frame every other year. Lenses or contact lenses limited to 1 item annually. Benefit ends at the end of the month when the member turns 19. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Children's dental check- up	No charge	No charge	70% <u>coinsurance</u> after <u>deductible</u>	Limited to 2 routine check-up visits per calendar year. Preventive, emergency, and routine coverage available for members up to age 19. See your plan document for eligible services. Certain dental services may require authorization (pre-approval) by the plan. For a list of services, see the Prior Authorization list at sanfordhealthplan.com. <u>Cost sharing</u> waived at non- IHCP with IHCP <u>referral</u> .

<b>Excluded Services &amp; Other Covere</b>	d Services:	
Services Your <u>Plan</u> Generally Does	NOT Cover (Check your policy or <u>plan</u> document fo	or more information and a list of any other excluded services.)
Abortion	<ul> <li>Dental care (Adult)</li> </ul>	<ul> <li>Non-emergency care when traveling outside the U.S.</li> </ul>
Acupuncture	<ul> <li>Infertility treatment</li> </ul>	<ul> <li>Routine eye care (Adult)</li> </ul>
Cosmetic surgery	Long-term care	Weight loss programs
Other Covered Services (Limitation	is may apply to these services. This isn't a complete	e list. Please see your <u>plan</u> document.)
Bariatric Surgery	<ul> <li>Hearing aids</li> </ul>	<ul> <li>Private-duty nursing</li> </ul>
Chiropractic Care		<ul> <li>Routine foot care</li> </ul>

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your <u>Grievance</u> 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: Sanford Health Plan/Appeals & Grievances at 1-800-752-5863 or contact the South Dakota Division of Insurance at 605-773-3563.

#### Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

#### Does this plan meet Minimum Value Standards? Not applicable.

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 1-800-752-5863 (toll-free).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-752-5863 (toll-free).

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-800-752-5863 (toll-free).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-752-5863 (toll-free).

————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.

<b>Peg is Having a Bal</b> (9 months of in-network pre-natal hospital delivery)		Managing Joe's type 2 Dia (a year of routine in-network care of controlled condition)		Mia's Simple Fractu (in-network emergency room visit a care)	
<ul> <li>The <u>plan's</u> overall <u>deductible</u> \$6,000</li> <li><u>Specialist coinsurance</u> 35%</li> <li>Hospital (facility) <u>coinsurance</u> 50%</li> <li>Other <u>coinsurance</u> 50%</li> </ul>		<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist coinsurance</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$6,000 35% 50% 50%	<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist coinsurance</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$6,000 35% 50% 50%
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)		This EXAMPLE event includes services like:Primary care physician office visits (including disease education)Diagnostic tests (blood work)Prescription drugsDurable medical equipment (glucose meter)		This EXAMPLE event includes set <u>Emergency room care</u> (including me supplies) <u>Diagnostic test</u> (x-ray) Durable medical equipment (crutche Rehabilitation services (physical the Total Example Cost	dical s) rapy)
Total Example Cost	\$12,700	Total Example Cost In this example, Joe would pay:	\$5,600	Total Example Cost In this example, Mia would pay:	\$2,800
Cost Sharing	In this example, Peg would pay:		Cost Sharing		
Deductibles	\$6,000	Deductibles	\$100	Cost Sharing Deductibles	\$2,100
Copayments	\$10	Copayments	\$900	Copayments	\$200
	\$0	Coinsurance	\$0	Coinsurance	\$0
Coinsurance		What isn't covered			·
Coinsurance What isn't covered		What isn't covered		What isn't covered	
	\$60	What isn't covered Limits or exclusions	\$20	What isn't covered Limits or exclusions	\$0

# **Non-discrimination notice**



Sanford Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex (including pregnancy, sexual orientation, and gender identity), or any other classification protected under the law. Sanford Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex (including pregnancy, sexual orientation, and gender identity), or any other classification protected under the law.

Sanford Health Plan:

- 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, 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, call (800) 752-5863 (TTY: 711)

If you believe that Sanford 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 (including pregnancy, sexual orientation, and gender identity), you can file a grievance with the Section 504 Coordinator at:

Mailing Address: Section 504 Coordinator 2301 E. 60th Street, Sioux Falls, SD 57103 Telephone number: (877) 473-0911 (TTY: 711) Fax: (605) 312-9886 Email: shpcompliance@sanfordhealth.org

You can file a grievance in person or by phone, mail, fax, or email. If you need help filing a grievance, the Section 504 Coordinator is available to help you. 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, D.C. 20201 (800) 368-1019, (800) 537-7697 (TDD)

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

## **Help in Other Languages**

For help in any language other than English, call (800) 752-5863 (TTY: 711).

Arabic -	خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم
	ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن
	752-5863 (800) (رقم هاتف الصم والبكم: <sub>711</sub> )

Amharic - ማስታወሻ: የሚና7ሩት ቋንቋ ኣማርኛ ከሆነ የትርንም እርዳታ ድርጅቶችማስታወሻ: የሚና7ሩት ቋንቋ ኣማርኛ ከሆነ የትርንም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ (800) 752-5863 (መስማት ስተሳናቸው:711).

**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 (800) 752-5863 (TTY: 711)。

**Cushite (Oromo)** – XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa (800) 752-5863 (TTY: 711).

**German** – ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: (800) 752-5863 (TTY: 711).

**Hmong** – LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau (800) 752-5863 (TTY: 711).

Karen - ဟ်သူဉ်ဟ်သး- နမ္)ကတိ၊ ကညီ ကျိာ်အယိ, နမၤန့) ကျိာ်အတာမၤစၢၤလ၊ တလၢစ်ဘူဉ်လၢစ်စ္၊ နီတမံးဘဉ်သံ့နှဉ်လီ၊. ကိုး (800) 752-5863 (TTY: 711). **Korean** - 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. (800) 752-5863 (TTY: 711) 번으로 전화해 주십시오.

Laotian – ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານ ພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ (800) 752-5863 (TTY: 711).

**French** – ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le (800) 752-5863 (TTY: 711).

**Russian** – ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните (800) 752-5863 (телетайп: 711).

**Spanish** – ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (800) 752-5863 (TTY: 711).

**Tagalog** – PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa (800) 752-5863 (TTY: 711).

**Thai** – เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือ ทางภาษาได้ฟรี โทร (800) 752-5863 (TTY: 711).

**Vietnamese** – CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số (800) 752-5863 (TTY: 711).