




The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) 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 1-866-355-5999 or at [www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at [www.healthcare.gov/sbc-glossary](http://www.healthcare.gov/sbc-glossary) or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <u>deductible</u>?</b>	<u>In-Network</u> : \$1,000 Individual / \$3,000 Family <u>Out-of-Network</u> : \$2,000 Individual / \$6,000 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> .
<b>Are there services covered before you meet your <u>deductible</u>?</b>	Yes. Services that charge a <u>copayment</u> , certain <u>prescription drugs</u> , certain <u>preventive care</u> and <u>diagnostic tests</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 <a href="http://www.healthcare.gov/coverage/preventive-care-benefits/">www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <u>deductibles</u> for specific services?</b>	Yes. \$200 prescription drug <u>deductible</u> . Does not apply to generic drugs. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	<u>In-Network</u> : \$7,900 Individual / \$15,800 Family <u>Out-of-Network</u> : \$23,700 Individual / \$47,400 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.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	<u>Premiums</u> , <u>balance-billed</u> charges, <u>preauthorization</u> penalties, 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> .
<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. See <a href="http://www.bcbstx.com/trsactivecare">www.bcbstx.com/trsactivecare</a> or call 1-866-355-5999 for a list of <u>network 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.
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	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 Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$30 <u>copayment</u> /visit; <u>deductible</u> does not apply; except 20% <u>coinsurance</u> for office surgery	40% <u>coinsurance</u> after <u>deductible</u>	Includes Internist, General Physician, Family Practitioner, Pediatrician, Behavioral Health Physicians, or Gynecologist. Virtual visits may be available, please refer to your <u>plan</u> policy for more details; TRS Virtual Health Medical Consult Fee: Teladoc \$12, RediMD \$0.
	<u>Specialist</u> visit	\$70 <u>copayment</u> /visit; <u>deductible</u> does not apply; except 20% <u>coinsurance</u> for office surgery	40% <u>coinsurance</u> after <u>deductible</u>	None
	<u>Preventive care/screening/immunization</u>	No Charge; <u>deductible</u> does not apply; except \$30 PCP/\$70 SPC <u>copayment</u> /visit for hearing or eye exam	40% <u>coinsurance</u> after <u>deductible</u>	TRS <u>Preventive Care</u> – <a href="https://www.trs.texas.gov/Pages/healthcare_covered_preventive_care.aspx">https://www.trs.texas.gov/Pages/healthcare_covered_preventive_care.aspx</a> . 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. 1 per <u>plan</u> year limitation for Hearing and Eye exam.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	No Charge; <u>deductible</u> does not apply	40% <u>coinsurance</u> after <u>deductible</u>	Outpatient Lab/X-ray services performed at a hospital apply 20% <u>coinsurance</u> after <u>deductible</u> .
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	<u>Preauthorization</u> may be required. \$100 <u>copayment</u> per procedure is assessed when services are received in a hospital setting or imaging center.

\* For more information about limitations and exceptions, see the plan or policy document at [www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about <b>prescription drug coverage</b> is available at <a href="https://www.express-scripts.com/trsactivecare">express-scripts.com/trsactivecare</a>.</p>	Generic drugs	Copayment/prescription, deductible doesn't apply: \$20 (Retail first fill), \$45 (Mail Order or Retail Maintenance)	Copayment/prescription, deductible doesn't apply: \$20 (Retail first fill) \$45 (Mail Order or Retail Maintenance) Direct Claim form required.	<p>Covers 31-day supply (Retail), 60-90 day supply (Mail Order &amp; Retail Maintenance Network). Includes contraceptive drugs &amp; devices obtainable from a pharmacy. No charge for preferred generic FDA-approved women's contraceptives in-network. Precertification &amp; step therapy required. Your cost will be higher for choosing Brand over Generics unless prescribed "dispense as written". Out-of-Network claims are covered through a direct claim submission. Reimbursement is the allowed amount for what would have been charged by a network pharmacy less the copayment after the drug deductible is met.</p> <p>Formulary Insulin Out of Pocket Cost In Network-Copayment/prescription, deductible doesn't apply: \$25 (Retail first fill), \$75 (Mail Order or Retail Maintenance) Out of Network- Copayment/prescription, deductible doesn't apply: \$25 (Retail first fill), \$75 (Mail Order or Retail Maintenance). Direct Claim form required.</p> <p>Please contact customer service at 844-367-6108 if you would like to verify if your insulin is under the formulary. Needles, lancets and syringes 31-day supply \$0 copay 90-day supply \$0 copay Diabetic supplies are not required to be processed on the same day as insulin. Non-Formulary and Brand: Deductible and copays/coinsurance apply.</p>
	Preferred brand drugs	Copayment/prescription: 25% coinsurance, after specific deductible: minimum \$40/maximum \$80 (Retail first fill), minimum \$105/maximum \$210 (Mail Order or Retail Maintenance)	Copayment/prescription: 25% coinsurance, after specific deductible: minimum \$40/maximum \$80 (Retail first fill), minimum \$105/maximum \$210 (Mail Order or Retail Maintenance). Direct Claim form required.	
	Non-preferred brand drugs	Copayment/prescription: 50% coinsurance, after specific deductible: minimum \$100/maximum \$200 (Retail first fill), minimum \$215/maximum \$430 (Mail Order or Retail Maintenance)	Copayment/prescription: 50% coinsurance, after specific deductible: minimum \$100/maximum \$200 (Retail first fill), minimum \$215/maximum \$430 (Mail Order or Smart90). Direct Claim form required.	
	<u>Specialty drugs</u>	30% <u>coinsurance</u> after specific <u>deductible</u> , minimum \$200/maximum \$900	See Limitations, Exceptions, & Other Important Information column for more details.	

\* For more information about limitations and exceptions, see the plan or policy document at [www.bcbstx.com/trsactivecare](https://www.bcbstx.com/trsactivecare).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$150 <u>copayment/visit</u> plus 20% <u>coinsurance</u> after <u>deductible</u>	\$150 <u>copayment/visit</u> plus 40% <u>coinsurance</u> after <u>deductible</u>	None
	Physician/surgeon fees	20% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	None
If you need immediate medical attention	Emergency room care	Facility Charges: \$250 <u>copayment/visit</u> plus 20% <u>coinsurance</u> after <u>deductible</u> ER Physician Charges: 20% <u>coinsurance</u> after <u>deductible</u>	Facility Charges: \$250 <u>copayment/visit</u> plus 20% <u>coinsurance</u> after <u>deductible</u> ER Physician Charges: 20% <u>coinsurance</u> after <u>deductible</u>	Free Standing Emergency Rooms apply a \$500 <u>copayment</u> per visit prior to the <u>deductible</u> . Once the <u>deductible</u> and <u>copayment</u> are applied, there is a 20% <u>coinsurance</u> for <u>In-Network</u> services and 40% <u>coinsurance</u> for <u>Out-of-Network</u> services. 40% <u>coinsurance</u> for non-emergency use <u>out-of-network</u> .
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u> after <u>deductible</u>	20% <u>coinsurance</u> after <u>deductible</u>	Ground and air transportation covered. Non-emergency transport: not covered, except if <u>preauthorized</u> .
	<u>Urgent care</u>	\$50 <u>copayment/visit</u> ; <u>deductible</u> does not apply	40% <u>coinsurance</u> after <u>deductible</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$150 <u>copayment/day</u> first 5 days plus 20% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	Member pays the balance of covered charges over \$500 per day for <u>out-of-network</u> facilities. Maximum/plan year per individual facility copayment: \$2,250. <u>Preauthorization</u> is required; \$250 penalty if not <u>preauthorized</u> <u>Out-of-Network</u> .
	Physician/surgeon fees	20% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$30 <u>copayment/visit</u> ; <u>deductible</u> does not apply 20% <u>coinsurance</u> after <u>deductible</u> for other outpatient services	40% <u>coinsurance</u> after <u>deductible</u>	Certain services must be <u>preauthorized</u> ; refer to benefits booklet for details. Virtual visits are available through TRS-Virtual Health (Teladoc) will apply \$0 <u>copayment</u> . Please refer to your <u>plan</u> policy for more details
	Inpatient services	\$150 <u>copayment/day</u> first 5 days plus 20% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	Member pays the balance of covered charges over \$500 per day for <u>out-of-network</u> facilities. Maximum/plan year per individual facility copayment: \$2,250. <u>Preauthorization</u> is required; \$250 penalty if not <u>preauthorized</u> <u>Out-of-Network</u> .

\* For more information about limitations and exceptions, see the plan or policy document at [www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Office visits	\$30 PCP/\$70 SPC; <u>copayment/visit deductible</u> does not apply	40% <u>coinsurance</u> after <u>deductible</u>	<u>Copayment</u> applies to first prenatal visit (per pregnancy). <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	
	Childbirth/delivery facility services	\$150 <u>copayment/day</u> first 5 days plus 20% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	Member pays the balance of charge more than \$500 per day. Limited to 60 visits per plan year. <u>Preauthorization</u> may required.
	<u>Rehabilitation services</u>	\$70 <u>copayment/visit</u> ; <u>deductible</u> does not apply	40% <u>coinsurance</u> after <u>deductible</u>	20% <u>coinsurance</u> based on the place of treatment services received. This includes physical therapy, occupational therapy, and speech therapy.
	<u>Habilitation services</u>	\$70 <u>copayment/visit</u> ; <u>deductible</u> does not apply	40% <u>coinsurance</u> after <u>deductible</u>	
	<u>Skilled nursing care</u>	20% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	Member pays the balance of covered charges over \$500 per day for <u>out-of-network</u> skilled nursing care. Limited to 25 days per plan year. <u>Preauthorization</u> is required.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.
	<u>Hospice services</u>	20% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	Member pays the balance of charge more than \$500 per day. <u>Preauthorization</u> is required.

\* For more information about limitations and exceptions, see the plan or policy document at [www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	\$70 <u>copayment</u> /visit; <u>deductible</u> does not apply	40% <u>coinsurance</u> after <u>deductible</u>	None
	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 Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)**

- Cosmetic surgery
- Dental care (Adult and children)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine foot care (except for persons with diagnosis of diabetes)
- Weight loss programs (except for required preventive services)

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

- Acupuncture (in lieu of anesthesia and nausea during pregnancy)
- Bariatric surgery (Limited to Blue Distinction Center Plus. 20% after deductible and \$150 copayment day. \$5,000 per procedure copayment for professional charges.)
- Chiropractic care (35 visits per plan year)
- Hearing aids (\$1,000 maximum/36 months for members age 19 and older)
- Infertility treatment (Limited to the diagnosis & treatment of underlying medical condition)
- Private-duty nursing
- Routine eye care (Adult, 1 routine eye exam per plan year)

\* For more information about limitations and exceptions, see the plan or policy document at [www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare).

**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 plan, Blue Cross and Blue Shield of Texas at 1-866-355-5999 or visit [www.bcbstx.com](http://www.bcbstx.com). 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 [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). For non-federal governmental group health plans, contact Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). Church plans 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 law. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [www.HealthCare.gov](http://www.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: For group health coverage subject to ERISA: Blue Cross and Blue Shield of Texas at 1-866-355-5999 or visit [www.bcbstx.com](http://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](http://www.dol.gov/ebsa/healthreform), and the Texas Department of Insurance, Consumer Protection at 1-800-252-3439 or [www.tdi.texas.gov](http://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 1-866-355-5999 or [www.bcbstx.com](http://www.bcbstx.com) or contact the Texas Department of Insurance, Consumer Protection at 1-800-252-3439 or [www.tdi.texas.gov](http://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](http://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 1-866-355-5999.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-355-5999.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-355-5999.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-35

*To see examples of how this plan 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 plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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)

■ <u>The plan's overall deductible</u>	\$1,000
■ <u>Specialist copayment</u>	\$70
■ <u>Hospital (facility) coinsurance</u>	20%
■ <u>Other coinsurance</u>	20%

**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)

<b>Total Example Cost</b>	<b>\$12,700</b>
---------------------------	-----------------

**In this example, Peg would pay:**

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$1,000
<u>Copayments</u>	\$30
<u>Coinsurance</u>	\$2,334
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$3,364</b>

### Managing Joe's Type 2 Diabetes

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

■ <u>The plan's overall deductible</u>	\$1,000
■ <u>Specialist copayment</u>	\$70
■ <u>Hospital (facility) coinsurance</u>	20%
■ <u>Other coinsurance</u>	20%

**This EXAMPLE event includes services like:**

Primary care physician office visits (including disease education)  
Diagnostic tests (blood work)  
Prescription drugs  
Durable medical equipment (glucose meter)

<b>Total Example Cost</b>	<b>\$5,600</b>
---------------------------	----------------

**In this example, Joe would pay:**

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$1,000
<u>Copayments</u>	\$280
<u>Coinsurance</u>	\$864
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$2,144</b>

### Mia's Simple Fracture

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

■ <u>The plan's overall deductible</u>	\$1,000
■ <u>Specialist copayment</u>	\$70
■ <u>Hospital (facility) coinsurance</u>	20%
■ <u>Other coinsurance</u>	20%

**This EXAMPLE event includes services like:**

Emergency room care (including medical supplies)  
Diagnostic test (x-ray)  
Durable medical equipment (crutches)  
Rehabilitation services (physical therapy)

<b>Total Example Cost</b>	<b>\$2,800</b>
---------------------------	----------------

**In this example, Mia would pay:**

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$1,000
<u>Copayments</u>	\$530
<u>Coinsurance</u>	\$254
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,784</b>

\*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.





**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 assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator	Phone:	855-664-7270 (voicemail)
300 E. Randolph St.	TTY/TDD:	855-661-6965
35th Floor	Fax:	855-661-6960
Chicago, Illinois 60601		

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 Services	Phone:	800-368-1019
200 Independence Avenue SW	TTY/TDD:	800-537-7697
Room 509F, HHH Building 1019	Complaint Portal:	<a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a> Washington, DC 20201
	Complaint Forms:	<a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>



If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

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 تساعد أسئلة، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم فوري، اتصل على الرقم 855-710-6984.
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 એવા કોઈ બાજુ વ્યક્તિને એસ.બી.એમ. ક્લેકમ 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 કોલ કરો.
हिंदी Hindi	याँदे आपके, या आप जिसको 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 biká anánílwo'ígíí, na'ídíłkígo, ts'ídá bee ná ahóóti'i' t'áá níł'k'e níká a'doolwoł dóó bína'ídíłkídígíí bee níł h odoonih. Ata'dahalne'ígíí bich'í' hodíílnih kwe'é 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سوالی 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 855-710-6984 تماس حاصل نمایید.
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiegokolwiek 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.
اردو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کر رہے 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، 855-710-6984 پر کال کریں۔
Tiếng Việt Vietnamese	Nếu 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.



**BlueCross BlueShield of Texas**