### Gold 80 EPO

Coverage for: Individual + Family Plan Type: EPO



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, call 1-855-OSCAR-55 or visit <a href="https://www.hioscar.com/forms/?planState=CA&planDate=2018">https://www.hioscar.com/forms/?planState=CA&planDate=2018</a>. For general definitions of common terms, such as <a href="mailto:allowed amount">allowed amount</a>, <a href="mailto:balanced billing">balanced billing</a>, <a href="mailto:coinsurance">coinsurance</a>, <a href="mailto:copayment">copayment</a>, <a href="mailto:deductible">deductible</a>, <a href="mailto:provider">provider</a>, or other <a href="mailto:underlined">underlined</a> terms see the Glossary. You can view the Glossary at <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a> or call <a href="mailto:1-855-OSCAR-55">1-855-OSCAR-55</a> to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	<b>\$0</b> individual / <b>\$0</b> family	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your deductible?	Yes. Preventive care, pre- and post- natal care, outpatient rehab/hab, labs, hospice, PCP, specialist and telemedicine.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without cost sharing and before you meet your <u>deductible</u> . See a list of covered <u>preventive</u> <u>services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
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</u> <u>limit</u> for this <u>plan</u> ?		
What is not included in the out-of-pocket limit?	Premiums and healthcare this plan does not cover.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.hioscar.com or call 1-855-OSCAR-55 for a list of <u>In-Network</u> <u>providers</u> .	This <b>plan</b> uses a <b>provider network</b> . You will pay less if you use a <b>provider</b> in the plan's <b>network</b> . You will pay the most if you use an <b>out-of-network provider</b> , and you might receive a bill from a <b>provider</b> for the difference between the <b>provider</b> 's charge and what your <b>plan</b> pays ( <b>balance billing</b> ). Be aware your <b>network provider</b> might use an <b>out-of-network provider</b> for some services (such as lab work). Check with your <b>provider</b> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <b>specialist</b> you choose without a <b>referral</b> .



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

	Common Medical	al Services You May Need	What You Will Pay		Limitations, Exceptions, & Other
	Event		Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Important Information
		Primary care visit to treat an injury or illness	\$25.00 copay/visit	Not Covered	Deductible does not apply.
	If you visit a	Specialist visit	\$55.00 copay/visit	Not Covered	Deductible does not apply.
pro	health care provider's office or clinic	Preventive care/screening/immunization	\$0 copay/visit	Not Covered	Deductible does not apply. You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If yo	If you have a test	Diagnostic test (x-ray, blood work)	\$55.00 copay/visit (x-ray), \$35.00 copay/visit (lab work)	Not Covered	Preauthorization may be required. Deductible does not apply. If you don't get preauthorization, payment for care may be denied.
	ii you nave a test	Imaging (CT/PET scans, MRIs)	\$275.00 copay/visit	Not Covered	Preauthorization is required. If you don't get preauthorization, payment for care may be denied. Deductible does not apply.

Common Medical	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other
Event		Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Important Information
	Generic drugs (Tier 1)	\$15.00 copay/30 day supply (retail), \$37.50 copay/90 day supply (mail order)	Not Covered	Covers up to 30 day supply at retail and up to 90 day supply for mail order. Preauthorization / step therapy may be required. Deductible does not apply. If you don't get preauthorization, payment for care may be denied.
If you need drugs to treat your illness or condition  More information about prescription	Preferred brand drugs (Tier 2)	\$55.00 copay/30 day supply (retail), \$137.50 copay/90 day supply (mail order)	Not Covered	Covers up to 30 day supply at retail and up to 90 day supply for mail order. Preauthorization / step therapy may be required. Deductible does not apply. If you don't get preauthorization, payment for care may be denied.
drug coverage is available at www.hioscar.com/search/CA/drugs? year=2018		\$75.00 copay/30 day supply (retail), \$187.50 copay/90 day supply (mail order)	Not Covered	Covers up to 30 day supply at retail and up to 90 day supply for mail order. Preauthorization / step therapy may be required. Deductible does not apply. If you don't get preauthorization, payment for care may be denied.
	Specialty drugs (Tier 4)	20% coinsurance (retail/mail order)	Not Covered	Up to \$250 per script. Covers up to 30 day supply through Oscar Specialty Pharmacy. Preauthorization/step therapy may be required. Deductible does not apply.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	\$300.00 copay/visit	Not Covered	Deductible does not apply. Preauthorization may be required. If you don't get preauthorization, payment for care may be denied.
surgery	Physician/surgeon fees	\$40.00 copay/surgery	Not Covered	Deductible does not apply. Preauthorization may be required. If you don't get preauthorization, payment for care may be denied.

	Common Medical	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other
	Event		Need Your Cost If You Use an In-network Provider Your Cost If You Use Out-of-network Provider		Important Information
	If you need immediate	Emergency room care	\$325.00 copay/visit (ER Facility Fee), \$0 copay/visit (ER Physician Fee)	\$325.00 copay/visit (ER Facility Fee), \$0 copay/visit (ER Physician Fee)	Deductible does not apply.
	medical attention	Emergency medical transportation	\$250.00 copay/transport	\$250.00 copay/transport	Deductible does not apply.
		Urgent care	\$25.00 copay/visit	Not Covered	Deductible does not apply.
-	If you have a hospital stay	Facility fee (e.g., hospital room)	\$600.00 copay/admit	Not Covered	\$600 per day up to five days. Preauthorization is required for inpatient stays, except for emergency admissions. If you don't get preauthorization, payment for care may be denied. Deductible does not apply.
	·	Physician/surgeon fees	\$0 copay/visit	Not Covered	Preauthorization required. If you don't get preauthorization, payment for care may be denied. Deductible does not apply.
mental behavio or subs	If you need mental health,	Mental/Behavioral health outpatient services	\$25.00 copay/visit (office visit), \$25.00 copay/visit (for other outpatient services)	Not Covered	Deductible does not apply.
	behavioral health, or substance abuse services	Mental/Behavioral health inpatient services	\$600.00 copay/admit	Not Covered	\$600 per day up to five days. Preauthorization is required for inpatient stays, except for emergency admissions. If you don't get preauthorization, payment for care may be denied. Deductible does not apply.

Common Medical	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other
Event		Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Important Information
	Office Visits	\$25.00 copay/visit	Not Covered	Deductible does not apply to office visit.
If you are pregnant	Childbirth/delivery professional services	\$0 copay/visit	Not Covered	Cost-sharing does not apply to certain preventive services. Depending on the type of services, cost-sharing may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	\$600.00 copay/visit	Not Covered	Preauthorization is not required if patient stay <48 hours (<96 hours for a cesarean). If you don't get preauthorization, payment for care may be denied.
	Home health care	\$30.00 copay/visit	Not Covered	Up to 100 visits/year. Preauthorization is required. If you don't get preauthorization, payment for care may be denied. Deductible does not apply.
	Rehabilitation services	\$25.00 copay/visit	Not Covered	Preauthorization is required. If you don't get preauthorization, payment for care may be denied. Deductible does not apply.
	Habilitation services	\$25.00 copay/visit	Not Covered	Preauthorization is required. If you don't get preauthorization, payment for care may be denied. Deductible does not apply.
If you need help recovering or have other special health needs	Skilled nursing care	\$300.00 copay/admit	Not Covered	Up to 100 visits/year. Preauthorization is required. If you don't get preauthorization, payment for care may be denied. Deductible does not apply.
	Durable medical equipment 20% coinsur	20% coinsurance	Not Covered	Preauthorization is required for purchases and rentals >\$500. If you don't get preauthorization, payment for care may be denied. Deductible does not apply.
*For more informati	ાનું જાણાંલ€ જિલ્લામાં કહ્યાં કહ્યાં તે and exceptions, see	t\$0 የጭን ያኒክርy documen	tNetwwwsff6scar.com.	Inpatient hospice care is subject to the inpatient hospital cost-sharing.  Preauthorization may be required. If you don't get preauthorization, payments for care may be denied. Deductible does

Common Medical	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other
Event		Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Important Information
	Children's eye exam	\$0 copay/visit	Not Covered	1 exam in a 12 month period. Deductible does not apply.
If your child needs dental or eye care	Children's glasses	\$0 copay/item	Not Covered	1 pair of glasses or contact lenses in a 12 month period. Deductible does not apply.
	Children's dental check-up	\$0 copay/visit	Not Covered	Limited to 1 exam every 6 months.  Deductible does not apply to preventive visits.

### **Excluded Services & Other Covered Services:**

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u>.)

- Chiropractic care
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids

- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

- Routine eye care (Adult)
- Weight loss programs

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

- Abortion
- Acupuncture
- Bariatric surgery
- Routine foot care

### **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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit 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 <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact www.communityhealthadvocates.org. If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to <u>appeal</u> or file a <u>grievance</u>. For questions about your rights, this notice, or assistance, you can contact <a href="http://www.aging.ca.gov/hicap">http://www.aging.ca.gov/hicap</a>.

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

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

### Does this plan meet the Minimum Value Standards? Yes

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

### **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-OSCAR-55.

If you would like assistance in another language please call Oscar member services at 1-855-OSCAR-55, which has access to third party translation services.

-----To see examples of how this plan might cover costs for a sample medical situation, see the next page.

### **About these Coverage Examples:**



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

• The plan's overall deductible: \$0

• **Specialist:** \$55.00 copay/visit

• Hospital (facility): \$300.00 copay/visit

• Other: 20% coinsurance

Deductibles

Coinsurance

Limits or exclusions

Copays

**Total** 

## 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)

In this example, Peg would pay:

Total	\$7,500
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**Cost Sharing** 

What isn't covered

\$0

\$800 \$0

\$200

\$900

# Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

• The plan's overall deductible: \$0

• **Specialist:** \$55.00 copay/visit

• Hospital (facility): \$300.00 copay/visit

• Other: 20% coinsurance

## 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	\$5,400
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### In this example, Joe would pay:

Cost Sharing			
Deductibles	\$0		
Copays	\$1,300		
Coinsurance \$300			
What isn't covered			

What isn't covered		
Limits or exclusions	\$80	
Total	\$1,700	

### **Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

• The plan's overall deductible: \$0

• **Specialist:** \$55.00 copay/visit

• Hospital (facility): \$300.00 copay/visit

• Other: 20% coinsurance

## This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total	\$1,925
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### In this example, Mia would pay:

1 /	1 /		
Cost Sharing			
Deductibles	\$0		
Copays	\$1,200		
Coinsurance	\$60		
What isn't covered			
Limits or exclusions	\$0		
Total	\$1,300		

## Notice of Non-Discrimination: Discrimination is Against the Law

Oscar complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Oscar does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

#### Oscar:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Member Services at 1-855-OSCAR-55 (TTY: 7-1-1).

If you believe that Oscar has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

**NY/NJ/TX/OH/TN Members:** Oscar Insurance, Attention Grievances PO Box 52146, Phoenix AZ, 85072

**CA Members:** Oscar Health Plan of California, Attention Grievances 9942 Culver City Blvd., PO Box 1279, Culver City, CA 90232

1-855-OSCAR-55 (TTY: 7-1-1), Mon - Fri 8 am - 8 pm/ Sat - Sun 9 am - 5 pm (EST), Fax: 1-888-977-2062, Email: help@hioscar.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Oscar's Grievances Department 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, D.C. 20201 1-800-368-1019, 800-537-7697 (TDD)

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

### Language Assistance Services for the Deaf or Hard of Hearing

ATTENTION: If you are deaf or hard of hearing, talk to text services, free of charge, are available to you. Call 1-855-Oscar-55 and dial 711 to receive TTY/TDD services.



Nëse ju, ose dikush që po ndihmoni, ka pyetje për Oscar, keni të drejtë të merrni ndihmë dhe informacion falas në gjuhën tuaj. Për të folur me një përkthyes, telefononi numrin 1-855-OSCAR-55.

إن كان لديك أو لدى شخص تساعده أسئلة بخصوصOscar، فلديك الحق في الحصول على المساعدة والمعلومات بلغتك من دون أية تكلفة. للتحدث مع مترجم، اتصل بالرقم 55-OSCAR.

Եթե Դուք կամ Ձեր կողմից օգնություն ստացող անձը հարցեր ունի Oscar մասին, Դուք իրավունք ունեք ստանալ անվձար օգնություն և տեղեկություն Ձեր նախընտրած լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարե՛ք 1-855-OSCAR-55 যদি আপনি, অথবা আপনি অন্য কাউকে সহায়তা করছেন, Oscar, সম্পর্কে প্রশ্ন আছে আপনার অধিকার আছে বিনা থরচে আপনার নিজয় ভাষাতে সাহায্য পাবার এবং তথ্য জানবার। অনুবাদকের সাথে কথা বলার জন্য, কল করুন ১-৮৫৫-অস্কার-৫৫.

如果您,或是您正在協助的對象,有關於 Oscar 方面的問題,您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員, 請撥電話 1-855-OSCAR-55。

اگر شما، یا فردی که شما به او کمک می کنید ، سوالی در موردOscar داشته باشید، حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان دریافت نمابید لطفا با شمار ه55-OSCAR-55-1 تماس بگیرید.

Si vous, ou une personne que vous aidez, a des questions à propos d'Oscar, vous avez le droit d'obtenir de l'aide et des informations dans votre langue gratuitement. Pour parler à un interprète, appelez le 1-855-OSCAR-55.

Falls Sie oder jemand, dem Sie helfen, Fragen zu Oscar haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte 1-855-OSCAR-55 an.

Εάν εσείς ή κάποιος που βοηθάτε έχετε απορίες σχετικά με την Oscar, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας χωρίς καμία χρέωση. Για να μιλήσετε με έναν διερμηνέα, καλέστε στον αριθμό 1-855-OSCAR-55.

જો તમે અથવા તમે મદદ કરી રહ્યા હો તેમાથી કોઈને Oscar વિશે પ્રશ્નો હોય તો, તમને તમારી ભાષામાં નિશૂલ્ક મદદ અને માહિતી મેળવવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે 1-855-OSCAR-55 પર ફોન કરો.

Si oumenm oswa yon moun w ap ede gen kesyon konsènan Oscar, se dwa w pou resevwa asistans ak enfòmasyon nan lang ou pale a, san ou pa gen pou peye pou sa. Pou pale avèk yon entèprèt, rele nan 1-855-OSCAR-55.

यदि आपके,या आप द्वारा सहायता किए जा रहे किसी व्यक्ति के पास Oscar के बारे में प्रश्न हैं, तो आपके पास अपनी भाषा में मुफ्त में सहायता और सूचना प्राप्त करने का अधिकार है। किसी दोभाषिए से बात करने के लिए,1-855-OSCAR-55 पर कॉल करें।

Yog koj, los yog tej tus neeg uas koj pab ntawd, muaj lus nug txog Oscar, koj muaj cai kom lawv muab cov ntsiab lus qhia uas tau muab sau ua koj hom lus pub dawb rau koj. Yog koj xav nrog ib tug neeg txhais lus tham, hu rau 1-855-OSCAR-55.

Se tu o qualcuno che stai aiutando avete domande su Oscar, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare 1-855-OSCAR-55.

貴殿または貴殿の援助されている方でも、Oscarについて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。通訳とお話をされる場合、1-855-OSCAR-55までお電話ください。

ប្រសិនបើលោកអ្នក ឬនរណាម្នាក់ដែលលោកអ្នកកំពុងជួយ មានសំណូរនានាអំពី Oscar លោកអ្នកមានសិទ្ធិទទូលបានជំនួយនិង ព័ត៌មានជាភាសារបស់លោកអ្នកដោយឥតគិតថ្លៃ។ ដើម្បីនិយាយជាមួយអ្នកបកប្រែ សូមទូរសព្ទទៅលេខ 1-855-OSCAR-55 ។

귀하 또는 귀하가 돕고 있는 사람이Oscar에 관해서 문의사항이 있는 경우, 귀하에게는 이러한 도움과 정보를 귀하의 언어로 비용 부담없이 제공받을 권리가 있습니다. 통역 서비스를 원하시면1-855-OSCAR-55번으로 전화해 주십시오.

ຖ້າທ່ານ ຫຼື ຄົນທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອຢູ່ມີຄຳຖາມກ່ຽວກັບ Oscar, ທ່ານມີສິດຂໍເອົາການຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນເປັນພາສາຂອງທ່ານໄດ້ ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອລົມກັບຜູ້ແປພາສາ, ໃຫ້ໂທຫາ 1-855-OSCAR-55.

Jeśli Ty lub osoba, której pomagasz, macie pytania odnośnie Oscar, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 1-855-OSCAR-55.

ਜੇ ਤੁਹਾਡੇ ਕੋਲ, ਜਾਂ ਤੁਸੀਂ ਜਸਿ ਦੀ ਮਦਦ ਕਰ ਰਹੇ ਹੋ, Oscar ਬਾਰੇ ਕੋਈ ਸਵਾਲ ਹਨ, ਤਾਂ ਤੁਹਾਨੂੰ ਬਨਿਾਂ ਕਿਸੇ ਕੀਮਤ 'ਤੇ ਆਪਣੀ ਭਾਸਾ ਵਿੱਚ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਕਾਰ ਹੈ। ਦਭਾਸ਼ੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ, 1-855-OSCAR-55 'ਤੇ ਕਾਲ ਕਰੋ।

Если у вас или лица, которому вы помогаете, имеются вопросы по поводу O<sub>scar</sub>, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-855-OSCAR-55.

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Oscar, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-855-OSCAR-55.

Kung ikaw o ang iyong tinutulungan ay may mga tanong tungkol sa Oscar, may karapatan kang makatanggap ng libreng tulong at impormasyon nang nasa iyong wika. Upang makipag-usap sa isang tagasalin, tumawag sa 1-855-OSCAR-55.

หากคุณหรือคนที่คุณก าลังช่วยเหลือมีค าถามเกี่ยวกับ Oscar

คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย พูดคุยกับล่าม โทร 1-855-OSCAR-55.

Якщо у Вас чи у когось, хто отримує Вашу допомогу, виникають питання про програму OSCAR, у Вас є право отримати безкоштовну допомогу та інформацію на Вашій рідній мові. Щоб зв'язатись з перекладачем, задзвоніть за номером 1-855-OSCAR-55.

اگر آپ یا آپ کسی کی مدد کر رہے /رہی ہیں ان کو Oscar کے بارے سوالات پوچھنے ہیں ، تو آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے 855-OSCAR-55۔ پر کال کریں۔

Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Oscar, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-855-OSCAR-55.

איר האט דאס רעכט צו באקומען הילף און אינפארמאציע און אייער שפראך <sub>Oscar</sub>, אויב איר, אודר עמצער איר העלפסט, האט פראגעס וועגן, <sub>Oscar</sub> איר האט דאס רעכט צו באקומען הילף און אינפארמאציע און אייער שפראך 1-855-OSCAR-55 אומזיסט. צו רעדן מיט דער אייבערזעצר, קלונג