Aetna Medicare Eagle Plus (PPO) H5521 - 369 | \$0 Plan Premium



2025 Summary of Benefits

We're here to help

You may have questions as you read through this information. And that's OK — we're here to help.

Not a member yet?

Call 1-833-859-6031 (TTY: 711)

October 1-March 31: 8 AM to 8 PM, 7 days a week April 1-September 30: 8 AM to 8 PM, Monday-Friday

Already a member?

Call 1-833-570-6670 (TTY: 711) 8 AM to 8 PM, 7 days a week An Aetna team member will answer your call.

Keep in mind

This is a summary of the services we cover from January 1, 2025 through December 31, 2025.

Need a complete list of what we cover and any limitations? Just visit **AetnaMedicare.com/H5521-369** where you'll find the plan's *Evidence of Coverage* (EOC). You may call us to request a copy.





Are you eligible to enroll?

To join Aetna Medicare Eagle Plus (PPO), you must:

- · Be entitled to Medicare Part A
- Have Medicare Part B
- Live in the plan's service area, which includes the following counties:
 California: Alameda, Amador, El Dorado, Fresno, Kern, Los Angeles, Madera, Marin, Napa, Orange, Placer, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Santa Cruz, Solano, Sonoma, Stanislaus, Ventura, Yolo

What you should know

- **Plan type:** Aetna Medicare Eagle Plus (PPO) is a PPO plan. This is a Medicare Advantage plan that does not cover prescription drugs. You can use in-network and out-of-network providers. You will typically pay more for out-of-network care.
- **Primary Care Provider (PCP):** You have the option to choose a PCP. We recommend choosing a PCP because when we know who your provider is we can better support your care.
- **Referrals:** Aetna Medicare Eagle Plus (PPO) doesn't require a referral from a PCP to see a specialist. Keep in mind, some providers may require a recommendation or treatment plan from your provider in order to see you.
- Prior authorizations: Your provider will work with us to get approval before you receive certain services.
- Helpful resources: To find provider directories and other plan information, visit
 <u>AetnaMedicare.com/H5521-369</u>. The Contact Quick Reference chart at the end of this
 document contains important phone numbers and websites. For coverage and costs of Original
 Medicare, look in the *Medicare & You* handbook. View it online at <u>medicare.gov/medicare-and-you</u>, or get a copy by calling 1-800-MEDICARE (1-800-633-4227) (TTY: <u>1-877-486-2048</u>), 24
 hours a day, 7 days a week.



<u>Plan premium, deductible, and maximum out-of-pocket (MOOP)</u>



Out-of-pocket costs		
Monthly plan premium	\$0	
	You must continue to pay your Medicare Part B premium.	
Part B Premium Reduction	With this plan, the monthly premium you pay to the Social Security Administration (SSA) is reduced by \$25.	
Plan deductible	\$0	
MOOP	\$6,750 for in-network services \$9,500 for in- and out-of-network services combined Once you reach the maximum out-of-pocket, our plan pays	
	100% of covered medical services. Your premium doesn't count toward your MOOP.	

Medical and hospital benefits



Hospital coverage

Your provider often needs approval from us before we cover these services. This is called **prior authorization** or precertification.

Benefit	Your in-network costs	Your out-of-network costs
Inpatient (unlimited number of days)	\$430 per day, days 1-4; \$0 per day, days 5-90; \$0 for additional days	\$550 per day, days 1-5; \$0 per day, days 6-90; \$0 for additional days
Outpatient hospital observation services	\$430 copay	50% coinsurance
Outpatient hospital	\$350 copay	50% coinsurance
Ambulatory surgical center	\$275 copay	50% coinsurance





Primary Care Provider (PCP) and specialist visits

Benefit	Your in-network costs	Your out-of-network costs
PCP	\$0 copay	50% coinsurance
Specialist	\$40 copay	50% coinsurance



Preventive, emergency and urgent care

Benefit	Your in-network costs	Your out-of-network costs
Preventive care	\$0 copay	0% - 50% coinsurance
		0% coinsurance for the pneumonia, influenza, Hepatitis B, and COVID-19 vaccines 50% coinsurance for all other Medicare-covered preventive services
	For a full list of preventive services as services may have an associated cos	
Emergency and urgent care (inside the U.S.)	\$125 copay for emergency care \$40 copay for urgent care	\$125 copay for emergency care \$40 copay for urgent care
Emergency and urgent care, including ambulance (outside the U.S.)	\$125 copay for emergency care \$125 copay for urgent care \$265 copay for ambulance	\$125 copay for emergency care \$125 copay for urgent care \$265 copay for ambulance





Diagnostic services, labs, imaging

Your provider often needs approval from us before we cover these services. This is called **prior authorization** or precertification.

Benefit	Your in-network costs	Your out-of-network costs
Diagnostic tests and procedures	\$10 copay	50% coinsurance
Lab services	\$0 copay	50% coinsurance
Diagnostic radiology services, such as MRI	\$150 copay	50% coinsurance
Outpatient x-rays	\$0 copay	50% coinsurance



Hearing services

Benefit	Your in-network costs	Your out-of-network costs
Diagnostic hearing exam	\$0 copay	50% coinsurance
Routine hearing exam	\$0 copay	50% coinsurance
	You get one routine hearing exam ev the NationsHearing network or an ou	
Hearing aids	You get an annual benefit amount (allowance) of \$1,250 per ear. If the cost is over the benefit amount, you pay the difference. Even though you can go out-of-network for your annual hearing exam, this benefit amount can only be used to purchase hearing aids through a NationsHearing network provider.	Not Covered





Dental services

Benefit	Your in-network costs	Your out-of-network costs
Dental services	\$0 copay for covered services	20% coinsurance for covered services
	You get an annual benefit amount (allowance) of \$3,000 for covered services. You are responsible for any costs over this amount. Covered services include oral exams, x-rays, cleanings, fillings, extractions, and more.	
	You can use a provider in or out of the covered services. However, if you use you may have to pay your cost share request for reimbursement.	e a provider outside of the network,
	Note: Implants are not covered. See I exclusions and limitations.	EOC for additional details on





Vision services

Benefit	Your in-network costs	Your out-of-network costs
Diagnostic eye exam (includes diabetic eye exams)	\$0 copay	50% coinsurance
Glaucoma screening	\$0 copay	50% coinsurance
Routine eye exam	\$0 copay Our plan covers one exam every year	50% coinsurance
Contacts and eyeglasses	 You can use your benefit amouthe U.S. to purchase eyewear. service and then submit for rei However, if you see an EyeMed 	annual direct member reimbursement unt at any licensed vision provider in You will have to pay at the time of mbursement. d provider, they may provide a ply your benefit amount so you won't





Mental health services

Your provider often needs approval from us before we cover these services. This is called **prior authorization** or precertification.

Benefit	Your in-network costs	Your out-of-network costs
Inpatient psychiatric hospital stay	\$430 per day, days 1-4; \$0 per day, days 5-90	50% per stay
Outpatient mental health therapy	\$40 copay for individual sessions \$40 copay for group sessions	50% coinsurance for individual sessions 50% coinsurance for group sessions
Outpatient psychiatric therapy	\$40 copay for individual sessions \$40 copay for group sessions	50% coinsurance for individual sessions 50% coinsurance for group sessions



Skilled nursing facility (SNF) and therapy

Your provider often needs approval from us before we cover these services. This is called **prior authorization** or precertification. Note: Members must meet the Centers for Medicare & Medicaid Services (CMS) criteria for medically necessary skilled care to be covered.

Benefit	Your in-network costs	Your out-of-network costs
SNF care	\$0 per day, days 1-20; \$203 per day, days 21-100	45% per stay
	Our plan covers up to 100 days per be	enefit period.
Physical and speech therapy	\$20 copay	50% coinsurance
Occupational therapy	\$20 copay	50% coinsurance





Ambulance and routine transportation

Your provider often needs approval from us before we cover non-emergency air ambulance. This is called **prior authorization** or precertification.

Benefit	Your in-network costs	Your out-of-network costs
Ambulance (ground or air, one-way trip)	\$265 copay for ground ambulance services 20% coinsurance for air ambulance services	\$265 copay for ground ambulance services 20% coinsurance for air ambulance services
Routine, non-emergency transportation	Not Covered	Not Covered



Medicare Part B drugs

Medicare Part B only covers a limited number of medicines under certain conditions. These medicines are often given to you in your provider's office. They can include things like vaccines, injections, and nebulizers, among others. They can also include medicines you take at home using special medical equipment. Your provider often needs approval from us before we cover these services. This is called **prior authorization** or precertification.

Benefit	Your in-network costs	Your out-of-network costs
Chemotherapy drugs	0% - 20% coinsurance	50% coinsurance
	Cost sharing shown is the maximum you will pay for Part B prescription drugs. You may pay less for certain drugs.	
Part B Insulin	\$35 copay	\$35 copay
Other Part B drugs	0% - 20% coinsurance Cost sharing shown is the maximum you will pay for Part B prescription drugs. You may pay less for certain drugs.	50% coinsurance



Other covered benefits



Alternative medicine

	50% coinsurance for Medicare-covered acupuncture
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\$15 copay for Medicare-covered 50% coinsurance for Medicare-covered chiro visits Medicare coverage is limited to fixing a subluxation. Non-Medicare covered chiropractic services aren't covered.	
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Diabetic supplies

We exclusively cover **OneTouch®/LifeScan** blood glucose monitors and test strips as our preferred diabetic supplies.

Benefit	Your in-network costs	Your out-of-network costs
Diabetic supplies	0% - 20% coinsurance	0% - 20% coinsurance
	0% coinsurance for OneTouch/LifeScan supplies, including test strips, glucose monitors, solutions, lancets and lancing devices 20% coinsurance for non-OneTouch/LifeScan supplies, including test strips, glucose monitors, solutions, lancets and lancing devices (prior authorization may be required)	O% coinsurance for OneTouch/LifeScan supplies, including test strips, glucose monitors, solutions, lancets and lancing devices 20% coinsurance for non-OneTouch/LifeScan supplies, including test strips, glucose monitors, solutions, lancets and lancing devices (prior authorization may be required)





Fitness benefits

Benefit	Your costs in our plan
Annual physical fitness membership	\$0 copay You get a basic membership to any SilverSneakers® participating fitness facility. If you prefer to exercise at home, you may order one at-home fitness kit per year through SilverSneakers. If you do not reside near a participating facility, online fitness classes are available at no additional cost to you.
Direct member reimbursement (DMR) allowance	You get a direct member reimbursement (DMR) benefit amount (allowance) of \$150 each quarter. The reimbursement period starts the first day of each calendar quarter. Calendar quarters begin in January, April, July, and October. Any unused amount will not roll over into the following quarter. See your EOC for more information about this benefit.



Foot care (podiatry services)

Benefit	Your in-network costs	Your out-of-network costs
Foot exams and treatment	\$40 copay for Medicare-covered podiatry visits	50% coinsurance for Medicare-covered podiatry visits



Home care and support

Your provider often needs approval from us before we cover these services. This is called **prior authorization** or precertification.

Benefit	Your in-network costs	Your out-of-network costs	
Home health care	\$0 copay	50% coinsurance	





Medical equipment and supplies

Your provider often needs approval from us before we cover these services. This is called **prior authorization** or precertification.

Benefit	Your in-network costs	Your out-of-network costs	
Durable medical equipment (DME), such as wheelchairs, crutches, oxygen equipment, and continuous glucose monitors (CGMs) 0% - 20% coinsurance or continuous glucose monitors 20% coinsurance for all other Medicare-covered DME items		40% coinsurance	
Prosthetics, such as braces and artificial limbs	20% coinsurance	40% coinsurance	



Over-the-counter (OTC) benefit

The OTC benefit provides select health and wellness products.

Benefit	
OTC benefit amount (allowance)	 You will receive a quarterly benefit amount (allowance) to purchase approved OTC health and wellness products like first aid supplies, cold and allergy medicine, pain relievers, and more. The benefit amount is available the first day of each calendar quarter. Any unused amount will not roll over into the next quarter. We have teamed up with OTC Health Solutions (OTCHS) to provide this benefit. The benefit amount is not connected to a payment or debit card. You can get OTC products online, by phone, or in freestanding CVS stores. Visit the OTCHS catalog for a full product listing and details on how the benefit works.





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Resources For Living

Resources For Living helps connect you to resources in your community such as senior housing, adult daycare, meal subsidies, community activities, and more.



Substance use disorder services

Your provider often needs approval from us before we cover these services. This is called **prior authorization** or precertification.

Benefit	Your in-network costs Your out-of-network costs	
Outpatient substance use disorder services	\$40 copay for individual sessions \$40 copay for group sessions	50% coinsurance for individual sessions 50% coinsurance for group sessions



Visitor/travel benefit

Plan rules continue to apply. **Prior authorizations** are required for certain services.

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Explorer

Visitor/travel program: Allows you to remain in your plan for up to 12 months when you are outside our plan's service area.

> While traveling within the United States, you can see an Aetna Medicare participating provider and pay in-network cost shares. Not all providers participate in the multi-state network. In most cases, when you receive non-urgent/non-emergency care from an out-of-network provider, your share of the costs for your covered services may be higher. Contact us for help finding a participating provider in the area you're traveling to.



24-Hour Nurse Line

You can talk to a registered nurse anytime to discuss health-related questions.

Benefit	Your costs in our plan
24-Hour Nurse Line	\$0 copay

Contact quick reference

1-833-859-6031 (TTY: 711) AetnaMedicare.com Aetna: Before you enroll **Aetna Member Services** 1-833-570-6670 (TTY: 711) AetnaMedicare.com/H5521-369 1-833-570-6670 (TTY: 711) Dental Aetna AetnaMedicare.com/dental Eyewear Aetna (Direct Member 1-833-570-6670 (TTY: 711) Reimbursement) AetnaMedicare.com/H5521-369 **Hearing Aids** NationsHearing 1-877-225-0137 (TTY: 711) **Aetna.NationsBenefits.com/Hearing** Nurse Hotline 24-Hour Nurse Line 1-855-493-7019 (TTY: 711) Over-the-counter (OTC) **OTCHS** See OTC catalog at Benefit AetnaMedicare.com/H5521-369 SilverSneakers **SilverSneakers** 1-855-627-3795 (TTY: 711) SilverSneakers.com

Aetna Medicare is a HMO, PPO plan with a Medicare contract. Our D-SNPs also have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal.

See *Evidence of Coverage* for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.

Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our member services number or see your *Evidence of Coverage* for more information, including the cost sharing that applies to out-of-network services.

Participating health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change.

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To send a complaint to Aetna, call the Plan or the number on your member ID card. To send a complaint to Medicare, call 1-800-MEDICARE (TTY users should call <u>1-877-486-2048</u>), 24 hours a day/7 days a week. If your complaint involves a broker or agent, be sure to include the name of the person when filing your grievance.

Resources For Living is the brand name used for products and services offered through the Aetna group of subsidiary companies.

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Pre-enrollment checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **1-833-859-6031 (TTY: 711)**. From October 1 to March 31, you can call us 7 days a week from 8 AM to 8 PM local time. From April 1 to September 30, we're here Monday through Friday from 8 AM to 8 PM local time.

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Unde	erstanding the benefits
	The <i>Evidence of Coverage</i> (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit AetnaMedicare.com or call 1-833-859-6031 (TTY: 711) to view a copy of the EOC.
	Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
Unde	erstanding important rules
	Effect on Current Coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.
	You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
	Benefits, premiums and/or copayments/co-insurance may change on January 1, 2026.
	Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher copay for services received by non-contracted providers.
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Multi-Language Insert Multi-language Interpreter Services

English: 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 1-833-570-6670. Someone who speaks English can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-833-570-6670. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务,帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务,请致电 1-833-570-6670。我们的中文工作人员很乐意帮助您。 这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問,為此我們提供免費的翻譯 服務。如需翻譯服務,請致電 1-833-570-6670。我們講中文的人員將樂意為您提供幫助。這 是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-833-570-6670. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-833-570-6670. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-833-570-6670. sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheitsund Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-833-570-6670. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-833-570-6670. 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-833-570-6670. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 6670-573-11. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-833-570-6670. पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-833-570-6670. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-833-570-6670. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-833-570-6670. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-833-570-6670. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため に、無料の通訳サービスがありますございます。通訳をご用命になるには、1-833-570-6670. にお電話ください。日本語を話す人 者 が支援いたします。これは無料のサー ビスです。

Hawaiian: He kōkua māhele 'ōlelo kā mākou i mea e pane 'ia ai kāu mau nīnau e pili ana i kā mākou papahana olakino a lā'au lapa'au paha. I mea e loa'a ai ke kōkua māhele 'ōlelo, e kelepona mai iā mākou ma 1-833-570-6670. E hiki ana i kekahi mea 'ōlelo Pelekānia/'Ōlelo ke kōkua iā 'oe. He pōmaika'i manuahi kēia.

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Form CMS-10802 (Expires 12/31/25)

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex and does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. If you speak a language other than English, free language assistance services are available. Visit our website, call the phone number listed in this material or the phone number on your benefit ID card.

In addition, our health plan provides auxiliary aids and services, free of charge, when necessary, to ensure that people with disabilities have an equal opportunity to communicate effectively with us. Our health plan also provides language assistance services, free of charge, for people with limited English proficiency. If you need these services, visit our website, call the phone number listed in this material or on your benefit ID card.

If you believe that we have 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 our Grievance Department (write to the address listed in your *Evidence of Coverage*). You can also file a grievance by phone by calling the Customer Service phone number listed on your benefit ID card (TTY: 711). If you need help filing a grievance, call Customer Service Department at the phone number on your benefit ID card.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at https://ocrportal.hhs.gov/ocr/cp/complaint_frontpage.jsf.

ESPAÑOL (SPANISH): Si habla un idioma que no sea inglés, se encuentran disponibles servicios gratuitos de asistencia de idiomas. Visite nuestro sitio web o llame al número de teléfono que figura en este documento.

傳統漢語(中文) **(CHINESE):** 如果您使用英文以外的語言,我們將提供免費的語言協助服務。請瀏覽我們的網站或撥打本文件中所列的電話號碼。