Coverage for: Individual + Family | Plan Type: PPO

PPO Wise Saver 3450 National HDHP LG

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-310-2835 or visit healthnewengland.org and sign into the Member Portal. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-800-310-2835 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Individual coverage: \$3,450 individual. Family coverage: \$3,450 individual / \$6,900 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 services 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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
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-pocket</u> <u>limit</u> for this <u>plan</u> ?	In-plan: \$6,650 individual / \$13,300 family. Out-of-plan: \$9,000 individual / \$18,000 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 limits</u> has been met.
What is not included in the out-of-pocket limit?	Your <u>cost-sharing</u> for benefits that are not <u>Essential Health</u> <u>Benefits</u> under national health care reform, <u>premiums</u> , health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>healthnewengland.org</u> or call 1-800-310-2835 for a list of <u>network providers</u> .	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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		What You \	Will Pay	
Common Medical Event	Services You May Need	In-Plan Provider (You will pay the least)	Out-of-Plan Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$25 copay/visit	20% coinsurance	None
If you visit a health care provider's office or clinic	Specialist visit	\$40 <u>copay</u> /visit \$20 <u>copay</u> /visit for chiropractor. \$20 <u>copay</u> /visit for acupuncture.	20% coinsurance For chiropractor: \$20 copay/visit, then 20% coinsurance	Chiropractic care limited to 12 visits per calendar year. Acupuncture limited to 12 visits per calendar year.
	Preventive care/screening/ immunization	No charge <u>Deductible</u> does not apply.	20% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Radiology: \$50 <u>copay</u> Lab: \$25 <u>copay</u>	20% coinsurance	None
	Imaging (CT/PET scans, MRIs)	\$200 <u>copay</u> (maximum 3 <u>copays</u> per year)	20% coinsurance	Includes CT Scans, PET Scans, MRIs, MRAs and Nuclear Cardiac Imaging. Prior approval is required. Prior approval is required for services from extended network providers and out-of-plan providers. Without prior approval, services will not be covered.
If you need drugs to	Tier 1 (Generic drugs)	\$20 retail <u>copay</u> , \$40 mail order <u>copay</u> /prescription.	\$20 retail <u>copay</u> , then 20% <u>coinsurance/</u> prescription	
treat your illness or condition More information about prescription drug coverage is available at www.hnedirect.com/Form ularyLookup/Default.aspx	Tier 2 (Brand/Formulary drugs)	\$50 retail <u>copay</u> , \$100 mail order <u>copay</u> /prescription.	\$50 retail <u>copay</u> , then 20% <u>coinsurance/</u> prescription	Covers up to a 30-day supply (retail); up to a 90-day supply (mail order). Mail order from out-of-plan providers is not covered. Mail order is not available for specialty
	Tier 3 (Brand/Non-formulary drugs)	\$100 retail <u>copay</u> , \$300 mail order <u>copay</u> /prescription.	\$100 retail <u>copay</u> , then 20% <u>coinsurance</u> / prescription	drugs. Prior approval is required for some prescription drugs. Without prior approval, a drug may not be covered.
	Tier 4 (Specialty/Formulary drugs)	\$150 retail <u>copay</u> /prescription.	Not covered	

	Services You May Need	What You Will Pay		
Common Medical Event		In-Plan Provider (You will pay the least)	Out-of-Plan Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Tier 5 (Specialty/Non-Formulary drugs)	\$250 retail <u>copay</u> /prescription.	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$250 <u>copay</u>	20% <u>coinsurance</u>	Prior approval is required for some services. For extended network <u>providers</u> and out-of-plan <u>providers</u> , without prior approval, benefit could be reduced by \$1,000. This <u>copay</u> is based on the type of service. To find out if this <u>copay</u> applies to a specific procedure, please contact Health New England Member Services at 1-800-310-2835.
	Physician/surgeon fees	No charge	20% coinsurance	None
	Emergency room care	\$300 <u>copay</u> /visit	\$300 copay/visit	None
If you need immediate medical attention	Emergency medical transportation	\$100 <u>copay</u> per member per day	\$100 <u>copay</u> per member per day	For ground ambulance services from out-of- plan <u>providers</u> , only ambulance transport and mileage are covered. Ancillary supplies or services (such as ECG tracing, drugs, intubation and measuring of oxygen in the blood) will not be covered if billed as separate line items.
	<u>Urgent care</u>	\$40 <u>copay</u> /visit	20% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$500 <u>copay</u> /admission	20% <u>coinsurance</u>	60 days per calendar year limit for inpatient rehabilitation. 100 days per calendar year limit for skilled nursing facility care. Prior approval is required for non-emergency admissions to extended network facilities and out-of-plan facilities. Without prior approval, benefit could be reduced by \$1,000.
	Physician/surgeon fees	No charge	20% coinsurance	None
If you need mental	Outpatient services	\$25 <u>copay</u> /visit	20% coinsurance	Prior approval is required for some services.

		What You	Will Pay	
Common Medical Event	Services You May Need	In-Plan Provider (You will pay the least)	Out-of-Plan Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
health, behavioral health, or substance abuse services	Inpatient services	\$500 copay/admission	20% <u>coinsurance</u>	Prior approval is required for non- emergency admissions to extended network facilities and out-of-plan facilities. Without prior approval, benefit could be reduced by \$1,000.
	Office visits	No charge <u>Deductible</u> does not apply.	20% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of service, deductible and copays may apply.
	Childbirth/delivery professional services	No charge	20% coinsurance	None
If you are pregnant	Childbirth/delivery facility services	\$500 <u>copay</u> /admission	20% <u>coinsurance</u>	Coverage for child is limited to routine newborn nursery charges. For continued coverage, child must be enrolled within 30 days of date of birth. Prior approval is required. For extended network <u>providers</u> and out-of-plan <u>providers</u> , if you don't get prior approval, benefit could be reduced by \$1,000.
	Home health care	No charge	20% coinsurance	Prior approval is required. For extended network <u>providers</u> and out-of-plan <u>providers</u> , without prior approval, benefit could be reduced by \$1,000.
If you need help recovering or have other special health needs	Rehabilitation services	\$40 <u>copay</u> /visit per treatment type	20% <u>coinsurance</u>	Limited to 60 visits per calendar year for physical or occupational therapy. Prior approval is required for speech therapy after the initial evaluation. For extended network <u>providers</u> and out-of-plan <u>providers</u> , without prior approval, benefit could be reduced by \$1,000.
	Habilitation services	\$40 <u>copay</u> /visit per treatment type	20% coinsurance	Early intervention services are covered for children from birth to age 3. Applied Behavioral Analysis (ABA) to treat autism spectrum disorders is covered. Prior approval is required for ABA services from

		What You Will Pay		
Common Medical Event	Services You May Need	In-Plan Provider (You will pay the least)	Out-of-Plan Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
				extended network <u>providers</u> and out-of-plan <u>providers</u> . Without prior approval, services will not be covered. Copays do not apply to in-plan early intervention and ABA services.
	Skilled nursing care	No charge	20% coinsurance	Skilled nursing services in the home. Prior approval is required. For extended network <u>providers</u> and out-of-plan <u>providers</u> , if you don't get prior approval, benefit could be reduced by \$1,000.
	Durable medical equipment	20% coinsurance	20% coinsurance	Prior approval is required. For extended network <u>providers</u> and out-of-plan <u>providers</u> , if you don't get prior approval, benefit could be reduced by \$1,000.
	Hospice services	No charge	20% coinsurance	Prior approval is required. For extended network <u>providers</u> and out-of-plan <u>providers</u> , if you don't get prior approval, benefit could be reduced by \$1,000.
If your child needs dental or eye care	Children's eye exam	No charge for routine exams. <u>Deductible</u> does not apply.	20% coinsurance	Routine exams limited to one per calendar year.
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

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.)

- Children's Dental Check-up
- Children's Glasses
- Cosmetic Surgery

- Dental Care (Adult) (except for the limited services specified in your plan materials)
- Long Term Care
- Non-emergency care when traveling outside the U.S.

- Private Duty Nursing
- Routine Foot Care (Routine foot care is covered if you have diabetes)

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

- Abortion
- Acupuncture
- Bariatric Surgery (requires prior approval)
- Chiropractic Care

- Hearing Aids (limited to members age 21 and under, \$2,000 per hearing aid per ear each 36 months, requires prior approval)
- Infertility Treatment (requires prior approval)
- Routine eye care (Adult)
- Weight Loss Programs (reimbursement per calendar year :\$200 per individual up to \$400 per family)

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact Member Services at the number on your plan ID Card or your plan sponsor (usually the employer or organization that provides your health insurance). Or you can contact the Office of Patient Protection at 1-800-436-7757 or <u>www.mass.gov/hpc/opp</u>. You can also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>.

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? Yes

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 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 in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$3,450
■ Specialist copay	\$40
■ Hospital (facility) copay	\$500
■ Laboratory <u>copay</u>	\$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>	\$3,450
<u>Copayments</u>	\$500
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Peg would pay is	\$3,950

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$3,450
■ Specialist copay	\$40
Primary care visit copay	\$25
Laboratory <u>copay</u>	\$25

This EXAMPLE event includes services like:

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

Diagnostic tests (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>	\$2,200
Copayments	\$300
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$2,500

Mia's Simple Fracture

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

■ The plan's overall deductible	\$3,450
■ Specialist copay	\$40
■ Hospital ER (facility) copay	\$300
■ Ambulance services copay	\$100

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

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

Notice Informing Individuals of Nondiscrimination and Accessibility

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

Health New England provides aids and language services to people with disabilities and whose primary language is not English to communicate effectively with us. We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at (800) 310-2835 (TTY: 711). Someone who speaks your preferred language can help you. This is a free service, which includes:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Qualified interpreters
- Information written in other languages

If you need these services, you may also contact Susan O'Connor, Vice President and General Counsel, at One Monarch Place, Suite 1500, Springfield, MA 01104-1500, Phone: (888) 270-0189, TTY: 711, Fax: (413) 233-2685.

If you believe that Health New England has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with Susan O'Connor at the above address, phone or fax, or via email to ComplaintsAppeals@hne.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Susan O'Connor, Vice President and General Counsel, 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, (800) 368-1019, (800) 537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Reviewed: 12/13/2022

Multi-Language Services

We're here to help you. We can give you information in other formats and different languages. All translation services are free to members. If you have questions regarding this document, please call the toll-free member phone number listed on your health plan ID card, (TTY: 711), Monday through Friday, 8:00 a.m. - 6:00 p.m.

English	You have the right to get help and information in your language at no cost. To request an interpreter, call the toll-free member
	phone number listed on your health plan ID card, press 0. (TTY: 711)
Spanish	Tiene derecho a recibir ayuda e información en su idioma sin costo. Para solicitar un intérprete, llame al número de teléfono
	gratuito para miembros que se encuentra en su tarjeta de identificación del plan de salud y presione 0. (TTY: 711)
Portuguese	Você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para solicitar um intérprete, ligue para o número
	de telefone gratuito que consta no cartão de ID do seu plano de saúde, pressione 0. (TTY: 711)
German	Sie haben das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um einen Dolmetscher anzufordern,
	rufen Sie die gebührenfreie Mitgliedsnummer an, die auf Ihrem Krankenversicherungsausweis aufgeführt ist, und drücken Sie
	die 0. (TTY: 711)
Japanese	あなたには、無料であなたの言語でヘルプと情報を得る権利があります。通訳を依頼するには、健康保険証に記載されてい
	るフリーダイヤルの会員番号に電話し、0 を押してください。(TTY: 711)
Chinese	您有權免費以您使用的語言獲得幫助和訊息。如需口譯員,請撥打您的保健計劃 ID 卡上列出的免費會員電話號碼
	,按 0。(TTY: 711)
French	Ou gen dwa pou jwenn èd ak enfòmasyon nan lang natifnatal ou gratis. Pou mande yon entèprèt, rele nimewo gratis manm
Creole	lan ki endike sou kat ID plan sante ou, peze 0. (TTY: 711)
Vietnamese	Quý vị có quyền được giúp đỡ và cấp thông tin bằng ngôn ngữ của quý vị miễn phí. Để yêu cầu được thông dịch viên giúp
	đỡ, vui lòng gọi số điện thoại miễn phí dành cho hội viên được nêu trên thẻ ID chương trình bảo hiểm y tế của quý vị, bấm số
	0. (TTY: 711).
Russian	Вы имеете право на бесплатное получение помощи и информации на вашем языке. Чтобы подать запрос переводчика
	позвоните по бесплатному номеру телефона, указанному на обратной стороне вашей идентификационной карты и
	нажмите 0. Линия (телетайп: 711)
Arabic	يحق لك الحصول على المساعدة والمعلومات بلغتك مجانًا. لطلب مترجم، اتصل برقم هاتف العضو المجاني على بطاقة تعريف خطتك الصحية، ثم اضغط على 0.
	(TTY:711)
Mon-Khmer,	អ្នកមានសិទ្ធិទ្ធួលជំនួយ និងព័ត៌មាន ជាភាសារបស់អ្នក ដោយមិនអ្យ់ថ្លៃ។ ដ ើមបីដសនើស ំអ្នកបកប្រប
Cambodian	សូមទ <i>ូ</i> រស័ពទីដៅដល់ខឥតដេញថ្លៃសំរាប់សមាជិក ឬលមានកត់ដៅកន្ទឹងប័ណ្ណ ID គំដរាងស ខភាពរបស់អ្នក រូេដ ើយេ
	ີ ເວັດປ (TTY: 711)
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French	Vous avez le droit d'obtenir gratuitement de l'aide et des renseignements dans votre langue. Pour demander à parler à un
	interprète, appelez le numéro de téléphone sans frais figurant sur votre carte d'affilié du régime de soins de santé et appuyez
	sur la touche 0. (ATS: 711).
Italian	Hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per richiedere un interprete, chiama il numero
	telefonico verde indicato sulla tua tessera identificativa del piano sanitario e premi lo 0. Dispositivi per non udenti (TTY: 711).
Korean	귀하는 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 통역사를 요청하기 위해서는 귀하의 플랜
	ID카드에 기재된 무료 회원 전화번호로 전화하여 0번을 누르십시오. TTY 711
Greek	Έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας χωρίς χρέωση. Για να ζητήσετε διερμηνέα, καλέστε το δωρεάν αριθμό τηλεφώνου που βρίσκεται στην κάρτα μέλους ασφάλισης, πατήστε 0. (TTY: 711).
Polish	Masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Po usługi tłumacza zadzwoń pod bezpłatny numer umieszczony na karcie identyfikacyjnej planu medycznego i wciśnij 0. (TTY: 711).
Hindi	आम के पास अपनी भाषा में सहायता एवं जानकारी नि:शुल्क प्राप्त करने का अधिकार है। दुभाषिए के लिए अनुरोध
	करने के लिए, अपने हैल्थ प्लान ID कार्ड पर सूचीबद्ध टोल-फ्री नंबर पर फ़ोन करें, 0 दबाएं। TTY 711
Gujarati	તમારી ભાષામાં વિના મૂલ્યે મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયાની વિનંતી કરવા માટે તમારા હેલ્થ પ્લાન ID
	કાર્ડ પર જણાવેલા ટૉલ-ફ્રી નંબર પર કૉલ કરો અને 0 દબાવો. (TTY: 711).
Lao	ທ່ານມີສຶດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂ ້ມູນຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານບ ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອຂ
	ຮ້ອງນາຍພາສາ,ໂທຟຣີຫາຫມາຍເລກໂທລະສັບສາລັບສະມາຊິກທີ່ໄດ້ລະບຸໄວ້ໃນບັດສະມາຊິກຂອງທ່ານ,ກົດເລກ 0 . (TTY: 711).
Albanian	Ju keni të drejtë të merrni ndihmë dhe informacion falas në gjuhën tuaj. Për të kërkuar një përkthyes, telefononi në numrin që
	gjendet në kartën e planit tuaj shëndetësor, shtypni 0. (TTY: 711).
Tagalog	May karapatan kang makatanggap ng tulong at impormasyon sa iyong wika nang walang bayad. Upang humiling ng
	tagasalin, tawagan ang toll-free na numero ng telepono na nakalagay sa iyong ID card ng planong pangkalusugan, pindutin
	ang 0. (TTY: 711).