

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services KAISER PERMANENTE.: CU Health Plan – Kaiser

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 see www.kp.org/cuhealthplan or call 1-866-213-3062 (TTY: 711). 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 http://www.healthcare.gov/sbc-glossary or call 1-866-213-3062 (TTY: 711). 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 http://www.healthcare.gov/sbc-glossary or call 1-866-213-3062 (TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your <u>deductible</u> ?	Not Applicable.	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</u> services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive</u> services at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$9,200 Individual / \$18,400 Family	The <u>out-of-pocket</u> limit 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</u> limits until the overall family <u>out-of-pocket</u> limit has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Payments for <u>premium</u> , preauthorization penalties, <u>balance</u> <u>billing</u> charges and health care this <u>plan</u> doesn't cover, and services indicated in chart starting on page 2.	Even though you pay these expenses, they don't count toward the <u>out–of–pocket</u> limit.
Will you pay less if you use a <u>network provider</u> ?	Yes . See <u>www.kp.org/cuhealthplan</u> or call 1-866-213-3062 (TTY: 711) for a list of <u>plan providers</u> .	This <u>plan</u> uses a <u>provider</u> <u>network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <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'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.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes , but you may self-refer to certain <u>specialists</u> .	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		u Will Pay	Limitations, Exceptions, & Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Primary care visit to treat an injury or illness	\$30 / visit	Not covered	None
If you visit a health care	<u>Specialist</u> visit	\$40 / visit	Not covered	None
provider's office or clinic	Preventive care/screening/ immunization	\$0 / visit	Not covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	\$0 / visit	Not covered	Office visit <u>cost share</u> applies if performed in the office.
n you nave a lest	Imaging (CT/PET scans, MRIs)	\$100 / scan	Not covered	None
	Generic drugs	\$10 retail; \$20 mail order / prescription	Not covered	Up to a 30-day supply retail or 90-day supply mail order. Subject to <u>formulary</u>
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.kp.org/formulary	Preferred brand drugs	\$50 retail; \$100 mail order / prescription	Not covered	guidelines. Generic Preventive Therapy Drugs: Certain medications and supplies may be obtained at in network pharmacies with no applicable copayment (100% covered). Please contact member services for additional information. Diabetic Medication & Supplies: Members diagnosed with diabetes may be eligible to have insulin and generic diabetic medication & supplies (needles, syringes, lancets, test strips) obtained at in network pharmacies with no applicable copayment (100% covered). Please contact member services for additional information.
	Non-preferred brand drugs	Not Covered	Not covered	None

		What You Will Pay		Limitationa Evantiona 8 Other	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Specialty drugs	20% <u>coinsurance</u> up to \$100 / prescription		Up to a 30-day supply. Includes self- administered injectables.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	\$250 / procedure	Not covered	None	
surgery	Physician/surgeon fees	Included in facility fee	Not covered	None	
	Emergency room care	\$250	0 / visit	Copayment waived if admitted as an inpatient.	
If you need immediate	Emergency medical transportation	\$0	/ trip	None	
medical attention	<u>Urgent care</u>	\$30 / visit		\$250 <u>copayment</u> for <u>urgent care</u> received in the Emergency Room. Non- <u>Plan providers</u> covered when temporarily outside the service area.	
lf you have a hospital stay	Facility fee (e.g., hospital room)	\$250 / day up to \$1,000 / admission	Not covered	Prior authorization required.	
	Physician/surgeon fees	Included in facility fee	Not covered		
If you need mental health, behavioral	Outpatient services	\$30 / individual visit	Not covered	\$15 / group visit	
health, or substance abuse services	Inpatient services	\$250 / day up to \$1,000 / admission	Not covered	Prior authorization required.	
If you are pregnant	Office visits	\$0	Not covered	Depending on the type of services, a <u>copayment or coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Childbirth/delivery professional services	Included in facility fee	Not covered	None	
	Childbirth/delivery facility services	\$250 / day up to \$1,000 / admission	Not covered	None	
If you need help recovering or have other special health	Home health care	\$0 / visit	Not covered	28 hours per week. Additional time up to 35 hours if authorized. Prior authorization required.	
needs	Rehabilitation services	\$30 / visit	Not covered	20 visits per therapy per Plan year. Prior	

		What You Will Pay		Limitations, Exceptions, & Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
				authorization required.
	Habilitation services	\$30 / visit	Not covered	20 visits per therapy per <u>Plan</u> year. Prior authorization required.
	Skilled nursing care	\$0 / day	Not covered	100 days per <u>Plan</u> year. Prior authorization required.
	Durable medical equipment	\$0 / item	Not covered	Prior authorization required.
	Hospice services	\$0 / visit	Not covered	Prior authorization required.
If your child needs	Children's eye exam	\$30 / Optometrist visit \$40 /Ophthalmologist visit	Not covered	None
dental or eye care	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

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.)			
Dental care (Adult & Child)	Hearing aids (Adult)	 Non-emergency when traveling outside the US 	
Children's glasses	Long-term care	Private-duty nursing	
Cosmetic surgery	Non-preferred brand drugs	 Weight loss programs (unless in conjunction with approved bariatric surgery plan) 	
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)			
Acupuncture (20 visit limit / year)	Chiropractic care (20 visit limit / year)	Infertility treatment	
Bariatric surgery	• Hearing aids (Under age 18; two every 60	months • Routine eye care (Adult & Child)	
		Routine foot care	

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 shown in the chart below. Other coverage options may be available to you, too, including buying individual insurance coverage through the <u>Health</u> Insurance Marketplace. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318- 2596.

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 the agencies in the chart below:

Contact Information for Your Rights to Continue Coverage & Your Grievance and Appeals Rights:

Kaiser Permanente Member Services	1-800-788-0710 (TTY: 711)
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>
CO Division of Insurance	1-800-930-3745 or https://doi.colorado.gov/

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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-213-3062 (TTY: 711) Traditional Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-866-213-3062 (TTY: 711) Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-213-3062 (TTY: 711) Pennsylvania Dutch (Deitsch): Fer Hilf griege in Deitsch, rufuff 1-866-213-3062 (TTY: 711) uff. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-213-3062 (TTY: 711) Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni at 1-866-213-3062 (TTY: 711) Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye at 1-866-213-3062 (TTY: 711) Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, å'gang at 1-866-213-3062 (TTY: 711)

Your health benefits will be self-insured by your <u>Plan</u> Sponsor. Kaiser Permanente Insurance Company will provide certain administrative services for the <u>Plan</u> and will not be an insurer of the <u>Plan</u> or financially liable for health care benefits under the <u>Plan</u>.

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:



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.

\$0

\$40

\$250

\$0

Peg is Having a Baby
(9 months of in-network pre-natal care and a
hospital delivery)

The plan's overall <u>deductible</u>	\$0
Specialist Copayments	\$40
Hospital (facility) <u>Copayments</u>	\$250
Other <u>Copayments</u>	\$0

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:	
Cost Sharing	
Deductibles	\$0
<u>Copayments</u>	\$500
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$560

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

The <u>plan's</u> overall <u>deductible</u>
Specialist Copayments
Hospital (facility) Copayments
Other <u>Copayments</u>

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:	
Cost Sharing	
<u>Deductibles</u>	\$0
Copayments	\$1,100
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$1,120

Mia's Simple Fracture (in-network emergency room visit and follow up care)

The <u>plan's</u> overall <u>deductible</u>	\$0
Specialist Copayments	\$40
Hospital (facility) Copayments	\$250
Other <u>Copayments</u>	\$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	\$2,800
	-

In this example, Mia would pay:		
Cost Sharing		
Deductibles	\$0	
<u>Copayments</u>	\$500	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$500	

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

NONDISCRIMINATION NOTICE

Kaiser Permanente Insurance Company (KPIC) complies with applicable federal civil rights law and does not discriminate on the basis of race, color, national origin, age, disability, or sex. KPIC does not exclude people or treat them differently because of race, color, national origin, age, disability or sex. We also:

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats, such as large print, audio, and accessible electronic formats
- Provide no cost language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call: **1-866-213-3062** (TTY: **711**)

If you believe that KPIC 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 by mail or phone at: KPIC Civil Rights Coordinator, 3701 Boardman-Canfield Rd, Canfield OH 44406, telephone number 1-866-213-3062.

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, 1-800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

HELP IN YOUR LANGUAGE

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call **1-866-213-3062** (TTY: **711**).

አማርኛ (Amharic) ማስታወሻ: የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-866-213-3062** (TTY: **711**). العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 3062-213-1-866 (TTY: 117).

Հայերեն (Armenian)։ ՈՒՇԱԴՐՈՒԹՅՈՒՆ. եթե խոսում եք հայերեն, ապա ձեզ անվճար կարող են տրամադրվել լեզվական աջակցության ծառայություններ։ Զանգահարեք **1-866-213-3062** (TTY՝ **711**)։ **Bǎsóò Wùdù (Bassa) Dè dɛ nìà kɛ dyédé gbo:** O jǔ ké m̀ Ɓàsóò-wùdù-po-nyò jǔ ní, nìí, à wudu kà kò dò po-poò bɛ́ìn m̀ gbo kpáa. Đá **1-866-213-3062** (TTY: **711**)

বাংলা (Bengali) লক্ষ্য করুল: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃথরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন 1-866-213-3062 (TTY: 711)।

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 1-866-213-3062 (TTY:711)。

فارسی (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: TTY) (۲۱۱ - ۲۲۱) 1-866-213-3062 تماس بگیرید.

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-866-213-3062** (TTY: **711**).

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-866-213-3062** (TTY: **711**).

ગજુરાતી (Gujarati) સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-866-213-3062 (TTY: 711).

Kreyòl Ayisyen (Haitian Creole) ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-866-213-3062** (TTY: **711**). हिन्दी (Hindi) ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-866-213-3062 (TTY: 711) पर कॉल करें।

Hmoob (Hmong): CEEB TOOM: Yog tias koj hais lus Hmoob, muaj cov kev pab txhais lus, uas pab dawb rau koj. Hu rau **1-866-213-3062** (TTY: 711).

Igbo (Igbo) NRUBAMA: O bụrụ na ị na asụ Igbo, ọrụ enyemaka asụsụ, n'efu, dịirị gi. Kpọọ **1-866-213-3062** (TTY: **711**).

Italiano (Italian) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero **1-866-213-3062** (TTY: **711**).

日本語 (Japanese) 注意事項:日本語を話される場合、 無料の言語支援をご利用いただけます。1-866-213-3062 (TTY: 711)まで、お電話にてご連絡ください。

ខ្មែរ (Khmer) ប្រយ័ក្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេ វាជំនួយផ្នែកភាសា ដោយមិនគិតឈួល គឺអាចមានសំរាប់បំ រើអ្នក។ ចូរ ទូរស័ព្ទ **1-866-213-3062** (TTY: **711**)។

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-213-3062 (TTY: 711) 번으로 전화해 주십시오.

ລາວ (Laotian) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການ ບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-866-213-3062 (TTY: 711). Naabeehó (Navajo) Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-866-213-3062 (TTY: 711).

नेपाली (Nepali) ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । 1-866-213-3062 (TTY: 711) फोन गर्नुहोस् ।

Afaan Oromoo (Oromo) XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa **1-866-213-3062** (TTY: **711**).

Português (Portuguese) ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-866-213-3062** (TTY: **711**).

ਪੰਜਾਬੀ (Punjabi) ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-866-213-3062 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

Română (Romanian) ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-866-213-3062 (TTY: 711).

Русский (Russian) ВНИМАНИЕ: если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-213-3062 (ТТҮ: 711).

Español (Spanish) ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-866-213-3062** (TTY: **711**).

Tagalog (Tagalog) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-866-213-3062** (TTY: **711**).

ไทย (Thai) เรียน: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการ ช่วยเหลือทางภาษาได้ฟรี โทร **1-866-213-3062** (TTY: **711**).

Українська (Ukrainian) УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-866-213-3062 (ТТҮ: 711).

اُ**ردو (Urdu) خبردار:** اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کال کریں 1-866-213-3062 (TTY: TTY).

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 **1-866-213-3062** (TTY: **711**).

Yorùbá (Yoruba) AKIYESI: Ti o ba nso ede Yoruba ofe ni iranlowo lori ede wa fun yin o. E pe ero ibanisoro yi 1-866-213-3062 (TTY: 711).