



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, refer to <http://healthplan.memorialhermann.org/brokers/resource-center/> or call 855-645-8448. 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 <https://www.healthcare.gov/sbc-glossary/> or call 855-645-8448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	<a href="#">Participating Providers</a> - \$3,000 person / \$9,000 family. <a href="#">Non-Participating Providers</a> - None.	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> services are covered before you meet your <a href="#">deductible</a> . Does not apply to Generic, Preferred brand or Non-Preferred brand <a href="#">prescription drugs</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	<a href="#">Participating Providers</a> - \$8,700 person / \$17,400 family; Pediatric Dental - \$350 person / \$700 family. <a href="#">Non-Participating Providers</a> – None.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Copayments</a> for certain services, <a href="#">premiums</a> , <a href="#">balance-billing</a> charges, penalties for failure to obtain <a href="#">prior authorization</a> for services and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="https://healthplan.memorialhermann.org/find-a-doctor?network=Select+HMO">https://healthplan.memorialhermann.org/find-a-doctor?network=Select+HMO</a> or call 855-645-8448 for a list of <a href="#">Participating Providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .



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
		Participating Provider (You will pay the least)	Non-Participating 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	\$25 <a href="#">copay</a> /visit. <a href="#">Deductible</a> does not apply.	Not covered	None.
	<a href="#">Specialist</a> visit	\$50 <a href="#">copay</a> /visit. <a href="#">Deductible</a> does not apply.	Not covered	None.
	<a href="#">Preventive care/screening/immunization</a>	No Charge. <a href="#">Deductible</a> does not apply.	Not covered	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services needed are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	Lab – No Charge X-ray - No Charge <a href="#">Deductible</a> applies first.	Not covered	<a href="#">Prior Authorization</a> required for all Genetic Testing and Complex Imaging. Non-compliance may result in a penalty.
	Imaging (CT/PET scans, MRIs)	No Charge <a href="#">Deductible</a> applies first.	Not covered	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="https://healthplan.memorialhermann.org/Members/Pharmacy%20Benefit%20Information">https://healthplan.memorialhermann.org/Members/Pharmacy%20Benefit%20Information</a> , or by calling 1-866-333-2757.	Generic drugs	Retail Preferred: \$4 <a href="#">copay/prescription</a> ; Retail Non-Preferred: \$10 <a href="#">copay/prescription</a> Mail Order: \$10 <a href="#">copay/prescription</a> . <a href="#">Deductible</a> does not apply.	Not covered	Preferred Participating <a href="#">Providers</a> /Pharmacies: Lower cost applies.  Retail covers 30-day supply and mail order covers 90-day supply.  <a href="#">Participating Provider prescription drug copayment/coinsurance</a> apply to the <a href="#">Maximum Out-of-Pocket limit</a> .
	Preferred Brand drugs	Retail Preferred: \$50 <a href="#">copay/prescription</a> ; Retail Non-Preferred: \$60 <a href="#">copay/prescription</a> Mail Order: \$125 <a href="#">copay/prescription</a> <a href="#">Deductible</a> does not apply.	Not covered	Member responsible for paying applicable <a href="#">copay</a> , allowable <a href="#">claim</a> amount, or the contracted rate of the <a href="#">prescription</a> , if less than the established <a href="#">copay</a> .  <a href="#">Prior Authorization</a> required for some <a href="#">drugs</a> . Non-compliance may result in a penalty.
	Non-Preferred Brand drugs	Retail Preferred: \$100 <a href="#">copay/prescription</a> ; Retail Non-Preferred: \$110 <a href="#">copay/prescription</a>	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
		Mail Order: \$250 <a href="#">copay/prescription Deductible</a> does not apply.		
	<a href="#">Specialty drugs</a>	45%/ <a href="#">prescription Deductible</a> applies first.	Not covered	30-day supply only; 90-day Mail Order not covered. Annual <a href="#">Participating Provider Deductible</a> applies to <b>ALL</b> <a href="#">Specialty drugs</a> . <a href="#">Prior Authorization</a> required for some <a href="#">Specialty drugs</a> .
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge <a href="#">Deductible</a> applies first.	Not covered	<a href="#">Prior Authorization</a> required. Non-compliance may result in a penalty.
	Physician/surgeon fees	No Charge <a href="#">Deductible</a> applies first.	Not covered	<a href="#">Prior Authorization</a> required. Non-compliance may result in a penalty.
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$400 <a href="#">copay</a> /visit. <a href="#">Deductible</a> does not apply.	\$400 <a href="#">copay</a> /visit <a href="#">Deductible</a> does not apply.	<a href="#">Copayment</a> waived if admitted.
	<a href="#">Emergency medical transportation</a>	No Charge/trip <a href="#">Deductible</a> applies first.	No Charge/trip. <a href="#">Deductible</a> applies first.	None.
	<a href="#">Urgent care</a>	\$50 <a href="#">copay</a> /visit. <a href="#">Deductible</a> does not apply.	\$50 <a href="#">copay</a> /visit. <a href="#">Deductible</a> does not apply.	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge. <a href="#">Deductible</a> applies first.	Not covered	<a href="#">Prior Authorization</a> required. Non-compliance may result in a penalty.
	Physician/surgeon fees	No Charge <a href="#">Deductible</a> applies first.	Not covered	Cost included in Inpatient stay.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	Professional Office Visits - \$25 <a href="#">copay</a> /visit. <a href="#">Deductible</a> does not apply. Outpatient services – No Charge. <a href="#">Deductible</a> applies first.	Not covered	<a href="#">Prior Authorization</a> required for MH/SA intensive (extended) or residential services, Applied Behavioral Analysis (ABA) therapy and non-behavioral health providers neuropsychiatric testing; Non-compliance may result in a penalty.
	Inpatient services	No Charge <a href="#">Deductible</a> applies first.	Not covered	<a href="#">Prior Authorization</a> required. Non-compliance may result in a penalty.
<b>If you are pregnant</b>	Office visits	No Charge <a href="#">Deductible</a> applies first.	Not covered	<a href="#">Prior Authorization</a> required for the period outside the 48/96-hour timeframe listed in the Evidence of Coverage (EOC). Non-compliance may result in a penalty.
	Childbirth/delivery professional services	No Charge <a href="#">Deductible</a> applies first.	Not covered	Childbirth/delivery professional services: Cost included in Inpatient stay.
	Childbirth/delivery facility services	No Charge <a href="#">Deductible</a> applies first.	Not covered	<a href="#">Cost sharing</a> does not apply for <a href="#">preventive services</a> . Depending on the type of services, a <a href="#">copayment</a> , <a href="#">coinsurance</a> , or <a href="#">deductible</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	No Charge <a href="#">Deductible</a> applies first.	Not covered	Limited to 60 visits/year. <a href="#">Prior Authorization</a> required. Non-compliance may result in a penalty.
	<a href="#">Rehabilitation services</a>	Professional Office Visits: Speech & Hearing Exams - \$25 <a href="#">copay</a> /visit. <a href="#">Deductible</a> does not apply. PT/OT/ST – No Charge <a href="#">Deductible</a> applies first. Outpatient services – No Charge. <a href="#">Deductible</a> applies first.	Not covered	Physical Therapy/Occupational Therapy/Speech Therapy and Chiropractic: Limited to 35 visits/ <a href="#">plan</a> year/service.  <a href="#">Prior Authorization</a> required for Inpatient & ABA in Cognitive Therapy. Non-compliance may result in a penalty.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
	<a href="#">Habilitation services</a>	Professional Office Visits: Speech & Hearing Exams - \$25 <a href="#">copay</a> /visit. <a href="#">Deductible</a> does not apply. PT/OT/ST – No Charge. <a href="#">Deductible</a> applies first. Outpatient services – No Charge <a href="#">Deductible</a> applies first.	Not covered	
	<a href="#">Skilled nursing care</a>	No Charge <a href="#">Deductible</a> applies first.	Not covered	Limited to 25 days/year. <a href="#">Prior Authorization</a> required. Non-compliance may result in a penalty.
	<a href="#">Durable medical equipment</a>	No Charge <a href="#">Deductible</a> applies first.	Not covered	Limited to <a href="#">Plan</a> Requirements; <a href="#">Prior Authorization</a> required. Non-compliance may result in a penalty.
	<a href="#">Hospice services</a>	No Charge <a href="#">Deductible</a> applies first.	Not covered	<a href="#">Prior Authorization</a> required. Non-compliance may result in a penalty.
If your child needs dental or eye care	Children's eye exam	\$50 <a href="#">copay</a> /visit <a href="#">Deductible</a> does not apply.	Not covered	One exam/year for children under age 19.
	Children's glasses	No Charge <a href="#">Deductible</a> applies first.	Not covered	Limited to 1 pair of glasses or contact lenses/year for children under age 19 subject to <a href="#">plan</a> limitations. Maximum cost allowed \$150.
	Children's dental check-up	Class A- No Charge. <a href="#">Deductible</a> does not apply. Class B, C, D, & General Pediatric Dental-50%/visit. <a href="#">Deductible</a> applies first.	Not covered	<a href="#">Maximum out-of-pocket limit</a> applies to Class B, C, D, & General Pediatric Dental for children under age 19. <a href="#">Prior Authorization</a> required for Classes C and D only. Non-compliance may result in a penalty. Subject to <a href="#">Plan</a> Exclusions.

**Excluded Services & Other Covered Services:**

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>Acupuncture</li> <li>Dental care (Adult)</li> <li>Infertility treatment</li> </ul>	<ul style="list-style-type: none"> <li>Long-term care</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>Routine eye care (Adult)</li> <li>Weight loss programs</li> </ul>

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

- Bariatric Surgery ([Prior Authorization](#) required)
- Chiropractic care (35 visits per year)
- Cosmetic surgery (Reconstructive surgery for birth defects, injuries, tumors or infection)
- Hearing aids (1 pair every 36 months)
- Private-duty nursing (Outpatient Home Health aide services & Inpatient services only – covered when [medically necessary](#))
- Routine foot care (for an illness such as diabetes or a circulatory disorder of the lower extremities)

**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 subject to ERISA, call MHCHP Customer Service at 855-645-8448 or <http://healthplan.memorialhermann.org>, for the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>. For non-federal governmental group health plans, contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <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 at the Texas Department of Insurance, 1-800-252-3439 or <http://www.tdi.texas.gov>. 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 on how 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, U.S. Department of Labor Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>; or Memorial Hermann Commercial Health Plan Customer Service at 855-645-8448 or <http://healthplan.memorialhermann.org>.

**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 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](#).

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

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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)

- The [plan's](#) overall [deductible](#) \$3,000
- [Specialist copayment](#) \$50
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

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>
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In this example, Peg would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$3,000
<a href="#">Copayments</a>	\$60
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$3,120</b>

**Managing Joe's type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$3,000
- [Specialist copayment](#) \$50
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

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>
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In this example, Joe would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$1,900
<a href="#">Copayments</a>	\$1,000
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$50
<b>The total Joe would pay is</b>	<b>\$2,950</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$3,000
- [Specialist copayment](#) \$50
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

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>
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In this example, Mia would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$1,600
<a href="#">Copayments</a>	\$100
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,700</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

## Multi-Language Insert

### Multi-language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-855-645-8448. Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-855-645-8448. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-855-645-8448。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-855-645-8448。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggagamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-855-645-8448. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-855-645-8448. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-855-645-8448 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-855-645-8448. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-855-645-8448번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.



**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-855-645-8448. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Arabic:**

إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم بمساعدتك. هذه خدمة فوري، ليس عليك سوى الاتصال بنا على 1-8448-546-558. سيقوم شخص ما يتحدث العربية مجانية.

**Hindi:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-855-645-8448 पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

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