

**Active Choice® Plus 300 20 80/60**

This Summary of Benefits shows the amount you will pay for Covered Services under this Blue Shield of California Plan. It is only a summary and it is included as part of the Evidence of Coverage (EOC).<sup>1</sup> Please read both documents carefully for details.

**Medical Provider Network:**

**Full PPO Network**

This Plan uses a specific network of Health Care Providers, called the Full PPO provider network. Providers in this network are called Participating Providers. You pay less for Covered Services when you use a Participating Provider than when you use a Non-Participating Provider. You can find Participating Providers in this network at blueshieldca.com.

**How Your Active Choice Plan Works**

Active Choice is a PPO plan with three categories of Benefits impacting the Deductible:

- Preventive Care Category – Available at no cost to you. These services are not subject to any Deductible.
- Category 1 – Certain routine care services. You can use your First Dollar Services credit towards these services before any Deductible applies.
- Category 2 – All other Covered Services. These services are subject to any Deductible.

**Calendar Year Deductibles (CYD)<sup>2</sup>**

A Calendar Year Deductible (CYD) is the amount a Member pays each Calendar Year before Blue Shield pays for Covered Services under the Plan.

**When using a Participating<sup>3</sup> or Non-Participating<sup>4</sup> Provider**

<b>Calendar Year medical Deductible</b>	<i>Individual coverage</i>	\$0
	<i>Family coverage</i>	\$0: individual
		\$0: Family

**Calendar Year Out-of-Pocket Maximum<sup>5</sup>**

An Out-of-Pocket Maximum is the most a Member will pay for Covered Services each Calendar Year. Any exceptions are listed in the Notes section at the end of this Summary of Benefits.

**No Annual or Lifetime Dollar Limit**

Under this Plan there is no annual or lifetime dollar limit on the amount Blue Shield will pay for Covered Services.

	<b>When using a Participating Provider<sup>3</sup></b>	<b>When using any combination of Participating<sup>3</sup> or Non-Participating<sup>4</sup> Providers</b>
<i>Individual coverage</i>	\$3,000	\$10,000
<i>Family coverage</i>	\$3,000: individual \$6,000: Family	\$10,000: individual \$20,000: Family

## Preventive Care Category

## Your payment

	When using a Participating Provider <sup>3</sup>	When using a Non-Participating Provider <sup>4</sup>
<b>Preventive Health Services<sup>6</sup></b>		
Preventive Health Services	\$0	Not covered
California Prenatal Screening Program	\$0	\$0
<b>Family planning</b>		
Counseling, consulting, and education	\$0	Not covered
Injectable contraceptive, diaphragm fitting, intrauterine device (IUD), implantable contraceptive, and related procedure.	\$0	Not covered
Tubal ligation	\$0	Not covered
<b>Durable medical equipment (DME)</b>		
Breast pump	\$0	Not covered

## Category 1: First Dollar Services – Outpatient Professional and Diagnostic<sup>7</sup>

	When using a Participating <sup>3</sup> or Non-Participating <sup>4</sup> Provider
<b>First Dollar Services credit</b>	
<i>Individual coverage</i>	\$300
<i>Family coverage</i>	\$600

Blue Shield credits you with a dollar amount each year to use for certain routine care services. These routine care services are called First Dollar Services.

You do not have to meet any Calendar Year Deductible before Blue Shield provides Benefits for First Dollar Services. When you receive services listed under First Dollar Services, Blue Shield pays 100% of the Allowable Amount for the first \$300 per Member or \$600 per Family, each Calendar Year.

After the first \$300 per Member or \$600 per Family First Dollar Services credit maximum is reached, you pay any applicable Deductible, Copayment or Coinsurance, as noted below in the Category 1 First Dollar Services Benefit chart. Once your Calendar Year Out-of-Pocket Maximum amount has been reached, Blue Shield pays 100% of the Allowable Amount for subsequent services.

Note: Only services listed as First Dollar Services are reimbursed as described above. The Preventive Care Category is covered at no charge and is not applied to your First Dollar Services credit. For more about First Dollar Services, see the [Paying for Covered Services](#) section of the EOC.

## Category 1: First Dollar Services - Outpatient Professional and Diagnostic<sup>7,8</sup>

## Your payment

<i>The First Dollar Services credit is available for Category 1 First Dollar Services listed in this table. After the First Dollar Services credit is exhausted, you are responsible for the Copayment or Coinsurance, once any Calendar Year Deductible has been met.</i>	When using a Participating Provider <sup>3</sup>	CYD <sup>2</sup> applies	When using a Non-Participating Provider <sup>4</sup>	CYD <sup>2</sup> applies
<b>Physician services</b>				
Primary care office visit	\$20/visit		40%	

**Category 1: First Dollar Services - Outpatient Professional and Diagnostic<sup>7,8</sup>**

**Your payment**

<i>The First Dollar Services credit is available for Category 1 First Dollar Services listed in this table. After the First Dollar Services credit is exhausted, you are responsible for the Copayment or Coinsurance, once any Calendar Year Deductible has been met.</i>	<b>When using a Participating Provider<sup>3</sup></b>	<b>CYD<sup>2</sup> applies</b>	<b>When using a Non-Participating Provider<sup>4</sup></b>	<b>CYD<sup>2</sup> applies</b>
Specialist care office visit	\$20/visit		40%	
Physician home visit	\$20/visit		40%	
<b>Other professional services</b>				
Other practitioner office visit <i>Includes nurse practitioners, Physicians assistants, and therapists.</i>	\$20/visit		40%	
Acupuncture services <i>Up to 20 visits per Member, per Calendar Year.</i>	\$20/visit		40%	
Chiropractic services <i>Up to 12 visits per Member, per Calendar Year.</i>	\$20/visit		40%	
Vasectomy	20%		40%	
Podiatric services	\$20/visit		40%	
<b>Pregnancy and maternity care</b>				
Physician services for pregnancy termination	20%		40%	
<b>Urgent care center services</b>				
	\$20/visit		40%	
<b>Diagnostic x-ray, imaging, pathology, and laboratory services</b>				
<i>This payment is for Covered Services that are diagnostic, non-Preventive Health Services, and diagnostic radiological procedures, such as CT scans, MRIs, MRAs, and PET scans. For the payments for Covered Services that are considered Preventive Health Services, see Preventive Health Services.</i>				
Laboratory services, except emergency and surgery				
<i>Includes diagnostic Papanicolaou (Pap) test.</i>				
<ul style="list-style-type: none"> <li>Laboratory center</li> </ul>	\$20/visit		40%	
<ul style="list-style-type: none"> <li>Outpatient Department of a Hospital</li> </ul>	\$20/visit		40%	
Subject to a Benefit maximum of \$350/day				
X-ray and imaging services, except emergency and surgery				
<i>Includes diagnostic mammography.</i>				
<ul style="list-style-type: none"> <li>Outpatient radiology center</li> </ul>	\$20/visit		40%	

**Category 1: First Dollar Services - Outpatient Professional and Diagnostic<sup>7,8</sup>**

**Your payment**

<p><i>The First Dollar Services credit is available for Category 1 First Dollar Services listed in this table. After the First Dollar Services credit is exhausted, you are responsible for the Copayment or Coinsurance, once any Calendar Year Deductible has been met.</i></p>	<p><b>When using a Participating Provider<sup>3</sup></b></p>	<p><b>CYD<sup>2</sup> applies</b></p>	<p><b>When using a Non-Participating Provider<sup>4</sup></b></p>	<p><b>CYD<sup>2</sup> applies</b></p>
<ul style="list-style-type: none"> <li>Outpatient Department of a Hospital</li> </ul> <p>Other outpatient diagnostic testing, except emergency and surgery</p> <p><i>Testing to diagnose illness or injury such as vestibular function tests, EKG, ECG, cardiac monitoring, non-invasive vascular studies, sleep medicine testing, muscle and range of motion tests, EEG, and EMG.</i></p> <ul style="list-style-type: none"> <li>Office location</li> <li>Outpatient Department of a Hospital</li> </ul> <p>Radiological and nuclear imaging services, except emergency</p> <ul style="list-style-type: none"> <li>Outpatient radiology center</li> <li>Outpatient Department of a Hospital</li> </ul>	<p>\$20/visit</p> <p>\$20/visit</p> <p>\$20/visit</p> <p>20%</p> <p>20%</p>		<p>40%</p> <p>Subject to a Benefit maximum of \$350/day</p> <p>40%</p> <p>40%</p> <p>Subject to a Benefit maximum of \$350/day</p> <p>40%</p> <p>40%</p> <p>Subject to a Benefit maximum of \$350/day</p>	
<p><b>Rehabilitative and habilitative services</b></p> <p><i>Includes Physical Therapy, Occupational Therapy, Respiratory Therapy, and Speech Therapy services.</i></p> <ul style="list-style-type: none"> <li>Office location</li> <li>Outpatient Department of a Hospital</li> </ul>	<p>20%</p> <p>20%</p>		<p>40%</p> <p>40%</p> <p>Subject to a Benefit maximum of \$350/day</p>	
<p><b>Durable medical equipment (DME)</b></p> <ul style="list-style-type: none"> <li>DME not listed under preventive care</li> <li>Orthotic equipment and devices</li> <li>Prosthetic equipment and devices</li> </ul>	<p>20%</p> <p>20%</p> <p>20%</p>		<p>40%</p> <p>40%</p> <p>40%</p>	

**Category 1: First Dollar Services - Outpatient Professional and Diagnostic<sup>7,8</sup>**

**Your payment**

<i>The First Dollar Services credit is available for Category 1 First Dollar Services listed in this table. After the First Dollar Services credit is exhausted, you are responsible for the Copayment or Coinsurance, once any Calendar Year Deductible has been met.</i>	<b>When using a Participating Provider<sup>3</sup></b>	<b>CYD<sup>2</sup> applies</b>	<b>When using a Non-Participating Provider<sup>4</sup></b>	<b>CYD<sup>2</sup> applies</b>
<b>Other services and supplies</b>				
Diabetes care services				
<ul style="list-style-type: none"> <li>Devices, equipment, and supplies</li> <li>Self-management training</li> </ul>	20%		40%	
Allergy serum billed separately from an office visit	\$20/visit		40%	
Allergy serum billed separately from an office visit	20%		40%	
<b>Outpatient medical treatment of the teeth, gums, jaw joints, or jaw bones office visit, except surgery</b>	\$20/visit		40%	

**Category 1: First Dollar Services - Mental Health and Substance Use Disorder Benefits<sup>7</sup>**

**Your payment**

<i>Mental health and substance use disorder Benefits are provided through Blue Shield's Mental Health Services Administrator (MHSA).</i>	<b>When using a MHSA Participating Provider<sup>3</sup></b>	<b>CYD<sup>2</sup> applies</b>	<b>When using a MHSA Non-Participating Provider<sup>4</sup></b>	<b>CYD<sup>2</sup> applies</b>
<b>Outpatient services</b>				
Office visit, including Physician office visit	\$0		40%	
Other outpatient services, including intensive outpatient care, electroconvulsive therapy, transcranial magnetic stimulation, Behavioral Health Treatment for pervasive developmental disorder or autism in an office setting, home, or other non-institutional facility setting, and office-based opioid treatment	20%		40%	
Partial Hospitalization program	20%		40%	
Psychological Testing	20%		40%	

**Category 2: Outpatient and Inpatient Facility-Based Services<sup>8</sup>**

**Your payment**

	<b>When using a Participating Provider<sup>3</sup></b>	<b>CYD<sup>2</sup> applies</b>	<b>When using a Non-Participating Provider<sup>4</sup></b>	<b>CYD<sup>2</sup> applies</b>
<b>Physician services</b>				
Physician or surgeon services in an Outpatient Facility, except for Category 1 services	20%		40%	
Physician or surgeon services in an inpatient facility	20%		40%	

**Category 2: Outpatient and Inpatient Facility-Based Services<sup>8</sup>**

**Your payment**

	<b>When using a Participating Provider<sup>3</sup></b>	<b>CYD<sup>2</sup> applies</b>	<b>When using a Non-Participating Provider<sup>4</sup></b>	<b>CYD<sup>2</sup> applies</b>
<b>Other Professional services</b>				
Teladoc consultation	\$0		Not covered	
<b>Pregnancy and maternity care</b>				
Physician office visits: prenatal and postnatal	20%		40%	
<b>Emergency Services</b>				
Emergency room services <i>If admitted to the Hospital, this payment for emergency room services does not apply. Instead, you pay the Participating Provider payment under Inpatient facility services/ Hospital services and stay.</i>	\$100/visit plus 20%		\$100/visit plus 20%	
Emergency room Physician services	20%		20%	
<b>Ambulance services</b>	20%		20%	
<i>This payment is for emergency or authorized transport.</i>				
<b>Outpatient Facility services</b>				
Ambulatory Surgery Center	\$250/surgery plus 20%		40% Subject to a Benefit maximum of \$350/day	
Outpatient Department of a Hospital: surgery	\$400/surgery plus 20%		40% Subject to a Benefit maximum of \$350/day	
Outpatient Department of a Hospital: treatment of illness or injury, radiation therapy, chemotherapy, and necessary supplies	20%		40% Subject to a Benefit maximum of \$350/day	

**Category 2: Outpatient and Inpatient Facility-Based Services<sup>8</sup>**

**Your payment**

	<b>When using a Participating Provider<sup>3</sup></b>	<b>CYD<sup>2</sup> applies</b>	<b>When using a Non-Participating Provider<sup>4</sup></b>	<b>CYD<sup>2</sup> applies</b>
<b>Inpatient facility services</b>				
Hospital services and stay	\$500/admission plus 20%		40% Subject to a Benefit maximum of \$600/day	
Transplant services				
<i>This payment is for all covered transplants except tissue and kidney. For tissue and kidney transplant services, the payment for Inpatient facility services/ Hospital services and stay applies.</i>				
• Special transplant facility inpatient services	\$500/admission plus 20%		Not covered	
• Physician inpatient services	20%		Not covered	
<b>Bariatric surgery services, designated California counties</b>				
<i>This payment is for bariatric surgery services for residents of designated California counties. For bariatric surgery services for residents of non-designated California counties, the payments for Inpatient facility services/ Hospital services and stay and Physician inpatient and surgery services apply for inpatient services; or, if provided on an outpatient basis, the Outpatient Facility services and outpatient Physician services payments apply.</i>				
Inpatient facility services	\$500/admission plus 20%		Not covered	
Outpatient Facility services	\$400/surgery plus 20%		Not covered	
Physician services	20%		Not covered	

**Category 2: Outpatient and Inpatient Facility-Based Services<sup>8</sup>**

**Your payment**

	<b>When using a Participating Provider<sup>3</sup></b>	<b>CYD<sup>2</sup> applies</b>	<b>When using a Non-Participating Provider<sup>4</sup></b>	<b>CYD<sup>2</sup> applies</b>
<p><b>Home health care services</b></p> <p><i>Up to 100 visits per Member, per Calendar Year, by a home health care agency. All visits count towards the limit, including visits during any applicable Deductible period. Includes home visits by a nurse, Home Health Aide, medical social worker, physical therapist, speech therapist, or occupational therapist, and medical supplies.</i></p>	20%		Not covered	
<p><b>Home infusion and home injectable therapy services</b></p> <p>Home infusion agency services <i>Includes home infusion drugs and medical supplies.</i></p> <p>Home visits by an infusion nurse</p> <p>Hemophilia home infusion services <i>Includes blood factor products.</i></p>	20%  20% 20%		Not covered  Not covered Not covered	
<p><b>Skilled Nursing Facility (SNF) services</b></p> <p><i>Up to 100 days per Member, per benefit period, except when provided as part of a Hospice program. All days count towards the limit, including days during any applicable Deductible period and days in different SNFs during the Calendar Year.</i></p> <p>Freestanding SNF</p> <p>Hospital-based SNF</p>	20%  20%		20% 40% Subject to a Benefit maximum of \$600/day	
<p><b>Hospice program services</b></p> <p><i>Includes pre-Hospice consultation, routine home care, 24-hour continuous home care, short-term inpatient care for pain and symptom management, and inpatient respite care.</i></p>	\$0		Not covered	
<p><b>Other services and supplies</b></p> <p>Dialysis services</p> <p>PKU product formulas and special food products</p>	20%  20%		40% Subject to a Benefit maximum of \$350/day  20%	



**Category 2: Mental Health and Substance Use Disorder Benefits**

**Your payment**

<i>Mental health and substance use disorder Benefits are provided through Blue Shield's Mental Health Services Administrator (MHSA).</i>	<b>When using a MHSA Participating Provider<sup>3</sup></b>	<b>CYD<sup>2</sup> applies</b>	<b>When using a MHSA Non-Participating Provider<sup>4</sup></b>	<b>CYD<sup>2</sup> applies</b>
<b>Outpatient services</b>				
Teladoc behavioral health	\$0		Not covered	
<b>Inpatient services</b>				
Physician inpatient services	\$0		40%	
Hospital services	\$500/admission plus 20%		40% Subject to a Benefit maximum of \$600/day	
Residential care	\$500/admission plus 20%		40% Subject to a Benefit maximum of \$600/day	

**Prior Authorization**

The following are some frequently-utilized Benefits that require prior authorization:

- Radiological and nuclear imaging services
- Outpatient mental health services, except office visits
- Inpatient facility services
- Hospice program services

Please review the Evidence of Coverage for more about Benefits that require prior authorization.

**Notes**

**1 Evidence of Coverage (EOC):**

The Evidence of Coverage (EOC) describes the Benefits, limitations, and exclusions that apply to coverage under this Plan. Please review the EOC for more details of coverage outlined in this Summary of Benefits. You can request a copy of the EOC at any time.

Capitalized terms are defined in the EOC. Refer to the EOC for an explanation of the terms used in this Summary of Benefits.

**2 Calendar Year Deductible (CYD):**

Calendar Year Deductible explained. A Calendar Year Deductible is the amount you pay each Calendar Year before Blue Shield pays for Covered Services under the Plan.

If this Plan has any Calendar Year Deductible(s), Covered Services subject to that Deductible are identified with a check mark (✓) in the Benefits chart above.

## Notes

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### 3 Using Participating Providers:

Participating Providers have a contract to provide health care services to Members. When you receive Covered Services from a Participating Provider, you are only responsible for the Copayment or Coinsurance, once any Calendar Year Deductible has been met.

Teladoc. Teladoc mental health and substance use disorder (behavioral health) consultations are provided through Teladoc. These services are not administered by Blue Shield's Mental Health Service Administrator (MHSA).

"Allowable Amount" is defined in the EOC. In addition:

- Coinsurance is calculated from the Allowable Amount.
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### 4 Using Non-Participating Providers:

Non-Participating Providers do not have a contract to provide health care services to Members. When you receive Covered Services from a Non-Participating Provider, you are responsible for:

- the Copayment or Coinsurance (once any Calendar Year Deductible has been met), and
- any charges above the Allowable Amount.

"Allowable Amount" is defined in the EOC. In addition:

- Coinsurance is calculated from the Allowable Amount, which is subject to any stated Benefit maximum.
  - Charges above the Allowable Amount do not count towards the Out-of-Pocket Maximum, and are your responsibility for payment to the provider. This out-of-pocket expense can be significant.
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### 5 Calendar Year Out-of-Pocket Maximum (OOPM):

Calendar Year Out-of-Pocket Maximum explained. The Out-of-Pocket Maximum is the most you are required to pay for Covered Services in a Calendar Year. Once you reach your Out-of-Pocket Maximum, Blue Shield will pay 100% of the Allowable Amount for Covered Services for the rest of the Calendar Year.

Your payment after you reach the Calendar Year OOPM. You will continue to pay all charges for services that are not covered and charges above the Allowable Amount.

This Plan has a Participating Provider OOPM as well as a combined Participating Provider and Non-Participating Provider OOPM. This means that any amounts you pay towards your Participating Provider OOPM also count towards your combined Participating and Non-Participating Provider OOPM.

Family coverage has an individual OOPM within the Family OOPM. This means that the OOPM will be met for an individual with Family coverage who meets the individual OOPM prior to the Family meeting the Family OOPM within a Calendar Year.

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### 6 Preventive Health Services:

If you only receive Preventive Health Services during a Physician office visit, there is no Copayment or Coinsurance for the visit. If you receive both Preventive Health Services and other Covered Services during the Physician office visit, you may have a Copayment or Coinsurance for the visit.

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### 7 First Dollar Services:

Family coverage has a combined FDS credit maximum. Each Calendar Year when you or one of your Dependents incurs allowed charges for FDS, the amount paid by Blue Shield for those services is deducted from the Family FDS credit amount.

Carryover credit. Any unused portion of the FDS credit may be carried over for use in the next Calendar Year. For more about carryover credit, see the *Paying for Covered Services* section of the EOC.

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## Notes

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### **8 Separate Member Payments When Multiple Covered Services are Received:**

Each time you receive multiple Covered Services, you might have separate payments (Copayment or Coinsurance) for each service. When this happens, you may be responsible for multiple Copayments or Coinsurance. For example, you may owe an office visit payment in addition to an allergy serum payment when you visit the doctor for an allergy shot after the First Dollar Services credit maximum is exhausted.

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Plans may be modified to ensure compliance with State and Federal requirements.

# Blue Shield of California

## Notice Informing Individuals about Nondiscrimination and Accessibility Requirements

### Discrimination is against the law

Blue Shield of California complies with applicable state laws and federal civil rights laws, and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability. Blue Shield of California does not exclude people or treat them differently because of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability.

Blue Shield of California:

- Provides aids and services at no cost to people with disabilities to communicate effectively with us such as:
  - Qualified sign language interpreters
  - Written information in other formats (including large print, audio, accessible electronic formats, and other formats)
- Provides language services at no cost to people whose primary language is not English such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Blue Shield of California Civil Rights Coordinator.

If you believe that Blue Shield of California has failed to provide these services or discriminated in another way on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability, you can file a grievance with:

Blue Shield of California  
Civil Rights Coordinator  
P.O. Box 629007  
El Dorado Hills, CA 95762-9007

**Phone: (844) 831-4133 (TTY: 711)**

**Fax: (844) 696-6070**

**Email: [BlueShieldCivilRightsCoordinator@blueshieldca.com](mailto:BlueShieldCivilRightsCoordinator@blueshieldca.com)**

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. 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 <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue SW.  
Room 509F, HHH Building  
Washington, DC 20201  
(800) 368-1019; TTY: (800) 537-7697

Complaint forms are available at [www.hhs.gov/ocr/office/file/index.html](http://www.hhs.gov/ocr/office/file/index.html).

# Notice of the Availability of Language Assistance Services

## Blue Shield of California

**IMPORTANT:** Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For help at no cost, please call right away at the Member/Customer Service telephone number on the back of your Blue Shield ID card, or (866) 346-7198.

**IMPORTANTE:** ¿Puede leer esta carta? Si no, podemos hacer que alguien le ayude a leerla. También puede recibir esta carta en su idioma. Para ayuda sin cargo, por favor llame inmediatamente al teléfono de Servicios al miembro/cliente que se encuentra al reverso de su tarjeta de identificación de Blue Shield o al (866) 346-7198. (Spanish)

**重要通知：** 您能讀懂這封信嗎？如果不能，我們可以請人幫您閱讀。這封信也可以用您所講的語言書寫。如需免費幫助，請立即撥打登列在您的Blue Shield ID卡背面上的會員/客戶服務部的電話，或者撥打電話 (866) 346-7198。(Chinese)

**QUAN TRỌNG:** Quý vị có thể đọc lá thư này không? Nếu không, chúng tôi có thể nhờ người giúp quý vị đọc thư. Quý vị cũng có thể nhận lá thư này được viết bằng ngôn ngữ của quý vị. Để được hỗ trợ miễn phí, vui lòng gọi ngay đến Ban Dịch vụ Hội viên/Khách hàng theo số ở mặt sau thẻ ID Blue Shield của quý vị hoặc theo số (866) 346-7198. (Vietnamese)

**MAHALAGA:** Nababasa mo ba ang sulat na ito? Kung hindi, maari kaming kumuha ng isang tao upang matulungan ka upang mabasa ito. Maari ka ring makakuha ng sulat na ito na nakasulat sa iyong wika. Para sa libheng tulong, mangyaring tumawag kaagad sa numerong telepono ng Miyembro/Customer Service sa likod ng iyong Blue Shield ID kard, o (866) 346-7198. (Tagalog)

**Baa' ákohwiindzindooígí:** Díí naaltsoosish yíiniłta'go bíniǵhah? Doo bíniǵhahgóó éí, naaltsoos nich'í' yiidóoltaǵíí ła' nihee hółó. Díí naaltsoos aldó' t'áá Diné k'ehjí ádoolníł nínízingó bíǵhah. Doo ɓaąh ílinígó shíká' adoowoł nínízingó nihich'í' béesh bee hodiłnih dóó námboo éí díí Blue Shield bee néiho'díłzinígí bine'dée' bikáá' éí doodagó éí (866) 346-7198 jí' hodiłnih. (Navajo)

**중요:** 이 서신을 읽을 수 있으세요? 읽으실 수 경우, 도움을 드릴 수 있는 사람이 있습니다. 또한 다른 언어로 작성된 이 서신을 받으실 수도 있습니다. 무료로 도움을 받으시려면 Blue Shield ID 카드 뒷면의 회원/고객 서비스 전화번호 또는 (866) 346-7198로 지금 전환하세요. (Korean)

**ԿԱՐՆՎՈՐ Է.** Կարողանում ե՞ք կարդալ այս նամակը: Եթե ոչ, ապա մենք կօգնենք ձեզ: Դուք պետք է նաև կարողանաք ստանալ այս նամակը ձեր լեզվով: Օտոայությունն անվճար է: Խնդրում ենք անմիջապես զանգահարել Հաճախորդների սպասարկման բաժնի հեռախոսահամարով, որը նշված է ձեր Blue Shield ID քարտի ետևի մասում, կամ (866) 346-7198 համարով: (Armenian)

**ВАЖНО:** Не можете прочесть данное письмо? Мы поможем вам, если необходимо. Вы также можете получить это письмо написанное на вашем родном языке. Позвоните в Службу клиентской/членской поддержки прямо сейчас по телефону, указанному сзади идентификационной карты Blue Shield, или по телефону (866) 346-7198, и вам помогут совершенно бесплатно. (Russian)

**重要：** お客様は、この手紙を読むことができますか？もし読むことができない場合、弊社が、お客様をサポートする人物を手配いたします。また、お客様の母国語で書かれた手紙をお送りすることも可能です。無料のサポートを希望される場合は、Blue Shield IDカードの裏面に記載されている会員/お客様サービスの電話番号、または、(866) 346-7198にお電話をおかけください。(Japanese)

**مهم:** آیا می‌توانید این نامه را بخوانید؟ اگر پاسختان منفی است، می‌توانیم کسی را برای کمک به شما در اختیارتان قرار دهیم. حتی می‌توانید نسخه مکتوب این نامه را به زبان خودتان دریافت کنید. برای دریافت کمک رایگان، لطفاً بدون فوت وقت از طریق شماره تلفنی که در پشت کارت شناسی Blue Shield تان درج شده است و یا از طریق شماره تلفن (866) 346-7198 با خدمات اعضا/مشتری تماس بگیرید. (Persian)

**ਮਹੱਤਵਪੂਰਨ:** ਕੀ ਤੁਸੀਂ ਇਸ ਪੱਤਰ ਨੂੰ ਪੜ੍ਹ ਸਕਦੇ ਹੋ? ਜੇ ਨਹੀਂ ਤਾਂ ਇਸ ਨੂੰ ਪੜ੍ਹਨ ਵਿਚ ਮਦਦ ਲਈ ਅਸੀਂ ਕਿਸੇ ਵਿਅਕਤੀ ਦਾ ਪ੍ਰਬੰਧ ਕਰ ਸਕਦੇ ਹਾਂ। ਤੁਸੀਂ ਇਹ ਪੱਤਰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਲਿਖਿਆ ਹੋਇਆ ਵੀ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਮੁਫਤ ਵਿਚ ਮਦਦ ਪ੍ਰਾਪਤ ਕਰਨ ਲਈ ਤੁਹਾਡੇ Blue Shield ID ਕਾਰਡ ਦੇ ਪਿੱਛੇ ਦਿੱਤੇ ਮੈਂਬਰ/ਕਸਟਮਰ ਸਰਵਿਸ ਟੈਲੀਫੋਨ ਨੰਬਰ ਤੇ, ਜਾਂ (866) 346-7198 ਤੇ ਕਾਲ ਕਰੋ। (Punjabi)

**ប្រការសំខាន់៖** តើអ្នកអាចលិខិតនេះ បានដែរឬទេ? បើមិនអាចទេ យើងអាចឲ្យគេជួយអ្នកក្នុងការអានលិខិតនេះ។ អ្នកក៏អាចទទួលបានលិខិតនេះជាភាសារបស់អ្នកផងដែរ។ សម្រាប់ជំនួយដោយឥតគិតថ្លៃ សូមហៅទូរស័ព្ទភ្លាមៗទៅកាន់លេខទូរស័ព្ទសេវាសមាជិក/អតិថិជនដែលមាននៅលើខ្នងប័ណ្ណសម្គាល់ Blue Shield របស់អ្នក ឬតាមរយៈលេខ (866) 346-7198។ (Khmer)

**المهم:** هل تستطيع قراءة هذا الخطاب؟ أن لم تستطع قراءته، يمكننا إحضار شخص ما ليساعدك في قراءته. قد تحتاج أيضاً إلى الحصول على هذا الخطاب مكتوباً بلغتك. للحصول على المساعدة بدون تكلفة، يرجى الاتصال الآن على رقم هاتف خدمة العملاء/أحد الأعضاء المدون على الجانب الخلفي من بطاقة الهوية Blue Shield أو على الرقم (866) 346-7198. (Arabic)

**TSEEM CEEB:** Koj pos tuaj yeem nyeem tau tsab ntwav no? Yog hais tias nyeem tsis tau, peb tuaj yeem nrhiav ib tug neeg los pab nyeem nws rau koj. Tej zaum koj kuj yuav tau txais muab tsab ntwav no sau ua koj hom lus. Rau kev pab txhais dawb, thov hu kiag rau tus xov tooj Kev Pab Cuam Tub Koom Xeeb/Tub Lag Luam uas nyob rau sab nraum nrob qaum ntwam koj daim npav Blue Shield ID, los yog hu rau tus xov tooj (866) 346-7198. (Hmong)

**สำคัญ:** คุณอ่านจดหมายฉบับนี้ได้หรือไม่ หากไม่ได้ โปรดขอความช่วยเหลือจากผู้อ่านได้ คุณอาจได้รับจดหมายฉบับนี้เป็นภาษาของคุณ หากต้องการความช่วยเหลือโดยไม่มีค่าใช้จ่าย โปรดติดต่อฝ่ายบริการลูกค้า/สมาชิกทางเบอร์โทรศัพท์ในบัตรประจำตัว Blue Shield ของคุณ หรือโทร (866) 346-7198 (Thai)

**महत्वपूर्ण:** क्या आप इस पत्र को पढ़ सकते हैं? यदि नहीं, तो हम इसे पढ़ने में आपकी मदद के लिए किसी व्यक्ति का प्रबंध कर सकते हैं। आप इस पत्र को अपनी भाषा में भी प्राप्त कर सकते हैं। निःशुल्क मदद प्राप्त करने के लिए अपने Blue Shield ID कार्ड के पीछे दिए गये मंबर/कस्टमर सर्विस टेलीफोन नंबर, या (866) 346-7198 पर कॉल करें। (Hindi)

**ສິ່ງສຳຄັນ:** ທ່ານສາມາດອ່ານຈົດໝາຍນີ້ໄດ້ບໍ່? ຖ້າອ່ານບໍ່ໄດ້, ພວກເຮົາສາມາດໃຫ້ບາງຄົນຊ່ວຍອ່ານໃຫ້ທ່ານພັງໄດ້. ທ່ານຍັງສາມາດຂໍໃຫ້ແປຈົດໝາຍນີ້ເປັນພາສາຂອງທ່ານໄດ້. ສຳລັບຄວາມຊ່ວຍເຫຼືອແບບບໍ່ເສຍຄ່າ, ກະລຸນາ ໂທຫາເບີໂທຂອງຝ່າຍບໍລິການສະມາຊິກ/ລູກຄ້າໃນທັນທີເບີໂທລະສັບຢູ່ດ້ານຫຼັງບັດສະມາຊິກ Blue Shield ຂອງທ່ານ, ຫຼືໂທໂທເບີ(866) 346-7198. (Laotian)