moda HEALTH | DELTA DENTAL

Apply online by visiting shopmodaplans.com.
Questions? We're here to help. Call us at 855-718-1767.

2023 | Individual health plan application – Beacon service area

for Oregon individuals and families in Clackamas, Clatsop, Columbia, Coos, Curry, Hood River, Jackson, Josephine, Multnomah, Tillamook, Wasco, Washington and Yamhill counties.

Note: To be eligible to enroll, subscriber and dependents must reside in the Beacon service area. Children who live outside of Oregon may be covered if they are students age 18 to 26 or under a qualified medical child support order (QMCSO).

Please fill out all sections of this application and submit it to us. If the application is incomplete or we need more information, your effective date may be delayed. Be sure information is clearly written. If we can't read something, we will return your application to you. For most enrollments, we must receive your complete application no later than the 15th of the month before the requested effective date. For special enrollment, we must receive this application and supporting documentation within 60 days of the special enrollment event date. Your application process could be delayed or denied if supporting documentation is not provided. To expedite your application, please complete the fillable form and include your electronic signature or your Adobe digital ID signature. You also have the option to complete this application form using black or blue ink and include your handwritten signature.

Section 1 › Application type

The reason I am applying or making a change is:

Open enrollment

- ☐ New policy/subscriber
- ☐ Add dependent to existing plan
- ☐ Plan change only

Existing subscriber name
Existing subscriber ID

If this is a special enrollment application, you must include proof of the life event that made you eligible. **A list of acceptable documentation to support your life event and the available effective dates for coverage can be found at modahealth.com/shop/special-enrollment.**

You will need a special enrollment event for changes or new policies made outside of the open enrollment period.

Special enrollment

Date of event *(mm/dd/yyyy)*

- ☐ Marriage or registered domestic partnership (RDP)
- ☐ Birth, adoption or placement for adoption
- ☐ Placement of foster child
- ☐ Loss of coverage because I turned 26
- ☐ Loss of coverage due to end of marriage or RDP
- ☐ Loss of eligibility for group coverage
- ☐ COBRA ended due to expiration of coverage or the end of employer contributions or government subsidy
- ☐ Loss of Oregon Health Plan (OHP) coverage
- ☐ Loss of Dental coverage due to Medicare coverage
- ☐ Other _____

Section 2 › Eligibility and residency

Medical plans:

To be eligible to apply for our Oregon individual health plans, you must currently live and have a fixed, permanent home address in the service area. You must spend at least 6 months of the year living in the service area. You cannot be enrolled in Medicare or living in the service area to get health coverage or for another temporary reason such as getting treatment. Living in a residential care facility to receive treatment does not meet the residency requirement.

☐ I confirm I meet these requirements.

Dental plans:

To be eligible to apply for one of our Oregon individual dental plans, you must be an Oregon resident and reside in our service area for at least 6 months out of the year. If you had Delta Dental individual dental coverage that ended during the past 12 months, you won't be eligible unless you have a special enrollment qualifying event or have had continuous group dental coverage since leaving Delta Dental.

☐ I confirm I meet these requirements.

Section 3 › Plan selection

IMPORTANT: No out-of-network coverage. You must use in-network providers for services to be covered by these medical plans or by the dental EPO plan.

I select the following medical and/or dental plan(s) for the requested effective date ___/___/_____:

- ☐ Standard Gold (Beacon) - $1,800 deductible
- ☐ Standard Silver (Beacon) - $4,800 deductible
- ☐ Standard Bronze (Beacon) - $8,800 deductible
- ☐ Beacon Silver 3550 Direct - $3,550 deductible
- ☐ Beacon Silver 2900 Direct - $2,900 deductible
- ☐ Beacon Silver 3400 Direct - $3,400 deductible
- ☐ Beacon Silver 4400 Direct - $4,400 deductible
- ☐ Beacon Gold 250 - $250 deductible
- ☐ Beacon Gold 1000 - $1,000 deductible
- ☐ Beacon Gold 1500 - $1,500 deductible
- ☐ Beacon Silver 3000 - $3,000 deductible
- ☐ Beacon Silver 3500 - $3,500 deductible
- ☐ Beacon Silver 4500 - $4,500 deductible
- ☐ Beacon Silver 6400 - $6,400 deductible
- ☐ Beacon Bronze 7000 - $7,000 deductible
- ☐ Beacon Bronze 8700 - $8,700 deductible
- ☐ Beacon Bronze HSA 6900 - $6,900 deductible
- ☐ No medical coverage

- ☐ Delta Dental PPO - $1,000 annual maximum plan payment limit
- ☐ Delta Dental EPO - $1,500 annual maximum plan payment limit
- ☐ Delta Dental PPO Bright Smiles - No annual maximum plan payment limit
- ☐ No dental coverage

All dental plans have $0 deductible. Maximum annual benefit does not apply under age 19. Members under age 19 are subject to annual out-of-pocket maximum. If you are changing from one Delta Dental of Oregon individual plan to another outside of open enrollment, any amount applied to the annual maximum plan payment limit will be transferred to your new plan.

Moda Health's individual medical plans are designed to support your healthcare needs through partnership between you and an in-network primary care provider (PCP). Your PCP coordinates your care. To complete enrollment, you must name an in-network PCP for each applicant in sections 4, 5, and 6. Go to Find Care on modahealth.com to confirm your PCP is in-network. We may assign one for you if you do not select one yourself. You may switch to a different Beacon network PCP at any time.

Section 4 › Subscriber information

This section must be completed with **subscriber** information.

Is this a child- or children-only plan? No | Yes

If yes, please list the youngest child as the subscriber. Children age 26 or older must be on their own policy.

Last name	First name	M.I.	Suffix

Date of birth *(mm/dd/yyyy)*	Social Security number	Gender
		Male _ Female Prefer not to answer

Gender identity

_ Male _ Female _ Transgender _ Cisgender _ Gender non-conforming _ Non-binary / third gender
_ Questioning _ Prefer not to answer _ Another

These fields are optional. We are committed to understanding and valuing diversity among our members. We are seeking this information so our staff can refer to and communicate with you in the most appropriate and respectful way.

PCP Name

Race (optional)

American Indian or Alaska Native | Asian | Black or African American
Caucasian | Hispanic or Latino | Native Hawaiian or other Pacific Islander
Other (please specify) _____

Preferred spoken and written language

English Spanish Other (please specify) _____

Home address	City	State	ZIP

County

Mailing address (if different)	City	State	ZIP

Email address	Home phone	Mobile phone

Section 5 › Dependent Information — spouse or registered domestic partner (RDP)

Please complete this section for spouse or RDP to be covered on this medical or dental plan.

Last name	First name	M.I.	Suffix

Date of birth *(mm/dd/yyyy)*	Social Security number	Gender
		Male Female Prefer not to answer

Gender identity

Male | Female | Transgender | Cisgender | Gender non-conforming | Non-binary / third gender | Questioning | Prefer not to answer | Another

These fields are optional. We are committed to understanding and valuing diversity among our members. We are seeking this information so our staff can refer to and communicate with you in the most appropriate and respectful way.

PCP Name

Race (optional)

American Indian or Alaska Native | Asian | Black or African American | Caucasian | Hispanic or Latino | Native Hawaiian or other Pacific Islander | Other (please specify) _____

Preferred spoken and written language

English | Spanish | Other (please specify) _____

Section 6 › Dependent Information — children living in the service area only **(no dependent coverage outside the service area**, except children who are full-time students age 18 to 26 or with a QMCSO may be covered outside of Oregon)

Please list all children to be covered on this health plan (children must be under age 26). Attach additional copies of this page, if necessary, to list other family members to be included on this application.

Last name	First name	M.I.	Suffix
Date of birth *(mm/dd/yyyy)*	Social Security number	Gender Male Female Prefer not to answer	
Gender identity Male Female Transgender Cisgender Gender non-conforming Non-binary / third gender Questioning Prefer not to answer Another *These fields are optional. We are committed to understanding and valuing diversity among our members. We are seeking this information so our staff can refer to and communicate with you in the most appropriate and respectful way.*			
PCP Name			

Last name	First name	M.I.	Suffix
Date of birth *(mm/dd/yyyy)*	Social Security number	Gender Male Female Prefer not to answer	
Gender identity Male Female Transgender Cisgender Gender non-conforming Non-binary / third gender Questioning Prefer not to answer Another *These fields are optional. We are committed to understanding and valuing diversity among our members. We are seeking this information so our staff can refer to and communicate with you in the most appropriate and respectful way.*			
PCP Name			

Last name	First name	M.I.	Suffix
Date of birth *(mm/dd/yyyy)*	Social Security number	Gender Male Female Prefer not to answer	
Gender identity Male Female Transgender Cisgender Gender non-conforming Non-binary / third gender Questioning Prefer not to answer Another *These fields are optional. We are committed to understanding and valuing diversity among our members. We are seeking this information so our staff can refer to and communicate with you in the most appropriate and respectful way.*			
PCP Name			

Last name	First name	M.I.	Suffix

Date of birth *(mm/dd/yyyy)*	Social Security number	Gender Male Female Prefer not to answer

Gender identity

Male Female Transgender Cisgender Gender non-conforming Non-binary / third gender
Questioning Prefer not to answer Another

These fields are optional. We are committed to understanding and valuing diversity among our members. We are seeking this information so our staff can refer to and communicate with you in the most appropriate and respectful way.

PCP Name

Last name	First name	M.I.	Suffix

Date of birth *(mm/dd/yyyy)*	Social Security number	Gender Male Female Prefer not to answer

Gender identity

Male Female Transgender Cisgender Gender non-conforming Non-binary / third gender
Questioning Prefer not to answer Another

These fields are optional. We are committed to understanding and valuing diversity among our members. We are seeking this information so our staff can refer to and communicate with you in the most appropriate and respectful way.

PCP Name

If any children listed above have a different race or primary language than the subscriber, please list their name, race (optional), and primary language below. If a child lives outside of Oregon, please email, fax or mail the QMCSO or documentation of the child's enrollment in an out-of-state school to email: individualapp@modahealth.com. Fax: 503-219-3696 Mail: Membership Accounting, 601 SW Second Ave., Portland, OR 97204-3156. The enrolled child will be eligible for out-of-area coverage on the first day of the month after the date documentation is received and the address is updated in Moda Health's system.

Section 7 › Other insurance

Will you have other medical and/or dental insurance?

_ Yes No

If yes on other insurance, what type?

Medical Dental Medical and dental

Section 8 › Credit toward benefit exclusion period (for new dental coverage)

For subscribers and dependents age 19 and over:
Do you have 12 continuous months of prior dental insurance with no more than a 90-day break in coverage from the end of the old policy to the expected effective date of the new policy?

No Yes Was this coverage through Delta Dental Plan of Oregon? If yes, we'll automatically waive the exclusion period on your dental coverage. If this coverage was through a different carrier, please provide a letter from your prior carrier or employer documenting the start and end dates of your prior dental coverage. This documentation of prior coverage is required for credit to be applied toward the benefit exclusion period. Please email, fax or mail documentation.

E-mail: **CustomerSupportOR@DeltaDentalOR.com**

Fax: **503-219-3696**

Standard mail: **Delta Dental Plan of Oregon**
601 SW 2nd Avenue
Portland, OR 97204

Section 9 › Payment method

We offer several payment options for you to choose from, including:

1. Automatic eBill payment through your Member Dashboard.
2. Electronic fund transfer (EFT), see authorization agreement below.
3. Personal check, money order or cashier's check.

EFT authorization agreement

EFT initiates around the 5th of the month and usually takes one or two days to post to your account. Your first payment may initiate on a later date if your enrollment is processed after the 5th of the month. Your premium invoice will be paperless and located in the eBill section of your Member Dashboard.

1. Complete and sign below as the account holder for monthly automatic premium deductions from your bank.
2. Attach a photocopy of a voided personal check from the account, or provide the bank routing and account numbers below.

Subscriber		Account holder	
Name of bank	Routing number	Account number	Account type _ Checking _ Savings

I authorize Moda Health or Delta Dental to charge my account for monthly premiums for the above named individual. I also authorize my bank, named here, to honor these monthly charges. This authority will remain in effect until I give my bank a reasonable chance to act upon it. I can stop payment by notifying my bank before my account has been charged.

Account holder signature X	Signature date

Section 10 › Billing options

If you are set up for EFT your premium invoice will be paperless. If you are not set up for EFT you will receive paper invoices in the mail. You may change your billing preference to paperless by going to the eBill section of your Member Dashboard.

If the bill needs to go to an address other than your mailing address, please note the billing address below.

Billing address	City	State	ZIP

Section 11 › Go paperless!

You can view your explanation of benefits (EOBs) online by logging in to your Member Dashboard. After your application is approved, you will receive a welcome letter with your member ID number. With this ID number, simply set up a Member Dashboard account by visiting modahealth.com or deltadentalor.com and opt to receive electronic EOBs.

Section 12 › Agent (to be completed by agent only)

I (the agent) certify that I have explained the eligibility provisions to the subscriber. I have not made any statements about benefits, conditions or limitations of the contract except through written material furnished by Moda Health or Delta Dental. I have informed the subscriber that the effective date of coverage is assigned only by Moda Health or Delta Dental.

For you to become the agent, you must be actively appointed with Moda Health/Delta Dental of Oregon.

Please sign and date below.

Agent name	Agency name	Phone	Agent/Agency NPN

Address	City	State	ZIP

I certify that the information supplied to me by the subscriber has been truly and accurately recorded.

Agent signature (required)	Signature date
X	

Note to agent: Payment does not have to be included with the application, but the first payment is required to activate coverage.

For Individual plans, Moda Health pays a commission to appointed brokers for the work they do on your behalf. Our current commission schedule is located at modahealth.com/oregon/broker-commission.

Section 13 > Basic terms of enrollment

- **Medical: I understand that I must use in-network providers. There is no out-of-network coverage except for emergency services and retail pharmacy benefits, or for children living out of state but in the U.S. with a QMCSO or who are students age 18 to 26.**
- **Dental: I understand that I may receive benefits that are less than the amount billed by my provider when treatment is not received from a contracted provider.**
- I understand and agree that this application is not an offer of coverage, and coverage does not begin until this application is received and reviewed by Moda Health and Delta Dental and an effective date of coverage is assigned.
- I understand and agree that this application becomes a part of my plan.
- I understand that no benefits are available under a Moda Health or Delta Dental plan for services or supplies, including those related to an inpatient confinement, that were received before the effective date of coverage.
- I understand that acceptance for coverage has the following requirements:
  A. Subscribers must be Oregon residents living in the service area to apply for and maintain coverage under a Moda Health or Delta Dental plan. Moda Health and Delta Dental reserve the right to request documentation at any time.
  B. Members cannot be covered by more than one Moda Health and Delta Dental individual medical and dental plan at any time.
  C. No one listed on this application is enrolled in Medicare on the date coverage would begin.
- If I am eligible for Medicare Part B but not enrolled, Moda Health will estimate what Medicare would have paid and reduce my benefits by that amount.
- "**Resident**" means a person who lives in the plan's service area and intends to live in the service area permanently or indefinitely. Moda Health and Delta Dental may require proof of residency from time to time. Such proof shall include, but not be limited to, the street address of the individual's residence and not a post office box.
- I have the right to examine and return the policy within 10 days of receipt.
- Potential changes due to state or federal mandates, effective in January, may alter the benefits or rates of my current plan.
- Regardless of my enrollment date, my plan premium will renew January 1.
- If I am not purchasing a Moda Health plan that includes pediatric dental benefits, I attest that I and other dependents on the application have obtained or will obtain a pediatric dental plan certified by the Health Insurance Marketplace.
- I have read the Moda Health/Delta Dental privacy statement that is available on modahealth.com and deltadentalor.com.

Section 14 › Certification of completion and correctness

Be sure to sign and date the application below. Your spouse, RDP and any children over age 18 are required to sign the application.

I affirm that the answers given on this application are complete and correct to the best of my knowledge. I have provided these answers as part of the application process required by Moda Health and Delta Dental to enroll in insurance coverage. I understand that if this application contains any intentional misrepresentations of material fact that Moda Health and Delta Dental may deny coverage, modify or cancel the contract, rescind the contract or take other legal action. I will promptly inform Moda Health and Delta Dental in writing if anything happens before my coverage takes effect that makes this application incomplete or incorrect. I understand and agree that no coverage will be in force until approved by Moda Health and Delta Dental. If approved, coverage will be in force as of the effective date determined by Moda Health and Delta Dental. Moda Health and Delta Dental may contact me to clarify answers on this application. As the applicant, I understand I have the right to inspect the information in my file.

I acknowledge that I have read and understand this application, terms and certification and privacy statement.

Print name of responsible party[1] if child- or children-only policy X	Relationship[2]
Signature of subscriber (if subscriber is under age 18, signature of responsible party) X	**Signature date**
Signature of subscriber's legal spouse or RDP, if applying for coverage X	**Signature date**
Signature of dependent(s), age 18 and older, if applying for coverage X	**Signature date**
Signature of dependent(s), age 18 and older, if applying for coverage X	**Signature date**

1 *Responsible party: If you are an adult not covered by this plan and you bear financial responsibility or act as the primary caregiver for the subscriber and others covered by this plan, then you are the responsible party*

2 *If not a parent, please attach legal documentation if you are the legal guardian or holder of Power of Attorney.*

By providing your contact information, you are consenting to receive communications from Moda Health Plan, Inc, Delta Dental Plan of Oregon, and their affiliates and business partners regarding your health plan benefits, payments, and treatment. Please keep in mind that communications via email over the internet may not be secure. Although it is unlikely, there is a possibility that information included in an email could be obtained by other parties besides the person to whom it is addressed. We recommend that you do not include personal identifying information such as your birth date, or personal medical information in any emails you send to us. There is no requirement to provide your email address or phone number as a condition to purchasing any goods or services.

Ready to submit? Mail, fax or email this form to Moda Health/Delta Dental
Mail: Membership Accounting, 601 SW Second Ave., Portland, OR 97204-3156
Fax: 503-219-3696
Email: Scan and send to individualapp@modahealth.com.

New to Moda Health/Delta Dental? Visit modahealth.com or deltadentalor.com to log in to your Member Dashboard and view your Member Handbook and bill. Once you sign up for your Member Dashboard and go paperless (see Section 11), you'll receive an email when your first bill is ready.

Questions? Contact Moda Health/Delta Dental at 855-718-1767.

modahealth.com | deltadentalor.com

To view the summary of benefits and coverage (SBC) for the medical plans, please visit shopmodaplans.com. A uniform glossary is available to help you understand the most common healthcare terms at https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf. For free print copies of the SBC or uniform glossary, contact Moda Health at 855-718-1767.

Nondiscrimination notice

We follow federal civil rights laws. We do not discriminate based on race, color, national origin, age, disability, gender identity, sex or sexual orientation.

We provide free services to people with disabilities so that they can communicate with us. These include sign language interpreters and other forms of communication.

If your first language is not English, we will give you free interpretation services and/or materials in other languages.

If you need any of the above, call Customer Service at:

888-217-2363 (TDD/TTY 711)

If you think we did not offer these services or discriminated, you can file a written complaint. Please mail or fax it to:

Moda Partners, Inc.
Attention: Appeal Unit
601 SW Second Ave.
Portland, OR 97204
Fax: 503-412-4003

If you need help filing a complaint, please call Customer Service.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services Office for Civil Rights at ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone:

U.S. Department of Health
and Human Services
200 Independence Ave. SW, Room 509F
HHH Building, Washington, DC 20201

800-368-1019, 800-537-7697 (TDD)

You can get Office for Civil Rights complaint forms at hhs.gov/ocr/office/file/index.html.

Dave Nesseler-Cass coordinates our nondiscrimination work:

Dave Nesseler-Cass,
Chief Compliance Officer
601 SW Second Ave.
Portland, OR 97204
855-232-9111
compliance@modahealth.com

ATENCIÓN: Si habla español, hay disponibles servicios de ayuda con el idioma sin costo alguno para usted. Llame al 1-877-605-3229 (TTY: 711).

CHÚ Ý: Nếu bạn nói tiếng Việt, có dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Gọi 1-877-605-3229 (TTY:711)

注意：如果您說中文，可得到免費語言幫助服務。請致電1-877-605-3229（聾啞人專用：711）

주의: 한국어로 무료 언어 지원 서비스를 이용하시려면 다음 연락처로 연락해주시기 바랍니다. 전화 1-877-605-3229 (TTY: 711)

PAUNAWA: Kung nagsasalita ka ng Tagalog, ang mga serbisyong tulong sa wika, ay walang bayad, at magagamit mo. Tumawag sa numerong 1-877-605-3229 (TTY: 711)

تنبيه: إذا كنت تتحدث العربية، فهناك خدمات مساعدة لغوية متاحة لك مجانًا. اتصل برقم 1-877-605-3229 (الهاتف النصي: 711)

توجہ دیں: اگر آپ اردو (URDU) بولتے ہیں تو لسانی اعانت آپ کے لیے بلا معاوضہ دستیاب ہے۔ پر کال کریں 1-877-605-3229 (TTY: 711)

ВНИМАНИЕ! Если Вы говорите по-русски, воспользуйтесь бесплатной языковой поддержкой. Позвоните по тел. 1-877-605-3229 (текстовый телефон: 711).

ATTENTION : si vous êtes locuteurs francophones, le service d'assistance linguistique gratuit est disponible. Appelez au 1-877-605-3229 (TTY : 711)

توجه: در صورتی که به فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما موجود است. با 1-877-605-3229 (TTY: 711) تماس بگیرید.

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपको भाषाई सहायता बिना कोई पैसा दिए उपलब्ध है। 1-877-605-3229 पर कॉल करें (TTY: 711)

Achtung: Falls Sie Deutsch sprechen, stehen Ihnen kostenlos Sprachassistenzdienste zur Verfügung. Rufen sie 1-877-605-3229 (TTY: 711)

注意：日本語をご希望の方には、日本語サービスを無料で提供しております。1-877-605-3229（TYY、テレタイプライターをご利用の方は711）までお電話ください。

modahealth.com

ORIndvApp

અગત્યનું: જો તમે (ભાષાંતર કરેલ ભાષા અહીં દર્શાવો) બોલો છો તો તે ભાષામાં તમારે માટે વિના મૂલ્યે સહાય ઉપલબ્ધ છે. 1-877-605-3229 (TTY: 711) પર કૉલ કરો

ໂປດຊາບ: ຖ້າທ່ານເວົ້າພາສາລາວ, ການຊ່ວຍເຫຼືອດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສັຍຄ່າ. ໂທ 1-877-605-3229 (TTY: 711)

УВАГА! Якщо ви говорите українською, для вас доступні безкоштовні консультації рідною мовою. Зателефонуйте 1-877-605-3229 (TTY: 711)

ATENȚIE: Dacă vorbiți limba română, vă punem la dispoziție serviciul de asistență lingvistică în mod gratuit. Sunați la 1-877-605-3229 (TTY 711)

THOV CEEB TOOM: Yog hais tias koj hais lus Hmoob, muaj cov kev pab cuam txhais lus, pub dawb rau koj. Hu rau 1-877-605-3229 (TTY: 711)

ត្រូវចងចាំ៖ បើអ្នកនិយាយភាសាខ្មែរ ហើយត្រូវការសេវាកម្មជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ គឺមានផ្តល់ជូនលោកអ្នក។ សូមទូរស័ព្ទទៅកាន់លេខ 1-877-605-3229 (TTY: 711)

HUBACHIISA: Yoo afaan Kshtik kan dubbattan ta'e tajaajiloonni gargaarsaa isiniif jira 1-877-605-3229 (TTY:711) tiin bilbilaa.

โปรดทราบ: หากคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือด้านภาษาได้ฟรี โทร 1-877-605-3229 (TTY: 711)

FA'AUTAGIA: Afai e te tautala i le gagana Samoa, o loo avanoa fesoasoani tau gagana mo oe e le totogia. Vala'au i le 1-877-605-3229 (TTY: 711)

IPANGAG: Nu agsasaoka iti Ilocano, sidadaan ti tulong iti lengguahe para kenka nga awan bayadna. Umawag iti 1-877-605-3229 (TTY: 711)

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń: 1-877-605-3229 (obsługa TTY: 711)