

Group Enrollment Application Change Form

Please read the instructions on the inside thoroughly before completing this enrollment application/change form.

ENROLLMENT APPLICATION/CHANGE FORM INSTRUCTIONS

PLEASE READ THOROUGHLY BEFORE COMPLETING ENROLLMENT APPLICATION/CHANGE FORM Use a black or blue ballpoint pen only. Print neatly. Do not abbreviate.

SECTION 1 ENROLLMENT EVENTS

Check all the boxes that apply to indicate if you are a new enrollee or if you are requesting a change to your coverage. Indicate the event and date, if applicable. Complete the additional sections that correspond to your selection.

New Enrollee: Complete all sections where applicable.

Add Dependent: Complete all sections where applicable.

- If you are enrolling a court-ordered dependent for coverage beyond the automatic 31-day period for coverage, you must submit a copy of the court order or decree.
- If you are applying for coverage for a disabled dependent over the age limit of your employer's plan, please provide the additional information requested in Section 5.
 Additional documentation may be required as addressed in that section.
- If student dependent coverage is part of your employer's plan and you are adding or enrolling a dependent child age 26 or over who is a student, you may be
 required to submit a completed Student Certification form.

Open Enrollment: The period of time offered on a regular basis during which you can elect to enroll in a specific group health insurance plan or make changes to your current membership.

Special Enrollment Event: If you qualify, special enrollment is any change to your current membership such as marriage*, divorce**, adoption, suit for adoption, leave/layoff, moving out of the service area, etc. This change may occur outside of open enrollment.

Effective Date of Benefits: Field is mandatory.

Completion of Other Eligibility Requirements: Check this box only if your employer has eligibility requirements that you have met/completed prior to enrollment, such as measurement period or orientation period.

Cancel Enrollee/Cancel Dependent/Cancel Coverage: Complete Sections 1, 2, 4 (skip Section 4 if declining coverage) and 9. In Section 4 include name, social security number and date of birth of individual(s) canceling.

SECTION 2 YOUR INFORMATION

Complete this section with details about yourself even if you are declining coverage.

SECTION 3 YOUR COVERAGE

Complete all portions related to the coverages for which you are applying. Please list the seven character plan ID for your selected benefit design (example for a small group plan: B634ADT) in the plan # field. If you are unsure of your group size or do not know your plan ID, please ask for guidance from your employer.

If you are enrolling for life or disability insurance, enter the information requested. When listing the beneficiary, provide both the first and last name and the relationship to you. List all beneficiaries that apply.

SECTION 4 COVERAGE OPTIONS

Complete all areas that apply to you and each dependent.

For HMO Plans Only:

- Blue Essentials AccessSM or Blue Premier AccessSM plans do not require a PCP selection.
- Those applying for Blue Advantage HMOSM, Blue EssentialsSM or Blue PremierSM plans are required to select a primary care physician/practitioner (PCP) for each covered individual. List the name of the physician/practitioner and the provider number from the provider directory or Provider Finder[®] at bcbstx.com. Be sure to check the appropriate box for a new patient.
- ATTENTION FEMALE MEMBERS: If you select an HMO plan that requires PCP selection, remember that your PCP's network may affect your choice of an OB/GYN. You have the right to receive services from an OB/GYN without first obtaining a referral from your PCP. However, for HMO members, the OB/GYN from whom you receive services must belong to the same physician practice group or independent practice association (IPA) as your PCP. This is another reason to make certain that your PCP's network includes the specialists particularly the OB/GYN and hospitals that you prefer. You are not required to designate an OB/GYN. You may elect to receive OB/GYN services from your PCP.

Change Primary Care Physician/Practitioner: Complete Section 1 and check the "Other Change(s)" box; then, complete Sections 2, 3, 4 and 9. In Section 4, please include enrollee's or dependent's name, social security number, date of birth, and name and number of the new PCP.

Change Address/Name: Complete Section 1 and check the "Other Change(s)" box; then, complete Sections 2 and 9.

SECTION 5 DISABLED DEPENDENT

A disabled dependent must be medically certified as disabled and dependent upon you or your spouse***/domestic partner in order to be considered for coverage if disabled dependent coverage is part of your employer's plan. A Disabled Dependent Authorization and Disabled Dependent Physician Certification form must be completed and submitted with this enrollment application, if applicable.

SECTION 6 OTHER COVERAGE

Complete this section if you or any dependent have other group or individual health and/or dental coverage (if applicable) that will not be canceled when the coverage under this application becomes effective.

SECTION 7 MEDICARE COVERAGE

must be listed (it can be found on your Medicare ID card). Check the reason for your Medicare coverage.

Complete this section if you or any of your dependents are covered by Medicare. Enter the start and end dates for the coverage that applies. Your Medicare HIC number

SECTION 8 DECLINATION OF COVERAGE

Complete this section if you are declining health coverage for yourself and your dependents. **Anyone** declining coverage for any reason should complete Section 8, not just those declining because of other coverage.

IMPORTANT NOTICE: If you are declining enrollment for yourself or your dependents (including your spouse) because of other health care coverage, you may, in the future, be able to enroll yourself or your dependents in the plan if you request enrollment within 31 days after your other coverage ends. In addition, if you have a new dependent as a result of a marriage, birth, adoption, suit for adoption or placement of a foster child in your home, you may be able to enroll yourself and your dependents if you request enrollment within 31 days after the marriage, birth, adoption, suit for adoption or placement of an eligible foster child in your home.

SECTION 9 COVERAGE CONDITIONS

Sign your name and date the enrollment application if you agree to the conditions set forth in this section. Your enrollment application should be submitted to your employer's Enrollment Department, which will then submit your form by mail or email to: BCBSTX • Group Accounts Dept. • PO Box 655730 • Dallas, TX 75265-5730.

- * The term "marriage" includes legal marriage and the establishment of a domestic partnership (coverage subject to your employer's plan).
- ** The term "divorce" includes legal divorce and the comparable termination of a domestic partnership (coverage subject to your employer's plan).
- *** The use of the term "spouse" includes a legal spouse. It also includes a party to a domestic partnership (coverage subject to your employer's plan).

Changes in state or federal law or regulations, or interpretations thereof, may change the terms and conditions of coverage. Forms referenced above may be obtained by accessing the Blue Cross and Blue Shield of Texas website at <a href="https://document.org/blue-nc-burg-nc-burge-nc-burg-nc-burge-nc-

ENROLLMENT	APPLICATION/CHANGE FORM	
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	Group #	Section #	Social Security #
Accour	nt #		Category

BlueCross BlueShield of Texas

Please Note: If your group offers a Consumer Choice health plan you have the option to choose a Consumer Choice of Benefits Health Insurance Plan or Consumer Choice of Benefits Health Maintenance Organization health care plan that, either in whole or in part, does not provide state-mandated health benefits normally required in accident and sickness insurance policies or evidences of coverage in Texas. This standard health benefit plan may provide a more affordable health insurance policy or health plan for you, although, at the same time, it may provide you with fewer health benefits than those normally included as state-mandated health benefits in policies or evidences of coverage in Texas. If you choose this standard health benefit plan, please consult with your insurance agent to discover which

state-mandated health benefits are excluded in this policy or evidence of coverage.										
SECTION 1 — ENROLLMENT EVENTS PLEASE CHECK ALL THAT APPLY – IF YOU ARE DECLINING COVERAGE, COMPLETE SECTIONS 2, 8 AND 9 ONLY										
☐ New Enrollee ☐ Add Dependent ☐ Open I	Enrollment Other Cha	anges		☐ Cancel	Enrollee	☐ Cancel Dependent				
Are you applying as a result of a Special Enrollment Event?					Cancel Coverage: ☐ Health ☐ Dental					
□ No □ Yes, Event Date: / / Event: □ New Hire □ Marriage* □ Birth				I	☐ Term Life ☐ Dependent Life					
☐ Adoption or Suit for Adoption (provide					☐ Short-Term Disability ☐ Long-Term Disability					
☐ Court Order (provide court order or de	cree)					e canceling in Section 4 below				
☐ Loss of Other Coverage☐ Other (explain):				Event:	Event: □ Divorce** □ Death					
Effective Date of Benefits:/ /	Completion of Other El	liaihilitu Doa	uirom onto		Terminate	ed Employment 🗆 Other				
Effective Date of Bellents.	Completion of Other El	ilgibility neq	uireilleills	Indicate E	vent Dat	te:/				
SECTION 2 — PLEASE TELL US ABO	OUT YOURSELF	COMPLET	TE EVEN	IF DECLINING	DECLINING COVERAGE					
Last Name First N	ame	MI (opt)	Suffix	Birth Date (MM/D	th Date (MM/DD/YYYY) Social Security #					
Mailing Address - Street - Apt #		City				State ZIP code				
- "ALL			11 (0	: D						
Email Address		☐ Male ☐ Female	Home/Ce	ell Phone #						
Name of Employer	Job Title		L s Phone #	Employme	ant Data	Do you usually work at least				
Name of Employer	Job Title	Dusilles	5 FIIOHE #	(MM/DD/YYY		30 hours a week for this				
Flicibility Castron	Dational Consultrian Data	-f D-+:	4.			employer? Yes No				
Eligibility Status: Active Employee State Continuation of Group Coverage (insure	Retired Employee - Date									
SECTION 3 — SELECT YOUR COVE		·			overage	(insured plans only)				
3201101N 3 — 322201 1001N COVE	Small Group P			I L I						
Health Coverage (select one)	Who is covered for	· · · · · · · · · · · · · · · · · · ·		BlueCare	Who is	covered for dental? (select one)				
☐ Blue Premier Access SM ☐ Blue Choice PPO SM	☐ Employee Only				ntal ^{sм} ☐ Employee Only					
☐ Blue Essentials SM ☐ Blue Advantage HN				Coverage		oyee/Spouse				
☐ Blue Essentials Access sM ☐ Other	☐ Employee/Child☐ Family	(ren)		☐ Yes ☐ No	☐ Empl	oyee/Child(ren)				
Plan # (required)		ng for Health	coverage			not applying for Dental coverage				
	Plan # (required) ☐ I am not applying for Health coverage ☐ I am not applying for Dental coverage Large Group Plans (more than 50 Employees)									
Health Coverage (select one)		-		Dental Coverage	Who is	covered for dental? (select one)				
☐ Blue Choice PPO SM ☐ Blue Essentials SM	☐ Employee Only	☐ Employee Only				ployee Only				
☐ Blue Premier SM ☐ Blue Essentials Acc		☐ Employee/Spouse ☐ N								
☐ Other		☐ Employee/Child(ren) Plan ☐ Family (req			∐ Emp	oloyee/Child(ren)				
Plan #		☐ I am not applying for Health coverage				not applying for Dental coverage				
Primary Language:	☐ Englis	sh Spanis				, 0				
Do you have a disability affecting your ability to d	communicate or read?	Yes ☐ No		-						
If "Yes," describe special communication materi										
Group Term Life, Accidental Death and I			sability In	nsurance^						
☐ I am not applying for Group Term Life, AD&D	or Disability Insurance c	coverage								
Employee Occupation/Job Title:	Rate \$	te \$ per 🗆 hour 🗆 week [k □ month □ year					
Group Basic Term Life and AD&D										
Group Dependents' Life										
Group Supplemental Life										
Employee Election: \$ Spouse Election: \$ Child Election: \$										
Short-Term Disability										
Long-Term Disability □ I do not apply □ I do apply										
Primary First Name Initial	Relationsl	nip	Birth Date (MM/DD	D/YYYY)	Social Security #					
Beneficiary										
Contingent First Name Initial	Last Name	Relationsl	nip	Birth Date (MM/DD	D/YYYY)	Social Security #				
Beneficiary										

^{*} The term "marriage" includes legal marriage and the establishment of a domestic partnership (coverage subject to your employer's plan).

** The term "divorce" includes legal divorce and the comparable termination of a domestic partnership (coverage subject to your employer's plan)

^{***} The use of the term "spouse" includes a legal spouse. It also includes a party to a domestic partnership (coverage subject to your employer's plan).

[^] Life, Accidental Death & Dismemberment and Disability insurance is underwritten by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Dearborn Life Insurance Company is an independent Blue Cross and Blue Shield licensee. BLUE CROSS®, BLUE SHIELD® and the Cross and Blue Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Last Name:		Social Se	curit	y #:	_			Gro	up#			
SECTION 4 — COVERAGE (Employee/Enrollee's Name)									UE ESSENTIALS PLANS. HMO OB/GYN #			
Dependent's Name Husband Wife Domestic Partner	ependent's PCP Name PCP #				New Patient ☐ Y ☐ N	:? HM	O OB/G	YN Name (op	tional)	HMO OB/GYN #		
Dependent's Social Security #	Birth Date (MM/DD/YYYY) Address (if different) - # and Street Address City						City	St	ate	ZIP code		
Dependent's Name ☐ Son ☐ Daughter ☐ Other Eligible Dependent	Dependent's Soci	al Security #	Depe	ndent's PCP N	Vame	PCP#	- 1	ew Patient Y 🗆 N	? HMO OB/GY	'N Name	e HMO OB/GYN #	
Birth Date (MM/DD/YYYY) Home Address		/State/ZIP co	ue			ral child, stepchild child in suit for a		child or c		tion, are y	nild, foster child, adopted ou (or your spouse)	
Dependent's Name ☐ Son ☐ Daughter ☐ Other Eligible Dependent	Dependent's Soci	al Security #			Vame	PCP#		ew Patient				
Birth Date (MM/DD/YYYY) Home Address		_ /State/ZIP co						ter If not your eligible natural child, stepchild, foster child, adopted				
Dependent's Name	Dependent's Soci	al Security #			Vame	PCP #	- 1		:? HMO OB/GY (optional)			
☐ Son ☐ Daughter ☐ Other Eligible Dependent ☐ Date (MM/DD/YYYY) Home Address	<u> </u>	 'State/ZIP co	ue			lural child, stepchilo a child in suit for a	d, foster	If not you child or c	hild in suit for adop	tion, are y	nild, foster child, adopted ou (or your spouse)	
SECTION 5 — DISABLED DEP	ENDENT	PLEA		OMPLETE		PPLICABL	.E	responsit	ble for this depende	nur 🔲 t		
Name of Disabled Dependent						of Disability						
Name of Disabled Dependent	S. 6					of Disability		15: 11	10 1 10		are a	
If disabled child is over the dependent age lin				·						ysician Co	ertification.	
SECTION 6 — OTHER COVER, Complete this section only if you or	any of your depende	ents have o	ther h	ealth and/or		LETE ALL A				hen th	e coverage	
under this application becomes effect Group Coverage	tive. List names of Je Name and Addr				er E	Effective Dat	e (MM/D		Type of Policy Employee O Employee/Ch	nly [☐ Employee/Spouse	
Name of Policyholder			E	Birth Date (M	M/DD/	YYYY)	□ Mal	е	Relations	ship to	Applicant	
Employer's Name	Employment	Date (MM/D	D/YYYY)	Health Gro	up#	Heal	☐ Fen # Ith ID		☐ Self ☐ Sp Dental Group		☐ Dependent ☐ Dental ID #	
	/EDACE INICODA	IATIONI		DI FACE (2014				·			
SECTION 7 — MEDICARE CO Name of person covered:	Medicare A (Ho		ctive [PLETE IF A				Med	dicare HIC #	
	Medicare B (Me	edical) Effe	ctive [Date:		Er	nd Date	e:			m Medicare Card)	
	Medicare D (Dr Medicare D (Dr	ug) Carrier:						_				
Please indicate reason for Medicare	Eligibility: Entitle	d Age □ E	ntitle	d Disability	□ Er	nd-Stage Rer	nal Dise	ease 🗆	Disability and			
Name of person covered:	Medicare A (Ho Medicare B (Me	edical) Effe	ctive [Date:		Er	nd Date	e:			dicare HIC # m Medicare Card)	
	Medicare D (Dr Medicare D (Dr	ug) Carrier:						_				
Please indicate reason for Medicare SECTION 8 — DECLINATION (Disability and G COVERAC		nt Renal Disease	
This is to certify the available coverage has voluntarily elected to decline the coverage a											dents and have	
☐ Oth	<mark>n for declining Healt er Individual Health n not enrolled in any</mark>	Coverage -	- Carri	er: e plan but de	not	want this co	\(\bigcup \)	Other (ex	xplain)			
Name ☐ Employee Reason	n for declining Dent	tal: Othe	er Gro	up Dental C	overa	ge 🗆 Medi	caid [] Individ			want this coverage	
	er (explain)on for declining: □ (explain)											
Name ☐ Dependent Reason	er (explain) on for declining: 🔲 (er (explain)	Other Grou		Ith Coverage	9 🗆	Medicare [] Medic	caid 🗆	Other Individu	ial Healt	th Coverage want this coverage	
Name □ Dependent Reaso	on for declining:	Other Grou		Ith Coverage	9 🗆	Medicare [☐ Medio	caid 🗆	Other Individu	ial Healt		
SECTION 9 — COVERAGE CO					arri	ot crirolica iri	dily floo	arti i 1501	arioo piari, bat	do not	want this coverage	
I am an employee of the employer named in this end Blue Shield of Texas (BCBSTX) or Dearborn Life Institution in the Institution of the Institution in the Institution in the Institution in the Institution	rance Company. On behalf ue and correct. I understand	of myself and ar and agree that a	ny depen any inten	ndents listed on that tional misreprese	nis enro ntation	Ilment application, of a material fact	, I apply for made by n	r those cove ne will inval	erage(s) for which I a idate my coverage(s	am eligible. s).	. I state that the	
l agree that my employer acts as my agent. I autho coverage documents (whether certificate of covera I understand that my participation in the coverage I understand that written communications that are a written communication in paper form.	e or benefit booklet) if my er s) is subject to any future a equired by law may be delive	mployer request mendment. I al ered to me elect	s that Book lso unde ronically,	CBSTX deliver the erstand that all no , with my consen	inform tices g t. I unde	nation electronically iven to my emplo erstand that if I wit	y. I unders byer are ap thdraw co	stand that a oplicable to	hard copy is availabl me.	e to me up	oon request.	
a written communication in paper form. LACCE I understand to withdraw consent to receive doci I understand to update information needed for BO WARNING: ANY PERSON WHO KNOWINGLY PRESENT Applicant's Signature Applicant's Signature Communication Co	ments electronically, I will r BSTX to contact me electro	need to call the onically, I will ne	Custom ed to ca	er Service numb all the Customer	er on tl Service	ne back of my me number on the b	ember ID back of m	y member	INES AND CONFINE	MENT IN S	STATE PRISON.	



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 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.

Phone:

855-664-7270 (voicemail)

Office of Civil Rights Coordinator

300 E. Randolph St. TTY/TDD: 855-661-6965 35th Floor Fax: 855-661-6960

Chicago, Illinois 60601 Email: 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 Phone: 800-368-1019 200 Independence Avenue SW TTY/TDD: 800-537-7697

Room 509F, HHH Building 1019 Complaint Portal: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf Washington, DC 20201 Complaint Forms: http://www.hhs.gov/ocr/office/file/index.html

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

	your language at no cost. To talk to an interpreter, can obs-7 10-0004
العربية Arabic	إن كان لديك أو لدى شخص تساعده أسنلة، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث مع مترجم فوري، اتصل على الرقم 6984-710-855.
繁體中文 Chinese	如果您, 或您正在協助的對象, 對此有疑問, 您有權利免費以您的母語獲得幫助和訊息。 洽詢一位翻譯員, 請撥電話 號碼 855-710-6984.
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયેક્રમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी Hindi	यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में निःशुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए 855-710-6984 पर कॉल करें।
日本語 Japanese	ご本人様、またはお客様の身の回りの方でも、ご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したり することができます。料金はかかりません。通訳とお話される場合、855-710-6984 までお電話ください。
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.
ພາສາລາວ Laotian	ຖ້າທ່ານ ຫຼື ຄົນທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອມີຄຳຖາມ, ທ່ານມີສິດຂໍເອົາການຊ່ວຍເຫຼືອ ແລະ ຂໍ້ ມູນເປັນນພາສາຂອງທ່ານໄດ້ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອລົມກັບນາຍແປພາສາ, ໃຫ້ໂທຫາເບີ້ 855-710-6984.
Diné Navajo	T'áá ni, éí doodago ła'da bíká anánílwo'ígíí, na'ídíłkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e níká a'doolwoł dóó bína'ídíłkidígíí bee nił hodoonih. Ata'dahalne'ígíí bich'į' hodíílnih kwe'é 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی،با شمار 6984-710-855 تماس حاصل نمایید.
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.
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.
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، 6984-710-858 پر کال کریں۔
Tiếng Việt Vietnamese	Nếu quý vị, hoặc người mà quý vị đang giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 855-710-6984.