

Summary of Benefits and Coverage: What this [Plan](#) Covers & What You Pay For Covered Services
 Prince William County Government, Schools & Service Authority: Anthem
 HealthKeepers HMO-POS plan
 (This plan requires each member to designate a HealthKeepers PCP)

Coverage Period: 07/01/2021–06/30/2022
 Coverage for: Individual + Family | Plan Type: POS

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 (833) 630-6741 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall calendar year deductible ?	\$0/individual or \$0/family for In- Network Providers . \$750/individual or \$1,500/family for Out-of- Network Providers .	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible ?	No.	You will have to meet the deductible before the plan pays for any services.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the calendar year out-of-pocket limit for this plan ?	\$1,500/individual or \$3,000/family for In- Network Providers . \$4,000/individual or \$8,000/family for Out-of- Network Providers . This plan has a separate Out of Pocket Maximum of \$1,000/individual or \$2,000/family for Prescription Drugs .	The calendar year out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the medical out-of-pocket limit ?	Prescription Drugs , Routine vision care, Premiums , balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the medical out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes, HealthKeepers. See www.anthem.com or call (833) 630-6741 for a list of network	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

	providers .	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 to see a specialist ?	Yes	This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist .



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
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$20/visit	30% coinsurance	-----none-----
	Specialist visit	\$40/visit	30% coinsurance	-----none-----
	Preventive care / screening /immunization	No charge	30% coinsurance	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)	\$20 PCP/\$40 Spec./visit	30% coinsurance	-----none-----
	Imaging (CT/PET scans, MRIs)	\$200/visit	30% coinsurance	-----none-----
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.WellDyneRx.com or by calling (888) 479-2000	Tier 1	\$10/prescription (retail) (30 day supply) \$30/prescription (retail) (90 day supply) and \$20/prescription (mail order)	\$10/prescription (30 day retail supply)	Retail pharmacy drugs are limited to a 30-day supply. A 90-day supply of maintenance medications are available at the retail level. Mail order drugs are limited to a 90-day supply.
	Tier 2	\$35/prescription (retail) (30 day supply) \$105/prescription (retail) (90 day supply) and \$70/prescription (mail order)	\$35/prescription (30 day retail supply)	Your plan uses a preferred drug list (formulary) which identifies the status of covered drugs. Some drugs may require preauthorization, while other drugs are subject to step therapy and quantity limit requirements. If the necessary preauthorization is not obtained, the drug may not be covered.
	Tier 3	\$70/prescription (retail) (30 day supply) \$210/prescription (retail) (90 day supply) and \$140/prescription (mail order)	\$70/prescription (30 day retail supply)	If you visit an out-of-network pharmacy, you will pay the full cost of your prescription at the pharmacy then file a claim for reimbursement.

* For more information about limitations and exceptions, see [plan](#) or **policy document** at <https://eoc.anthem.com/eocdps/aso>.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
				Reimbursement will be based on what a participating pharmacy would receive had the prescription been filled at a participating pharmacy.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$200/visit	30% coinsurance	-----none-----
	Physician/surgeon fees	\$20 PCP/\$40 Spec./visit	30% coinsurance	-----none-----
If you need immediate medical attention	Emergency room care	\$200/visit	30% coinsurance	If admitted to the hospital, ER copay is waived.
	Emergency medical transportation	No charge	30% coinsurance	-----none-----
	Urgent care center	\$40/visit	30% coinsurance	-----none-----
If you have a hospital stay	Facility fee (e.g., hospital room)	\$200/day up to \$1,000 maximum /admission	30% coinsurance	-----none-----
	Physician/surgeon fees	No charge	30% coinsurance	-----none-----
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit \$20/visit Other Outpatient \$20/visit	Office Visit 30% coinsurance Other Outpatient 30% coinsurance	Office Visit -----none----- Other Outpatient -----none-----
	Inpatient services	\$200/day up to \$1,000 maximum /admission	30% coinsurance	-----none-----
If you are pregnant	Office Visits	\$20 PCP/\$40 Spec./visit	30% coinsurance	One copayment per pregnancy for both office visits and childbirth/delivery professional services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Ob Dr. pre and post-natal care (global billed)	\$200 per pregnancy	30% coinsurance	
	Childbirth/delivery facility services	\$200/day up to \$1,000 maximum /admission	30% coinsurance	
If you need help recovering or have other special health needs	Home health care	No charge	30% coinsurance	90 days limit/benefit period.
	Rehabilitation services	\$25/visit	30% coinsurance	*See Therapy Services section
	Habilitation services	\$25/visit	30% coinsurance	
	Skilled nursing care	No charge	30% coinsurance	100 days limit/illness.
	Durable medical equipment	No charge	30% coinsurance	-----none-----
	Hospice services	No charge	30% coinsurance	-----none-----

* For more information about limitations and exceptions, see [plan](#) or **policy document** at <https://eoc.anthem.com/eocdps/aso>.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	\$15/visit	\$30 allowance	*BVV Discounts offered on frames & lenses. See Vision Services section
	Children's glasses	Not covered*	Not covered	
	Children's dental check-up	Not covered	Not covered	*See Dental Services section

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](#).)

- Acupuncture
- Dental care
- Routine foot care unless you have been diagnosed with diabetes.
- Bariatric surgery
- Dental Check-up
- Infertility treatment
- Cosmetic surgery
- Long term care
- Weight loss programs

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

- Chiropractic care 20 visits/benefit period.
- Routine eye care one eye exam/benefit period.
- Most coverage provided outside the United States. See www.bcbsglobalcore.com
- Removal of Impacted Wisdom teeth

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: Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, 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 or call 1-800-318-2596.

* For more information about limitations and exceptions, see [plan](#) or **policy document** at <https://eoc.anthem.com/eocdps/aso>.

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 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: [Grievances](#) and [Appeals](#), P.O. Box 27401, Richmond, VA 23279

Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, www.cciio.cms.gov

Does this plan provide Minimum Essential Coverage? Yes

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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](#).

—————*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** at <https://eoc.anthem.com/eocdps/aso>.

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	\$0
■ Specialist copayment (3 visits)	\$40
■ Hospital (facility) copayment (2 days)	\$400
■ Other copayment (Ob Global)	\$200

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	\$12,800
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$640
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$700

■ The plan's overall deductible	\$0
■ PCP copayment (4 visits)	\$20
■ Hospital (facility) copayment (1 day)	\$200
■ Other coinsurance	0%

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)
[Diagnostic tests](#) (*blood work*)
[Prescription drugs](#) (*4 scripts*12 mo.@ \$35 ea.*)
[Durable medical equipment](#) (*glucose meter*)

Total Example Cost	\$7,400
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$1,900
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Joe would pay is	\$1,960

■ The plan's overall deductible	\$0
■ Specialist copayment (6 visits)	\$40
■ Hospital (facility) copayment	\$200
■ Other coinsurance	0%

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	\$1,900
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$440
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$440

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) 630-6741

Amharic (አማርኛ):- ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማግኘት መብት አለዎት። አስተርጓሚ ለማናገር (833) 630-6741 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) 630-6741.

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) 630-6741:

Bassa (𞀀𞀃𞀆𞀇𞀈𞀉𞀊𞀋𞀌𞀍𞀎𞀏𞀐𞀑𞀒𞀓𞀔𞀕𞀖𞀗𞀘𞀙𞀚𞀛𞀜𞀝𞀞𞀟𞀠𞀡𞀢𞀣𞀤𞀥𞀦𞀧𞀨𞀩𞀪𞀫𞀬𞀭𞀮𞀯𞀰𞀱𞀲𞀳𞀴𞀵𞀶𞀷𞀸𞀹𞀺𞀻𞀼𞀽𞀾𞀿𞁀𞁁𞁂𞁃𞁄𞁅𞁆𞁇𞁈𞁉𞁊𞁋𞁌𞁍𞁎𞁏𞁐𞁑𞁒𞁓𞁔𞁕𞁖𞁗𞁘𞁙𞁚𞁛𞁜𞁝𞁞𞁟𞁠𞁡𞁢𞁣𞁤𞁥𞁦𞁧𞁨𞁩𞁪𞁫𞁬𞁭𞁮𞁯𞁰𞁱𞁲𞁳𞁴𞁵𞁶𞁷𞁸𞁹𞁺𞁻𞁼𞁽𞁾𞁿𞂀𞂁𞂂𞂃𞂄𞂅𞂆𞂇𞂈𞂉𞂊𞂋𞂌𞂍𞂎𞂏𞂐𞂑𞂒𞂓𞂔𞂕𞂖𞂗𞂘𞂙𞂚𞂛𞂜𞂝𞂞𞂟𞂠𞂡𞂢𞂣𞂤𞂥𞂦𞂧𞂨𞂩𞂪𞂫𞂬𞂭𞂮𞂯𞂰𞂱𞂲𞂳𞂴𞂵𞂶𞂷𞂸𞂹𞂺𞂻𞂼𞂽𞂾𞂿𞃀𞃁𞃂𞃃𞃄𞃅𞃆𞃇𞃈𞃉𞃊𞃋𞃌𞃍𞃎𞃏𞃐𞃑𞃒𞃓𞃔𞃕𞃖𞃗𞃘𞃙𞃚𞃛𞃜𞃝𞃞𞃟𞃠𞃡𞃢𞃣𞃤𞃥𞃦𞃧𞃨𞃩𞃪𞃫𞃬𞃭𞃮𞃯𞃰𞃱𞃲𞃳𞃴𞃵𞃶𞃷𞃸𞃹𞃺𞃻𞃼𞃽𞃾𞃿𞄀𞄁𞄂𞄃𞄄𞄅𞄆𞄇𞄈𞄉𞄊𞄋𞄌𞄍𞄎𞄏𞄐𞄑𞄒𞄓𞄔𞄕𞄖𞄗𞄘𞄙𞄚𞄛𞄜𞄝𞄞𞄟𞄠𞄡𞄢𞄣𞄤𞄥𞄦𞄧𞄨𞄩𞄪𞄫𞄬𞄭𞄮𞄯𞄰𞄱𞄲𞄳𞄴𞄵𞄶𞄷𞄸𞄹𞄺𞄻𞄼𞄽𞄾𞄿𞅀𞅁𞅂𞅃𞅄𞅅𞅆𞅇𞅈𞅉𞅊𞅋𞅌𞅍𞅎𞅏𞅐𞅑𞅒𞅓𞅔𞅕𞅖𞅗𞅘𞅙𞅚𞅛𞅜𞅝𞅞𞅟𞅠𞅡𞅢𞅣𞅤𞅥𞅦𞅧𞅨𞅩𞅪𞅫𞅬𞅭𞅮𞅯𞅰𞅱𞅲𞅳𞅴𞅵𞅶𞅷𞅸𞅹𞅺𞅻𞅼𞅽𞅾𞅿𞆀𞆁𞆂𞆃𞆄𞆅𞆆𞆇𞆈𞆉𞆊𞆋𞆌𞆍𞆎𞆏𞆐𞆑𞆒𞆓𞆔𞆕𞆖𞆗𞆘𞆙𞆚𞆛𞆜𞆝𞆞𞆟𞆠𞆡𞆢𞆣𞆤𞆥𞆦𞆧𞆨𞆩𞆪𞆫𞆬𞆭𞆮𞆯𞆰𞆱𞆲𞆳𞆴𞆵𞆶𞆷𞆸𞆹𞆺𞆻𞆼𞆽𞆾𞆿𞇀𞇁𞇂𞇃𞇄𞇅𞇆𞇇𞇈𞇉𞇊𞇋𞇌𞇍𞇎𞇏𞇐𞇑𞇒𞇓𞇔𞇕𞇖𞇗𞇘𞇙𞇚𞇛𞇜𞇝𞇞𞇟𞇠𞇡𞇢𞇣𞇤𞇥𞇦𞇧𞇨𞇩𞇪𞇫𞇬𞇭𞇮𞇯𞇰𞇱𞇲𞇳𞇴𞇵𞇶𞇷𞇸𞇹𞇺𞇻𞇼𞇽𞇾𞇿𞈀𞈁𞈂𞈃𞈄𞈅𞈆𞈇𞈈𞈉𞈊𞈋𞈌𞈍𞈎𞈏𞈐𞈑𞈒𞈓𞈔𞈕𞈖𞈗𞈘𞈙𞈚𞈛𞈜𞈝𞈞𞈟𞈠𞈡𞈢𞈣𞈤𞈥𞈦𞈧𞈨𞈩𞈪𞈫𞈬𞈭𞈮𞈯𞈰𞈱𞈲𞈳𞈴𞈵𞈶𞈷𞈸𞈹𞈺𞈻𞈼𞈽𞈾𞈿𞉀𞉁𞉂𞉃𞉄𞉅𞉆𞉇𞉈𞉉𞉊𞉋𞉌𞉍𞉎𞉏𞉐𞉑𞉒𞉓𞉔𞉕𞉖𞉗𞉘𞉙𞉚𞉛𞉜𞉝𞉞𞉟𞉠𞉡𞉢𞉣𞉤𞉥𞉦𞉧𞉨𞉩𞉪𞉫𞉬𞉭𞉮𞉯𞉰𞉱𞉲𞉳𞉴𞉵𞉶𞉷𞉸𞉹𞉺𞉻𞉼𞉽𞉾𞉿𞊀𞊁𞊂𞊃𞊄𞊅𞊆𞊇𞊈𞊉𞊊𞊋𞊌𞊍𞊎𞊏𞊐𞊑𞊒𞊓𞊔𞊕𞊖𞊗𞊘𞊙𞊚𞊛𞊜𞊝𞊞𞊟𞊠𞊡𞊢𞊣𞊤𞊥𞊦𞊧𞊨𞊩𞊪𞊫𞊬𞊭𞊮𞊯𞊰𞊱𞊲𞊳𞊴𞊵𞊶𞊷𞊸𞊹𞊺𞊻𞊼𞊽𞊾𞊿𞋀𞋁𞋂𞋃𞋄𞋅𞋆𞋇𞋈𞋉𞋊𞋋𞋌𞋍𞋎𞋏𞋐𞋑𞋒𞋓𞋔𞋕𞋖𞋗𞋘𞋙𞋚𞋛𞋜𞋝𞋞𞋟𞋠𞋡𞋢𞋣𞋤𞋥𞋦𞋧𞋨𞋩𞋪𞋫𞋬𞋭𞋮𞋯𞋰𞋱𞋲𞋳𞋴𞋵𞋶𞋷𞋸𞋹𞋺𞋻𞋼𞋽𞋾𞋿𞌀𞌁𞌂𞌃𞌄𞌅𞌆𞌇𞌈𞌉𞌊𞌋𞌌𞌍𞌎𞌏𞌐𞌑𞌒𞌓𞌔𞌕𞌖𞌗𞌘𞌙𞌚𞌛𞌜𞌝𞌞𞌟𞌠𞌡𞌢𞌣𞌤𞌥𞌦𞌧𞌨𞌩𞌪𞌫𞌬𞌭𞌮𞌯𞌰𞌱𞌲𞌳𞌴𞌵𞌶𞌷𞌸𞌹𞌺𞌻𞌼𞌽𞌾𞌿𞍀𞍁𞍂𞍃𞍄𞍅𞍆𞍇𞍈𞍉𞍊𞍋𞍌𞍍𞍎𞍏𞍐𞍑𞍒𞍓𞍔𞍕𞍖𞍗𞍘𞍙𞍚𞍛𞍜𞍝𞍞𞍟𞍠𞍡𞍢𞍣𞍤𞍥𞍦𞍧𞍨𞍩𞍪𞍫𞍬𞍭𞍮𞍯𞍰𞍱𞍲𞍳𞍴𞍵𞍶𞍷𞍸𞍹𞍺𞍻𞍼𞍽𞍾𞍿𞎀𞎁𞎂𞎃𞎄𞎅𞎆𞎇𞎈𞎉𞎊𞎋𞎌𞎍𞎎𞎏𞎐𞎑𞎒𞎓𞎔𞎕𞎖𞎗𞎘𞎙𞎚𞎛𞎜𞎝𞎞𞎟𞎠𞎡𞎢𞎣𞎤𞎥𞎦𞎧𞎨𞎩𞎪𞎫𞎬𞎭𞎮𞎯𞎰𞎱𞎲𞎳𞎴𞎵𞎶𞎷𞎸𞎹𞎺𞎻𞎼𞎽𞎾𞎿𞏀𞏁𞏂𞏃𞏄𞏅𞏆𞏇𞏈𞏉𞏊𞏋𞏌𞏍𞏎𞏏𞏐𞏑𞏒𞏓𞏔𞏕𞏖𞏗𞏘𞏙𞏚𞏛𞏜𞏝𞏞𞏟𞏠𞏡𞏢𞏣𞏤𞏥𞏦𞏧𞏨𞏩𞏪𞏫𞏬𞏭𞏮𞏯𞏰𞏱𞏲𞏳𞏴𞏵𞏶𞏷𞏸𞏹𞏺𞏻𞏼𞏽𞏾𞏿𞐀𞐁𞐂𞐃𞐄𞐅𞐆𞐇𞐈𞐉𞐊𞐋𞐌𞐍𞐎𞐏𞐐𞐑𞐒𞐓𞐔𞐕𞐖𞐗𞐘𞐙𞐚𞐛𞐜𞐝𞐞𞐟𞐠𞐡𞐢𞐣𞐤𞐥𞐦𞐧𞐨𞐩𞐪𞐫𞐬𞐭𞐮𞐯𞐰𞐱𞐲𞐳𞐴𞐵𞐶𞐷𞐸𞐹𞐺𞐻𞐼𞐽𞐾𞐿𞑀𞑁𞑂𞑃𞑄𞑅𞑆𞑇𞑈𞑉𞑊𞑋𞑌𞑍𞑎𞑏𞑐𞑑𞑒𞑓𞑔𞑕𞑖𞑗𞑘𞑙𞑚𞑛𞑜𞑝𞑞𞑟𞑠𞑡𞑢𞑣𞑤𞑥𞑦𞑧𞑨𞑩𞑪𞑫𞑬𞑭𞑮𞑯𞑰𞑱𞑲𞑳𞑴𞑵𞑶𞑷𞑸𞑹𞑺𞑻𞑼𞑽𞑾𞑿𞒀𞒁𞒂𞒃𞒄𞒅𞒆𞒇𞒈𞒉𞒊𞒋𞒌𞒍𞒎𞒏𞒐𞒑𞒒𞒓𞒔𞒕𞒖𞒗𞒘𞒙𞒚𞒛𞒜𞒝𞒞𞒟𞒠𞒡𞒢𞒣𞒤𞒥𞒦𞒧𞒨𞒩𞒪𞒫𞒬𞒭𞒮𞒯𞒰𞒱𞒲𞒳𞒴𞒵𞒶𞒷𞒸𞒹𞒺𞒻𞒼𞒽𞒾𞒿𞓀𞓁𞓂𞓃𞓄𞓅𞓆𞓇𞓈𞓉𞓊𞓋𞓌𞓍𞓎𞓏𞓐𞓑𞓒𞓓𞓔𞓕𞓖𞓗𞓘𞓙𞓚𞓛𞓜𞓝𞓞𞓟𞓠𞓡𞓢𞓣𞓤𞓥𞓦𞓧𞓨𞓩𞓪𞓫𞓮𞓯𞓬𞓭𞓰𞓱𞓲𞓳𞓴𞓵𞓶𞓷𞓸𞓹𞓺𞓻𞓼𞓽𞓾𞓿𞔀𞔁𞔂𞔃𞔄𞔅𞔆𞔇𞔈𞔉𞔊𞔋𞔌𞔍𞔎𞔏𞔐𞔑𞔒𞔓𞔔𞔕𞔖𞔗𞔘𞔙𞔚𞔛𞔜𞔝𞔞𞔟𞔠𞔡𞔢𞔣𞔤𞔥𞔦𞔧𞔨𞔩𞔪𞔫𞔬𞔭𞔮𞔯𞔰𞔱𞔲𞔳𞔴𞔵𞔶𞔷𞔸𞔹𞔺𞔻𞔼𞔽𞔾𞔿𞕀𞕁𞕂𞕃𞕄𞕅𞕆𞕇𞕈𞕉𞕊𞕋𞕌𞕍𞕎𞕏𞕐𞕑𞕒𞕓𞕔𞕕𞕖𞕗𞕘𞕙𞕚𞕛𞕜𞕝𞕞𞕟𞕠𞕡𞕢𞕣𞕤𞕥𞕦𞕧𞕨𞕩𞕪𞕫𞕬𞕭𞕮𞕯𞕰𞕱𞕲𞕳𞕴𞕵𞕶𞕷𞕸𞕹𞕺𞕻𞕼𞕽𞕾𞕿𞖀𞖁𞖂𞖃𞖄𞖅𞖆𞖇𞖈𞖉𞖊𞖋𞖌𞖍𞖎𞖏𞖐𞖑𞖒𞖓𞖔𞖕𞖖𞖗𞖘𞖙𞖚𞖛𞖜𞖝𞖞𞖟𞖠𞖡𞖢𞖣𞖤𞖥𞖦𞖧𞖨𞖩𞖪𞖫𞖬𞖭𞖮𞖯𞖰𞖱𞖲𞖳𞖴𞖵𞖶𞖷𞖸𞖹𞖺𞖻𞖼𞖽𞖾𞖿𞗀𞗁𞗂𞗃𞗄𞗅𞗆𞗇𞗈𞗉𞗊𞗋𞗌𞗍𞗎𞗏𞗐𞗑𞗒𞗓𞗔𞗕𞗖𞗗𞗘𞗙𞗚𞗛𞗜𞗝𞗞𞗟𞗠𞗡𞗢𞗣𞗤𞗥𞗦𞗧𞗨𞗩𞗪𞗫𞗬𞗭𞗯𞗮𞗰𞗱𞗲𞗳𞗴𞗵𞗶𞗷𞗸𞗹𞗺𞗻𞗼𞗽𞗾𞗿𞘀𞘁𞘂𞘃𞘄𞘅𞘆𞘇𞘈𞘉𞘊𞘋𞘌𞘍𞘎𞘏𞘐𞘑𞘒𞘓𞘔𞘕𞘖𞘗𞘘𞘙𞘚𞘛𞘜𞘝𞘞𞘟𞘠𞘡𞘢𞘣𞘤𞘥𞘦𞘧𞘨𞘩𞘪𞘫𞘬𞘭𞘮𞘯𞘰𞘱𞘲𞘳𞘴𞘵𞘶𞘷𞘸𞘹𞘺𞘻𞘼𞘽𞘾𞘿𞙀𞙁𞙂𞙃𞙄𞙅𞙆𞙇𞙈𞙉𞙊𞙋𞙌𞙍𞙎𞙏𞙐𞙑𞙒𞙓𞙔𞙕𞙖𞙗𞙘𞙙𞙚𞙛𞙜𞙝𞙞𞙟𞙠𞙡𞙢𞙣𞙤𞙥𞙦𞙧𞙨𞙩𞙪𞙫𞙬𞙭𞙮𞙯𞙰𞙱𞙲𞙳𞙴𞙵𞙶𞙷𞙸𞙹𞙺𞙻𞙼𞙽𞙾𞙿𞚀𞚁𞚂𞚃𞚄𞚅𞚆𞚇𞚈𞚉𞚊𞚋𞚌𞚍𞚎𞚏𞚐𞚑𞚒𞚓𞚔𞚕𞚖𞚗𞚘𞚙𞚚𞚛𞚜𞚝𞚞𞚟𞚠𞚡𞚢𞚣𞚤𞚥𞚦𞚧𞚨𞚩𞚪𞚫𞚬𞚭𞚮𞚯𞚰𞚱𞚲𞚳𞚴𞚵𞚶𞚷𞚸𞚹𞚺𞚻𞚼𞚽𞚾𞚿𞛀𞛁𞛂𞛃𞛄𞛅𞛆𞛇𞛈𞛉𞛊𞛋𞛌𞛍𞛎𞛏𞛐𞛑𞛒𞛓𞛔𞛕𞛖𞛗𞛘𞛙𞛚𞛛𞛜𞛝𞛞𞛟𞛠𞛡𞛢𞛣𞛤𞛥𞛦𞛧𞛨𞛩𞛪𞛫𞛬𞛭𞛮𞛯𞛰𞛱𞛲𞛳𞛴𞛵𞛶𞛷𞛸𞛹𞛺𞛻𞛼𞛽𞛾𞛿𞜀𞜁𞜂𞜃𞜄𞜅𞜆𞜇𞜈𞜉𞜊𞜋𞜌𞜍𞜎𞜏𞜐𞜑𞜒𞜓𞜔𞜕𞜖𞜗𞜘𞜙𞜚𞜛𞜜𞜝𞜞𞜟𞜠𞜡𞜢𞜣𞜤𞜥𞜦𞜧𞜨𞜩𞜪𞜫𞜬𞜭𞜮𞜯𞜰𞜱𞜲𞜳𞜴𞜵𞜶𞜷𞜸𞜹𞜺𞜻𞜼𞜽𞜾𞜿𞝀𞝁𞝂𞝃𞝄𞝅𞝆𞝇𞝈𞝉𞝊𞝋𞝌𞝍𞝎𞝏𞝐𞝑𞝒𞝓𞝔𞝕𞝖𞝗𞝘𞝙𞝚𞝛𞝜𞝝𞝞𞝟𞝠𞝡𞝢𞝣𞝤𞝥𞝦𞝧𞝨𞝩𞝪𞝫𞝬𞝭𞝮𞝯𞝰𞝱𞝲𞝳𞝴𞝵𞝶𞝷𞝸𞝹𞝺𞝻𞝼𞝽𞝾𞝿𞞀𞞁𞞂𞞃𞞄𞞅𞞆𞞇𞞈𞞉𞞊𞞋𞞌𞞍𞞎𞞏𞞐𞞑𞞒𞞓𞞔𞞕𞞖𞞗𞞘𞞙𞞚𞞛𞞜𞞝𞞞𞞟𞞠𞞡𞞢𞞣𞞤𞞥𞞦𞞧𞞨𞞩𞞪𞞫𞞬𞞭𞞮𞞯𞞰𞞱𞞲𞞳𞞴𞞵𞞶𞞷𞞸𞞹𞞺𞞻𞞼𞞽𞞾𞞿𞟀𞟁𞟂𞟃𞟄𞟅𞟆𞟇𞟈𞟉𞟊𞟋𞟌𞟍𞟎𞟏𞟐𞟑𞟒𞟓𞟔𞟕𞟖𞟗𞟘𞟙𞟚𞟛𞟜𞟝𞟞𞟟𞟠𞟡𞟢𞟣𞟤𞟥𞟦𞟧𞟨𞟩𞟪𞟫𞟬𞟭𞟮𞟯𞟰𞟱𞟲𞟳𞟴𞟵𞟶𞟷𞟸𞟹𞟺𞟻𞟼𞟽𞟾𞟿𞠀𞠁𞠂𞠃𞠄𞠅𞠆𞠇𞠈𞠉𞠊𞠋𞠌𞠍𞠎𞠏𞠐𞠑𞠒𞠓𞠔𞠕𞠖𞠗𞠘𞠙𞠚𞠛𞠜𞠝𞠞𞠟𞠠𞠡𞠢𞠣𞠤𞠥𞠦𞠧𞠨𞠩𞠪𞠫𞠬𞠭𞠮𞠯𞠰𞠱𞠲𞠳𞠴𞠵𞠶𞠷𞠸𞠹𞠺𞠻𞠼𞠽𞠾𞠿𞡀𞡁𞡂𞡃𞡄𞡅𞡆𞡇𞡈𞡉𞡊𞡋𞡌𞡍𞡎𞡏𞡐𞡑𞡒𞡓𞡔𞡕𞡖𞡗𞡘𞡙𞡚𞡛𞡜𞡝𞡞𞡟𞡠𞡡𞡢𞡣𞡤𞡥𞡦𞡧𞡨𞡩𞡪𞡫𞡬𞡭𞡮𞡯𞡰𞡱𞡲𞡳𞡴𞡵𞡶𞡷𞡸𞡹𞡺𞡻𞡼𞡽𞡾𞡿𞢀𞢁𞢂𞢃𞢄𞢅𞢆𞢇𞢈𞢉𞢊𞢋𞢌𞢍𞢎𞢏𞢐𞢑𞢒𞢓𞢔𞢕𞢖𞢗𞢘𞢙𞢚𞢛𞢜𞢝𞢞𞢟𞢠𞢡𞢢𞢣𞢤𞢥𞢦𞢧𞢨𞢩𞢪𞢫𞢬𞢭𞢮𞢯𞢰𞢱𞢲𞢳𞢴𞢵𞢶𞢷𞢸𞢹𞢺𞢻𞢼𞢽𞢾𞢿𞣀𞣁𞣂𞣃𞣄𞣅𞣆𞣇𞣈𞣉𞣊𞣋𞣌𞣍𞣎𞣏𞣐𞣑𞣒𞣓𞣔𞣕𞣖𞣗𞣘𞣙𞣚𞣛𞣜𞣝𞣞𞣟𞣠𞣡𞣢𞣣𞣤𞣥𞣦𞣧𞣨𞣩𞣪𞣫𞣬𞣭𞣮𞣯𞣰𞣱𞣲𞣳𞣴𞣵𞣶𞣷𞣸𞣹𞣺𞣻𞣼𞣽𞣾𞣿𞤀𞤁𞤂𞤃𞤄𞤅𞤆𞤇𞤈𞤉𞤊𞤋𞤌𞤍𞤎𞤏𞤐𞤑𞤒𞤓𞤔𞤕𞤖𞤗𞤘𞤙𞤚𞤛𞤜𞤝𞤞𞤟𞤠𞤡𞤢𞤣𞤤𞤥𞤦𞤧𞤨𞤩𞤪𞤫𞤬𞤭𞤮𞤯𞤰𞤱𞤲𞤳𞤴𞤵𞤶𞤷𞤸𞤹𞤺𞤻𞤼𞤽𞤾𞤿𞥀𞥁𞥂𞥃𞥊𞥄𞥅𞥆𞥇𞥈𞥉𞥋𞥌𞥍𞥎𞥏𞥐𞥑𞥒𞥓𞥔𞥕𞥖𞥗𞥘𞥙𞥚𞥛𞥜𞥝𞥞𞥟𞥠𞥡𞥢𞥣𞥤𞥥𞥦𞥧𞥨𞥩𞥪𞥫𞥬𞥭𞥮𞥯𞥰𞥱𞥲𞥳𞥴𞥵𞥶𞥷𞥸𞥹𞥺𞥻𞥼𞥽𞥾𞥿𞦀𞦁𞦂𞦃𞦄𞦅𞦆𞦇𞦈𞦉𞦊𞦋𞦌𞦍𞦎𞦏𞦐𞦑𞦒𞦓𞦔𞦕𞦖𞦗𞦘𞦙𞦚𞦛𞦜𞦝𞦞𞦟𞦠𞦡𞦢𞦣𞦤𞦥𞦦𞦧𞦨𞦩𞦪𞦫𞦬𞦭𞦮𞦯𞦰𞦱𞦲𞦳𞦴𞦵𞦶𞦷𞦸𞦹𞦺𞦻𞦼𞦽𞦾𞦿𞧀𞧁𞧂𞧃𞧄𞧅𞧆𞧇𞧈𞧉𞧊𞧋𞧌𞧍𞧎𞧏𞧐𞧑𞧒𞧓𞧔𞧕𞧖𞧗𞧘𞧙𞧚𞧛𞧜𞧝𞧞𞧟𞧠𞧡𞧢𞧣𞧤𞧥𞧦𞧧𞧨𞧩𞧪𞧫𞧬𞧭𞧮𞧯𞧰𞧱𞧲𞧳𞧴𞧵𞧶𞧷𞧸𞧹𞧺𞧻𞧼𞧽𞧾𞧿𞨀𞨁𞨂𞨃𞨄𞨅𞨆𞨇𞨈𞨉𞨊𞨋𞨌𞨍𞨎𞨏𞨐𞨑𞨒𞨓𞨔𞨕𞨖𞨗𞨘𞨙𞨚𞨛𞨜𞨝𞨞𞨟𞨠𞨡𞨢𞨣𞨤𞨥𞨦𞨧𞨨𞨩𞨪𞨫𞨬𞨭𞨮𞨯𞨰𞨱𞨲𞨳𞨴𞨵𞨶𞨷𞨸𞨹𞨺𞨻𞨼𞨽𞨾𞨿𞩀𞩁𞩂𞩃𞩄𞩅𞩆𞩇𞩈𞩉𞩊𞩋𞩌𞩍𞩎𞩏𞩐𞩑𞩒𞩓𞩔𞩕𞩖𞩗𞩘𞩙𞩚𞩛𞩜𞩝𞩞𞩟𞩠𞩡𞩢𞩣𞩤𞩥𞩦𞩧𞩨𞩩𞩪𞩫𞩬𞩭𞩮𞩯𞩰𞩱𞩲𞩳𞩴𞩵𞩶𞩷𞩸𞩹𞩺𞩻𞩼𞩽𞩾𞩿𞪀𞪁𞪂𞪃𞪄𞪅𞪆𞪇𞪈𞪉𞪊𞪋𞪌𞪍𞪎𞪏𞪐𞪑𞪒𞪓𞪔𞪕𞪖𞪗𞪘𞪙𞪚𞪛𞪜𞪝𞪞𞪟𞪠𞪡𞪢𞪣𞪤𞪥𞪦𞪧𞪨𞪩𞪪𞪫𞪬𞪭𞪮𞪯𞪰𞪱𞪲𞪳𞪴𞪵𞪶𞪷𞪸𞪹𞪺𞪻𞪼𞪽𞪾𞪿𞫀𞫁𞫂𞫃𞫄𞫅𞫆𞫇𞫈𞫉𞫊𞫋𞫌𞫍𞫎𞫏𞫐𞫑𞫒𞫓𞫔𞫕𞫖𞫗𞫘𞫙𞫚𞫛𞫜𞫝𞫞𞫟𞫠𞫡𞫢𞫣𞫤𞫥𞫦𞫧𞫨𞫩𞫪𞫫𞫬𞫭𞫮𞫯𞫰𞫱𞫲𞫳𞫴𞫵𞫶𞫷𞫸𞫹𞫺𞫻𞫼𞫽𞫾𞫿𞬀𞬁𞬂𞬃𞬄𞬅𞬆𞬇𞬈𞬉𞬊𞬋𞬌𞬍𞬎𞬏𞬐𞬑𞬒𞬓𞬔𞬕𞬖𞬗𞬘𞬙𞬚𞬛𞬜𞬝𞬞𞬟𞬠𞬡𞬢𞬣𞬤𞬥𞬦𞬧𞬨𞬩𞬪𞬫𞬬𞬭𞬮𞬯𞬰𞬱𞬲𞬳𞬴𞬵𞬶𞬷𞬸𞬹𞬺𞬻𞬼𞬽𞬾𞬿𞭀𞭁𞭂𞭃𞭄𞭅𞭆𞭇𞭈𞭉𞭊𞭋𞭌𞭍𞭎𞭏𞭐𞭑𞭒𞭓𞭔𞭕𞭖𞭗𞭘𞭙𞭚𞭛𞭜𞭝𞭞𞭟𞭠𞭡𞭢𞭣𞭤𞭥𞭦𞭧𞭨𞭩𞭪𞭫𞭬𞭭𞭮𞭯𞭰𞭱

Language Access Services:

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) 630-6741.

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Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાડયા સાથે વાત કરવા માટે, કોલ કરો (833) 630-6741.

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Language Access Services:

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