Coverage Period: 01/01/2026 – 12/31/2026 Coverage for: Individual & Family | Plan Type: EPO

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, call 1-866-494-2111 or visit us at <u>www.cigna.com/ifp-documents</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 <a href="https://www.healthcare.gov/sbc-glossary/">https://www.healthcare.gov/sbc-glossary/</a> or call 1-866-494-2111 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 at Indian Health Care <u>Provider</u> (IHCP) or with IHCP <u>referral</u> at non-IHCP; or \$6,500 person/ \$13,000 family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Preventive care, office visits, Prescription drugs, Urgent care visits subject to a copayment and eye exam/glasses for children are covered before you meet your deductible.	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</u> <u>services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	\$9,300 person/ \$18,600 family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, penalties for failure to obtain preauthorization for services and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <a href="www.cigna.com/ifp-providers">www.cigna.com/ifp-providers</a> or call 1-866-494-2111 for a list of <a href="network">network</a> <a href="providers">providers</a> .	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 network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

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

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out- of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	No charge	\$3 <u>copayment</u> /visit, <u>deductible</u> does not apply	Not covered	Refer to the policy for more information about Virtual Care Services. Cost sharing waived at non-IHCP with IHCP referral.
	Specialist visit	No charge	\$65 <u>copayment</u> /visit, <u>deductible</u> does not apply	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
	Preventive care/screening/ immunization	No charge	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.

			What You Will Pay	N. WODO	
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out- of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	\$50 copayment/diagnostic test; deductible does not apply for laboratory and professional services. 25% coinsurance for x-ray and diagnostic imaging.	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
	Imaging (CT/PET scans, MRIs)	No charge	25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
If you need drugs to treat your illness or condition  More information about prescription drug	Generic drugs	No charge	Preferred Generic:\$2 <u>copayment</u> (retail)/ \$6 <u>copayment</u> (home delivery); <u>deductible</u> does not apply.  Generic: \$15 <u>copayment</u> (retail)/ \$45 <u>copayment</u> (home delivery); <u>deductible</u> does not apply.	Not covered	Generic, Preferred, and Non-Preferred Drugs: Limited to up to a 30-day supply (retail) or a 90-day supply (designated 90-day retail pharmacy/home delivery). You pay a copayment for each 30-day supply (retail), if applicable.  Specialty drugs: Limited to up to a 30-day supply (retail) or a 30-day supply (designated 90-day retail
coverage is available at www.cigna.com/ifp-drug-lists	Preferred brand drugs	No charge	\$110 <u>copayment</u> (retail)/ \$330 <u>copayment</u> (home delivery); <u>deductible</u> does not apply.	Not covered	pharmacy/home delivery). Cigna Healthcare's specialty pharmacy can assist you in obtaining your specialty drugs. Call Accredo, at 1- 877-826-7657 to talk to a
	Non-preferred drugs	No charge	49% <u>coinsurance</u> (retail/home delivery)	Not covered	representative. Cost sharing waived at non-IHCP with IHCP referral.
	Specialty drugs and other high cost drugs	No charge	50% <u>coinsurance</u> (retail/home delivery)	Not covered	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral.

surgery	Physician/surgeon fees	No charge	25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
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			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out- of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Emergency room care	No charge	25% coinsurance	25% <u>coinsurance</u>	You pay the same level as In- Network if it is an emergency as
If you need immediate medical attention	Emergency medical transportation	No charge	25% <u>coinsurance</u>	25% coinsurance	defined in your <u>plan</u> , otherwise not covered <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
medical attention	<u>Urgent care</u>	No charge	\$55 <u>copayment</u> /visit, <u>deductible</u> does not apply	\$55 copayment/visit, deductible does not apply	Emergency medical transportation services for MH/SA diagnoses will be payable according to emergency room care benefits.
If you have a hospital	Facility fee (e.g., hospital room)	No charge	25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
stay	Physician/surgeon fees	No charge	25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
If you need mental health, behavioral	Outpatient services	No charge	Office visit: \$65 <u>copayment</u> /visit; <u>deductible</u> does not apply.  All other outpatient services: 25% <u>coinsurance</u>	Not covered	Includes medical services for MH/SA diagnoses. Cost sharing waived at non-IHCP with IHCP referral.
health, or substance abuse services	Inpatient services	No charge	25% coinsurance	Not covered	Includes medical services for MH/SA diagnoses. Cost sharing waived at non-IHCP with IHCP referral.
	Office visits	No charge	25% coinsurance	Not covered	Cost sharing does not apply for
If you are pregnant	Childbirth/delivery professional services	No charge	25% coinsurance	Not covered	preventive services. Depending on the type of services, coinsurance may apply. Maternity care may
	Childbirth/delivery facility services	No charge	25% coinsurance	Not covered	include tests and services described elsewhere in the SBC (i.e., ultrasound). Cost sharing waived at non-IHCP with IHCP referral.

			What You Will Pay	N. Wana (	
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out- of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	No charge	25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
If you need help recovering or have other special health needs	Rehabilitation services	No charge	25% coinsurance	Not covered	Limited to 20 visits annual max, for Physical, Occupational Therapy, and Chiropractic Treatment combined. Speech Therapy-limited to 20 visits annual max. Cost sharing waived at non-IHCP with IHCP referral.
	Habilitation services	No charge	25% <u>coinsurance</u>	Not covered	Limited to 20 visits annual max, for Physical and Occupational Therapy combined. Speech Therapy-limited to 20 visits annual max. Cost sharing waived at non-IHCP with IHCP referral.
	Skilled nursing care	No charge	25% coinsurance	Not covered	Coverage is limited to 30 days annual max. Cost sharing waived at non-IHCP with IHCP referral.
	Durable medical equipment	No charge	25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
	Hospice services	No charge	25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
If your child needs dental or eye care	Children's eye exam	No charge	No charge	Not covered	Children up to age 19, through the end of their birth month. Coverage limited to one exam/year.
	Children's glasses	No charge	No charge	Not covered	Children up to age 19, through the end of their birth month. Coverage limited to one pair of glasses/year.
	Children's dental check-up	Not covered	Not covered	Not covered	

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

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

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)

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

- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

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

 Hearing aids (limited to 1 hearing aid per ear )

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: Mississippi Department of Insurance at 1-800-726-7390. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="Health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596. For more information on your rights to continue coverage, contact the insurer at 1-866-494-2111.

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: Mississippi Department of Insurance at 1-800-726-7390.

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

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

## Does this plan meet the Minimum Value Standards? Not Applicable.

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 1-866-494-2111.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-494-2111.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-866-494-2111.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-494-2111.

To see examples of how this plan 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 sharing</u> 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 <u>in-network</u> pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$6,500
■ Specialist copayment	\$80
■ Hospital (facility) coinsurance	25%
Other coinsurance	25%

#### 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)

Total Example Cost	\$12,700
In this example, Peg would pay:	
Cost Sharing	
<u>Deductibles</u>	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Peg would pay is	\$0

# **Managing Joe's Type 2 Diabetes**

(a year of routine <u>in-network</u> care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$6,500
Specialist copayment	\$80
■ Hospital (facility) coinsurance	25%
■ Other <u>coinsurance</u>	25%

## This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

<u>Diagnostic tests</u> (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would pay:	
Cost Sharing	
<u>Deductibles</u>	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$0

# **Mia's Simple Fracture**

(<u>in-network</u> emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$6,500
Specialist copayment	\$80
■ Hospital (facility) coinsurance	25%
Other coinsurance	25%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic tests (x-ray)

**Durable medical equipment (crutches)** 

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$0

Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

The plan would be responsible for the other costs of these EXAMPLE covered services.

# Discrimination is against the law

Cigna Healthcare® complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, ancestry, religion, marital status, gender, sexual orientation, gender identity or sexual stereotypes.

Cigna Healthcare does not exclude people or treat them less favorably differently because of race, color, national origin, age, disability, sex, ancestry, religion, marital status, gender, sexual orientation, gender identity or sexual stereotypes.

## **Cigna Healthcare:**

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids 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 assistance services to people whose primary language is not English in a timely manner, such as:
  - Qualified interpreters
  - Information written in other languages



If you need reasonable modifications, appropriate auxiliary aids and services or language assistance services, contact the Civil Rights Coordinator.

If you believe that Cigna Healthcare has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, ancestry, religion, marital status, gender, sexual orientation, gender identity or sexual stereotypes, you can file a grievance with the Civil Rights Coordinator P.O. Box 188016, Chattanooga, TN 37422,

877.822.6561 (TTY: Dial 711)

### ACAGrievance@CignaHealthcare.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, DC 20201

1.800.368.1019, 800.537.7697 (TDD)

Complaint forms are available at https://www.hhs.gov/civil-rights/filing-acomplaint/complaint-process/index.html

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#### **Proficiency of Language Assistance Services**

**English** – ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-800-244-6224 (TTY: Dial 711) or speak to your provider.

**Spanish –** ATENCIÓN: Si habla español, los servicios de asistencia lingüística gratuitos están disponibles para usted. También están disponibles de forma gratuita ayudas y servicios auxiliares adecuados para proporcionar información en formatos accesibles. Llame al 1-800-244-6224 (TTY: Marque 711) o hable con su proveedor.

Chinese – 注意:如果您讲中文,我们提供免费的语言援助服务。适当的辅助设备和服务也可以免费提供,以提供无障碍格式的信息。请拨打 1-800-244-6224 (TTY: 拨打 711)或与您的服务提供者联系。

**Vietnamese** – XIN LƯU Ý: Nếu bạn nói tiếng Viet, dịch vụ hỗ trợ ngôn ngữ miễn phí có sẵn cho bạn. Các thiết bị và dịch vụ hỗ trợ phù hợp để cung cấp thông tin ở định dạng có thể tiếp cận cũng có sẵn miễn phí. Gọi số 1-800-244-6224 (TTY: Gọi 711) hoặc nói chuyện với nhà cung cấp của bạn).

Korean – 주의: 한국어를 사용하시는 경우, 무료 언어 지원 서비스가 제공됩니다. 접근 가능한 형식으로 정보를 제공하기 위한 적절한 보조 기기 및 서비스도 무료로 제공됩니다. 1-800-244-6224 (TTY: 711 로 전화) 로 전화하시거나 제공자에게 문의하십 시오.

**Tagalog** – PAUNAWA: Kung ikaw ay nagsasalita ng Tagalog, ang mga libreng serbisyo ng tulong sa wika ay magagamit para sa iyo. Ang mga angkop na pantulong na kagamitan at serbisyo upang magbigay ng impormasyon sa mga naa-access na format ay magagamit din ng libre. Tumawag sa 1-800-244-6224 (TTY: Tumawag sa 711) o makipag-usap sa iyong tagapagbigay.

Russian – ВНИМАНИЕ: Если вы говорите на русском, доступны бесплатные услуги языковой помощи. Также бесплатно предоставляются соответствующие вспомогательные средства и услуги для предоставления информации в доступных форматах. Позвоните по телефону 1-800-244-6224 (ТТҮ: Наберите 711) или обратитесь к вашему провайдеру.

Arabic - تنبيه: إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر أيضًا مساعدات قابلة للوصول إليها، وذلك مجانًا. اتصل بالرقم . أو تحدث إلى مقدم الخدمة الخاص بك (اطلب 711: 711 ) 244-240-10

**French Creole –** ATANSYON: Si ou pale Kreyòl Ayisyen, sèvis asistans lang gratis yo disponib pou ou. Ekipman ak sèvis adisyonèl ki apwopriye pou bay enfòmasyon nan fòma ki aksesib yo disponib tou gratis. Rele 1-800-244-6224 (TTY: Rele 711) oswa pale ak founisè ou a.

**French** – ATTENTION : Si vous parlez français, des services d'assistance linguistique gratuits sont disponibles pour vous. Des aides et des services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-800-244-6224 (TTY : composez le 711) ou parlez à votre fournisseur.

**Portuguese** – ATENÇÃO: Se você fala português, serviços gratuitos de assistência linguística estão disponíveis para você. Auxílios e serviços apropriados para fornecer informações em formatos acessíveis também estão disponíveis gratuitamente. Ligue para 1-800-244-6224 (TTY: disque 711) ou fale com seu prestador de serviços.

**Polish –** UWAGA: Jeśli mówisz po polsku, dostępne są bezpłatne usługi pomocy językowej. Odpowiednie pomoce i usługi wspierające w celu dostarczenia informacji w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 1-800-244-6224 (TTY: wybierz 711) lub skontaktuj się ze swoim dostawcą usług.

Japanese - 注意: 日本語を話す場合は、無料の言語支援サービスが利用できます。アクセス可能な形式で情報を提供するための適切な補助機器やサービスも無料で利用できます。1-800-244-6224(TTY: 711 にダイヤル)に電話するか、提供者に話してください。

**Italian –** ATTENZIONE: Se parli italiano, sono disponibili per te servizi gratuiti di assistenza linguistica. Sono disponibili gratuitamente anche ausili e servizi appropriati per fornire informazioni in formati accessibili. Chiama il numero

1-800-244-6224 (TTY: comporre il 711) o parla con il tuo fornitore.

**German –** Achtung: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzdienste zur Verfügung. Geeignete Hilfsmittel und Dienste, um Informationen in barrierefreien Formaten bereitzustellen, sind ebenfalls kostenlos verfügbar. Rufen Sie 1-800-244-6224 an (TTY: Wählen Sie 711) oder sprechen Sie mit Ihrem Anbieter.

Persian (Farsi) - همچنین، و سایل و خدمات کمکی مناسب برای در دسترس است. خدمات رایگان کمک زبان برای شما صحبت میکنید، توجه: اگر به فارسی تماس بگیریدیا با (شماره 711 را بگیرید :TTY) ارائه اطلاعات در قالبهای قابل دسترس به صورت رایگان در دسترس هستند. با شماره 1-800-244-6224 ارائه دهنده خود صحبت کنید