



## Summary of Benefits

CAPE  
Effective January 1, 2025  
POS Plan

### California Association of Professional Employees Custom POS Classic Option

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:

#### POS Added Advantage Network

This Plan uses a specific network of Health Care Providers, called the POS Added Advantage provider network. This Plan provides benefits at three different levels:

- **Level I (HMO Participating Providers):** Services must be provided or prior authorized by your primary care Physician or medical group/IPA, with some exceptions. Please review your EOC for details about how to access care under this level.
- **Level II (PPO Participating Providers):** Services are provided by Participating Providers. Any Copayment or Coinsurance is calculated from the Allowable Amount.
- **Level III (Non-Participating Providers):** Services are provided by Non-Participating Providers.

You are responsible for any Copayment or Coinsurance and any charges over the Allowable Amount. You pay less for Covered Services when you use a Level I or Level II provider than when you use a Level III provider. You can find Participating Providers in this network at [blueshieldca.com](https://blueshieldca.com).

#### 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. Blue Shield pays for some Covered Services before the Calendar Year Deductible is met, as noted in the Benefits chart below.

		Level I <sup>3</sup>	Level II <sup>3</sup>	Level III <sup>4</sup>
Calendar Year medical Deductible	Individual coverage	\$0		\$300
	Family coverage	\$0: individual \$0: Family		\$300: individual \$600: 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.

	Level I <sup>3</sup>	Level II <sup>3</sup>	Level III <sup>4</sup>
Individual coverage	\$1,500	\$4,000	\$6,000
Family coverage	\$1,500: individual \$3,000: Family	\$4,000: individual \$8,000: Family	\$6,000: individual \$12,000: Family

#### No Annual or Lifetime Dollar Limit

Blue Shield of California is an independent member of the Blue Shield Association

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

## Benefits<sup>6</sup>

## Your payment

	Level I <sup>3</sup>	CYD <sup>2</sup> applies	Level II <sup>3</sup>	CYD <sup>2</sup> applies	Level III <sup>4</sup>	CYD <sup>2</sup> applies
<b>Preventive Health Services<sup>7</sup></b>						
Preventive Health Services	\$0		\$0		\$0	
California Prenatal Screening Program	\$0		\$0		\$0	
<b>Physician services</b>						
Primary care office visit	\$10/visit		\$20/visit		30%	✓
Specialist care office visit	\$10/visit		\$20/visit		30%	✓
Office visit for allergy serum injection	\$10/visit		\$20/visit		30%	✓
Physician home visit	\$25/visit		10%	✓	30%	✓
Physician or surgeon services in an Outpatient Facility	\$0		10%	✓	30%	✓
Physician or surgeon services in an inpatient facility	\$0		10%	✓	30%	✓
<b>Other professional services</b>						
Other practitioner office visit <i>Includes nurse practitioners, physician assistants, therapists, and podiatrists.</i>	\$10/visit		\$20/visit		30%	✓
Teladoc consultation	\$0		\$0		Not covered	
Family planning						
• Counseling, consulting, and education	\$0		\$20/visit		30%	✓
• Injectable contraceptive, intrauterine device (IUD), implantable contraceptive, and related procedure.	\$0		\$20/visit		30%	✓
• Diaphragm fitting procedure	\$0		\$0		\$0	
• Tubal ligation	\$0		50%	✓	50%	✓
• Vasectomy	\$75/surgery		50%	✓	50%	✓
Medical nutrition therapy, not related to diabetes	\$0		10%	✓	30%	✓
<b>Pregnancy and maternity care</b>						
Physician office visits: prenatal and postnatal	\$0		\$20/visit		30%	✓

**Benefits<sup>6</sup>**
**Your payment**

	Level I <sup>3</sup>	CYD <sup>2</sup> applies	Level II <sup>3</sup>	CYD <sup>2</sup> applies	Level III <sup>4</sup>	CYD <sup>2</sup> applies
Abortion and abortion-related services	\$0		\$0		\$0	
<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 Level I member payment under Inpatient facility services/ Hospital services and stay.</i>	\$50/visit		\$50/visit		\$50/visit	
Emergency room Physician services	\$0		\$0		\$0	
<b>Urgent care center services</b>	\$10/visit		\$20/visit		30%	✓
<b>Ambulance services</b> <i>This payment is for emergency or authorized transport.</i>	\$50/transport		10%	✓	10%	✓
<b>Outpatient Facility services</b>						
Ambulatory Surgery Center	\$50/surgery		10%	✓	30% Subject to a Benefit maximum of \$600/day	✓
Outpatient Department of a Hospital: surgery	\$50/surgery		10%	✓	30% Subject to a Benefit maximum of \$600/day	✓
Outpatient Department of a Hospital: treatment of illness or injury, radiation therapy, chemotherapy, and necessary supplies	\$0		10%	✓	30% Subject to a Benefit maximum of \$600/day	✓
<b>Inpatient facility services</b>						
Hospital services and stay	\$0		10%	✓	30% Subject to a Benefit maximum of \$600/day	✓

**Benefits<sup>6</sup>**
**Your payment**

	Level I <sup>3</sup>	CYD <sup>2</sup> applies	Level II <sup>3</sup>	CYD <sup>2</sup> applies	Level III <sup>4</sup>	CYD <sup>2</sup> applies
<b>Transplant services</b>  <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> <ul style="list-style-type: none"> <li>Special transplant facility inpatient services</li> <li>Physician inpatient services</li> </ul>	      \$0  \$0		      Not covered  Not covered		      Not covered  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> <ul style="list-style-type: none"> <li>Inpatient facility services</li> <li>Outpatient Facility services</li> <li>Physician services</li> </ul>	      \$0 \$50/surgery \$0		      10% 10% 10%	      ✓ ✓ ✓	      Not covered Not covered Not covered	
<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. For the payments for Covered Services that are considered Preventive Health Services, see Preventive Health Services.</i> <p>Laboratory and pathology services</p> <p><i>Includes diagnostic Papanicolaou (Pap) test.</i></p> <ul style="list-style-type: none"> <li>Laboratory center</li> </ul>	        \$0		        10%	        ✓	        30%	        ✓

Benefits<sup>6</sup>

## Your payment

	Level I <sup>3</sup>	CYD <sup>2</sup> applies	Level II <sup>3</sup>	CYD <sup>2</sup> applies	Level III <sup>4</sup>	CYD <sup>2</sup> applies
<ul style="list-style-type: none"> <li>Outpatient Department of a Hospital</li> </ul>	\$0		10%	✓	30% Subject to a Benefit maximum of \$600/day	✓
Basic imaging services						
<i>Includes plain film X-rays, ultrasounds, and diagnostic mammography.</i>						
<ul style="list-style-type: none"> <li>Outpatient radiology center</li> </ul>	\$0		10%	✓	30%	✓
<ul style="list-style-type: none"> <li>Outpatient Department of a Hospital</li> </ul>	\$0		10%	✓	30% Subject to a Benefit maximum of \$600/day	✓
Other outpatient non-invasive diagnostic testing						
<i>Testing to diagnose illness or injury such as vestibular function tests, EKG, cardiac monitoring, non-invasive vascular studies, sleep medicine testing, muscle and range of motion tests, EEG, and EMG.</i>						
<ul style="list-style-type: none"> <li>Office location</li> </ul>	\$0		10%	✓	30%	✓
<ul style="list-style-type: none"> <li>Outpatient Department of a Hospital</li> </ul>	\$0		10%	✓	30% Subject to a Benefit maximum of \$600/day	✓
Advanced imaging services						
<i>Includes diagnostic radiological and nuclear imaging such as CT scans, MRIs, MRAs, and PET scans.</i>						
<ul style="list-style-type: none"> <li>Outpatient radiology center</li> </ul>	\$0		10%	✓	30%	✓
<ul style="list-style-type: none"> <li>Outpatient Department of a Hospital</li> </ul>	\$0		10%	✓	30% Subject to a Benefit maximum of \$600/day	✓

	Level I <sup>3</sup>	CYD <sup>2</sup> applies	Level II <sup>3</sup>	CYD <sup>2</sup> applies	Level III <sup>4</sup>	CYD <sup>2</sup> applies
<b>Rehabilitative and Habilitative Services</b>						
<i>Includes physical therapy, occupational therapy, respiratory therapy, and speech therapy services.</i>						
Office location	\$10/visit		10%	✓	30%	✓
Outpatient Department of a Hospital	\$10/visit		10%	✓	30% Subject to a Benefit maximum of \$600/day	✓
<b>Durable medical equipment (DME)</b>						
DME	\$0		\$0		\$0	
Breast pump	\$0		\$0		\$0	
Orthotic equipment and devices	\$0		\$0		\$0	
Prosthetic equipment and devices	\$0		\$0		\$0	
<b>Home health care services</b>						
	\$10/visit		10%	✓	Not covered	
<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>						
<b>Home infusion and home injectable therapy services</b>						
Home infusion agency services	\$0		10%	✓	Not covered	
<i>Includes home infusion drugs, medical supplies, and visits by a nurse.</i>						
Hemophilia home infusion services	\$0		10%	✓	Not covered	
<i>Includes blood factor products.</i>						

	Level I <sup>3</sup>	CYD <sup>2</sup> applies	Level II <sup>3</sup>	CYD <sup>2</sup> applies	Level III <sup>4</sup>	CYD <sup>2</sup> applies
<b>Skilled Nursing Facility (SNF) services</b>						
<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>						
Freestanding SNF	\$0		10%	✓	10%	✓
Hospital-based SNF	\$0		10%	✓	30% Subject to a Benefit maximum of \$600/day	✓
<b>Hospice program services</b>	\$0		Not covered		Not covered	
<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>						
<b>Other services and supplies</b>						
Diabetes care services						
• Devices, equipment, and supplies	\$0		\$0		\$0	
• Self-management training	\$10/visit		\$20/visit		30%	✓
• Medical nutrition therapy	\$10/visit		\$20/visit		30%	✓
					30%	
Dialysis services	\$0		10%	✓	Subject to a Benefit maximum of \$300/day	✓
PKU product formulas and special food products	\$0		10%	✓	10%	✓
Allergy serum billed separately from an office visit	50%		50%	✓	50%	✓

**Mental Health and Substance Use  
Disorder Benefits**

**Your payment**

	<b>Level I<sup>3</sup></b> Care authorized by the MHSA or provided by MHSA participating providers	<b>CYD<sup>2</sup></b> <b>applies</b>	<b>Level II<sup>3</sup></b> There are no separate benefit payments under Level II	<b>CYD<sup>2</sup></b> <b>applies</b>	<b>Level III<sup>4</sup></b> When using MHSA Non- Participating Providers	<b>CYD<sup>2</sup></b> <b>applies</b>
<i>Mental health and substance use disorder Benefits are provided through Blue Shield's Mental Health Service Administrator (MHSA).</i>						
<b>Outpatient services</b>						
Office visit, including Physician office visit	\$10/visit				30%	✓
Teladoc mental health	\$0				Not covered	
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	\$0				30%	✓
Partial Hospitalization Program	\$0				30% Subject to a Benefit maximum of \$600/day	✓
Psychological Testing	\$0				30%	✓
<b>Inpatient services</b>						
Physician inpatient services	\$0				30%	✓
Hospital services	\$0				30% Subject to a Benefit maximum of \$600/day	✓
Residential Care	\$0				30% Subject to a Benefit maximum of \$600/day	✓



## Prior Authorization

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

- Advanced imaging services
- Outpatient mental health services, except office visits and office-based opioid treatment
- Inpatient facility services
- Hospice program services

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

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## Notes

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### 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.

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### 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.

Covered Services not subject to the Calendar Year medical Deductible. Some Covered Services received from Participating Providers are paid by Blue Shield before you meet any Calendar Year medical Deductible. These Covered Services do not have a check mark (✓) next to them in the "CYD applies" column in the Benefits chart above.

This Plan has a combined Participating Provider and Non-Participating Provider Calendar Year Deductible.

Family coverage has an individual Deductible within the Family Deductible. This means that the Deductible will be met for an individual with Family coverage who meets the individual Deductible prior to the Family meeting the Family Deductible within a Calendar Year. Once the individual Deductible or Family Deductible is reached, cost sharing applies until the Out-of-Pocket Maximum is reached.

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### 3 Using Level I and Level II Participating Providers:

Level I and Level II Participating Providers have a contract to provide health care services to Members. When you receive Covered Services from a Level I or Level II 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 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 Level III Non-Participating Providers:

Level III Non-Participating Providers do not have a contract to provide health care services to Members. When you receive Covered Services from a Level III 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 separate Participating Provider OOPM 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 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.

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

PENDING REGULATORY APPROVAL

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# 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 librang 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 bííniłhah? Doo bííniłhahgóó éí, naaltsoos nich'í' yíidóoltałhígíí łá' nihee hółó. Díí naaltsoos áldó' t'áá Diné k'ehjí ádoolníł nínízingo bííghah. Doo ɓaah 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 jì' 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)

**ԿԱՐԵՎՈՐ Է.** Կարողանում ե՞ք կարդալ այս նամակը: Եթե ոչ, ապա մենք կօգնենք ձեզ: Դուք պետք է նաև կարողանաք ստանալ այս նամակը ձեր լեզվով: Ծառայությունն 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 اختیاران 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 346-7198 (866) با خدمات اعضا/مشتري 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 ntawv 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 ntawv 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 ntawm 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 मੈबर/कस्टमर सर्विस टेलीफोन नंबर, या (866) 346-7198 पर कॉल करें। (Hindi)

**ສິ່ງສຳຄັນ:** ທ່ານສາມາດອ່ານຈົດໝາຍນີ້ໄດ້ບໍ່? ຖ້າອ່ານບໍ່ໄດ້, ພວກເຮົາສາມາດໃຫ້ບາງຄົນຊ່ວຍອ່ານໃຫ້ທ່ານຟັງໄດ້.  
ທ່ານຍັງສາມາດຂໍໃຫ້ແບ່ງຈົດໝາຍນີ້ເປັນພາສາຂອງທ່ານໄດ້. ສຳລັບຄວາມຊ່ວຍເຫຼືອແບບບໍ່ເສຍຄ່າ, ກະລຸນາ  
ໂທຫາເບີໂທຂອງຝ່າຍບໍລິການສະມາຊິກ/ລູກຄ້າໃນທັນທີເບີໂທລະສັບຢູ່ດ້ານຫຼັງບັດສະມາຊິກ Blue Shield ຂອງທ່ານ,  
ຫຼືໂທໂປຫາເບີ(866) 346-7198. (Laotian)