



INDIVIDUALS AND FAMILIES

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# 2019 Health Plans

PREMERA | 

BLUE CROSS BLUE SHIELD OF ALASKA

# Finding the right health plan should be simple.

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At Premera Blue Cross Blue Shield of Alaska, our passion is taking great care of our customers. That's why we want to make it simple and easy for you to understand what you get with a Premera health plan.

It all starts with our depth of experience. That's why individuals and families in Alaska have trusted Premera as their health plan for more than 60 years.

## What you get

With a Premera health plan, you have our commitment to help make healthcare work better. You also receive:

### Access to great doctors and hospitals

Get safe, quality care within our Heritage network.

### Preventive care services

No cost to you.

### Lower copays and two doctor visits at no cost for some plans

Select a primary care doctor and tell us about it. Then get two no-cost visits and lower copays when you see your selected primary care doctor.

### Free 24-Hour NurseLine

Call for advice at any time.

### Video or phone consultations with a doctor

Consult with a doctor by phone or online video for a copay as low as \$15. (Some exceptions apply.) This benefit is ideal when it's not easy to visit a doctor's office.

### Premera's mobile app

Find in-network care, view your digital ID card, and see deductible and out-of-pocket maximum information with our personalized, easy-to-use mobile app.

### Online pharmacy tool

Find your cost for prescriptions.

### Find a Doctor tool

Quickly locate doctors and hospitals that are in network, which means you pay less out of pocket.

### 10 essential health benefits

These important health benefits—like maternity and newborn care, mental health assistance, and outpatient services—ensure you have coverage for the care you need.

## Get more

### Low-cost fitness center memberships

Get access to 9,000 fitness centers nationwide\* for only \$25 a month (plus a \$25 enrollment fee and applicable taxes).

### Dental services

Oral health impacts your overall health. That's why we offer:

#### • Pediatric dental benefits:

These are included in our health plans and cover a range of preventive, diagnostic, basic, and major dental services.

#### • Adult dental benefits:

Coverage for adult routine dental care is included in our health plans, except for those plans with health savings accounts.

\*This number is based on American Specialty Health's Active&Fit direct program information.

# Get to know our plans

## Types and networks

As Alaskans, you can select from our Preferred health plans, which are PPO (preferred provider organization) plans. Whether you're seeking care within Alaska or traveling in Washington state, our plans give you access to Heritage, our broadest network of providers, clinics, and hospitals.

## Levels

You can select from three levels: bronze, silver, or gold. These levels refer to the plan cost, not quality.

## When selecting a health plan, keep in mind:

- Urgent care visits have a set copay. (Excludes plans with a health savings account (HSA).) The amount of the copay depends on the level of your plan, and it's usually cheaper than going to the emergency room.
- Pediatric dental preventive services are covered in full on all gold medical plans. The deductible is waived for pediatric dental preventive services on silver and bronze medical plans. (Excludes plans with an HSA.)
- The following adult routine dental services are covered on bronze, silver, and gold medical plans: exams, x-rays, and cleanings. (Excludes plans with an HSA.)
- You pay the non-participating/outside the service area cost-share for services you get from any provider outside the service area of Alaska or Washington.





## Alaska Medical Transportation benefits

Because some Alaskans live and work far from doctors and hospitals, Premera plans include benefits that support you in traveling to get the medical care you need.

- **Medical Access Transportation** reimburses customers for round-trip air or ground transportation to the closest in-network provider for a serious medical condition that can't be treated locally. Transportation outside of Alaska will be limited to Seattle when the closest in-network provider is located in Seattle.
- **Elective Procedure Travel** reimburses customers for certain travel expenses when traveling outside of Alaska for pre-approved elective (non-emergency) surgeries. Transportation outside of Alaska will be limited to Seattle when the closest in-network provider is located in Seattle.

### To enroll or find out more

- Visit [premera.com](http://premera.com).
- Call **877-Premera (877-773-6372)**.
- Talk to a **producer**, a licensed professional also known as an agent or broker.

Depending on your household income, you may be eligible to receive help with part of the cost of your plan. See if you qualify by calling **877-Premera (877-773-6372)**.

## Discrimination is Against the Law

Premera Blue Cross Blue Shield of Alaska complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Premera:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - 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, 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, Fax 425-918-5592, TTY 800-842-5357  
 Email AppealsDepartment@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.jsf>, or by mail or phone at:  
 U.S. Department of Health and Human Services  
 200 Independence Avenue 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>.

## Getting Help in Other Languages

**This Notice has Important Information.** This notice may have important information about your application or coverage through Premera Blue Cross Blue Shield of Alaska. There may be key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. Call 800-508-4722 (TTY: 800-842-5357).

### አማርኛ (Amharic):

ይህ ማስታወሻ አለበት መረጃ ያለ:: ይህ ማስታወሻ ሰላ ማመልከቶም ወደም ቡ Premera Blue Cross Blue Shield of Alaska ትናን አለበት መረጃ ለተቻለ:: የነሱ ማስታወሻ ዘላጥ ተብሎ የፈጸም ወጪዎች ውስጥ ተብሎ ይቻለ:: የጂናን ምድኑ ለመጠበቅና ሌላክናወል እርምጃ ለማግኘት:: በተወስኗል የሚያስፈልግ ሥርዓት ወጪዎች ይገባዋል:: ይህንን መረጃ እንዲያገኘ እና ይለምናም ከፍቸ በቻዋቸ እና የሚገኘው መሆኑን አለውን ተብሎ የፈጸም ወጪዎች::በዚህ ቅጽ C 800-508-4722 (TTY: 800-842-5357) ይደረሰ::

### العربية (Arabic):

يحتوي هذا الإشعار معلومات هامة. قد يحوي هذا الإشعار معلومات مهمة بخصوص طلبك أو التغطية التي تزيد الحصول عليها من خلال هذا الإشعار. وقد تحتاج لاتخاذ إجراء في تاريخ معين للحفاظ على تطبيقات الصحيفة أو المساعدة في دفع التكاليف. يحق لك الحصول على هذه المعلومات والمساعدة باللغات دون تكبد أي تكلفة. اتصل بـ(800-842-5357) (TTY: 800-842-5357).

### 中文 (Chinese):

**本通知有重要的訊息。**本通知可能有關於您透過 Premera Blue Cross Blue Shield of Alaska 提交的申請或保險的重要訊息。本通知內可能有重要日期。您可能需要在截止日期之前採取行動，以保留您的健康保險或者費用補貼。您有權利免費以您的母語得到本訊息和幫助。請撥電話 800-508-4722 (TTY: 800-842-5357)。

### Oromoo (Cushite):

**Beeksini kun odeeaffano barbaachisaa qaba.** Beeksisti kun sagantaa yookan karaa Premera Blue Cross Blue Shield of Alaska tiin tajaajila keessan ilaaclchisee odeeaffano barbaachisaa qabaachuu danda'a. Guyyaawan murteessa ta'an beeksisa kana keessatti ilaalaa. Tarii kaffaltidhaan deeggaramuu yookan tajaajila fayyaa keessaniif guyyaa dhumaa iratt wanti raawwattan jiraachuu danda'a. Kaffaltii irraa haala ta'en afaan keessaniin odeeaffano argachuu fi deeggara argachuu mirga ni qabaattu. Lakkofsa bilbilaa 800-508-4722 (TTY: 800-842-5357) tii bilbilaa.

### Français (French):

**Cet avis a d'importantes informations.** Cet avis peut avoir d'importantes informations sur votre demande ou la couverture par l'intermédiaire de Premera Blue Cross Blue Shield of Alaska. Le présent avis peut contenir des dates clés. Vous devrez peut-être prendre des mesures par certains délais pour maintenir votre couverture de santé ou d'aide avec les coûts. Vous avez le droit d'obtenir cette information et de l'aide dans votre langue à aucun coût. Appelez le 800-508-4722 (TTY: 800-842-5357).

### Kreyòl ayisyen (Creole):

**Avi sila a gen Enfòmasyon Enpòtan ladann.** Avi sila a kapab genyen enfòmasyon enpòtan konsènan aplikasyon w lan oswa konsènan kouverti asirans lan atravè Premera Blue Cross Blue Shield of Alaska. Kapab genyen dat ki enpòtan nan avi sila a. Ou ka gen pou pran kèk aksyon avan sèten dat limit pou ka kenbe kouverti asirans sante w la oswa pou yo ka ede w avèk depans yo. Se dwa w pou resevwa enfòmasyon sa a ak asistans nan lang ou pale a, san ou pa gen pou peye pou sa. Rele nan 800-508-4722 (TTY: 800-842-5357).

### Deutsche (German):

**Diese Benachrichtigung enthält wichtige Informationen.** Diese Benachrichtigung enthält unter Umständen wichtige Informationen bezüglich Ihres Antrags auf Krankenversicherungsschutz durch Premera Blue Cross Blue Shield of Alaska. Suchen Sie nach eventuellen wichtigen Terminen in dieser Benachrichtigung. Sie könnten bis zu bestimmten Stichtagen handeln müssen, um Ihren Krankenversicherungsschutz oder Hilfe mit den Kosten zu behalten. Sie haben das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Rufen Sie an unter 800-508-4722 (TTY: 800-842-5357).

### Hmoob (Hmong):

**Tsab ntawv tshaj xo no muaj cov ntshiab lus tseem ceeb.** Tej zaum tsab ntawv tshaj xo no muaj cov ntsiab lus tseem ceeb txog koj daim ntawv thov kev pab los yog koj qhov kev pab cuam los ntawm Premera Blue Cross Blue Shield of Alaska. Tej zaum muaj cov hnub tseem ceeb uas sau rau hauv daim ntawv no. Tej zaum koj kuj yuav tau ua qee yam uas peb kom koj ua tsis pub dhau cov caij nyoog uas teev tseg rau hauv daim ntawv no mas koj thiaj yuav tau txais kev pab cuam kho mob los yog kev pab them tej nqi kho mob ntawd. Koj muaj cai kom lawv muab cov ntshiab lus no uas tau muab sau ua koj hom lus pub dawb rau koj. Hu rau 800-508-4722 (TTY: 800-842-5357).

### Iloko (Ilocano):

**Daytoy a Pakdaar ket naglaon iti Napateg nga Impormasion.** Daytoy a pakdaar mabalin nga adda ket naglaon iti napateg nga impormasion maipanggep iti aplikasyonyo weno coverage babaen iti Premera Blue Cross Blue Shield of Alaska. Daytoy ket mabalin dagiti importante a petsa iti daytoy a pakdaar. Mabalin nga adda rumbeng nga aramidenyo nga addang sakbay dagiti partikular a naituding nga aldaw tapno mapagtalinaedyo ti coverage ti salun-attyo weno tulong kadagiti gastos. Adda karbganyo a mangala iti daytoy nga impormasion ken tulong iti bukodyo a pagsasao nga awan ti bayadanyo. Tumawag iti numero nga 800-508-4722 (TTY: 800-842-5357).

### Italiano (Italian):

**Questo avviso contiene informazioni importanti.** Questo avviso può contenere informazioni importanti sulla tua domanda o copertura attraverso Premera Blue Cross Blue Shield of Alaska. Potrebbero esserci date chiave in questo avviso. Potrebbe essere necessario un tuo intervento entro una scadenza determinata per consentirti di mantenere la tua copertura o sovvenzione. Hai il diritto di ottenere queste informazioni e assistenza nella tua lingua gratuitamente. Chiama 800-508-4722 (TTY: 800-842-5357).

## 日本語 (Japanese):

この通知には重要な情報が含まれています。この通知には、Premera Blue Cross Blue Shield of Alaska の申請または補償範囲に関する重要な情報が含まれている場合があります。この通知に記載されている可能性がある重要な日付をご確認ください。健康保険や有料サポートを維持するには、特定の期日までに行動を取らなければならない場合があります。ご希望の言語による情報とサポートが無料で提供されます。800-508-4722 (TTY: 800-842-5357)までお電話ください。

## 한국어 (Korean):

본 통지서에는 중요한 정보가 들어 있습니다. 즉 이 통지서는 귀하의 신청에 관하여 그리고 Premera Blue Cross Blue Shield of Alaska 를 통하여 커버리지에 관한 정보를 포함하고 있을 수 있습니다. 본 통지서에는 행심이 되는 날짜들이 있을 수 있습니다. 귀하는 귀하의 건강 커버리지를 계속 유지하거나 비용을 절감하기 위해서 일정한 마감일까지 조치를 취해야 할 필요가 있을 수 있습니다. 귀하는 이러한 정보와 도움을 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 800-508-4722 (TTY: 800-842-5357) 로 전화하십시오.

## ລາວ (Lao):

ເຈົ້າການບັນມືຂໍ້ມູນສ່າຄັນ. ເຈົ້າການນີ້ອາດຈະມີຂໍ້ມູນສ່າຄັນກ່ຽວກັບຄ່າກ່ອງຮະຫັນ ຫຼື ອ່າວມຄົນຄອງປະກັນໃນຂອງທ່ານທ່ານ Premera Blue Cross Blue Shield of Alaska. ອາດຈະມີວັນທີສ່າຄັນໃນເຈົ້າການນີ້. ທ່ານອາດຈະຈ່າເປັນຕ້ອງດໍາລົງການຕາມກ່າວມືດວຍເວລະເພີ້ວເຕີກກາຄວາມຄົນຄອງປະກັນຊຸຂະພາບ ຫຼື ອ່າວມຈຸ່ວຍເຫຼືອວ່າເຈົ້າໄດ້ລົງຂອງທ່ານໄວ້. ທ່ານມີຄິດໄດ້ກັບຂໍ້ມູນນີ້ ແລະ ອ່າວມຈຸ່ວຍເຫຼືອເປັນພາຫະອ່າງທ່ານໂດຍບໍ່ແສ່ລ່າຍ ໃຫ້ໃຫ້ທ່ານ 800-508-4722 (TTY: 800-842-5357).

## ភាសាខ្មែរ (Khmer):

សេចក្តីផ្តល់ជំនួយទេសចរណ៍មោងពេលវេលាទំបន់ការបង់បាន សេចក្តីផ្តល់ជំនួយទេសចរណ៍មោងពេលវេលាទំបន់ការបង់បាន ភាគីសេចក្តីផ្តល់ជំនួយទេសចរណ៍មោងពេលវេលាទំបន់ការបង់បាន ភាគីសេចក្តីផ្តល់ជំនួយទេសចរណ៍មោងពេលវេលាទំបន់ការបង់បាន ភាគីសេចក្តីផ្តល់ជំនួយទេសចរណ៍មោងពេលវេលាទំបន់ការបង់បាន 800-508-4722 (TTY: 800-842-5357)។

## ਪੰਜਾਬੀ (Punjabi):

ਇਸ ਨੋਟਿਸ ਵਿਚ ਖਾਸ ਜਾਣਕਾਰੀ ਹੈ। ਇਸ ਨੋਟਿਸ ਵਿਚ Premera Blue Cross Blue Shield of Alaska ਵਲੋਂ ਤੁਹਾਡੀ ਕਵਰੇਜ ਅਤੇ ਅਰਜ਼ੀ ਬਾਰੇ ਮਹੱਤਵਪੂਰਨ ਜਾਣਕਾਰੀ ਹੈ ਸਕਦੀ ਹੈ। ਇਸ ਨੋਟਿਸ ਜਵਰ ਖਾਸ ਤਾਰੀਖ ਹੋ ਸਕਦੀਆਂ ਹਨ। ਜੇਕਰ ਤੁਸੀਂ ਜਸ਼ਤ ਕਵਰੇਜ ਸਿੱਖੀ ਹੋਵੇ ਜਾਂ ਇਸ ਦੀ ਲਾਗਤ ਜਾਂ ਵਿੱਚ ਮਦਦ ਦੇ ਪ੍ਰਤੀ ਤੁਹਾਨੂੰ ਅੰਮ ਤਾਰੀਖ ਤੋਂ ਪਹਿਲਾਂ ਤੁੱਲ ਖਾਸ ਕਦਮ ਚੁੱਕ ਦੀ ਕੇਂਦਰ ਹੋ ਸਕਦੀ ਹੈ, ਤੁਹਾਨੂੰ ਮੁਫਤ ਵਿਚ ਤੇ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਜਾਣਕਾਰੀ ਅਤੇ ਮਦਦ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ, ਕਾਲ 800-508-4722 (TTY: 800-842-5357)।

## فارسی: (Farsi):

این اعلامیه حاوی اطلاعات مهم میباشد. این اعلامیه ممکن است حاوی اطلاعات مهم درباره فرم تقاضا و یا پوشش بهمیه ای شما از طریق Premera Blue Cross Blue Shield of Alaska باشد. به تاریخ های مهم در این اعلامیه توجه نمایید. شما ممکن است برای حفظ پوشنش بیمه تان یا کمک در پرداخت هزینه های درمانی تان، به تاریخ های منشخص برای انتظام کارهای خاصی احتیاج داشته باشید. شما حق این را دارید که این اطلاعات و کمک را به زبان خود به طور رایگان دریافت نمایید. برای کسب اطلاعات با شماره 800-508-4722 تاکنام باشماره 800-842-5357 تماس برقرار نمایید.

## Polskie (Polish):

To ogłoszenie może zawierać ważne informacje. To ogłoszenie może zawierać ważne informacje odnośnie Państwa wniosku lub zakresu świadczeń poprzez Premera Blue Cross Blue Shield of Alaska. Prosimy zwrócić uwagę na kluczowe daty, które mogą być zawarte w tym ogłoszeniu aby nie przekroczyć terminów w przypadku utrzymania polisy ubezpieczeniowej lub pomocy związanej z kosztami. Macie Państwo prawo do bezpłatnej informacji we własnym języku. Zadzwoncie pod 800-508-4722 (TTY: 800-842-5357).

## Português (Portuguese):

Este aviso contém informações importantes. Este aviso poderá conter informações importantes a respeito de sua aplicação ou cobertura por meio do Premera Blue Cross Blue Shield of Alaska. Poderão existir datas importantes neste aviso. Talvez seja necessário que você tome providências dentro de determinados prazos para manter sua cobertura de saúde ou ajuda de custos. Você tem o direito de obter esta informação e ajuda em seu idioma e sem custos. Ligue para 800-508-4722 (TTY: 800-842-5357).

## Română (Romanian):

Prezenta notificare conține informații importante. Această notificare poate conține informații importante privind cererea sau acoperirea asigurării dumneavoastră de sănătate prin Premera Blue Cross Blue Shield of Alaska. Pot exista date cheie în această notificare. Este posibil să fie nevoie să acționați până la anumite termene limită pentru a vă menține acoperirea asigurării de sănătate sau asistența privitoare la costuri. Aveți dreptul de a obține gratuit aceste informații și ajutor în limba dumneavoastră. Sunați la 800-508-4722 (TTY: 800-842-5357).

## Русский (Russian):

Настоящее уведомление содержит важную информацию. Это уведомление может содержать важную информацию о вашем заявлении или страховом покрытии через Premera Blue Cross Blue Shield of Alaska. В настоящем уведомлении могут быть указаны ключевые даты. Вам, возможно, потребуется принять меры к определенным предельным срокам для сохранения страхового покрытия или помочь с расходами. Вы имеете право на бесплатное получение этой информации и помочь на вашем языке. Звоните по телефону 800-508-4722 (TTY: 800-842-5357).

## Fa'asamoa (Samoan):

Atonu ua iai i lenei fa'asilasilaga ni fa'amatalaga e sili ona taua e tatau ona e malamalama i ai. O lenei fa'asilasilaga o se fesoasoani e fa'amatala atili i ai i le tulaga o le polokalame, Premera Blue Cross Blue Shield of Alaska, ua e tau fia maua atu i ai. Fa'amoolelo, ia e ililo fa'alelei i aso fa'apitoa ol'o iai i lenei fa'asilasilaga taua. Masalo o le'a iai ni feau e tatau ona e faia ao le'i aulua le uso au taua i lenei fa'asilasilaga ina i ai pea ma maua fesoasoani mai ai i le polokalame a le Malo ol'o e iai i ai. Olo'o iai iate oe le aia tatau e maua atu i lenei fa'asilasilaga ma lenei fa'matalaga i legagana e te malamalama i ai aunoa ma se togiga tipe. Vili atu i le telefoni 800-508-4722 (TTY: 800-842-5357).

## Español (Spanish):

Este Aviso contiene información importante. Es posible que este aviso contenga información acerca de su solicitud o cobertura a través de Premera Blue Cross Blue Shield of Alaska. Es posible que haya fechas clave en este aviso. Es posible que deba tomar alguna medida antes de determinadas fechas para mantener su cobertura médica o ayuda con los costos. Usted tiene derecho a recibir esta información y ayuda en su idioma sin costo alguno. Llame al 800-508-4722 (TTY: 800-842-5357).

## Tagalog (Tagalog):

Ang Paunawa na ito ay naglalaman ng mahalagang impormasyon. Ang paunawa na ito ay maaaring naglalaman ng mahalagang petsa dito sa paunawa. Maaring mangailangan ka na magsagawa ng hakbang sa ilang mga itinakdang panahon upang mapanatili ang iyong pagsakop sa kalusugan o tulong na walang gastos. May karapatuan ka na makakuha ng ganitong impormasyon at tulong sa iyong wika ng walang gastos. Tumawag sa 800-508-4722 (TTY: 800-842-5357).

## ไทย (Thai):

ประการนี้มีข้อมูลสำคัญ ประการคนใดก็มีข้อมูลที่สำคัญเท่ากับการการสมัครหรือขอเบ็ดเสร็จประกันสุขภาพ ผู้เข้าร่วมของคุณเป็นผู้ถูกกล่าว Premera Blue Cross Blue Shield of Alaska และอาจมีกำหนดการในประการนี้ คุณอาจต้องดำเนินการภายในกำหนดระยะเวลาที่แน่นอนเพื่อรักษาการประกันสุขภาพของคุณหรือการซ่อมแซมหลังค่าใช้จ่าย คุณมีสิทธิที่จะได้รับข้อมูลและความช่วยเหลือที่ไม่มากจากองค์โดยไม่มีค่าใช้จ่าย โทร 800-508-4722 (TTY: 800-842-5357)

## Український (Ukrainian):

Це повідомлення містить важливу інформацію. Це повідомлення може містити важливу інформацію про Ваше звернення щодо страхувального покриття через Premera Blue Cross Blue Shield of Alaska. Зверніть увагу на клuczovі дати, які можуть бути вказані у цьому повідомленні. Існує імовірність того, що Вам треба буде здійснити певні кроки у конкретні кінцеві строки для цього, щоб зберегти Ваше медичне страхування або отримати фінансову допомогу. У Вас є право на отримання цієї інформації та допомоги безкоштовно на Вашій рідній мові. Дзвоніть за номером телефону 800-508-4722 (TTY: 800-842-5357).

## Tiếng Việt (Vietnamese):

Thông báo này cung cấp thông tin quan trọng. Thông báo này có thông tin quan trọng về đơn xin tham gia hoặc hợp đồng bảo hiểm của quý vị qua chương trình Premera Blue Cross Blue Shield of Alaska. Xin xem ngày quan trọng trong thông báo này. Quý vị có thể phải thực hiện theo thông báo đúng trong thời hạn để duy trì bảo hiểm sức khỏe hoặc được trợ giúp thêm về chi phí. Quý vị có quyền được biết thông tin này và được trợ giúp bằng ngôn ngữ của mình miễn phí. Xin gọi số 800-508-4722 (TTY: 800-842-5357).