Coverage Period: 01/01/2024-12/31/2024 KAISER PERMANENTE. : OPERATING ENGINEERS PUBLIC H&W FUND - PLAN A

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 see www.kp.org/plandocuments or call 1-800-278-3296 (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 www.healthcare.gov/sbc-glossary or call 1-800-278-3296 (TTY: 711) to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$100 Individual / \$200 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> and services indicated in chart starting on page 2.	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> <u>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> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$3,000 Individual / \$6,000 Family	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.
What is not included in the <u>out-of-pocket limit?</u>	Premiums, health care this plandoesn'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 limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.kp.org or call 1-800-278-3296 (TTY: 711) for a list of network providers.	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a <u>provider</u> in the plan's <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 providers</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 specialists.	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> .

**OPERATING ENGINEERS-PUBLIC** 

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Coverage for: Individual/Family | Plan Type: DHMO

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.

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	Primary care visit to treat an injury or illness	\$15 / visit, <u>deductible</u> does not apply.	Not Covered	None
If you visit a health care provider's	Specialist visit	\$15 / visit, <u>deductible</u> does not apply.	Not Covered	None
office or clinic	Preventive care/ screening/ immunization	No Charge, <u>deductible</u> does not apply.	Not Covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	\$10 / encounter, <u>deductible</u> does not apply.	Not Covered	None
,	Imaging (CT/PET scans, MRI's)	20% <u>coinsurance</u> up to \$50 / procedure	Not Covered	None
If you need drugs to	Generic drugs	Retail: \$10 / prescription; Mail order: \$20 / prescription , deductible does not apply.	Not Covered	Up to a 30-day supply retail or 100-day supply mail order. Subject to formulary guidelines. No Charge for Contraceptives, deductible does not apply.
treat your illness or condition More information about prescription drug coverage is	Preferred brand drugs	Retail: \$30 / prescription; Mail order: \$60 / prescription , deductible does not apply.	Not Covered	Up to a 30-day supply retail or 100-day supply mail order. Subject to <u>formulary guidelines</u> . No Charge for Contraceptives, <u>deductible</u> does not apply.
available at www.kp.org/formulary	Non-preferred brand drugs	Same as preferred brand drugs	Not Covered	Same as preferred brand drugs when approved through <u>formulary</u> exception process.
	Specialty drugs	20% coinsurance up to \$200 / prescription, deductible does not apply.	Not Covered	Up to a 30-day supply retail. Subject to formulary guidelines.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Not Covered	None
outpatient surgery	Physician/surgeon fees	20% coinsurance	Not Covered	None

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	Emergency room care	20% <u>coinsurance</u> , <u>deductible</u> does not apply.	20% <u>coinsurance</u> , <u>deductible</u> does not apply.	None
If you need immediate medical attention	Emergency medical transportation	\$150 / trip	\$150 / trip	None
	Urgent care	\$15 / visit, <u>deductible</u> does not apply.	Not Covered	Non-Plan providers covered when temporarily outside the service area: \$15 / visit, deductible does not apply.
If you have a	Facility fee (e.g., hospital room)	20% coinsurance	Not Covered	None
hospital stay	Physician/surgeon fee	20% coinsurance	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Kaiser: Mental / Behavioral Health: \$15 / individual visit, deductible does not apply. 20% coinsurance for other outpatient services; Substance Abuse: \$15 / individual visit, deductible does not apply. 20% coinsurance up to \$5 / day for other outpatient services, deductible does not apply. ARP: No charge, deductible does not apply.	Kaiser and ARP: Not Covered	Kaiser: Mental / Behavioral Health: \$7 / group visit, deductible does not apply; Substance Abuse: \$5 / group visit, deductible does not apply.  ARP: These supplemental chemical dependency benefits are for the employee and spouse only.
	Inpatient services	Kaiser: 20% coinsurance ARP: No charge, deductible does not apply.	Kaiser and ARP: Not Covered	Kaiser: None ARP: These supplemental chemical dependency benefits are for the employee and spouse only. Elective hospitalization at an ARP facility requires preauthorization to avoid a \$300 penalty.

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	Office visits	No Charge, <u>deductible</u> does not apply.	Not covered	Depending on the type of services, a copayment, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	Not Covered	None
	Childbirth/delivery facility services	20% coinsurance	Not Covered	None
	Home health care	No Charge, <u>deductible</u> does not apply.	Not Covered	Up to 2 hours maximum / visit, up to 3 visits maximum / day, up to 100 visits maximum / year.
If you need help	Rehabilitation services	Inpatient: 20% <u>coinsurance;</u> Outpatient: \$15 / visit	Not Covered	None
recovering or have	Habilitation services	\$15 / visit	Not Covered	None
other special health needs	Skilled nursing care	20% coinsurance	Not Covered	Up to 100 days maximum / benefit period.
	Durable medical equipment	20% <u>coinsurance</u> , <u>deductible</u> does not apply.	Not Covered	Requires prior authorization.
	Hospice service	No Charge, <u>deductible</u> does not apply.	Not Covered	None
	Children's eye exam	No Charge, <u>deductible</u> does not apply.	Not Covered	If your employer elects to include the optional vision plan, it will be through a separate VSP
If your child needs dental or eye care	Children's glasses	Not Covered	Not Covered	policy.
.,	Children's dental check-up	Not Covered	Not Covered	If your employer elects to include the optional dental <u>plan</u> , it will be through a separate Delta Dental policy.

#### **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.)

- Children's glasses
- Chiropractic care
- Cosmetic surgery
- Dental Care (Adult & Child) (may be available through separate dental <u>plan</u>)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care
- Weight loss programs

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

- Acupuncture (<u>plan provider</u> referred)
- Bariatric surgery

- Hearing aids (limited to \$1,350/ear every 4 years payable through the fund)
- Infertility treatment

 Routine eye care (Adult) (additional benefits may be available through separate vision plan)

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 <a href="Health">Health</a> Insurance Marketplace. For more information about the Marketplace, visit 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 <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:

2	,
Kaiser Permanente Member Services	1-800-278-3296 (TTY: 711) or <u>www.kp.org/memberservices</u>
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>
California Department of Insurance	1-800-927-HELP (4357) or <u>www.insurance.ca.gov</u>
California Department of Managed Healthcare	1-888-466-2219 or www.healthhelp.ca.gov/

#### Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium tax</u> 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:**

SPANISH (Español): Para obtener asistencia en Español, llame al 1-800-788-0616 (TTY: 711)

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-278-3296 (TTY: 711)

CHINESE (中文): 如果需要中文的帮助,请拨打这个号码 1-800-757-7585 (TTY: 711)

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-278-3296 (TTY: 711)

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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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)	Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)	Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ Specialist copayment \$15 ■ Hospital (facility) coinsurance 20%	■ Specialist copayment \$15 ■ Hospital (facility) coinsurance 20%	<ul> <li>■ The plan's overall deductible</li> <li>■ Specialist copayment</li> <li>■ Hospital (facility) coinsurance</li> <li>■ Other (x-ray) copayment</li> <li>\$10</li> </ul>	

#### 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)

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#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)
Diagnostic test (x-ray)

<u>Durable medical equipment (crutches)</u>

Rehabilitation services (physical therapy)

## Total Example Cost \$12,700 In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$100	
Copayments	\$70	
Coinsurance	\$1,700	
What isn't covered		
Limits or exclusions	\$50	
The total Peg would pay is	\$1,920	

# Total Example Cost \$5,600 In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$700
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$800

Total Example Cost	\$2,800
In this example, Mia would pay:	

Cost Sharing		
<u>Deductibles</u>	\$100	
Copayments	\$300	
Coinsurance	\$200	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$600	

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

#### **Nondiscrimination Notice**

Kaiser Permanente does not discriminate on the basis of age, race, ethnicity, color, national origin, cultural background, ancestry, religion, sex, gender identity, gender expression, sexual orientation, marital status, physical or mental disability, source of payment, genetic information, citizenship, primary language, or immigration status.

Language assistance services are available from our Member Services Contact Center 24 hours a day, seven days a week (except closed holidays). Interpreter services, including sign language, are available at no cost to you during all hours of operation. Auxiliary aids and services for individuals with disabilities are available at no cost to you during all hours of operation. We can also provide you, your family, and friends with any special assistance needed to access our facilities and services. You may request materials translated in your language, and may also request these materials in large text or in other formats to accommodate your needs at no cost to you. For more information, call **1-800-464-4000** (TTY users call **711**).

A grievance is any expression of dissatisfaction expressed by you or your authorized representative through the grievance process. For example, if you believe that we have discriminated against you, you can file a grievance. Please refer to your *Evidence of Coverage or Certificate of Insurance* or speak with a Member Services representative for the dispute-resolution options that apply to you. This is especially important if you are a Medicare, Medi-Cal, MRMIP, Medi-Cal Access, FEHBP, or CalPERS member because you have different dispute-resolution options available.

You may submit a grievance in the following ways:

- By completing a Complaint or Benefit Claim/Request form at a Member Services office located at a Plan Facility (please refer to *Your Guidebook* or the facility directory on our website at **kp.org** for addresses)
- By mailing your written grievance to a Member Services office at a Plan Facility (please refer to Your Guidebook or the facility directory on our website at **kp.org** for addresses)
- By calling our Member Service Contact Center toll free at 1-800-464-4000 (TTY users call 711)
- By completing the grievance form on our website at kp.org

Please call our Member Service Contact Center if you need help submitting a grievance.

The Kaiser Permanente Civil Rights Coordinator will be notified of all grievances related to discrimination on the basis of race, color, national origin, sex, age, or disability. You may also contact the Kaiser Permanente Civil Rights Coordinator directly at One Kaiser Plaza, 12th Floor, Suite 1223, Oakland, CA 94612.

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 *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 *hhs.gov/ocr/office/file/index.html*.

#### Aviso de no discriminación

Kaiser Permanente no discrimina a ninguna persona por su edad, raza, etnia, color, país de origen, antecedentes culturales, ascendencia, religión, sexo, identidad de género, expresión de género, orientación sexual, estado civil, discapacidad física o mental, fuente de pago, información genética, ciudadanía, lengua materna o estado migratorio.

La Central de Llamadas de Servicio a los Miembros brinda servicios de asistencia con el idioma las 24 horasdel día, los siete días de la semana (excepto los días festivos). Se ofrecen servicios de interpretación sin costo alguno para usted durante el horario de atención, incluido el lenguaje de señas. Se ofrecen aparatos y servicios auxiliares para personas con discapacidades sin costo alguno durante el horario de atención. También podemos ofrecerle a usted, a sus familiares y amigos cualquier ayuda especial que necesiten para acceder a nuestros centros de atención y servicios. Puede solicitar los materiales traducidos a su idioma, y también los puede solicitar con letra grande o en otros formatos que se adapten a sus necesidades sin costo para usted. Para obtener más información, llame al **1-800-788-0616** (los usuarios de la línea TTY deben llamar al **711**).

Una queja es una expresión de inconformidad que manifiesta usted o su representante autorizado a través del proceso de quejas. Por ejemplo, si usted cree que ha sufrido discriminación de nuestra parte, puede presentar una queja. Consulte su Evidencia de Cobertura (Evidence of Coverage) o Certificado de Seguro (Certificate of Insurance), o comuníquese con un representante de Servicio a los Miembros para conocer las opciones de resolución de disputas que le corresponden. Esto tiene especial importancia si es miembro de Medicare, Medi-Cal, el Programa de Seguro Médico para Riesgos Mayores (Major Risk Medical Insurance Program MRMIP), Medi-Cal Access, el Programa de Beneficios Médicos para los Empleados Federales (Federal Employees Health Benefits Program, FEHBP) o CalPERS, ya que dispone de otras opciones para resolver disputas.

Puede presentar una queja de las siguientes maneras:

- Completando un formulario de queja o de reclamación/solicitud de beneficios en una oficina de Servicio a los Miembros ubicada en un centro del plan (consulte las direcciones en Su Guía o en el directorio de centros de atención en nuestro sitio web en kp.org/espanol)
- Enviando por correo su queja por escrito a una oficina de Servicio a los Miembros en un centro del plan (consulte las direcciones en Su Guía o en el directorio de centros de atención en nuestro sitio web en **kp.org/espanol**)
- Llamando a la línea telefónica gratuita de la Central de Llamadas de Servicio a los Miembros al **1-800-788-0616** (los usuarios de la línea TTY deben llamar al **711**)
- Completando el formulario de queja en nuestro sitio web en kp.org/espanol

Llame a nuestra Central de Llamadas de Servicio a los Miembros si necesita ayuda para presentar una queja.

Se le informará al coordinador de derechos civiles de Kaiser Permanente (Civil Rights Coordinator) de todas las quejas relacionadas con la discriminación por motivos de raza, color, país de origen, género, edad o discapacidad. También puede comunicarse directamente con el coordinador de derechos civiles de Kaiser Permanente en One Kaiser Plaza, 12th Floor, Suite 1223, Oakland, CA 94612.

También puede presentar una queja formal de derechos civiles de forma electrónica ante la Oficina de Derechos Civiles (Office for Civil Rights) en el Departamento de Salud y Servicios Humanos de los Estados Unidos (U.S. Department of Health and Human Services) mediante el portal de quejas formales de la Oficina de Derechos Civiles (Office for Civil Rights Complaint Portal), en *ocrportal.hhs.gov/ocr/portal/lobby.jsf* (en inglés) o por correo postal o por teléfono a: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 1-800-537-7697 (línea TDD). Los formularios de queja formal están disponibles en *hhs.gov/ocr/office/file/index.html* (en inglés).

#### 無歧視公告

Kaiser Permanente 禁止以年齡、人種、族裔、膚色、原國籍、文化背景、血統、宗教、性別、性別認同、性別表達、性取向、婚姻狀況、生理或心理殘障、付款來源、遺傳資訊、公民身份、主要語言或移民身份為由而歧視任何人。

會員服務聯絡中心每週七天每天 24 小時提供語言協助服務(節假日除外)。本機構在全部營業時間內免費為您提供口譯,包括手語服務,以及殘障人士輔助器材和服務。我們還可為您和您的親友提供使用本機構設施與服務所需要的任何特別協助。您還可免費索取翻譯成您的語言的資料,以及符合您需求的大號字體或其他格式的版本。若需更多資訊,請致電 1-800-757-7585(TTY 專線使用者請撥 711)。

申訴指任何您或您的授權代表透過申訴程序來表達不滿的做法。例如,如果您認為自己受到歧視,即可提出申訴。若需瞭解適用於自己的爭議解決選項,請參閱《承保範圍說明書》(Evidence of Coverage)或《保險證明書》(Certificate of Insurance),或咨詢會員服務代表。如果您是 Medicare、MediCal、高風險醫療保險計劃 (Major Risk Medical Insurance Program, MRMIP)、Medi-Cal Access、聯邦僱員健康保險計劃 (Federal Employees Health Benefits Program, FEHBP)或 CalPERS 會員,採取上述行動尤其重要,因為您可能有不同的爭議解決選項。

您可透過以下方式提出申訴:

- 在健康保險計劃服務設施的會員服務處填寫《投訴或福利索賠/申請表》(地址見《健康服務指南》(Your Guidebook) 或我們網站 kp.org 上的服務設施 名錄)
- 將書面申訴信郵寄到健康保險計劃服務設施的會員服務處(地址見《健康服務指南》或我們網站 kp.org 上的服務設施名錄)
- 致電我們的會員服務聯絡中心,免費電話號碼是 1-800-757-7585 (TTY 專線請撥 711)
- 在我們的網站上填寫申訴表,網址是 kp.org

如果您在提交申訴時需要協助, 請致電我們的會員服務聯絡中心。

涉及人種、膚色、原國籍、性別、年齡或殘障歧視的一切申訴都將通知 Kaiser Permanente 的民權事務協調員。您也可與 Kaiser Permanente 的民權事務協調員直接聯絡,地址: One Kaiser Plaza, 12th Floor, Suite 1223, Oakland, CA 94612。

您還可以電子方式透過民權辦公室的投訴入口網站向美國健康與公共服務部民權辦公室提出民權投訴,網址是 *ocrportal.hhs.gov/ocr/portal/lobby.jsf* 或者按照如下資訊採用郵寄或電話方式聯絡: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 1-800-537-7697 (TDD) 。投訴表可從網站 *hhs.gov/ocr/office/file/index.html* 下載。

## NOTICE OF LANGUAGE ASSISTANCE

**English:** This is important information from Kaiser Permanente. If you need help understanding this information, please call **1-800-464-4000** and ask for language assistance. Help is available 24 hours a day, 7 days a week, excluding holidays.

إذا كنت بحاجة للمساعدة في فهم هذه المعلومات، يرجى الاتصال على الرقم 4000-464-800 وطلب مساعدة الغوية. المساعدة Permanente .Kaiser تحتوي هذه الوثيقة على معلومات مهمة من عملومات مهمة من عملومات مهمة من عملومات مهمة من متوفرة على مدار الساعة طيلة أيام الأسبوع، باستثناء أيام العطلات الرسمية

**Armenian:** Սա կարևոր տեղեկություն է «Kaiser Permanente»-ից։ Եթե այս տեղեկությունը հասկանալու համար Ձեզ օգնություն է հարկավոր, խնդրում ենք զանգահարել **1-800-464-4000** հեռախոսահամարով և օժանդակություն ստանալ լեզվի հարցում։ Զանգահարեք օրը 24 ժամ, շաբաթը 7 օր` բացի տոն օրերից։

**Chinese:** 這是來自 Kaiser Permanente 的重要資訊。如果您需要協助瞭解此資訊,請致電 **1-800-757-7585** 尋求語言協助。我們每週 7 天,每天 24 小時皆提供協助(節假日休息)。

می باشد. اگر در فهمیدن این اطلاعات به کمکنیاز دارید، لطفاً باشماره 1-400-464-4000 تماس گرفته و بر ای امداد زبانی در خواست کنید. کمکPermanente Kaiser این اطلاعات مهمی از سوی Farsi این اطلاعات مهمی از سوی Permanente این اطلاعات مهمی از سوی به این اطلاعات مهمی از سوی التحقیق التحقیق این اطلاعات مهمی از سوی التحقیق التحقیق این اطلاعات التحقیق التحقیق

Hindi: यह Kaiser Permanente की ओर से महत्वपर्ण सचना है। यदि आपको इस सचना को समझने के लिए मििः की जरूरत है, तो कॄपया 1-800-464-4000 पर फोन

करें और भाषा सहायता के लिए पछें। सहायता छु द्टियों को छोड़कर, सप्ताह के सातों दिन, दिन के 24 घंटे, उपिब्ध है।

**Hmong:** Qhov xov xwm no tseem ceeb los ntawm Kaiser Permanente. Yog koj xav tau kev pab kom nkag siab cov xov xwm no, thov hu rau **1-800-464-4000** thiab thov kev pab txhais lus. Muaj kev pab 24 teev ib hnub twg, 7 hnub ib lim tiam twg, tsis xam cov hnub caiv.

**Japanese**: Kaiser Permanente から重要なお知らせがあります。この情報を理解するためにヘルプが必要な場合は、 **1-800-464-4000** に電話して、言語サービスを依頼してください。このサービスは年中無休(祝祭日を除く)でご利用いただけます。

Khmer:នេះគឺជាព័ត៌មាេសំខាេ់ មកពី Kaiser Permanente។ នបសសន្នេកការតវការដំេយយ ឲយបាេយល់ដឹងព័ត៌មាេនេះ សូមទូដស័ព្ទនៅនលខ 1-800-464-4000 េនងនសកសសំេយយខាង ភាសា ់់េយយគឺមាេ 24 នមា ងមយយៃងៃ 7 ្រំងែមយយអាទនកយ ជយមទាំង្រងៃបំណយផង។

Korean: 본 정보는 Kaiser Permanente 에서 전하는 중요한 메시지입니다. 본 정보를 이해하는 데 도움이 필요하시면, 1-800-464-4000 번으로 전화해 언어 지원 서비스를 요청하십시오. 요일 및 시간에 관계없이 언제든지 도움을 제공해 드립니다(공휴일 제외).

Laotian: ນແມນຂັ້ນສຳຄນຈຳກັ Kaiser Permanente. ທຳນຕອງກຳນຄວາມຊວຍເຫຼືອໃນກຳນຊວຍໃຫເຂັ້ນນຸກະຣນຳໂທຣ **1-800-464-4000** ແລະຂໍເອົາກຳນ ຳມືຖຳວ່ງ ຊວຍເຫຼືອດຳນພຳສຳ. ກຳນຊວຍເຫຼືອມໃຫຕະຫຼອດ 24 ຊ່ວໂມງ, 7 ວນຕ່ ໍອຳທິດ, ບ່ ໍລວມວນພກຕ່າງໆ.

Navajo: D77 47 hane' b7h0ln7ihii 1t'4ego Kaiser Permanente yee nihalne'. D77 hane'7g77 doo hazh0'0 bik'i'diit88hg00 t'11 sh--d7 koji' hod77lnih 1-800-464-4000 1ko saad bee 1k1 i'iilyeed y7d77ki[. Kwe'4 1k1 an1'1lwo' t'11 1[ahj8' naadiind99' ah44'7lkidg00 d00 tsosts'id j9 22'1t'4. Dahod7lzing0ne' 47 d1'deelkaal.

Punjabi: ਇਹ Kaiser Permanente ਵਲੋ**ਂ** ਜ਼ਰੂਰੀ ਜਾਣਕਾਰੀ ਹੈ। ਜੇ ਤੁਹਾਨੰ ੂ ਇਸ ਜਾਣਕਾਰੀ ਨੰ ੂ ਸਮਝਣ ਲਈ ਮਦਦ ਦੀ ਲ**ੋੜ ਹੈ, ਤਾਂ ਕਕਰਪਾ ਕਰਕੇ 1-800-464-4000** 'ਤੇ ਫ਼ੋਨ ਕਰੋ ਅਤੇ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਲਈ ਪੂਛੋ। ਮਦਦ, ਛੁਟੀਆਂ ਨੰ ੂ ਛ**ੱ**ਡ ਕੇ, ਹਫ਼ਤੇ ਦੇ 7 ਕਦਨ, ਅਤੇ ਕਦਨ ਦੇ 24 ਘ**ੰ** ਟੇ ਮੌਜੂਦ ਹੈ।

**Russian:** Это важная информация от Kaiser Permanente. Если Вам требуется помощь, чтобы понять эту информацию, позвоните по номеру **1-800-464-4000** и попросите предоставить Вам услуги переводчика. Помощь доступна 24 часа в сутки, 7 дней в неделю, кроме праздничных дней.

**Spanish:** La presente incluye información importante de Kaiser Permanente. Si necesita ayuda para entender esta información, llame al **1-800-788-0616** y pida ayuda linguística. Hay ayuda disponible 24 horas al día, siete días a la semana, excluidos los días festivos.

**Tagalog:** Ito ay importanteng impormasyon mula sa Kaiser Permanente. Kung kailangan ninyo ng tulong para maunawan ang impormasyong ito, mangyaring tumawag sa **1-800-464-4000** at humingi ng tulong kaugnay sa lengguwahe. May makukuhang tulong 24 na oras bawat araw, 7 araw bawat linggo, maliban sa mga araw na pista opisyal.

Thai: นเป็ นขอมลสำคญจาก Kaiser Permanente หากคณตองการความชวยเหลอในการทำความเขาใจขอมลนี้ กรณาโทรไปยงหมายเลข 1-800-464-4000 เพอขอความชวย เหลอดานภาษา สามารถโทรตดตอไดตลอด 24 ชวโมงทกวน ยกเวนวนหยดเทศกาล.

Vietnamese: Đây là thông tin quan trọng từ Kaiser Permanente. Nếu quý vị cần được giúp đỡ để hiểu rõ thông tin này, vui lòng gọi số **1-800-464-4000** và yêu cầu được cấp dịch vu về ngôn ngữ. Quý vị sẽ được giúp đỡ 24 giờ trong ngày, 7 ngày trong tuần, trừ ngày lễ.

