



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, call 1-800-400-7247 or visit our website at [www.pchp.net](http://www.pchp.net). 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 1-800-400-7247 to request a copy.

Important Questions	Answers	Why This Matters:
<p><b>What is the overall <u>deductible</u>?</b></p>	<p><b>\$3,000</b> Individual / <b>\$6,000</b> Family Unit In-Network   <b>\$6,000</b> Individual / <b>\$12,000</b> Family Unit Out-of-Network</p>	<p>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>.</p>
<p><b>Are there services covered before you meet your <u>deductible</u>?</b></p>	<p>Yes. <u>Preventive care</u> and some primary care services are covered before you meet your <u>deductible</u>.</p>	<p>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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>
<p><b>Are there other <u>deductibles</u> for specific services?</b></p>	<p>Yes. Prescription drugs –  <b>\$150</b> individual, <b>\$300</b> family In-Network  <b>\$500</b> individual, <b>\$1,000</b> family Out-of-Network                      There are no other specific deductibles. Rx deductible does not apply to Tier 1 and Tier 2 drugs.</p>	<p>You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.</p>
<p><b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b></p>	<p>For <u>network providers</u> <b>\$4,500</b> Individual / <b>\$9,000</b> Family Unit                      For <u>out-of-network providers</u> <b>\$9,000</b> Individual / <b>\$18,000</b> Family Unit</p>	<p>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.</p>
<p><b>What is not included in the <u>out-of-pocket limit</u>?</b></p>	<p><u>Premiums</u>, <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u>.</p>
<p><b>Will you pay less if you use a <u>network provider</u>?</b></p>	<p>Yes. See <a href="http://www.pchp.net">www.pchp.net</a> or call 1-800-400-7247 for a list of <u>network providers</u>.</p>	<p>This <u>plan</u> uses a <u>provider network</u>. You will pay less if you use a <u>provider</u> in the <u>plan's network</u>. You will pay the most if you use an <u>out-of-network provider</u>, and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance 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.</p>

Do you need a <b>referral</b> to see a <b>specialist</b> ?	No. To see a <b>specialist</b> , you don't need a <b>referral</b> from this plan.	You can see the <b>specialist</b> you choose without a <b>referral</b> .
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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 Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <b>provider's</b> office or clinic	Primary care visit to treat an injury or illness	\$30 <b>copay</b> /office visit; 20% <b>coinsurance</b> for other outpatient services; <b>deductible</b> does not apply	50% coinsurance	Allergy Injections (excluding serum) are a \$5 <b>copay</b> . Telemedicine is a \$0 <b>copay</b> for MDLive Telehealth and a \$25 <b>copay</b> for all other Telemedicine.
	<b>Specialist</b> visit	\$50 <b>copay</b> /visit; <b>deductible</b> does not apply	50% coinsurance	-----None-----
	<b>Preventive care/screening/immunization</b>	\$0 <b>copay</b>	50% coinsurance	You may have to pay for services that aren't <b>preventive</b> . Ask your <b>provider</b> if the services you need are preventive. Then check what your <b>plan</b> will pay for.
If you have a test	<b>Diagnostic test</b> (x-ray, blood work)	Included with office visit <b>Copayment</b>	50% coinsurance	Diagnostic mammogram \$100 copay <b>copay</b> . Outpatient Diagnostic Test – 20% <b>coinsurance</b> ; Imaging – 20% <b>coinsurance</b> Outpatient Facility; 10% coinsurance Office/Free-Standing
	Imaging (CT/PET scans, MRIs)	20% <b>coinsurance</b>	50% coinsurance	
If you need drugs to treat your illness or condition More information about <b>prescription drug coverage</b> is available at <a href="http://www.pchp.net">www.pchp.net</a> .	Generic drugs (Tier 1)	\$15 <b>copay</b> /retail \$38 <b>copay</b> /mail order	\$15 copay/retail, \$38 copay/mail order. See limitations.	<b>Copays</b> are per prescription. Covers up to a 30-day or 100 unit supply (retail prescription); Covers up to a 90-day or 300 unit supply (mail order prescription). This plan requires "mandatory" generic substitution if the FDA has determined the generic to be equivalent to the brand product, unless an In-Network provider requires brand name drugs. Prescriptions filled at an Out-of-Network pharmacy are Not Covered unless that pharmacy has previously agreed in writing to accept reimbursement at rates for In-Network retail pharmacies.
	Preferred brand drugs (Tier 2)	\$45 <b>copay</b> /retail. \$113 <b>copay</b> /mail order	\$45 copay/retail, \$113 copay/mail order. See limitations.	
	Non-preferred brand drugs (Tier 3)	25% <b>coinsurance</b> /retail 25% <b>coinsurance</b> /mail order	25% <b>coinsurance</b> /retail, \$ copay/mail order. See limitations.	
	<b>Specialty drugs</b> - Preferred (Tier 4) ( <b>Specialty Drugs</b> must be purchased from the Pharmacy Benefit Manager's Specialty Pharmacy)( <b>Specialty Drugs</b> are not available for mail order)	25% <b>coinsurance</b> /retail.	Not Available	

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [pchp.net](http://pchp.net).

<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	50% coinsurance	<u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , benefits are Not Covered.
	Physician/surgeon fees	20% <u>coinsurance</u>	50% coinsurance	—————None—————
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	\$350 <u>copay</u>	\$350 copay	If not an actual emergency, covered at 50% <u>coinsurance</u> after deductible.
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	50% coinsurance	
	<u>Urgent care</u>	\$50 <u>copay</u> /visit	\$50 copay/visit	Urgent Care – <u>deductible</u> does not apply.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	50% coinsurance	<u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , benefits are Not Covered.
	Physician/surgeon fees	20% <u>coinsurance</u>	50% coinsurance	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$30 <u>copay</u> /office visit and 20% <u>coinsurance</u> for other outpatient services	50% coinsurance	<u>Preauthorization</u> required for any inpatient or outpatient facility services. If you don't get <u>preauthorization</u> , benefits are Not Covered.
	Inpatient services	20% <u>coinsurance</u>	50% coinsurance	
<b>If you are pregnant</b>	Office visits	20% <u>coinsurance</u>	50% coinsurance	<u>Cost sharing</u> does not apply to certain <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% <u>coinsurance</u>	50% coinsurance	
	Childbirth/delivery facility services	20% <u>coinsurance</u>	50% coinsurance	
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	20% <u>coinsurance</u>	50% coinsurance	Limited to 100 visits/calendar year
	<u>Rehabilitation services</u>	\$50 <u>copay</u> / office visit and 20% <u>coinsurance</u> for other outpatient services	50% coinsurance	Physical/Occupational therapy or Speech therapy limited to 30 visits/year each for rehabilitative or habilitative services combined. <u>Deductible</u> does not apply to <u>copay</u> .
	<u>Habilitation services</u>	\$50 <u>copay</u> / office visit and 20% <u>coinsurance</u> for other outpatient services	50% coinsurance	
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	50% coinsurance	Limited to 100 visits/calendar year
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	50% coinsurance	<u>Preauthorization</u> requirement is based on CPT code.
	<u>Hospice services</u>	20% <u>coinsurance</u>	50% coinsurance	<u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , benefits are Not Covered.

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [pchp.net](#).

<b>If your child needs dental or eye care</b>	Children's eye exam	No Charge	Not Covered	One routine eye exam per benefit year.
	Children's glasses	No Charge	Not Covered	One pair of standard single vision, bifocal, trifocal or progressive lenses and one standard frame from a limited collection per benefit year, or one pair of standard contact lenses from a limited collection per benefit year.
	Children's dental check-up	Not Covered	Not Covered	Dental check-up is Not Covered.

**Excluded Services & Other Covered Services:**

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

<ul style="list-style-type: none"> <li>- Abortion (except in cases of rape, incest, or when the life of the mother is endangered)</li> <li>- Acupuncture</li> <li>- Bariatric Surgery</li> <li>- Cosmetic Surgery</li> <li>- Dental Care (Adult) (except for accidental injury)</li> </ul>	<ul style="list-style-type: none"> <li>- Glasses</li> <li>- Hearing aids</li> <li>- Infertility Treatment</li> <li>- Long Term Care</li> <li>- Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>- Routine Foot Care (unless you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes)</li> <li>- Weight loss programs</li> </ul>
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**Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)**

<ul style="list-style-type: none"> <li>- Chiropractic Care (total spinal manipulation / chiropractic services limited to 30 visits each per year for rehabilitative or habilitative services)</li> </ul>	<ul style="list-style-type: none"> <li>- Habilitation services</li> <li>- Private-duty nursing (limited to 16 hours per year)</li> </ul>
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\* For more information about limitations and exceptions, see the plan or policy document at pchp.net.

**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: Virginia Bureau of Insurance at 1-800-552-7945 or [bureauofinsurance@scc.virginia.gov](mailto:bureauofinsurance@scc.virginia.gov). You may also contact the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). 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** 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: : Piedmont at 1-800-400-7247 (434-947-4463 if local) or visit [www.pchp.net](http://www.pchp.net). You may also contact the U.S. Department of Labor at 1-866-444-3272 or visit [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform); or call the Virginia Bureau of Insurance at 1-877-310-6560 or visit [www.scc.virginia.gov/boi/omb](http://www.scc.virginia.gov/boi/omb). Additionally, a consumer assistance program can help you file your appeal. Contact the Virginia Bureau of Insurance, Office of Managed Care Ombudsman at 1-877-310-6560 or , [www.scc.virginia.gov/boi/omb](http://www.scc.virginia.gov/boi/omb), or for assistance with complaints regarding the quality of health care services received, contact the Virginia Department of Health, Office of Licensure at 1-800-955-1819 or [www.vdh.state.va.us/OLC/Complaint](http://www.vdh.state.va.us/OLC/Complaint).

**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 **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:

**English** ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-400-7247 (TTY: 711).

**Espanol** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-400-7247 (TTY: 1-877-295-1454).

**Korean** 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-400-7247 (TTY: 1-877-295-1454)번으로 전화해 주십시오.

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

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**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)

- The [plan's](#) overall [deductible](#) \$3,000
- [Specialist copayment](#) \$50
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

- [Specialist](#) office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- [Diagnostic tests](#) (*ultrasounds and blood work*)
- [Specialist](#) visit (*anesthesia*)

**Total Example Cost \$12,700**

In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$2,500
<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$2,570</b>

**Managing Joe's Type 2 Diabetes**

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$3,000
- [Specialist copayment](#) \$50
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

- [Primary care physician](#) office visits (*including disease education*)
- [Diagnostic tests](#) (*blood work*)
- [Prescription drugs](#)
- [Durable medical equipment](#) (*glucose meter*)

**Total Example Cost \$5,600**

In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$1,700
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,720</b>

**Mia's Simple Fracture**

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

- The [plan's](#) overall [deductible](#) \$3,000
- [Specialist copayment](#) \$50
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic test](#) (*x-ray*)
- [Durable medical equipment](#) (*crutches*)
- [Rehabilitation services](#) (*physical therapy*)

**Total Example Cost \$2,800**

In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$1,700
<a href="#">Copayments</a>	\$400
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,100</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [pchp.net](#).



### **Nondiscrimination Notice**

Piedmont Community Health Plan, on behalf of itself and its affiliates (hereafter “Piedmont”) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Piedmont does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Piedmont:

- 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 Customer Service at 1-800-400-7247 (TTY: 711)

If you believe that Piedmont has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Compliance Officer by mail or phone:

Compliance Officer

Piedmont Community Health Plan

2316 Atherholt Road

Lynchburg, VA 24501

434-947-4463 (TTY: 711)

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 <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, DC 20201

1-800-368-1019, 800-537-7697 (TDD).

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

## PIEDMONT COMMUNITY HEALTH PLAN

**English** ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-400-7247 (TTY: 711).

**Español (Spanish)** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-400-7247 (TTY: 711).

**한국어 (Korean)** 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-400-7247 (TTY: 711) 번으로 전화해 주십시오.

**Tiếng Việt (Vietnamese)** CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-400-7247 (TTY: 711).

**繁體中文 (Chinese)** 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電1-800-400-7247 (TTY: 711)

العربية (Arabic) ملحوظة: إذا كنت تتحدث انكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-400-7247 (رقم هاتف الصم والبكم: 711).

**Tagalog (Tagalog – Filipino)** PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-400-7247 (TTY: 711).

فراهم می باشد. یا (TTY: 711) فارسی 1-800-400-7247 تماس بگیرید (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما

**አማርኛ (Amharic)** ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 1-800-400-7247 (መስማት ለተሰናዥው: 711)።

اردو (Urdu) خیردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کلکریں (TTY: 711) 1-800-400-7247

**Français (French)** ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-400-7247 (ATS: 711).

**Русский (Russian)** ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-400-7247 (телетайп: 711).

**हिंदी (Hindi)** ध्यान दें: यहद आप हिंदी बोलते हैं तो आपके ललए मफ्तमें भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-400-7247 (TTY: 711) पर कॉल करें।

**Deutsch (German)** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-400-7247 (TTY: 711).

**বাংলা (Bengali)** লক্ষ্য করুন: যদি আদিন বাংলা, কথা বলতে িাতেন, োতেল দন:তেচায় ভাষা সোেয়া িদেতঁষবা ডিলক্ক আতে। ফঁান করুন 1-800-400-7247 (TTY: 711)।

**Bàsòò-wùdù-po-nyò** (Bassa) Dè dè nìà kè dyédé gbo: Ǿ jù ké m [Bàsòò-wùdù-po-nyò] jù ní, níí, à wuḍu kà kò dò po-poò béin m gbo kpáa. 1-800-400-7247 (TTY: 711)

**Igbo asusu (Ibo)** Ige nti: O buru na asu Ibo asusu, enyemaka diri gi site na call 1-800-400-7247 (TTY: 711).

**èdè Yorùbá (Yoruba)** AKIYESI: Ti o ba nso ede Yoruba ofe ni iranlowo lori ede wa fun yin o. E pe ero ibanisoro yi 1-800-400-7247 (TTY: 711).