

# Your summary of benefits

Anthem Blue Cross

Your Contract Code: 3KGV

Your Plan: Anthem Silver PPO 40/1500/40%

Your Network: Prudent Buyer PPO

*This summary of benefits is a brief outline of coverage, designed to help you with the selection process. This summary does not reflect each and every benefit, exclusion and limitation which may apply to the coverage. For more details, important limitations and exclusions, please review the formal Evidence of Coverage (EOC). If there is a difference between this summary and the Evidence of Coverage (EOC), the Evidence of Coverage (EOC), will prevail.*

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<b>Overall Deductible</b> <i>See notes section to understand how your deductible works. Your plan may also have a separate Prescription Drug Deductible. See Prescription Drug Coverage section.</i>	\$1,500 person / \$3,000 family	\$3,000 person / \$6,000 family
<b>Out-of-Pocket Limit</b> <i>When you meet your out-of-pocket limit, you will no longer have to pay cost-shares during the remainder of your benefit period. See notes section for additional information regarding your out of pocket maximum.</i>	\$7,600 person / \$15,200 family	\$15,200 person / \$30,400 family
<b>Preventive care/screening/immunization</b> <i>In-network preventive care is not subject to deductible, if your plan has a deductible.</i>	No charge	50% coinsurance after deductible is met
<b>Doctor Home and Office Services</b>		
<b>Primary Care Visit to treat an injury or illness</b>	\$40 copay per visit medical deductible does not apply	50% coinsurance after deductible is met
<b>Specialist Care Visit</b>	\$70 copay per visit medical deductible does not apply	50% coinsurance after deductible is met
<b>Prenatal Preventive Care</b>	No charge	50% coinsurance after deductible is met

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<p><b>Post-natal Office Visit</b>  <i>In-Network preventive postnatal services are covered at 100%.</i></p>	\$40 copay per visit medical deductible does not apply	50% coinsurance after deductible is met
<p><b>Other Practitioner Visits:</b></p> <p>Retail Health Clinic</p> <p>On-line Visit  <i>Live Health Online is the preferred telehealth solutions (<a href="http://www.livehealthonline.com">www.livehealthonline.com</a>)</i></p> <p>Chiropractic/Manipulation Therapy  <i>Coverage for In-Network Provider is limited to 20 visits per benefit year.</i></p> <p>Acupuncture</p>	<p>\$25 copay per visit                      medical deductible does not apply</p> <p>No charge for the first 3 visits and then \$15 copay per visit                      medical deductible does not apply</p> <p>50% coinsurance                      medical deductible does not apply</p> <p>\$40 copay per visit                      medical deductible does not apply</p>	<p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p> <p>Not covered</p> <p>Not covered</p>
<p><b>Other Services in an Office:</b></p> <p>Allergy Testing</p> <p>Chemo/Radiation Therapy</p> <p>Hemodialysis</p> <p>Drugs Administered in the Office  <i>For the drugs itself dispensed in the office through infusion/injection.</i></p>	<p>40% coinsurance after medical deductible is met</p> <p>40% coinsurance after medical deductible is met</p> <p>40% coinsurance after medical deductible is met</p> <p>40% coinsurance after medical deductible is met</p>	<p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p>
<p><b>Diagnostic Services</b></p> <p><b>Lab:</b></p>		

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Office	40% coinsurance after medical deductible is met	50% coinsurance after deductible is met
Outpatient Hospital <i>Coverage for Non-Network Providers is limited to \$380 maximum benefit per admission.</i>	40% coinsurance after medical deductible is met	50% coinsurance after deductible is met
<b>X-Ray:</b>		
Office	40% coinsurance after medical deductible is met	50% coinsurance after deductible is met
Outpatient Hospital <i>Coverage for Non-Network Providers is limited to \$380 maximum benefit per admission.</i>	40% coinsurance after medical deductible is met	50% coinsurance after deductible is met
<b>Advanced Diagnostic Imaging (for example, MRI/PET/CAT scans):</b>		
Office <i>Coverage for Non-Network Providers is limited to \$800 maximum benefit per procedure.</i>	40% coinsurance after medical deductible is met	50% coinsurance after deductible is met
Outpatient Hospital <i>Coverage for Non-Network Providers is limited to \$380 maximum benefit per admission.</i>	40% coinsurance and \$100 copay per procedure after medical deductible is met	50% coinsurance after deductible is met
<b>Emergency and Urgent Care</b>		
<b>Urgent Care (Office Setting)</b>	\$70 copay per visit medical deductible does not apply	50% coinsurance after deductible is met
<b>Emergency Room Facility Services</b> <i>Copay waived if admitted.</i>	\$250 copay per visit and 40% coinsurance after medical deductible is met	Covered as In-Network
<b>Emergency Room Doctor and Other Services</b>	40% coinsurance after medical deductible is met	Covered as In-Network

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Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<p><b>Ambulance Transportation</b>  <i>Coverage for Non-emergency ambulance service for Non-Network Providers is limited to \$50,000 maximum benefit per occurrence.</i></p>	40% coinsurance after medical deductible is met	Covered as In-Network
<p><b>Outpatient Mental Health and Substance Use Disorder</b></p> <p><b>Doctor Office Visit and Online Visit</b></p> <p><b>Facility visit:</b></p> <p>Facility Fees</p> <p>Doctor Services</p>	<p>\$40 copay per visit medical deductible does not apply</p> <p>40% coinsurance after medical deductible is met</p> <p>40% coinsurance after medical deductible is met</p>	<p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p>
<p><b>Outpatient Surgery</b></p> <p><b>Facility Fees:</b></p> <p>Hospital  <i>Coverage for Non-Network Providers is limited to \$380 maximum benefit per admission.</i></p> <p><b>Doctor and Other Services:</b></p> <p>Hospital</p>	<p>40% coinsurance after medical deductible is met</p> <p>40% coinsurance after medical deductible is met</p>	<p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p>
<p><b>Hospital Stay (all inpatient stays including Maternity, Mental / Behavioral Health, and Substance Abuse)</b></p> <p><b>Facility fees (for example, room &amp; board)</b>  <i>Coverage for Inpatient rehabilitation and skilled nursing services combined In-Network Providers and Non-Network Providers combined is limited to 100 days combined per benefit period. Coverage for Non-Network Providers is limited to \$650 maximum benefit per day.</i></p> <p><b>Doctor and other services</b></p>	<p>40% coinsurance after medical deductible is met</p> <p>40% coinsurance after medical deductible is met</p>	<p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p>

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Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<p><b>Recovery &amp; Rehabilitation</b></p> <p><b>Home Health Care</b>  <i>Coverage for In-Network and Non-Network provider is limited to 100 visits per year. Combined for home health care and private duty nursing. Benefit limit does not apply to Physical, Occupational or Speech Therapy when performed as part of Home Health. Coverage for Non-Network Providers is limited to \$75 maximum benefit per visit.</i></p>	40% coinsurance after medical deductible is met	50% coinsurance after deductible is met
<p><b>Rehabilitation services (for example, physical/speech/occupational therapy):</b></p> <p>Office</p> <p>Outpatient Hospital  <i>Coverage for Non-Network Providers is limited to \$380 maximum benefit per admission.</i></p>	40% coinsurance after medical deductible is met	50% coinsurance after deductible is met
<p><b>Habilitation services (for example, physical/speech/occupational therapy):</b></p> <p>Office</p> <p>Outpatient Hospital  <i>Coverage for Non-Network Providers is limited to \$380 maximum benefit per admission.</i></p>	40% coinsurance after medical deductible is met	50% coinsurance after deductible is met
<p><b>Cardiac rehabilitation</b></p> <p>Office</p> <p>Outpatient Hospital  <i>Coverage for Non-Network Providers is limited to \$380 maximum benefit per admission.</i></p>	40% coinsurance after medical deductible is met	50% coinsurance after deductible is met
<p><b>Skilled Nursing Care (in a facility)</b>  <i>Coverage for Inpatient rehabilitation and skilled nursing services combined In-Network Providers and Non-Network Providers combined is limited to 100</i></p>	40% coinsurance after medical deductible is met	50% coinsurance after deductible is met

# Your summary of benefits

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<i>days combined per benefit period. Coverage for Non-Network Providers is limited to \$150 maximum benefit per day.</i>		
<b>Hospice</b>	0% coinsurance after medical deductible is met	50% coinsurance after deductible is met
<b>Durable Medical Equipment</b>	50% coinsurance after medical deductible is met	50% coinsurance after deductible is met
<b>Prosthetic Devices</b>	40% coinsurance after medical deductible is met	50% coinsurance after deductible is met

# Your summary of benefits

Covered Prescription Drug Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<p><b>Pharmacy Deductible</b>  <i>Applies to Tier 2, Tier 3 and Tier 4 Prescription Drugs for In-Network provider.</i></p>	\$400 person / \$800 family	Not covered
<p><b>Pharmacy Out of Pocket</b></p>	Combined with medical out of pocket maximum	Not covered
<p><b>Prescription Drug Coverage</b>  <i>Select Drug List</i>  <i>This product has a 90-day Retail Pharmacy Network available. A 90 day supply is available at most retail pharmacies.</i></p>		
<p><b>Tier 1a - Typically Lower Cost Generic</b>  <i>Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program). Covers up to 90 day supply (retail maintenance pharmacy). No coverage for non-formulary drugs.</i></p>	\$5 copay per prescription, Pharmacy deductible does not apply (retail only). \$13 copay per prescription, Pharmacy deductible does not apply (home delivery only).	Not covered
<p><b>Tier 1b - Typically Generic</b>  <i>Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program). Covers up to 90 day supply (retail maintenance pharmacy). No coverage for non-formulary drugs.</i></p>	\$20 copay per prescription, Pharmacy deductible does not apply (retail only). \$50 copay per prescription, Pharmacy deductible does not apply (home delivery only).	Not covered
<p><b>Tier 2 – Typically Preferred Brand</b>  <i>Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program). Covers up to 90 day supply (retail maintenance pharmacy). No coverage for non-formulary drugs.</i></p>	\$50 copay per prescription after Pharmacy	Not covered

# Your summary of benefits

Covered Prescription Drug Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
	deductible is met (retail only). \$150 copay per prescription after Pharmacy deductible is met (home delivery only).	
<p><b>Tier 3 - Typically Non-Preferred Brand</b>  <i>Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program). Covers up to 90 day supply (retail maintenance pharmacy). No coverage for non-formulary drugs.</i></p>	<p>\$90 copay per prescription after Pharmacy deductible is met (retail only). \$270 copay per prescription after Pharmacy deductible is met (home delivery only).</p>	<p>Not covered</p>
<p><b>Tier 4 - Typically Specialty (brand and generic)</b>  <i>Covers up to a 30 day supply (retail pharmacy). Covers up to a 30 day supply (home delivery program). No coverage for non-formulary drugs.</i></p>	<p>30% coinsurance up to \$250 maximum per prescription after Pharmacy deductible is met (retail and home delivery).</p>	<p>Not covered</p>



# Your summary of benefits

Covered Vision Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<p><i>This is a brief outline of your vision coverage. Not all cost shares for covered services are shown below. Benefits include coverage for member's choice of eyeglass lenses or contact lenses, but not both. For a full list, including benefits, exclusions and limitations, see the combined Evidence of Coverage/ Disclosure form/ Certificate. If there is a difference between this summary and either Evidence of Coverage/ Disclosure form/ Certificate, the Evidence of Coverage/ Disclosure form/ Certificate will prevail.</i></p>		
<p><b>Children's Vision Essential Health Benefits (up to age 19)</b></p>		
<p><b>Child Vision Deductible</b></p> <p><b>Vision exam</b>  <i>Coverage for In-Network Providers and Non-Network Providers is limited to 1 exam per benefit period.</i></p>	<p>\$0 person            No charge</p>	<p>Not Applicable            \$0 copayment up to plan's Maximum Allowed Amount</p>
<p><b>Frames</b>  <i>Coverage for In-Network Providers and Non-Network Providers is limited to 1 unit per benefit period.</i></p>	<p>No charge</p>	<p>\$0 copayment up to plan's Maximum Allowed Amount</p>
<p><b>Lenses</b>  <i>Coverage for In-Network Providers and Non-Network Providers is limited to 1 unit per benefit period.</i></p>	<p>No charge</p>	<p>\$0 copayment up to plan's Maximum Allowed Amount</p>
<p><b>Elective contact lenses</b>  <i>Coverage for In-Network Providers and Non-Network Providers is limited to 1 unit per benefit period.</i></p>	<p>No charge</p>	<p>\$0 copayment up to plan's Maximum Allowed Amount</p>
<p><b>Non-Elective Contact Lenses</b>  <i>Coverage for In-Network Providers and Non-Network Providers is limited to 1 unit per benefit period.</i></p>	<p>No charge</p>	<p>\$0 copayment up to plan's Maximum Allowed Amount</p>
<p><b>Adult Vision (age 19 and older)</b></p>		
<p><b>Adult Vision Deductible</b></p> <p><b>Vision exam</b>  <i>Coverage for In-Network Providers and Non-Network Providers is limited to 1 exam per benefit period.</i></p>	<p>\$0 person            \$20 copay</p>	<p>Not Applicable            Reimbursed Up to \$30</p>
<p><b>Frames</b></p>	<p>Not covered</p>	<p>Not covered</p>
<p><b>Lenses</b></p>	<p>Not covered</p>	<p>Not covered</p>

# Your summary of benefits

Covered Vision Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Elective contact lenses	Not covered	Not covered
Non-Elective Contact Lenses	Not covered	Not covered

# Your summary of benefits

Covered Dental Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<p><i>This is a brief outline of your dental coverage. Not all cost shares for covered services are shown below. For a full list, including benefits, exclusions and limitations, see the combined Evidence of Coverage/Disclosure form/Certificate. If there is a difference between this summary and either Evidence of Coverage/Disclosure form/Certificate, the Evidence of Coverage/Disclosure form/Certificate will prevail. Only children's dental services count towards your out of pocket limit.</i></p>		
<p><b>Children's Dental Essential Health Benefits</b>  <b>Diagnostic and preventive</b>  <i>Coverage for In-Network Providers and Non-Network Providers is limited to 1 visit per 6 months.</i></p>	No charge	No charge
<b>Basic services</b>	50% coinsurance after medical deductible is met	50% coinsurance after deductible is met
<b>Major services</b>	50% coinsurance after medical deductible is met	50% coinsurance after deductible is met
<b>Medically Necessary Orthodontia services</b>	50% coinsurance after medical deductible is met	50% coinsurance after deductible is met
<b>Cosmetic Orthodontia services</b>	Not covered	Not covered
<b>Deductible</b>	Combined with medical deductible	Combined with medical deductible
<b>Adult Dental</b>		
<b>Diagnostic and preventive</b>	Not covered	Not covered
<b>Basic services</b>	Not covered	Not covered
<b>Major services</b>	Not covered	Not covered
<b>Deductible</b>	Not Applicable	Not Applicable
<b>Annual maximum</b>	Not covered	Not covered

# Your summary of benefits

## Notes:

- If your plan includes an emergency room facility copay and you are directly admitted to a hospital, your emergency room facility copay is waived.
- If your plan includes a hospital stay copay and you are readmitted within 72 hours of a prior admission for the same diagnosis, your hospital stay copay for your readmission is waived.
- If your plan includes out of network benefits, all services with calendar/plan year limits are combined both in and out of network.
- If services are rendered by a non-participating provider and your plan includes out of network benefits, you may be responsible for any difference between the covered plan payment and the actual non-participating providers charge.
- The family deductible and out-of-pocket maximum are embedded indicating the cost shares of one family member will be applied to both the individual deductible and individual out-of-pocket maximum; additionally, amounts for all covered family members apply to both the family deductible and family out-of-pocket maximum. No one member will pay more than the individual deductible and individual out-of-pocket maximum.
- All medical and pharmacy deductibles, copayments and coinsurance apply to the out of pocket maximum.
- For additional information on limitations and exclusions and other disclosure items that apply to this plan, go to [ca.sgplans.anthem.com/ca/le](http://ca.sgplans.anthem.com/ca/le)
- Certain services are subject to the utilization review program or precertification. Before scheduling services, the member must make sure utilization or precertification review is obtained. If utilization or precertification review is not obtained, benefits may be reduced or not paid according to the plan.
- For additional information on this plan, please visit [www.sbc.anthem.com](http://www.sbc.anthem.com) to obtain a "Summary of Benefit Coverage."

# Get help in your language

## Language Assistance Services



Curious to know what all this says? We would be too. Here's the English version:

**IMPORTANT:** Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For free help, please call right away at 1-888-254-2721. (TTY/TDD: 711)

**Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the customer service telephone number on the back of your ID card.**

### Spanish

**IMPORTANTE:** ¿Puede leer esta carta? De lo contrario, podemos hacer que alguien lo ayude a leerla. También puede recibir esta carta escrita en su idioma. Para obtener ayuda gratuita, llame de inmediato al 1-888-254-2721.

### Arabic

مهم: هل يمكنك قراءة هذه الرسالة؟ إذا لم تستطع، فيمكننا الاستعانة بشخص ما ليساعدك على قراءتها. كما يمكنك أيضًا الحصول على هذا الخطاب مكتوبًا بلغتك للحصول على المساعدة المجانية، يُرجى الاتصال فورًا بالرقم 1-888-254-2721 (TTY/TDD: 711).

### Armenian

ՈՒՇԱԴՐՈՒԹՅՈՒՆ. Կարողանո՞ւմ եք ընթերցել այս նամակը: Եթե ոչ, մենք կարող ենք տրամադրել ինչ-որ մեկին, ով կօգնի Ձեզ՝ կարդալ այն: Կարող ենք նաև այս նամակը Ձեզ գրավոր տարբերակով տրամադրել: Անվճար օգնություն ստանալու համար կարող եք անհապաղ զանգահարել 1-888-254-2721 հեռախոսահամարով:

### Chinese

**重要事項:** 您能看懂這封信函嗎? 如果您看不懂, 我們能夠找人協助您。您有可能可以獲得以您的語言而寫的本信函。如需免費協助, 請立即撥打1-888-254-2721。

### Farsi

مهم: آیا می‌توانید این نامه را بخوانید؟ اگر نمی‌توانید، می‌توانیم شخصی را به شما معرفی کنیم تا در خواندن این نامه شما را کمک کند. همچنین می‌توانید این نامه را به صورت مکتوب به زبان خودتان دریافت کنید. برای دریافت کمک رایگان، همین حالا با شماره 1-888-254-2721 تماس بگیرید. (TTY/TDD: 711)

### Hindi

महत्वपूर्ण: क्या आप यह पत्र पढ़ सकते हैं? अगर नहीं, तो हम आपको इसे पढ़ने में मदद करने के लिए किसी को उपलब्ध करा सकते हैं। आप यह पत्र अपनी भाषा में लिखवावा ने में भी सहाय हो सकते हैं। अन:शुल्क मदद के लिए, कृपया पया 1-888-254-2721 पर तुरंत कॉल कर।

### Hmong

TSEEM CEEB: Koj puas muaj peev xwm nyeem tau daim ntawv no? Yog hais tias koj nyeem tsis tau, peb muaj peev xwm cia lwm tus pab nyeem rau koj mloog. Tsis tas li ntawd tej zaum koj kuj tseem yuav tau txais daim ntawv no sau ua koj hom lus thiab. Txog rau kev pab dawb, thov hu tam sim no rau tus xov tooj 1-888-254-2721.

### Japanese

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重要：この書簡を読めますか？もし読めない場合には、内容を理解するための支援を受けることができます。また、この書簡を希望する言語で書いたもの入手することもできます。次の番号にいますぐ電話して、無料支援を受けてください。  
1-888-254-2721

### Khmer

សំខាន់៖ តើអ្នកអាចអានលិខិតនេះទេ? បើមិនអាចទេ យើងអាចឱ្យមន្ត្រីណាម្នាក់អានជូនអ្នក។ អ្នកក៏អាចទទួលលិខិតនេះដោយសរសេរជាភាសាបឋមសំអ្នកផងដែរ។ ដើម្បីទទួលជំនួយឥតគិតថ្លៃ សូមហៅទូរស័ព្ទតាមលេខ 1-888-254-2721។ (TTY/TDD: 711)

### Korean

중요: 이 서신을 읽으실 수 있으십니까? 읽으실 수 없을 경우 도움을 드릴 사람이 있습니다. 귀하가 사용하는 언어로 쓰여진 서신을 받으실 수도 있습니다. 무료 도움을 받으시려면 즉시 1-888-254-2721로 전화하십시오.

### Punjabi

ਮਹੱਤਵਪੂਰਨ: ਕੀ ਤੁਸੀਂ ਇਹ ਪੱਤਰ ਪੜ੍ਹ ਸਕਦੇ ਹੋ? ਜੇ ਨਹੀਂ, ਤਾਂ ਅਸੀਂ ਇਸ ਨੂੰ ਪੜ੍ਹ ਕੇ ਤੁਹਾਡੀ ਮਦਦ ਲਈ ਕਿਸੇ ਨੂੰ ਬੁਲਾ ਸਕਦਾ ਹਾਂ ਤੁਸੀਂ ਸਾਇੰਟ ਪੱਤਰ ਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਲਿਖਿਆ ਹੋਇਆ ਵਜ਼ੀ ਪੜ੍ਹਾ ਕਰ ਸਕਦੇ ਹੋ। ਮੁਫਤ ਮਦਦ ਲਈ, ਕਿਰਪਾ ਕਰਕੇ ਫੋਨ 1-888-254-2721 ਤੇ ਕਾਲ ਕਰੋ।

### Russian

ВАЖНО. Можете ли вы прочитать данное письмо? Если нет, наш специалист поможет вам в этом. Вы также можете получить данное письмо на вашем языке. Для получения бесплатной помощи звоните по номеру 1-888-254-2721.

### Tagalog

MAHALAGA: Nababasa ba ninyo ang liham na ito? Kung hindi, may taong maaaring tumulong sa inyo sa pagbasa nito. Maaari ninyo ring makuha ang liham na ito nang nakasulat sa ginagamit ninyong wika. Para sa libreng tulong, mangyaring tumawag kaagad sa 1-888-254-2721.

### Thai

หมายเหตุสำคัญ: ท่านสามารถอ่านจดหมายฉบับนี้หรือไม่ หากท่านไม่สามารถอ่านจดหมายฉบับนี้ เราสามารถจัดหาเจ้าหน้าที่มาอ่านให้ท่านฟังได้ ท่านยังอาจให้เจ้าหน้าที่ช่วยเขียนจดหมายในภาษาของท่านอีกด้วย หากต้องการความช่วยเหลือโดยไม่มีค่าใช้จ่าย โปรดโทรติดต่อที่หมายเลข 1-888-254-2721

### Vietnamese

QUAN TRỌNG: Quý vị có thể đọc thư này hay không? Nếu không, chúng tôi có thể bố trí người giúp quý vị đọc thư này. Quý vị cũng có thể nhận thư này bằng ngôn ngữ của quý vị. Để được giúp đỡ miễn phí, vui lòng gọi ngay số 1-888-254-2721.

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