Coverage for: Individual/Family | Plan Type: HMO



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, visit

www.bcbsok.com/bb/ind/bb_gh3a65baviokp_ok_2024.pdf or by calling 1-866-520-2507. 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 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:				
What is the overall <u>deductible</u> ?	\$0 at Indian Health Care <u>Provider</u> (IHCP) or with IHCP <u>referral</u> at non-IHCP; or <u>Network</u> : \$1,500 Individual/\$3,000 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> .				
deductible?		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 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>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.				
		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 out-of-pocket limit has been met.				
What is not included in the out-of-pocket limit?Premiums, balance billing charges, and health care this plan doesn't cover.Even		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>www.bcbsok.com/myblue</u> or call 1-866-520-2507 for a list of <u>network</u> <u>providers</u> .	You pay the least if you use a <u>provider</u> in IHCP <u>Network</u> . You pay more if you use a <u>provider</u> in Non- IHCP <u>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</u> 's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.				
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .				



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

				What You Will Pay		
	Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non IHCP In- Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
		Primary care visit to treat an injury or illness	No Charge	\$30/visit; <u>deductible</u> does not apply	Not Covered	Telemedicine Visits are available. See your benefit booklet* for details.
	If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	No Charge	\$60/visit; <u>deductible</u> does not apply	Not Covered	Referral required. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
		Preventive care/screening/ Immunization	No Charge	No Charge; <u>deductible</u> does not apply	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.
	If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No Charge	25% <u>coinsurance</u>	Not Covered	<u>Referral</u> required. <u>Cost sharing</u> waived at non- IHCP with IHCP <u>referral</u> .
		Imaging (CT/PET scans, MRIs)	No Charge	25% <u>coinsurance</u>	Not Covered	<u>Referral</u> required. <u>Preauthorization</u> required; see your benefit booklet* for details. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP referral.

			What You Will Pay		
Common Medical Event	Services You May Need	Provider (IHCP) Network Provider		Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Generic drugs	No Charge	Retail – Preferred Participating – \$15/prescription Participating – \$15/prescription Mail - \$45/prescription; <u>deductible</u> does not apply	Not Covered	
If you need drugs to treat your illness or condition More information about prescription drug	Brand drugs (Preferred)	No Charge	Retail – Preferred Participating – \$30/prescription Participating – \$30/prescription Mail - \$90/prescription; <u>deductible</u> does not apply	Not Covered	Limited to a 30-day supply at retail (or a 90- day supply at a <u>network</u> of select retail pharmacies). Up to a 90-day supply at mail order. <u>Specialty drugs</u> are limited to a 30-day supply except for certain FDA-designated dosing regimens. <u>Preauthorization</u> is required for certain drugs. Payment of the difference between the cost of a brand name
<u>coverage</u> is available at <u>www.bcbsok.com/rx24/4</u> T	Brand drugs (Non- Preferred)	No Charge	Retail – Preferred Participating – \$60/prescription Participating – \$60/prescription Mail - \$180/prescription; <u>deductible</u> does not apply	Not Covered	drug and a generic may also be required if a generic drug is available. Your cost for a covered insulin drug will not exceed \$30 per 30-day supply or \$90 per 90-day supply.
	Specialty drugs	No Charge	\$250/prescription; <u>deductible</u> does not apply	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	25% <u>coinsurance</u>	Not Covered	Referral required. <u>Preauthorization</u> required. For Outpatient Infusion Therapy, see your benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non IHCP In- Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Physician/surgeon fees	No Charge	25% coinsurance	Not Covered	<u>Referral</u> required. For Outpatient Infusion Therapy, see your benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	Emergency room care	No Charge	25% <u>coinsurance</u>	25% <u>coinsurance</u>	Cost sharing waived at non-IHCP with IHCP referral.
If you need immediate medical attention	Emergency medical transportation	No Charge	25% coinsurance	25% coinsurance	Cost sharing waived at non-IHCP with IHCP referral.
	<u>Urgent care</u>	No Charge	\$45/visit; <u>deductible</u> does not apply	Not Covered	Cost sharing waived at non-IHCP with IHCP referral.
lf you have a hospital	Facility fee (e.g., hospital room)	No Charge	25% <u>coinsurance</u>	Not Covered	Referral required. Preauthorization required; see your benefit booklet* for details. Cost sharing waived at non-IHCP with IHCP referral.
stay	Physician/surgeon fees	No Charge	25% <u>coinsurance</u>	Not Covered	Referral required. Cost sharing waived at non-IHCP with IHCP referral.
If you need mental health, behavioral	Outpatient services	No Charge	\$30/office visit; <u>deductible</u> does not apply or 25% <u>coinsurance</u> for other outpatient services	Not Covered	Telemedicine Visits are available. <u>Preauthorization</u> required; see your benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
health, or substance abuse services	Inpatient services	No Charge	25% <u>coinsurance</u>	Not Covered	Referral required. Preauthorization required; see your benefit booklet* for details. Cost sharing waived at non-IHCP with IHCP referral.

			What You Will Pay		
Common Medical Event	ent Provider (IHCP) Network Provider Network Provider		Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you are pregnant	Office visits	No Charge	Primary Care: \$30/initial visit <u>Specialist</u> : \$60/initial visit; <u>deductible</u> does not apply	Not Covered	<u>Copayment</u> applies to first prenatal visit only (per pregnancy). <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described
	Childbirth/delivery professional services	No Charge	25% <u>coinsurance</u>	Not Covered	elsewhere in the SBC (i.e., ultrasound). <u>Cost</u> sharing waived at non-IHCP with IHCP
	Childbirth/delivery facility services	No Charge	25% <u>coinsurance</u>	Not Covered	<u>referral</u> .
	<u>Home health care</u>	No Charge	25% <u>coinsurance</u>	Not Covered	30 visits/year. <u>Referral</u> required. <u>Preauthorization</u> required; see your benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Rehabilitation services	No Charge	\$30/visit; <u>deductible</u> does not apply	Not Covered	<u>Referral</u> required. <u>Preauthorization</u> required; see your benefit booklet* for details. Outpatient: Separate 25-visit limit per benefit
If you need help recovering or have other special health needs	Habilitation services	No Charge	\$30/visit; <u>deductible</u> does not apply	Not Covered	period for <u>Rehabilitation</u> and <u>Habilitation</u> <u>services</u> , which includes physical, speech, occupational therapy, and muscle manipulation. Inpatient: Separate 30-day maximum for <u>Rehabilitation</u> and <u>Habilitation</u> <u>services</u> per benefit period. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	Skilled nursing care	No Charge	25% <u>coinsurance</u>	Not Covered	30 days/year. <u>Referral</u> required. <u>Preauthorization</u> required; see your benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Durable medical equipment	No Charge	25% coinsurance	Not Covered	<u>Referral</u> required. <u>Cost sharing</u> waived at non- IHCP with IHCP <u>referral</u> .
	Hospice services	No Charge	25% <u>coinsurance</u>	Not Covered	Referral required. Preauthorization required; see your benefit booklet* for details. Cost sharing waived at non-IHCP with IHCP referral.

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				What You Will Pay			
	Common edical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non IHCP In- Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
		Children's eye exam	No Charge	No Charge; <u>deductible</u> does not apply	Up to a \$30 reimbursement is available; <u>deductible</u> does not apply	One visit per year. Out-of-network reimbursement will not exceed the retail cost. See your benefit booklet* (Pediatric Vision Care Benefits) for details.	
If your o dental o	child needs or eye care	Children's glasses	No Charge	No Charge; <u>deductible</u> does not apply	Up to a \$75 reimbursement is available; <u>deductible</u> does not apply	One pair of glasses per year. Reimbursement for frames, lenses, and lens options purchased out-of-network is available (not to exceed the retail cost). See your benefit booklet* (Pediatric Vision Care Benefits) for details.	
		Children's dental check-up	Not Covered	Not Covered	Not Covered	None	

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Chec	k your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)
 Abortion (except when the life of the mother is endangered) Acupuncture Bariatric surgery (for treatment of obesity/weight reduction) Cosmetic surgery (except accidental injury repair and some instances for physiological functioning improvement of a malformed body member) 	 Dental care (Adult and Child) Infertility treatment Long-term care Non-emergency care when traveling outside the U.S. Routine eye care (Adult) Routine foot care (except when <u>medically necess</u>) Weight loss programs
Other Covered Services (Limitations may apply to t	hese services. This isn't a complete list. Please see your <u>plan</u> document.)
 Chiropractic care (Chiropractic and Osteopathic manipulation combined with outpatient therapies limited to 25 visits per calendar year) 	 Hearing aids (limited to one each ear every 48 months) Private-duty nursing (limited to 85 visits per year

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: the plan at Blue Cross and Blue Shield of Oklahoma at 1-866-520-2507 or visit www.bcbsok.com. You may also contact your state insurance department at 1-405-521-2991 or the, Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa. 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, or state Health Insurance Marketplace or SHOP.

*For more information about limitations and exceptions, see the plan or policy document at www.bcbsok.com/bb/ind/bb_gh3a65baviokp_ok_2024.pdf Page 6 of 8

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 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: Oklahoma Department of Insurance, Consumer Protection at 1-405-521-2991 or <u>www.oid.ok.gov</u>.

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.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-520-2507. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-520-2507. Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-520-2507. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-866-520-2507.

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:



41.5

Limits or exclusions

The total Peg would pay is

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)	a	Managing Joe's Type 2 Diabete (a year of routine in-network care of a we controlled condition)		Mia's Simple Fracture (in-network emergency room visit and up care)	follow
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> Hospital (facility) Other 	\$0 \$0 \$0 \$0	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> Hospital (facility) Other 	\$0 \$0 \$0 \$0	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> Hospital (facility) Other 	\$0 \$0 \$0 \$0
This EXAMPLE event includes services like: <u>Specialist</u> office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood work</i>) <u>Specialist</u> visit (<i>anesthesia</i>)		This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including dia education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)		This EXAMPLE event includes services Emergency room care (including medical a Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)	
Total Example Cost \$12	2,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800

h	n this example, Peg would pay:		Ir	n this example, J	oe would pay:
	Cost Sharing				Cost Sharing
	Deductibles	\$0		Deductibles	
	<u>Copayments</u>	\$0	-	<u>Copayments</u>	
	Coinsurance	\$0		Coinsurance	
	What isn't covered				What isn't cove

1 41 1

\$60

\$60

Tans chample, dec weard pay:	
Cost Sharing	
Deductibles	\$0
<u>Copayments</u>	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$20

In this example, Mia would pay:

\$0
\$0
\$0
\$0
\$0

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-866-236-1702. Note: These numbers assume the patient received care from an IHCP <u>provider</u> or with IHCP <u>referral</u> at a non-IHCP. If you receive care from a non-IHCP <u>provider</u> without a referral from an IHCP your costs may be higher.

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

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Health care covera We provide free communication aids a needs language assistance. We do no	nd services fo t discriminate	r anyone with a disability or who on the basis of race, color, national
origin, sex, gender identity, age, sexua	ai onentation, n	
To receive language or communication ass	sistance free of	f charge, please call us at 855-710-6984
If you believe we have failed to provide a se contact us to file a grievance.	ervice, or think	we have discriminated in another way,
Office of Civil Rights Coordinator	Phone:	855-664-7270 (voicemail)
300 E. Randolph St.	TTY/TDD:	
35th Floor	Fax:	855-661-6960
Chicago, Illinois 60601		
You may file a civil rights complaint with the for Civil Rights, at:	U.S. Departm	ent of Health and Human Services, Office
U.S. Dept. of Health & Human Services	Phone:	800-368-1019
200 Independence Avenue SW	TTY/TDD:	800-537-7697
Room 509F, HHH Building 1019 Com		ttps://ocrportal.hhs.gov/ocr/portal/lobby. ttp://www.hhs.gov/ocr/office/file/index.ht

bcbsok.com



If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted està ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لدبك أو لدى تُنخص تساعده أسنلة، فلدبك الحق في الحصول بلغ المساعدة و المعلومات الضرورية بلغتك من دون ية تكلفة المتحدث مع مترجم فوري، اتصل بلغ الرم 6984-710-855.
繁體中文 Chinese	如果您,或您正在協助的對象,對此有疑問,您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員,請撥電話 號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parter à un interprête, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-8984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા ફોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયક્રેમ બાબતે પ્રશ્નો ફોય, તો તમને વિના ખયેર, તમારી ભાષામાં મદદ અને માફિતી મેળવવાનો ફક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी Hindi	यिद आपके, या आप जिसकी सहायता कर रहे हैं उैसके, प्रश्न हैं, तो आपके अपनी भाषा म निःशुल्क सहायता और जानकारी प्राप्त करन का अधिकार है। किसी अनवादक स बात करन क लिए 855-710-6984 पर कॉल करें।.
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per partare con un interprete, puoi chiamare il numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	Třáá ni, čí doodago ła'da biká anánilwo'ígii, na'idíłkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e niká a'doolwoł dóó bína'ídiłkidigíi bee nił h odoonih. Ata'dahalne'igii bich'i' hodiilnih kwe'é 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به ای کمک می کنید، سزائی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید .جبت گفتگو با یک مترجم شهافی، با شماره اعمد حاصل نمایید 1984-710-858
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
اردز Urdu	ائس آپ کو، یا غیا ایسے عرد کو جن کی آپ جد گروہے ہوں، قوش میں ال دریش مے نتو، آپ کو اپنی زیان میں مختصدہ اور اصلی کرنے کا حق ہے۔ مترجم بن ے بات کرنے کا ے بچے، 6984-710-855 پر کال کوری،
Tiếng Việt Vietnamese	Nếu quý vị, hoặc người mà quý vị giúp đỡ, có câu hói, thi quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.

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