Bass Pro Group HDHP Value Plan

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, https://eoc.anthem.com/eocdps/aso. 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 www.healthcare.gov/sbc-glossary/ or call (417) 873-4357 to request a copy.

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Important Questions	Answers	Why This Matters:			
What is the overall deductible?	\$4,000/individual or \$8,000/family for In- <u>Network</u> <u>Providers</u> . \$8,000/individual or \$16,000/family for Non- <u>Network Providers</u> .	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 deductible?	Yes. <u>Preventive Care</u> for In- <u>Network Providers</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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .			
Are there other deductibles 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> ?	\$7,000/individual or \$14,000/family for In- <u>Network</u> <u>Providers</u> . Unlimited/individual or Unlimited/family for Non- <u>Network Providers</u> .	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</u> <u>limit</u> ?	Premiums, balance-billing charges, health care this plan doesn't cover	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .			
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <u>www.anthem.com</u> or call (833) 963-1175 for a list of <u>network providers.</u>	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.			

Do you need a referral	No.	You can see the specialist you choose without a referral.
to see a specialist?		

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All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common		What You			
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Cimitations, Exceptions, & Other Important Information	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	30% coinsurance	50% coinsurance	Virtual visits (Telehealth) benefits available	
	Specialist visit	30% coinsurance	50% <u>coinsurance</u>	Chiropractic care is limited to 26 visits per year.	
	Preventive care/screening/immunization	No charge	50% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	30% coinsurance	50% coinsurance	Costs may vary by site of service	
	Imaging (CT/PET scans, MRIs)	30% coinsurance	50% coinsurance	Costs may vary by site of service.	
	Tier 1 - Typically Generic	30% <u>coinsurance</u> (retail and home delivery)	Not covered (retail) and Not covered (home delivery)	Retail covers up to a 34- day supply. You	
	Tier 2 - Typically Preferred Brand & Non-Preferred Generic Drugs	30% <u>coinsurance</u> (retail and home delivery)	Not covered (retail) and Not covered (home delivery)	may obtain a 90 day supply at a CVS or Walgreens Pharmacy. Mail	
If you need drugs	Tier 3 - Typically Non-Preferred Brand and Generic drugs	30% <u>coinsurance</u> (retail and home delivery)	Not covered (retail) and Not covered (home delivery)	order covers up to a 90- day supply. See	
to treat your illness or condition More information about prescription drug coverage is available at www.express-scripst.com	Tier 4 - Typically Preferred Specialty (brand and generic)	30% <u>coinsurance</u> (retail and home delivery)	Not covered (retail) and Not covered (home delivery)	Formulary listing at www.expressscripts.com or call 877-206- 7431 Smart90 Active Choice Members are allowed to fill maintenance medications at any pharmacy without a penalty if a decision is declared to Express Scripts. Members can get two	

^{*} For more information about limitations and exceptions, see $\underline{\textbf{plan}}$ or policy document

0		What You Will Pay				
Common Medical Event	Services You May Need	In-Network Provider	Non-Network Provider	Limitations, Exceptions, & Other Important Information		
Wicdical Event		(You will pay the least)	(You will pay the most)	Other important information		
				30-day courtesy fills before they must switch or declare their decision to Express Scripts. Members can fill up to a 90-day supply at CVS, Walgreens or the Express Scripts Home Delivery Pharmacy. If a member has not declared a decision to Express Scripts after a maintenance prescription is filled 2 times at retail, the prescription will not be covered. Some drugs may require preauthorization. If the necessary preauthorization is not obtained, the drug may not be covered. For questions contact www.express-scripts.com or 1-877-206-7431. Please see "Important Questions" regarding the plan's out-of-pocket limit		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	50% coinsurance	none		
surgery	Physician/surgeon fees	30% coinsurance	50% <u>coinsurance</u>	none		

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document

Common	What You Will Pay			Limitations, Exceptions, &	
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Other Important Information	
If you need	Emergency room care	30% coinsurance	Covered as In-Network	Non-emergency use of an Emergency Room is not covered.	
immediate medical attention	Emergency medical transportation	30% coinsurance	Covered as In-Network	none	
	<u>Urgent care</u>	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If you have a	Facility fee (e.g., hospital room)	30% coinsurance	50% <u>coinsurance</u>	none	
hospital stay	Physician/surgeon fees	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If you need		Office Visit	Office Visit	Office Visit	
mental health,	Outpatient services	30% coinsurance	50% coinsurance	none	
behavioral health,	Outpatient services	Other Outpatient	Other Outpatient	Other Outpatient	
or substance		30% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
abuse services	Inpatient services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
	Office visits	30% <u>coinsurance</u> for first 1 visit	50% coinsurance		
If you are pregnant	Childbirth/delivery professional services	30% coinsurance	50% coinsurance	Maternity care may include tests and services described elsewhere	
	Childbirth/delivery facility services	30% coinsurance	50% coinsurance	in the SBC (i.e. ultrasound).	
	Home health care	30% coinsurance	50% <u>coinsurance</u>	100 visits/benefit period.	
	Rehabilitation services	30% coinsurance	50% <u>coinsurance</u>	Costs may vary by site of service.	
If you need help	Habilitation services	Not covered	Not covered	*See Therapy Services section.	
recovering or have other special health needs	Skilled nursing care	30% coinsurance	50% coinsurance	90 days/benefit period for skilled nursing services.	
	Durable medical equipment	30% coinsurance	50% coinsurance	*See <u>Durable Medical</u> <u>Equipment</u> Section	
	Hospice services	30% coinsurance	50% <u>coinsurance</u>	none	
If your child	Children's eye exam	Not covered	Not covered		
needs dental or	Children's glasses	Not covered	Not covered	none	
eye care	Children's dental check-up	Not covered	Not covered	none	

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u>.)

• Bariatric surgery

• Cosmetic surgery

• Dental care (Adult)

• Dental care (Pediatric)

• Dental Check-up

• Eye exams for a child

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document

 Glasses for a child 	 <u>Habilitation services</u> 	 Infertility treatment
Long-term care	• Routine eye care (Adult)	Weight loss programs

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

- Acupuncture
 Non-emergency care when traveling outside the U.S.
- Chiropractic care 26 visits/benefit period.
- Private-duty nursing

- Hearing aids
- Routine foot care

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: Missouri Department of Insurance, Consumer Complaints, P.O. Box 690, Jefferson City, MO 65102-0690, (800) 726-7390, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform, or contact Anthem at the number on the back of your ID card. 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 <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 on how 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:

ATTN: Grievances and Appeals, P.O. Box 105568, Atlanta GA 30348-5568

Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform

Missouri Department of Insurance, 301 W. High Street, Room 830, Harry S. Truman State Office Building, Jefferson City, MO 65101, (800) 726-7390, www.insurance.mo.gov, consumeraffairs@insurance.mo.gov

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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

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

^{*} For more information about limitations and exceptions, see plan or policy document

About these Coverage Examples:

The total Peg would pay is

\$6,660



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 (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)		
 The plan's overall deductible Specialist coinsurance Hospital (facility) coinsurance Other coinsurance 	\$4,000 30% 30% 30%	 The plan's overall deductible Specialist coinsurance Hospital (facility) coinsurance Other coinsurance 	\$4,000 30% 30% 30%	 The plan's overall deductible Specialist coinsurance Hospital (facility) coinsurance Other coinsurance 	\$4,000 30% 30%	
This EXAMPLE event includes ser like: Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood Specialist visit (anesthesia)	ces	This EXAMPLE event includes servelike: Primary care physician office visits (in disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose in the servel)	ncluding	This EXAMPLE event includes ser like: Emergency room care (including medic Diagnostic test (x-ray) Durable medical equipment (crutches Rehabilitation services (physical therap)	al supplies)	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800	
In this example, Peg would pay:	In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		<u>Cost Sharing</u>		
<u>Deductibles</u>	\$4,000	<u>Deductibles</u>	\$4,000	<u>Deductibles</u>	\$2,800	
<u>Copayments</u>	\$0	Copayments	\$0	<u>Copayments</u>	\$0	
<u>Coinsurance</u>	\$2,600	<u>Coinsurance</u>	\$400	Coinsurance	\$0	
What isn't covered		What isn't covered		What isn't covered		
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0	

\$4,420

The total Mia would pay is

The total Joe would pay is

(TTY/TDD: 711)

Albanian (Shqip): Nëse keni pyetje në lidhje me këtë dokument, keni të drejtë të merrni falas ndihmë dhe informacion në gjuhën tuaj. Për të kontaktuar me një përkthyes, telefononi (417) 873-4357

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Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 4357-873 (417) .
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Armenian (հայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (417) 873-4357։

Bassa (Băsóò Wùdù): Mì dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé mì ké gbo-kpá-kpá kè bỗ kpɔ̃ dé mì bídí-wùdùǔn bó pídyi. Bé mì ké wudu-zììn-nyò dò gbo wùdù kɛ, dá (417) 873-4357.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন খাকে, তাংলে আপলার ভাষায় বিলামূল্য সাংযায় পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (417) 873-4357 –তি কল করুল।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (417) 873-4357 သို့ ခေါ် ဆိုပါ။

Chinese (中文): 如果您對本文件有任何疑問,您有權使用您的語言免費獲得協助和資訊。如需與譯員通話,請致電(417) 873-4357。

Dinka (Dinka): Na non thiëëc në ke de ya thorë, ke yin non lon bë yi kuony ku wer alëu bë geer yic yin ne thon du ke cin weu taauë ke piny. Te kor yin ba jam wenë ran ye thok geryic, ke yin col (417) 873-4357.

Dutch (Nederlands): Bij vragen over dit document hebt u recht op hulp en informatie in uw taal zonder bijkomende kosten. Als u een tolk wilt spreken, belt u (417) 873-4357.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینه ای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (417) 873-4357 (417) تماس بگیرید.

French (Français): Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le (417) 873-4357.

German (Deutsch): Wenn Sie Fragen zu diesem Dokument haben, haben Sie Anspruch auf kostenfreie Hilfe und Information in Ihrer Sprache. Um mit einem Dolmetscher zu sprechen, bitte wählen Sie (417) 873-4357.

Greek (Ελληνικά) Αν έχετε τυχόν απορίες σχετικά με το παρόν έγγραφο, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας δωρεάν. Για να μιλήσετε με κάποιον διερμηνέα, τηλεφωνήστε στο (417) 873-4357.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ય વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (417) 873-4357.

Haitian Creole (Kreyòl Ayisyen): Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele (417) 873-4357.

Hindi (हिंदी): अगर आपके पास इस दस्तावेज़ के बारे में कोई प्रश्न हैं, तो आपको निःशुल्क अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। दुभाषिये से बात करने के लिए, कॉल करें(417) 873-4357

Hmong (White Hmong): Yog tias koj muaj lus nug dab tsi ntsig txog daim ntawv no, koj muaj cai tau txais kev pab thiab lus qhia hais ua koj hom lus yam tsim xam tus nqi. Txhawm rau tham nrog tus neeg txhais lus, hu xov tooj rau (417) 873-4357.

Igbo (Igbo): O bụr ụ na ị nwere ajujụ o bụla gbasara akwukwo a, ị nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpọo (417) 873-4357.

Ilokano (Ilokano): Nu addaan ka iti aniaman a saludsod panggep iti daytoy a dokumento, adda karbengam a makaala ti tulong ken impormasyon babaen ti lenguahem nga awan ti bayad na. Tapno makatungtong ti maysa nga tagipatarus, awagan ti (417) 873-4357.

Indonesian (Bahasa Indonesia): Jika Anda memiliki pertanyaan mengenai dokumen ini, Anda memiliki hak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa biaya. Untuk berbicara dengan interpreter kami, hubungi (417) 873-4357.

Italian (Italiano): In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero (417) 873-4357

Japanese (日本語): この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには (417) 873-4357 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ(417) 873-4357

Kirundi (Kirundi): Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura (417) 873-4357.

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면(417) 873-4357 로 문의하십시오.

Lao (ພາສາລາວ): ຖ້າທ່ານມີຄຳຖາມໃດໆກ່ຽວກັບເອກະສານນີ້, ທ່ານມີສິດໄດ້ຮັບຄວາມຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ເພື່ອໂອ້ລົມກັບລ່າມແປພາສາ, ໃຫ້ໂທຫາ (417) 873-4357.

Navajo (**Diné**): Díí naaltsoos biká'ígíí łahgo bína'ídíłkidgo ná bohónéedzá dóó bee ahóót'i' t'áá ni nizaad k'ehji bee nił hodoonih t'áadoo bááh ílínígóó. Ata' halne'ígíí ła' bich'i' hadeesdzih nínízingo koji hodíílnih (417) 873-4357.

Nepali (नेपाली): यदि यो कागजातबारे तपाईँसँग केही प्रश्नहरू छन् भने, आफ्नै भाषामा निःशुल्क सहयोग तथा जानकारी प्राप्त गर्न पाउने हक तपाईँसँग छ। दोभाषेसँग कुरा गर्नका लागि, यहाँ कल गर्नुहोस् (417) 873-4357

Oromo (Oromifaa): Sanadi kanaa wajiin walqabaate gaffi kamiyuu yoo qabduu tanaan, Gargaarsa argachuu fi odeeffanoo afaan ketiin kaffaltii alla argachuuf mirgaa qabdaa. Turjumaana dubaachuuf, (417) 873-4357 bilbilla.

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Samoan (Samoa): Afai e iai ni ou fesili e uiga i lenei tusi, e iai lou 'aia e maua se fesoasoani ma faamatalaga i lou lava gagana e aunoa ma se totogi. Ina ia talanoa i se tagata faaliliu, vili (417) 873-4357.

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Yoruba (Yorùbá): Tí o bá ní eyíkéyň ibere nípa akosíle yň, o ní etó láti gba iranwó ati iwífún ní ede re lófeé. Bá wa ogbùfo kan soro, pe (417) 873-4357.

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