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 1-800-521-2227 or at <u>www.bcbstx.com</u>. 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 <u>www.healthcare.gov/sbc-glossary</u>/ or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	For <u>In-Network:</u> \$2,000 Individual/\$4,000 Family For <u>Out-of-Network</u> : \$4,000 Individual/\$8,000 Family Health Reimbursement Arrangement (HRA) Contribution: \$750 Individual / \$1,000 Empl + Spouse or Children / \$1,500 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>In-Network preventive care</u> and <u>prescription</u> <u>drugs</u> are covered before you meet your <u>deductible</u> .	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 <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
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> ?	For <u>In-Network</u> : \$4,000 Individual / \$8,000 Family For <u>Out-of-Network</u> : \$8,000 Individual / \$16,000 Family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>preauthorization</u> penalties, <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 <u>out-of-pocket limit</u> .
Will you payless if you use a <u>network provider</u> ?	Yes. See <u>www.bcbstx.com</u> or call 1-800-810-2583 for a list of <u>network</u> <u>providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network 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 <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.

Common		What You	Will Pay	Limitations Exceptions 9 Other	
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)Out-of-Network Provider (You will pay the most)		Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	20% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Virtual visits are available through MDLive; ( <u>deductible</u> and co-insurance waived) please refer to your <u>plan</u> policy for more details.	
lf you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	20% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	None	
	Preventive care/screening/immunization	No Charge; <u>deductible</u> does not apply	50% <u>coinsurance</u> after <u>deductible</u>	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.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	None	
n you nave a lest	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	None	

		What You	Will Pay		
Common Medical Event	Services You May Need	<u>In-Network Provider</u> (You will pay the least)	Out-of-Network <u>Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Preferred generic drugs	\$5 retail/\$10 mail order <u>copay</u> /prescription; <u>deductible</u> does not apply	Not Covered		
lf you need drugs	Non-preferred generic drugs	\$20 retail/\$40 mail order <u>copay</u> /prescription; <u>deductible</u> does not apply	Not Covered	Retail covers a 31-day supply. With appropriate prescription, up to a 90-day supply is available.	
to treat your illness or condition More information	Preferred brand drugs	\$40 retail/\$80 mail order <u>copay</u> /prescription; <u>deductible</u> does not apply	Not Covered	Mail order covers a 90-day supply. Retail and Mail order <u>copays</u> apply to <u>out-of-pocket</u> maximum.	
about <b>prescription</b> drug coverage is available at	Non-preferred brand drugs	\$70 retail/\$140 mail order <u>copay</u> /prescription; <u>deductible</u> does not apply	Not Covered		
www.bcbstx.com	Preferred specialty drugs	10% of the cost up to \$250 maximum/prescription; <u>deductible</u> does not apply	Not Covered	Specialty drugs must be obtained from In-Network specialty pharmacy provider.	
	Non-preferred specialty drugs	20% of the cost up to \$500 maximum/prescription; <u>deductible</u> does not apply	Not Covered	Specialty retail limited to a 30-day supply. Mail order is not covered. Two grace refills allowed at a Retail Pharmacy.	
lf you have	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	None	
outpatient surgery	Physician/surgeon fees	20% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	None	
lf you need immediate medical	Emergency room care	ER Facility Charges: 20% <u>coinsurance</u> after <u>deductible</u> ER Physician Charges: 20% <u>coinsurance</u> after deductible	ER Facility Charges: 20% <u>coinsurance</u> after <u>deductible</u> ER Physician Charges: 20% <u>coinsurance</u> after deductible	None	
attention	Emergency medical transportation	20% coinsurance after deductible	20% <u>coinsurance</u> after deductible	Ground and air transportation covered.	
	<u>Urgent care</u>	20% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	None	

\* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.bcbstx.com</u>.

		What You			
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	<u>Out-of-Network</u> <u>Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information	
lf you have a	Facility fee (e.g., hospital room)	20% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	<u>Preauthorization</u> is required; \$250 penalty if not preauthorized <u>Out-of-Network</u> .	
hospital stay	Physician/surgeon fees	20% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	None	
lf you need mental	Outpatient services	20% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Certain services must be preauthorized; refer to your benefit booklet* for details.	
health, behavioral health, or substance abuse services	Inpatient services	20% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	<u>Preauthorization</u> is required; \$250 penalty if not preauthorized <u>Out-of-Network</u> .	
	Office visits	20% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	<u>Cost sharing</u> does not apply for <u>preventive</u> <u>services</u> . Depending on the type of services, a <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services	
	Childbirth/delivery professional services	20% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	described elsewhere in the SBC (i.e. ultrasound).	
lf you are pregnant	Childbirth/delivery facility services	20% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Deductible waived on initial inpatient care of healthy newborn baby, for first seven days when an <u>in-network provider</u> is used. <u>Coinsurance</u> will apply for healthy newborn inpatient services. <u>Preauthorization</u> is required; \$250 penalty if not preauthorized <u>Out-of-Network</u> .	

		WhatYou	Will Pay		
Common Medical Event	Services You May Need	<u>In-Network Provider</u> (You will pay the least)	<u>Out-of-Network</u> <u>Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Home health care	20% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Limited to 60 visits per calendar year. Preauthorization is required.	
	Rehabilitation services	20% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Airrosti Musculoskeletal Rehabilitation \$25	
lf you need help recovering or have	Habilitation services	20% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	<u>Copay</u> .	
other special health needs	Skilled nursing care	20% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Limited to 90 days per calendar year. <u>Preauthorization</u> is required.	
	Durable medical equipment	20% <u>coinsurance</u> after <u>deductible</u>	20% <u>coinsurance</u> after <u>deductible</u>	None	
	Hospice services	20% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Preauthorization is required.	
If your shild poods	Children's eye exam	Not Covered	Not Covered	None	
If your child needs dental or eye care	Children's glasses	Not Covered	Not Covered	None	
	Children's dental check-up	Not Covered	Not Covered	None	

# Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)			
<ul> <li>Acupuncture</li> <li>Cosmetic surgery (Review <u>plan</u> for details)</li> </ul>	<ul><li>Infertility treatment</li><li>Long-term care</li></ul>	<ul><li>Routine eye care (Adult)</li><li>Routine foot care (with the exception of person with</li></ul>	
Dental care (Adult)     Other Covered Services (Limitations may appress)	bly to these services. This isn't a complete list. Pleas	diagnosis of diabetes)	
<ul> <li>Bariatric surgery</li> <li>Chiropractic care (limited to 35 visits per year)</li> </ul>	<ul> <li>Hearing aids (limited to 1 per ear per 36-month period)</li> <li>Non-emergency care when traveling outside the U.S</li> </ul>	<ul> <li>Private-duty nursing</li> <li>Weight loss programs (including weight loss management programs)</li> </ul>	

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: For group health coverage contact the <u>plan</u>, Blue Cross and Blue Shield of Texas at 1-800-521-2227 or visit <u>www.bcbstx.com</u>. For group health coverage subject to ERISA, contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>. For non-federal governmental group health <u>plans</u>, contact Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>. Church <u>plans</u> are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State Iaw. 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 <u>www.HealthCare.gov</u> 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: For group health coverage subject to ERISA: Blue Cross and Blue Shield of Texas at 1-800-521-2227 or visit www.bcbstx.com, the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, and the Texas Department of Insurance, Consumer Protection at 1-800-252-3439 or www.tdi.texas.gov. For non-federal governmental group health plans and church plans that are group health plans, Blue Cross and Blue Shield of Texas at 1-800-252-3439 or www.tdi.texas.gov. For non-federal governmental group health plans and church plans that are group health plans, Blue Cross and Blue Shield of Texas at 1-800-252-3439 or www.tdi.texas.gov. Additionally, a consumer assistance program can help you file your appeal. Contact the Texas Department of Insurance's Consumer Health Assistance Program at 1-800-252-3439 or visit www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/tx.html.

### 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 1-800-521-2227. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-521-2227. Chinese (中文): 加思意可由文的影明,這樣生意意 8-89-521-2227.

Chinese (中文):如果需要中文的帮助,请拨打这个号码1-800-521-2227.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-521-2227.

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:

The total Peg would pay is



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.

<b>Peg is Having a Baby</b> (9 months of <u>in-network</u> pre-natal ca hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine <u>in-network</u> care of a well- controlled condition)		Mia's Simple Fracture ( <u>in-network</u> emergency room visit and follow up care)	
The plan's overall deductible\$2,000Specialist coinsurance20%Hospital (facility) coinsurance20%Other coinsurance20%		<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist coinsurance</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$2,000 20% 20% 20%	<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist</u> <u>coinsurance</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$2,000 20% 20% 20%
This EXAMPLE event includes services like:Specialist office visits (prenatal care)Childbirth/Delivery Professional ServicesChildbirth/Delivery Facility ServicesDiagnostic tests (ultrasounds and blood work)Specialist visit (anesthesia)Total Example Cost\$12,700		This EXAMPLE event includes services like:Primary care physicianoffice visits (including disease education)Diagnostic tests(blood work)Prescription drugsDurable medical equipment (glucose meter)Total Example Cost		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, Peg would pay:	¢.2,	In this example, Joe would pay:	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	In this example, Mia would pay:	+_,
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$2,000	<u>Deductibles</u>	\$1,900	<u>Deductibles</u>	\$2,000
Copayments	\$0	Copayments	\$600	Copayments	\$10
Coinsurance	\$2,000	Coinsurance	\$0	Coinsurance	\$200
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0

\$2,520

The total Mia would pay is

The total Joe would pay is

\$4,060

\$2,210

Health care coverage is important for everyone. We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.				
To receive language or communication assi	stance free of char	ge, please call us at 855-710-6984.		
If you believe we have failed to provide a service, or think Office of Civil Rights Coordinator 300 E. Randolph St. 35th Floor Chicago, Illinois 60601	we have discrimina Phone: TTY/TDD: Fax:	ted in another way, contact us to file a <u>grievance</u> . 855-664-7270 (voicemail) 855-661-6965 855-661-6960		
You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:U.S. Dept. of Health & Human ServicesPhone:800-368-1019200 Independence Avenue SWTTY/TDD:800-537-7697Room 509F, HHH Building 1019Complaint Portal:https://ocrportal.hhs.gov/ocr/portal/lobby.jsfWashington, DC 20201Complaint Forms:http://www.hhs.gov/ocr/office/file/index.html				



Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعده أسئلة، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث مع مترجم فوري، اتصل على الرقم 6984-710-855.
繁體中文 Chinese	如果您, 或您正在協助的對象, 對此有疑問, 您有權利免費以您的母語獲得幫助和訊息。 洽詢一位翻譯員, 請撥電話 號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયેક્રમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी Hindi	यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में निःशुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए 855-710-6984 पर कॉल करें ।.
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago ła'da bíká anánílwo'ígíí, na'ídíłkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e níká a'doolwoł dóó bína'ídíłkidígíí bee nił h odoonih. Ata'dahalne'ígíí bich'į' hodíílnih kwe'é 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با شماره 6984-710-855 تماس حاصل نمایید.
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
ار دو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کررہے ہیں، کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 6984-710-855 پر کال کریں۔
Tiêng Việt Vietnamese	Nều quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.