

# Claims Payment Policies & Other Information

## Use This Document Along with Your Summary of Benefits And Coverage and Detailed Benefit Grid

### IN-NETWORK VERSUS OUT-OF-NETWORK CARE

All Highmark plan options let you choose your providers. When you need medical care, you can choose between **in-network** and **out-of-network** providers. It's important to understand the difference because your choice affects how much you pay for services. For example, some plans do not cover care from out-of-network providers, except for emergencies and a few other situations.

#### IN-NETWORK CARE

Doctors and hospitals that participate with us are called "in-network" providers. In-network providers include primary care doctors, specialists, hospitals, and a variety of treatment facilities. By keeping care in network, medically necessary and appropriate care will be covered at the lowest cost to you.



**You can use this information to find your plan's in-network doctors and hospitals.**

- Call My Care Navigator at 1-888-BLUE-428.
- Visit [highmarkbcbs.com](https://highmarkbcbs.com) and click **Find Doctors and Rx.**

#### OUT-OF-NETWORK CARE

Doctors and hospitals that do not participate with us are called "out-of-network" providers. Please refer to your plan details to understand what coverage you may or may not have with out-of-network providers. Refer to your Summary of Benefits for a plan's specific coverage.

### MEDICAL NECESSITY, PRIOR AUTHORIZATIONS AND REVIEWS MEDICALLY NECESSARY AND APPROPRIATE

Our Clinical Services team helps you get proper care. They work with your doctor, using specific guidelines to determine if care is medically necessary and appropriate.

Medically necessary and appropriate care helps ensure that you receive the right type of care, in the right place, and for the proper length of time. Medically necessary and appropriate care:

- Must be generally accepted as medical practice standards
- Must be clinically appropriate in type, frequency, extent, site, and duration
- Must be considered effective for your illness, injury, or disease
- Must not be for your or your provider's convenience
- Must not be more costly than another service that may give you similar results

No benefits will be provided unless it is determined that the service or supply is medically necessary and appropriate. If we denied coverage of a service or claim, you have the right to appeal the denial decision. More information about this process is included in the benefit booklet that you will receive after you enroll.

#### PRIOR AUTHORIZATION, OR PRESERVICE REVIEW

We must approve some services before you can get them. This is called prior authorization, or preservice review.

If you need a service that we must first approve, your in-network doctor will call us to get the authorization. An example of a service needing prior authorization is any kind of inpatient hospital care (except maternity care). If you don't get the prior authorization, you may have to pay up to the full amount of the charges.

The number to call for prior authorization is included on the ID card you will receive after you enroll. Please refer to the specific coverage information you will receive after you enroll.

## PRIOR AUTHORIZATION, OR PRESERVICE REVIEW TIME FRAMES AND ENROLLEE RESPONSIBILITIES

Our Clinical Services team helps you get care:

- In the right setting
- At the appropriate cost
- With the right outcomes

Your plan pays for covered services, supplies, or medications that are medically necessary and appropriate. These might be to prevent, evaluate, diagnose, or treat an illness, injury, or disease, or its symptoms. They:

- Must be generally accepted as standards of medical practice
- Must be clinically appropriate in type, frequency, extent, site and duration
- Must be considered effective for your illness, injury, or disease
- Must not be for your or your provider's convenience
- Must not be more costly than another service that may give you similar results

An in-network provider will contact Highmark's Clinical Services team to authorize your care.



**No Referrals Needed** — All Highmark plans let you see a specialist without needing a referral from your primary care doctor.

**What We Cover** — Please refer to the Summary of Benefits and Coverage and detailed benefit grid.

This includes inpatient and outpatient non-emergency care. It is their right to decide if a service, supply, or medication is medically necessary and appropriate. They do this before your plan pays benefits. Your plan will not pay benefits if our team of doctors and nurses decides that the service, supply, or covered medication is not medically necessary and appropriate.

A decision on a request for prior authorization for medical services will typically be made within 72 hours of us receiving the request for urgent cases or 15 days for non-urgent cases.

## OUT-OF-NETWORK SERVICES

It's different if you are admitted to an out-of-network facility. In this case, you must call Highmark's Clinical Services team to find out if the covered services are medically necessary and appropriate. This does not apply to emergencies.

Call Highmark's Clinical Services team for precertification at the Member Service number on the back of your ID card before you are admitted to an out-of-network facility, so that you understand your financial responsibility. You should:

- Call seven to 14 days before your planned admission
- Call within 48 hours after an emergency or maternity-related admission
- Call as soon as you can as the last option

## WHAT HAPPENS IF YOU DON'T CALL?

If you do not call to authorize an out-of-network admission, Clinical Services will review your care after you receive services. Clinical Services will decide if the covered service you received was medically necessary and appropriate. If Clinical Services decides that it was not, you will be responsible for all hospital charges.

Out-of-network providers do not have to contact Clinical Services. If they do, they do not have to accept Clinical Services decision. As a result, you may receive services that are not considered medically necessary and appropriate under your plan. You could be responsible for their costs.

## POST-SERVICE, OR RETROSPECTIVE REVIEW

If we denied payment for a service that you already had, your doctor may ask for a "retrospective review." For this review, we will take a detailed look at your records and information to determine if the services were medically necessary and appropriate.

## CONTINUED STAY, OR CONCURRENT REVIEW

If you are admitted to the hospital and your doctor feels that you may need more days of care, a "concurrent review" may happen. A concurrent review is a detailed review while you are still in the hospital. We do this to determine if the additional in-hospital services are medically necessary and appropriate. Decisions on a request for concurrent review are typically made within 24 hours of receipt.

## CASE MANAGEMENT

If you have specific health needs, we may offer a collaborative Care Management process that involves our team, you, your physician, and other providers, to explore potential treatment options. Care Management works to identify and coordinate alternative approaches that are medically appropriate, cost-effective, and support your overall well-being. This includes offering enhanced care coordination, disease management programs, and potentially other support services designed to help you manage your health effectively and make informed decisions about your care.

## NON-COVERED SERVICES

Covered and non-covered services may vary by plan. Please keep in mind that you could be responsible for the total amount of any services not covered by your plan. For more information about services your plan covers, please refer to the benefit materials available to you after you enroll in your Highmark health plan or to the Summary of Benefits and Coverage.

## NON-COVERED SERVICES INCLUDE, BUT ARE NOT LIMITED TO:

- Personal hygiene and convenience items
- Services rendered prior to the member's effective date or after the termination date of coverage
- Custodial care, domiciliary care, and protective and supportive care, including educational service, rest cures, and convalescent care
- Services that are experimental/investigative in nature
- Services that are not medically necessary or appropriate
- Immunizations required for foreign travel or employment except as otherwise set forth in the Preventive Schedule
- Treatment of sexual dysfunction that is not related to organic disease or injury
- Services for or related to surrogate pregnancy
- Routine or periodic physical examinations, except as set forth in the Preventive Schedule, the completion of forms, and the preparations of specialized reports solely for insurance, licensing, employment, or other non-preventive purposes, except as required by law
- Methadone hydrochloride treatment (methadone maintenance) for which no additional functional progress is expected to occur

## PRESCRIPTION DRUG COVERAGE

### FORMULARY

Your plan uses a formulary, or list of Food and Drug Administration (FDA)-approved prescription drugs it covers. It covers products in every major treatment category. A committee of our pharmacists and physicians, called the Pharmacy & Therapeutics (P&T) Committee developed the formulary. This committee reviews and updates the formulary regularly.



To find out if a drug is on the formulary, please visit your plan's website at: [highmarkbcbs.com](http://highmarkbcbs.com)

Select the **Find Doctors and Rx** tab. Next, choose the **Find a Drug** link. Then select your plan's formulary. Enter the name of the drug to begin your search. In-network providers can also view the formulary. Please refer to the website or talk with your health care provider for the most up-to-date information.

Your prescription drug program includes coverage for both formulary and non-formulary drugs at the specific copayment or coinsurance amounts listed in the Summary of Benefits and Coverage.

## PARTICIPATING RETAIL PHARMACIES

Your plan covers prescriptions when you purchase them through an in-network pharmacy. To find a participating pharmacy, go to your member website listed above. Select the **Find Doctors and Rx** tab. Then choose on **Find a Pharmacy**. Select the applicable pharmacy network as outlined in the Summary of Benefits and Coverage. Enter the location information and choose the **Locate Pharmacy** button.

## MAIL ORDER PRESCRIPTIONS

For long-term or maintenance prescriptions, you can take advantage of our mail order pharmacy, Express Scripts®. To learn more or to get started, log in to your member website listed above. Select the **Prescriptions** tab and see the **Save With Mail Order** section. Find out how you can transfer a prescription or start a new one.

## GENERIC DRUGS

Generic drugs have the same chemical composition and therapeutic effect as brand-name drugs and must meet the same Food and Drug Administration (FDA) requirements. Under your prescription coverage, you will pay the lowest copayment, or coinsurance amounts when you purchase generic drugs. You will pay a higher copayment for brand-name drugs. Depending on your coverage, if your provider authorizes a generic drug but you purchase a brand-name drug, you will be responsible for paying the cost difference between the brand-name drug and generic drug, as well as the brand-name drug copayment or coinsurance amounts.

## SOME DRUGS NEED TO BE PRE-APPROVED (PRIOR AUTHORIZATION)

Some Highmark prescriptions require prior authorization, meaning our plan's approval is needed for coverage. You can check the formulary website or call Member Services to see which drugs are affected. Once prescribed, either your provider or you must request this authorization. Prior authorization decisions for covered drugs are typically made within 72 hours for urgent cases and 15 days for non-urgent cases. If a request is denied, both you and your doctor will receive a written explanation, including appeal instructions.

## QUANTITY LIMITS

To help ensure the safe and effective use of prescription drugs, your Highmark plan includes quantity limits for some medications. This means the pharmacist will typically dispense only up to the recommended amount, even if your prescription is for more. In cases where a higher quantity is medically necessary, your doctor can contact Highmark to request an exception.

## DRUGS NOT ON THE FORMULARY (EXCEPTIONS) — TIME FRAMES AND RESPONSIBILITIES

If you have a closed formulary, we must approve payment for drugs that are not on the formulary. If your doctor thinks you need to take a drug that is not on the formulary, your doctor will send us a request for approval. Decisions for drugs not on the formulary are typically made within 72 hours for urgent cases and 15 days for non-urgent cases. You or someone you designate can also request a non-formulary drug exception.

Exception requests can be mailed to the following address:

Clinical Pharmacy Services  
P.O. Box 279  
Pittsburgh, PA 15230

Exception requests may also be faxed to 1-866-240-8123 or emailed to [RxMbrRequests@highmark.com](mailto:RxMbrRequests@highmark.com).

Forms are available here: [Rx Forms](#)

If you are not happy with our decision on your request for a non-formulary drug, you can contact Member Service at the phone number on your member ID card and ask for an external review by an independent review organization. We will then send your request to another organization that will review your request and notify you of a decision within 72 hours for a standard request and 24 hours for an expedited request.

## CLAIMS AND PAYMENTS

### CLAIMS PAYMENT POLICIES AND PRACTICES

When you need medical care, you can choose between in-network and out-of-network providers. It's important to understand the difference because your choice affects how much you pay for services. For example, care from an out-of-network provider might not be covered except for emergencies or when the services are not available from an in-network provider.

Doctors and hospitals that participate with us are called "in-network" providers. In-network providers include primary care doctors, specialists, hospitals and a variety of treatment facilities. When you receive health care from an in-network provider, you typically pay less than you would at an out-of-network provider. If you have an HMO or EPO plan, you are not covered for out-of-network services (except for emergency services).

Doctors and hospitals that do not participate with us are called "out-of-network" providers. 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 that your in-network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get care.

## HOW TO SUBMIT A CLAIM

A claim is a request you make for payment of the charges or costs for a covered service you received. If you receive services from an in-network provider, you do not have to file a claim. Your in-network provider takes care of that for you. If you go to an out-of-network provider, you may have to file the claim yourself. To file the claim yourself, simply follow these easy steps:

- Know your benefits. Review your Agreement to see if the services you received are eligible under your plan.
- Get a detailed bill that includes:
  - The name and address of the service provider
  - The patient's full name
  - Date of service
  - Description of the service/supply
  - Amount charged
  - Diagnosis or nature of illness
  - Doctor's certification for durable medical equipment
  - Nurse's license number and shift worked for private duty nursing
  - Total mileage for ambulance services
- Copy bills for your records. You must submit original bills. Once your claim is received, we cannot return the bills.
- Complete a claim form. Make sure all information is completed and dated properly.
- Attach all detailed bills to the claim form. Mail the form to the address on the form.

**NOTE:** Canceled checks, cash register receipts, or personal lists are not acceptable as bills.

Claim Forms may be obtained at: [Medical Claim Form.pdf](#)

You can also obtain a claim form by calling the Member Service number on the back of your member ID card. For questions, please call 1-800-345-3806.

You can submit your claim to:

Claims (plan code 363)  
P.O. Box 890062  
Camp Hill, PA 17089-0062

Claims (plan code 378)  
P.O. Box 890173  
Camp Hill, PA 17089-0173

You can file multiple services for the same family members with one claim form. However, you must complete a separate claim form for each covered member. You must submit your claim no later than 15 months after the date you received the services.

## GRACE PERIOD

Your health plan includes a grace period for premium payments. For most plans, this is a 31-day period following the due date during which your coverage remains active, though claims may be temporarily held (pending). If full payment isn't received by the end of this grace period, your coverage will terminate. While coverage is active, you are still responsible for any cost-sharing amounts.

If you're enrolled in a Health Insurance Marketplace plan and receive advance premium tax credits (APTC), a 3-month grace period applies after at least one full monthly premium is paid. During the *first month* of this period, your plan will pay claims for covered services. However, during the *second and third months*, claims will be pending until you pay the outstanding premium in full. If you pay in full before the end of the 3-month period, all claims for covered services received during the entire grace period will be paid. If you do not pay the outstanding amount, your coverage will end, claims from months two and three will be denied, and you may be responsible for paying your provider directly for those services.

## RETROACTIVE DENIALS

A retroactive denial is the reversal of a claim we have already paid. If we retroactively deny a claim, we have already paid for you, you will become responsible for payment. Some reasons why you might have a retroactive denial include a claim that was paid during the second or third month of a grace period or a claim paid for a service for which you were not eligible. You can avoid retroactive denials by paying your premiums on time and in full and making sure you talk to your provider about whether the service being performed is a covered benefit. You can also avoid retroactive denials by obtaining your medical services from an in-network provider.

## EXPLANATION OF BENEFITS

Once your claim is processed, you may receive an Explanation of Benefits (EOB) from us. The EOB is not a bill. It's a statement that gives you information about services you received. Services can be from physicians, facilities, or other professional providers. It also includes costs you may owe for these services.

The EOB includes:

- The provider's charge
- The allowable amount
- The copayment, deductible, and coinsurance amounts, if applicable, that you're required to pay
- The total benefits payable
- The total amount you owe

To get your EOBs online, register on [highmarkbcbs.com](https://highmarkbcbs.com). Your EOB can also be mailed to you. If you do not owe payment to the provider, you may not receive an EOB.

For information on how to read and understand your EOB, please refer to [Explanation of Benefits FAQ | Highmark](#)

## COORDINATION OF BENEFITS

If you have more than one health insurance plan, those plans need to work together to make sure you are getting the most out of your coverage. One plan is your primary plan. This plan pays your claims first. The other plan is your secondary plan and pays some of any costs remaining after your primary plan pays. If you have other health insurance coverage, you need to tell us so we can coordinate the benefits we provide with the other health insurance plan to establish payment of services. If you have any questions, you can call the Member Service number on the back of your Member ID card or 1-800-294-9568 or TTY 711.

## OVERPAYMENT OF PREMIUM

If you believe you have paid too much for your premium and should receive a refund, please call the Member Service number on the back of your ID card.



## HOW WE PROTECT YOUR RIGHT TO PRIVACY

At Highmark, we have established policies and procedures to protect the privacy of our members' protected health information (PHI) from unauthorized or improper use. We restrict access to our members' non-public personal information to only individuals who need to know that information to provide you health products or services. We maintain physical, electronic, and procedural safeguards that comply with state and federal regulations to safeguard against unauthorized access, use and disclosures. PHI may be oral, written, or electronic.

For example, as permitted by law, we may use or disclose PHI for treatment, payment, and health care operations. This could include claims management, routine audits, coordination of care, quality assessment and measurement, case management, utilization review, performance measurement, customer service, credentialing, medical review, and underwriting. With the use of measurement data, we are able to help manage our members' health care needs. We can identify certain individuals who could benefit from health, wellness, and condition management programs.

If we ever use your PHI for non-routine uses, we will ask you to give us your permission by signing a special authorization form, except with regard to court orders and subpoenas. You have the right to access the information your doctor has been keeping in your medical records, and any such request should be directed first to your network physician.

You benefit from the many safeguards we have in place to protect the use of data we maintain. This includes not discussing PHI outside of our offices, confirming who you are before we discuss PHI on the phone, requiring our employees to sign statements in which they agree to protect your confidentiality, using computer passwords to limit access to your PHI, and including confidentiality language in our contracts with doctors, hospitals, vendors, and other health care providers.

For more information about our privacy practices, please review our Notice of Privacy Practices at: [HIGHMARK INC. NOTICE OF PRIVACY PRACTICES RCD-028](#)

We provide aggregate information to employer groups whenever possible. In those instances when PHI is required, the employer group will be required to sign an agreement before the information is released.

Benefits and/or benefit administration may be provided by or through the following entities, which are independent licensees of the Blue Cross Blue Shield Association: Highmark Inc. d/b/a Highmark Blue Cross Blue Shield, Highmark Benefits Group Inc. or Highmark Coverage Advantage Inc. **Your plan may not cover all your health care expenses. Read your plan materials carefully to determine which health care services are covered. For more information, call the number on the back of your member ID card or, if not a member, call 866-459-4418.** All references to "Highmark" in this document are references to the Highmark company that is providing the member's health benefits or health benefit administration and/or to one or more of its affiliated Blue companies.

Highmark Western and Northeastern New York Inc. d/b/a Highmark Blue Shield is an independent licensee of the Blue Cross Blue Shield Association.



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## Discrimination is Against the Law

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity. The Claims Administrator/Insurer does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex assigned at birth, gender identity or recorded gender. Furthermore, the Claims Administrator/Insurer will not deny or limit coverage to any health service based on the fact that an individual's sex assigned at birth, gender identity, or recorded gender is different from the one to which such health service is ordinarily available. The Claims Administrator/Insurer will not deny or limit coverage for a specific health service related to gender transition if such denial or limitation results in discriminating against a transgender individual. The Claims Administrator/Insurer:

- 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 the Civil Rights Coordinator.

If you believe that the Claims Administrator/Insurer has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity, you can file a grievance with:

Civil Rights Coordinator  
P.O. Box 22492  
Pittsburgh, PA 15222  
Phone: 1-866-286-8295 (TTY: 711)  
Fax: 412-544-2475  
Email: [CivilRightsCoordinator@highmarkhealth.org](mailto:CivilRightsCoordinator@highmarkhealth.org)

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically

through the Office for Civil Rights Complaint Portal, available at [ocrportal.hhs.gov/ocr/portal/lobby.jsf](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf), or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
Phone: 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at [hhs.gov/ocr/office/file/index.html](https://hhs.gov/ocr/office/file/index.html).

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ATTENTION: If you speak English, free language translation and interpretation services are available to you. Appropriate auxiliary aids and services (such as large print, audio, and Braille) to provide information in accessible formats are also available free of charge. Call 1-833-521-1424 (TTY: 711) for help.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de traducción e interpretación de idiomas. También hay disponibles ayudas y servicios auxiliares adecuados (como letra grande, audio y Braille) para proporcionar información en formatos accesibles sin cargo. Llame al 1-833-521-1424 (TTY: 711) si necesita ayuda.

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Übersetzungs- und Dolmetscherdienste zur Verfügung. Außerdem sind kostenlos entsprechende Hilfsmittel und Dienstleistungen (wie Großdruck, Audio und Blindenschrift) zur Bereitstellung von Informationen in barrierefreien Formaten erhältlich. Wählen Sie hierfür bitte die 1-833-521-1424 (TTY: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis tradiksyon ak entèpretasyon aladispizyon w gratis nan lang ou pale a. Èd ak sèvis siplemantè apwopriye (tèlke gwo lèt, odyo, Braille) pou bay enfòmasyon nan fòm aksèsib yo disponib gratis tou. Rele nan 1-833-521-1424 (TTY: 711) pou jwenn èd.

ВНИМАНИЕ: Если Вы говорите на русском языке, Вам доступны бесплатные услуги перевода на другой язык. Также предоставляется дополнительная бесплатная помощь и услуги отображения информации в доступных форматах (например, крупным шрифтом, шрифтом Брайля или в виде аудиозаписи). Если нужна помощь, позвоните по телефону 1-833-521-1424 (TTY: 711).



ATTENZIONE: se parla italiano, sono disponibili servizi gratuiti di traduzione e interpretariato. Sono inoltre disponibili gratuitamente adeguati supporti e servizi ausiliari (ad esempio caratteri grandi, audio e Braille) per fornire informazioni in formati accessibili. Per assistenza, chiami il numero 1-833-521-1424 (TTY: 711).

ATTENTION : si vous parlez français, des services de traduction et d'interprétation gratuits sont à votre disposition. Vous pouvez aussi bénéficier gratuitement de l'accès à des outils et services auxiliaires appropriés (affichage en gros caractères, audio et le braille) dans des formats accessibles. Appelez le 1-833-521-1424 (TTY : 711) pour obtenir de l'aide.

ÀKÍYÈSÍ: Tí ó bá nsọ èdè Yorùbá, àwọn iṣẹ ìtumọ ati ògbuṣọ èdè wà ní àrọwọ́tó lófẹ́fẹ́ fún ọ. Àwọn iṣẹ ìtọ́jú ati ìrànጓwọ́ tó yẹ (bíi titẹwé nla, gbigbo ohùn, ati iwè afọ́jú) lati pèsè iwifúnni ni àwọn ọna ìrááyè si wà pẹlu lófẹ́fẹ́. Pe 1-833-521-1424 (TTY: 711) fún ìrànጓwọ́.

אכטונג: אויב איר רעדט אידיש, קענט איר באקומען שפראך איבערזעצונג און דאלמעטשונג סערוויסעס פריי פון אפצאל. געהעריגע הילפסמיטלען און סערוויסעס (אזוי ווי גרויסע דרוק, אודיא און ברעיל) צו צושטעלן אינפארמאציע אין צוגענגליכע פארמאטן זענען אויך דא צו באקומען פריי פון אפצאל. רופט 1-833-521-1424 (TTY: 711) פאר הילף.

تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات الترجمة التحريرية والترجمة الفورية مجانًا. تتوفر أيضًا الوسائل والخدمات المساعدة المناسبة (مثل الطباعة الكبيرة، والوسائل الصوتية، وطريقة برايل) لتقديم المعلومات بتنسيقات يمكن الوصول إليها من دون أي تكلفة. اتصل على الرقم 1-833-521-1424 (الهاتف النصي: 711) للحصول على المساعدة.

注意：如果您说中文，我们将为您提供免费的语言翻译和口译服务。此外，我们还免费提供相应的辅助工具和服务（如大字、音频和盲文），以便您获取无障碍格式的信息。如需帮助，请拨打 1-833-521-1424（听障人士专用号码：711）。

ધ્યાન આપશો: જો તમે ગુજરાતી બોલતા હોવ, તો તમારા માટે નિ:શુલ્ક ભાષા અનુવાદ અને ઇન્ટરપ્રિટેશન સેવાઓ ઉપલબ્ધ છે. સુલભ ફોર્મેટમાં માહિતી પૂરી પાડવા માટે યોગ્ય સહાયક સાધનસામગ્રી અને સેવાઓ (જેમ કે મોટી પ્રિન્ટ, ઓડિયો અને બ્રેઇલ) પણ નિ:શુલ્ક ઉપલબ્ધ છે. મદદ માટે 1-833-521-1424 (TTY: 711) પર કોલ કરો.

CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi có dịch vụ biên dịch và phiên dịch ngôn ngữ miễn phí dành cho quý vị. Chúng tôi cũng cung cấp miễn phí các dịch vụ và hỗ trợ bổ sung thích hợp (như chữ in lớn, tệp âm thanh và chữ nổi) để cung cấp thông tin ở các định dạng dễ tiếp cận. Gọi số 1-833-521-1424 (TTY: 711) để được trợ giúp.

ध्यान दिनुहोस्: यदि तपाईं नेपाली बोल्नुहुन्छ भने, तपाईंलाई नि:शुल्क भाषा अनुवाद र दोभासे सेवाहरू उपलब्ध छन्। पहुँचयोग्य ढाँचाहरूमा जानकारी प्रदान गर्न उपयुक्त सहायक प्रविधि र सेवाहरू (जस्तै ठूलो प्रिन्ट, अडियो र ब्रेल) पनि नि:शुल्क उपलब्ध छन्। मद्दतको लागि 1-833-521-1424 (TTY: 711) मा कल गर्नुहोस्।

कृपया ध्यान दें: यदि आप हिंदी भाषा बोलते हैं, तो आपके लिए मुफ्त भाषा अनुवाद और व्याख्या संबंधी सेवाएं उपलब्ध हैं। एक्सेस करने योग्य फॉर्मेट में सूचना उपलब्ध कराने के लिए उपयुक्त सहायक सामग्री और सेवाएं (जैसे बड़े प्रिंट, ऑडियो और ब्रेल) भी नि:शुल्क उपलब्ध हैं। सहायता के लिए 1-833-521-1424 (TTY: 711) पर कॉल करें।

주의: 한국어를 사용하는 경우 무료 언어 번역 및 통역 서비스를 이용하실 수 있습니다. 접근 가능한 형식으로 정보를 제공받을 수 있는 적절한 보조 수단 및 서비스(예: 큰 활자, 오디오, 점자)도 무료로 이용할 수 있습니다. 도움이 필요하시면 1-833-521-1424 (TTY: 711)로 전화하십시오.