

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

Coverage Period: 03/01/2023-02/29/2024

## KAISER PERMANENTE® : DEDUCTIBLE PLAN

Coverage for: Individual/Family | Plan Type: DHMO

 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 see [www.kp.org/plandocuments](http://www.kp.org/plandocuments) or call 1-800-278-3296 (TTY: 711). 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 1-800-278-3296 (TTY: 711) to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	\$150 Individual / \$450 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> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> and services indicated in chart starting on page 2.	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.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	\$3,000 Individual / \$6,000 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.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, health care this <u>plan</u> doesn't cover, and services indicated in chart starting on page 2.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="http://www.kp.org">www.kp.org</a> or call 1-800-278-3296 (TTY: 711) 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 plan's <u>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 provider's charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes, but you may self-refer to certain <u>specialists</u> .	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</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 Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$15 / visit	Not Covered	None
	<u>Specialist</u> visit	\$15 / visit	Not Covered	None
	<u>Preventive care/ screening/ immunization</u>	No Charge, <u>deductible</u> does not apply.	Not Covered	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.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	\$10 / encounter	Not Covered	None
	Imaging (CT/PET scans, MRI's)	10% <u>coinsurance</u> up to \$50 / procedure	Not Covered	None
	Generic drugs	Retail: \$10 / prescription; Mail order: \$20 / prescription, <u>deductible</u> does not apply.	Not Covered	Up to a 30-day supply retail or 100-day supply mail order. Subject to <u>formulary</u> guidelines. Does not apply to the <u>out-of-pocket limit</u> .
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at <a href="http://www.kp.org/formulary">www.kp.org/formulary</a>	Preferred brand drugs	Retail: \$20 / prescription; Mail order: \$40 / prescription, <u>deductible</u> does not apply.	Not Covered	Up to a 30-day supply retail or 100-day supply mail order. Subject to <u>formulary</u> guidelines. Does not apply to the <u>out-of-pocket limit</u> .
	Non-preferred brand drugs	Same as preferred brand drugs	Not Covered	Same as preferred brand drugs when approved through exception process.
	<u>Specialty drugs</u>	\$20 / prescription, <u>deductible</u> does not apply.	Not Covered	Up to a 30-day supply retail. Subject to <u>formulary</u> guidelines. Does not apply to the <u>out-of-pocket limit</u> .
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	Not Covered	None
	Physician/surgeon fees	10% <u>coinsurance</u>	Not Covered	None

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you need immediate medical attention	<u>Emergency room care</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	None
	<u>Emergency medical transportation</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	None
	<u>Urgent care</u>	\$15 / visit	\$15 / visit	<u>Non-Plan providers</u> covered when temporarily outside the service area.
If you have a hospital stay	Facility fee (e.g., hospital room) Physician/surgeon fee	10% <u>coinsurance</u>	Not Covered	None
	<b>If you need mental health, behavioral health, or substance abuse services</b>	10% <u>coinsurance</u>	Not Covered	None
		Mental / Behavioral Health: \$15 / individual visit. 10% <u>coinsurance</u> for other outpatient services; Substance Abuse: \$15 / individual visit. 10% <u>coinsurance</u> up to \$5 / day for other outpatient services	Not Covered	Mental / Behavioral Health: \$7 / group visit; Substance Abuse: \$5 / group visit.
If you are pregnant	Inpatient services	10% <u>coinsurance</u>	Not Covered	None
	Office visits	No Charge, <u>deductible</u> does not apply.	Not covered	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 Childbirth/delivery facility services	10% <u>coinsurance</u>	Not Covered	None
		10% <u>coinsurance</u>	Not Covered	None

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you need help recovering or have other special health needs	<u>Home health care</u>	No Charge, <u>deductible</u> does not apply.	Not Covered	Up to 2 hours maximum / visit, up to 3 visits maximum / day, up to 100 visits maximum / year.
	<u>Rehabilitation services</u>	Inpatient: 10% <u>coinsurance</u> ; Outpatient: \$15 / visit	Not Covered	None
	<u>Habilitation services</u>	\$15 / visit	Not Covered	None
	<u>Skilled nursing care</u>	10% <u>coinsurance</u>	Not Covered	Up to 100 days maximum / benefit period.
	<u>Durable medical equipment</u>	10% <u>coinsurance</u> , <u>deductible</u> does not apply.	Not Covered	Requires prior authorization. Does not apply to the <u>out-of-pocket limit</u> .
	<u>Hospice service</u>	No Charge, <u>deductible</u> does not apply.	Not Covered	None
	Children's eye exam	\$15 / visit, <u>deductible</u> does not apply.	Not Covered	None
	Children's glasses	Not Covered	Not Covered	None
If your child needs dental or eye care	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.)**

- Children's glasses
- Cosmetic surgery
- Dental Care (Adult & Child)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care
- Weight loss programs
- Infertility treatment
- Routine eye care (Adult)
- Chiropractic care (20 visit limit / year)
- Hearing aids (\$1000 limit / ear every 36 months)

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

- Acupuncture (plan provider referred)
- Bariatric surgery

**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 shown in the chart below. 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 the agencies in the chart below.

#### Contact Information for Your Rights to Continue Coverage & Your Grievance and Appeals Rights:

Kaiser Permanente Member Services	1-800-278-3296 (TTY: 711) or <a href="http://www.kp.org/memberservices">www.kp.org/memberservices</a>
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or <a href="http://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or <a href="http://www.ccio.cms.gov">www.ccio.cms.gov</a>
California Department of Insurance	1-800-927-HELP (4357) or <a href="http://www.insurance.ca.gov">www.insurance.ca.gov</a>
California Department of Managed Healthcare	1-888-466-2219 or <a href="http://www.healthhelp.ca.gov/">www.healthhelp.ca.gov/</a>

**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 1-800-788-0616 (TTY: 711)

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-278-3296 (TTY: 711)

CHINESE (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-757-7585 (TTY: 711)

NAVAJO (Dine): DineKehgo shika atohwol ninisingo, kwiiijo holne' 1-800-278-3296 (TTY: 711)

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)	
<b>The plan's overall deductible</b>	\$150
<b>Specialist copayment</b>	\$15
<b>Hospital (facility) coinsurance</b>	10%
<b>Other (blood work) copayment</b>	\$10

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)

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)	
<b>The plan's overall deductible</b>	\$150
<b>Specialist copayment</b>	\$15
<b>Hospital (facility) coinsurance</b>	10%
<b>Other (blood work) copayment</b>	\$10

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)

Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:					In this example, Mia would pay:
Cost Sharing					Cost Sharing
<u>Deductibles</u>	\$150	<u>Deductibles</u>	\$150	<u>Deductibles</u>	\$150
<u>Copayments</u>	\$90	<u>Copayments</u>	\$600	<u>Copayments</u>	\$100
<u>Coinsurance</u>	\$800	<u>Coinsurance</u>	\$50	<u>Coinsurance</u>	\$200
What isn't covered					What isn't covered
Limits or exclusions	\$60	Limits or exclusions	\$60	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$1,100</b>	<b>The total Joe would pay is</b>	<b>\$860</b>	<b>The total Mia would pay is</b>	<b>\$450</b>

The plan would be responsible for the other costs of these EXAMPLE covered services.

## Nondiscrimination Notice

Kaiser Permanente does not discriminate on the basis of age, race, ethnicity, color, national origin, cultural background, ancestry, religion, sex, gender identity, gender expression, sexual orientation, marital status, physical or mental disability, source of payment, genetic information, citizenship, primary language, or immigration status.

Language assistance services are available from our Member Service Contact Center 24 hours a day, 7 days a week (except closed holidays). Interpreter services, including sign language, are available at no cost to you during all hours of operation. Auxiliary aids and services for individuals with disabilities are available at no cost to you during all hours of operation. We can also provide you, your family, and friends with any special assistance needed to access our facilities and services. You may request materials translated in your language at no cost to you. You may also request these materials in large text or in other formats to accommodate your needs at no cost to you. For more information, call **1-800-464-4000 (TTY 711)**.

A grievance is any expression of dissatisfaction expressed by you or your authorized representative through the grievance process. For example, if you believe that we have discriminated against you, you can file a grievance. Please refer to your *Evidence of Coverage or Certificate of Insurance* or speak with a Member Services representative for the dispute-resolution options that apply to you.

You may submit a grievance in the following ways:

- **By phone:** Call member services at **1-800-464-4000 (TTY 711)** 24 hours a day, 7 days a week (except closed holidays).
- **By mail:** Call us at **1-800-464-4000 (TTY 711)** and ask to have a form sent to you.
- **In person:** Fill out a Complaint or Benefit Claim/Request form at a member services office located at a Plan Facility (go to your provider directory at [kp.org/facilities](http://kp.org/facilities) for addresses).
- **Online:** Use the online form on our website at [kp.org](http://kp.org).

Please call our Member Service Contact Center if you need help submitting a grievance.

The Kaiser Permanente Civil Rights Coordinator will be notified of all grievances related to discrimination on the basis of race, color, national origin, sex, age, or disability. You may also contact the Kaiser Permanent Civil Rights Coordinator directly at:

### Northern California

Civil Rights/ADA Coordinator  
1800 Harrison St.  
16th Floor  
Oakland, CA 94612

### Southern California

Civil Rights/ADA Coordinator  
SCAL Compliance and Privacy  
393 East Walnut St.,  
Pasadena, CA 91188

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at [oportal.hhs.gov/ocr/portal/lobby.jsf](http://oportal.hhs.gov/ocr/portal/lobby.jsf) or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave. SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TTY). Complaint forms are available at [hhs.gov/ocr/office/file/index.html](http://hhs.gov/ocr/office/file/index.html).

## Aviso de no discriminación

Kaiser Permanente no discrimina a ninguna persona por su edad, raza, etnia, color, país de origen, antecedentes culturales, ascendencia, religión, sexo, identidad de género, expresión de género, orientación sexual, estado civil, discapacidad física o mental, fuente de pago, información genética, ciudadanía, lengua materna o estado migratorio.

La Central de Llamadas de Servicio a los Miembros brinda servicios de asistencia con el idioma las 24 horas del día, los 7 días de la semana (excepto los días festivos). Se ofrecen servicios de interpretación sin costo alguno para usted durante el horario de atención, incluido el lenguaje de señas. Se ofrecen aparatos y servicios auxiliares para personas con discapacidades sin costo alguno durante el horario de atención. También podemos ofrecerle a usted, a sus familiares y amigos cualquier ayuda especial que necesiten para acceder a nuestros centros de atención y servicios. Puede solicitar los materiales traducidos a su idioma sin costo para usted. También los puede solicitar con letra grande o en otros formatos que se adapten a sus necesidades sin costo para usted. Para obtener más información, llame al **1-800-788-0616** (TTY 711).

Una queja es una expresión de inconformidad que manifiesta usted o su representante autorizado a través del proceso de quejas. Por ejemplo, si usted cree que ha sufrido discriminación de nuestra parte, puede presentar una queja. Consulte su *Evidencia de Cobertura (Evidence of Coverage)* o *Certificado de Seguro (Certificate of Insurance)*, o comuníquese con un representante de Servicio a los Miembros para conocer las opciones de resolución de disputas que le corresponden.

Puede presentar una queja de las siguientes maneras:

- **Por teléfono:** Llame a servicio a los miembros al **1-800-788-0616** (TTY 711) las 24 horas del día, los 7 días de la semana (excepto los días festivos).
- **Por correo postal:** Llámemos al **1-800-788-0616** (TTY 711) y pida que se le envíe un formulario.
- **En persona:** Llene un formulario de Queja Formal o Reclamo/Solicitud de Beneficios en una oficina de servicio a los miembros ubicada en un Centro de Atención del Plan (consulte su directorio de proveedores en [kp.org/facilities](http://kp.org/facilities) [haga clic en "Español"] para obtener las direcciones).
- **En línea:** Use el formulario en línea en nuestro sitio web en en [kp.org/espanol](http://kp.org/espanol).

Llame a nuestra Central de Llamadas de Servicio a los Miembros si necesita ayuda para presentar una queja.

Se le informará al Coordinador de Derechos Civiles de Kaiser Permanente (Civil Rights Coordinator) de todas las quejas relacionadas con la discriminación por motivos de raza, color, país de origen, género, edad o discapacidad. También puede comunicarse directamente con el coordinador de derechos civiles de Kaiser Permanente en:

### Northern California

Civil Rights/ADA Coordinator  
1800 Harrison St.  
16th Floor  
Oakland, CA 94612

### Southern California

Civil Rights/ADA Coordinator  
SCAL Compliance and Privacy  
393 East Walnut St.,  
Pasadena, CA 91188

También puede presentar una queja formal de derechos civiles de forma electrónica ante la Oficina de Derechos Civiles (Office for Civil Rights) en el Departamento de Salud y Servicios Humanos de los Estados Unidos (U.S. Department of Health and Human Services) mediante el Portal de Quejas Formales de la Oficina de Derechos Civiles (Office for Civil Rights Complaint Portal), en [ocrr.hhs.gov/ocr/portal/lobbyjsf](http://ocrr.hhs.gov/ocr/portal/lobbyjsf) (en inglés) o por correo postal o por teléfono a: U.S. Department of Health and Human Services, 200 Independence Ave. SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 1-800-537-7697 (TTY). Los formularios de queja formal están disponibles en [hhs.gov/ocr/office/file/index.html](http://hhs.gov/ocr/office/file/index.html) (en inglés).

## 無歧視公告

Kaiser Permanente 禁止以年齡、人種、族裔、膚色、原國籍、文化背景、血統、宗教、性別、性別認同、性別表達、性取向、婚姻狀況、生理或心理殘障、付款來源、遺傳資訊、公民身份、主要語言或移民身份為由而歧視任何人。

會員服務聯絡中心每週 7 天每天 24 小時提供語言協助服務（節假日除外）。本機構在全部營業時間內免費為您提供口譯服務，包括手語服務，以及殘障人士輔助器材和服務。我們還可為您和您的親友提供使用本機構設施與服務所需要的任何特別協助。您可免費索取翻譯成您的語言的資料。您還可免費索取符合您需求的大號字體或其他格式的版本。若需更多資訊，請致電 **1-800-757-7585 (TTY711)**。

申訴指任何您或您的授權代表透過申訴程序來表達不滿的做法。例如，如果您認為自己受到歧視，即可提出申訴。若需瞭解適用於自己的爭議解決選項，請參閱《承保範圍說明書》(*Evidence of Coverage*)或《保險證明書》(*Certificate of Insurance*)，或諮詢會員服務代表。

您可透過以下方式提出申訴：

- 透過電話：請致電 **1-800-757-7585 (TTY 711)** 與會員服務部聯絡，服務時間為每週 7 天，每天 24 小時（節假日除外）。
- 透過郵件：請致電 **1-800-757-7585 (TTY 711)** 與我們聯絡並請我們將表格寄給您。
- 親自遞交：在計劃設施的會員服務辦事處填寫投訴或福利理索賠／申請表（請參閱 **kp.org/facilities** 上的保健業者名錄以查看地址）
- 線上：使用我們網站上的線上表格，網址為 **kp.org**

如果您在提交申訴時需要協助，請致電我們的會員服務聯絡中心。

涉及人種、膚色、原國籍、性別、年齡或殘障歧視的一切申訴都將通知 KaiserPermanente 的民權事務協調員 (Civil Rights Coordinator)。您也可與 Kaiser Permanente 的民權事務協調員直接聯絡，地址：

### Northern California

Civil Rights/ADA Coordinator  
1800 Harrison St.  
16th Floor  
Oakland, CA 94612

### Southern California

Civil Rights/ADA Coordinator  
SCAL Compliance and Privacy  
393 East Walnut St.,  
Pasadena, CA 91188

您還可以電子方式透過民權辦公室的投訴入口網站(Office for Civil Rights Complaint Portal) 向美國衛生與民眾服務部(U.S. Department of Health and Human Services) 民權辦公室(Office for Civil Rights) 提出民權投訴，網址是 [ocrportal.hhs.gov/ocr/portal/lobby.jsf](http://ocrportal.hhs.gov/ocr/portal/lobby.jsf) 或者按照如下資訊採用郵寄或電話方式聯絡：U.S. Department of Health and Human Services, 200 Independence Ave. SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TTY)。投訴表可從網站 [hhs.gov/ocr/office/file/index.html](http://hhs.gov/ocr/office/file/index.html) 下載。

## NOTICE OF LANGUAGE ASSISTANCE

**English:** This is important information from Kaiser Permanente. If you need help understanding this information, please call **1-800-464-4000** and ask for language assistance. Help is available 24 hours a day, 7 days a week, excluding holidays.

**Arabic:** مثمنة على، مدار الساعة طبلة أيام الأسبوع، باستثناء أيام العطلات، نسبة **Kaiser Permanent**. إذا كنت بحاجة المساعدة في فهم هذه المعلومات، يرجى الاتصال على الرقم ٤٠٠٤-٤٦٤-٨٠٠١ وطلب مساعدة لغوية. المساعدة

**Armenian:** Սա կարևոր տեղեկություն է «Kaiser Permanente» ից: Եթե պս տեղեկություն հասկսնալու համար Ձեզ օգնություն է հարկադր, խնդրում ենք զանգահարել **1-800-464-4000** հեռախոսահամարով և օժանդակություն ստանալ եզրի հարցման: Զանգահարել օրը 24 ժամ, շաբաթ 7 օր՝ բացի տան օրերից:

**Chinese:**這是來自 Kaiser Permanente 的重要資訊。如果您需要協助瞭解此資訊，請致電 **1-800-577-7585** 尋求語言協助。我們每週 7 天，每天 24 小時皆提供協助（節假日休息）。

**Farsi**: **Kaiser Permanent** این اطلاعات مهمی از سوی **Rahsanayi** در 24 ساعت شبانه‌روز و 7 روز هفته، شامل روزنامه‌ای تعطیل موجده است: **1-800-464-4000**

**Hindi:** यह Kaiser Permanente की ओर से महत्वपूर्ण मूद्यना है। यदि आपको इस मूद्यना को समझने के लिए मदद की ज़रूरत है, तो कृपया 1-800-464-4000 पर फोन करें और भारा मतभाव से बोलें।

**Hmong:** Qhov xwm no tseem ceeb los ntawm Kaiser Permanente. Yeg koj xav tau kev pab kom nkag slab cov xov xwm no, thov hu rau 1-800-464-4000 thiab thov kev nabb tVuehais lus. Muai kev nah 21 teev ih bnhuh two'z hnhuh ih lim tiem two'z yam cov hnub cav

**Japanese:** Kaiser Permanente から重要なお知らせがあります。この情報を探理解するためにヘルプが必要な場合は、**1-800-464-4000** に電話して、言語サー

**Khmer:** ក្រុងពាក្យតាគមនសំខាន់ មាតិរី Kaiser Permanente។ ប៉ុណ្ណោះអ្នករការដំឡើយ ទូទាត់នាមបានយកលើដំឡើទាននេះ: បុរុម្ភសំប្តូចទៅលេខ 1-800-464-4000 និងប្រែកំដែរយកនាង

**Korean:** 본 정보는 Kaiser Permanente에서 전하는 중요한 메시지입니다. 본 정보를 이해하는데 도움이 필요하시면, 1-800-464-4000 번으로 전화해 언어  
지원 서비스를 요청해주시기 바랍니다. (공휴일 제외)

**Laotian:** ເປັນຕິບຸນສັນດັບຈາ Kaiser Permanente. ທ່າວ່າ ບໍານີຕ້ອງການຄວາມຊັບຍິນໃຫຍ່ໃຈຂຶ້ນນີ້, ກະຮຸນໂທຣ 1-800-464-4000 ແລະ ຂໍອົການ

**Punjabi:** ਇਹ Kaiser Permanente ਵਲੋਂ ਨਿਰਧਾਰੀ ਜਾਣਪਤੀ ਹੈ ਜੋ ਤੁਹਾਨ ਇਸੰਗ ਵਾਲੀ ਨੂੰ ਸੰਭਾਵ ਲਈ ਮਦਦ ਦੀ ਹੈ ਕਿ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ 1-800-464-4000 'ਤੇ ਫੋਨ ਕਰੋ ਅਤੇ ਭਾਸ਼ਾ

**Russian:** Это важная информация от Kaiser Permanentе. Если Вам требуется помочь, чтобы понять эту информацию, позвоните по номеру **1-800-464-4000** и попросите Предоставить Вам услуги переводчика. Помощь доступна 24 часа в сутки, 7 дней в неделю, кроме праздничных дней.

**Spanish:** La presente incluye información importante de Kaiser Permanente. Si necesita ayuda para entender esta información, llame al **1-800-788-0616** y pida ayuda lingüística. Hay ayuda disponible 24 horas al día, siete días a la semana, excluidos los días festivos.

**Tagalog:** Ito ay importanteng impormasyon mula sa Kaiser Permanente. Kung kailangan ninyo ng tulong para maunawan ang impormasyong ito, mangyaring tumawag sa **1-800-464-4000** at humingi ng tulong kaugnay sa lengguwahen. May makukuhang tulong 24 na oras bawat araw, 7 araw bawat linggo, maliban sa mga araw na pista opisyal.

**Thai:** นี่ เป็น คำแนะนำ Kaiser Permanente ทางด้านการคุ้มครองสุขภาพ ของบุคคลที่ อาศัยอยู่ในประเทศไทย ตามนี้ ใจกว้าง คุณสามารถไปเยี่ยม แพทย์ ประจำประจำวันได้ ไม่ต้องต่อหน้าต่อหน้า แต่ ทางศูนย์ ดำเนินการ

**Vietnamese:** Đây là thông tin quan trọng từ Kaiser Permanente. Nếu quý vị cần được giúp đỡ để hiểu rõ thông tin này, vui lòng gọi số **1-800-464-4000** và yêu cầu được cấp dịch vụ về ngôn ngữ. Quý vị sẽ được giúp đỡ 24 giờ trong ngày, 7 ngày trong tuần, trừ ngày lễ.

This page is intentionally left blank.