



Internal Use Only

Sign Up for a **2024 Health Plan** for You and Your Family.



You can sign up with Blue Cross and Blue Shield of Texas (BCBSTX), a Division of Health Care Service Corporation, by visiting **bcbstx.com**. If you are working with an independent, authorized BCBSTX agent, be sure to include your agent's information on the final page.

Help us process your Application more quickly.

If applying during Open Enrollment, leave Page 3 blank except for SSN. Page 3 is only for a Special Enrollment Period (SEP). Check bcbstx.com/sep to see if you qualify for an SEP before filling out this Application.

BE SURE TO:

- Answer **all** questions that apply to you and any dependents.
- Complete the application for the Primary Applicant and all **current and new** dependents, when adding dependents to an existing plan.
 - If you need more applicant sections, please download and add the Application overflow page to add more dependents. See bcbstx.com/more-dependents.
- Include name and SSN at the top of all 16 pages. Submit all 16 pages, even pages you don't use. Fax to **800-279-7419**.
- Include the **first month's payment**, or complete the payment details on page 11.
- Include details for how you want to make monthly payments.
- Sign the Application everywhere a signature is required (pages 2, 10, 11, 13, 14 and 16).
- Print all answers in **black ink**. Pencil will not be accepted.
- Cross out **any answer you wish to change** and add your initials by the new answer. Do not use correction fluid or tape.

To receive language or communication assistance free of charge, call **855-710-6984**.

CONSUMER CHOICE DISCLOSURE

You have the option to choose a Consumer Choice health care plan that, either in whole or in part, does not provide state-mandated health benefits normally required in evidences of coverage in Texas. This standard health benefit plan may provide a more affordable health plan for you although, at the same time, it may provide you with fewer health plan benefits than those normally included as state-mandated health benefits in Texas. If you choose this standard health benefit plan, please consult with your insurance agent to discover which state-mandated health benefits are excluded in this evidence of coverage. More details about the Consumer Choice Disclosure can be found on pages 9 and 14 of this application.

What do you want to do?

- Become a **NEW** BCBSTX member.
- CHANGE** my 2024 BCBSTX health plan.
- ADD** a dependent to my current BCBSTX health plan.

How may we contact you?

Applicant Name: _____

SSN: _____

Can we deliver your important plan documents electronically?

To ensure you receive your plan documents electronically, make sure that you have:

1. Checked the Yes box in this section.
2. Signed this section.
3. Provided an email address for the Primary Applicant in the next section.

This electronic delivery will continue through any plan renewals or changes.

You can go back to paper delivery at any time with no penalty. To make or change your choices once you are a member, you may:

- Go digital. Update your preferences and contact information at account.bcbstx.com/upp/.

OR

- Call Customer Service at the number listed on your member ID card.

Your documents can be viewed or printed using your computer or mobile device. The website may be accessed with most versions of Chrome, Firefox, Microsoft Edge or Safari.

Y N

Primary Applicant's Signature

Signing up outside Open Enrollment?

Applicant Name: _____

SSN: _____



NOTE: If you are signing up during Open Enrollment, enter your name and SSN above, then skip to the next page.

DO YOU QUALIFY FOR SPECIAL ENROLLMENT?

You may sign up for coverage during a Special Enrollment Period (SEP). An SEP is a chance to sign up outside Open Enrollment.

- You must apply within 60 days before or after the qualifying life event, depending on which event you claim.
- Check more than one event if more than one happened to you.
- **You must give us approved proof of a qualifying life event with this Application.**
- BCBSTX will review this proof to confirm that you qualify for an SEP.
- Without proof, we cannot process your form or sign you up for a health or dental plan.
- Once your plan has been issued, your SEP cannot be re-used to apply for a different plan.

Please contact your independent, authorized agent or call BCBSTX at **800-531-4456** for examples of proof we can accept. Details about documents you need to provide are at bcbstx.com/sep.

<input type="checkbox"/> 1. My dependent(s) and/or I lost Minimum Essential Coverage: <ul style="list-style-type: none"> <input type="checkbox"/> a. For reasons beyond my control (not including reasons like failure to pay my full premium or any disregard on my part for the plan's rules) as of this date.¹ <input type="checkbox"/> b. Because I turned age 26, or the plan holder became eligible for Medicare.^{1,2} <input type="checkbox"/> c. Because the plan holder died as of this date.³ <input type="checkbox"/> d. Because I lost my job, I lost hours, my employer stopped making payments, or my COBRA benefits ended as of this date.¹ <input type="checkbox"/> e. Because someone on my plan was legally separated or divorced as of this date.¹ <input type="checkbox"/> f. Because my plan stopped covering people in my situation as of this date.¹ 	Date(s) of Event(s) a. _____ b. _____ c. _____ d. _____ e. _____ f. _____
<input type="checkbox"/> 2. Because I got married on this date. ³	Date of Event
<input type="checkbox"/> 3. Because I had a baby, adopted a child, had a child placed with me for adoption, have a child who is subject to a suit of adoption, took in a foster child, or was ordered to cover a dependent through a court order as of this date. ³	Date of Event
<input type="checkbox"/> 4. Because there was a mistake when I signed up for my last health plan, or I have shown proof that my previous health plan or issuer broke its contract with me as of this date. ³	Date of Event
<input type="checkbox"/> 5. Because someone on my plan had a change in income and lost advance payment of premium tax credit, cost-sharing reductions, or Medicaid, or my last non-Marketplace plan broke government rules as of this date. ¹	Date of Event
<input type="checkbox"/> 6. Because I got new health plan options when I moved on this date. ¹	Date of Event
<input type="checkbox"/> 7. Because my current plan ends on a date other than December 31, which is this date. ¹	Date of Event
<input type="checkbox"/> 8. Because my employer offered to help with the cost of coverage either through an Individual Coverage Health Reimbursement Arrangement (ICHRA) or a Qualified Small Employer Health Reimbursement Arrangement (QSEHRA). Select one: <input type="checkbox"/> ICHRA <input type="checkbox"/> QSEHRA <ul style="list-style-type: none"> <input type="checkbox"/> a. My employer is newly offering participation in an ICHRA or QSEHRA as of this date.¹ <input type="checkbox"/> b. I am a new employee and my employer is offering participation in an ICHRA or QSEHRA as of this date.¹ 	Date of Event a. _____ b. _____
<input type="checkbox"/> 9. Because of an allowed reason I do not see on this list that happened on this date. (Please work with your agent or contact our sales center at 800-531-4456 .) ¹	Date of Event

¹ You must apply within 60 days before or after the qualifying life event.

² A dependent covered under a parent's Marketplace plan has until December 31 of the year they reached age 26 to apply.

³ You must apply within 60 days after the qualifying life event.

Tell us about you.

Applicant Name: _____

SSN: _____

(PLEASE ANSWER FOR **EVERY** PERSON TO BE COVERED.)

PRIMARY APPLICANT¹ (Who should be listed first on the health plan?)

First Name, Middle Initial, Last Name		Social Security Number	Sex <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth
Do you prefer to speak a language other than English? <input type="checkbox"/> Y <input type="checkbox"/> N If YES, what language? _____		Do you prefer to read or write a language other than English? <input type="checkbox"/> Y <input type="checkbox"/> N If YES, what language? _____		
Within the past six months, have you used tobacco? ² 4 or more times per week on average, excluding religious or ceremonial uses <input type="checkbox"/> Y <input type="checkbox"/> N If YES, when did you last use tobacco? _____				
Home Address	City	State	ZIP	County
Mailing Address (e.g., P.O. BOX)	City	State	ZIP	
What is the best phone number to reach you? ³ _____ <input type="checkbox"/> Mobile <input type="checkbox"/> Landline				
By providing your mobile phone number on this Application, you agree to receive automated, informational text messages from BCBSTX, including from third-party vendors or providers directly contracted by BCBSTX, to answer questions and provide additional information about health plan products, benefits and programs. You may also set your preferences at account.bcbstx.com/upp/ . Standard mobile phone and/or text message charges may apply from your wireless provider. Messages will be recurring. Frequency will vary. Consent is not a condition of purchase or enrollment.				
Email Address ^{3,4} _____				
Primary Care Provider (PCP) ^{5,6}		PCP NPI # — Enter the 10-digit ID number ⁵		
OPTIONAL: If you are Hispanic/Latino, do you identify as any of the following? (check all that apply) <input type="checkbox"/> Mexican <input type="checkbox"/> Mexican American <input type="checkbox"/> Chicano <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other _____				
OPTIONAL: Are you or do you identify as any of the following? (check all that apply) <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander <input type="checkbox"/> Other _____				

COMMUNICATIONS CONSIDERATIONS

Do you or any dependent(s) age 18 or older have a disability that makes it hard to read, write or speak?

If so, please list their names here.

¹ If you are adding one or more dependents to your existing plan, please complete the Application for ALL dependents AND the Primary Applicant. Proof of ineligibility for Medicare is required if you or your spouse are 65 or older.

² Age 21 and older for tobacco use.

³ Age 18 and older for mail, phone and email.

⁴ You **must** provide your email address if you want to get information electronically or if you want to pay with electronic funds transfer (EFT).

⁵ If you do not choose a PCP (see **findadoctortx.com**) at the time of enrollment, one will be assigned to you based on your service area. You may be responsible for the full cost of claims for services from providers that are not listed on your ID card.

⁶ See note about PCPs and OB-GYNs on page 8.

Tell us about you.

Applicant Name: _____

SSN: _____

(PLEASE ANSWER FOR **EVERY** PERSON TO BE COVERED.)

SPOUSE, PARTNER OR DEPENDENT CHILD^{1,2} (Who else do you want your plan to cover?)				
First Name, Middle Initial, Last Name	Relationship	Social Security Number	Sex <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth
Do you prefer to speak a language other than English? <input type="checkbox"/> Y <input type="checkbox"/> N If YES, what language? _____		Within the past six months, have you used tobacco? ³ 4 or more times per week on average, excluding religious or ceremonial uses <input type="checkbox"/> Y <input type="checkbox"/> N If YES, when did you last use tobacco? _____		
Mailing Address ⁴ (IF DIFFERENT)		City	State	ZIP
What is the best phone number to reach you? ⁴ _____ <input type="checkbox"/> Mobile <input type="checkbox"/> Landline By providing your mobile phone number on this Application, you agree to receive automated, informational text messages from BCBSTX, including from third-party vendors or providers directly contracted by BCBSTX, to answer questions and provide additional information about health plan products, benefits and programs. You may also set your preferences at account.bcbstx.com/upp/ . Standard mobile phone and/or text message charges may apply from your wireless provider. Messages will be recurring. Frequency will vary. Consent is not a condition of purchase or enrollment.				
Email Address ^{4,5} _____				
Primary Care Provider (PCP) ^{6,7} _____		PCP NPI # — Enter the 10-digit ID number ⁶ _____		
If a dependent (other than spouse) is 26 or older, does dependent have a medical disability? <input type="checkbox"/> Y <input type="checkbox"/> N If YES, a Disabled Dependent Authorization Form is required. You can find the form at bcbstx.com/disabled-dependents .				
OPTIONAL: If you are Hispanic/Latino, do you identify as any of the following? (check all that apply) <input type="checkbox"/> Mexican <input type="checkbox"/> Mexican American <input type="checkbox"/> Chicano <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other _____				
OPTIONAL: Are you or do you identify as any of the following? (check all that apply) <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander <input type="checkbox"/> Other _____				

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² "Spouse" includes domestic partners. Non-spouse dependents can be up to age 26, unless medically disabled and continuing BCBSTX coverage.

³ Age 21 and older for tobacco use.

⁴ Age 18 and older for mail, phone and email.

⁵ You **must** provide your email address if you want to get information electronically.

⁶ If you do not choose a PCP (see **findadoctortx.com**) at the time of enrollment, one will be assigned to you based on your service area. You may be responsible for the full cost of claims for services from providers that are not listed on your ID card.

⁷ See note about PCPs and OB-GYNs on page 8.

Tell us about you.

Applicant Name: _____

SSN: _____

(DEPENDENTS^{1,2}, continued)

First Name, Middle Initial, Last Name		Relationship	Social Security Number	Sex <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth
Do you prefer to speak a language other than English? <input type="checkbox"/> Y <input type="checkbox"/> N If YES, what language? _____		Within the past six months, have you used tobacco? ³ 4 or more times per week on average, excluding religious or ceremonial uses <input type="checkbox"/> Y <input type="checkbox"/> N If YES, when did you last use tobacco? _____			
Mailing Address⁴ (IF DIFFERENT)			City	State	ZIP
What is the best phone number to reach you? ⁴ _____ <input type="checkbox"/> Mobile <input type="checkbox"/> Landline By providing your mobile phone number on this Application, you agree to receive automated, informational text messages from BCBSTX, including from third-party vendors or providers directly contracted by BCBSTX, to answer questions and provide additional information about health plan products, benefits and programs. You may also set your preferences at account.bcbstx.com/upp/ . Standard mobile phone and/or text message charges may apply from your wireless provider. Messages will be recurring. Frequency will vary. Consent is not a condition of purchase or enrollment.					
Email Address^{4,5}					
Primary Care Provider (PCP)^{6,7}			PCP NPI # — Enter the 10-digit ID number ⁶		
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² Non-spouse dependents can be up to age 26, unless medically disabled and continuing BCBSTX coverage.

³ Age 21 and older for tobacco use.

⁴ Age 18 and older for mail, phone and email.

⁵ You **must** provide your email address if you want to get information electronically.

⁶ If you do not choose a PCP (see findadoctortx.com) at the time of enrollment, one will be assigned to you based on your service area. You may be responsible for the full cost of claims for services from providers that are not listed on your ID card.

⁷ See note about PCPs and OB-GYNs on page 8.

Tell us about you.

Applicant Name: _____

SSN: _____

(DEPENDENTS^{1,2}, continued)

First Name, Middle Initial, Last Name		Relationship	Social Security Number	Sex <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth
Do you prefer to speak a language other than English? <input type="checkbox"/> Y <input type="checkbox"/> N If YES, what language? _____		Within the past six months, have you used tobacco? ³ 4 or more times per week on average, excluding religious or ceremonial uses <input type="checkbox"/> Y <input type="checkbox"/> N If YES, when did you last use tobacco? _____			
Mailing Address ⁴ (IF DIFFERENT)			City	State	ZIP
What is the best phone number to reach you? ⁴ _____ <input type="checkbox"/> Mobile <input type="checkbox"/> Landline By providing your mobile phone number on this Application, you agree to receive automated, informational text messages from BCBSTX, including from third-party vendors or providers directly contracted by BCBSTX, to answer questions and provide additional information about health plan products, benefits and programs. You may also set your preferences at account.bcbstx.com/upp/ . Standard mobile phone and/or text message charges may apply from your wireless provider. Messages will be recurring. Frequency will vary. Consent is not a condition of purchase or enrollment.					
Email Address ^{4,5} _____					
Primary Care Provider (PCP) ^{6,7} _____			PCP NPI # — Enter the 10-digit ID number ⁶ _____		
If a dependent (other than spouse) is 26 or older, does dependent have a medical disability? <input type="checkbox"/> Y <input type="checkbox"/> N If YES, a Disabled Dependent Authorization Form is required. You can find the form at bcbstx.com/disabled-dependents .					
OPTIONAL: If you are Hispanic/Latino, do you identify as any of the following? (check all that apply) <input type="checkbox"/> Mexican <input type="checkbox"/> Mexican American <input type="checkbox"/> Chicano <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other _____					
OPTIONAL: Are you or do you identify as any of the following? (check all that apply) <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander <input type="checkbox"/> Other _____					

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³ Age 21 and older for tobacco use.

⁴ Age 18 and older for mail, phone and email.

⁵ You **must** provide your email address if you want to get information electronically.

⁶ If you do not choose a PCP (see findadoctortx.com) at the time of enrollment, one will be assigned to you based on your service area. You may be responsible for the full cost of claims for services from providers that are not listed on your ID card.

⁷ See note about PCPs and OB-GYNs on page 8.

Tell us about you.

Applicant Name: _____

SSN: _____

(DEPENDENTS^{1,2}, continued)

First Name, Middle Initial, Last Name		Relationship	Social Security Number	Sex <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth
Do you prefer to speak a language other than English? <input type="checkbox"/> Y <input type="checkbox"/> N If YES, what language? _____		Within the past six months, have you used tobacco? ³ 4 or more times per week on average, excluding religious or ceremonial uses <input type="checkbox"/> Y <input type="checkbox"/> N If YES, when did you last use tobacco? _____			
Mailing Address ⁴ (IF DIFFERENT)			City	State	ZIP
What is the best phone number to reach you? ⁴ _____ <input type="checkbox"/> Mobile <input type="checkbox"/> Landline By providing your mobile phone number on this Application, you agree to receive automated, informational text messages from BCBSTX, including from third-party vendors or providers directly contracted by BCBSTX, to answer questions and provide additional information about health plan products, benefits and programs. You may also set your preferences at account.bcbstx.com/upp/ . Standard mobile phone and/or text message charges may apply from your wireless provider. Messages will be recurring. Frequency will vary. Consent is not a condition of purchase or enrollment.					
Email Address ^{4,5} _____					
Primary Care Provider (PCP) ^{6,7} _____			PCP NPI # — Enter the 10-digit ID number ⁶ _____		
If a dependent (other than spouse) is 26 or older, does dependent have a medical disability? <input type="checkbox"/> Y <input type="checkbox"/> N If YES, a Disabled Dependent Authorization Form is required. You can find the form at bcbstx.com/disabled-dependents .					
OPTIONAL: If you are Hispanic/Latino, do you identify as any of the following? (check all that apply) <input type="checkbox"/> Mexican <input type="checkbox"/> Mexican American <input type="checkbox"/> Chicano <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other _____					
OPTIONAL: Are you or do you identify as any of the following? (check all that apply) <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander <input type="checkbox"/> Other _____					

¹ **If you are adding one or more dependents to your existing plan, please complete the Application for ALL dependents AND the Primary Applicant. Proof of ineligibility for Medicare is required if you or your spouse are 65 or older.**

² Non-spouse dependents can be up to age 26, unless medically disabled and continuing BCBSTX coverage.

³ Age 21 and older for tobacco use.

⁴ Age 18 and older for mail, phone and email.

⁵ You **must** provide your email address if you want to get information electronically.

⁶ If you do not choose a PCP (see findadoctortx.com) at the time of enrollment, one will be assigned to you based on your service area. You may be responsible for the full cost of claims for services from providers that are not listed on your ID card.

⁷ See note about PCPs and OB-GYNs on page 8.

OB-GYN ACCESS



You may get OB-GYN services from your Primary Care Provider (PCP) or an OB-GYN.

NOTES:

- You do not need a referral from your PCP to see an OB-GYN.
- HMO plans will cover your OB-GYN visits only if your OB-GYN is in your plan network.
- You do not have to tell us your choice of OB-GYN before an OB-GYN visit.

Choose your health plan.

Applicant Name: _____

SSN: _____



NOTE: Your coverage will start on the 1st of the month, unless otherwise required by law. Applications must be received by BCBSTX within the defined enrollment period to be accepted. Please be sure to check that your providers are in the network of the plan you choose at findadoctortx.com.

Please review your options below and **SELECT ONLY ONE OPTION:**

PLAN SELECTION	INDIVIDUAL DEDUCTIBLE
<input type="checkbox"/> Blue Advantage Bronze HMO SM 204 ¹	\$6,000
<input type="checkbox"/> Blue Advantage Bronze HMO SM 301 ¹	\$9,450
<input type="checkbox"/> Blue Advantage Bronze HMO SM 302 ¹	\$7,500
<input type="checkbox"/> Blue Advantage Bronze HMO SM 707 ¹	\$7,500
<input type="checkbox"/> Blue Advantage Silver HMO SM 205 ¹	\$1,950
<input type="checkbox"/> Blue Advantage Silver HMO SM 306 ¹	\$2,000
<input type="checkbox"/> Blue Advantage Silver HMO SM 601 ¹	\$3,000
<input type="checkbox"/> Blue Advantage Silver HMO SM 705 ¹	\$5,900
<input type="checkbox"/> Blue Advantage Silver HMO SM 801 ¹	\$3,000
<input type="checkbox"/> Blue Advantage Gold HMO SM 206 ¹	\$750
<input type="checkbox"/> Blue Advantage Gold HMO SM 207	\$0
<input type="checkbox"/> Blue Advantage Gold HMO SM 603 ¹	\$1,500
<input type="checkbox"/> Blue Advantage Gold HMO SM 706 ¹	\$1,500

PLAN SELECTION	INDIVIDUAL DEDUCTIBLE
<input type="checkbox"/> Blue Advantage Plus Bronze SM 201 ¹	\$4,500
<input type="checkbox"/> Blue Advantage Plus Bronze SM 303 ¹	\$5,500
<input type="checkbox"/> Blue Advantage Plus Bronze SM 305 ¹	\$6,100
<input type="checkbox"/> Blue Advantage Plus Bronze SM 707 ¹	\$7,500
<input type="checkbox"/> Blue Advantage Plus Silver SM 202 ¹	\$1,500
<input type="checkbox"/> Blue Advantage Plus Silver SM 306 ¹	\$2,000
<input type="checkbox"/> Blue Advantage Plus Silver SM 605 ¹	\$0
<input type="checkbox"/> Blue Advantage Plus Silver SM 705 ¹	\$5,900
<input type="checkbox"/> Blue Advantage Plus Gold SM 203 ¹	\$850
<input type="checkbox"/> Blue Advantage Plus Gold SM 706 ¹	\$1,500
<input type="checkbox"/> Blue Advantage Plus Gold SM 803 ¹	\$1,850
<input type="checkbox"/> MyBlue Health Bronze SM 402 ¹	\$7,400
<input type="checkbox"/> MyBlue Health Bronze SM 806 ¹	\$7,500
<input type="checkbox"/> MyBlue Health Silver SM 405 ¹	\$2,250
<input type="checkbox"/> MyBlue Health Silver SM 807 ¹	\$5,900
<input type="checkbox"/> MyBlue Health Gold SM 403 ¹	\$1,000
<input type="checkbox"/> MyBlue Health Gold SM 808 ¹	\$1,500

¹ All plans listed here except Blue Advantage Gold HMO 207 are Consumer Choice Plans. If you select any plan that is not Blue Advantage Gold HMO 207, you must sign the Consumer Choice Disclosure on page 14.

“CATASTROPHIC” PLAN OPTION BELOW

Here’s what that means.

This plan covers essential health benefits, but only after you pay the high deductible or the out-of-pocket maximum amount. Choose this plan only if:

- 1) you are under age 30 before the plan year begins, **or**
- 2) you have a waiver from the Health Insurance Marketplace®.

Your Exemption Certificate Number is required to process your form. **Exemption Certificate Number:** _____

<input type="checkbox"/> Blue Advantage Security HMO SM 200 ¹	\$9,450
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Choose your dental plan.

Applicant Name: _____

SSN: _____

The Affordable Care Act ("ACA") requires that we seek reasonable assurance from you that you and each individual on the policy have coverage for pediatric dental services (for children)¹. The ACA considers coverage for pediatric dental services to be an essential health benefit (EHB) that every policy must provide, even if there is no one on the policy who is eligible to use the coverage.

Companies like BCBSTX offer this dental coverage for children through "Marketplace-certified stand-alone dental plans." These plans are also known as Dental Qualified Health Plans or Dental QHPs.



NOTE:

The dental selection on this Application will apply to all applicants. If you already have BCBSTX dental coverage, whatever you select here will REPLACE that current dental coverage.

Please **SELECT ONLY ONE OF THE THREE OPTIONS:**

OPTION 1 You can sign up for BlueCare DentalSM, our Full Dental QHP. This covers adults **AND** children.

BlueCare Dental (Covers Adults AND Children)

INDIVIDUAL DEDUCTIBLE

<input type="checkbox"/> BlueCare Dental 1A	\$25
<input type="checkbox"/> BlueCare Dental 1B	\$50
<input type="checkbox"/> BlueCare Dental 1C	\$50
<input type="checkbox"/> BlueCare Dental 2A	\$50

OR

OPTION 2 You can sign up for BlueCare Dental 4 KidsSM, our Limited Dental QHP. This covers dental services for **CHILDREN ONLY**.

BlueCare Dental 4 Kids¹ (Covers CHILDREN ONLY)

INDIVIDUAL DEDUCTIBLE

<input type="checkbox"/> BlueCare Dental 4 Kids 1A	\$25
<input type="checkbox"/> BlueCare Dental 4 Kids 1B	\$50

OR

OPTION 3 You already have dental coverage.

Check the box and sign here to tell us that you have what is known as a "Marketplace-certified stand-alone dental plan." Our records will show that you have the Pediatric Dental EHB from BCBSTX or another company.

Note: Checking this option will NOT result in a change or cancellation to any existing coverage.

I/we already have coverage for pediatric dental essential health benefits through another policy.

Signature (REQUIRED if selecting Option 3)

Date

¹ Up to age 19. Dependents 19 to 26 are considered adults for dental coverage.



NOTE:

If you do not make a choice, you and each member on the policy will be signed up for **BlueCare Dental 4 Kids 1B**, our Limited Dental QHP, so you will have the required pediatric dental benefits.

BCBSTX may find that pediatric dental coverage must be included with your health care coverage by law. In that case, you may owe an additional monthly payment for pediatric dental benefits. This added amount will be due as part of your first payment and will be included in your monthly bill.

Tell us how you will make your payments.

Applicant Name: _____

SSN: _____



Please be sure to read the important billing rules on the next page.

- Your plan may be canceled if you don't make a payment.
- Email address is required for electronic funds transfer (EFT).

FIRST PAYMENT

You may make your **first payment** by EFT, check or money order. Choose one:

- EFT (First payment will be taken from your account immediately.) Check¹ (enclosed) Money order¹ (enclosed)

MONTHLY PAYMENTS

You may make your **monthly payments** by electronic funds transfer (Auto Bill Pay), or we can send you a bill by email or mail. Select your choice:

- EFT (Auto Bill Pay) Bill by email² Bill by mail

PREMIUM PAYMENT INFORMATION (if paying by EFT):

Please check one <input type="checkbox"/> Checking account <input type="checkbox"/> Savings account	Name(s) on account if other than the Applicant¹
Bank routing number (please verify)	Account number (please verify)
Email address (REQUIRED) ²	

AGREEMENT

I confirm I want BCBSTX and/or its designee to take out monthly premium payments from my checking or savings account named above. Funds will be taken out on the last business day of the month before the next month of coverage. If the last usual business day (any M-F) of the month is a holiday or other nonbanking day, funds will be taken out on the next business day. Withdrawals may be in the form of checks, share drafts or electronic debit entries. I also confirm I want my financial institution named here to honor the same payments from my account.

- I have read and accept this agreement**

Account owner's signature	Date	Relationship to Applicant
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¹ **TIP:** Write the name of the Primary Applicant in the memo/notation on check or money order if different from name of account owner. **NOTE:** Use of a business account may require proof of compliance with Third Party Payment Rules on page 12.

² You **must** provide your email address if you want to get information electronically or if you want to pay with EFT.



NOTE:

Do not cancel any current coverage you may have until your Application is approved and your new plan is effective. Your first month's payment is due when you sign up. If you are signing up for a new plan, **your coverage will not be in effect until we receive your first payment.**

Important billing rules.

Applicant Name: _____

SSN: _____

ELECTRONIC FUNDS TRANSFER (EFT) BILLING RULES (email address required)

If you allow EFT, you understand and agree that BCBSTX and/or the company BCBSTX chooses to process payments may take monthly payments from your checking or savings account in accordance with the terms below:

- Future payments are due on the last day of the month before the month of coverage.
- Payment will be made as you choose on the previous page.
- Your bank or credit union will process these payments.
- If the payment date falls on a non-business day or a holiday, the payment will be taken on the next business day.
- Please make sure you have enough money in your account when you submit this Application. If a payment is denied for non-sufficient funds (NSF), BCBSTX may try to process the charge again at any time in the next 30 days. BCBSTX will not pay you back for any fees your bank or credit union charges you for not having enough money in your account.
- Both the bank or credit union and BCBSTX reserve the right to end this payment program or your participation in it if payment is denied for NSF. This means payments would not be made automatically anymore. Coverage may stop (claims would not be paid) if you do not pay your monthly bill.
- To change the bank or credit union these payments are paid from, you will need to give at least 10 days' notice to BCBSTX by telephone before a scheduled payment date.

THIRD PARTY PAYMENT RULES

BCBSTX follows the premium payment process established by the Affordable Care Act in accordance with all federal requirements.

1. BCBSTX accepts premium payments from the following third-party entities on behalf of enrollees:
 - a. A Ryan White HIV/AIDS Program under title XXVI of the Public Health Service Act;
 - b. An Indian tribe, tribal organization or urban Indian organization; and
 - c. A local, state, or federal government program, including a grantee directed by a government program to make payments on its behalf.
2. BCBSTX may accept premium payments on behalf of enrollees from private, not-for-profit foundations, if the payments are:
 - a. For the entire coverage period of the enrollee's policy;
 - b. Based solely on the financial status of the enrollees;
 - c. Regardless of the coverage the enrollee chooses; and
 - d. Regardless of the enrollee's health status.
3. BCBSTX may accept premium payments on behalf of enrollees from a Trust, Power of Attorney or Legal Guardian.
4. BCBSTX will not construe payments from an employer as impermissible third-party payments, provided such payments do not create an Employee Retirement Income Security Act (ERISA) group health plan and either:
 - a. The employer facilitates premium payment collection through payroll deduction or a similar method for the employee, and the employer is not paying any part of the premium either directly or through reimbursement; or
 - b. The employee is participating in an Individual Coverage Health Reimbursement Arrangement (ICHRA) or a Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) offered by their employer in place of group health insurance.
5. BCBSTX will accept payments on behalf of an enrollee directly from an employer engaged in an ICHRA or QSEHRA, or a third-party payment coordination service, when such payments are made using allowable payment methods.

Tell us about other coverage.

Applicant Name: _____

SSN: _____

COVERAGE YOU ARE REPLACING

Will this plan replace health coverage for 2024 you already have? **If yes, read KNOW YOUR RIGHTS below and list all coverage that you plan to terminate and replace with a BCBSTX plan:**

 Y N

COVERED PERSON(S)	NAME OF INSURANCE COMPANY	POLICY NUMBER	TERMINATION DATE

KNOW YOUR RIGHTS WHEN YOU REPLACE COVERAGE

If you chose "Yes" above, BCBSTX may NOT automatically cancel your old policy. This section just confirms that you plan to cancel your current accident and health plan and replace it with a BCBSTX plan. For your own information and protection, you should know how this decision may affect the coverage available to you in a new plan.

1. You may want to ask the company that offers the plan you are replacing about your decision. You could also talk to their agent. This is your right. It is in your best interest. You should be sure you understand all the issues you may have if you replace the coverage you have now.
2. If you still wish to cancel your present plan and replace it with new coverage, be sure to truthfully and completely answer all questions on this Application about any person applying for coverage. If you leave out any important information, BCBSTX may have a legal basis to deny any future claims and to refund your premium as though your contract had never been in force. Before you sign the completed Application, re-read it carefully to be sure that all information is correct.

OTHER MEDICAL, DENTAL OR VISION COVERAGE YOU OR YOUR DEPENDENT(S) MAY HAVE

Does any person applying for coverage currently have, or did they previously have within the last 60 days:

- BCBSTX coverage?
- Health coverage with any other insurance company?
- Coverage under a tax-supported or government program, including Medicare?

 Y N

If yes, please provide details below:

Applicant Name	Name on Other Policy (if different)	Member/Group ID (recommended)
Applicant Name	Name on Other Policy (if different)	Member/Group ID (recommended)

Proxy statement (OPTIONAL)

By purchasing a BCBSTX health plan, I become a member of Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). By signing this Application, I ask the Board of Directors of HCSC to act on my behalf at all meetings of members of HCSC. I understand that:

- This permission will apply to any company that replaces HCSC.
- The Board of Directors may appoint someone to vote for me.

The annual meeting of members is scheduled to take place each year in the corporate headquarters (300 E. Randolph St., Chicago, IL 60601) on the last Tuesday of October at 12:30 p.m. Special meetings of members may be called if needed. Notice of any special meeting will be given within 30 to 60 days before the meeting.

My assignment of my member vote to the Board of Directors will be in effect:

- Until or if I cancel it in writing at least 20 days before any meeting of members, or
- Unless I attend and vote in person at any meeting of members

Primary Applicant's (your) proxy signature:

NOTE: Whether you sign for proxy or not, you must sign on page 16 to complete this Application.

Date

Print your name as you signed it:

Consumer Choice Disclosure

Applicant Name: _____

SSN: _____

TEXAS DEPARTMENT OF INSURANCE REQUIRED DISCLOSURE NOTICE FOR ALL CONSUMER CHOICE HEALTH BENEFIT PLANS ISSUED IN TEXAS

Under Texas law, HMOs are permitted to market "Consumer Choice" plans, which do not include the same level of benefits that are in Texas health plans known as state-mandated plans. HMOs are required by law to obtain signatures of consumers showing they have been given this notice.

I have been informed that the consumer choice plan I am being offered doesn't include the same level of benefits that are in Texas health plans known as state-mandated plans. This plan does include all health benefits required by the Affordable Care Act.

To see all benefits offered by this plan, go to the plan's "Summary of Benefits and Coverage."

BENEFIT/COVERAGE:	THIS PLAN:	A HEALTH PLAN WITH REQUIRED BENEFITS (STATE-MANDATED PLAN):
Deductible The amount you pay for care before the plan begins to share the cost.	Has a deductible.	Has no deductibles for participating provider care.
Out-of-Pocket Costs The amount you pay when you receive covered services, up to a calendar year maximum.	Includes out-of-pocket costs that meet federal requirements but may sometimes be more than in a state-mandated plan.	A copay must be less than 50% of the total cost of the service. Annual out-of-pocket costs must be capped at 200% of your annual premium cost if you alert the plan.
Habilitative and Rehabilitative Care Care that helps you improve skills for daily living.	Includes a limit on the number of visits per year for speech therapy, occupational therapy, physical therapy and chiropractic care. Limits do not apply for the treatment of acquired brain injury and autism spectrum disorder.	Has no limits on the amount of care if it is needed for medical reasons.
Home Health Services	Includes a limit for home health services.	Has no limits on home health services.

If you want a plan with all required benefits:

We also offer a state-mandated plan¹ that includes all required benefits. This plan is not on Healthcare.gov and does not allow you to get help with premiums and out-of-pocket costs. To learn more about this plan, call 800-531-4456 or visit [bcbstx.com/shop-plans-and-products](https://www.tdi.texas.gov/consumer/consumerchoice.html).

By signing this form, you acknowledge the following:

I understand the consumer choice plan I am applying for does not provide the same level of coverage required in other Texas health plans (state-mandated plans). I understand if my health changes and this plan does not meet my needs, in most cases I won't be able to get a new plan until the next open enrollment period. I understand I can get more information about consumer choice plans from the Texas Department of Insurance's website, <https://www.tdi.texas.gov/consumer/consumerchoice.html>, or by calling the Consumer Help Line at 800-252-3439.

Don't sign this document if you don't understand it.²

No firme este documento si no lo comprende.³

Applicant's Signature	Print Applicant's Name	Date	
Address	City	State	ZIP

Note: The HMO issuing the plan must give you a copy of this statement upon request.

¹ Blue Advantage Gold HMOSM 207 is the state-mandated plan.

² Talk to your independent, authorized agent or call 800-531-4456 for help.

³ Para recibir ayuda, comuníquese con el agente independiente autorizado o llame al 800-531-4456.

Please read and sign on next page.

Applicant Name: _____

SSN: _____

BY COMPLETING AND SIGNING THIS FORM, I UNDERSTAND AND AGREE TO THE FOLLOWING:

- This Application is not coverage. Coverage will not begin until (1) the effective date of the plan and (2) the first month's payment is made.¹
- If I use an agent, they cannot accept risks or change BCBSTX policies or rules.
- If an agent helps you to purchase a health plan, we pay them \$20.00-\$30.00 per member per policy. Some agents also get bonus and marketing payments. These payments are based on factors like total sales and do not affect the amount you pay each month for your plan.
- If any person knowingly submits a false claim for payment of a loss or benefit or falsely misstates an important fact on this Application, coverage may be rescinded. This includes false claims or facts about me or any of my dependents. Rescission cancels the coverage back to the first day it became effective. I will be given at least 30 days' written notice before my coverage or that of my dependents is rescinded.
- My monthly premium will be calculated using factors approved by the state's department of insurance and other applicable state and federal laws and regulations. Rates are calculated based on age, tobacco use and geographic rating factors. These factors are also used to calculate premiums for any dependents covered on my plan.
- I authorize any of the following people or organizations to share my health information with BCBSTX or their authorized representative:
 - Health professionals, hospitals, or clinics
 - Other health or health-related facilities
 - Government agencies
 - Pharmacy benefit managers, clearinghouses, or retail stores
 - Any other persons or firms required by law
- This information may include:
 - Copies of records about advice, care or treatment that were given to me and/or my dependents
 - Information about the prescription and use of drugs or alcohol
 - Information about mental illness
- BCBSTX may review and research its own records for information.
- BCBSTX will share collected information only as needed with medical entities to help manage my care.
- Information shared with my authorization may be re-shared by BCBSTX as allowed or required by law. If such sharing is required, the person or agency getting the information will be responsible for protecting it.
- This authorization is valid for two years from today, or until I cancel coverage.
 - I have the right to cancel the authorization at any time, in writing, by contacting BCBSTX.
 - I or anyone I authorize to represent me will receive a copy of this authorization upon request.
 - Any cancellation will not affect the activities of BCBSTX before the date such cancellation is received by BCBSTX.
- I present any statements and answers on this Application as FACTS. To the best of my knowledge and belief, they are true and complete. These facts are the basis of my Application.
- The Application will become a part of the contract between BCBSTX and me.
- My agent (if I have one) and I confirm that I have read and understood the Application and reviewed the details of the plan I chose.
- This individual or family plan is meant to be paid as my personal expense.
- Only I or a family member, or an allowed third party as outlined in the Application, will pay BCBSTX directly.
- BCBSTX does not accept payments directly from third parties except from those listed on page 12.
- If these rules are broken, any payments made by a third party will not be credited to my account or coverage. These payments may not be refunded to me. This may result in the cancellation of my coverage for nonpayment.

WARNING: ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF A HEALTH PLAN CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION MAY BE FOUND GUILTY OF A FELONY IN A COURT OF LAW.

¹ Some exceptions apply during a Special Enrollment Period (SEP). Check with your BCBSTX agent or Customer Service.

Did you work with an agent?

Applicant Name: _____

SSN: _____

AGENTS, COMPLETE THIS SECTION (IF APPLICABLE)

I certify that:

- I provided the Application to the Applicant(s) for completion, or I personally asked the questions and recorded the answers as given.
- I provided written material to explain the benefits to the Applicant(s). This includes details about what may not be covered and any special details about their coverage.
- I have reviewed the required plan document(s) with the Applicant. This includes the Disclosure Statement(s) when requested.

Agent's Printed Name AND Signature**Date****Agent ID****Agent's Phone****Agent's Email**

Please read and sign below. (REQUIRED)

YOUR SIGNATURE MAKES THIS A CONTRACT IF/WHEN FULLY PROCESSED

Primary Applicant's Printed Name AND Signature**Date****Parent or Legal Guardian of a Minor Child Printed Name AND Signature** (if child is the Primary Applicant)**Date****If this authorization is signed by a personal representative on behalf of an individual (other than a parent for a minor child), complete the following:****Personal Representative's Printed Name AND Signature****Relationship****Date****Do you permit any adult spouse or dependent listed on pages 5-8 of this form to answer questions about your Application?** Y N

Send us your Application.

TO MAKE SURE YOUR FORM IS PROCESSED AS QUICKLY AS POSSIBLE, REMEMBER TO:



- Sign your form.
- Send **ALL PAGES** of the form, **EVEN IF SOME ARE BLANK**.
- If you are working with a BCBSTX agent, please include your agent's information above.
- Please include all necessary materials when submitting this Application.
- If you are the Legal Guardian for anyone listed on the Application, please enclose a signed court decree.

PLEASE SUBMIT THIS FORM BY:

MAIL Blue Cross and Blue Shield of Texas, Attn: Individual Enrollment, P.O. Box 660819, Dallas, TX 75266-0819**FAX** 800-279-7419

Questions? If you have any questions, please call your agent or call BCBSTX toll-free at **800-531-4456**. Visit **discoverbcbstx.com** for frequently asked questions about membership, payment and benefits.

Health care coverage is important for everyone.

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator
300 E. Randolph St.
35th Floor
Chicago, Illinois 60601

Phone: 855-664-7270 (voicemail)
TTY/TDD: 855-661-6965
Fax: 855-661-6960

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services
200 Independence Avenue SW
Room 509F, HHH Building 1019
Washington, DC 20201

Phone: 800-368-1019
TTY/TDD: 800-537-7697
Complaint Portal: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
Complaint Forms: <http://www.hhs.gov/ocr/office/file/index.html>

If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعد أسئلة، ف لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم فوري، اتصل على الرقم 855-710-6984.
繁體中文 Chinese	如果您，或您正在協助的對象，對此有疑問，您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員，請撥電話號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવા કોઈ બીજા વ્યક્તિને એસ.બી.એમ. કાયદમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કોલ કરો.
हिंदी Hindi	यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में नि:शुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए 855-710-6984 पर कॉल करें।
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago ła'da bíká anánílwo'ígíí, na'ídíłkidgo, ts'ídá bee ná ahóótí'i' t'áá níłk'e níká a'doolwoł dóó bína'ídíłkídígíí bee níł h odoonih. Ata'dahalne'ígíí bich'í' hodíłníh kwe'e 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سوالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با شماره 855-710-6984 تماس حاصل نمایید.
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiegokolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
اردو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کر رہے ہیں، کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 855-710-6984 پر کال کریں۔
Tiếng Việt Vietnamese	Nêu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.