

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services

Coverage Period: 12/01/2024-11/30/2025

KAISER PERMANENTE® : POWERRIDE MOTORSPORTS (FLEX H wRx C)KAISER FOUNDATION HEALTH PLAN OF THE MID-ATLANTIC STATES, INC., 2101 East Jefferson Street, Rockville, MD 20852
Kaiser Permanente Insurance Company, One Kaiser Plaza, Oakland, CA 94612

 The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage see https://kp.org/plandocuments or call 1-855-249-5018 (TTY: 711). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary at www.healthcare.gov/sbc-glossary or call 1-855-249-5018 (TTY: 711) to request a copy.
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Important Questions	Answers	Why this Matters:
What is the overall deductible?	KP Plan Provider: \$0 Individual / \$0 Family Participating Provider: \$500 Individual / \$1,000 Family; Non-Participating Provider: \$1,000 Individual / \$2,000 Family;	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care and services indicated in chart starting on page 2.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
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?	KP Plan Provider: \$2,250 Individual / \$4,500 Family; Participating Provider: \$3,000 Individual / \$6,000 Family; Non-Participating Provider: \$6,000 Individual / \$12,000 Family	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, precertification penalties, balance-billing charges, health care this plan doesn't cover, and services indicated in chart starting on page 2.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.

Important Questions	Answers	Why this Matters:			
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.kp.org or call 1-855-249-5018 (TTY: 711) for a list of <u>network providers</u> .	You pay the least if you use a <u>provider</u> in the Kaiser Permanente network. You pay more if you use a <u>provider</u> in the <u>participating provider</u> network. 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 provider'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 <u>provider</u> before you get services.			
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes (to be covered at the <u>plan provider</u> level), but you may self-refer to certain <u>specialists</u> .	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .			
⚠️ 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.					
Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Participating Provider (You will pay more)	What You Will Pay Non-participating Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness <u>Specialist</u> visit <u>Preventive care/ screening/ immunization</u>	\$30 / visit \$40 / visit No charge	\$45 / visit, <u>deductible</u> does not apply \$55 / visit, <u>deductible</u> does not apply No charge, <u>deductible</u> does not apply	40% <u>coinsurance</u> 40% <u>coinsurance</u> 40% <u>coinsurance</u>	Copay waived for child under age 5 in Option 1. None 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.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work) Imaging (CT/PET scans, MRI's)	No charge \$100 / test	20% <u>coinsurance</u> 20% <u>coinsurance</u>	40% <u>coinsurance</u> 40% <u>coinsurance</u>	None Options 2 and 3: Precertification required. Failure to precertify may result in a penalty of 30% up to \$5000 / year.

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Participating Provider (You will pay more)	What You Will Pay Non-participating Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.kp.org/formulary	Most generic drugs (Tier 1) Most preferred brand name drugs (Tier 2) Non-preferred drugs (Tier 3) <u>Specialty drugs</u> (Tier 4)	\$10 / retail. \$20 / mail order / <u>prescription</u> . \$30 / retail. \$60 / mail order / <u>prescription</u> . \$55 / retail. \$110 / mail order / <u>prescription</u> . Applicable Generic, Preferred, and Non-Preferred <u>copayments</u>	\$25 / <u>prescription</u> , <u>deductible</u> does not apply \$50 / <u>prescription</u> , <u>deductible</u> does not apply \$75 / <u>prescription</u> , <u>deductible</u> does not apply Applicable Generic, Preferred, and Non-Preferred <u>copayments</u>	\$30 / <u>prescription</u> , <u>deductible</u> does not apply \$55 / <u>prescription</u> , <u>deductible</u> does not apply \$75 / <u>prescription</u> , <u>deductible</u> does not apply Applicable Generic, Preferred, and Non-Preferred <u>copayments</u>	Up to a 30-day supply (retail & <u>participating pharmacies</u>); up to a 90-day supply (mail order). <u>Formulary preventive</u> drugs and contraceptives in all tiers are No charge.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center) Physician/surgeon fees	\$75 / visit No charge	20% <u>coinsurance</u> 20% <u>coinsurance</u>	40% <u>coinsurance</u> 40% <u>coinsurance</u>	Options 2 and 3: Precertification required. Failure to precertify may result in a penalty of 30% up to \$5000 / year. <u>Plan Provider</u> : Physician / surgeon fees included in Facility fee
If you need immediate medical attention	<u>Emergency room care</u> <u>Emergency medical transportation</u> <u>Urgent care</u>	\$100 / visit \$100 / encounter \$40 / visit	\$100 / visit, <u>deductible</u> does not apply \$100 / encounter, <u>deductible</u> does not apply \$55 / visit, <u>deductible</u> does not apply	\$100 / visit, <u>deductible</u> does not apply \$100 / encounter, <u>deductible</u> does not apply \$75 / visit, <u>deductible</u> does not apply	Covered under Option 1; Waived if admitted as inpatient Covered under Option 1 None

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Participating Provider (You will pay more)	What You Will Pay Non-participating Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you have a hospital stay	Facility fee (e.g., hospital room)	\$100 / admission	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Options 2 and 3: Precertification required. Failure to precertify may result in a penalty of 30% up to \$5000 / year.
	Physician/surgeon fee	No charge	20% <u>coinsurance</u>	40% <u>coinsurance</u>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$30 / individual visit. \$15 / group visit.	\$45 / individual and group visit, <u>deductible</u> does not apply	40% <u>coinsurance</u> / individual and group visit	Mental/Behavioral health: No coverage for psychological testing for ability, aptitude, intelligence or interest; Substance abuse: None
	Inpatient services	\$100 / admission	20% <u>coinsurance</u>	40% <u>coinsurance</u>	
If you are pregnant	Office visits	No charge	No charge, <u>deductible</u> does not apply	40% <u>coinsurance</u>	Options 2 and 3: Precertification required. Failure to precertify may result in a penalty of 30% up to \$5000 / year.
	Childbirth/delivery professional services	No charge	20% <u>coinsurance</u>	40% <u>coinsurance</u>	
	Childbirth/delivery facility services	\$100 / admission	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
					<u>Plan Provider:</u> Professional services are included in the facility services.
					Options 2 and 3: Precertification required. Failure to precertify may result in a penalty of 30% up to \$5000 / year.

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Participating Provider (You will pay more)	What You Will Pay Non-participating Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	<u>Home health care</u>	No charge	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Options 2 and 3: Precertification required. Failure to precertify may result in a penalty of 30% up to \$5000/year. Limited to 60 visits combined/year.
	<u>Rehabilitation services</u>	\$40 / visit	\$55 / visit, <u>deductible</u> does not apply	40% <u>coinsurance</u>	Coverage is limited to Option 1: Outpatient: Limited to 30 visits of PT/OT/ST / year / injury / incident / condition. Options 2 and 3: Precertification required. Failure to precertify may result in a penalty of 30% up to \$5000/year. Inpatient: combined maximum of 60 days/year, Outpatient: combined maximum of 90 visits/year.
	<u>Habilitation services</u>	\$40 / visit	\$55 / visit, <u>deductible</u> does not apply	40% <u>coinsurance</u>	For children under age 3.
		<u>Skilled nursing care</u>	\$100 / admission	20% <u>coinsurance</u>	Coverage is limited to Option 1: maximum 60 days/year; Options 2 and 3: Precertification required. Failure to precertify may result in a penalty of 30% up to \$5000/year. Combined maximum of 40 days/year.
		<u>Durable medical equipment</u>	No charge	50% <u>coinsurance</u>	Subject to <u>formulary</u> guidelines
		<u>Hospice service</u>	No charge	20% <u>coinsurance</u>	Coverage is limited to Options 2 and 3: Precertification required. Failure to precertify may result in a penalty of 30% up to \$5000/year. Combined maximum of 180 days / year.

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Participating Provider (You will pay more)	What You Will Pay Non-participating Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If your child needs dental or eye care	Children's eye exam	\$30 / Optometrist visit	\$45 / Optometrist visit, <u>deductible</u> does not apply	40% <u>coinsurance</u> / Optometrist visit	Coverage is limited to one exam / year.
	Children's glasses	No charge	Not covered	40% <u>coinsurance</u>	Option 1: 1 pair of glasses / year limited to single or bifocal lenses or 1st purchase of contact lenses / year or 2 pair / eye / year medically necessary contacts (from select group of frames and contacts); Option 3: 1 Pair / year (non designer frames) Limited to single vision or bifocal lenses (ST28) Polycarbonate or Plastic.
	Children's dental check-up	Not covered	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.)

- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine Foot Care
- Weight loss programs

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

- Acupuncture (20 visit limit/year)
- Bariatric surgery
- Chiropractic care (20 visit limit/year)
- Hearing aids (Adults: \$1,000 limit / ear / 36 months; Children to age 19: \$1,500 limit / ear / 24 months)
- Infertility treatment
- Routine eye care (Adult)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is shown in the chart below. Other coverage options may be available to you too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit 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 on how 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 the agencies in the chart below.

Contact Information for Your Rights to Continue Coverage & Your Grievance and Appeals Rights:

Kaiser Permanente Member Services	1-855-249-5018 (TTY: 711) or www.kp.org/memberservices
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or www.ccio.cms.gov
Virginia Bureau of Insurance	1-877-310-6560 or www.scc.virginia.gov/bui

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 1-855-249-5018 (TTY: 711)

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-249-5018 (TTY: 711)

CHINESE (中文): 如果需要中文的帮助，请拨打这个号码 1-855-249-5018 (TTY: 711)

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiiijo holne' 1-855-249-5018 (TTY: 711)

To see examples of how this plan 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 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 plan's overall deductible	\$0
Specialist copayment	\$40
Hospital (facility) copayment	\$100
Other (blood work) copayment	\$0

This EXAMPLE event includes services like:
Specialist office visits (prenatal care)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700
In this example, Peg would pay:	
Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$100
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$160

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

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)	
The plan's overall deductible	\$0
Specialist copayment	\$40
Hospital (facility) copayment	\$100
Other (blood work) copayment	\$0

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)

Total Example Cost	\$5,600
In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$700
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$700

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

Mia's Simple Fracture (in-network emergency room visit and follow up care)	
The plan's overall deductible	\$0
Specialist copayment	\$40
Hospital (facility) copayment	\$100
Other (x-ray) copayment	\$0

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	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$400
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$400

NONDISCRIMINATION NOTICE

Kaiser Permanente Insurance Company (KPIC) complies with applicable civil rights laws and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability. KPIC does not exclude people or treat them differently because of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age or disability. We also:

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats, such as large print, audio, and accessible electronic formats
- Provide no cost language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call **1-888-225-7202 (TTY: 711)**

If you believe that Kaiser Permanente Insurance Company 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 by mail or phone at: KPIC Civil Rights Coordinator, Grievance 1557, Nine Piedmont Center, 3495 Piedmont Road, NE, Atlanta, GA 30305-1736, telephone number 1-888-225-7202.

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, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

HELP IN YOUR LANGUAGE

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call **1-888-225-7202 (TTY: 711)**.

አማርኛ (Amharic) የኢትዮጵያና የስራ አገልግሎቶች ስምም የተስተካከለ ይችላል፡፡ ይህንን የሚከተሉ ዕገት የሚመለጥ ይችላል፡፡ ወደ 1-888-225-7202 ያደጋጌል፡፡ (TTY: 711)

‘Bǎsój è Wùdqù (Bassa) Dè dë nià kë dyéqdé gbo:’ ○ Jù ké ñì Básójò wùdqù po nyò jù ní, ní, à wudu kà kò qò po poò bérin ñì gbo kpáa. Đá 1-888-225-7202 (TTY: 711)

বাংলা (Bengali) মনোযোগ দিন: যদি আপনি ইংরেজিতে কথা বলেন, আপনার জন্য ভাষা সহযোগ পরিষেবা, বিলম্বলু উপলক্ষ। 中文 (Chinese) 注意：如果您使用繁體中文，您可以免費獲得語言協助服務。請致電 1-888-225-7202 (TTY : 711)

فارسی (Persian) توجیه: اگر به زبان فارسی صحبت می کنید، خدمات تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با شماره (TTY: 711) تفاسی بگیرید.

Français (French) ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-225-7202 (TTY: 711).

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen eine kostenlose Sprachassistenz zur Verfügung. Bitte wählen Sie: 1-888-225-7202 (TTY: 711).

ગુજરાતી (Gujarati) દ્વારા આપે: જો તમે અંગેજ બોલો છો, તો ભાષા સહાય સેવાએ, વિના મૂલ્યે, આના પર ઉપલબ્ધ છે તમે. 1-888-225-7202 (TTY: 711) પર કોલ કરો.

Kreyòl Ayisyen (Haitian Creole) ATANSYON: Si w pale Kreyòl Ayisyen, gen sévis èd pou lang ki disponib gratis pou ou. Rele 1-888-225-7202 (TTY: 711).

હિંદી (Hindi) દ્વારા દે: યાદિ આપ અંગેજો બોલતો હો, તો આપકે લિએ નિઃશુલ્ક ભાષા સહાયતા સેવાએ ઉપલબ્ધ હોય। 1-888-225-7202 (દીટીવાઇ:711) પર કોલ કરો।

Igbo (Igbo) GEE NTI: ઓબર્યુ ના જાન આસું Igbo, ઓનું enyemaka nkowa asusુ, du n'efu, djiри gી. Kroq 1-888-225-7202 (TTY: 711).

Italiano (Italian) ATTENZIONE: In caso la lingua parlatà sia l'Italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-888-225-7202 (TTY: 711).

Ilokano (Ilocano) PAKDAAR: No agsasaoka iti Ilokano, dagiti awan bayadha a serbisio a para iti beddeng ti lenguahe ket sidadaan para kenka. Awagan ti 1-888-225-7202 (TTY: 711)

日本語 (Japanese) 注意事項: 日本語を話される場合、言語支援サービスを無料でご利用いただけます。1-888-225-7202 (TTY:711) まで、お電話にてご連絡ください。

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-225-7202 (TTY: 711)번으로 전화해 주십시오.

Naabeehó (Navajo) Díí baa akó nínízín: Díí saad bee yáníltí'go Diné Bizaad, saad bee áká'ánida'áwo'déé', t'áá jíik'eh, éí ná hól'ó, koj í hódílhíh 1-888-225-7202 (TTY: 711).

Português (Portuguese) ATENÇÃO: Se fala português, encontram se disponíveis de forma gratuita serviços linguísticos. Basta ligar para 1-888-225-7202 (TTY: 711).

Русский (Russian) ВНИМАНИЕ: если вы говорите на русском языке, вам доступны бесплатные услуги перевода. Звоните 1-888-225-7202 (TTY: 711).

Español (Spanish) ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-225-7202 (TTY: 711).

Tagalog (Tagalog) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-225-7202 (TTY: 711).

ไทย (Thai) โปรดทราบ: หากคุณพูดภาษาไทยแล้วก็ต้องรับการช่วยเหลือต้านทานภาษาได้ที่ โทร 1-888-225-7202 (TTY: 711).

أردو (Urdu) خبردار: اگر آپ انگریزی زبان بولائے ہیں، تو سانسی معلومت کی خدمات، بلا معاوضہ، آپ کے لئے سنبھال بیں۔

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