




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.wellpoint.com/eocdps/7ZHFIND01012025>. 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/](http://www.healthcare.gov/sbc-glossary/) or call (833) 476-1458 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	\$0 at Indian Health Care Provider (IHCP) or with IHCP <a href="#">referral</a> at Non-IHCP; or \$6,000/person or \$12,000/family for Non-IHCP <a href="#">In-Network Providers</a> .	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
<b>Are there services covered before you meet your deductible?</b>	Yes. All services for Indian Health Care <a href="#">Providers</a> (IHCP). Primary Care <a href="#">Preventive Care</a> for Non-IHCP <a href="#">Providers</a> . Certain <a href="#">Prescription Drugs</a> for Non-IHCP <a href="#">Providers</a> . Vision for Non-IHCP <a href="#">Providers</a> . For more information see below.	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	\$9,200/person or \$18,400/family for Non-IHCP <a href="#">In-Network Providers</a> .	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
<b>What is not included in the out-of-pocket limit?</b>	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="http://www.wellpoint.com/find-care/?alphaprefix=3730">www.wellpoint.com/find-care/?alphaprefix=3730</a>	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use a Non- <a href="#">Network Provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a>

	or call (833) 476-1458 for a list of <u>network providers</u> . Costs may vary by site of service and how the <u>provider</u> bills.	pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use a <u>Non-Network Provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
<b>Do you need a referral to see a specialist?</b>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Non-Network Provider (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	No charge	\$50/visit, <u>deductible</u> does not apply	Not covered	Virtual visits (Telehealth) benefits available.
	<u>Specialist</u> visit	No charge	50% <u>coinsurance</u>	Not covered	Virtual visits (Telehealth) benefits available.
	<u>Preventive care/screening/immunization</u>	No charge	No charge	Not covered	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.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	Lab – Office No charge X-Ray – Office No charge	50% <u>coinsurance</u>	Not covered	-----none-----
	Imaging (CT/PET scans, MRIs)	No charge	50% <u>coinsurance</u>	Not covered	-----none-----
<b>If you need drugs to treat your illness or condition</b> More information about <b>prescription drug coverage</b> is available at <a href="https://client.for">https://client.for</a>	Typically Generic (Tier 1)	No charge	Level 1 \$20/prescription, <u>deductible</u> does not apply (retail) and \$60/prescription, <u>deductible</u> does not apply (home delivery) Level 2 \$35/prescription,	Not covered (retail and home delivery)	For more information, refer to "Select Drug List" at <a href="https://client.formularynavigator.com/Search.aspx?siteCode=6049566964">https://client.formularynavigator.com/Search.aspx?siteCode=6049566964</a> *See Prescription Drug section.

\* For more information about limitations and exceptions, see the plan or policy document at <https://eoc.wellpoint.com/eocdps/7ZHFIND01012025>.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Non-Network Provider (You will pay the most)	
<a href="http://mularynavigator.com/Search.aspx?siteCode=6049566964">mularynavigator.com/Search.aspx?siteCode=6049566964</a>			<u>deductible</u> does not apply (retail only)		
	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	No charge	Level 1 40% <u>coinsurance</u> (retail and home delivery) Level 2 55% <u>coinsurance</u> (retail only)	Not covered (retail and home delivery)	
	Typically Non-Preferred Brand (Tier 3)	No charge	Level 1 40% <u>coinsurance</u> (retail and home delivery) Level 2 55% <u>coinsurance</u> (retail only)	Not covered (retail and home delivery)	
	Typically <u>Specialty</u> (brand and generic) (Tier 4)	No charge	Level 1 50% <u>coinsurance</u> (retail and home delivery) Level 2 60% <u>coinsurance</u> (retail only)	Not covered (retail and home delivery)	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge	50% <u>coinsurance</u>	Not covered	-----none-----
	Physician/surgeon fees	No charge	50% <u>coinsurance</u>	Not covered	-----none-----
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	No charge	\$500/visit, then 50% <u>coinsurance</u>	Covered as In-Network	<u>Copayment</u> waived if admitted.
	<u>Emergency medical transportation</u>	No charge	50% <u>coinsurance</u>	Covered as In-Network	Non-emergency Non-Network Ambulance Services are limited to \$50,000 per occurrence.

\* For more information about limitations and exceptions, see the plan or policy document at <https://eoc.wellpoint.com/eocdps/7ZHFIND01012025>.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Non-Network Provider (You will pay the most)	
	<u>Urgent care</u>	No charge	\$75/visit, <u>deductible</u> does not apply	Covered as In- <u>Network</u>	-----none-----
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No charge	\$500/admission, then 50% <u>coinsurance</u>	Not covered	-----none-----
	Physician/surgeon fees	No charge	50% <u>coinsurance</u>	Not covered	-----none-----
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	Office Visit No charge Other Outpatient No charge	Office Visit 50% <u>coinsurance</u> Other Outpatient 50% <u>coinsurance</u>	Office Visit Not covered Other Outpatient Not covered	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatient -----none-----
	Inpatient services	No charge	\$500/admission, then 50% <u>coinsurance</u>	Not covered	-----none-----
<b>If you are pregnant</b>	Office visits	No charge	50% <u>coinsurance</u>	Not covered	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	No charge	50% <u>coinsurance</u>	Not covered	
	Childbirth/delivery facility services	No charge	\$500/admission, then 50% <u>coinsurance</u>	Not covered	
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	No charge	50% <u>coinsurance</u>	Not covered	60 visits/year for Indian Health Care <u>Providers</u> (IHCP) and Non-IHCP In- <u>Network Providers</u> combined.
	<u>Rehabilitation services</u>	No charge	50% <u>coinsurance</u>	Not covered	*See Therapy Services section.
	<u>Habilitation services</u>	No charge	50% <u>coinsurance</u>	Not covered	
	<u>Skilled nursing care</u>	No charge	50% <u>coinsurance</u>	Not covered	25 days/year for skilled nursing services for Indian Health Care <u>Providers</u> (IHCP) and Non-IHCP In- <u>Network Providers</u> combined.

\* For more information about limitations and exceptions, see the plan or policy document at <https://eoc.wellpoint.com/eocdps/7ZHFIND01012025>.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Non-Network Provider (You will pay the most)	
	<u>Durable medical equipment</u>	No charge	50% <u>coinsurance</u>	Not covered	*See <u>Durable Medical Equipment</u> section.
	<u>Hospice services</u>	No charge	50% <u>coinsurance</u>	Not covered	-----none-----
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge	No charge	Not covered	*See Vision Services section.
	Children's glasses	No charge	No charge	Not covered	
	Children's dental check-up	Not covered	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 excluded services.)		
<ul style="list-style-type: none"> <li>• Abortion (except when the life of the mother is endangered)</li> <li>• Children's dental check-up</li> <li>• Long-term care</li> <li>• Routine foot care unless <u>medically necessary</u></li> </ul>	<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Cosmetic surgery</li> <li>• Non-emergency care when traveling outside the U.S.</li> <li>• Weight loss programs</li> </ul>	<ul style="list-style-type: none"> <li>• Bariatric surgery</li> <li>• Infertility treatment</li> <li>• Private-duty nursing</li> </ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
<ul style="list-style-type: none"> <li>• Chiropractic care 35 visits/year combined with all other therapies</li> <li>• Routine eye care (Adult) 1 exam/benefit period</li> </ul>	<ul style="list-style-type: none"> <li>• Dental care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing aids 1 item(s)/ear every 36 months</li> </ul>

**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: Texas Department of Insurance, PO Box 12030, Austin, TX 78711-2030, or contact Wellpoint 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](http://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

\* For more information about limitations and exceptions, see the plan or policy document at <https://eoc.wellpoint.com/eocdps/7ZHFIND01012025>.

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:

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

Texas Department of Insurance, PO Box 12030, Austin, TX 78711-2030

Additionally, a consumer assistance program can help you file your appeal. Contact Texas Department of Insurance 1601 Congress Avenue Austin, TX 78701, (800) 252-3439, <https://www.tdi.texas.gov/consumer/index.html>

**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? Not Applicable.**

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.

*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)		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 <u>plan's</u> overall <u>deductible</u>	\$6,000	■ The <u>plan's</u> overall <u>deductible</u>	\$6,000	■ The <u>plan's</u> overall <u>deductible</u>	\$6,000
■ <u>Specialist coinsurance</u>	50%	■ <u>Specialist coinsurance</u>	50%	■ <u>Specialist coinsurance</u>	50%
■ <u>Hospital (facility) coinsurance</u>	50%	■ <u>Hospital (facility) coinsurance</u>	50%	■ <u>Hospital (facility) coinsurance</u>	50%
■ <u>Other coinsurance</u>	50%	■ <u>Other coinsurance</u>	50%	■ <u>Other coinsurance</u>	50%
<p>This <b>EXAMPLE</b> event includes services like:</p> <p><u>Specialist office visits</u> (<i>prenatal care</i>)  <u>Childbirth/Delivery Professional Services</u>  <u>Childbirth/Delivery Facility Services</u>  <u>Diagnostic tests</u> (<i>ultrasounds and blood work</i>)  <u>Specialist visit</u> (<i>anesthesia</i>)</p>		<p>This <b>EXAMPLE</b> event includes services like:</p> <p><u>Primary care physician office visits</u> (<i>including disease education</i>)  <u>Diagnostic tests</u> (<i>blood work</i>)  <u>Prescription drugs</u>  <u>Durable medical equipment</u> (<i>glucose meter</i>)</p>		<p>This <b>EXAMPLE</b> event includes services like:</p> <p><u>Emergency room care</u> (<i>including medical supplies</i>)  <u>Diagnostic test</u> (<i>x-ray</i>)  <u>Durable medical equipment</u> (<i>crutches</i>)  <u>Rehabilitation services</u> (<i>physical therapy</i>)</p>	
<b>Total Example Cost</b>	<b>\$12,700</b>	<b>Total Example Cost</b>	<b>\$5,600</b>	<b>Total Example Cost</b>	<b>\$2,800</b>
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<u>Cost Sharing</u>		<u>Cost Sharing</u>		<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0	<u>Copayments</u>	\$0	<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0	<u>Coinsurance</u>	\$0	<u>Coinsurance</u>	\$0
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$60</b>	<b>The total Joe would pay is</b>	<b>\$20</b>	<b>The total Mia would pay is</b>	<b>\$0</b>

Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a Non-IHCP. If you receive care from a Non-IHCP provider without referral from an IHCP your costs may be higher.

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



## Language Access Services:

(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 (833) 476-1458

**Amharic (አማርኛ):** ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማግኘት መብት አለዎት። አስተርጓሚ ለማናገር (833) 476-1458 ይደውሉ።

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على (833) 476-1458.

**Armenian (հայերեն):** Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվճար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով: Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (833) 476-1458:

**Bassa (Bàsɔ̀ Wùdù):** M̄ dyi dyi-diè-djè b̄é b̄édjé b̄á céè-djè nià ke dyí ní, ɔ̀ m̀ò nì dyí-b̄édjèin-djè b̄é m̀ ké gbo-kpá-kpá kè b̄ǎ kpǎ djé m̀ bídjí-wùdùùn b̄ó pídyi. B̄é m̀ ké wuɖu-zìin-nyò d̀ò gbo wùdù ke, d̀á (833) 476-1458.

**Bengali (বাংলা):** যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, তাহলে আপনার ভাষায় বিনামূল্যে সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা বলার জন্য (833) 476-1458 -তে কল করুন।

**Burmese (မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (833) 476-1458 သို့ ခေါ်ဆိုပါ။

**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(833) 476-1458。

**Dinka (Dinka):** Na nɔŋ thiëc në ke de yā thorë, ke yin nɔŋ loŋ bē yi kuony ku wër alëu bē gɛɛr yic yin ne thoŋ du ke cin wëu tāäuë ke piny. Te kɔr yin ba jam wënë ran ye thok geryic, ke yin cɔl (833) 476-1458.

**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 (833) 476-1458.

**Farsi (فارسی):** در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینه‌ای به زبان مادری‌تان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (833) 476-1458 تماس بگیرید.



## Language Access Services:

**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 (833) 476-1458.

**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 (833) 476-1458.

**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 (833) 476-1458.

**Gujarati (ગુજરાતી):** જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (833) 476-1458.

**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 (833) 476-1458.

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**Igbo (Igbo):** O bụrụ na ị nwere ajujụ ọ bụla gbasara akwụkwọ a, ị nwere ikike ịnweta enyemaka na ozi n'asụsụ gị na akwụghị ụgwọ ọ bụla. Ka gị na ọkọwa okwu kwuo okwu, kpọọ (833) 476-1458.

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## Language Access Services:

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ເພື່ອໂອ້ນລັບກ່ຽວກັບພາສາ, ໃຫ້ໂທຫາ (833) 476-1458.

**Navajo (Diné):** Dii naaltsoos bika'ígíí lahgo bina'idíilkidgo ná bohónéedzǎ dóó bee ahóót'i' t'áá ni nizaad k'ehǫ́ bee nił hodoonih t'áadoo bááh ilínígóó. Ata' halne'ígíí la' bich'í' hadeesdzih nínizingo kojí' hodiilnih (833) 476-1458.

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दोभाषेसँग कुरा गर्नका लागि, यहाँ कल गर्नुहोस् (833) 476-1458

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## Language Access Services:

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