# **Benefit Summary**



Illinois - NexusACO OAP NexusACO OAP Tiered - Plan BTXU

### What is a benefit summary?

This is a summary of what the plan does and does not cover. This summary can also help you understand your share of the costs. It's always best to review your Certificate of Coverage (COC) and check your coverage before getting any health care services, when possible.

#### What are the benefits of the UnitedHealthcare NexusACO® OAP Tiered Benefit Plan?

#### Get a plan with a Primary Care Physician (PCP) and save with Tier 1 providers and facilities.

This plan requires you to choose a PCP from the plan network. Your PCP works with you as a single point of contact to help coordinate and guide your care through the healthcare system. You can receive care from anyone within our network but you may save money when you use Tier 1 providers and facilities.

- > Select your personal PCP from the plan network. A network is a group of health care providers and facilities that have a contract with UnitedHealthcare. Having one main doctor with in-depth knowledge of your health also helps you avoid duplicating tests or services so you get the right care at the right time. Each enrolled person must select a PCP in the area where you (the subscriber) live.
- > Pay less by using Tier 1 providers and facilities. They may offer you the greatest value from your health care benefits. If you need to see a specialist, you do not need a referral. To save money, work with your PCP to choose a network specialist.
- > There's coverage if you need to go out of the network. Out-of-network means that a provider or facility does not have a contract with us. Choose what's best for you. Just remember, using out-of-network providers or facilities will likely cost you more.
- > Preventive care is covered 100% in our network.

Not enrolled yet? Search for network doctors or hospitals at welcometouhc.com or call 1-866-873-3903, TTY 711, 8 a.m. to 8 p.m. local time, Monday through Friday.

#### **Benefits At-A-Glance**

#### What you may pay for network care

This chart is a simple summary of the costs you may have to pay when you receive care in the network. It doesn't include all of the deductibles and co-payments you may have to pay. You can find more benefit details beginning on page 2.

\$2,000

#### **Co-payment Individual Deductible** (Your cost for an office visit) (Your cost before the plan starts to pay) (Your cost share after the deductible)

\$10

This Benefit Summary is to highlight your Benefits. Don't use this document to understand your exact coverage for certain conditions. If this Benefit Summary conflicts with the Certificate of Coverage (COC), Schedule of Benefits, Riders, and/or Amendments, those documents are correct. Review your COC for an exact description of the services and supplies that are and are not covered, those which are excluded or limited, and other terms and conditions of coverage.

UnitedHealthcare Insurance Company of Illinois

Are you a member?

Easily manage your benefits online at myuhc.com<sup>®</sup> and on the go with the **UnitedHealthcare** Health4Me<sup>®</sup> mobile app.

For questions, call the member phone number on your health plan ID card.

**Co-insurance** 

You have no co-insurance.

In addition to your premium (monthly) payments paid by you or your employer, you are responsible for paying these costs.

# Your cost if you use Designated Network & Network Benefits

Your cost if you use Out-of-Network Benefits

#### Annual Deductible

### What is an annual deductible?

The annual deductible is the amount you pay for Covered Health Care Services per year before you are eligible to receive Benefits. It does not include any amount that exceeds Allowed Amounts. The deductible may not apply to all Covered Health Care Services. You may have more than one type of deductible.

- > Your co-pays don't count towards meeting the deductible unless otherwise described within the specific covered health care service.
- > All individual deductible amounts will count towards meeting the family deductible, but an individual will not have to pay more than the individual deductible amount.
- > This benefit plan includes a per occurrence deductible that applies to certain covered health care services. This per occurrence deductible must be met prior to and in addition to the medical deductible.

Medical Deductible - Individual	\$2,000 per year	\$5,000 per year
Medical Deductible - Family	\$4,000 per year	\$10,000 per year

### **Out-of-Pocket Limit**

#### What is an out-of-pocket limit?

The Out-of-Pocket Limit is the maximum you pay per year. Once you reach the Out-of-Pocket Limit, Benefits are payable at 100% of Allowed Amounts during the rest of that year.

- > Your co-pays, co-insurance, deductibles and per occurrence deductibles (including pharmacy) count towards meeting the out-of-pocket limit.
- > All individual out-of-pocket limit amounts will count towards meeting the family out-of-pocket limit, but an individual will not have to pay more than the individual out-of-pocket limit amount.

Out-of-Pocket Limit - Individual	\$5,000 per year	\$10,000 per year	
Out-of-Pocket Limit - Family	\$10,000 per year	\$20,000 per year	

# Your Costs

### What is co-insurance?

Co-insurance is the amount you pay each time you receive certain Covered Health Care Services calculated as a percentage of the Allowed Amount (for example, 20%). You pay co-insurance plus any deductibles you owe. Co-insurance is not the same as a co-payment (or co-pay).

#### What is a co-payment?

A Co-payment is the amount you pay each time you receive certain Covered Health Care Services calculated as a set dollar amount (for example, \$50). You are responsible for paying the lesser of the applicable Co-payment or the Allowed Amount. Please see the specific Covered Health Care Service to see if a co-payment applies and how much you have to pay.

#### What is Prior Authorization?

Prior Authorization is getting approval before you receive certain Covered Health Care Services. Physicians and other health care professionals who participate in a Network are responsible for obtaining prior authorization. However there are some Benefits that you are responsible for obtaining authorization before you receive the services. Please see the specific Covered Health Care Service to find services that require you to obtain prior authorization.

#### Want more information?

Find additional definitions in the glossary at justplainclear.com.

# **Your Costs**

Following is a list of services that your plan covers in alphabetical order. In addition to your premium (monthly) payments paid by you or your employer, you are responsible for paying these costs.

Covered Health Care Services	Your cost if you use Designated Network & Network Benefits	Your cost if you use Out-of-Network Benefits
Ambulance Services		
Emergency Ambulance:	You pay nothing, after the medical deductible has been met.	You pay nothing, after the network medical deductible has been met.
Non-Emergency Ambulance:	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
	Prior Authorization is required for Non-Emergency Ambulance.	Prior Authorization is required for Non-Emergency Ambulance.
Amino Acid-Based Elemental For	mulas	
	You pay nothing, after the medical deductible has been met or as stated under the Outpatient Prescription Drug Schedule of Benefits.	30% co-insurance, after the medical deductible has been met or as stated under the Outpatient Prescription Drug Schedule of Benefits.
Cellular and Gene Therapy		
For Network Benefits, Cellular or Gene Therapy services must be received from a Designated Provider.	The amount you pay is based on where provided.	the covered health care service is
	Prior Authorization is required.	Prior Authorization is required.
Clinical Trials		
	The amount you pay is based on where provided.	the covered health care service is
	Prior Authorization is required.	Prior Authorization is required.
Congenital Heart Disease (CHD) S	burgeries	
	Designated Network: You pay nothing, after the medical deductible has been met. Network: After you pay the \$500 per occurrence deductible per Inpatient Stay; you pay 20% co-insurance, after the medical deductible has been met.	After you pay the \$500 per occurrence deductible per Inpatient Stay; you pay 30% co-insurance, after the medical deductible has been met.
		Prior Authorization is required.
Dental Services - Accident Only		
	You pay nothing, after the medical deductible has been met.	You pay nothing, after the network medical deductible has been met.

Covered Health Care Services	Your cost if you use Designated Network & Network Benefits	Your cost if you use Out-of-Network Benefits
Dental Services - Anesthesia and	Facility	
	The amount you pay is based on where provided.	e the covered health care service is
	Prior Authorization is required for certain services.	Prior Authorization is required for certain services.
Diabetes Services		
Diabetes Self Management and Training/Diabetic Eye Exams/Foot Care:	The amount you pay is based on where provided.	e the covered health care service is
Diabetes Self Management Items:	The amount you pay is based on where the covered health care service is provided under Durable Medical Equipment (DME), Orthotics and Supplies and in the Outpatient Prescription Drug Rider.	
		Prior Authorization is required for DME that costs more than \$1,000.
Durable Medical Equipment (DME	), Orthotics and Supplies	
Limited to a single purchase of a type of DME or orthotic every three years. Repair and/or replacement of DME or orthotics would apply to this limit in the same manner as a purchase. This limit does not apply to wound vacuums.	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
		Prior Authorization is required for DME or orthotics that costs more than \$1,000.
Emergency Health Care Services	- Outpatient	
	After you pay the \$300 per occurrence deductible per visit; the medical deductible applies.	After you pay the \$300 per occurrence deductible per visit; the network medical deductible applies.
		Notification is required if confined in an Out-of-Network Hospital.
Examination and Treatment for Se	exual Assault	
	You pay nothing. A deductible does not apply.	You pay nothing. A deductible does not apply.
Gender Dysphoria		
	The amount you pay is based on where provided and in the Outpatient Prescrip	
	Prior Authorization is required for certain services.	Prior Authorization is required for certain services.

Your Costs		
Covered Health Care Services	Your cost if you use Designated Network & Network Benefits	Your cost if you use Out-of-Network Benefits
Habilitative Services		
Inpatient: Inpatient services for adults 19 years of age and older are limited per year as follows: Limit will be the same as, and combined with, those stated under Skilled Nursing Facility/Inpatient Rehabilitation Services. For Dependents under 19 years of age, no limits apply.	The amount you pay is based on whe provided.	re the covered health care service is
Outpatient: Outpatient therapies: Manipulative Treatment. Post-cochlear implant aural therapy. Cognitive therapy. For the above outpatient therapies: Limits will be the same as, and combined with, those stated under Rehabilitation Services – Outpatient Therapy and Manipulative Treatment. Visit limits for Treatment for Autism Spectrum Disorders for Enrolled Dependents under 21 years of age do not apply.	\$10 co-pay per visit. A deductible does not apply.	30% co-insurance, after the medical deductible has been met.
		Prior Authorization is required for certain Inpatient services.
Hearing Aids		
Limited to one hearing instrument per impaired ear every 36 months. Benefits include repairs and/or replacement of a hearing instrument when Medically Necessary.	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
Home Health Care		

Limited to 60 visits per year. One visit equals up to four hours of skilled care services. This visit limit does not include any service which is billed only for the administration of intravenous infusion.

To receive Network Benefits for the administration of intravenous infusion, you must receive services from a provider we identify.

You pay nothing, after the medical deductible has been met.

30% co-insurance, after the medical deductible has been met.

Covered Health Care Services	Your cost if you use Designated Network & Network Benefits	Your cost if you use Out-of-Network Benefits
Hospice Care		
	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
		Prior Authorization is required for Inpatient Stay.
Hospital - Inpatient Stay		
	Designated Network: You pay nothing, after the medical deductible has been met. Network: After you pay the \$500 per occurrence deductible per Inpatient Stay; you pay 20% co-insurance, after the medical deductible has been met.	After you pay the \$500 per occurrence deductible per Inpatient Stay; you pay 30% co-insurance, after the medical deductible has been met.
		Prior Authorization is required.
Infertility Services		
Benefits for Assisted Reproductive Technology (ART) are limited to four oocyte retrievals per plan year; however, if a retrieval is followed by a live birth, two additional oocyte retrievals will be covered. Following the final oocyte retrieval, Benefits will be provided for one subsequent procedure to transfer the oocytes or sperm to the Covered Person.	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
	Prior Authorization is required.	Prior Authorization is required.
Lab, X-Ray and Diagnostic - Outpa	atient	
Lab Testing - Outpatient: Limited to 18 Presumptive Drug Tests per year. Limited to 18 Definitive Drug Tests per year.	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
X-Ray and Other Diagnostic Testing - Outpatient:	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
		Prior Authorization is required for Genetic Testing, sleep studies, stress echocardiography and transthoracic echocardiogram services.

**Covered Health Care Services** 

# Your cost if you use Designated Network & Network Benefits

# Your cost if you use Out-of-Network Benefits

Network Benefits		
Major Diagnostic and Imaging – Outpatient		
You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.	
	Prior Authorization is required.	
e Use Disorders Services		
You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.	
\$10 co-pay per visit. A deductible does not apply.	30% co-insurance, after the medical deductible has been met.	
You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.	
	Prior Authorization is required for certain Inpatient, Outpatient and Partial Hospitalization/Intensive Outpatient Treatment services.	
You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.	
tient		
You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.	
ledical Services		
<ul> <li>Designated Network:</li> <li>You pay nothing for Covered Health Care Services from a Primary Care Physician, after the medical deductible has been met.</li> <li>You pay nothing for Covered Health Care Services from a Specialist, after the medical deductible has been met.</li> <li>Network:</li> <li>20% co-insurance for Covered Health Care Services from a Primary Care Physician, after the medical deductible has been met.</li> <li>20% co-insurance for Covered Health Care Services from a Primary Care Physician, after the medical deductible has been met.</li> <li>20% co-insurance for Covered Health Care Services from a Specialist, after the medical deductible has been met.</li> </ul>	30% co-insurance, after the medical deductible has been met.	
	Dutpatient         You pay nothing, after the medical deductible has been met.         e Use Disorders Services         You pay nothing, after the medical deductible has been met.         \$10 co-pay per visit. A deductible does not apply.         You pay nothing, after the medical deductible has been met.         You pay nothing, after the medical deductible has been met.         You pay nothing, after the medical deductible has been met.         You pay nothing, after the medical deductible has been met.         tient         You pay nothing, after the medical deductible has been met.         tient         You pay nothing, after the medical deductible has been met.         for a pay nothing, after the medical deductible has been met.         You pay nothing for Covered Health Care Services from a Primary Care Physician, after the medical deductible has been met.         You pay nothing for Covered Health Care Services from a Specialist, after the medical deductible has been met.         You pay nothing for Covered Health Care Services from a Primary Care Physician, after the medical deductible has been met.         20% co-insurance for Covered Health Care Services from a Primary Care Physician, after the medical deductible has been met.         20% co-insurance for Covered Health Care Services from a Primary Care Physician, after the medical deductible has been met.         20% co-insurance for Covered Health Care Services from a Specialist, after	

### **Covered Health Care Services**

# Your cost if you use Designated Network & Network Benefits

## Your cost if you use Out-of-Network Benefits

Physician's Office Services - Sick	ness and Injury	
	Designated Network: \$10 co-pay per visit for a primary care physician office visit. A deductible does not apply. \$40 co-pay per visit for a specialist office visit. A deductible does not apply. Network: 20% co-insurance for a primary care physician office visit, after the medical deductible has been met. 20% co-insurance for a specialist	30% co-insurance, after the medical deductible has been met.
	medical deductible has been met.	

Additional co-pays, deductible, or co-insurance may apply when you receive other services at your physician's office. For example, surgery and lab work.

Pregnancy - Maternity Services		
	The amount you pay is based on where the covered health care service is provided except that an Annual Deductible will not apply for a newborn child whose length of stay in the Hospital is the same as the mother's length of stay.	
		Prior Authorization is required if the stay in the hospital is longer than 48 hours following a normal vaginal delivery or 96 hours following a cesarean section delivery.
Prescription Drug Benefits		
Prescription drug benefits are shown in the Prescription Drug benefit summary.		
Preventive Care Services		

Physician Office Services, Lab, X-Ray<br/>or other preventive tests.You pay nothing. A deductible does<br/>not apply.30% co-insurance, after the medical<br/>deductible has been met.

Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a co-pay, co-insurance or deductible.

### Your cost if you use Designated Network & Network Benefits

# Your cost if you use Out-of-Network Benefits

# **Prosthetic Devices**

Limited to a single purchase of each type of prosthetic device every three years. Repair and/or replacement of a prosthetic device would apply to this limit in the same manner as a purchase.

**Covered Health Care Services** 

You pay nothing, after the medical deductible has been met.

30% co-insurance, after the medical deductible has been met.

Prior Authorization is required for Prosthetic Devices that costs more than \$1,000.

#### **Reconstructive Procedures**

The amount you pay is based on where the covered health care service is provided.

Prior Authorization is required.

		r noi Aumonzanon is required.
Rehabilitation Services – Outpatient Therapy and Manipulative Treatment		
Limited to: 20 visits of pulmonary rehabilitation therapy. 36 visits of cardiac rehabilitation therapy. 60 visits of physical therapy for multiple sclerosis 30 visits of post-cochlear implant aural therapy. 20 visits of cognitive rehabilitation therapy. 20 visits of Manipulative Treatments.	\$10 co-pay per visit. A deductible does not apply.	30% co-insurance, after the medical deductible has been met.
Scopic Procedures - Outpatient D	iagnostic and Therapeutic	
Diagnostic/therapeutic scopic procedures include, but are not limited to colonoscopy, sigmoidoscopy and endoscopy.	Designated Network: You pay nothing, after the medical deductible has been met. Network: After you pay the \$250 per occurrence deductible per date of service; you pay 20% co-insurance, after the medical deductible has been met.	After you pay the \$250 per occurrence deductible per date of service; you pay 30% co-insurance, after the medical deductible has been met.
Skilled Nursing Facility / Inpatient Rehabilitation Facility Services		
	Rehabilitation Facility Services	

#### **Covered Health Care Services** Your cost if you use Your cost if you use Out-of-Network Benefits **Designated Network & Network Benefits Surgery - Outpatient** Designated Network: After you pay the \$250 per occurrence deductible per date of You pay nothing, after the medical service; you pay 30% co-insurance, deductible has been met. after the medical deductible has Network: been met. After you pay the \$250 per occurrence deductible per date of service; you pay 20% co-insurance, after the medical deductible has been met. Prior Authorization is required for certain services. Temporomandibular Joint (TMJ) and Craniomandibular Disorder (CMD) Services The amount you pay is based on where the covered health care service is provided. Prior Authorization is required for Inpatient Stay. **Therapeutic Treatments - Outpatient** Therapeutic treatments include, but are You pay nothing, after the medical 30% co-insurance, after the medical not limited to dialysis, intravenous deductible has been met. deductible has been met. chemotherapy, intravenous infusion, medical education services and radiation oncology. Prior Authorization is required for certain services. Transplantation Services Network Benefits must be received The amount you pay is based on where the covered health care service is from a Designated Provider. provided. Prior Authorization is required. Prior Authorization is required. Urgent Care Center Services \$50 co-pay per visit. A deductible 30% co-insurance, after the medical

Additional co-pays, deductible, or co-insurance may apply when you receive other services at the urgent care facility. For example, surgery and lab work.

deductible has been met.

does not apply.

Covered Health Care Services	Your cost if you use Designated Network & Network Benefits	Your cost if you use Out-of-Network Benefits
Virtual Visits		
Network Benefits are available only when services are delivered through a Designated Virtual Visit Network Provider. You can find a Designated Virtual Visit Network Provider by contacting us at myuhc.com <sup>®</sup> or the telephone number on your ID card. Access to Virtual Visits and prescription services may not be available in all states or for all groups.	You pay nothing. A deductible does not apply.	30% co-insurance, after the medical deductible has been met.

Services your plan generally does NOT cover. It is recommended that you review your COC, Amendments and Riders for an exact description of the services and supplies that are covered, those which are excluded or limited, and other terms and conditions of coverage.

- Acupuncture
- Bariatric Surgery
- Cosmetic Surgery
- Dental Care (Adult/Child)
- Glasses
- Long-Term Care
- Non-emergency care when traveling outside the U.S.
- Private-Duty Nursing
- Routine Eye Care (Adult/Child)
- Routine Foot Care
- Weight Loss Programs

For Internal Use only:

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UHPD Tier 1ah/Sep/Emb/47419/2018

ATENÇÃO: Se você fala português (Portuguese), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação. UnitedHealthcare Insurance Company of Illinois does not treat members differently because of sex, age, race, color, disability or national origin. ATTENZIONE: in caso la lingua parlata sia l'italiano (Italian), sono disponibili If you think you were treated unfairly because of your sex, age, race, color, servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di disability or national origin, you can send a complaint to Civil Rights Coordinator. telefono verde indicato sulla vostra tessera identificativa. ACHTUNG: Falls Sie Deutsch (German) sprechen, stehen Ihnen kostenlos Online: UHC Civil Rights@uhc.com sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an. Mail: Civil Rights Coordinator. United HealthCare Civil Rights Grievance. P.O. Box 30608 Salt Lake City, UTAH 84130 注意事項:日本語(Japanese)を話される場合、無料の言語支援サービス をご利用いただけます。健康保険証に記載されているフリーダイヤルに お電話ください。 You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. توجه: اگر زبان شما **فارسی (Farsi)** است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده نماس بگیرید. If you need help with your complaint, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m. ध्यान दें: यदि आप **हिंदी** (Hindi) बोलते है, आपको भाषा सहायता सेबाएं, नि:शुल्क उपलब्धे हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें। You can also file a complaint with the U.S. Dept. of Health and Human Services. CEEB TOOM: Yog koj hais Lus Hmoob (Hmong), muaj kev pab txhais lus pub Online: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim ghia tus kheej. Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html. ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយ**ភាសាខ្មែរ** <sub>(Khmer)</sub>សេវាជំនួយភាសាងោយឥតគិតថ្លៃ Phone: Toll-free 1-800-368-1019, 800-537-7697 (TDD) តិមានសំរាប់អ្នក។ Mail: U.S. Dept. of Health and Human Services. 200 Independence Avenue, SW សូមទូរស័ព្ទទៅល់ខតតគិតថ្លៃ ដែលមាននៅលើអត្តសញ្ញាណបណ្ណរបស់អ្នក។ Room 509F, HHH Building Washington, D.C. 20201 We provide free services to help you communicate with us. Such as, letters in others languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m. PAKDAAR: Nu saritaem ti Ilocano (Ilocano), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo ATTENTION: If you speak English, language assistance services, free of DÍÍ BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yániłti'go, saad bee charge, are available to you. áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shoodí ninaaltsoos nitl'izí bee Please call the toll-free phone number listed on your identification card. nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih. ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de OGOW: Haddii aad ku hadasho Soomaali (Somali), adeegyada taageerada idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka aparece en su tarjeta de identificación. bilaashka ee ku yaalla kaarkaaga aqoonsiga. 請注意:如果您說中文 (Chinese),我們免費為您提供語言協助服務。請撥 打會員卡所列的免付費會員電話號碼。 XIN LƯU Ý: Nếu quý vị nói tiếng Việt (Vietnamese), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị. 알림: **한국어(Korean)**를 사용하시는 경우 언어 지원 서비스를 무료로 이용 하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문 의하십시오. PAALALA: Kung nagsasalita ka ng Tagalog (Tagalog), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card. ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русском (Russian). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте. نتبيه: إذا كنت تتحدت العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. الرجاء الاتصال على رقم الهاتف المجاني الموجود على معرّف العضوية. ATANSYON: Si w pale Kreyòl ayisyen (Haitian Creole), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w. ATTENTION : Si vous parlez français (French), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification. UWAGA: Jeżeli mówisz po polsku (Polish), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.