Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

Coverage for: Individual and/or Family | Plan Type: POS

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, <u>www.floridablue.com/plancontracts/individual</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.floridablue.com/plancontracts/individual</u> or call 1-800-352-2583 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; or In-Network: Not Applicable. Out-of-Network: \$500 Per Person.	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. Preventive care.	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 deductibles for specific services?	<b>\$0</b> at Indian Health Care <u>Provider</u> (IHCP) or with IHCP <u>referral</u> at non-IHCP; or No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	In-Network: \$3,200 Per Person/\$6,400 Family. Out-Of-Network: \$6,400 Per Person/\$12,800 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>	Premium, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out–of–pocket limit</u> .
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <a href="https://providersearch.floridablue.com/providersearch/pub/index.htm">https://providersearch.floridablue.com/providersearch/pub/index.htm</a> or call 1-800-352-2583 for a list of <a href="network providers">network providers</a> .	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 <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

		What You Will Pay			
Common	Services You May Need	Indian Health Care	Non-IHCP In-Network	Out-of-Network	Limitations, Exceptions, &
Medical Event		<u>Provider</u> (You have no cost)	<u>Provider</u> (You will pay the less)	<u>Provider</u> (You will pay most)	Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No Charge	\$10 <u>Copay</u> per Visit/ Virtual Visits: \$10 <u>Copay</u> per Visit	Deductible + 50% Coinsurance/ Virtual Visits: Not Covered	Physician administered drugs may have higher cost share. Virtual Visit services are only covered for In-Network providers.
	Specialist visit	No Charge	\$20 <u>Copay</u> per Visit/ Virtual Visits: \$20 <u>Copay</u> per Visit	Deductible + 50% Coinsurance/ Virtual Visits: Not Covered	Physician administered drugs may have higher cost share. Virtual Visit services are only covered for In-Network providers.
	Preventive care/screening/ immunization	No Charge	No Charge	50% <u>Coinsurance</u>	Physician administered drugs may have higher cost share. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No Charge	Independent Clinical Lab: \$30 <u>Copay</u> per Visit/ Independent Diagnostic Testing Center: \$30 <u>Copay</u> per Visit	<u>Deductible</u> + 50% <u>Coinsurance</u>	Tests performed in hospitals may have higher cost share.
	Imaging (CT/PET scans, MRIs)	No Charge	\$100 <u>Copay</u> per Visit	<u>Deductible</u> + 50% <u>Coinsurance</u>	Tests performed in hospitals may have higher cost share. Prior Authorization may be required. Your benefits/services may be denied.

	What You Will Pay				
Common Medical Event	Services You May Need	Indian Health Care	Non-IHCP In-Network	Out-of-Network	Limitations, Exceptions, &
Medical Event		Provider (You have no cost)	<u>Provider</u> (You will pay the less)	Provider (You will pay most)	Other Important Information
If you need drugs to treat your illness or condition More information about prescription	Generic drugs	No Charge	\$5 <u>Copay</u> per Prescription (retail)	Not Covered	Up to 30 day supply for retail, 90 day supply for mail order at 2 1/2 times the retail amount. Responsible Rx programs such as Prior Authorization may apply. See Medication guide for more information.
drug coverage is available at www.floridablue.co	Preferred brand drugs	No Charge	\$10 <u>Copay</u> per Prescription (retail)	Not Covered	Up to 30 day supply for retail, 90 day supply for mail order at 2 1/2 times the retail amount.
m/members/tools- resources/pharmac	Non-preferred brand drugs	No Charge	\$50 <u>Copay</u> per Prescription (retail)	Not Covered	Up to 30 day supply for retail, 90 day supply for mail order at 2 1/2 times the retail amount.
y/medication-guide	Specialty drugs	No Charge	\$150 <u>Copay</u> per Prescription (retail)	Not Covered	Up to 30 day supply for retail. Not covered through Mail Order.
If you have	Facility fee (e.g., ambulatory surgery center)	No Charge	Ambulatory Surgical Center: \$150 <u>Copay</u> per Visit/ Hospital: No Charge	Deductible + 50% Coinsurance	none
outpatient surgery	Physician/surgeon fees	No Charge	\$150 <u>Copay</u> per Visit	\$150 <u>Copay</u> per Visit	none
If you need immediate medical	Emergency room care	No Charge	Physician Services: \$150 <u>Copay</u> per Visit/ Facility: \$100 <u>Copay</u> per Visit	Physician Services: \$150 Copay per Visit/ Facility: \$100 Copay per Visit	none
attention	Emergency medical transportation	No Charge	\$400 <u>Copay</u> per Visit	\$400 <u>Copay</u> per Visit	none
	<u>Urgent care</u>	No Charge	\$15 <u>Copay</u> per Visit	<u>Deductible</u> + \$15 <u>Copay</u> per Visit	none
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	\$350 <u>Copay</u> per Admission	Deductible + 50% Coinsurance	Inpatient Rehab Services limited to 30 days. Inpatient <u>Habilitation</u> <u>Services</u> limited to 30 days.
	Physician/surgeon fees	No Charge	\$150 Copay per Visit	\$150 <u>Copay</u> per	none

For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.floridablue.com/plancontracts/individual</u>.

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (You have no seet)	Non-IHCP In-Network  Provider  (You will pay the less)	Out-of-Network Provider (You will now most)	Limitations, Exceptions, & Other Important Information
		(You have no cost)	(You will pay the less)	(You will pay most) Visit	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	Specialist Virtual Visits: \$10 <u>Copay</u> per Visit/ Physician Office: \$10 <u>Copay</u> per Visit / Hospital: \$150 <u>Copay</u> per Visit	Deductible + 50% Coinsurance/ Specialist Virtual Visits: Not Covered	Virtual Visit services are only covered for In-Network providers.
	Inpatient services	No Charge	Physician Services: \$150 Copay per Visit / Hospital: \$350 Copay per Admission	Physician Services: No Charge, Deductible does not apply/ Hospital: Deductible + 50% Coinsurance	Prior Authorization may be required. Your benefits/services may be denied.
	Office visits	No Charge	\$20 <u>Copay</u> on initial Visit	Deductible + 50% Coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
If you are pregnant	Childbirth/delivery professional services	No Charge	\$150 <u>Copay</u> per Visit	\$150 <u>Copay</u> per Visit	none
	Childbirth/delivery facility services	No Charge	\$350 Copay per Admission	<u>Deductible</u> + 50% <u>Coinsurance</u>	none
	Home health care	No Charge	No Charge	<u>Deductible</u> + 50% <u>Coinsurance</u>	Coverage limited to 60 visits.
If you need help recovering or have other special health needs	Rehabilitation services	No Charge	\$10 <u>Copay</u> per Visit	Deductible + 50% Coinsurance	Coverage limited to 35 visits, including 35 manipulations. Services performed in hospital may have higher cost share. Prior Authorization may be required. Your benefits/services may be denied.
	Habilitation services	No Charge	\$10 <u>Copay</u> per Visit	Deductible + 50% Coinsurance	Coverage limited to 35 visits. Services performed in hospital may have higher cost share. Prior Authorization may be required. Your benefits/services may be

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Common Medical Event	Services You May Need	Indian Health Care Provider (You have no cost)	What You Will Pay  Non-IHCP In-Network  Provider  (You will pay the less)	Out-of-Network Provider (You will pay most)	Limitations, Exceptions, & Other Important Information
					denied.
	Skilled nursing care	No Charge	\$150 <u>Copay</u> per Visit	Deductible + 50% Coinsurance	Coverage limited to 60 days.
	Durable medical equipment	No Charge	Motorized Wheelchairs: \$500 <u>Copay</u> / All Other: No Charge	Deductible + 50% Coinsurance	Excludes vehicle modifications, home modifications, exercise, bathroom equipment and replacement of <u>DME</u> due to use/age.
	Hospice services	No Charge	No Charge	<u>Deductible</u> + 50% <u>Coinsurance</u>	none
	Children's eye exam	No Charge	No Charge	Not Covered	One exam every 12 months.
If your child needs dental or eye care	Children's glasses	No Charge	No Charge	Not Covered	One pair every 12 months. Additional cost shares may apply for Non-Collection Frame.
	Children's dental check-up	Not Covered	Not Covered	Not Covered	Not Covered

# **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.) Acupuncture

- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids

- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Non-excepted abortions (i.e., not medically necessary)
- Pediatric dental check-up

- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care unless medically necessary
- Weight loss programs

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

Chiropractic care - Limited to 35 visits

Most coverage provided outside the United States. See www.floridablue.com.

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/agencies/ebsa/about-ebsa/ask-aquestion/ask-ebsa, State consumer assistance program www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/, Office of Personnel Management Multi State

For more information about limitations and exceptions, see the plan or policy document at www.floridablue.com/plancontracts/individual.

<u>Plan Program: www.opm.gov/healthcare-insurance/multi-state-plan-program/external-review/</u>. Or Healthcare.gov <u>www.HealthCare.gov</u> or call 1-800-318-2596 OR state <u>health insurance marketplace</u> or SHOP. 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 Marketplace, 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 the insurer at 1-800-352-2583. You may also contact your State Department of Insurance at 1-877-693-5236. Additionally, a consumer assistance program can help you file your appeal. Contact U.S. Department of Labor Employee Benefits Security Administration at 1-866-4-USA-DOL (866-487-2365) or www.dol.gov/agencies/ebsa.

## 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 <u>plan</u> meet the <u>Minimum Value Standards</u>? Not Applicable

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

# **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 <u>in-network</u> pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ Specialist Copayment	\$20
■ Hospital (facility) Copayment	\$350
Other Copayment	\$30

#### This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700			
In this example, Peg would pay:				
Cost Sharing				
<u>Deductibles</u>	\$0			
Copayments	\$600			
Coinsurance	\$0			
What isn't covered				
Limits or exclusions	\$60			
The total Peg would pay is	\$660			

# **Managing Joe's type 2 Diabetes**

(a year of routine <u>in-network</u> care of a well-controlled condition)

The plan's overall deductible	\$0
■ Specialist Copayment	\$20
■ Hospital (facility) Copayment	\$350
Other No Charge	\$0

#### This EXAMPLE event includes services like:

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

<u>Diagnostic tests</u> (blood work)

Prescription drugs

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

Total Example Cost	\$5,600			
In this example, Joe would pay:				
Cost Sharing				
<u>Deductibles</u>	\$0			
<u>Copayments</u>	\$700			
Coinsurance	\$0			
What isn't covered				
Limits or exclusions	\$20			
The total Joe would pay is	\$720			

# **Mia's Simple Fracture**

(<u>in-network</u> emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ Specialist Copayment	\$20
■ Hospital (facility) Copayment	\$350
■ Other Copayment	\$100

## This EXAMPLE event includes services like:

<u>Emergency room care</u> (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

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

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: <u>www.floridablue.com</u>.

## Section 1557 Notification: Discrimination is Against the Law

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

# We provide:

- · 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)
- Free language services to people whose primary language is not English, such as:
  - o Qualified interpreters
  - o Information written in other languages

### If you need these services, contact:

Health and vision coverage: 1-800-352-2583

Dental, life, and disability coverage: 1-888-223-4892

Federal Employee Program: 1-800-333-2227

If you believe that we have failed to provide these services or discriminate on the basis of race, color, national origin, disability, age, sex, gender identity or sexual orientation, you can file a grievance with:

# Health and vision coverage (including FEP members):

Section 1557 Coordinator 4800 Deerwood Campus Parkway, DCC 1-7 Jacksonville, FL 32246 1-800-477-3736 x29070 1-800-955-8770 (TTY)

Fax: 1-904-301-1580

section1557coordinator@floridablue.com

# Dental, life, and disability coverage:

Civil Rights Coordinator 17500 Chenal Parkway Little Rock, AR 72223 1-800-260-0331 1-800-955-8770 (TTY) civilrightscoordinator@fclife.com

<u>Health insurance</u> is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an affiliate of Florida Blue. Dental insurance is offered by Florida Combined Life Insurance Company, Inc., an affiliate of Blue Cross and Blue Shield of Florida, Inc. These companies are Independent Licensees of the Blue Cross and Blue Shield Association.

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Section 1557 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, 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
1-800-537-7697 (TDD)
Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-877-955-8773). FEP: Llame al 1-800-333-2227

ATANSYON: Si w pale Kreyòl ayisyen, ou ka resevwa yon èd gratis nan lang pa w. Rele 1-800-352-2583 (pou moun ki pa tande byen: 1-800-955-8770). FEP: Rele 1-800-333-2227

CHÚ Ý: Nếu bạn nói Tiếng Việt, có dịch vụ trợ giúp ngôn ngữ miễn phí dành cho bạn. Hãy gọi số 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Gọi số 1-800-333-2227

ATENÇÃO: Se você fala português, utilize os serviços linguísticos gratuitos disponíveis. Ligue para 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Ligue para 1-800-333-2227

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1-800-352-2583(TTY: 1-800-955-8770)。FEP: 請致電1-800-333-2227

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-352-2583 (ATS : 1-800-955-8770). FEP : Appelez le 1-800-333-2227

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PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Tumawag sa 1-800-333-2227

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-352-2583 (телетайп: 1-800-955-8770). FEP: Звоните 1-800-333-2227

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-808-253-3852 (رقم هاتف الصم والبكم: 1-808-559-559. اتصل برقم 1-808-253-3852 (رقم هاتف الصم والبكم: 1-808-559-559. اتصل برقم 1-808-253-3852.

ATTENZIONE: Qualora fosse l'italiano la lingua parlata, sono disponibili dei servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-352-2583 (TTY: 1-800-955-8770). FEP: chiamare il numero 1-800-333-2227

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: +1-800-352-2583 (TTY: +1-800-955-8770). FEP: Rufnummer +1-800-333-2227

주의: 한국어 사용을 원하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-352-2583 (TTY: 1-800-955-8770) 로 전화하십시오. FEP: 1-800-333-2227 로 연락하십시오.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Zadzwoń pod numer 1-800-333-2227.

સુયના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવા તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-352-2583 (TTY: 1-800-955-8770). FEP: ફોન કરો 1-800-333-2227

ประกาศ:ถ้าคุณพูคภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟริ โดยติดต่อหมายเลงโทรฟริ 1-800-352-2583 (TTY: 1-800-955-8770) หรือ FEP โทร 1-800-333-2227

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。1-800-352-2583(TTY: 1-800-955-8770)まで、お電話にてご連絡ください。FEP: 1-800-333-2227

توجه: اگر به زبان فارسی صحبت می کنید، تسهیلات زبانی رایگان در دسترس شما خواهد بود. با شماره (8770-555-800-1 :TTY) 2583-352-800-1 تماس بگیرید. FEP: با شماره 2227-333-800-1 تماس بگیرید.

Baa ákonínzin: Diné bizaad bee yánílti go, saad bee áká anáwo', t'áá jíík'eh, ná hóló. Koji hodíílnih 1-800-352-2583 (TTY: 1-800-955-8770). FEP ígíí éí koji hodíílnih 1-800-333-2227.

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