

# Application for Individual Coverage

## Instructions:

1. This Application should be used if you wish to enroll in an Individual plan purchased directly from Independence Blue Cross. The health plans available through this Application are not eligible for federal premium tax credits or cost sharing reductions available under the Affordable Care Act. If you are not sure if you qualify for federal premium tax credits or cost sharing reductions programs, please call 1-866-346-2081 (TTY: 711) for further assistance. Keystone Health Plan East HMO Plans are underwritten by Keystone Health Plan East. PPO and EPO (Exclusive Provider Organization) Plans are underwritten by QCC Insurance Company.
  2. Carefully review and complete each section by printing clearly in black ink.
  3. Read carefully and sign the enclosed ***Declarations and Conditions of Enrollment***. Individuals under the age of 18 will require a Parent or Legal Guardian signature.
  4. Provide information about your spouse, domestic partner, and dependents if they are also applying for coverage. If you need additional space, attach a separate sheet with your signature and date. (Sections C and G)
  5. Choose a payment option in Section J. Payment options are:
    - a. monthly billing (you must include a check for the first month's premium)
      - for HMO plans, make your check payable to Keystone Health Plan East
      - for PPO/EPO plans, make your check payable to Independence Blue Cross
    - b. credit card/debit card payment — complete the credit/debit card portion in section J. This payment option is available for first month's premium only (most major credit/debit cards accepted).
    - c. pre-paid debit card payment — complete the pre-paid debit card portion in section J (most major pre-paid debit cards accepted).
- Important:** Receipt of your initial payment does not constitute enrollment in this program. Your coverage will not begin until this application has been processed, an effective date assigned, and your payment received. Failure to provide all information requested may result in a delay in the processing of your application. If we are unable to process your application, your check will be returned by mail. Before signing your application, please carefully read the Declarations and Conditions of Enrollment (Section I) on page 9. Once you have completed and signed your application, be sure to make a copy for your records.
6. Once your materials are complete, be sure to make a copy for your records. Mail your application and check or payment form to:

Independence Blue Cross  
P.O. Box 8240  
Philadelphia, PA 19101

**IMPORTANT:** Please remit future premium payments to the address on your invoice, which will be generated after your application has been processed. If your future premium payments are remitted to the P.O. Box noted above, to an incorrect address or without the coupon enclosed, it could result in a delay with applying your payment and may result in disruption of benefits and/or termination.

The collection of Race, Ethnicity, and Language data is confidential and voluntary. We are collecting this information as part of our efforts to support equitable, whole-person coverage. This data may be analyzed by our data analysts to support equitable, whole-person health initiatives. For information regarding the Plan's policies and procedures for managing access to and use of race/ethnicity, and language data, including: controls for physical and electronic access to the data, permissible use of the data, as well as impermissible use of the data, please refer to the Notice of Privacy Practices at <https://www.ibx.com/privacy-policy>.

If you have any questions or need help completing this application, contact Independence Blue Cross at 1-866-346-2081 (TTY: 711), Monday through Friday, between 8 a.m. and 6 p.m. You can also apply online by visiting us at [www.ibx.com/applnow](http://www.ibx.com/applnow).



25425

**Independence**

For office use only

Application ID: \_\_\_\_\_

Account ID: \_\_\_\_\_

**Application/Change form for Individual Coverage**

Keystone Health Plan East (KHPE) HMO Plans and QCC Insurance Company PPO/EPO Plans

KHPE HMO Plans are underwritten by Keystone Health Plan East. PPO/EPO Plans are underwritten by QCC Insurance Company.

In order to be eligible for coverage, the following must be true:

- The primary applicant must be between the ages of 0 and 64.
- Applicants are residents of Bucks, Chester, Delaware, Montgomery, or Philadelphia counties in Pennsylvania.
- Applicants are not eligible for Medicare or Medicare Disability.
- Dependent children must be under age 26.

**SECTION A – Plan Selections**

Type of coverage	Reason for application	For office use only
Individual only Individual and spouse or domestic partner Individual and child(ren) Family	New enrollment Change benefit plan Special Enrollment Reason: _____	Effective date: _____

Choice of Plan			
Keystone HMO Plans underwritten by Keystone Health Plan East:		Personal Choice PPO/EPO Plans underwritten by QCC Insurance Company:	
HMO Gold HMO Bronze	HMO Gold Proactive HMO Silver Proactive Select HMO Silver Proactive Value	PPO Gold PPO Gold Preferred PPO Bronze	EPO Bronze Reserve EPO Bronze Basic EPO Bronze Classic EPO Catastrophic*

**SECTION B – Primary Applicant Information (must be between the ages of 0 and 64)**

Primary applicant name: Last, first, middle initial			Social Security Number
Employer name	Birth date (mm/dd/yy) ____/____/____	Age ____	Sex assigned at birth: M      F      Intersex
Racial Identity (select all that apply)**			
American Indian or Alaska Native	Asian	Black or African American	
Native Hawaiian or Other Pacific Islander	White	Unknown	
Other	Prefer not to answer		
Ethnic Identity			
Hispanic/Latino	Non-Hispanic/Latino	Other	
Unknown	Prefer not to answer		

\*Available to eligible individuals only (see Section H: Declarations and Conditions of Enrollment).

\*\*The information regarding demographic factors: (1) will be maintained as private; (2) may not be used by the insurer for eligibility determinations, underwriting, or rating purposes; and (3) the insurer will not deny an application based on the applicant's refusal to answer the questions related to demographic data.

25425



## SECTION B — Primary Applicant Information (continued)

Preferred Language					
English	Spanish	Chinese			
Italian	Portuguese	Other			
Prefer not to answer					
Cultural Identity (Select up to 5)					
Cherokee	Asian Indian	African	Guamanian or Chamorro	English	Cuban
Nanticoke Lenni-Lenape	Chinese	Haitian	Micronesian	German	Dominican (Dominican Republic)
Navajo	Filipino	Jamaican	Native Hawaiian	Irish	Guatemalan
Powhatan Renape Nation	Korean	Nigerian	Polynesian	Italian	Mexican
Ramapough Lenape Indian Nation	Vietnamese	West Indian	Samoan	Polish	Puerto Rican
Other	Prefer not to answer				
Primary care office name (HMO only)**			PCP office code (HMO ID#, HMO only)**		Current patient? (HMO only)** Yes    No

## SECTION C — Family Information (if applying)\*

Spouse/Domestic Partner name: Last, first, middle initial			Social Security Number		
Employer name	Birth date (mm/dd/yy)	Age	Sex assigned at birth:		
	___ / ___ / ___	___	M	F	Intersex
Racial Identity (select all that apply)					
American Indian or Alaska Native		Asian	Black or African American		
Native Hawaiian or Other Pacific Islander		White	Unknown		
Other		Prefer not to answer			
Ethnic Identity					
Hispanic/Latino		Non-Hispanic/Latino		Other	
Unknown		Prefer not to answer			
Preferred Language					
English		Spanish		Chinese	
Italian		Portuguese		Other	
Prefer not to answer					

\*\*Required for all HMO plans. Use our website [www.ibx.com/providerfinder](http://www.ibx.com/providerfinder) to find a primary care physician (PCP) call 1-844-BLUE-4ME (or 1-844-258-3463) (TTY:711) to request a PCP directory (HMO plans only).

\*If you need to apply for additional dependents, please complete another application and mail it along with your primary application.

**SECTION C — Family Information (continued)\***

Cultural Identity (Select up to 5)					
Cherokee	Asian Indian	African	Guamanian or Chamorro	English	Cuban
Nanticoke Lenni-Lenape	Chinese	Haitian	Micronesian	German	Dominican (Dominican Republic)
Navajo	Filipino	Jamaican	Native Hawaiian	Irish	Guatemalan
Powhatan Renape Nation	Korean	Nigerian	Polynesian	Italian	Mexican
Ramapough Lenape Indian Nation	Vietnamese	West Indian	Samoan	Polish	Puerto Rican
Other	Prefer not to answer				
Primary care office name (HMO only)**			PCP office code (HMO ID#, HMO only)**		Current patient? (HMO only)** Yes    No

Dependent name: Last, first, middle initial			Social Security Number		
Relationship (e.g., son, stepdaughter)		Birth date (mm/dd/yy)	Age	Sex assigned at birth:	
		___ / ___ / ___	___	M	F    Intersex
Racial Identity (select all that apply)					
American Indian or Alaska Native		Asian	Black or African American		
Native Hawaiian or Other Pacific Islander		White	Unknown		
Other		Prefer not to answer			
Ethnic Identity					
Hispanic/Latino		Non-Hispanic/Latino		Other	
Unknown		Prefer not to answer			
Preferred Language					
English		Spanish	Chinese		
Italian		Portuguese	Other		
Prefer not to answer					

\*If you need to apply for additional dependents, please complete another application and mail it along with your primary application.

\*\*Required for all HMO plans. Use our website [www.ibx.com/providerfinder](http://www.ibx.com/providerfinder) to find a primary care physician (PCP) call 1-844-BLUE-4ME (or 1-844-258-3463) (TTY:711) to request a PCP directory (HMO plans only).

**SECTION C — Family Information (continued)\***

Cultural Identity (Select up to 5)					
Cherokee	Asian Indian	African	Guamanian or Chamorro	English	Cuban
Nanticoke Lenni-Lenape	Chinese	Haitian	Micronesian	German	Dominican (Dominican Republic)
Navajo	Filipino	Jamaican	Native Hawaiian	Irish	Guatemalan
Powhatan Renape Nation	Korean	Nigerian	Polynesian	Italian	Mexican
Ramapough Lenape Indian Nation	Vietnamese	West Indian	Samoan	Polish	Puerto Rican
Other	Prefer not to answer				
Primary care office name (HMO only)**			PCP office code (HMO ID#, HMO only)**		Current patient? (HMO only)** Yes    No

Dependent name: Last, first, middle initial			Social Security Number		
Relationship (e.g., son, stepdaughter)		Birth date (mm/dd/yy)	Age	Sex assigned at birth:	
		___ / ___ / ___	___	M	F    Intersex
Racial Identity (select all that apply)					
American Indian or Alaska Native		Asian	Black or African American		
Native Hawaiian or Other Pacific Islander		White	Unknown		
Other		Prefer not to answer			
Ethnic Identity					
Hispanic/Latino		Non-Hispanic/Latino		Other	
Unknown		Prefer not to answer			
Preferred Language					
English		Spanish	Chinese		
Italian		Portuguese	Other		
Prefer not to answer					

\*If you need to apply for additional dependents, please complete another application and mail it along with your primary application.

\*\*Required for all HMO plans. Use our website [www.ibx.com/providerfinder](http://www.ibx.com/providerfinder) to find a primary care physician (PCP) call 1-844-BLUE-4ME (or 1-844-258-3463) (TTY:711) to request a PCP directory (HMO plans only).

**SECTION C — Family Information (continued)\***

Cultural Identity (Select up to 5)					
Cherokee	Asian Indian	African	Guamanian or Chamorro	English	Cuban
Nanticoke Lenni-Lenape	Chinese	Haitian	Micronesian	German	Dominican (Dominican Republic)
Navajo	Filipino	Jamaican	Native Hawaiian	Irish	Guatemalan
Powhatan Renape Nation	Korean	Nigerian	Polynesian	Italian	Mexican
Ramapough Lenape Indian Nation	Vietnamese	West Indian	Samoan	Polish	Puerto Rican
Other	Prefer not to answer				
Primary care office name (HMO only)**			PCP office code (HMO ID#, HMO only)**		Current patient? (HMO only)** Yes    No

Dependent name: Last, first, middle initial			Social Security Number		
Relationship (e.g., son, stepdaughter)		Birth date (mm/dd/yy)	Age	Sex assigned at birth:	
		___ / ___ / ___	___	M	F    Intersex
Racial Identity (select all that apply)					
American Indian or Alaska Native		Asian	Black or African American		
Native Hawaiian or Other Pacific Islander		White	Unknown		
Other		Prefer not to answer			
Ethnic Identity					
Hispanic/Latino		Non-Hispanic/Latino		Other	
Unknown		Prefer not to answer			
Preferred Language					
English		Spanish	Chinese		
Italian		Portuguese	Other		
Prefer not to answer					

\*If you need to apply for additional dependents, please complete another application and mail it along with your primary application.

\*\*Required for all HMO plans. Use our website [www.ibx.com/providerfinder](http://www.ibx.com/providerfinder) to find a primary care physician (PCP) call 1-844-BLUE-4ME (or 1-844-258-3463) (TTY:711) to request a PCP directory (HMO plans only).

## SECTION C — Family Information (continued)\*

Cultural Identity (Select up to 5)					
Cherokee	Asian Indian	African	Guamanian or Chamorro	English	Cuban
Nanticoke Lenni-Lenape	Chinese	Haitian	Micronesian	German	Dominican (Dominican Republic)
Navajo	Filipino	Jamaican	Native Hawaiian	Irish	Guatemalan
Powhatan Renape Nation	Korean	Nigerian	Polynesian	Italian	Mexican
Ramapough Lenape Indian Nation	Vietnamese	West Indian	Samoan	Polish	Puerto Rican
Other	Prefer not to answer				
Primary care office name (HMO only)**			PCP office code (HMO ID#, HMO only)**		Current patient? (HMO only)** Yes    No

## SECTION D — Personal Information

Residence address			Mailing address (if different from residence address)		
Street (P.O. Box not acceptable)			Street		
City	State	ZIP code	City	State	ZIP code
County			County		

## SECTION E — Contact Information\*\*\*

Home phone number (    )	Business phone number (    )	Best time to call: Morning      Afternoon
Mobile phone number (    )	Email address	Best location to call: Home      Business      Mobile

## SECTION F — Other Insurance

A. Are you or any of your dependents seeking coverage enrolled in Medicare Part A and/or B? Note: If you answered yes to the question above you and/or your dependents are not eligible for this coverage.	Yes	No
B. Do you currently have any health insurance?	Yes	No
C. Are you replacing the health insurance plan listed in B above? If "Yes," termination date: (mm/dd/yy) ____ / ____ / ____	Yes	No

\*If you need to apply for additional dependents, please complete another application and mail it along with your primary application.

\*\*Required for all HMO plans. Use our website [www.ibx.com/providerfinder](http://www.ibx.com/providerfinder) to find a primary care physician (PCP) call 1-844-BLUE-4ME (or 1-844-258-3463) (TTY:711) to request a PCP directory (HMO plans only).

\*\*\* By providing my phone number and/or email address, I authorize Independence Blue Cross, its subsidiaries and affiliates (collectively "Independence"), and my employer to contact me via email, automated text and/or phone call. I understand that my consent is not a condition of any benefit or purchase. Message and data rates may apply.

**SECTION F – Other Insurance (continued)**

*Important: Do not cancel any existing coverage until you have received notification that your application has been processed.*

If you answered "Yes" to question A or B, provide the following information for each applicant.

Name	Health care carrier	Policy number	Term/ Renewal date

**SECTION G – Additional Information**

1. Have you used a tobacco product on average four or more times per week within the past six months, other than for religious or ceremonial use? Yes    No

If "Yes,"    Yes, but I am participating in a smoking cessation program.  
                   Yes, and I am not participating in a smoking cessation program.

The above questions are applicable to members and their dependents age 21 and older.

Name of person:	Type and amount:	Date last smoked or used tobacco: (mm/dd/yy)
_____	_____	____ / ____ / ____
_____	_____	____ / ____ / ____
_____	_____	____ / ____ / ____
_____	_____	____ / ____ / ____
_____	_____	____ / ____ / ____
_____	_____	____ / ____ / ____



**SECTION H — Declarations and Conditions of Enrollment**

*Please read carefully before signing below.*

By applying to Keystone Health Plan East or QCC Insurance Company (“the companies”) for coverage for myself and the dependents listed in Section C, I understand and agree as follows:

1. a) Effective date of coverage will be the 1st day of each month.  
 b) Coverage does not begin until this application is processed by the companies with an effective date of coverage assigned and payment has been received.  
 c) If selecting Check, a check for the first monthly premium must be submitted with your paper application.  
 d) Credit card/debit card payments are acceptable for the first month’s premium payment only. Pre-paid debit card payments are accepted for ongoing payments.  
 e) Receipt of the initial payment does not constitute enrollment under any program.  
 f) This coverage is provided only to residents of the geographical area of Bucks, Chester, Delaware, Montgomery, and Philadelphia counties, Pennsylvania, served by the companies. The companies reserve the right to investigate and confirm your residence.
2. The companies may void this non-group benefit policy within three (3) years of the effective date if it is found that this non-group benefit policy was obtained or maintained by intentionally supplying a material misrepresentation of fact, except in the case of fraud, for which there is no time limit for voiding the policy.
3. The terms and conditions of the coverage will be controlled by the written agreement with the companies, and the companies may adopt policies, procedures, rules, and interpretations to administer benefits under the policy. It is recognized that the coverage will only apply to admissions that occur and services that are provided on or after the effective date of coverage.
4. **HMO Plans Only:**  
 a) As a condition of coverage, each applicant must select a participating primary care physician.  
 b) As a condition of coverage, (with the exception of emergency procedures and certain direct access services as defined in the Subscriber Agreement) all services, in order to be covered by KHPE, must be performed either by a participating primary care physician, or by the participating specialist, hospital, pharmacy (if applicable), or other provider as authorized by a referral, or precertification, from a participating primary care physician or KHPE.
5. **Catastrophic Plans Only:**  
 Are available to eligible applicants (Individual/Family) under the age of 30 or eligible applicants experiencing a documented hardship and have received a certification from the Federal Government and/or Commonwealth of Pennsylvania.
6. I understand that benefits under this policy will be coordinated with other coverage any covered person may have which is subject to coordination.
7. By enrolling in this benefit program, I acknowledge that in connection with the administration of, or delivery or receipt of benefits, under the non-Group policy, the companies will use and disclose PHI (protected health information) for purposes of Treatment, Payment, and Operations (TPO) as this term is defined by federal law.
8. Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.
9. I can confirm that no one applying for health insurance on this Application is incarcerated (detained or jailed).

**Signature(s) Required**

I acknowledge that I have read, understand all statements in this application, and have supplied the requested information. The information supplied on the application and any signed addendum is accurate and complete to the best of my knowledge. No material information has been withheld or omitted on any person applying. I understand that if my signature and date do not appear and/or my answers are incomplete, the application will either be rejected or returned for completion.

**SIGN HERE** X \_\_\_\_\_ / /  
 Applicant/Parent or legal guardian signature Date

**SIGN HERE** X \_\_\_\_\_ / /  
 Applicant/spouse or domestic partner signature Date  
 (if applying for coverage)

## SECTION I – Statement of Accountability (if applicable)

To be completed if the applicant cannot complete or has not completed the application:

I, _____, have read and completed the application form for the primary applicant for the following reason(s):	
Applicant does not speak English	Applicant does not read English
Applicant does not write in English	Other (please explain)
I translated and fully explained the "Declarations and Conditions of Enrollment." I also translated the contents of this form and to the best of my knowledge obtained and listed all the requested information disclosed by:	
_____ Name	_____ Signature of translator (required)
____ / ____ / ____ Date (required)	_____ Signature of translator (required)

## SECTION J – Payment Mode

Check	Check	Check			
Credit or Debit Card Type:	American Express	Discover	Mastercard	Visa	
Credit or Debit Card No:			Expiration Date:		Security Code:
Cardholder Name:					

## SECTION K – Broker Information (if applicable)

Agent National Producer Number (NPN)	
Primary broker code	Producer broker code
Primary broker name	Producer name
Telephone number	Telephone number

### Independence Sales Representative (if applicable)

National Producer Number (NPN)	Name of sales representative
--------------------------------	------------------------------

## SECTION L — Assistance with Completing this Application (if applicable)

You can choose an authorized representative. You can give a trusted person permission to talk about this application with us, see your information, and act for you on matters related to this application, including getting information about your application and signing your application on your behalf. This person is called an "authorized representative." If you ever need to change your authorized representative, contact Independence Blue Cross. If you're a legally appointed representative for someone on this application, submit proof with the application.

Name of authorized representative (First name, Middle name, Last name)		
Address		Apartment or Suite number
City	State	ZIP code
Phone number		
Organization name (if applicable)		ID number (if applicable)

By signing, you allow this person to sign your application, get official information about this application, and act for you on all future matters with Independence Blue Cross.

X \_\_\_\_\_  
Your signature

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Date (mm/dd/yy)

Mail your application and check or Payment Form to:

**Independence Blue Cross  
P.O. Box 8240  
Philadelphia, PA 19101**

**IMPORTANT: Please remit future premium payments to the address on your invoice, which will be generated after your application has been processed. If your future premium payments are remitted to the P.O. Box noted above, to an incorrect address or without the coupon enclosed, it could result in a delay with applying your payment and may result in disruption of benefits and/or termination.**

If you have any questions or need help completing this application, contact Independence Blue Cross at 1-866-346-2081 (TTY: 711), Monday through Friday, between 8 a.m. and 6 p.m.



Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association.



Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association.

## Language Assistance Services

**Spanish:** ATENCIÓN: Si habla español, cuenta con servicios de asistencia en idiomas disponibles de forma gratuita para usted. Llame al 1-800-275-2583 (TTY: 711).

**Chinese:** 注意: 如果您讲中文, 您可以得到免费的语言协助服务。致电 1-800-275-2583。

**Korean:** 안내사항: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-275-2583 번으로 전화하십시오.

**Portuguese:** ATENÇÃO: se você fala português, encontram-se disponíveis serviços gratuitos de assistência ao idioma. Ligue para 1-800-275-2583.

**Gujarati:** સૂચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. 1-800-275-2583 કોલ કરો.

**Vietnamese:** LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi sẽ cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Hãy gọi 1-800-275-2583.

**Russian:** ВНИМАНИЕ: Если вы говорите по-русски, то можете бесплатно воспользоваться услугами перевода. Тел.: 1-800-275-2583.

**Polish:** UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-275-2583.

**Italian:** ATTENZIONE: Se lei parla italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-275-2583.

**Arabic:** ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية متاحة لك بالمجان. اتصل برقم 1-800-275-2583.

**French Creole:** ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-275-2583.

**Telugu:** క్షణ పెట్టండి: ఒకవేళ మీరు తెలుగు భాష మాట్లాడుతున్నట్లయితే, మీ కొరకు తెలుగు భాషాసహాయక సేవలు ఉచితంగా లభిస్తాయి. 1-800-275-2583 (TTY: 711) కు కాల్ చేయండి.

**Tagalog:** PAUNAWA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga serbisyo na tulong sa wika nang walang bayad. Tumawag sa 1-800-275-2583.

**French:** ATTENTION: Si vous parlez français, des services d'aide linguistique-vous sont proposés gratuitement. Appelez le 1-800-275-2583.

**Pennsylvania Dutch:** BASS UFF: Wann du Pennsylvania Deitsch schwetzsch, kannscht du Hilf griege in dei eegni Schprooch unni as es dich ennich eppes koschte zellt. Ruf die Nummer 1-800-275-2583.

**Hindi:** ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। कॉल करें 1-800-275-2583।

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, können Sie kostenlos sprachliche Unterstützung anfordern. Wählen Sie 1-800-275-2583.

**Japanese:** 備考: 母国語が日本語の方は、言語アシスタンスサービス(無料)をご利用いただけます。1-800-275-2583へお電話ください。

### Persian (Farsi):

توجه: اگر فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما فراهم می باشد. با شماره 1-800-275-2583 تماس بگیرید.

**Navajo:** Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh. Hódííłnih kojí' 1-800-275-2583.

### Urdu:

توجہ درکار ہے: اگر آپ اردو زبان بولتے ہیں، تو آپ کے لئے مفت میں زبان معاون خدمات دستیاب ہیں۔ کال کریں 1-800-275-2583.

**Mon-Khmer, Cambodian:** សូមមេត្តាចាំបំរើអារម្មណ៍៖ ប្រសិនបើអ្នកនិយាយភាសាមន-ខ្មែរ ឬភាសាខ្មែរ នោះ ជំនួយផ្នែកភាសានឹងមានផ្តល់ជូនដល់លោកអ្នកដោយឥតគិតថ្លៃ។ ទូរស័ព្ទទៅលេខ 1-800-275-2583។

Taglines as of 12/31/2022

## Discrimination is Against the Law

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

This Plan provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters, and written information in other formats (large print, audio, accessible electronic formats, other formats).
- Free language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages.

If you need these services, contact our Civil Rights Coordinator. If you believe that This Plan 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 our Civil Rights Coordinator. You can file a grievance in the following ways: In person or by mail: ATTN: Civil Rights Coordinator, 1901 Market Street, Philadelphia, PA 19103, By phone: 1-888-377-3933 (TTY: 711) By fax: 215-761-0245, By email: [civilrightscordinator@1901market.com](mailto:civilrightscordinator@1901market.com). If you need help filing a grievance, our 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 <http://www.hhs.gov/ocr/office/file/index.html>.

Taglines as of 12/31/2022