Coverage Period: 01/01/2023 – 12/31/2023

Coverage for: Individual and Eligible 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, go to https://regence.com or call 1 (888) 367-2116. 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 healthcare.gov/sbc-glossary or call 1 (888) 367-2116 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$5,500 individual / \$11,000 family per calendar year.	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. Certain <u>preventive care</u> and those services listed below as " <u>deductible</u> does not apply" or 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 <u>preventive 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 healthcare.gov/coverage/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</u> <u>limit</u> for this <u>plan</u> ?	\$7,350 individual / \$14,700 family per calendar year.	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 out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://regence.com/go/OR/Preferred or call 1 (888) 367-2116 for a list of network providers.	You pay the least if you use a <u>provider</u> in the preferred <u>network</u> . You pay more if you use a <u>provider</u> in the participating <u>network</u> . You will pay the most if you use a <u>nonparticipating provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use a <u>nonparticipating 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> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

		What You Will Pay			
Common Medical Event	Services You May Need	Preferred Provider (You pay the least)	Participating Provider (You pay more)	Nonparticipating Provider (You pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$35 <u>copay</u> / office visit, <u>deductible</u> does not apply; 30% <u>coinsurance</u> for all other services	\$35 <u>copay</u> / office visit, <u>deductible</u> does not apply; 50% <u>coinsurance</u> for all other services	50% coinsurance	Copayment applies to each preferred or participating office visit only. All other services are covered at the coinsurance specified, after deductible.  Acupuncture services are subject to 20%
	Specialist visit	\$45 <u>copay</u> / office visit, <u>deductible</u> does not apply; 30% <u>coinsurance</u> for all other services	\$45 copay / office visit, deductible does not apply; 50% coinsurance for all other services	50% coinsurance	coinsurance, deductible does not apply. 12 acupuncture visits / year Spinal manipulations are subject to 20% coinsurance, deductible does not apply. 12 spinal manipulation visits / year
	Preventive care/screening/ immunization	No charge	No charge	No charge	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)	No charge for the first \$500 / year, then 30% coinsurance for outpatient services;  30% coinsurance for inpatient services	No charge for the first \$500 / year, then 50% coinsurance for outpatient services;  50% coinsurance for inpatient services	No charge for the first \$500 / year, then 50% coinsurance for outpatient services;  50% coinsurance for inpatient services	Once outpatient diagnostic tests and imaging combined reach \$500 / year, services are covered at the original after deductible.
	Imaging (CT/PET scans, MRIs)	No charge for the first \$500 / year, then 30% coinsurance for outpatient services;	No charge for the first \$500 / year, then 50% coinsurance for outpatient services;  50% coinsurance	No charge for the first \$500 / year, then 50% coinsurance for outpatient services; 50% coinsurance	at the <u>coinsurance</u> specified, after <u>deductible</u> .

			What You Will Pay		
Common Medical Event	Services You May Need	Preferred Provider (You pay the least)	Participating Provider (You pay more)	Nonparticipating Provider (You pay the most)	Limitations, Exceptions, & Other Important Information
		for inpatient services	for inpatient services	for inpatient services	
	Tier 1	\$8 <u>cop</u>	· <u>copay</u> / retail prescript ay / home delivery pres iinistrable cancer chem	Prescription drugs not on the Drug List are not covered, unless an exception is approved.  Deductible does not apply.	
	Tier 2	25% <u>coinsurance</u> / retail prescription 25% <u>coinsurance</u> / home delivery prescription \$10 copay / self-administrable cancer chemotherapy prescription			90-day supply / retail prescription (your cost share is per 30-day supply) 90-day supply / home delivery (mail order) prescription 30-day supply / specialty drug prescription Specialty drugs are not available through home
	Tier 3	\$25 <u>copay</u> / retail prescription \$50 <u>copay</u> / home delivery prescription \$50 <u>copay</u> / self-administrable cancer chemotherapy prescription			
treat your illness or condition  More information about prescription drug coverage is available at https://regence.com/go/2023/OR/6tierLG	Tier 4	50% <u>coins</u>	oinsurance / retail pres urance / home delivery ninistrable cancer chem	delivery (mail order). Coverage includes compound medications at 50% coinsurance. No charge for drugs specifically designated as	
	Tier 5	20% <u>coinsurance</u> / <u>specialty drug</u> \$100 <u>copay</u> / self-administrable cancer chemotherapy prescription			preventive for treatment of certain chronic diseases that are on the Optimum Value
	Tier 6		<u>coinsurance</u> / <u>specialty</u> ninistrable cancer chen		Medication List.  Cost shares for insulin will not exceed \$80 / 30-day supply retail prescription or \$240 / 90-day supply home delivery (mail order) prescription.  No charge for certain preventive drugs, contraceptives and immunizations at a participating pharmacy.  If you fill a brand drug or specialty drug when there is an equivalent generic drug or specialty biosimilar drug available, you pay the difference in cost in addition to the copayment and/or coinsurance.  The first fill of specialty drugs may be provided by a retail pharmacy; additional refills must be provided by a specialty pharmacy.

			What You Will Pay		
Common Medical Event	Services You May Need	Preferred Provider (You pay the least)	Participating Provider (You pay more)	Nonparticipating Provider (You pay the most)	Limitations, Exceptions, & Other Important Information
	Facility fee (e.g., ambulatory surgery center)	20% coinsurance for ambulatory surgery centers;  30% coinsurance for all other facilities	50% coinsurance	50% coinsurance	None
If you have outpatient surgery	Physician/surgeon fees	20% coinsurance for ambulatory surgery center physicians;  30% coinsurance for all other physicians	50% coinsurance	50% coinsurance	None
If you need immediate medical attention	Emergency room care	30% <u>coinsurance</u> after \$250 <u>copay</u> / visit	30% <u>coinsurance</u> after \$250 <u>copay</u> / visit	30% <u>coinsurance</u> after \$250 <u>copay</u> / visit	Copayment applies to facility charge for each visit (waived if admitted), whether or not the deductible has been met.
	Emergency medical transportation	30% coinsurance	30% coinsurance	30% coinsurance	None
	<u>Urgent care</u>	Covered the same as <b>If you visit a health care <u>provider's</u> office or clinic</b> (Primary care visit or <u>Specialist</u> visit) or <b>If you have a test</b> above.			None
If you have a hospital	Facility fee (e.g., hospital room)	30% coinsurance	50% coinsurance	50% coinsurance	None
stay	Physician/surgeon fees	30% coinsurance	50% <u>coinsurance</u>	50% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$35 <u>copay</u> / office visit, <u>deductible</u> does not apply; No charge for all other services	\$35 <u>copay</u> / office visit, <u>deductible</u> does not apply; No charge for all other services	50% <u>coinsurance,</u> <u>deductible</u> does not apply	Copayment applies to each preferred or participating office/psychotherapy visit only.
	Inpatient services	30% coinsurance	30% coinsurance	50% coinsurance	None

	What You Will Pay					
Common Medical Event	Services You May Need	Preferred Provider (You pay the least)	Participating Provider (You pay more)	Nonparticipating Provider (You pay the most)	Limitations, Exceptions, & Other Important Information	
	Office visits	30% coinsurance	50% coinsurance	50% coinsurance		
If you are pregnant	Childbirth/delivery professional services	30% coinsurance	50% coinsurance	50% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of services, a	
	Childbirth/delivery facility services	30% coinsurance, deductible does not apply for routine newborn care	50% coinsurance, deductible does not apply for routine newborn care	50% coinsurance, deductible does not apply for routine newborn care	copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Home health care	30% coinsurance	50% coinsurance	50% coinsurance	130 visits / year	
	Rehabilitation services	30% coinsurance	50% coinsurance	50% coinsurance	30 inpatient days / year 25 outpatient visits / year Includes physical therapy, occupational therapy and speech therapy.	
If you need help recovering or have other special health needs	rering or have special health Habilitation services 30% coinsurance 50% coinsurance 50% coinsurance II		25 neurodevelopmental visits / year Neurodevelopmental therapy limited to individuals under age 18. Includes physical therapy, occupational therapy and speech therapy.			
	Skilled nursing care	30% coinsurance	50% coinsurance	50% coinsurance	60 inpatient days / year	
	Durable medical equipment	30% coinsurance	50% coinsurance	50% coinsurance	None	
	Hospice services	30% coinsurance	50% coinsurance	50% coinsurance	14 respite inpatient or outpatient days / lifetime	
	Children's eye exam	Not covered	Not covered	Not covered	None	
If your child needs	Children's glasses	Not covered	Not covered	Not covered	None	
dental or eye care	Children's dental check-up	Not covered	Not covered	Not covered	None	

#### **Excluded Services & Other Covered Services:**

## Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Bariatric surgery
- Cosmetic surgery, except congenital anomalies
- Dental care (Adult)

- Infertility treatment
- Long-term care
- Private-duty nursing

- Routine eye care (Adult)
- Routine foot care, except for diabetic patients
- 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, spinal manipulations only
- Hearing aids for individuals up to age 19, or individuals 19 years of age up to age 26 and enrolled in a secondary school or an accredited educational institution
- 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: the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1 (877) 267-2323 ext. 61565 or cciio.cms.gov or your state insurance department. You may also contact the <u>plan</u> at 1 (888) 367-2116. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit 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 plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact the plan at 1 (888) 367-2116 or visit regence.com or the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or dol.gov/ebsa/healthreform. You may also contact the Oregon Division of Financial Regulation by calling 1 (503) 947-7984 or the toll-free message line at 1 (888) 877-4894; by writing to the Oregon Division of Financial Regulation, Consumer Advocacy Unit, P.O. Box 14480, Salem, OR 97309-0405; through the Internet at: dfr.oregon.gov/help/complaints-licenses/Pages/file-complaint.aspx; or by E-mail at: DFRInsuranceHelp@oregon.gov.

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

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

#### Does this plan meet the Minimum Value Standards? Yes

If your 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 (888) 367-2116.

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)

■ The <u>plan's</u> overall <u>deductible</u>	\$5,500
■ Specialist copayment	\$45
■ 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** 

In this example, Peg would pay:				
Cost Sharing				
<u>Deductibles</u>	\$5,500			
Copayments	\$0			
Coinsurance	\$1,850			
What isn't covered				
Limits or exclusions \$6				
The total Peg would pay is	\$7,411			

## Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$5,500
■ Specialist copayment	\$45
■ Hospital (facility) coinsurance	30%
Other coinsurance	30%

#### This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

\$12,700

Total Evennla Coet

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$ <b>5,</b> 000			
In this example, Joe would pay:				
Cost Sharing				
<u>Deductibles</u>	\$790			
Copayments	\$661			
Coinsurance	\$0			
What isn't covered				
Limits or exclusions \$				
The total Joe would pay is	\$1,629			

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## **Mia's Simple Fracture**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$5,500
■ Specialist copayment	\$45
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

#### This EXAMPLE event includes services like:

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

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$2,091
<u>Copayments</u>	\$389
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,480

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

## NONDISCRIMINATION NOTICE

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

#### Regence:

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, and 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 listed above, please contact:

#### **Medicare Customer Service**

1-800-541-8981 (TTY: 711)

#### **Customer Service for all other plans**

1-888-344-6347 (TTY: 711)

If you believe that Regence 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 our civil rights coordinator below:

#### **Medicare Customer Service**

Civil Rights Coordinator MS: B32AG, PO Box 1827 Medford, OR 97501 1-866-749-0355, (TTY: 711) Fax: 1-888-309-8784 medicareappeals@regence.com

#### **Customer Service for all other plans**

Civil Rights Coordinator MS CS B32B, P.O. Box 1271 Portland, OR 97207-1271 1-888-344-6347, (TTY: 711) CS@regence.com 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 at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue SW, Room 509F HHH Building Washington, DC 20201

1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

#### Language assistance

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-344-6347 (TTY: 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 1-888-344-6347 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-344-6347 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-344-6347 (TTY: 711) 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-344-6347 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-344-6347 (телетайп: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-344-6347 (ATS : 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。1-888-344-6347 (TTY:711)まで、お電話にてご連絡ください。

Díí baa akó nínízin: Díí saad bee yánílti'go **Diné Bizaad**, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-888-344-6347 (TTY: 711.)

FAKATOKANGA'I: Kapau 'oku ke Lea-Fakatonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea te ke lava 'o ma'u ia. ha'o telefonimai mai ki he fika 1-888-344-6347 (TTY: 711)

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-888-344-6347 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 711)

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិកឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-888-344-6347 (TTY: 711)។

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-888-344-6347 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachdienstleistungen zur Verfügung. Rufnummer: 1-888-344-6347 (TTY: 711)

ማስታወሻ:- የሚናንሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያባዝዎት ተዘጋጀተዋል፤ በሚከተለው ቁጥር ይደውሉ 1-888-344-6347 (መስጣት ለተሳናቸው:- 711)።

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-888-344-6347 (телетайп: 711)

ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-888-344-6347 (टिटिवाइ: 711

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-888-344-6347 (TTY: 711)

MAANDO: To a waawi [Adamawa], e woodi balloojima to ekkitaaki wolde caahu. Noddu 1-888-344-6347 (TTY: 711)

โปรคทราบ: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-888-344-6347 (TTY: 711)

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-888-344-6347 (TTY: 711)

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توجه: اگر به زبان فارسی صحبت می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 711) -344-348-1 تماس بگیرید.

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