



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, visit [www.hmsa.com](http://www.hmsa.com).

For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at <http://www.healthcare.gov/sbc-glossary/> or call 1-800-776-4672 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	Not applicable.	This plan does not have a deductible. You do not have to meet a deductible amount before the plan pays for any services.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	\$2,500 individual / \$7,500 family (applies to medical plan coverage). \$3,600 individual / \$4,200 family (applies to prescription drug coverage).	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, payments for services subject to a maximum once you reach the maximum, any amounts you owe in addition to your copayment for covered services, 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 network provider?	Yes. See <a href="http://www.hmsa.com/search/providers">http://www.hmsa.com/search/providers</a> or call 1-800-776-4672 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$14 <u>copay</u> /visit	\$14 <u>copay</u> /visit	---none---
	<u>Specialist</u> visit	\$14 <u>copay</u> /visit	\$14 <u>copay</u> /visit	---none---
	<b>Other practitioner office visit:</b>			
	Physical and Occupational Therapist	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Services may require <u>preauthorization</u> . Benefits may be denied if <u>preauthorization</u> is not obtained.
	Psychologist	\$14 <u>copay</u> /visit	\$14 <u>copay</u> /visit	---none---
	Nurse Practitioner	\$14 <u>copay</u> /visit	\$14 <u>copay</u> /visit	---none---
	<u>Preventive care</u> (Well Child Physician Visit)	No charge	No charge	Age and frequency limitations may apply. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
	<u>Screening</u>	No charge	No charge	
	Immunization (Standard and Travel)	No charge	No charge	
If you have a test	<b><u>Diagnostic test</u></b>			
	Inpatient	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Services may require <u>preauthorization</u> . Benefits may be denied if <u>preauthorization</u> is not obtained.
	Outpatient	20% <u>coinsurance</u>	20% <u>coinsurance</u>	
	<b>X-ray</b>			
	Inpatient	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Services may require <u>preauthorization</u> . Benefits may be denied if <u>preauthorization</u> is not obtained.
	Outpatient	20% <u>coinsurance</u>	20% <u>coinsurance</u>	
	<b>Blood Work</b>			
	Inpatient	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Services may require <u>preauthorization</u> . Benefits may be denied if <u>preauthorization</u> is not obtained.
	Outpatient	No charge	No charge	
	<b>Imaging</b> (CT/PET scans, MRIs)			
	Inpatient	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Services may require <u>preauthorization</u> . Benefits may be denied if <u>preauthorization</u> is not obtained.
	Outpatient	20% <u>coinsurance</u>	20% <u>coinsurance</u>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <u>prescription drug coverage</u> is available at <a href="http://www.hmsa.com">www.hmsa.com</a> .	Tier 1 – mostly Generic drugs (retail)	\$7 <u>copay</u> /prescription	\$7 <u>copay</u> and 20% <u>coinsurance</u> /prescription	One retail <u>copay</u> for 1-30 day supply, two retail <u>copays</u> for 31-60 day supply, and three retail <u>copays</u> for 61-90 day supply.
	Tier 1 – mostly Generic drugs (mail order)	\$11 <u>copay</u> /prescription	Not covered	One mail order <u>copay</u> for a 84-90 day supply at a 90 day at retail network or contracted mail order provider.
	Tier 2 – mostly Preferred Formulary Drugs (retail)	\$30 <u>copay</u> /prescription	\$30 <u>copay</u> and 20% <u>coinsurance</u> /prescription	One retail <u>copay</u> for 1-30 day supply, two retail <u>copays</u> for 31-60 day supply, and three retail <u>copays</u> for 61-90 day supply.
	Tier 2 – mostly Preferred Formulary Drugs (mail order)	\$65 <u>copay</u> /prescription	Not covered	One mail order <u>copay</u> for a 84-90 day supply at a 90 day at retail network or contracted mail order provider.
	Tier 3 – mostly Non-preferred Formulary Drugs (retail)	\$30 <u>copay</u> /prescription	\$30 <u>copay</u> and 20% <u>coinsurance</u> /prescription	In addition to your <u>copay</u> and/or <u>coinsurance</u> , you will be responsible for a <b>\$45 Tier 3 Cost Share per retail copay</b> . Cost to you for retail Tier 3 drugs: One <u>copay</u> plus one Tier 3 Cost Share for 1-30 day supply, two <u>copays</u> plus two Tier 3 Cost Shares for 31-60 day supply, and three <u>copays</u> plus three Tier 3 Cost Shares for 61-90 day supply.
	Tier 3 – mostly Non-preferred Formulary Drugs (mail order)	\$65 <u>copay</u> /prescription	Not covered	In addition to your <u>copay</u> and/or <u>coinsurance</u> , you will be responsible for a <b>\$135 Tier 3 Cost Share per mail order copay</b> . Cost to you for mail order Tier 3 drugs: One mail order <u>copay</u> plus one mail order Tier 3 Cost Share for an 84-90 day supply at a 90 day at retail network or contracted mail order provider.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Tier 4 – mostly Preferred Formulary <u>Specialty drugs (retail)</u>	\$100 <u>copay</u> /prescription	Not covered	Retail benefits for Tier 4 and Tier 5 drugs are limited to a 30-day supply. Available in participating Specialty Pharmacies only.
	Tier 5 – mostly Non-preferred Formulary <u>Specialty drugs (retail)</u>	\$200 <u>copay</u> /prescription	Not covered	
	Tier 4 & 5 (mail order)	Not covered	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	20% <u>coinsurance</u>	---none---
	Physician Visits	\$14 <u>copay</u> /visit	\$14 <u>copay</u> /visit	---none---
	Surgeon fees	20% <u>coinsurance</u> (cutting)	20% <u>coinsurance</u> (cutting)	---none---
		20% <u>coinsurance</u> (non-cutting)	20% <u>coinsurance</u> (non-cutting)	---none---
If you need immediate medical attention	<u>Emergency room care</u>			
	Physician Visit	\$20 <u>copay</u> /visit	\$20 <u>copay</u> /visit	---none---
	<u>Emergency room</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	---none---
	<u>Emergency medical transportation (air)</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Limited to air transport to the nearest adequate hospital within the State of Hawaii, except in certain situations when transportation to the continental US is necessary for critical care in accord with HMSA's medical policy. Certain exclusions apply.
	<u>Emergency medical transportation (ground)</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Ground transportation to the nearest, adequate hospital to treat your illness or injury.
	<u>Urgent care</u>	\$14 <u>copay</u> /visit	\$14 <u>copay</u> /visit	---none---
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	20% <u>coinsurance</u>	---none---
	Physician Visits	\$20 <u>copay</u> /visit	\$20 <u>copay</u> /visit	---none---
	Surgeon fee	20% <u>coinsurance</u> (cutting)	20% <u>coinsurance</u> (cutting)	---none---
		20% <u>coinsurance</u> (non-cutting)	20% <u>coinsurance</u> (non-cutting)	---none---

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you have mental health, behavioral health, or substance abuse needs</b>	<b>Outpatient services</b>			
	Physician services	<b>HMSA:</b> \$14 <u>copay</u> /visit <b>ARP:</b> No charge	<b>HMSA:</b> \$14 <u>copay</u> /visit <b>ARP:</b> Not covered	Additional substance abuse benefits are available through Assistance Recovery Program (ARP).
	Hospital and facility services	<b>HMSA:</b> 20% <u>coinsurance</u> <b>ARP:</b> No charge	<b>HMSA:</b> 20% <u>coinsurance</u> <b>ARP:</b> Not covered	
	<b>Inpatient services</b>			
	Physician services	<b>HMSA:</b> 20% <u>coinsurance</u> <b>ARP:</b> No charge	<b>HMSA:</b> 20% <u>coinsurance</u> <b>ARP:</b> Not covered	<u>Preauthorization</u> by ARP is required if you are not Medicare eligible.
	Hospital and facility services	<b>HMSA:</b> 20% <u>coinsurance</u> <b>ARP:</b> No charge	<b>HMSA:</b> 20% <u>coinsurance</u> <b>ARP:</b> Not covered	
<b>If you are pregnant</b>	Office visit (Prenatal and postnatal care)	20% <u>coinsurance</u>	20% <u>coinsurance</u>	<u>Cost sharing</u> does not apply to certain <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> or <u>copay</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% <u>coinsurance</u>	20% <u>coinsurance</u>	
	Childbirth/delivery facility services	20% <u>coinsurance</u>	20% <u>coinsurance</u>	
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	150 Visits per Calendar Year
	<u>Rehabilitation services</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Services may require <u>preauthorization</u> . Benefits may be denied if <u>preauthorization</u> is not obtained. Excludes cardiac rehabilitation.
	<u>Habilitation services</u>	Not covered	Not covered	<u>Excluded service</u>
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	120 Days per Calendar Year. Includes extended care facilities (Skilled Nursing, Sub-Acute, and Long-Term Acute Care Facilities) to the extent care is for <u>Skilled nursing care</u> , sub-acute care, or long-term acute care.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Services may require <u>preauthorization</u> . Benefits may be denied if <u>preauthorization</u> is not obtained.
	<u>Hospice services</u>	No charge	No charge	---none---

<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	If you elect vision coverage, it will be through a separate vision plan with Vision Service Plan (VSP).
	Children's glasses (single vision lenses and frames selected within designated group)	Not covered	Not covered	
	Children's dental check-up	Not covered	Not covered	If you elect dental coverage, it will be through a separate dental plan with Hawaii Dental Services (HDS).

**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.)**

- |  |  |   |
|--|--|---|
| <ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Cardiac rehabilitation</li> <li>• Cosmetic surgery</li> <li>• Dental care (Adult) (coverage available under a separate dental plan)</li> </ul> | <ul style="list-style-type: none"> <li>• Dental care (Child) (coverage available under a separate dental plan)</li> <li>• Habilitation services</li> <li>• Long-term care</li> <li>• Private-duty nursing</li> </ul> | <ul style="list-style-type: none"> <li>• Routine eye care (Adult) (coverage available under a separate vision plan)</li> <li>• Routine eye care (Child) (coverage available under a separate vision plan)</li> <li>• Routine foot care</li> <li>• Weight loss programs</li> </ul> |
|--|--|---|

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

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>• Bariatric surgery</li> <li>• Chiropractic care (e.g., office visits, x-ray films – limited to services covered by this medical plan and within the scope of a chiropractor's license)</li> <li>• Hearing aids (limited to one hearing aid per ear every 60 months)</li> </ul> | <ul style="list-style-type: none"> <li>• Infertility Treatment (Artificial Insemination and In Vitro Fertilization. Please refer to your plan document for limitations and additional details)</li> <li>• Non-emergency care when traveling outside the U.S. For more information, see <a href="http://www.hmsa.com">www.hmsa.com</a></li> </ul> |
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**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: 1) 1-800-776-4672 for HMSA; 2) (808) 586-2790 for the State of Hawaii, Dept. of Commerce and Consumer Affairs – Insurance Division; 3) 1-866-444-3272 or <http://www.dol.gov/agencies/ebsa> for the U.S. Department of Labor, Employee Benefits Security Administration; or 4) 1-877-267-2323 x61565 or <http://www.cciio.cms.gov> for the U.S. Department of Health and Human Services. Church plans are not covered by the Federal COBRA continuation coverage rules. 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 <http://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 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:

- For group health coverage subject to ERISA, you must submit a written request for an appeal to: HMSA Member Advocacy and Appeals, P.O. Box 1958, Honolulu, Hawaii 96805-1958. If you have any questions about appeals, you can call us at (808) 948-5090 or toll free at 1-800-462-2085. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/agencies/ebsa>. You may also file a grievance with the Insurance Commissioner. You must send the request to the Insurance Commissioner at: Hawaii Insurance Division, ATTN: Health Insurance Branch – External Appeals, 335 Merchant Street, Room 213, Honolulu, Hawaii 96813. Telephone: (808) 586-2804.
- For non-federal governmental group health plans and church plans that are group health plans, you must submit a written request for an appeal to: HMSA Member Advocacy and Appeals, P.O. Box 1958, Honolulu, Hawaii 96805-1958. If you have any questions about appeals, you can call us at (808) 948-5090 or toll free at 1-800-462-2085. You may also file a grievance with the Insurance Commissioner. You must send the request to the Insurance Commissioner at: Hawaii Insurance Division, ATTN: Health Insurance Branch – External Appeals, 335 Merchant Street, Room 213, Honolulu, Hawaii 96813. Telephone: (808) 586-2804.

#### **Does this Coverage 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 Coverage Meet the Minimum Value Standard? 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 1-800-776-4672.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-776-4672.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-776-4672.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-776-4672.

—————To see examples of how this plan might cover costs for a sample medical situation, see the next page.—————

## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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 overall deductible</u>	\$0
■ <u>Specialist copayment</u>	\$14
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	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*)

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's overall deductible</u>	\$0
■ <u>Specialist copayment</u>	\$14
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	20%

#### 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*)

### Mia's Simple Fracture

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

■ The <u>plan's overall deductible</u>	\$0
■ <u>Specialist copayment</u>	\$14
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
<b>In this example, Peg would pay:</b>	
<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$30
Coinsurance	\$2,000
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$2,090</b>

<b>Total Example Cost</b>	<b>\$5,600</b>
<b>In this example, Joe would pay:</b>	
<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$400
Coinsurance	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$620</b>

<b>Total Example Cost</b>	<b>\$2,800</b>
<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$90
Coinsurance	\$400
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$490</b>

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



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

Provides 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)

- Qualified interpreters
- Information written in other languages
- If you need these services, please call  
1 (800) 776-4672 toll-free; TTY 711

If you believe that we've failed to provide these services or discriminated against you in some way, you can file a grievance in any of the following ways:

- Phone: 1 (800) 776-4672 toll-free
- TTY: 711
- Email: [Compliance\\_Ethics@hmsa.com](mailto:Compliance_Ethics@hmsa.com)
- Fax: (808) 948-6414 on Oahu
- Mail: 818 Keeaumoku St., Honolulu, HI 96814

Civil Rights, in any of the following ways:

- Online: [ocrportal.hhs.gov/ocr/portal/lobby.jsf](http://ocrportal.hhs.gov/ocr/portal/lobby.jsf)
- Phone: 1 (800) 368-1019 toll-free; TDD users, call 1 (800) 537-7697 toll-free

- For complaint forms, please go to [hhs.gov/ocr/office/file/index.html](https://hhs.gov/ocr/office/file/index.html).

**Bisaya:** ATENSYON: Kung nagsulti ka og Cebuano, aduna kay magamit nga mga serbisyo sa tabang sa lengguwahe, nga walay bayad. Tawag sa 1 (800) 776-4672 nga walay toll. TTY 711.

**Ilocano:** PAKDAAR: Nu saritaem ti Ilocano, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Awagan ti 1 (800) 776-4672 toll-free. TTY 711.

**Korean:** 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1 (800) 776-4672번으로 연락해 주시기 바랍니다. TTY 711 번으로 전화해 주십시오.

wōnāān. Kaalok 1 (800) 776-4672 tollfree, enaj ejjelok  
wonaan. TTY 711.

**Pohnpeian:** Ma ke kin lokaian Pohnpei, ke kak ale sawas in sohte pweine. Kahlda nempe wet 1 (800) 776-4672. Me sohte kak rong call TTY 711.

**Samoan:** MO LOU SILAFIA: Afai e te tautala Gagana fa'a Sāmoa, o loo iai auaunaga fesoasoan, e fai fua e leai se totogi, mo oe, Telefoni mai: 1 (800) 776-4672 e leai se totogi o lenei 'au'aunaga. TTY 711.

**Spanish:** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1 (800) 776-4672. TTY 711.

**Tagalog:** PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1 (800) 776-4672 toll-free. TTY 711.

**Tongan:** FAKATOKANGA'I: Kapau 'oku ke Lea-Fakatonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea teke lava 'o ma'u ia. Telefoni mai 1 (800) 776-4672. TTY 711.

**Trukese:** MEI AUCHEA: Ika iei foosun fonuomw:  
Foosun Chuuk, iwe en mei tongeni omw kopwe angei  
anininis chiakku, ese kamo. Kori 1 (800) 776-4672, ese  
kamo. 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 1 (800) 776-4672. TTY 711.



An Independent Licensee of the Blue Cross and Blue Shield Association

**Marshallese:** LALE: Ñe kwōj kōnono Kajin Majōl,  
kwomaroñ bōk jerbal in jipañ ilo kajin ne am ejjelok