



2023

PHP MEDICARE ADVANTAGE

HANDBOOK



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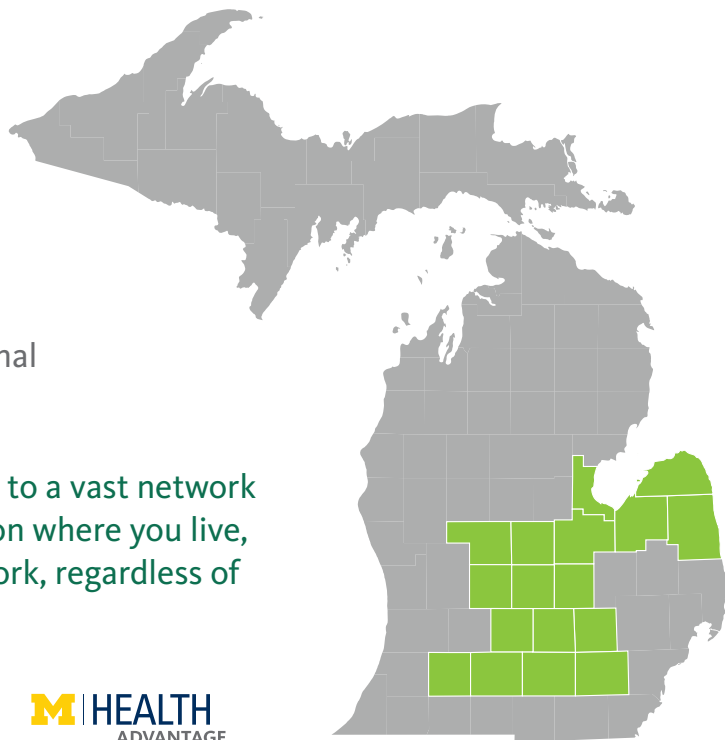
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Who is PHP Medicare?

PHYSICIANS HEALTH PLAN WAS BORN HERE.

40 years ago, Physicians Health Plan was founded by leading physicians to ensure that the people of Michigan--people like you--would receive exceptional care. PHP Medicare delivers on that promise.

With four plans across 17 counties, you have access to a vast network of healthcare providers. Our four plans are based on where you live, plus you can also access care throughout our network, regardless of where you live.



Why choose PHP Medicare?

YOU CAN TRUST US TO BE THERE.



PHP Medicare is owned by three of the top health systems in Mid-Michigan. Our Medicare Advantage plans bear their names: names you know and trust. Deeply rooted in the community, PHP Medicare is always here for you. Our plans include dental, vision, over-the-counter coverage, fitness benefits, and much more. Our four plans are designed to maximize your health benefits, save you money, and enhance your peace of mind.

We're your friends. Your neighbors. Your local allies.

PHP Medicare is here to ensure you receive high-quality care that's close to home. We also want to make sure you're covered when you're on the road, out of state, or traveling abroad. Wherever life takes you, we're here for you.

More than 93% of our members stay with PHP Medicare.*

We're proud that we've earned the trust of our members. And we'd be honored to serve you. When you choose PHP Medicare, we promise to provide affordable coverage, local support and far-reaching benefits. At the end of the day, PHP Medicare is everything a health plan should be: 100% focused on you.



*CMS 2021 disenrollment data, August 2022.

PHP MEDICARE IS 100% FOCUSED ON SERVING YOU BETTER.



Your call is answered promptly with an eight-second average wait time to reach a friendly and knowledgeable expert*



No complicated phone trees to navigate



You won't be transferred from person to person to person to get an answer



Calls are answered locally, not overseas



Our extensive network of doctors and hospitals ensure you receive quality care and save money

Our commitment doesn't go unnoticed.

| **<93%> who enroll in one of our plans stay with PHP Medicare***

In 2022, **1 IN 4 Medicare** enrollees chose a PHP Medicare (HMO-POS) plan over every other plan in our county service area.**

PHP Medicare is the **2ND fastest growing** new provider-sponsored plan in the country.***

*CMS 2021 disenrollment data, August 2022.

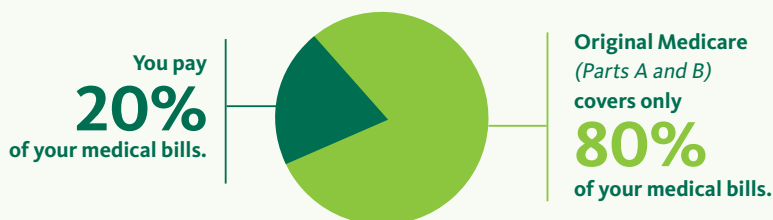
**Based on net growth for HMO/HMO-POS and PPO plans for Bay, Calhoun, Clinton, Eaton, Gratiot, Ingham, Ionia, Jackson, Kalamazoo, Livingston, Montcalm, Saginaw, Shiawassee, Tuscola, and Washtenaw counties from CMS enrollment data published January 2022 compared to December 2021 enrollment data (CMS.gov). Data set excluded employer group (EGWP) and special needs plans (SN) enrollment.

***CMS enrollment data (CMS.gov) and AIS Health Data, 2018-2021, for individual market share in respective markets. Data set excluded employer group (EGWP) enrollment.

Original Medicare or Medicare Advantage? You decide.

Original Medicare only covers 80% of your medical expenses, and there's no limit to what you could owe. And unexpected illness or injury could put your savings at risk. To avoid that you would need added coverage. This would require enrolling in additional supplemental plans, which could result in additional costly premiums.

Original Medicare covers some of your healthcare costs.



Medicare Readiness Guide

Feeling a little anxious about Medicare's Annual Enrollment Period? We understand. And we're here to help. At Physicians Health Plan, we believe that some simple guidance can go a long way in helping to ensure you get the coverage that meets your needs. We also know that having a simple checklist that you and your loved ones can review is a helpful tool. So before you try to navigate the sea of options out there, review this helpful guide to ensure you land on the plan that's right for you.

1. Which offers me the most coverage, Original Medicare or Medicare Advantage Plans?

Medicare Advantage Plans are an all-in-one alternative to Original Medicare and provide additional coverage for little to no extra cost. Original Medicare is provided by the government and only includes Part A (Hospital Insurance) and Part B (Medical Insurance).

Medicare Advantage plans are offered through private companies as a simpler, more affordable way to get coverage. They include Part A, Part B, and oftentimes, Part D (Prescription Drug Coverage). They may also include many extra benefits not offered through Original Medicare.

2. How much will I pay in monthly premiums, deductibles and other out-of-pocket costs?

When selecting a plan, it's important to understand what you're financially responsible for. Many Medicare Advantage plans' premiums are as low as \$0 per month and include no deductibles. That means your coverage starts on day one, and there is no minimum amount you have to pay before your coverage kicks in.

Unlike Original Medicare, Medicare Advantage also offers maximum out-of-pocket (MOOP) protection by setting an annual limit on what members pay out-of-pocket. This limit can protect you from excessive costs. After reaching your MOOP, your Medicare Advantage plan covers all further eligible healthcare expenses for that year.

When selecting a plan, it's important to understand what you're financially responsible for. Many Medicare Advantage plans' premiums are as low as \$0 per month. This is because Medicare pays private insurance companies to manage Medicare Advantage plans, like PHP Medicare, to better serve Medicare beneficiaries. Plus, many Medicare Advantage plans include no deductibles, which means your coverage starts on day one, and there is no minimum amount you have to pay before your coverage kicks in.

3. Does my plan include access to extra benefits?

Medicare Advantage plans also provide access to extra care, including dental, vision, and hearing benefits. Many plans also include over-the-counter allowances, transportation benefits, meal benefits, gym memberships, and more! These benefits are not offered through Original Medicare.

4. Does my plan protect me when I travel?

It's important to know that Original Medicare may offer limited protection for members traveling internationally. Members on Original Medicare needing foreign travel emergency coverage may have to enroll in additional supplemental policies for an added monthly premium.

However, some Medicare Advantage plans already include out-of-network care at no additional cost, so you have access to worldwide urgent and emergent care whenever and wherever you are.

5. Does my plan have an extensive network of providers?

Many Medicare Advantage plans have large networks of providers and hospitals that have been especially selected for you. These networks allow Medicare Advantage insurers to be able to pass along additional cost savings to their members and allow for the strictest quality of care.

Still have questions? At PHP Medicare, we've been part of your local community for over 40 years. We're your neighbors and allies, and we're here to help. Call us at <1-888-8888 (TTY: 711)> or visit us online at <www.PHPMedicare.com/help>

PHP Medicare has partnered with top health systems to create all-in-one alternatives to original Medicare.

These Medicare Advantage plans (HMO-POS), or "MedicarePart C", not only simplifies things, but also provides important financial protection. Our HMO-POS plans allow members to seek care outside of the network. PHP Medicare Advantage plans start at \$0 per month and protect you with an annual limit on what you pay out of pocket.

The Parts of Medicare

MEDICARE COMPARISON CHART: PARTS A, B, C & D

	Original Medicare		PHP Medicare's All-in-One Medicare Advantage Plans	Prescription Drug Plans	Medicare Supplement Plans
	Medicare Part A (Hospital Insurance)	Medicare Part B (Medical Insurance)	Medicare Part C (and also Medicare Part D)	Medicare Part D	
Will I have a premium?	Part A: <\$01> per month	Part B: <\$170.10 ¹ > per month (or more, depending on your income)	As low as <\$0> per month You must continue to pay your Part B premium.	Average premium is <\$332> per month. You must continue to pay your Part B premium.	As much as <\$299.29 ³ > per month. You must continue to pay your Part B premium.
Will I have a deductible?	Part A: <\$1,556 ¹ >	Part B: <\$2331>	<\$0> deductibles for medical and prescription drugs	As much as <\$4801> per year	Depends on the plan
Will I have Rx drug coverage?	No; you must enroll in a separate Part D Prescription Drug Plan.		Yes; includes Part D prescription drug coverage and has a <\$0> copay for generic medications at preferred pharmacies*	Yes	No; you must enroll in a separate Part D Prescription Drug plan.
Will I have access to extra benefits, like dental, vision, hearing, fitness and over-the-counter allowances?	No	No	Yes, and so much more	No	No
Does the plan protect me by limiting my out-of-pocket spending?	No	No	Yes; We set an annual limit on your out-of-pocket costs; pay as little as <\$3,800> per year	No	Depends on the plan
Do I need a referral to see a specialist?	No	No	No	No	N/A
Does my plan cover emergent and urgent care domestically and internationally?	No	No	Yes; we offer out-of-network worldwide urgent and emergency coverage	No	Depends on the plan

¹www.medicare.gov

²www.cms.gov

³www.medicaresupplement.com

*All counties - Medicare Preferred Network(MPN) with Walgreens as anchor. Other pharmacies are available in our network. www.medicaresupplement.com” disclaimer.

Benefits Overview Chart

HOSPITAL & MEDICAL COVERAGE*

	PHP Medicare Advantage Plans	PHP Medicare Advantage Plus Plans
Monthly Premium	<\$0>	<\$25>
Maximum Out-of-Pocket Limit	<\$3,600 Per Year (Sparrow Advantage/Plus, Covenant Advantage/Plus, PHP Advantage/Plus) > <\$2,900 Per Year (University of Michigan Health Advantage/Plus)>	
Annual Deductible	<\$0>	
Preventive Care/ Screenings	<\$0 Copay>	
Primary Care Physician Visits	<\$0 Copay>	
Specialist Doctor Visits	<\$30 Copay>	
Urgent Care	<\$60 Copay>	
Emergency Care	<\$90 Copay>	
Lab Services	<\$10 Copay>	
Diabetic Supplies	<0% Co-insurance**>	
Inpatient Hospital Care	<\$200 Per Day for Days 1-7, \$0 Per Day for Day 8 and Beyond>	
Outpatient Surgery at Hospital	<\$150 Copay>	
Outpatient Surgery at Ambulatory Surgery Center	<\$100 Copay>	

*See complete Summary of Benefits for out-of-network costs.

**Limited to certain Abbott/LifeScan products if obtained at pharmacies.

Benefits Overview Chart

EXTRA BENEFITS

	PHP Medicare Advantage Plans	PHP Medicare Advantage Plus Plans
Vision Care (EyeMed®)	<\$0 Copay for routine eye exam> <\$0 Copay for eyeglass frames> <\$200 allowance for eyeglass frames and lenses>	<\$0 Copay for routine eye exam> <\$0 Copay for eyeglass frames> <\$400 allowance for eyeglass frames and lenses>
Preventive Dental Care (Delta Dental®)	<\$0 Copay>	<\$0 Copay>
Comprehensive Dental Care (Delta Dental®)	<\$30 Copay for Medicare-covered services*>	<\$30 Copay for Medicare-covered services*> <\$100 Deductible> <\$1,750 Maximum Benefit Per Year>
Over-the-Counter (OTC) Items	<\$64 Per Quarter>	<\$89 Per Quarter>
Hearing	<\$1,000 allowance for up to 2 hearing aids every 2 years (both ears combined)>	<\$1,500 allowance for up to 2 hearing aids every 2 years (both ears combined)>
Transportation Assistance	<\$0 Copay for 20 one-way trips to approved locations per year>	<\$0 Copay for 30 one-way trips to approved locations per year>
SilverSneakers®	<Included at no additional cost>	
Travel Benefits	<Emergency or urgent care coverage if you are making a trip out of state or country>	
Meal Benefit	<28 meals, (2 meals/day for 14 days) delivered to the home after each discharge - (limited to 2 discharges annually)>	

*Medicare-covered services are deemed to be medically necessary. These can include services and/or supplies needed to diagnose or treat an illness, injury, condition, disease, or its symptoms.

Benefits Overview Chart

PART D DRUG COVERAGE

Copay and co-insurance amounts based on a 30-day supply except where noted for Mail Order.

	All PHP Medicare Advantage Plans
	Preferred Pharmacies*
Annual Deductible	<\$0>
Tier 1 - Preferred Generics	<\$0 Copay>
Tier 2 - Generics	<\$0 Copay>
Tier 3 - Preferred Brands	<\$40 Copay>
Tier 4 - Non-Preferred Brands	<\$90 Copay>
Tier 5 - Specialty Drugs	<33% Co-insurance>
Mail Order - 90-Day Supply	<\$0/\$0/\$112.50/\$237.50>
Initial Coverage Limit	<\$4,660>
Insulin Savings Program	<Members with diabetes will have low, predictable copays on select insulins, and those copays extend through the coverage gap.**>

*All counties - Medicare Preferred Network (MPN) with Walgreens as anchor. Other pharmacies are available in our network.

**Select Insulins are those that are part of the Insulin Savings Program and therefore will incur low, consistent copays through the coverage gap. For information regarding which insulins are Select Insulins under the plan's benefit, refer to the plan's Prescription Drug Formulary. See the Evidence of Coverage for more information regarding Select Insulins, including full cost-sharing information.

Supplemental Benefits Overview

VALUABLE EXTRA BENEFITS FROM PHP MEDICARE



Dental Coverage
(Delta Dental®)



Vision Coverage
(EyeMed®)



Hearing Coverage



Insulin Savings Program

Partners in Health

An all-in-one alternative to Medicare, PHP Medicare Advantage plans provide access to extra benefits. And you can enjoy premiums that are as low as \$0 a month. The extras benefits below are just one more example of how PHP Medicare is focused on you.



Hearing Coverage

Hearing loss is often a natural part of aging, so we're going to help you cover the expense of hearing aids.



SilverSneakers® Program

Staying active improves your mental and physical outlook, so we'll cover your membership at a participating health club at no additional charge to you.



Over-the-Counter Coverage

Need bandages? Aspirin? Some relief for indigestion? We offer a quarterly over-the-counter allowance to help cover the costs of those healthcare supplies you need day in and day out.



Meal Benefit

When you're discharged from the hospital, you may not be ready to start cooking meals right away. Don't worry. We'll have meals delivered to help you get back on your feet.



Insulin Savings Program

Diabetes can be a serious and costly disease. To help protect your health and your wallet, we offer low copays on select insulins.



Transportation Assistance

Doctor visits are critical to your health and wellbeing, so we'll cover as much as 30 one-way trips to your in-network providers.

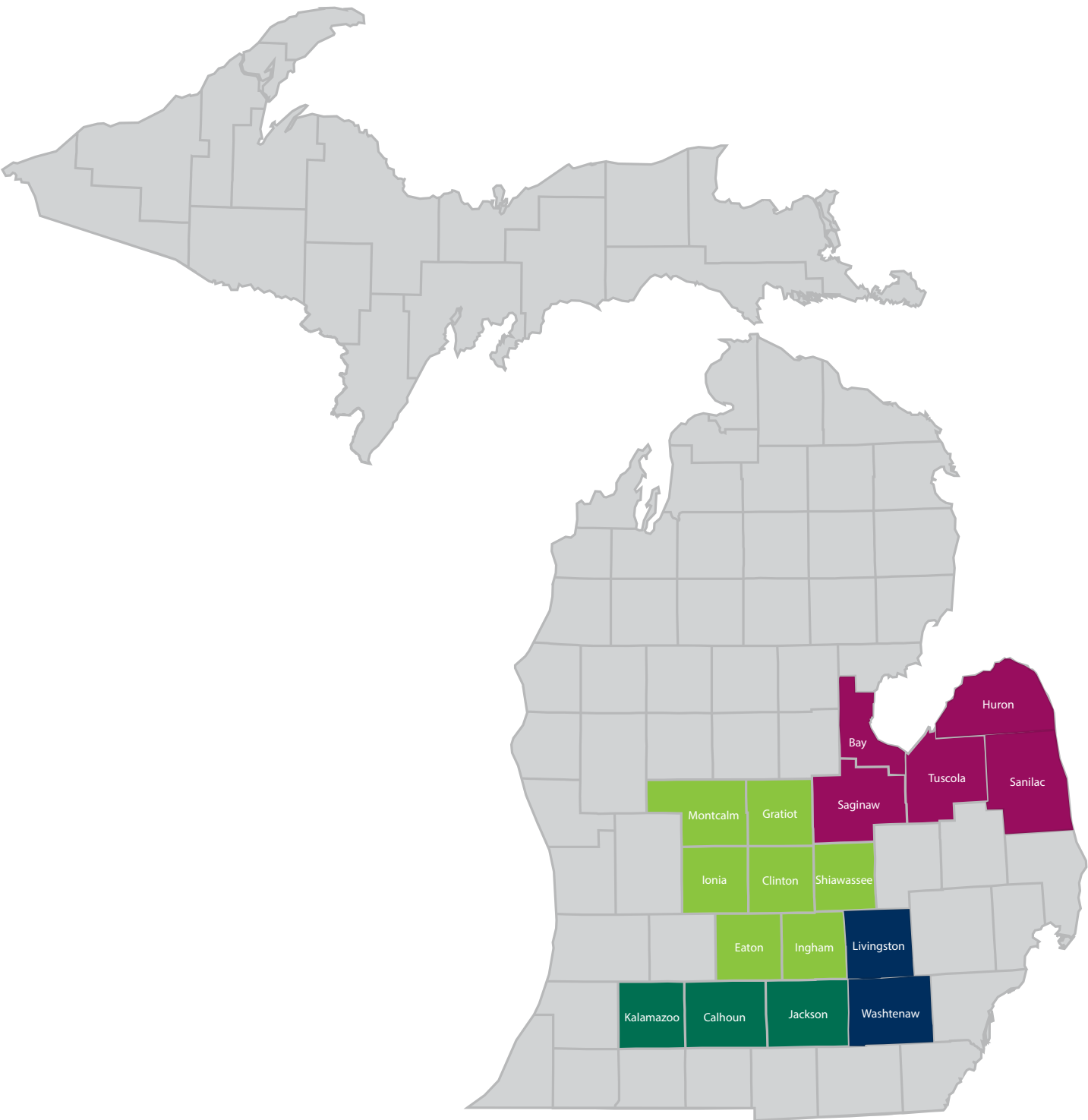
Service Area Map

 **Sparrow**
ADVANTAGE

 **COVENANT**
ADVANTAGE

 **PHP**
ADVANTAGE

 **M | HEALTH**
ADVANTAGE

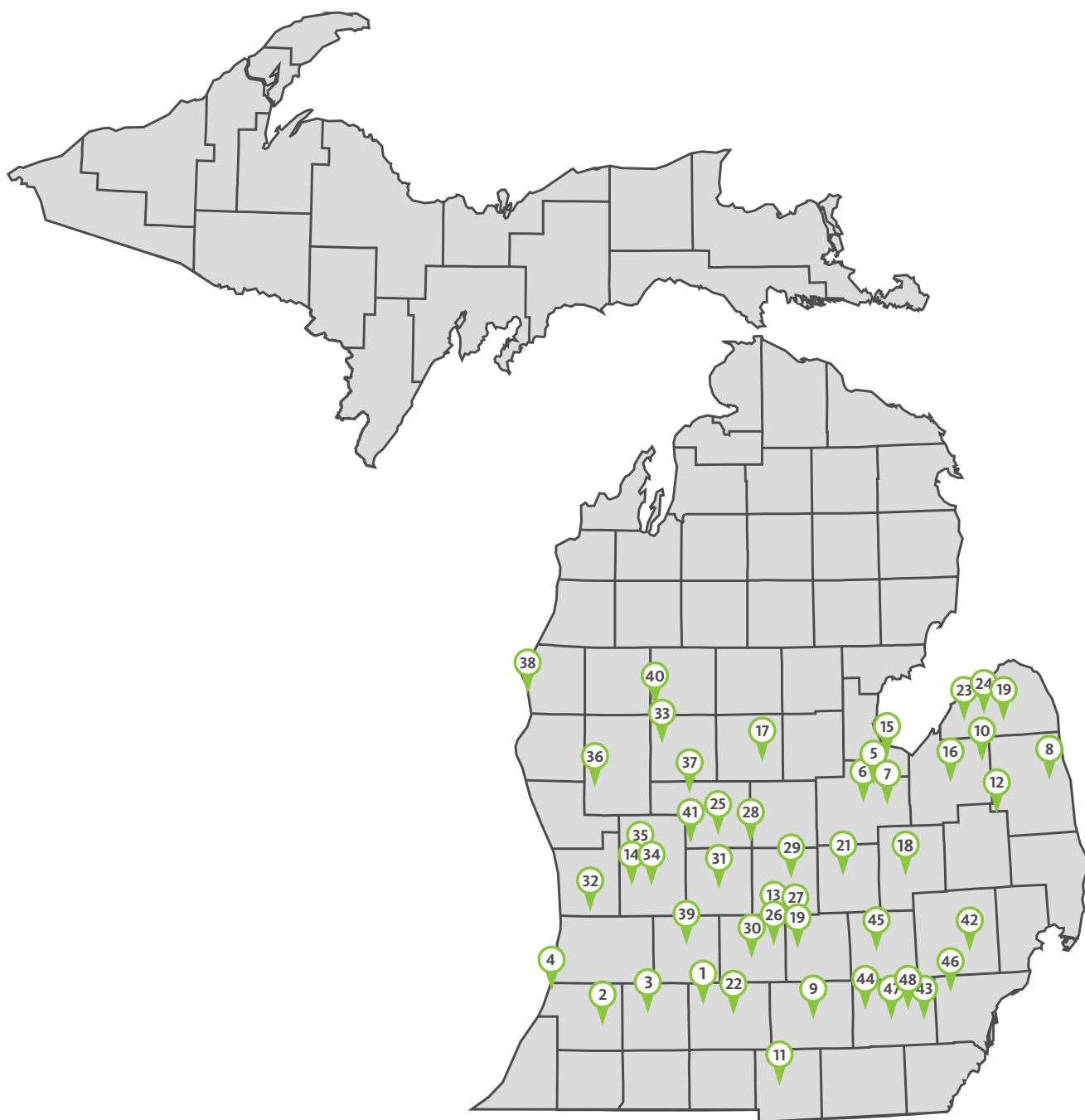


Participating Hospitals: Quick Reference Guide

Our PHP Medicare Advantage Plans provide access to care at Michigan's top health systems.



[<See reverse side for a complete list of in-network hospitals.>]



Participating Hospitals: Quick Reference Guide

	Participating Hospital	Provider Address	Provider City	Provider State	Provider Zip Code	Provider County	Provider Phone Number
1	[Bronson Battle Creek Hospital]	300 North Ave	Battle Creek	MI	49017-3307	Calhoun	269.245.8000]
2	[Bronson Lakeview Hospital]	408 Hazen St	Paw Paw	MI	49079-1019	Van Buren	269.657.3141]
3	[Bronson Methodist Hospital]	601 John St	Kalamazoo	MI	49007-5341	Kalamazoo	269.341.7654]
4	[Bronson South Haven Hospital]	955 S Bailey Ave	South Haven	MI	49090-6743	Van Buren	269.637.5271]
5	[Covenant Medical Center]	1447 N Harrison St	Saginaw	MI	48602-4727	Saginaw	989.583.0000]
6	[Covenant Medical Center Cooper]	700 Cooper Ave	Saginaw	MI	48602-5383	Saginaw	989.583.0000]
7	[Covenant Medical Center Michigan]	515 N Michigan Ave	Saginaw	MI	48602-4316	Saginaw	989.583.0000]
8	[Deckerville Community Hospital Inc]	3559 Pine St	Deckerville	MI	48427-7703	Sanilac	810.376.2835]
9	[Henry Ford Allegiance]	205 N East Ave.	Jackson	MI	49201-1753	Jackson	517.205.4800]
10	[Hills & Dales General Hospital Inc.	4675 Hill St	Cass City	MI	48726-1008	Tuscola	989.872.2121]
11	[Hillsdale Community Health Center]	168 S Howell St	Hillsdale	MI	49242-2040	Hillsdale	517.437.4451]
12	[Marlette Regional Hospital]	2770 Main St	Marlette	MI	48453-1141	Sanilac	989.635.4000]
13	[Mary Free Bed Hospital & Rehab - Lansing]	1215 E Michigan Ave #6	Lansing	MI	48912-1811	Ingham	514.364.1000]
14	[Mary Free Bed Hospital & Rehab - Grand Rapids]	235 Wealthy St SE	Grand Rapids	MI	49503-5247	Kent	616.840.8000]
15	[McLaren Bay Region]	1900 Columbus Ave	Bay City	MI	48708-6831	Bay	989.894.3000]
16	[McLaren Caro Region]	401 N Hooper St	Caro	MI	48723-1476	Tuscola	989.673.3141]
17	[McLaren Central Michigan]	1221 South Dr	Mount Pleasant	MI	48858-3257	Isabella	800.671.1453]
18	[McLaren Flint]	401 S Ballenger Hwy	Flint	MI	48532-3638	Genessee	810.342.2000]
19	[McLaren Greater Lansing]	2900 Collins Rd	Lansing	MI	48910-8394	Ingham	517.975.6000]
20	[McLaren Thumb Region]	1100 S Van Dyke Rd	Bad Axe	MI	48413-9615	Ingham	989.269.9521]
21	[Memorial Healthcare]	826 W King St	Owosso	MI	48867-2120	Shiawasee	989.723.5211]
22	[Oaklawn Hospital]	200 N Madison St	Marshall	MI	49068-1143	Calhoun	269.781.4271]
23	[Scheurer Hospital]	170 N Caseville Rd	Pigeon	MI	48755-9704	Huron	989.453.3223]
24	[Scheurer Swing Bed]	170 N Caseville Rd	Pigeon	MI	48755-9704	Huron	989.453.3223]

<Effective July 1, 2022>

For the most up-to-date provider and facility listing, please visit <Member.PHPMedicare.com, select “Providers”, then select “Find a Provider, Hospital or Pharmacy.” > Producer use only.

Participating Hospitals: Quick Reference Guide

	Participating Hospital	Provider Address	Provider City	Provider State	Provider Zip Code	Provider County	Provider Phone Number
25	[Sheridan Community Hospital	301 N Main St	Sheridan	MI	48884-9235	Montcalm	989.291.3261]
26	[Sparrow Health System - St. Lawrence Campus	1210 W Saginaw	Lansing	MI	48915-1927	Ingham	517.364.1000]
27	[Sparrow Health System - Lansing	1215 E Michigan Ave	Lansing	MI	48912-1811	Ingham	517.364.1000]
28	[Sparrow Carson Hospital	406 E Elm St	Carson City	MI	48811-9693	Montcalm	989.584.3131]
29	[Sparrow Clinton Hospital	805 S Oakland St	Saint Johns	MI	48879-2253	Clinton	989.224.6881]
30	[Sparrow Eaton Hospital	321 E Harris St	Charlotte	MI	48813-1629	Eaton	517.543.1050]
31	[Sparrow Ionia Hospital	3565 S State Rd	Ionia	MI	48846-9416	Ionia	616.523.1400]
32	[Spectrum Health Zeeland Community Hospital	8333 Felch St	Zeeland	MI	49464-2608	Ottawa	616.772.4644]
33	[Spectrum Health Big Rapids Hospital	605 Oak St	Big Rapids	MI	49307-2048	Mecosta	231.796.8691]
34	[Spectrum Health Blodgett Hospital	1840 Wealthy St SE	Grand Rapids	MI	49506-2921	Kent	616.774.7444]
35	[Spectrum Health Butterworth Hospital	100 Michigan St SE	Grand Rapids	MI	49503-2560	Kent	616.391.1774]
36	[Spectrum Health Gerber Memorial	212 S Sullivan Ave	Fremont	MI	49412-1548	Newago	231.924.3300]
37	[Spectrum Health Kelsey Hospital	418 Washington St	Lakeview	MI	48850-7102	Montcalm	989.352.7211]
38	[Spectrum Health Ludington Hospital	1 N Atkinson Dr	Ludington	MI	49431-1906	Mason	231.843.2591]
39	[Spectrum Health Pennock Hospital	1009 W Green St	Hastings	MI	49058-1710	Barry	269.945.3451]
40	[Spectrum Health Reed City Hospital	300 N Patterson Rd	Reed City	MI	49677-8041	Oseola	231.832.2371]
41	[Spectrum Health United Hospital	615 S Bower St	Greenville	MI	48838-2614	Montcalm	616.754.4691]
42	[Trinity Health Oakland Hospital	44405 Woodward	Pontiac	MI	48341-5023	Oakland	248.858.3000]
43	[Trinity Health Ann Arbor Hospital	5301 McAuley Dr	Ypsilanti	MI	48197-1051	Washtenaw	734.712.3456]
44	[Trinity Health Chelsea Hospital	775 S Main St	Chelsea	MI	48118-1383	Washtenaw	734.593.6000]
45	[Trinity Health Livingston Hospital	620 Byron Rd	Howell	MI	48843-1002	Livingston	517.545.6000]
46	[Trinity Health Livonia Hospital	36475 Five Mile Rd	Livonia	MI	48154-1971	Wayne	734.655.4800]
47	[University of Michigan Health System	1500 E Medical Center Dr	Ann Arbor	MI	48109-5000	Washtenaw	734.936.4000]
48	[Von Voigtlander Women's Hospital	1500 E Medical Center Dr	Ann Arbor	MI	48109-5000	Washtenaw	734.936.4000]

For the most up-to-date provider and facility listing, please visit <Member.PHPMedicare.com, select “Providers”, then select “Find a Provider, Hospital or Pharmacy.” > Producer use only.

<Effective July 1, 2022>

Out-of-Network Travel Benefit

WINTERING IN FLORIDA? PLANNING A TRIP TO EUROPE? PHP MEDICARE HAS YOU COVERED.

Let's face it. As much as we hope nothing bad happens when you're out and about living life, stuff happens. And because we care about you, whether you're in town or not, we want to make sure you're taken care of if you get injured or sick.

Your PHP Medicare Advantage Plan includes out-of-network flexibility and urgent/emergency care wherever you go. Let's say there's an unexpected swell while you're reeling in the big one out on the Atlantic, and you fall and throw your back out. Or you think you have an appendicitis attack while at a London pub. What do you do? You give us a call. Because if you ever get sick or injured when you're away from home, PHP Medicare Advantage has you covered.

Your friends at PHP Medicare are always focused on you—wherever your adventures take you.

- Save money with in-network providers
- In most cases, pay only 20% co-insurance for out-of-network providers (similar to Original Medicare)
- In-Network
- In-State
- Out-of-State
- Out-of-Country



Star Rating Sheet

Summary of Benefits

**NOW YOU CAN SIMPLIFY AND SAVE ON INSURANCE
WITH AN ALL-IN-ONE MEDICARE ADVANTAGE BUNDLE
FROM PHP MEDICARE.**

How to Enroll or Disenroll

ENROLLING IN A PHP MEDICARE PLAN

- Choose the PHP Medicare plan that best suits your needs
- Choose a network PCP to coordinate your healthcare
- Complete the Enrollment Application*- online, by phone, or via a paper application
- An acknowledgment letter, enrollment verification letter, new member packet, and ID card will be mailed to you



DISENROLLING FROM A PHP MEDICARE PLAN

- Enroll in another health plan
- Call 1.800.MEDICARE (1.800.633.4227) 24 hours a day/7 days a week (TTY users should call 1.877.486.2048)
- Notify PHP Medicare in writing

*Please note that plan materials are also available in non-English languages.
If you require materials in another language, or large print please call Customer Service.

Enrollment Form

FPO

Contact Information

As your local Medicare experts, our number one focus is you. Always has been. Always will be. If you have questions, or would like to enroll, just pick up the phone and give us a call. We'd love to hear from you.

<888-888-8888 (TTY: 711)*>

<www.PHPMedicare.com/handbook>



Disclaimers

PHP Medicare is an HMO-POS plan with a Medicare contract. Enrollment in PHP Medicare depends on contract renewal. Our plans include Part D drug coverage. To enroll, you must have both Medicare Parts A and B and reside in the PHP Medicare service area.

You must continue to pay your Medicare Part B premium. Enrollment in a PHP Medicare plan may be limited to specific times of the year. This information is not a complete description of benefits. Call 844.529.3757 (TTY: 711)* for more information.

PHP Medicare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 844.529.3757 (TTY: 711).*

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك
بالمجان. اتصل برقم 844.529.3757 (رقم هاتف الصم والبكم: 711).*

*8 a.m. to 8 p.m., seven days a week. You may reach a messaging service on weekends from April 1 through Sept. 30 and holidays. Please leave a message and your call will be returned the next business day.