The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, <u>https://eoc.anthem.com/eocdps/ca/aso</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call (877) 898-0739 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall	\$300/single or \$900/family for	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before
deductible?	In- <u>Network</u> Providers.	this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member
	\$300/single or \$900/family for	must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid
	Out-of- <u>Network</u> Providers.	by all family members meets the overall family <u>deductible</u> .
Are there services	Yes. Primary Care. <u>Specialist</u>	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.
covered before you	Visit. Preventive Care.	But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u>
meet your deductible?	Children's eye exam. For more	services without cost sharing and before you meet your deductible. See a list of covered
	information see below.	preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other	No.	You don't have to meet <u>deductibles</u> for specific services.
deductibles for		
specific services?		
What is the <u>out-of-</u>	\$2,000/single or \$6,000/family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have
pocket limit for this	for In- <u>Network Providers</u> .	other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the
<u>plan</u> ?	\$4,000/single or \$12,000/family	overall family <u>out-of-pocket limit</u> has been met.
	for Out-of- <u>Network</u> Providers.	
	This plan has a separate Out-of-	
	Pocket Maximum of	
	\$2,000/single or \$6,000/family	
	for In- <u>Network Providers f</u> or	
	Prescription Drugs.	
	\$2,000/single or \$6,000/family	
	for Out-of- <u>Network</u> Providers	
	for Prescription Drugs.	

What is not included	Prescription Drugs, Premiums,	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
in the <u>out-of-pocket</u>	balance-billing charges, and	
<u>limit</u> ?	health care this <u>plan</u> doesn't	
	cover.	
Will you pay less if	Yes. BlueCard PPO. See	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u>
you use a <u>network</u>	www.anthem.com/ca or call	network. You will pay the most if you use an Out-of-Network provider, and you might receive
provider?	(877) 898-0739 for a list of	a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u>
	network providers. Costs may	pays (balance billing). Be aware, your <u>network provider</u> might use an <u>Out-of-Network</u>
	vary by site of service and how	Provider for some services (such as lab work). Check with your provider before you get
	the <u>provider</u> bills.	services.
Do you need a <u>referral</u>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .
to see a <u>specialist</u> ?		
A		

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

Common	Services You May Need	What You	Limitations, Exceptions, &		
Medical Event		In- <u>Network Provider</u> (You will pay the least)	Out-of- <u>Network Provider</u> (You will pay the most)	Other Important Information	
	Primary care visit to treat an injury or illness	\$25/visit <u>deductible</u> does not apply	35% coinsurance	Virtual visits (Telehealth) benefits available.	
If you visit a health care	<u>Specialist</u> visit	\$35/visit <u>deductible</u> does not apply	35% coinsurance	Virtual visits (Telehealth) benefits available.	
provider's office or clinic	<u>Preventive care/screening</u> / immunization	No charge	No charge35% coinsuranceYou may that aren't are preven	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% coinsurance	35% <u>coinsurance</u>	none	
	Imaging (CT/PET scans, MRIs)	20% coinsurance	35% coinsurance	none	
If you need drugs to treat your illness or	Typically Generic (Tier 1)	\$10/prescription (retail) and \$20/prescription (home delivery)	35% up to \$250 / fill plus cost in excess of the Rx Max allowed amount (retail)	Most home delivery is 90-day	
condition More information about <u>prescription</u> <u>drug coverage</u> is available at <u>http://www.anthe</u>	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	20% coinsurance; min \$30/prescription up to \$250/prescription (retail) and 20% coinsurance; min \$60/prescription up to \$500/prescription	35% up to \$250 / fill plus cost in excess of the Rx Max allowed amount (retail)	supply. *See Prescription Drug section of the plan or policy document (e.g. evidence of coverage or certificate).	

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/ca/aso</u>.

Common		What You	Limitations, Exceptions, &		
Medical Event	Services You May Need	In- <u>Network Provider</u> Out-of- <u>Network Pr</u>		Other Important Information	
		(You will pay the least)	(You will pay the most)		
<u>m.com/pharmacyi</u>		(home delivery)			
nformation/	Typically Non-Preferred Brand and Generic drugs (Tier 3)	20% coinsurance; min \$50/prescription up to \$250/prescription (retail) and 20% coinsurance; min \$100/prescription up to \$500/prescription (home delivery)	35% up to \$250 / fill plus cost in excess of the Rx Max allowed amount (retail)		
	Typically Preferred <u>Specialty</u> (brand and generic) (Tier 4)	20% coinsurance; min \$100/prescription up to \$250/prescription (retail) and 20% coinsurance; min \$200/prescription up to \$500/prescription (home delivery)	35% up to \$250 / fill plus cost in excess of the Rx Max allowed amount (retail)		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	35% coinsurance	none	
surgery	Physician/surgeon fees	20% coinsurance	35% <u>coinsurance</u>	none	
If you need	Emergency room care	\$100/visit then 20% coinsurance	Covered as In- <u>Network</u>	<u>Copayment</u> waived if admitted. 20% <u>coinsurance</u> for Emergency Room Physician Fee.	
immediate medical attention	Emergency medical transportation	20% coinsurance	Covered as In- <u>Network</u>	none	
	<u>Urgent care</u>	\$25/visit <u>deductible</u> does not apply	35% coinsurance	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	\$250/admission then 35% <u>coinsurance</u>	none	
nospital stay	Physician/surgeon fees	20% coinsurance	35% coinsurance	none	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit \$25/visit <u>deductible</u> does not apply	Office Visit 35% <u>coinsurance</u>	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatient none	

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/ca/aso</u>.

Common		What You	Limitations, Exceptions, &		
Medical Event	Services You May Need	In- <u>Network Provider</u> (You will pay the least)	Out-of- <u>Network Provider</u> (You will pay the most)	Other Important Information	
	Inpatient services	20% coinsurance	\$250/admission then 35% coinsurance	20% <u>coinsurance</u> for Inpatient Physician Fee In- <u>Network</u> <u>Providers</u> . 35% <u>coinsurance</u> for Inpatient Physician Fee Out-of- <u>Network Providers</u> .	
	Office visits	No charge	35% <u>coinsurance</u>	Cost sharing does not apply for	
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	35% coinsurance	preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
	Childbirth/delivery facility services	20% coinsurance	\$250/admission then 35% coinsurance		
If you need help recovering or have other special	<u>Home health care</u>	20% coinsurance	35% <u>coinsurance</u>	100 visits/benefit period.	
	Rehabilitation services Habilitation services	20% <u>coinsurance</u> 20% <u>coinsurance</u>	35% <u>coinsurance</u> 35% <u>coinsurance</u>	*See Therapy Services section.	
	Skilled nursing care	20% coinsurance	35% coinsurance	100 days/benefit period for skilled nursing services.	
health needs	Durable medical equipment	20% coinsurance	35% <u>coinsurance</u>	none	
	Hospice services	20% coinsurance	35% coinsurance	12 months or less to live.	
If your child	Children's eye exam	Not covered	Not covered	2020	
needs dental or	Children's glasses	Not covered	Not covered	none	
eye care	Children's dental check-up	Not covered	Not covered	none	

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/ca/aso</u>.

Excluded Services & Other Covered Services:

Children's dental check-upGlasses for a childWeight loss programs	Cosmetic surgeryLong-term care	Dental care (Adult)Routine foot care unless you have been diagnosed with diabetes
Other Covered Services (Limitations may apply	to these services. This isn't a complete list. Pleas	se see your <u>plan</u> document.)
 Abortion & related travel expenses Chiropractic care 30 visits/benefit period Emergency coverage provided outside the U.S. See <u>www.bcbsglobalcore.com</u> 	 Acupuncture 30 visits/benefit period Hearing aids Gender Affirming Services & related travel expenses 	 Bariatric surgery & related travel expenses Fertility treatment two cycles maximum/lifetime
 Acupuncture 30 visits/benefit period Hearing aids 1 unit/ear every 3 years Private-duty nursing in a Home Setting only 	 Bariatric surgery for In <u>Network Provider</u> Infertility treatment 2 cycles/lifetime Routine eye care (Adult) 	 Chiropractic care 30 visits/benefit period Most coverage provided outside the United States. See <u>www.bcbsglobalcore.com</u>

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 Managed Health Care, California Help Center, 980 9th Street, Suite 500, Sacramento, CA 95814-2725, (888) 466-2219, https://www.dmhc.ca.gov/, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.doi.gov/ebsa/healthreform, or contact Anthem at the number on the back of your ID card. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace. For more information about the https://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 on how 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:

ATTN: Grievances and Appeals, P.O. Box 54159, Los Angeles, CA 90054-0519

Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform

Additionally, a consumer assistance program can help you file your appeal. Contact California Consumer Assistance Program, Operated by the California Department of Managed Health Care, 980 9th Street, Suite 500, Sacramento, CA 95814, (888) 466-2219, <u>https://www.dmhc.ca.gov/</u>

Does this plan provide Minimum Essential Coverage? Yes/No.

Minimum Essential Coverage generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium tax credit</u>.

Does this plan meet the Minimum Value Standards? Yes/No.

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

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost</u>-sharing amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> This EXAMPLE event includes servior 	\$300 \$35 20% 20%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> This EXAMPLE event includes server 	\$300 \$35 20% 20%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> This EXAMPLE event includes services 	
like: <u>Specialist</u> office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood work</i>) <u>Specialist</u> visit (<i>anesthesia</i>)		like: <u>Primary care physician</u> office visits (<i>including disease</i> <i>education</i>) <u>Diagnostic tests</u> (<i>blood work</i>) <u>Prescription drugs</u> <u>Durable medical equipment</u> (<i>glucose meter</i>)		like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay: Cost Sharing		In this example, Joe would pay: Cost Sharing		In this example, Mia would pay: <u> Cost Sharing</u>	
Deductibles	\$300	Deductibles	\$300	Deductibles	\$300
Copayments	\$0	<u>Copayments</u>	\$1,200	Copayments	\$100
Coinsurance	\$1,700	Coinsurance	\$20	Coinsurance	\$400
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$1,500	Limits or exclusions	\$20	Limits or exclusions	\$0
The total Peg would pay is	\$3,500	The total Joe would pay is	\$1,540	The total Mia would pay is	\$800

(TTY/TDD: 711)

Albanian (Shqip): Nëse keni pyetje në lidhje me këtë dokument, keni të drejtë të merrni falas ndihmë dhe informacion në gjuhën tuaj. Për të kontaktuar me një përkthyes, telefononi 1-888-254-2721

Amharic (አማርኛ): ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን ሞረጃ በነጻ የማማኘት ሞብት አለዎት። አስተርዓሚ ለማና<mark>ንር</mark> 1-888-254-2721 ይደውሉ።

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 2721-254-1888 -

Armenian (հայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ 1-888-254-2721։

Bassa (Băsóð Wùdù): À dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé m≀ ké gbo-kpá-kpá kè bỗ kpõ dé m≀ bídí-wùdùǔn bó pídyi. Bé m≀ ké wudu-ziìn-nyò dò gbo wùdù kɛ, dá 1-888-254-2721.

Bengali (বাংলা): যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, ভাহলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য 1-888-254-2721 –তে কল করুন।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု 1-888-254-2721 သို့ ခေါ် ဆိုပါ။

Chinese (中文):如果您對本文件有任何疑問,您有權使用您的語言免費獲得協助和資訊。如需與譯員通話,請致電1-888-254-2721。

Dinka (Dinka): Na noŋ thiëëc në ke de yä thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gɛɛr yic yin ne thoŋ du ke cin wëu tääuë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col 1-888-254-2721.

Dutch (Nederlands): Bij vragen over dit document hebt u recht op hulp en informatie in uw taal zonder bijkomende kosten. Als u een tolk wilt spreken, belt u 1-888-254-2721.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینهای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره 1-254-254-1888 تماس بگیرید.

French (Français) : Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le 1-888-254-2721.

German (Deutsch): Wenn Sie Fragen zu diesem Dokument haben, haben Sie Anspruch auf kostenfreie Hilfe und Information in Ihrer Sprache. Um mit einem Dolmetscher zu sprechen, bitte wählen Sie 1-888-254-2721.

Greek (Ελληνικά) Αν έχετε τυχόν απορίες σχετικά με το παρόν έγγραφο, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας δωρεάν. Για να μιλήσετε με κάποιον διερμηνέα, τηλεφωνήστε στο 1-888-254-2721.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો 1-888-254-2721.

Haitian Creole (Kreyòl Ayisyen): Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele 1-888-254-2721.

Hindi (हिंदी): अगर आपके पास इस दस्तावेज़ के बारे में कोई प्रश्न हैं, तो आपको निःशुल्क अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। दुभाषिये से बात करने के लिए, कॉल करें1-888-254-2721 ।

Hmong (White Hmong): Yog tias koj muaj lus nug dab tsi ntsig txog daim ntawv no, koj muaj cai tau txais kev pab thiab lus qhia hais ua koj hom lus yam tsim xam tus nqi. Txhawm rau tham nrog tus neeg txhais lus, hu xov tooj rau 1-888-254-2721.

Igbo (Igbo): O bụr ụ na ị nwere ajujụ o bụla gbasara akwukwo a, į nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bụla. Ka gi na okowa okwu kwuo okwu, kpoo 1-888-254-2721.

Ilokano (Ilokano): Nu addaan ka iti aniaman a saludsod panggep iti daytoy a dokumento, adda karbengam a makaala ti tulong ken impormasyon babaen ti lenguahem nga awan ti bayad na. Tapno makatungtong ti maysa nga tagipatarus, awagan ti 1-888-254-2721.

Indonesian (Bahasa Indonesia): Jika Anda memiliki pertanyaan mengenai dokumen ini, Anda memiliki hak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa biaya. Untuk berbicara dengan interpreter kami, hubungi 1-888-254-2721.

Italian (Italiano): In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero 1-888-254-2721

Japanese (日本語): この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには、1-888-254-2721 にお電話ください。

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Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ1-888-254-2721 ។

Kirundi (Kirundi): Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura 1-888-254-2721.

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Lao (ພາສາລາວ): ຖ້າທ່ານມີຄຳຖາມໃດໆກ່ຽວກັບເອກະສານນີ້, ທ່ານມີສິດໄດ້ຮັບຄວາມຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ເພື່ອໂອ້ລົມກັບລ່າມແປພາສາ, ໃຫ້ໂທຫາ 1-888-254-2721.

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Nepali (नेपाली): यदि यो कागजातबारे तपाईंसँग केही प्रश्नहरू छन् भने, आफ्नै भाषामा निःशुल्क सहयोग तथा जानकारी प्राप्त गर्न पाउने हक तपाईंसँग छ। दोभाषेसँग कुरा गर्नका लागि, यहाँ कल गर्नुहोस् 1-888-254-2721

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