

# Highlights of your Health Care Coverage

(BHT) BUSINESS HEALTH TRUST

Effective Date: 07/01/2020

Any deductibles, copays, and coinsurance percentages shown are amounts for which you're responsible.  
 Medical Benefits apply after the calendar-year deductible is met unless otherwise noted, or if the cost share is a copay.

MEDICAL PLAN		STERLING 5000	
	HERITAGE IN-NETWORK	OUT-OF-NETWORK	
<b>MEDICAL COST SHARE OPTIONS</b>			
<b>Individual Deductible PCY</b> (INN Family Embedded Deductible Max \$13,100; OON Family Embedded Deductible 3X's Ind OON Deductible)	\$5,000	\$10,000	
<b>Coinsurance (Member's percentage of costs after deductible based on allowable charges)</b>	30%	50%	
<b>Individual Out of Pocket Maximum PCY, includes deductible, coinsurance, copay and pharmacy if applicable</b> (Family Embedded OOP Max \$14,300)	\$7,000	Unlimited	
<b>Office Visit Cost Share</b>	\$40 Copay, applies to the \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>PREVENTIVE CARE OPTIONS AND HEALTH EDUCATION</b>			
<b>Preventive Office Visit</b> (Unlimited, subject to standard medical guidelines)	Covered In Full	Not Covered	
<b>Immunizations</b> (Unlimited, subject to standard medical guidelines)	Covered In Full	Not Covered	
<b>Health Education (HE)</b> (Unlimited)	Covered In Full	Not Covered	
<b>Nicotine Dependency Programs (ND)</b> (Unlimited)	Covered In Full	Not Covered	
<b>Diabetes Health Education (DE)</b> (Unlimited)	Covered In Full	Not Covered	
<b>PROFESSIONAL CARE</b>			
<b>Professional Office Visit (Includes TeleMedicine)</b>	\$40 Copay, applies to the \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Inpatient Professional Services</b>	\$5,000 Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	

<b>MEDICAL PLAN</b>		<b>STERLING 5000</b>	
	<b>HERITAGE IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>	
<b>Contraceptive Management Services</b> (Unlimited)	Covered In Full	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>VIRTUAL CARE - ON DEMAND</b>			
<b>Virtual Care - General Medical/ Dermatology (Voice/Video)</b>	Covered in Full	Not Applicable	
<b>DIAGNOSTIC SERVICE OPTIONS</b>			
<b>Preventive Professional Diagnostic Imaging and Laboratory Services - Including Mammogram and PAP/PSA</b>	Covered In Full	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Other Professional Diagnostic Imaging</b>	Waive Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Professional Diagnostic Major Imaging</b>	Waive Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Other Professional Diagnostic Laboratory/Pathology</b>	Waive Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Diagnostic Mammography</b>	Waive Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>FACILITY CARE OPTIONS</b>			
<b>Inpatient Facility</b>	\$5,000 Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Outpatient Surgery Facility</b>	\$5,000 Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Skilled Nursing Facility</b> (90 days PCY; includes room and board, and facility billed professional and ancillary fees)	\$5,000 Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Hospice Inpatient Facility</b> (Unlimited; within the 6 month lifetime maximum)	\$5,000 Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>PREMERA DESIGNATED CENTERS OF EXCELLENCE</b>			
<b>Centers of Excellence Packaged Services</b> (Eligible Services Include: Total Joint Replacement (Knee & Hip Replacement))	Covered In Full	Covered as any other service	
<b>Travel and Care Coordination</b> (Limited to IRS Guidelines)	Covered In Full	Not Covered	
<b>EMERGENCY CARE AND TRANSPORTATION OPTION</b>			
<b>Emergency Care (If applicable, waive copay if admitted to inpatient facility)</b>	\$200 Copay then \$5,000 Deductible and 30% Coinsurance; all cost shares apply to the \$7,000 Out of Pocket Maximum	\$200 Copay then \$5,000 Deductible and 30% Coinsurance; all cost shares apply to the \$7,000 Out of Pocket Maximum	
<b>Emergency Room Physician</b>	\$5,000 Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$5,000 Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	
<b>Urgent Care Center</b>	\$40 Copay, applies to the \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Ambulance Transportation</b> (Unlimited)	\$5,000 Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$5,000 Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	

<b>MEDICAL PLAN</b>		<b>STERLING 5000</b>	
	<b>HERITAGE IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>	
<b>Air Ambulance</b> (Unlimited)	\$5,000 Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$5,000 Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	
<b>OTHER SERVICES</b>			
<b>Allergy/Therapeutic Injections</b>	\$5,000 Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Mental Health Inpatient Facility Care</b> (Unlimited)	\$5,000 Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Mental Health Outpatient Professional Care</b> (Unlimited)	\$40 Copay, applies to the \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Telemedicine - Mental Health</b>	Subject to Mental Health Outpatient Professional Care In-Network Cost Share	Not Applicable	
<b>Chemical Dependency Inpatient Facility Care</b> (Unlimited)	\$5,000 Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Chemical Dependency Outpatient Professional Care</b> (Unlimited)	\$40 Copay, applies to the \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Rehab Inpatient Facility</b> (30 days PCY)	\$5,000 Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Rehab Outpatient Care, Including Physical, Occupational, Speech and Massage Therapy, and Chronic Pain</b> (45 visits PCY)	\$40 Copay, applies to the \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Rehab Outpatient Care Chronic Conditions, Including Cardiac, Pulmonary Rehab, and Cancer</b>	\$40 Copay, applies to the \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Medical Supplies, Equipment, Prosthetics</b> (Unlimited)	\$5,000 Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Foot Orthotics, Orthopedic Shoes and Accessories</b> (\$300 PCY; Includes orthotics and orthopedic shoes)	\$5,000 Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Home Health Visits</b> (130 visits PCY)	\$5,000 Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Hospice Care</b> (Hospice Home Visits: Unlimited; Respite: 240 hours; within the 6 month lifetime maximum)	\$5,000 Deductible, then 30% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>TMJ (Temporomandibular Joint Disorders)</b> (Unlimited (Medical and Dental services - Medical and Dental cost shares based on type of service))	Covered as any other service	Covered as any other service	
<b>Transplants</b> (Unlimited; \$7,500 travel and lodging limits)	Covered as any other service	Not Covered	
<b>ALTERNATIVE CARE</b>			
<b>Manipulations (Spinal and other)</b> (12 visits PCY)	\$40 Copay, applies to the \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Acupuncture</b> (12 visits PCY)	\$40 Copay, applies to the \$7,000 Out of Pocket Maximum	\$10,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>ANNUAL PLAN MAXIMUM</b>			
<b>Annual Plan Maximum</b>	Unlimited	Unlimited	

Prior Authorization is required for many services to be covered. For more information please refer to your benefit booklet.

PCY = Per Calendar Year. Balance billing may apply if a provider is not contracted with Premera Blue Cross. Members are responsible for amounts in excess of the allowable charge.

*This is not a complete explanation of covered services, exclusions, limitations, reductions or the terms under which the program may be continued in force. This benefit highlight is not a contract. For full coverage provisions, including a description of waiting periods, limitations and exclusions please contact Customer Service.*

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Effective Date: 07/01/2020

Below is a brief overview of your Pharmacy Benefits. For more information on your benefits, please refer to your benefit booklets. To find out what tiers apply to a specific medication, refer to our Preferred Drug List at [www.premera.com](http://www.premera.com)

<b>PHARMACY PLAN</b>	
<b>STERLING 5000 - RX</b>	
<b>PRESCRIPTION DRUGS</b>	
<b>Drug List</b>	Preferred B4 Tier 1 = generic Tier 2 = preferred brand Tier 3 = non-preferred brands Tier 4 = specialty
<b>Retail Cost Shares</b>	\$10/\$50/\$100/50%
<b>Mail Cost Shares</b>	\$25/\$125/\$250/50%
<b>Day Supply</b>	Retail: 30 Days; Mail: 90 Days; Specialty: 30 Days
<b>Individual Deductible PCY</b>	\$0
<b>Family Deductible PCY</b>	No Family Deductible
<b>Out of Network (Non-participating retail pharmacies)</b>	Cost Share, then 40% (to allowable)
<b>Out of Pocket Maximum</b>	Applies to the medical out of pocket maximum
<b>Annual Benefit Maximum</b>	Unlimited

Prior Authorization is required for many services to be covered. For more information please refer to your benefit booklet.

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*This is not a complete explanation of covered services, exclusions, limitations, reductions or the terms under which the program may be continued in force. This benefit highlight is not a contract. For full coverage provisions, including a description of waiting periods, limitations and exclusions please contact Customer Service.*

**Discrimination is Against the Law**

Primer Blue Cross complies with applicable Federal and state laws and does not discriminate on the basis of race, national origin, age, disability, or sex. Priner Blue Cross does not discriminate in advertising or in the sale of its products or services. Priner Blue Cross does not discriminate in the sale of its products or services on the basis of race, national origin, age, disability or sex.

- Provides health and services to people with disabilities in community activities with us, such as:
  - Qualified sign language interpreters
  - Accessible information and services (large print, audio, accessible electronic formats, video formats)
  - Provides language services to people whose primary language is not English, such as:
    - Qualified interpreters
    - Qualified translators in other languages

If you need these services, contact your Call Rights Coordinator. If you believe that Priner Blue 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 complaint through the Call Rights Coordinator, Complaints and Appeals, 700 Blue Sky Drive, Suite 100, St. Louis, MO 63103. TTY: 800-642-5357. Fax: 314-333-2222. Email: [App-Docs@prinerblue.com](mailto:App-Docs@prinerblue.com)

You can also file a complaint in person or by mail, fax, or email. If you need help filing a grievance, the Call 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 [www.hhs.gov/ocr/ocomplaintportal/](http://www.hhs.gov/ocr/ocomplaintportal/), or by first mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 508F, Main Building, Washington, D.C. 20201. 1-800-368-1019. 800-637-7897 (TDD). Complaint forms are available at: [www.hhs.gov/officeforcivilrights/index.html](http://www.hhs.gov/officeforcivilrights/index.html)

**Getting Help in Other Languages**

This notice has important information. This notice may have important information about your qualifications or coverage through Priner Blue Cross. Priner Blue Cross may not be able to provide this notice in your language. If you need help understanding this notice, you can get help in your language at no cost. Call 800-722-1471 (TTY: 800-642-5357).

**العربية (Arabic)**  
Primer Blue Cross يوافق على عدم التمييز في تقديم الخدمات الصحية والتأمينية على أساس العرق، الأصل القومي، السن، الإعاقة، أو الجنس. شركة Primer Blue Cross لا تميز في الإعلانات أو في بيع منتجاتها أو خدماتها على أساس العرق، الأصل القومي، السن، الإعاقة، أو الجنس. شركة Primer Blue Cross لا تميز في بيع منتجاتها أو خدماتها على أساس العرق، الأصل القومي، السن، الإعاقة، أو الجنس.

**فارسی (Farsi)**  
شرکت بیمه Primer Blue Cross تعهد می‌کند که در ارائه خدمات و خدمات بیمه خود هیچ تبعیضی بر اساس نژاد، قومیت، سن، معلولیت یا جنسیت اعمال نکند. شرکت بیمه Primer Blue Cross هیچ تبعیضی در تبلیغات یا در فروش محصولات یا خدمات خود بر اساس نژاد، قومیت، سن، معلولیت یا جنسیت اعمال نمی‌کند.

**中文 (Chinese)**  
Primer Blue Cross 遵守所有适用的联邦和州法律，并不因种族、民族、年龄、残疾或性别而进行歧视。Primer Blue Cross 不在广告或销售其产品或服务时进行歧视。Primer Blue Cross 不因种族、民族、年龄、残疾或性别而在销售其产品或服务时进行歧视。

**日本語 (Japanese)**  
Primer Blue Cross は、適用される連邦法および州法を遵守し、人種、民族、年齢、障害、性別を理由として差別をしないことを保証します。Primer Blue Cross は、広告や製品やサービスの販売において差別をしないことを保証します。Primer Blue Cross は、人種、民族、年齢、障害、性別を理由として、製品やサービスの販売において差別をしないことを保証します。

**한국어 (Korean)**  
Primer Blue Cross는 인종, 민족, 나이, 장애, 성별을 이유로 차별하지 않습니다. Primer Blue Cross는 광고나 제품이나 서비스를 판매할 때 차별하지 않습니다. Primer Blue Cross는 인종, 민족, 나이, 장애, 성별을 이유로 제품이나 서비스를 판매할 때 차별하지 않습니다.

**हिन्दी (Hindi)**  
Primer Blue Cross अपने कानूनों के अनुसार काम करता है और जाति, जाति, उम्र, विकलांगता, लिंग के आधार पर भेदभाव नहीं करता है। Primer Blue Cross अपने विज्ञापनों में भेदभाव नहीं करता है। Primer Blue Cross जाति, जाति, उम्र, विकलांगता, लिंग के आधार पर अपने उत्पादों या सेवाओं के बिक्री में भेदभाव नहीं करता है।

**සිංහල (Sinhala)**  
Primer Blue Cross සිය නීතිමය අවශ්‍යතා අනුව කටයුතු කරයි සහ වර්ග, ජාති, වයස, අසාමාන්‍යතා හෝ ලිංගික භේදනයන් මත වෙනස්කම් සිදු නොවන බවට වගකීම දරයි. Primer Blue Cross සිය ප්‍රචාරණ ක්‍රමවේදයේ වෙනස්කම් සිදු නොවන බවට වගකීම දරයි. Primer Blue Cross වර්ග, ජාති, වයස, අසාමාන්‍යතා හෝ ලිංගික භේදනයන් මත වෙනස්කම් සිදු නොවන බවට වගකීම දරයි.

**தமிழ் (Tamil)**  
Primer Blue Cross சட்டப்படி செயல்படுகிறது மற்றும் வகை, இனம், வயது, திறமையின்மை, அல்லது பாலினம் ஆகியவற்றின் அடிப்படையில் வேறுபாடுகளை ஏற்படுத்தாது. Primer Blue Cross தனது விளம்பரங்களில் வேறுபாடுகளை ஏற்படுத்தாது. Primer Blue Cross வகை, இனம், வயது, திறமையின்மை, அல்லது பாலினம் ஆகியவற்றின் அடிப்படையில் தனது தயாரிப்புகள் அல்லது சேவைகளை விற்கும்போது வேறுபாடுகளை ஏற்படுத்தாது.

**ไทย (Thai)**  
Primer Blue Cross ปฏิบัติตามกฎหมายที่เกี่ยวข้องและไม่เลือกปฏิบัติบนพื้นฐานของเชื้อชาติ สัญชาติ อายุ ความพิการ หรือเพศ. Primer Blue Cross ไม่เลือกปฏิบัติในการโฆษณา. Primer Blue Cross ไม่เลือกปฏิบัติในการขายผลิตภัณฑ์หรือบริการของตนบนพื้นฐานของเชื้อชาติ สัญชาติ อายุ ความพิการ หรือเพศ.

**ភាសាខ្មែរ (Khmer)**  
Primer Blue Cross គោរពតាមច្បាប់ដែលពាក់ព័ន្ធនិងមិនប្រើប្រាស់ការរើសអើងលើមូលដ្ឋាននៃជនជាតិ ជាតិ វ័យ មន្តសិទ្ធិ ឬភេទ. Primer Blue Cross មិនប្រើប្រាស់ការរើសអើងក្នុងការផ្សព្វផ្សាយទេ. Primer Blue Cross មិនប្រើប្រាស់ការរើសអើងក្នុងការលក់ផលិតផលឬសេវាផ្ទាល់ខ្លួនលើមូលដ្ឋាននៃជនជាតិ ជាតិ វ័យ មន្តសិទ្ធិ ឬភេទ.

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Primer Blue Cross គោរពតាមច្បាប់ដែលពាក់ព័ន្ធនិងមិនប្រើប្រាស់ការរើសអើងលើមូលដ្ឋាននៃជនជាតិ ជាតិ វ័យ មន្តសិទ្ធិ ឬភេទ. Primer Blue Cross មិនប្រើប្រាស់ការរើសអើងក្នុងការផ្សព្វផ្សាយទេ. Primer Blue Cross មិនប្រើប្រាស់ការរើសអើងក្នុងការលក់ផលិតផលឬសេវាផ្ទាល់ខ្លួនលើមូលដ្ឋាននៃជនជាតិ ជាតិ វ័យ មន្តសិទ្ធិ ឬភេទ.

**ភាសាខ្មែរ (Khmer)**  
Primer Blue Cross គោរពតាមច្បាប់ដែលពាក់ព័ន្ធនិងមិនប្រើប្រាស់ការរើសអើងលើមូលដ្ឋាននៃជនជាតិ ជាតិ វ័យ មន្តសិទ្ធិ ឬភេទ. Primer Blue Cross មិនប្រើប្រាស់ការរើសអើងក្នុងការផ្សព្វផ្សាយទេ. Primer Blue Cross មិនប្រើប្រាស់ការរើសអើងក្នុងការលក់ផលិតផលឬសេវាផ្ទាល់ខ្លួនលើមូលដ្ឋាននៃជនជាតិ ជាតិ វ័យ មន្តសិទ្ធិ ឬភេទ.

**ភាសាខ្មែរ (Khmer)**  
Primer Blue Cross គោរពតាមច្បាប់ដែលពាក់ព័ន្ធនិងមិនប្រើប្រាស់ការរើសអើងលើមូលដ្ឋាននៃជនជាតិ ជាតិ វ័យ មន្តសិទ្ធិ ឬភេទ. Primer Blue Cross មិនប្រើប្រាស់ការរើសអើងក្នុងការផ្សព្វផ្សាយទេ. Primer Blue Cross មិនប្រើប្រាស់ការរើសអើងក្នុងការលក់ផលិតផលឬសេវាផ្ទាល់ខ្លួនលើមូលដ្ឋាននៃជនជាតិ ជាតិ វ័យ មន្តសិទ្ធិ ឬភេទ.

**ភាសាខ្មែរ (Khmer)**  
Primer Blue Cross គោរពតាមច្បាប់ដែលពាក់ព័ន្ធនិងមិនប្រើប្រាស់ការរើសអើងលើមូលដ្ឋាននៃជនជាតិ ជាតិ វ័យ មន្តសិទ្ធិ ឬភេទ. Primer Blue Cross មិនប្រើប្រាស់ការរើសអើងក្នុងការផ្សព្វផ្សាយទេ. Primer Blue Cross មិនប្រើប្រាស់ការរើសអើងក្នុងការលក់ផលិតផលឬសេវាផ្ទាល់ខ្លួនលើមូលដ្ឋាននៃជនជាតិ ជាតិ វ័យ មន្តសិទ្ធិ ឬភេទ.

**Overview (Czech)**

Primer Blue Cross dodržuje všechny platné federální a státní zákony a nediskriminuje na základě rasového původu, národnosti, věku, zdravotního stavu nebo pohlaví. Primer Blue Cross nediskriminuje v reklamě ani při prodeji svých produktů nebo služeb. Primer Blue Cross nediskriminuje při prodeji svých produktů nebo služeb na základě rasového původu, národnosti, věku, zdravotního stavu nebo pohlaví.

**Primer Blue Cross** poskytuje zdravotní služby a služby lidem se zdravotním handicapem v komunitních aktivitách, jako jsou:

- kvalifikované tlumočnické služby
- přístupné informace a služby (větší písmo, audio, přístupné elektronické formáty, video formáty)
- poskytuje jazykové služby lidem, jejichž mateřským jazykem není angličtina, jako jsou:
  - kvalifikované tlumočnické služby
  - kvalifikované překlady do jiných jazyků

Pokud potřebujete tyto služby, obraťte se na svého Call Rights Koordinátora. Pokud si myslíte, že Primer Blue Cross neposkytl tyto služby nebo že se diskriminoval v jiném směru na základě rasového původu, barvy pleti, věku, zdravotního stavu nebo pohlaví, můžete podat stížnost prostřednictvím Call Rights Koordinátora, oddělení pro stížnosti a odvolání, 700 Blue Sky Drive, Suite 100, St. Louis, MO 63103. Tisková linka: 800-642-5357. Fax: 314-333-2222. E-mail: [App-Docs@prinerblue.com](mailto:App-Docs@prinerblue.com)

Vous pouvez également déposer une plainte en personne ou par courrier, fax ou e-mail. Si vous avez besoin d'aide pour déposer une plainte, le Coordinateur des Droits d'Appeler est disponible pour vous aider. Vous pouvez également déposer une plainte avec le Département de la Santé et des Services Humains, Bureau des Droits de l'Appeler, 200 Independence Avenue, SW, Room 508F, Main Building, Washington, D.C. 20201. 1-800-368-1019. 800-637-7897 (TDD). Les formulaires de plainte sont disponibles à l'adresse: [www.hhs.gov/officeforcivilrights/index.html](http://www.hhs.gov/officeforcivilrights/index.html)

**Deutsch (German)**  
Primer Blue Cross befolgt alle geltenden Bundes- und Landesgesetze und diskriminiert nicht aufgrund von Rasse, Nationalität, Alter, Behinderung oder Geschlecht. Primer Blue Cross diskriminiert nicht in der Werbung oder beim Verkauf ihrer Produkte oder Dienstleistungen. Primer Blue Cross diskriminiert nicht beim Verkauf ihrer Produkte oder Dienstleistungen aufgrund von Rasse, Nationalität, Alter, Behinderung oder Geschlecht.

**한국어 (Korean)**  
Primer Blue Cross는 인종, 민족, 나이, 장애, 성별을 이유로 차별하지 않습니다. Primer Blue Cross는 광고나 제품이나 서비스를 판매할 때 차별하지 않습니다. Primer Blue Cross는 인종, 민족, 나이, 장애, 성별을 이유로 제품이나 서비스를 판매할 때 차별하지 않습니다.

**日本語 (Japanese)**  
Primer Blue Cross は、適用される連邦法および州法を遵守し、人種、民族、年齢、障害、性別を理由として差別をしないことを保証します。Primer Blue Cross は、広告や製品やサービスの販売において差別をしないことを保証します。Primer Blue Cross は、人種、民族、年齢、障害、性別を理由として、製品やサービスの販売において差別をしないことを保証します。

**中文 (Chinese)**  
Primer Blue Cross 遵守所有适用的联邦和州法律，并不因种族、民族、年龄、残疾或性别而进行歧视。Primer Blue Cross 不在广告或销售其产品或服务时进行歧视。Primer Blue Cross 不因种族、民族、年龄、残疾或性别而在销售其产品或服务时进行歧视。

**العربية (Arabic)**  
Primer Blue Cross يوافق على عدم التمييز في تقديم الخدمات الصحية والتأمينية على أساس العرق، الأصل القومي، السن، الإعاقة، أو الجنس. شركة Primer Blue Cross لا تميز في الإعلانات أو في بيع منتجاتها أو خدماتها على أساس العرق، الأصل القومي، السن، الإعاقة، أو الجنس. شركة Primer Blue Cross لا تميز في بيع منتجاتها أو خدماتها على أساس العرق، الأصل القومي، السن، الإعاقة، أو الجنس.

**فارسی (Farsi)**  
شرکت بیمه Primer Blue Cross تعهد می‌کند که در ارائه خدمات و خدمات بیمه خود هیچ تبعیضی بر اساس نژاد، قومیت، سن، معلولیت یا جنسیت اعمال نکند. شرکت بیمه Primer Blue Cross هیچ تبعیضی در تبلیغات یا در فروش محصولات یا خدمات خود بر اساس نژاد، قومیت، سن، معلولیت یا جنسیت اعمال نمی‌کند.

**हिन्दी (Hindi)**  
Primer Blue Cross अपने कानूनों के अनुसार काम करता है और जाति, जाति, उम्र, विकलांगता, लिंग के आधार पर भेदभाव नहीं करता है। Primer Blue Cross अपने विज्ञापनों में भेदभाव नहीं करता है। Primer Blue Cross जाति, जाति, उम्र, विकलांगता, लिंग के आधार पर अपने उत्पादों या सेवाओं के बिक्री में भेदभाव नहीं करता है।

**සිංහල (Sinhala)**  
Primer Blue Cross සිය නීතිමය අවශ්‍යතා අනුව කටයුතු කරයි සහ වර්ග, ජාති, වයස, අසාමාන්‍යතා හෝ ලිංගික භේදනයන් මත වෙනස්කම් සිදු නොවන බවට වගකීම දරයි. Primer Blue Cross සිය ප්‍රචාරණ ක්‍රමවේදයේ වෙනස්කම් සිදු නොවන බවට වගකීම දරයි. Primer Blue Cross වර්ග, ජාති, වයස, අසාමාන්‍යතා හෝ ලිංගික භේදනයන් මත වෙනස්කම් සිදු නොවන බවට වගකීම දරයි.

**தமிழ் (Tamil)**  
Primer Blue Cross சட்டப்படி செயல்படுகிறது மற்றும் வகை, இனம், வயது, திறமையின்மை, அல்லது பாலினம் ஆகியவற்றின் அடிப்படையில் வேறுபாடுகளை ஏற்படுத்தாது. Primer Blue Cross தனது விளம்பரங்களில் வேறுபாடுகளை ஏற்படுத்தாது. Primer Blue Cross வகை, இனம், வயது, திறமையின்மை, அல்லது பாலினம் ஆகியவற்றின் அடிப்படையில் தனது தயாரிப்புகள் அல்லது சேவைகளை விற்கும்போது வேறுபாடுகளை ஏற்படுத்தாது.

**ไทย (Thai)**  
Primer Blue Cross ปฏิบัติตามกฎหมายที่เกี่ยวข้องและไม่เลือกปฏิบัติบนพื้นฐานของเชื้อชาติ สัญชาติ อายุ ความพิการ หรือเพศ. Primer Blue Cross ไม่เลือกปฏิบัติในการโฆษณา. Primer Blue Cross ไม่เลือกปฏิบัติในการขายผลิตภัณฑ์หรือบริการของตนบนพื้นฐานของเชื้อชาติ สัญชาติ อายุ ความพิการ หรือเพศ.

**ភាសាខ្មែរ (Khmer)**  
Primer Blue Cross គោរពតាមច្បាប់ដែលពាក់ព័ន្ធនិងមិនប្រើប្រាស់ការរើសអើងលើមូលដ្ឋាននៃជនជាតិ ជាតិ វ័យ មន្តសិទ្ធិ ឬភេទ. Primer Blue Cross មិនប្រើប្រាស់ការរើសអើងក្នុងការផ្សព្វផ្សាយទេ. Primer Blue Cross មិនប្រើប្រាស់ការរើសអើងក្នុងការលក់ផលិតផលឬសេវាផ្ទាល់ខ្លួនលើមូលដ្ឋាននៃជនជាតិ ជាតិ វ័យ មន្តសិទ្ធិ ឬភេទ.

**ភាសាខ្មែរ (Khmer)**  
Primer Blue Cross គោរពតាមច្បាប់ដែលពាក់ព័ន្ធនិងមិនប្រើប្រាស់ការរើសអើងលើមូលដ្ឋាននៃជនជាតិ ជាតិ វ័យ មន្តសិទ្ធិ ឬភេទ. Primer Blue Cross មិនប្រើប្រាស់ការរើសអើងក្នុងការផ្សព្វផ្សាយទេ. Primer Blue Cross មិនប្រើប្រាស់ការរើសអើងក្នុងការលក់ផលិតផលឬសេវាផ្ទាល់ខ្លួនលើមូលដ្ឋាននៃជនជាតិ ជាតិ វ័យ មន្តសិទ្ធិ ឬភេទ.

**ភាសាខ្មែរ (Khmer)**  
Primer Blue Cross គោរពតាមច្បាប់ដែលពាក់ព័ន្ធនិងមិនប្រើប្រាស់ការរើសអើងលើមូលដ្ឋាននៃជនជាតិ ជាតិ វ័យ មន្តសិទ្ធិ ឬភេទ. Primer Blue Cross មិនប្រើប្រាស់ការរើសអើងក្នុងការផ្សព្វផ្សាយទេ. Primer Blue Cross មិនប្រើប្រាស់ការរើសអើងក្នុងការលក់ផលិតផលឬសេវាផ្ទាល់ខ្លួនលើមូលដ្ឋាននៃជនជាតិ ជាតិ វ័យ មន្តសិទ្ធិ ឬភេទ.

**ភាសាខ្មែរ (Khmer)**  
Primer Blue Cross គោរពតាមច្បាប់ដែលពាក់ព័ន្ធនិងមិនប្រើប្រាស់ការរើសអើងលើមូលដ្ឋាននៃជនជាតិ ជាតិ វ័យ មន្តសិទ្ធិ ឬភេទ. Primer Blue Cross មិនប្រើប្រាស់ការរើសអើងក្នុងការផ្សព្វផ្សាយទេ. Primer Blue Cross មិនប្រើប្រាស់ការរើសអើងក្នុងការលក់ផលិតផលឬសេវាផ្ទាល់ខ្លួនលើមូលដ្ឋាននៃជនជាតិ ជាតិ វ័យ មន្តសិទ្ធិ ឬភេទ.

**ភាសាខ្មែរ (Khmer)**  
Primer Blue Cross គោរពតាមច្បាប់ដែលពាក់ព័ន្ធនិងមិនប្រើប្រាស់ការរើសអើងលើមូលដ្ឋាននៃជនជាតិ ជាតិ វ័យ មន្តសិទ្ធិ ឬភេទ. Primer Blue Cross មិនប្រើប្រាស់ការរើសអើងក្នុងការផ្សព្វផ្សាយទេ. Primer Blue Cross មិនប្រើប្រាស់ការរើសអើងក្នុងការលក់ផលិតផលឬសេវាផ្ទាល់ខ្លួនលើមូលដ្ឋាននៃជនជាតិ ជាតិ វ័យ មន្តសិទ្ធិ ឬភេទ.

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**Primer Blue Cross**

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