



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, <https://eoc.anthem.com/eocdps/9ZVLIND01012024>. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at [www.healthcare.gov/sbc-glossary/](http://www.healthcare.gov/sbc-glossary/) or call (855) 738-6674 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	\$0 at Indian Health Care Provider (IHCP) or with IHCP <a href="#">referral</a> at non-IHCP; or \$6,300/person or \$12,600/family for Non-IHCP In- <a href="#">Network Providers</a> .	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes. All services for Indian Health Care <a href="#">Providers</a> (IHCP). Primary Care <a href="#">Preventive Care</a> for Non-IHCP <a href="#">Providers</a> . Certain <a href="#">Prescription Drugs</a> for Non-IHCP <a href="#">Providers</a> . Vision for Non-IHCP <a href="#">Providers</a> . For more information see below.	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	\$9,450/person or \$18,900/family for Non-IHCP In- <a href="#">Network Providers</a> .	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a <a href="#">network</a></b>	Yes, Maine HMO Tiered Options. See <a href="http://www.anthem.com">www.anthem.com</a>	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive

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<a href="#">provider?</a>	or call (855) 738-6674 for a list of <a href="#">network providers</a> . Lower cost shares may apply when using a Value Based Provider*. Costs may vary by site of service and how the <a href="#">provider</a> bills.	a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
<b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>	Yes.	This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</a> .



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-Of-Network Provider (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	No charge	No charge for the first visit, then \$70/visit <a href="#">deductible</a> does not apply	Not covered	<a href="#">Preferred Network</a> No charge for the first visit, then \$35/visit <a href="#">deductible</a> does not apply. Virtual visits (Telehealth) benefits available.
	<a href="#">Specialist</a> visit	No charge	\$130/visit	Not covered	<a href="#">Preferred Network</a> \$80/visit <a href="#">deductible</a> does not apply. Virtual visits (Telehealth) benefits available.
	<a href="#">Preventive care</a> / <a href="#">screening</a> /immunization	No charge	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	Lab – Office No charge X-Ray – Office No charge	Lab – Office Same as In- <a href="#">Network</a> Tier 1 X-Ray – Office 50% <a href="#">coinsurance</a>	Lab – Office Not covered X-Ray – Office Not covered	<a href="#">Preferred Network</a> \$15/service <a href="#">deductible</a> does not apply for Lab. <a href="#">Preferred Network</a> 40% <a href="#">coinsurance</a> for X-Ray.
	Imaging (CT/PET scans, MRIs)	No charge	50% <a href="#">coinsurance</a>	Not covered	<a href="#">Preferred Network</a> 40% <a href="#">coinsurance</a> .
<b>If you need drugs to treat</b>	Typically Generic (Tier 1)	No charge	Level 1 \$20/prescription,	Not covered (retail and home delivery)	For more information, refer to “Select Drug List” at

\* For more information about limitations and exceptions, see the [plan](#) or policy document at <https://eoc.anthem.com/eocdps/9ZVLIND01012024>.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-Of-Network Provider (You will pay the most)	
<b>your illness or condition</b> More information about <b><u><a href="http://www.anthem.com/pharmacyinformation/">prescription drug coverage</a></u></b> is available at <a href="http://www.anthem.com/pharmacyinformation/">http://www.anthem.com/pharmacyinformation/</a>			<u><a href="#">deductible</a></u> does not apply (retail) and \$50/prescription, <u><a href="#">deductible</a></u> does not apply (home delivery) Level 2 \$30/prescription, <u><a href="#">deductible</a></u> does not apply (retail only)		<a href="http://www.anthem.com/pharmacyinformation/">http://www.anthem.com/pharmacyinformation/</a> *See Prescription Drug section.
	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	No charge	Level 1 \$50/prescription, <u><a href="#">deductible</a></u> does not apply (retail) and \$150/prescription, <u><a href="#">deductible</a></u> does not apply (home delivery) Level 2 \$60/prescription, <u><a href="#">deductible</a></u> does not apply (retail only)	Not covered (retail and home delivery)	
	Typically Non-Preferred Brand (Tier 3)	No charge	Level 1 \$100/prescription (retail) and \$300/prescription (home delivery) Level 2 \$150/prescription (retail only)	Not covered (retail and home delivery)	
	Typically <u><a href="#">Specialty</a></u> (brand and generic) (Tier 4)	No charge	Level 1 \$250/prescription (retail and home	Not covered (retail and home delivery)	

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-Of-Network Provider (You will pay the most)	
			delivery) Level 2 \$300/prescription (retail only)		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	50% <a href="#">coinsurance</a>	Not covered	<a href="#">Preferred Network</a> 40% <a href="#">coinsurance</a> . Same as In- <a href="#">Network</a> Tier 1 for Ambulatory Surgical Center.
	Physician/surgeon fees	No charge	50% <a href="#">coinsurance</a>	Not covered	<a href="#">Preferred Network</a> 40% <a href="#">coinsurance</a> .
If you need immediate medical attention	<a href="#">Emergency room care</a>	No charge	Same as In- <a href="#">Network</a> Tier 1	Same as In- <a href="#">Network</a> Tier 1	<a href="#">Preferred Network</a> 40% <a href="#">coinsurance</a> .
	<a href="#">Emergency medical transportation</a>	No charge	Same as In- <a href="#">Network</a> Tier 1	Same as In- <a href="#">Network</a> Tier 1	<a href="#">Preferred Network</a> 40% <a href="#">coinsurance</a> . Non-emergency non- <a href="#">network</a> Ambulance Services are limited to \$50,000 per trip.
	<a href="#">Urgent care</a>	No charge	Same as In- <a href="#">Network</a> Tier 1	Same as In- <a href="#">Network</a> Tier 1	<a href="#">Preferred Network</a> \$40/visit <a href="#">deductible</a> does not apply.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	50% <a href="#">coinsurance</a>	Not covered	<a href="#">Preferred Network</a> 40% <a href="#">coinsurance</a> . 150 days/year for Inpatient rehabilitation for Indian Health Care <a href="#">Providers</a> (IHCP) and Non-IHCP In- <a href="#">Network</a> <a href="#">Providers</a> combined.
	Physician/surgeon fees	No charge	50% <a href="#">coinsurance</a>	Not covered	<a href="#">Preferred Network</a> 40% <a href="#">coinsurance</a> .

\* For more information about limitations and exceptions, see the [plan](#) or policy document at <https://eoc.anthem.com/eocdps/9ZVLIND01012024>.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-Of-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit No charge Other Outpatient No charge	Office Visit No charge for the first visit, then \$70/visit <a href="#">deductible</a> does not apply Other Outpatient 50% <a href="#">coinsurance</a>	Office Visit Not covered Other Outpatient Not covered	Office Visit <a href="#">Preferred Network</a> No charge for the first visit, then \$35/visit <a href="#">deductible</a> does not apply. Virtual visits (Telehealth) benefits available. Other Outpatient <a href="#">Preferred Network</a> 40% <a href="#">coinsurance</a> .
	Inpatient services	No charge	50% <a href="#">coinsurance</a>	Not covered	-----none----- <a href="#">Preferred Network</a> 40% <a href="#">coinsurance</a> .
If you are pregnant	Office visits	No charge	50% <a href="#">coinsurance</a>	Not covered	<a href="#">Cost sharing</a> does not apply for <a href="#">preventive services</a> . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	No charge	50% <a href="#">coinsurance</a>	Not covered	
	Childbirth/delivery facility services	No charge	50% <a href="#">coinsurance</a>	Not covered	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No charge	50% <a href="#">coinsurance</a>	Not covered	-----none----- <a href="#">Preferred Network</a> 40% <a href="#">coinsurance</a> .
	<a href="#">Rehabilitation services</a>	No charge	\$70/visit <a href="#">deductible</a> does not apply	Not covered	<a href="#">Preferred Network</a> \$40/visit <a href="#">deductible</a> does not apply. *See Therapy Services section.
	<a href="#">Habilitation services</a>	No charge	\$70/visit <a href="#">deductible</a> does not apply	Not covered	
	<a href="#">Skilled nursing care</a>	No charge	50% <a href="#">coinsurance</a>	Not covered	<a href="#">Preferred Network</a> 40% <a href="#">coinsurance</a> . 150 days/year for skilled nursing services for Indian Health Care <a href="#">Providers</a> (IHCP) and Non-IHCP In- <a href="#">Network Providers</a> combined.

\* For more information about limitations and exceptions, see the [plan](#) or policy document at <https://eoc.anthem.com/eocdps/9ZVLIND01012024>.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-Of-Network Provider (You will pay the most)	
	<a href="#">Durable medical equipment</a>	No charge	50% <a href="#">coinsurance</a>	Not covered	<a href="#">Preferred Network</a> 40% <a href="#">coinsurance</a> . *See <a href="#">Durable Medical Equipment</a> Section.
	<a href="#">Hospice services</a>	No charge	50% <a href="#">coinsurance</a>	Not covered	<a href="#">Preferred Network</a> 40% <a href="#">coinsurance</a> .
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge	No charge	Not covered	*See Vision Services section.
	Children's glasses	No charge	No charge	Not covered	
	Children's dental check-up	Not covered	Not covered	Not covered	-----none-----

### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>Acupuncture</li> <li>Dental care (Adult)</li> <li>Private-duty nursing</li> <li>Weight loss programs</li> </ul>	<ul style="list-style-type: none"> <li>Children's dental check-up</li> <li>Long-term care</li> <li>Routine eye care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>Cosmetic surgery</li> <li>Non-emergency care when traveling outside the U.S.</li> <li>Routine foot care</li> </ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>Abortion (including Non-Hyde Abortion Services)</li> <li>Hearing aids 1 item(s) every 36 months</li> </ul>	<ul style="list-style-type: none"> <li>Bariatric surgery for morbid obesity only</li> <li>Infertility treatment</li> </ul>	<ul style="list-style-type: none"> <li>Chiropractic care 40 visits/year</li> </ul>

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Maine Bureau of Insurance, Department of Professional and Financial Regulation, 34 State House Station, Augusta, ME 04333-0334, (800) 300-5000, or contact Anthem at the number on the back of your ID card. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#)

\* For more information about limitations and exceptions, see the [plan](#) or policy document at <https://eoc.anthem.com/eocdps/9ZVLIND01012024>.

documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact:

ATTN: Grievances and Appeals, P.O. Box 218, North Haven, CT 06473-0218

Maine Bureau of Insurance, Department of Professional and Financial Regulation, 34 State House Station, Augusta, ME 04333-0334, (800) 300-5000

Consumers for Affordable Health Care, 12 Church Street, PO Box 2490, Augusta, ME 04338-2490, (800) 965-7476, [www.maine cahc.org](http://www.maine cahc.org), [consumerhealth@maine cahc.org](mailto:consumerhealth@maine cahc.org)

**Does this plan provide Minimum Essential Coverage? Yes**

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

**Does this plan meet the Minimum Value Standards? Not Applicable**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*



## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$4,200
■ <a href="#">Specialist copayment</a>	\$80
■ Hospital (facility) <a href="#">coinsurance</a>	40%
■ Other <a href="#">copayment</a>	\$15

This EXAMPLE event includes services like:

[Specialist](#) office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
[Diagnostic tests](#) (*ultrasounds and blood work*)  
[Specialist](#) visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<a href="#">Cost Sharing</a>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$60</b>

### Managing Joe's Type 2 Diabetes

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$4,200
■ <a href="#">Specialist copayment</a>	\$80
■ Hospital (facility) <a href="#">coinsurance</a>	40%
■ Other <a href="#">copayment</a>	\$15

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)  
[Diagnostic tests](#) (*blood work*)  
[Prescription drugs](#)  
[Durable medical equipment](#) (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<a href="#">Cost Sharing</a>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$20</b>

### Mia's Simple Fracture

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$4,200
■ <a href="#">Specialist copayment</a>	\$80
■ Hospital (facility) <a href="#">coinsurance</a>	40%
■ Other <a href="#">copayment</a>	\$15

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic test](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<a href="#">Cost Sharing</a>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$0</b>

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

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.



## Language Access Services:

(TTY/TDD: 711)

**Albanian (Shqip):** Nëse keni pyetje në lidhje me këtë dokument, keni të drejtë të merrni falas ndihmë dhe informacion në gjuhën tuaj. Për të kontaktuar me një përkthyes, telefononi (855) 738-6674

**Amharic (አማርኛ):** ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማግኘት መብት አለዎት። አስተርጓሚ ለማናገር (855) 738-6674 ይደውሉ።

**Arabic (العربية):** إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على (855) 738-6674.

**Armenian (հայերեն):** Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվճար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով: Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (855) 738-6674:

**Bassa (Bàsɔ̀ Wùdù):** M̐ dyi dyi-diè-djé bɛ́ bédjé bá céè-djé nià kɛ dyí ní, ɔ̀ m̀b̀è nì dyí-bédjé-in-djé bɛ́ m̀ kɛ gbo-kpá-kpá kè bɔ́ kpɔ́ djé m̀ bídí-wùdùùn b́ó pídíyí. Bɛ́ m̀ kɛ wuɖu-zìin-nyò d̀ò gbo wùdù kɛ, d́á (855) 738-6674.

**Bengali (বাংলা):** যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, তাহলে আপনার ভাষায় বিনামূল্যে সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা বলার জন্য (855) 738-6674 -তে কল করুন।

**Burmese (မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (855) 738-6674 သို့ ခေါ်ဆိုပါ။

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