Fallon Medicare Plus Saver No Rx HMO (a Medicare HMO) offered by Fallon Health

Annual Notice of Changes for 2020

You are currently enrolled as a member of Fallon Senior Plan Saver HMO. Next year, there will be some changes to the plan’s costs and benefits. This booklet tells about the changes.

- You have from October 15 until December 7 to make changes to your Medicare coverage for next year.

What to do now

1. **ASK:** Which changes apply to you
   - Check the changes to our benefits and costs to see if they affect you.
     - It’s important to review your coverage now to make sure it will meet your needs next year.
     - Do the changes affect the services you use?
     - Look in Section 2 for information about benefit and cost changes for our plan.
   - Check to see if your doctors and other providers will be in our network next year.
     - Are your doctors, including specialists you see regularly, in our network?
     - What about the hospitals or other providers you use?
     - Look in Section 2.3 for information about our Provider Directory.
   - Think about your overall health care costs.
     - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
     - How much will you spend on your premium and deductibles?
     - How do your total plan costs compare to other Medicare coverage options?
   - Think about whether you are happy with our plan.

2. **COMPARE:** Learn about other plan choices
   - Check coverage and costs of plans in your area.
• Review the list in the back of your Medicare & You handbook.
• Look in Section 4.2 to learn more about your choices.

☐ Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan’s website.

3. **CHOOSE:** Decide whether you want to change your plan

• If you want to **keep** Fallon Medicare Plus Saver No Rx HMO, you don’t need to do anything. You will stay in Fallon Medicare Plus Saver No Rx HMO.

• To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.

4. **ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2019**

• If you don’t join another plan by **December 7, 2019**, you will stay in Fallon Senior Plan Saver HMO, which will be renamed Fallon Medicare Plus Saver No Rx HMO for Contract Year 2020.

• If you join another plan by **December 7, 2019**, your new coverage will start on **January 1, 2020**.

**Additional Resources**

• Please contact our Customer Service number at 1-800-325-5669 for additional information. (TTY users should call TRS 711.) Hours are 8 a.m.–8 p.m., Monday–Friday. (Oct. 1–March 31, seven days a week.)

• This information is available in alternate formats, such as Braille, large print or audio tape.

• **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC) and satisfies the Patient Protection and Affordable Care Act’s (ACA) individual shared responsibility requirement.** Please visit the Internal Revenue Service (IRS) website at https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

**About Fallon Medicare Plus Saver No Rx HMO**

• Fallon Health is an HMO plan with a Medicare contract. Enrollment in Fallon Health depends on contract renewal.

• When this booklet says “we,” “us,” or “our,” it means Fallon Health. When it says “plan” or “our plan,” it means Fallon Medicare Plus Saver No Rx HMO.
## Summary of Important Costs for 2020

The table below compares the 2019 costs and 2020 costs for Fallon Medicare Plus Saver No Rx HMO in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at fallonhealth.org/medicare. You may also call Customer Service to ask us to mail you an *Evidence of Coverage.*

<table>
<thead>
<tr>
<th>Cost</th>
<th>2019 (this year)</th>
<th>2020 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly plan premium</strong></td>
<td>$44</td>
<td>$44</td>
</tr>
<tr>
<td>(See Section 2.1 for details.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Maximum out-of-pocket amount</strong></td>
<td>$6,700</td>
<td>$6,700</td>
</tr>
<tr>
<td>This is the <em>most</em> you will pay</td>
<td></td>
<td></td>
</tr>
<tr>
<td>out-of-pocket for your covered services.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(See Section 2.2 for details.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Doctor office visits</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary care visits: $25 per visit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Specialist visits: $40 per visit</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Inpatient hospital stays</strong></td>
<td>$300 a day copay</td>
<td>$300 a day copay</td>
</tr>
<tr>
<td>Includes inpatient acute, inpatient</td>
<td>for days 1-5 for</td>
<td>for days 1-5 for</td>
</tr>
<tr>
<td>rehabilitation, long-term care hospitals</td>
<td>each inpatient</td>
<td>each inpatient</td>
</tr>
<tr>
<td>and other types of inpatient hospital</td>
<td>admission.</td>
<td>admission.</td>
</tr>
<tr>
<td>services. Inpatient hospital care starts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>the day you are formally admitted to the</td>
<td></td>
<td></td>
</tr>
<tr>
<td>hospital with a doctor’s order. The day</td>
<td></td>
<td></td>
</tr>
<tr>
<td>before you are discharged is your last</td>
<td></td>
<td></td>
</tr>
<tr>
<td>inpatient day.</td>
<td></td>
<td></td>
</tr>
</tbody>
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# Annual Notice of Changes for 2020

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<tr>
<td>Section 8.2 – Getting Help from Medicare</td>
<td>10</td>
</tr>
</tbody>
</table>
SECTION 1 We Are Changing the Plan’s Name

On January 1, 2020, our plan name will change from Fallon Senior Plan Saver HMO to Fallon Medicare Plus Saver No Rx HMO.

We will send you a new member identification card reflecting the new plan name. In addition, you will see the new name on letters and other communications you receive from us.

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Monthly Premium

<table>
<thead>
<tr>
<th>Cost</th>
<th>2019 (this year)</th>
<th>2020 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly premium</td>
<td>$44</td>
<td>$44</td>
</tr>
</tbody>
</table>

(You must also continue to pay your Medicare Part B premium.)

Section 2.2 – Changes to Your Maximum Out-of-Pocket Amount

To protect you, Medicare requires all health plans to limit how much you pay “out-of-pocket” during the year. This limit is called the “maximum out-of-pocket amount.” Once you reach this amount, you generally pay nothing for covered services for the rest of the year.

<table>
<thead>
<tr>
<th>Cost</th>
<th>2019 (this year)</th>
<th>2020 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum out-of-pocket amount</td>
<td>$6,700</td>
<td>$6,700</td>
</tr>
</tbody>
</table>

Your costs for covered medical services (such as copays count toward your maximum out-of-pocket amount. Your plan premium does not count toward your maximum out-of-pocket amount. Once you have paid $6,700 out-of-pocket for covered services, you will pay nothing for your covered services for the rest of the calendar year.
Section 2.3 – Changes to the Provider Network

Our network has changed more than usual for 2020. An updated Provider Directory is located on our website at fallonhealth.org/medicare. You may also call Customer Service for updated provider information or to ask us to mail you a Provider Directory. We strongly suggest that you review our current Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are still in our network.

It is important that you know that we may make changes to the hospitals, doctors, and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan but if your doctor or specialist does leave your plan you have certain rights and protections summarized below:

- Even though our network of providers may change during the year, we must furnish you with uninterrupted access to qualified doctors and specialists
- We will make a good faith effort to provide you with at least 30 days’ notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed, you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider and managing your care.

Section 2.4 – Changes to Benefits and Costs for Medical Services

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, Medical Benefits Chart (what is covered and what you pay), in your 2020 Evidence of Coverage.

<table>
<thead>
<tr>
<th>Cost</th>
<th>2019 (this year)</th>
<th>2020 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare Part B prescription drugs</td>
<td>No prior authorization required for: L Abraxane L Akynezeo IV L Alimta L Aloxi</td>
<td>Prior authorization required for: L Abraxane L Akynezeo IV L Alimta L Aloxi</td>
</tr>
</tbody>
</table>
### Cost

<table>
<thead>
<tr>
<th></th>
<th>2019 (this year)</th>
<th>2020 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Avastin</td>
<td>• Avastin</td>
</tr>
<tr>
<td></td>
<td>• Erbitux</td>
<td>• Erbitux</td>
</tr>
<tr>
<td></td>
<td>• Fulphila</td>
<td>• Fulphila</td>
</tr>
<tr>
<td></td>
<td>• Fusilev</td>
<td>• Fusilev</td>
</tr>
<tr>
<td></td>
<td>• Herceptin</td>
<td>• Herceptin</td>
</tr>
<tr>
<td></td>
<td>• Khapzory</td>
<td>• Khapzory</td>
</tr>
<tr>
<td></td>
<td>• Marqibo</td>
<td>• Marqibo</td>
</tr>
<tr>
<td></td>
<td>• Neulasta</td>
<td>• Neulasta</td>
</tr>
<tr>
<td></td>
<td>• Onivyde</td>
<td>• Onivyde</td>
</tr>
<tr>
<td></td>
<td>• Sustol</td>
<td>• Sustol</td>
</tr>
<tr>
<td></td>
<td>• Udenyca</td>
<td>• Udenyca</td>
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</tbody>
</table>

### Opioid Treatment Program Services

- Opioid Treatment Program Services are **not** covered. You pay a $40 copayment for each Medicare-covered Opioid Treatment Program Services visit.

### Outpatient hospital observation

- You pay a $275 copay for Medicare-covered observation services. There is no copay for Medicare-covered observation services.

### Outpatient rehabilitation services

- Prior authorization is required for physical and occupational therapy visits beyond a combined 60 visits. Prior authorization is required for physical therapy beyond 60 visits and for occupational therapy beyond 60 visits.

### Specialty physician services

- Prior authorization required. No prior authorization required.

### Web/phone-based technologies

- You pay a $25 primary care doctor office visit copay for web/phone-based technology services. You pay a $25 primary care doctor or a $40 specialist office visit copay for telehealth services.

### SECTION 3 Administrative Changes

The information for making automatic and one-time premium payments has changed. The new information is outlined below.
<table>
<thead>
<tr>
<th>Chapter 1, Section 7.1</th>
<th>2019 (this year)</th>
<th>2020 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Option 2: You can have your premium paid automatically</strong></td>
<td>Contact Customer Service for more information on how to pay your monthly plan premium this way.</td>
<td><strong>Option 2: You can have your premium paid automatically</strong> To set up either recurring payments or schedule future one-time payments through ACH or credit/debit card, register with our partner Invoice Cloud by going online to invoicecloud.com/fallonhealth. You will then have 24-hour access to your invoice, account balances and payment history (for payments made through Invoice Cloud). You can also call Fallon Health at 1-800-333-2535, ext. 69322, if you’d like to set up recurring payments.</td>
</tr>
<tr>
<td><strong>Option 3: You can call in one-time payments</strong></td>
<td>You can make one-time payments by phone. Please call Customer Service (phone numbers are printed on the back cover of this booklet). You may pay by check or credit/debit card (Discover, MasterCard or Visa only). <em>Note: This method of payment takes longer to process than payment by check.</em></td>
<td><strong>Option 3: You can make one-time payments</strong> You can make one-time payments online or by phone. To make one-time payments online, register with our partner Invoice Cloud by going to invoicecloud.com/fallonhealth. You will then have 24-hour access to your invoice, account balances and payment history (for payments made through Invoice Cloud). You will also be able to sign up for a pay-by-text option if you choose. You may pay by check or</td>
</tr>
</tbody>
</table>
SECTION 4  Deciding Which Plan to Choose

Section 4.1 – If you want to stay in Fallon Medicare Plus Saver No Rx HMO

To stay in our plan you don’t need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically stay enrolled as a member of our plan for 2020.

Section 4.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2020 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan timely,
- OR-- You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, there may be a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, read Medicare & You 2020, call your State Health Insurance Assistance Program (SHIP) (see Section 6), or call Medicare (see Section 8.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to https://www.medicare.gov and click “Review and Compare Your Coverage Options.” Here, you can find information about costs, coverage, and quality ratings for Medicare plans.
As a reminder, Fallon Health offers other Medicare health plans and Medicare prescription drug plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

**Step 2: Change your coverage**

- **To change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Fallon Medicare Plus Saver No Rx HMO.

- **To change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Fallon Medicare Plus Saver No Rx HMO.

- **To change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 8.1 of this booklet).
  - or – Contact Medicare, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

**SECTION 5 Deadline for Changing Plans**

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on **January 1, 2020**.

**Are there other times of the year to make a change?**

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 8, Section 2.3 of the *Evidence of Coverage*.

If you enrolled in a Medicare Advantage plan for January 1, 2020, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2020. For more information, see Chapter 8, Section 2.2 of the *Evidence of Coverage*.

**SECTION 6 Programs That Offer Free Counseling about Medicare**

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Massachusetts, the SHIP is called the Serving the Health Insurance Needs of Everyone (SHINE) Program.

SHINE is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance
counseling to people with Medicare. SHINE counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call SHINE at 1-800-243-4636. You can learn more about SHINE by visiting their website (www.mass.gov/health-insurance-counseling).

**SECTION 7 Programs That Help Pay for Prescription Drugs**

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don’t even know it. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
  - The Social Security Office at 1-800-772-1213 between 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
  - Your State Medicaid Office (applications).

- **Help from your state’s pharmaceutical assistance program.** Massachusetts has a program called Prescription Advantage that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (the name and phone numbers for this organization are in Section 6 of this booklet).

- **What if you have coverage from an AIDS Drug Assistance Program (ADAP)?** The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance for critical HIV-related medications for residents of the Commonwealth of Massachusetts who are otherwise unable to obtain these life-saving drugs. Note: To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status.

If you are currently enrolled in an ADAP, it can continue to provide you with Medicare Part D prescription cost-sharing assistance for drugs on the ADAP formulary. In order to be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number. You can reach the ADAP at HIV Drug Assistance Program (HDAP), Community Research Initiative of New England/HDAP, Schrafft’s Center, 529 Main St., Suite 301, Charlestown, MA 02129.

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-800-228-2714.
SECTION 8 Questions?

Section 8.1 – Getting Help from Fallon Medicare Plus Saver No Rx HMO

Questions? We’re here to help. Please call Customer Service at 1-800-325-5669. (TTY only, call TRS 711.) We are available for phone calls 8 a.m.–8 p.m., Monday–Friday. (Oct. 1–March 31, seven days a week. Calls to these numbers are free.

Read your 2020 Evidence of Coverage (it has details about next year's benefits and costs)

This Annual Notice of Changes gives you a summary of changes in your benefits and costs for 2020. For details, look in the 2020 Evidence of Coverage for Fallon Medicare Plus Saver No Rx HMO. The Evidence of Coverage is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the Evidence of Coverage is located on our website at fallonhealth.org/medicare. You may also call Customer Service to ask us to mail you an Evidence of Coverage.

Visit Our Website

You can also visit our website at fallonhealth.org/medicare. As a reminder, our website has the most up-to-date information about our provider network (Provider Directory).

Section 8.2 – Getting Help from Medicare

To get information directly from Medicare:

Call 1-800-MEDICARE (1-800-633-4227)

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Visit the Medicare Website

You can visit the Medicare website (https://www.medicare.gov). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to https://www.medicare.gov and click on “Find health & drug plans.”)
Read Medicare & You 2020

You can read *Medicare & You 2020* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don’t have a copy of this booklet, you can get it at the Medicare website (https://www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
Notice of nondiscrimination

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

Fallon Health:

- 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 Customer Service at the phone number on the back of your member ID card, or by email at cs@fallonhealth.org.

If you believe that Fallon Health 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:
  Compliance Director
  Fallon Health
  10 Chestnut St.
  Worcester, MA 01608

  Phone: 1-508-368-9988 (TRS 711)
  Email: compliance@fallonhealth.org

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Compliance Director 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

  Phone: 1-800-368-1019 (TDD: 1-800-537-7697)

Multi-language Interpreter Services

English: ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-325-5669 (TTY: TRS 711).


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 1-800-325-5669（TTY：TRS 711）。


Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-325-5669 (телетайп: TRS 711).

Arabic: TRS لكلة: إذا كنت تتحدث إلى اللغة، فإن خدمات المساعدة اللغوية تتوفر لك بالمجان. اتصل برقم 1-800-325-5669 (رمز هاتف الصد و الياكم: 711).

Khmer/Cambodian: អកនិយយ័ត៖ បាលលើសនបើសន ្របយ័ត៖ អនះពូជភាគយ័ត ការដ៏រាលដើប្រាក់្របយ័ត៖ រ៉ាម រ៉ាម 1-800-325-5669 (TTY: TRS 711)។


Hindi: ध्यान है: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-325-5669 (TTY: TRS 711) पर कॉल करें।