# Premera BCBS of AK: Preferred Silver 4500 CSR1

Coverage Period: 1/1/2024 -12/31/2024 Coverage for: Individual or Family | Plan Type: PPO

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, call 1-800-809-9361 (TTY: 711) or visit us at <a href="https://www.premera.com/ak/SBC">https://www.premera.com/ak/SBC</a>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>Provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary/">https://www.healthcare.gov/sbc-glossary/</a> or call 1-800-809-9361 (TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-network: \$4,350 Individual / \$8,700 Family Out-of-network: \$8,700 Individual	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 deductible?	Yes. Does not apply to <u>copayments</u> , certain <u>prescription drugs</u> and services listed below as "No charge."	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 preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/">https://www.healthcare.gov/coverage/</a> preventive-care-benefits/.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	In-network: \$7,200 Individual / \$14,400 Family Out-of-network: Not Applicable	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 out-of-pocket limits until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premium, balance-billed charges, penalties for failure to obtain prior authorization for services, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use a network provider?	Yes. See Legacy and Dental Select medical network. For a list of <u>in-network providers</u> , see <a href="https://www.premera.com">https://www.premera.com</a> or call 1-800-809-9361.	You pay the least if you use a <u>provider</u> in our preferred network. You pay more if you use a <u>provider</u> in our non-preferred network. 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</u> 's 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 referral to see a specialist?	No.	You can see the specialist you choose without a referral.



Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	<u>Network Provider</u> (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	\$15 <u>copay</u> / visit, <u>deductible</u> does not apply.	Non-Participating: 60% coinsurance	No charge for first 2 visits per calendar year from designated primary care physician.
If you visit a health care <u>provider's</u> office	Specialist visit	\$55 <u>copay</u> / visit, <u>deductible</u> does not apply.	Non-Participating: 60% coinsurance	none
or clinic	Preventive care / screening / immunization	No charge	Non-Participating: 60% coinsurance	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.
	<u>Diagnostic test</u> (x-ray, blood work)	Preferred: 30% <a href="mailto:coinsurance">coinsurance</a> . Participating: 40% <a href="mailto:coinsurance">coinsurance</a>	Non-Participating: 60% coinsurance	none
If you have a test	Imaging (CT/PET scans, MRIs)	Preferred: 30% coinsurance. Participating: 40% coinsurance	Non-Participating: 60% coinsurance	Prior authorization required for some outpatient imaging tests. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence.
If you need drugs to treat your illness or	Preferred generic drugs	\$18 <u>copay</u> / prescription (retail) \$54 <u>copay</u> / prescription (mail) <u>Deductible</u> does not apply.	\$18 copay / prescription (retail) Not covered (mail) Deductible does not apply.	Covers up to a 30 day supply (retail), covers up to a 90 day supply (mail). No charge for specific preventive drugs. Prior authorization required for some drugs.
More information about prescription drug coverage is available at	Preferred brand drugs	\$60 <u>copay</u> / prescription (retail) \$180 <u>copay</u> / prescription (mail) <u>Deductible</u> does not apply.	\$60 <u>copay</u> / prescription (retail) Not covered (mail) <u>Deductible</u> does not apply.	Covers up to a 30 day supply (retail), covers up to a 90 day supply (mail). No charge for specific preventive drugs. Prior authorization required for some drugs.
https://www.premera.co m/documents/062279_2 024.pdf.	Non-preferred brand drugs	50% coinsurance	50% <u>coinsurance</u> (retail) Not covered (mail)	Covers up to a 30 day supply (retail), covers up to a 90 day supply (mail). No charge for specific preventive drugs. Prior authorization required for some drugs.

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need I but I be it I be controlled in		Important Information	
	Specialty drugs	40% coinsurance	40% coinsurance	Covers up to a 30 day supply. Only covered at specific contracted specialty pharmacies. Prior authorization required for some drugs.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	Preferred: 30% coinsurance. Participating: 40% coinsurance	Non-Participating: 60% coinsurance	Prior authorization required for some services. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence.
surgery	Physician/surgeon fees	Preferred: 30% coinsurance. Participating: 40% coinsurance	Non-Participating: 60% coinsurance	none-
	Emergency room care	30% coinsurance	30% coinsurance	none
If	Emergency medical transportation	30% coinsurance	30% coinsurance	none-
If you need immediate medical attention	Urgent care	Hospital-based: 30% coinsurance Freestanding center: \$55 copay / visit, deductible does not apply.	Hospital-based: 30% coinsurance Freestanding center: Non- Participating: 60% coinsurance	none
If you have a hospital	Facility fee (e.g., hospital room)	Preferred: 30% coinsurance. Participating: 40% coinsurance	Non-Participating: 60% coinsurance	Prior authorization required for all planned inpatient stays. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence.
stay	Physician/surgeon fees	Preferred: 30% <a href="mailto:coinsurance">coinsurance</a> . Participating: 40% <a href="mailto:coinsurance">coinsurance</a>	Non-Participating: 60% coinsurance	none
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit: \$55 copay / visit, deductible does not apply. Facility: Preferred: 30% coinsurance. Participating: 40% coinsurance	Non-Participating: 60% <u>coinsurance</u>	none

Common		Wha	t You Will Pay	Limitations Evacutions 9 Other
Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-Of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Inpatient services	Preferred: 30% coinsurance. Participating: 40% coinsurance	Non-Participating: 60% coinsurance	Prior authorization required for all planned inpatient stays. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence.
	Office visits	Preferred: 30% coinsurance. Participating: 40% coinsurance	Non-Participating: 60% coinsurance	Cost-sharing does not apply for preventive services. Depending on the type of services, a coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (such as, ultrasound).
If you are pregnant	Childbirth/delivery professional services	Preferred: 30% coinsurance. Participating: 40% coinsurance	Non-Participating: 60% coinsurance	Cost-sharing does not apply for preventive services. Depending on the type of services, a coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (such as, ultrasound).
	Childbirth/delivery facility services	Preferred: 30% coinsurance. Participating: 40% coinsurance	Non-Participating: 60% coinsurance	Cost-sharing does not apply for preventive services. Depending on the type of services, a coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (such as, ultrasound).  Prior authorization is not required. However, you should notify the carrier of your admission for delivery as soon as reasonably possible.
If you need help recovering or have	Home health care	Preferred: 30% <a href="mailto:coinsurance">coinsurance</a> . Participating: 40% <a href="mailto:coinsurance">coinsurance</a>	Non-Participating: 60% coinsurance	Limited to 130 visits per calendar year

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-Of-Network Provider (You will pay the most)	Important Information	
other special health needs	Rehabilitation services	Office Visit: \$55 copay / visit Facility: Preferred: 30% coinsurance. Participating: 40% coinsurance	Non-Participating: 60% <u>coinsurance</u>	Limited to 45 outpatient visits per calendar year, limited to 30 inpatient days per calendar year. Prior authorization required for all planned inpatient stays. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence.	
	Habilitation services	Office Visit: \$55 copay / visit Facility: Preferred: 30% coinsurance. Participating: 40% coinsurance	Non-Participating: 60% <u>coinsurance</u>	Limited to 45 outpatient visits per calendar year, limited to 30 inpatient days per calendar year. Prior authorization required for all planned inpatient stays. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence.	
	Skilled nursing care	Preferred: 30% <a href="mailto:coinsurance">coinsurance</a> . Participating: 40% <a href="mailto:coinsurance">coinsurance</a>	Non-Participating: 60% coinsurance	Limited to 60 days per calendar year.  Prior authorization required for all planned inpatient stays. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence.	
	Durable medical equipment	Preferred: 30% coinsurance. Participating: 40% coinsurance	Non-Participating: 60% coinsurance	Prior authorization required to buy some medical equipment over \$750. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence.	
	Hospice service	Preferred: 30% coinsurance. Participating: 40% coinsurance	Non-Participating: 60% coinsurance	Limited to 240 respite hours, limited to 10 inpatient days – 6 months overall lifetime benefit limit.	
	Children's eye exam	\$30 <u>copay</u> / visit <u>Deductible</u> does not apply.	\$30 <u>copay</u> / visit <u>Deductible</u> does not apply.	Limited to one exam per calendar year (under age 19).	
If your child needs dental or eye care	Children's glasses	No charge	No charge	Frames and lenses limited to 1 pair per calendar year.	
	Children's dental check-up	10% <u>coinsurance</u> , <u>deductible</u> does not apply.	30% coinsurance	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.)

- Assisted fertility treatment
- Bariatric surgery
- Cosmetic surgery

- Dental care (Adult)
- Hearing aids
- Long-term care

- Private-duty nursing
- Routine eye care (Adult)
- Weight loss programs

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

- Abortion
- Acupuncture

Chiropractic care or other spinal manipulations

- Foot care
- Non-emergency care when traveling outside the U.S.

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: 1-907-269-7900 or 1-800-467-8725 for the state insurance department, or the insurer at 1-800-809-9361 or TTY 711. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="Health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="https://www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

Your <u>Grievance</u> and <u>Appeals</u> <u>Rights</u>: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a claim. 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 to submit a <u>claim</u>, <u>appeal</u>, or <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: your <u>plan</u> at 1-800-809-9361, or the state insurance department at 1-907-269-7900 or 1-800-467-8725.

## 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 Minimum Value Standards? Not Applicable.

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 1-800-809-9361 or TTY 711.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-809-9361 or TTY 711.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-809-9361 or TTY 711.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-809-9361 or TTY 711.

—To see examples of how this plan 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)

■ The <u>plan's</u> overall <u>deductible</u>	\$4,350
■ Specialist copay	\$55
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

#### 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	
<u>Deductibles</u>	\$4,350
<u>Copayments</u>	\$10
Coinsurance	\$2,500
What isn't covered	
Limits or exclusions	\$60
The Total Peg would pay is	\$6,920

# Managing Joe's type 2 diabetes (a year of routine in-network care of a wellcontrolled condition)

■ The plan's overall deductible	\$4,350
■ Specialist <u>copay</u>	\$55
■ Hospital (facility) coinsurance	30%
Other coinsurance	30%

#### This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)

Diagnostic tests (blood work)

**Total Example Cost** 

Prescription drugs

Durable medical equipment (*glucose meter*)

In this example, Joe would pay:			
Cost Sharing			
<u>Deductibles</u>	\$200		
<u>Copayments</u>	\$1,700		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions \$20			
The Total Joe would pay is \$1,9			

# **Mia's Simple Fracture**

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

,	
■ The <u>plan's</u> overall <u>deductible</u>	\$4,350
■ Specialist <u>copay</u>	\$55
Hospital (facility) coinsurance	30%
Other coinsurance	30%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

\$5.600

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800

## In this example, Mia would pay:

ili tilis example, ilia would pay.		
Cost Sharing		
<u>Deductibles</u>	\$2,300	
<u>Copayments</u>	\$300	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The Total Mia would pay is	\$2,600	

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

## Discrimination is Against the Law

Premera Blue Cross Blue Shield of Alaska (Premera) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). Premera provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact the Civil Rights Coordinator. If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, Fax: 425-918-5592, TTY: 711, Email Appeals Department Inquiries @Premera.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. 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.isf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

## Language Assistance

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 800-809-9361 (TTY: 711). ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-809-9361 (TTY: 711). 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-809-9361 (TTY: 711) 번으로 전화해 주십시오. LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 800-809-9361 (TTY: 711). ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-809-9361 (телетайп: 711). 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 800-809-9361 (TTY:711)。 MO LOU SILAFIA: Afai e te tautala Gagana fa'a Sāmoa, o loo iai auaunaga fesoasoan, e fai fua e leai se totogi, mo oe, Telefoni mai: 800-809-9361 (TTY: 711). <u>ໂປດຊາບ</u>: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 800-809-9361 (TTY: 711). 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。800-809-9361 (TTY:711)まで、お電話にてご連絡ください。 PAKDAAR: Nu saritaem ti Ilocano, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Awagan ti 800-809-9361 (TTY: 711). CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-809-9361 (TTY: 711). УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 800-809-9361 (телетайп: 711).

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 800-809-9361 (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-809-9361 (TTY: 711).

<u>UWAGA</u>: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-809-9361 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 9361-809-809 (رقم هاتف الصم والبكم: 711). ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800-809-9361 (TTY: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-809-9361 (ATS : 711). ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-809-9361 (TTY: 711).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-809-9361 (TTY: 711). **توجه**: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 711) 1361-809-809 تماس بگیرید.

# Notice of availability and nondiscrimination 800-809-9361 | TTY: 711

Call for free language assistance services and appropriate auxiliary aids and services.

Tumawag para sa mga libreng serbisyo ng tulong sa wika at angkop na mga karagdagang tulong at serbisyo.

Llame para obtener servicios gratuitos de asistencia lingüística, y ayudas y servicios auxiliares apropiados.

무료 언어 지원 서비스와 적절한 보조 도구 및 서비스를 신청하십시오.

Hu thov kev pab txhais lus pub dawb thiab lwm yam khoom pab dawb thiab kev pab cuam ua tsim nyog.

Звоните для получения бесплатных услуг по переводу и других вспомогательных средств и услуг.

呼吁提供免费的语言援助服务和适当的辅助设备及服务。

呼籲提供免費的語言援助服務和適當的輔助設備及服務。

Vala'au mo auaunaga tau fesoasoani mo gagana e leai ni totogi ma fesoasoani fa'aopo'opo talafeagai ma auaunaga.

ໂທເພື່ອຮັບການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ການບໍລິການ ແລະ ການຊ່ວຍເຫຼືອພິເສດທີ່ເໝາະສົມແບບບໍ່ເສຍຄ່າ.

無料言語支援サービスと適切な補助器具及びサービスをお求めください。

Tumawag para kadagiti libre a serbisio iti tulong iti pagsasao ken dagiti nakanada nga aid ken serbisio iti komunikasion.

Gọi cho các dịch vụ hỗ trợ ngôn ngữ miễn phí và các hỗ trợ và dịch vụ phụ trợ thích hợp.

Звертайтесь за безкоштовною мовною підтримкою та відповідними додатковими послугами.

ติดต่อขอบริการช่วยเหลือด้านภาษาฟรีพร้อมความช่วยเหลือและบริการอื่น ๆ เพิ่มเติม

Fordern Sie kostenlose Sprachunterstützungsdienste und geeignete Hilfsmittel und Dienstleistungen an.

Zadzwoń, aby uzyskać bezpłatną pomoc językową oraz odpowiednie wsparcie i usługi pomocnicze.

Rele pou w jwenn sèvis asistans lengwistik gratis ak èd epi sèvis oksilyè ki apwopriye.

Appelez pour obtenir des services gratuits d'assistance linguistique et des aides et services auxiliaires appropriés.

Ligue para serviços gratuitos de assistência linguística e auxiliares e serviços auxiliares adequados.

Chiama per i servizi di assistenza linguistica gratuiti e per gli ausili e i servizi ausiliari appropriati.

اتصل للحصول على خدمات المساعدة اللغوية المجانية والمساعدات والخدمات المناسبة. براى خدمات كمك زباني رايگان و كمكها و خدمات امدادى مقتضى، تماس بگيريد.

Discrimination is against the law. Premera Blue Cross Blue Shield of Alaska (Premera) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex characteristics, intersex traits, pregnancy or related conditions, sexual orientation, gender identity, and sex stereotypes. Premera does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex. Premera provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). Premera provides free language assistance services to people whose primary language is not English, which may include qualified interpreters and information written in other languages. If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact our Civil Rights Coordinator. If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, TTY: 711, Fax: 425-918-5592, Email Appeals Department Inquiries @Premera.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. 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.isf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

