




**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, visit [www.bcbsook.com/member/policy-forms/2020](http://www.bcbsook.com/member/policy-forms/2020) or by calling 1-800-942-5837. 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.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf> or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	\$2,500 Individual/\$7,500 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> .
<b>Are there services covered before you meet your deductible?</b>	Yes. In-Network preventive health, certain services with a copay, <u>prescription drugs</u> or ambulance are covered before you meet your deductible.	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 deductibles for specific services?</b>	Yes. ER \$100; Inpatient \$750; Outpatient Surgery Facility \$200. There are no other specific deductibles.	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 out-of-pocket limit for this plan?</b>	Blue Preferred Network: \$5,200 Individual/\$10,000 Family Blue Choice Network: \$5,400 Individual/ \$10,200 Family Blue Traditional Network: \$5,600 Individual/\$10,200 Family Out-of-Network: \$15,600 Individual/\$30,000 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.
<b>What is not included in the out-of-pocket limit?</b>	Premiums, <u>preauthorization</u> penalties, <u>balance-billed</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> .
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="http://www.bcbsook.com">www.bcbsook.com</a> or call 1-800-942-5837 for a list of Network Provider.	You pay the least if you use a <u>provider</u> in Blue Preferred. You pay more if you use a <u>provider</u> in Blue Choice/Blue Traditional. 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.

Important Questions	Answers	Why This Matters:
Do you need a <b>referral</b> to see a <b>specialist</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
		Blue Preferred Provider (You will pay the least)	Blue Choice/Blue Traditional Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <u>provider's office or clinic</u>	Primary care visit to treat an injury or illness	\$35/visit; <u>deductible</u> does not apply	\$35/visit; <u>deductible</u> does not apply	\$35/visit; <u>deductible</u> does not apply	Virtual Visits are available. See your benefit booklet* for details.
	<u>Specialist</u> visit	\$35/visit; <u>deductible</u> does not apply	\$35/visit; <u>deductible</u> does not apply	\$35/visit; <u>deductible</u> does not apply	None
	<u>Preventive care/screening/immunization</u>	No Charge; <u>deductible</u> does not apply	No Charge; <u>deductible</u> does not apply	30% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No Charge; <u>deductible</u> does not apply	No Charge; <u>deductible</u> does not apply	No Charge; <u>deductible</u> does not apply	<u>Preauthorization</u> may be required; see your benefit booklet* for details.
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	30% / 40% <u>coinsurance</u>	50% <u>coinsurance</u>	

\*For more information about limitations and exceptions, see the plan or policy document at [www.bcbsook.com/member/policy-forms/2020](http://www.bcbsook.com/member/policy-forms/2020).

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Blue Preferred Provider (You will pay the least)	Blue Choice/Blue Traditional Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b>  More information about <b>prescription drug coverage</b> is available at <a href="https://www.bcbsok.com/member/prescription-drug-plan-information/drug-lists">https://www.bcbsok.com/member/prescription-drug-plan-information/drug-lists</a>	Preferred generic drugs	Retail - Preferred - No Charge Non-Preferred - \$10/prescription Mail - No Charge; <u>deductible</u> does not apply	Retail - Preferred - No Charge Non-Preferred - \$10/prescription Mail - No Charge; <u>deductible</u> does not apply	Retail - \$10/prescription; <u>deductible</u> does not apply plus 50% additional charge	Limited to a 30-day supply at retail (or a 90-day supply at a <u>network</u> of select retail pharmacies). Up to a 90-day supply at mail order. <u>Specialty drugs</u> limited to a 30-day supply. Payment of the difference between the cost of a brand name drug and a generic may also be required if a generic drug is available. Additional charge will not apply to any <u>deductible</u> or out-of-pocket amounts.
	Non-preferred generic drugs	Retail - Preferred \$10/prescription Non-Preferred - \$20/prescription Mail - \$25/prescription; <u>deductible</u> does not apply	Retail - Preferred \$10/prescription Non-Preferred - \$20/prescription Mail - \$25/prescription; <u>deductible</u> does not apply	Retail - \$20/prescription; <u>deductible</u> does not apply plus 50% additional charge	
	Preferred brand drugs	Retail - Preferred \$35/prescription Non-Preferred - \$55/prescription Mail - \$87.50/prescription; <u>deductible</u> does not apply	Retail - Preferred \$35/prescription Non-Preferred - \$55/prescription Mail - \$87.50/prescription; <u>deductible</u> does not apply	Retail - \$55/prescription; <u>deductible</u> does not apply plus 50% additional charge	
	Non-preferred brand drugs	Retail - Preferred \$75/prescription Non-Preferred - \$95/prescription Mail - \$187.50/prescription; <u>deductible</u> does not apply	Retail - Preferred \$75/prescription Non-Preferred - \$95/prescription Mail - \$187.50/prescription; <u>deductible</u> does not apply	Retail - \$95/prescription; <u>deductible</u> does not apply plus 50% additional charge	
	Preferred <u>specialty drugs</u>	\$150/prescription; <u>deductible</u> does not apply	\$150/prescription; <u>deductible</u> does not apply	\$150/prescription; <u>deductible</u> does not apply plus 50% additional	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Blue Preferred Provider (You will pay the least)	Blue Choice/Blue Traditional Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
	Non-preferred <u>specialty drugs</u>	\$250/prescription; <u>deductible</u> does not apply	\$250/prescription; <u>deductible</u> does not apply	charge \$250/prescription; <u>deductible</u> does not apply plus 50% additional charge	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$200/visit plus 20% <u>coinsurance</u>	\$200/visit plus 30% / \$200/visit plus 40% <u>coinsurance</u>	\$200/visit plus 50% <u>coinsurance</u>	<u>Preauthorization</u> may be required. For Outpatient Infusion Therapy, see your benefit booklet* for details. Per occurrence <u>deductible</u> waived if admitted.
	Physician/surgeon fees	20% <u>coinsurance</u>	30% / 40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> may be required. For Outpatient Infusion Therapy, see your benefit booklet* for details.
If you need immediate medical attention	<u>Emergency room care</u>	\$100/visit plus 20% <u>coinsurance</u>	\$100/visit plus 20% <u>coinsurance</u>	\$100/visit plus 20% <u>coinsurance</u>	Per occurrence <u>deductible</u> waived if admitted.
	<u>Emergency medical transportation</u>	No Charge; <u>deductible</u> does not apply	No Charge; <u>deductible</u> does not apply	No Charge; <u>deductible</u> does not apply	None
	<u>Urgent care</u>	20% <u>coinsurance</u>	30% / 40% <u>coinsurance</u>	50% <u>coinsurance</u>	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$750/visit plus 20% <u>coinsurance</u>	\$750/visit plus 30% / \$750/visit plus 40% <u>coinsurance</u>	\$750/visit plus 50% <u>coinsurance</u>	<u>Preauthorization</u> required. \$500 penalty for failure to preauthorize. See your benefit booklet* for details. Per occurrence <u>deductible</u> waived if admitted.
	Physician/surgeon fees	20% <u>coinsurance</u>	30% / 40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> required. \$500 penalty for failure to preauthorize. See your benefit booklet* for details.

\*For more information about limitations and exceptions, see the plan or policy document at [www.bcbsook.com/member/policy-forms/2020](http://www.bcbsook.com/member/policy-forms/2020).

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Blue Preferred Provider (You will pay the least)	Blue Choice/Blue Traditional Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$35/office visits or 20% <u>coinsurance</u> for other outpatient services	\$35/office visits or 30% / \$35/office visits or 40% <u>coinsurance</u> for other outpatient services	\$35/office visits or 50% <u>coinsurance</u> for other outpatient services	<u>Preauthorization</u> may be required; see your benefit booklet* for details.
	Inpatient services	\$750/visit plus 20% <u>coinsurance</u>	\$750/visit plus 30% / \$750/visit plus 40% <u>coinsurance</u>	\$750/visit plus 50% <u>coinsurance</u>	<u>Preauthorization</u> required. \$500 penalty for failure to preauthorize.
<b>If you are pregnant</b>	Office visits	\$35/visit; <u>deductible</u> does not apply	\$35/visit; <u>deductible</u> does not apply	\$35/visit; <u>deductible</u> does not apply	Copay applies to first prenatal visit only (per pregnancy). <u>Cost sharing</u> does not apply to certain <u>preventive services</u> . Depending on the type of services, <u>coinsurance</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>	30% / 40% <u>coinsurance</u>	50% <u>coinsurance</u>	
	Childbirth/delivery facility services	\$750/visit plus 20% <u>coinsurance</u>	\$750/visit plus 30% / \$750/visit plus 40% <u>coinsurance</u>	\$750/visit plus 50% <u>coinsurance</u>	

\*For more information about limitations and exceptions, see the plan or policy document at [www.bcbsook.com/member/policy-forms/2020](http://www.bcbsook.com/member/policy-forms/2020).

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Blue Preferred Provider (You will pay the least)	Blue Choice/Blue Traditional Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	20% <u>coinsurance</u>	30% / 40% <u>coinsurance</u>	50% <u>coinsurance</u>	30 visits/year. \$500 penalty for failure to preauthorize.
	<u>Rehabilitation services</u>	20% <u>coinsurance</u>	30% / 40% <u>coinsurance</u>	50% <u>coinsurance</u>	Outpatient: Separate 25 visit limit per benefit period for <u>Rehabilitation</u> and <u>Habilitation Services</u> , which includes physical, speech, occupational therapy and muscle manipulation. Inpatient: Separate 30 day maximum <u>Rehabilitation</u> and <u>Habilitation Services</u> per benefit period. \$500 penalty for failure to preauthorize.
	<u>Habilitation services</u>	20% <u>coinsurance</u>	30% / 40% <u>coinsurance</u>	50% <u>coinsurance</u>	
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	30% / 40% <u>coinsurance</u>	50% <u>coinsurance</u>	
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	30% / 40% <u>coinsurance</u>	50% <u>coinsurance</u>	30 day inpatient maximum per benefit period. \$500 penalty for failure to preauthorize. <u>Medically necessary</u> rental or purchase at the <u>Plan's</u> discretion.
	<u>Hospice services</u>	20% <u>coinsurance</u>	30% / 40% <u>coinsurance</u>	50% <u>coinsurance</u>	\$500 penalty for failure to preauthorize.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not Covered	Not Covered	Not Covered	None
	Children's glasses	Not Covered	Not Covered	Not Covered	
	Children's dental check-up	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.)

- Abortion (Unless the life of the mother is endangered)
- Acupuncture
- Bariatric surgery (For treatment of obesity/weight reduction)
- Cosmetic surgery (With exception of accidental injury repair and some instances for physiological functioning improvement of a malformed body member)
- Dental care (Adult and Child)
- Infertility treatment
- Long-term care
- Routine eye care (Adult and Child)
- Routine foot care (Except for diabetic subscribers)
- 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 (25 visit maximum per year combined with OP Therapy)
- Hearing aids (One hearing aid per ear every 48 months)
- Non-emergency care when traveling outside the U.S. (With the exception of any services and supplies provided to a Subscriber incurred outside the United States if the Subscriber traveled to the location for the purposes of receiving medical services, supplies, or drugs)
- Private-duty nursing (Limited to 85 visits per year)

**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 Oklahoma at 1-800-942-5837 or visit [www.bcbsok.com](http://www.bcbsok.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: the plan at 1-800-942-5837 or visit [www.bcbsok.com](http://www.bcbsok.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 Oklahoma Department of Insurance, Consumer Protection at 1-405-521-2991 or [www.oid.ok.gov](http://www.oid.ok.gov). For non-federal governmental group health plans and church plans that are group health plans, the plan at 1-800-942-5837 or [www.bcbsok.com](http://www.bcbsok.com) or contact the Oklahoma Department of Insurance, Consumer Protection at 1-405-521-2991 or [www.oid.ok.gov](http://www.oid.ok.gov). Additionally, a consumer assistance program can help you file your appeal. Contact the Oklahoma Department of Insurance's Consumer Health Assistance Program at 1-405-521-2991 or visit [www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/ok.html](http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/ok.html).

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

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**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 1-800-942-5837.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-942-5837.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-942-5837.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiiijigo holne' 1-800-942-5837.

—————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)

■ The plan's overall deductible	\$2,500
■ Specialist copayment	\$35
■ Hospital (facility) ded/coins	\$750 + 20%
■ Other coinsurance	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>\$12,800</b>
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#### In this example, Peg would pay:

Cost Sharing	
Deductibles	\$2,500
Copayments	\$800
Coinsurance	\$1,700

What isn't covered	
Limits or exclusions	\$60

<b>The total Peg would pay is</b>	<b>\$5,060</b>
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### Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$2,500
■ Specialist copayment	\$35
■ Hospital (facility) ded/coins	\$750 + 20%
■ Other coinsurance	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>\$7,400</b>
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#### In this example, Joe would pay:

Cost Sharing	
Deductibles	\$1,800
Copayments	\$800
Coinsurance	\$0

What isn't covered	
Limits or exclusions	\$60

<b>The total Joe would pay is</b>	<b>\$2,660</b>
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### Mia's Simple Fracture (in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$2,500
■ Specialist copayment	\$35
■ Hospital (facility) ded/coins	\$750 + 20%
■ Other coinsurance	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>\$1,900</b>
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#### In this example, Mia would pay:

Cost Sharing	
Deductibles	\$940
Copayments	\$200
Coinsurance	\$0

What isn't covered	
Limits or exclusions	\$0

<b>The total Mia would pay is</b>	<b>\$1,140</b>
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The **plan** would be responsible for the other costs of these EXAMPLE covered services.





BlueCross BlueShield of Oklahoma

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 بلع 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 એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયદું 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	यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपके अपनी भाषा में निःशुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनवादक 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, éi doodago la'da biká anánílwo'ígíí, na'ídiłkidgo, ts'ídá bee ná ahóótí'i' t'áá níik'e níká a'doolwoł dóó bina'ídiłkidígíí bee níł h odoonih. Ata'dahalne'ígíí bich'i' hodiłlnih 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.



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

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35th Floor  
Chicago, Illinois 60601

Phone: 855-664-7270 (voicemail)  
TTY/TDD: 855-661-6965  
Fax: 855-661-6960  
Email: [CivilRightsCoordinator@hcsc.net](mailto:CivilRightsCoordinator@hcsc.net)

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  
200 Independence Avenue SW  
Room 509F, HHH Building 1019  
Washington, DC 20201

Phone: 800-368-1019  
TTY/TDD: 800-537-7697  
Complaint Portal: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>  
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