

https://Ambetter.ARHealthWellness.com/2020-brochures.html, or call 1-877-617-0390 (TTY/TDD: 1-877-617-0392). 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 https://www.healthcare.gov/sbc-glossary or call 1-877-617-0390 (TTY/TDD 1-877-617-0392) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	<u>Network providers</u> : \$0 individual / \$0 family. Non- <u>network providers</u> : \$12,000 individual / \$24,000 family.	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 services</u> , primary care, <u>specialist</u> , and <u>urgent</u> <u>care</u> office visits, children's eye exam and glasses, lab-work, generic and preferred brand drugs 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 <u>cost-sharing</u> 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 <u>deductibles</u> 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> : \$1,050 individual / \$2,100 family. For non- <u>network providers</u> : \$16,200 individual / \$32,400 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 limit</u> ?	<u>Premiums, balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>Find a Provider</u> or call 1- 877-617-0390 for a list of <u>network</u> <u>providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance</u> <u>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 specialist?	No.	You can see the <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.

		What You Will Pay			
Common Medical Event	Services You May Need	Network <u>Provider</u> (You will pay the least)		Limitation, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	No charge	50% <u>Coinsurance;</u> <u>deductible</u> does not apply	None	
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	\$5 <u>Copay</u> / visit	50% <u>Coinsurance;</u> <u>deductible</u> does not apply	None	
	Preventive care/ screening/ immunization	No charge	50% <u>Coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge for laboratory outpatient & professional services; 25% <u>Coinsurance</u> for x- ray and diagnostic imaging	50% <u>Coinsurance</u> for laboratory outpatient & professional services ( <u>deductible</u> does not apply); 50% <u>Coinsurance</u> for x-ray and diagnostic imaging	Prior authorization may be required. Failure to obtain prior authorization for any service that requires prior authorization may result in reduction of benefits. See your policy for more details.	
	Imaging (CT/PET scans, MRIs)	25% Coinsurance	50% Coinsurance	Prior authorization may be required.	

Common Medical Event	Services You May Need	What You Network <u>Provider</u> (You will pay the least)	u Will Pay Out-of-Network <u>Provider</u> (You will pay the most)	Limitation, Exceptions, & Other Important Information
	Generic drugs (Tier 1)	No charge	Not covered	Prescription drugs are provided up to 30 days retail and up to 90 days through mail order.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at Preferred Drug List.	Preferred brand drugs (Tier 2)	Retail: \$25 <u>Copay</u> / prescription; Mail order: \$62.50 <u>Copay</u> / prescription	Not covered	Prior authorization may be required. <u>Prescription</u> <u>drugs</u> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <u>cost-sharing</u> amount.
	Non-preferred brand drugs (Tier 3)	35% <u>Coinsurance</u>	Not covered	Prior authorization may be required. <u>Prescription</u> <u>drugs</u> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <u>cost-sharing</u> amount.
	Specialty drugs (Tier 4)	35% Coinsurance	Not covered	Prior authorization may be required. <u>Prescription</u> <u>drugs</u> are provided up to 30 days retail and up to 30 days through mail order.
If you have	Facility fee (e.g., ambulatory surgery center)	25% Coinsurance	50% Coinsurance	Prior authorization may be required.
outpatient surgery	Physician/surgeon fees	25% <u>Coinsurance</u>	50% Coinsurance	Prior authorization may be required.

		What You Will Pay			
Common Medical Event	Services You May Need	Network <u>Provider</u> (You will pay the least)	Out-of-Network <u>Provider</u> (You will pay the most)	Limitation, Exceptions, & Other Important Information	
	Emergency room care	25% Coinsurance	25% Coinsurance	None	
lf you need immediate medical	Emergency medical transportation	25% Coinsurance	25% Coinsurance	None	
attention	<u>Urgent care</u>	\$10 <u>Copay</u> / visit	50% <u>Coinsurance;</u> <u>deductible</u> does not apply	None	
lf you have a hospital stay	Facility fee (e.g., hospital room)	25% Coinsurance	50% Coinsurance	Prior authorization may be required.	
nospital stay	Physician/surgeon fees	25% <u>Coinsurance</u> 50% <u>Coinsurance</u> Prior authoriz	Prior authorization may be required.		
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge / office visit; 25% <u>Coinsurance</u> for all other outpatient services	50% <u>Coinsurance</u> / office visit ( <u>deductible</u> does not apply); 50% <u>Coinsurance</u> for all other outpatient services	Prior authorization may be required. (PCP and other practitioner visits do not require prior authorization)	
	Inpatient services	25% <u>Coinsurance</u>	50% Coinsurance	Prior authorization may be required.	

		What You Will Pay			
Common Medical Event Services You May Need		Network <u>Provider</u> (You will pay the least)	Out-of-Network <u>Provider</u> (You will pay the most)	Limitation, Exceptions, & Other Important Information	
If you are pregnant	Office visits	No charge	50% <u>Coinsurance;</u> <u>deductible</u> does not apply	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> , <u>deductible</u> or <u>copayment</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Childbirth/delivery professional services	25% <u>Coinsurance</u>	50% <u>Coinsurance</u>	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> , <u>deductible</u> or <u>copayment</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Childbirth/delivery facility services	25% <u>Coinsurance</u>	50% <u>Coinsurance</u>	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> , <u>deductible</u> or <u>copayment</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	

		What You Will Pay			
Common Medical Event	Services You May Need	Network <u>Provider</u> (You will pay the least)	Out-of-Network <u>Provider</u> (You will pay the most)	Limitation, Exceptions, & Other Important Information	
	Home health care	25% Coinsurance	50% Coinsurance	Prior authorization may be required. 50 visits per year.	
If you need help recovering or have other special health needs	Rehabilitation services	25% Coinsurance	50% Coinsurance	Combined 30 visit limit per year for PT, OT, ST and chiropractic care.	
	Habilitation services	25% <u>Coinsurance</u>	50% <u>Coinsurance</u>	30 Visits per year for outpatient habilitative services. 180 visits per year for developmental services.	
	Skilled nursing care	25% Coinsurance	50% Coinsurance	Prior authorization may be required. 60 days per year in a facility.	
	Durable medical equipment	25% Coinsurance	50% Coinsurance	Prior authorization may be required.	
	Hospice services	25% <u>Coinsurance</u>	50% <u>Coinsurance</u>	Prior authorization may be required. Benefits for hospice inpatient, home or outpatient care are available to a terminally ill covered person for one continuous period up to 180 days in a covered person's lifetime.	
lf your child needs dental or eye care	Children's eye exam	No charge	No charge	1 visit per year. <u>Out-of-network provider</u> eye exam covered up to \$38.50.	
	Children's glasses	No charge	No charge	1 item per year. Out-of-network <u>provider</u> frames or contacts covered up to \$50, see schedule for lens limit.	
	Children's dental check-up	Not covered	Not covered	None	

Services your Plan Generally Doe	es NOT cover (Check your policy o	or <u>plan</u> documentation for more infor	mation and a list of any other <u>excluded services</u> .)
<ul> <li>Abortion (Except in cases of</li> </ul>	<ul> <li>Cosmetic surgery</li> </ul>	<ul> <li>Non-emergency care when</li> </ul>	<ul> <li>Routine eye care (Adult)</li> </ul>
rape, incest, or when the life of		traveling outside the U.S.	
the mother is endangered)			
<ul> <li>Acupuncture</li> </ul>	Dental care	<ul> <li>Private-duty nursing</li> </ul>	<ul> <li>Weight loss programs</li> </ul>
Bariatric surgery	Long-term care		
Other Covered Services (Limitatio	ns may apply to these services. T	his isn't a complete list. Please see	e your <u>plan</u> document.)
Chiropractic care (Limited to 3)	<ul> <li>Hearing aids (Limited to one</li> </ul>	<ul> <li>Infertility treatment (See policy</li> </ul>	<ul> <li>Routine foot care (Related to</li> </ul>
<u>specialist</u> visits per year	pair every three years)	for coverage details)	diabetes treatment)
combined with Speech, Physica	l		
and Occupational Therapy)			

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: Ambetter from Arkansas Health & Wellness at 1-877-617-0390 (TTY/TDD 1-877-617-0392); Arkansas Insurance Department, 1200 West Third Street Little Rock, AR 72201-1904, Phone No. 1-501-371-2600 or 1-800-282-9134 Fax No. 1-800-852-5494 Seniors No. 1-800-24-6330. 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>, <u>visit www.HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Arkansas Insurance Department, 1200 West Third Street Little Rock, AR 72201-1904, Phone No. 1-501-371-2600 or 1-800-282-9134 Fax No. 1-800-852-5494 Seniors No. 1-800-224-6330. Additionally, a consumer assistance program can help you file your appeal. Contact 1-855-332-2227 or (501) 371-2645.

# Does this plan provide Minimum Essential Coverage? Yes

If you don't have <u>Minimum Essential Coverage</u> for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

#### 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 877-617-0390, TTY/TDD 877-617-0392 Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 877-617-0390, TTY/TDD 877-617-0392 Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 877-617-0390, TTY/TDD 877-617-0392 Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 877-617-0390, TTY/TDD 877-617-0392

—————To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.—

# About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a	Baby
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(9 months of in-network pre-natal care and a hospital delivery)

The <u>plan's</u> overall <u>deductible</u>	\$0
Specialist copayment	\$5
Hospital (Facility) <u>coinsurance</u>	25%
Other <u>coinsurance</u>	25%

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

Total Example Cost	\$12,800
In this example. Peg would pay:	

in the example, i eg neura payr	
Cost Sharing	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$950
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$1,010

Managing Joe's type 2 Diabet	es
(a year of routine in-network care of controlled condition)	fa well-
The <u>plan's</u> overall <u>deductible</u>	\$0
Specialist copayment	\$5
Hospital (Facility) <u>coinsurance</u>	25%
Other <u>coinsurance</u>	25%
his EXAMPLE even includes service	

This EXAMPLE even 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\$7,400

# In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$300
Coinsurance	\$400
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$760

# Mia's Simple Fracture

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

The <u>plan's</u> overall <u>deductible</u>	\$0
Specialist copayment	\$5
Hospital (Facility) <u>coinsurance</u>	25%
Other <u>coinsurance</u>	25%

This EXAMPLE even includes services like: Emergency room care *(including medical supplies)* Diagnostic test *(x-ray)* Durable medical equipment *(crutches)* Rehabilitation services *(physical therapy)* 

Total Example Cost	\$1,900

# In this example, Mia would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$20
Coinsurance	\$400
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$420

#### Statement of Non-Discrimination

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

Ambetter from Arkansas Health & Wellness:

- 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, contact Ambetter from Arkansas Health & Wellness at 1-877-617-0390 (TTY/TDD 1-877-617-0392).

If you believe that Ambetter from Arkansas Health & Wellness has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Ambetter from Arkansas Health & Wellness Appeals Unit, P.O. Box 25538, Little Rock, AR 72221, 1-877-617-0390 (TTY/TDD 1-877-617-0392), Fax 1-866-811-3255. You can file a grievance by mail, fax, or email. If you need help filing a grievance, Ambetter from Arkansas Health & Wellness 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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, or by mail or phone at: U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

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

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Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Arkansas Health & Wellness, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-877-617-0390 (TTY/TDD 1-877-617-0392).
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Arkansas Health & Wellness, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-877-617-0390 (TTY/TDD 1-877-617-0392).
Marshallese:	Ne kwe, ak bar juon eo kwōj jipañe, ewōr an kajjitōk kōn Ambetter from Arkansas Health & Wellness, ewōr aṃ jimwe in bōk jipañ im melele ko ilo kajin eo aṃ ejjeļok wōṇāān. Nan kōnono ippān juon ri-ukōk, kirlok 1-877-617-0390 (TTY/TDD 1-877-617-0392).
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter from Arkansas Health & Wellness 方面的問題,您有權利免費以您的母語得到幫助和訊息。如果要與一位翻譯員講話,請撥電話 1-877-617-0390 (TTY/TDD 1-877-617-0392)。
Laotian:	ຖ້າທ່ານ ຫຼືຄົນທີ່ທ່ານກຳລັງຊ່ວຍເຫຼືອ ມີຄຳຖາມກ່ຽວກັບ Ambetter from Arkansas Health & Wellness, ທ່ານມີສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານ ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອຈະເວົ້າກັບ ນາຍພາສາ ໃຫ້ໂທຫາ 1-877-617-0390 (TTY/TDD 1-877-617-0392).
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from Arkansas Health & Wellness, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-877-617-0390 (TTY/TDD 1-877-617-0392).
Arabic:	إذا كان لابك أو لاى شخص تساعد أسئلة حرل Ambetter from Arkansas Health & Wellness، ثلاث الحق في الحصول على المساعدة والمعومات الضرورية بلغتك من دون أية تكلفة. للتحث مع مترجم اتصل بـ 0390-617-1-877-61 (TTY/TDD 1-877-617-0392).
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Arkansas Health & Wellness hat, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-877-617-0390 (TTY/TDD 1-877-617-0392) an.
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Arkansas Health & Wellness, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-877-617-0390 (TTY/TDD 1-877-617-0392).
Hmong:	Yog koj, los yog tej tus neeg uas koj pab ntawd, muaj lus nug txog Ambetter from Arkansas Health & Wellness, koj muaj cai kom lawv muab cov ntshiab lus qhia uas tau muab sau ua koj hom lus pub dawb rau koj. Yog koj xav nrog ib tug neeg txhais lus tham, hu rau 1-877-617-0390 (TTY/TDD 1-877-617-0392).
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Arkansas Health & Wellness 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-877-617-0390 (TTY/TDD 1-877-617-0392) 로 전화하십시오.
Portuguese:	Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Ambetter from Arkansas Health & Wellness, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-877-617-0390 (TTY/TDD 1-877-617-0392).
Japanese:	Ambetter from Arkansas Health & Wellness について何かご質問がございましたらご連絡ください。ご希望の言語によるサポートや情報を無料でご提供いたします。 通訳が必要な場合は、1-877-617-0390 (TTY/TDD 1-877-617-0392) までお電話ください。
Hindi:	आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter from Arkansas Health & Wellness के बारे में कोई सवाल हों, तो आपको बिना किसी खर्च के अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। किसी दुआषिये से बात करने के लिए 1-877-617-0390 (TTY/TDD 1-877-617-0392) पर कॉल करें।
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