

Oscar Circle Silver \$3000 HSA Plan



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, call **1-855-OSCAR-55** or visit <https://www.hioscar.com/forms/2019/ny>. 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.dol.gov/ebsa/healthreform or call **1-855-OSCAR-55** to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$3,000 individual / \$6,000 family	Generally, you must pay all the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible?	Yes. Preventive care , pre- and post-natal care.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	\$5,000 individual / \$10,000 family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance billing charges, and healthcare this plan does not cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider?	Yes. See www.hioscar.com or call 1-855-OSCAR-55 for a list of network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral .



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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20% coinsurance subject to deductible	Not Covered	PCP visits at the Oscar Center are \$0 Copayment subject to deductible .
	Specialist visit	20% coinsurance subject to deductible	Not Covered	Specialist care may include diagnostic tests described in the Schedule of Benefits, and these tests are subject to separate cost-sharing .
	Preventive care/screening /immunization	\$0.00 copay /visit not subject to deductible	Not Covered	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance subject to deductible (x-ray/lab work)	Not Covered	Preauthorization is required for diagnostic radiology (except x-ray). If you don't get preauthorization , payment for care may be denied.
	Imaging (CT/PET scans, MRIs)	20% coinsurance subject to deductible	Not Covered	Preauthorization is required. If you don't get preauthorization , payment for care may be denied.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.hioscar.com/search/NY/drugs?year=2019	Generic drugs	20% coinsurance subject to deductible (retail/mail order)	Not Covered	Covers up to 30 day supply at retail and up to 90 day supply for mail order. Preauthorization /step therapy may be required.
	Preferred brand drugs	20% coinsurance subject to deductible (retail/mail order)	Not Covered	Covers up to 30 day supply at retail and up to 90 day supply for mail order. Preauthorization /step therapy may be required.
	Non-preferred brand drugs	20% coinsurance subject to deductible (retail/mail order)	Not Covered	Covers up to 30 day supply at retail and up to 90 day supply for mail order. Preauthorization /step therapy may be required.
	Specialty drugs	20% coinsurance subject to deductible (retail/mail order)	Not Covered	Covers up to 30 day supply through Oscar Specialty Pharmacy. Preauthorization /step therapy may be required.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance subject to deductible	Not Covered	_____none_____
	Physician/surgeon fees	20% coinsurance subject to deductible	Not Covered	Preauthorization required. If you don't get preauthorization , payment for care may be denied.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	<u>Emergency room care</u>	20% coinsurance subject to deductible (ER Facility Fee/ER Physician Fee)	20% coinsurance subject to deductible (ER Facility Fee/ER Physician Fee)	_____none_____
	<u>Emergency medical transportation</u>	20% coinsurance subject to deductible	20% coinsurance subject to deductible	_____none_____
	<u>Urgent care</u>	20% coinsurance subject to deductible	Not Covered	Preauthorization is required for out-of-network urgent care . If you don't get preauthorization , payment for care may be denied.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance subject to deductible	Not Covered	Preauthorization is required for inpatient stays, except for emergency admissions. If you don't get preauthorization , payment for care may be denied.
	Physician/surgeon fees	20% coinsurance subject to deductible	Not Covered	Preauthorization required. If you don't get preauthorization , payment for care may be denied.
If you need mental health, behavioral health, or substance abuse services	Mental/Behavioral health outpatient services	20% coinsurance subject to deductible (office visit/for other outpatient services)	Not Covered	Preauthorization may be required. If you don't get preauthorization , payment for care may be denied.
	Mental/Behavioral health inpatient services	20% coinsurance subject to deductible	Not Covered	Preauthorization is required for inpatient stays, except for emergency admissions or participating OASAS-certified facilities. If you don't get preauthorization , payment for care may be denied.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Office Visit	\$0.00 copay /visit not subject to deductible	Not Covered	Cost-sharing does not apply to certain preventive services . Depending on the type of services, cost-sharing may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% coinsurance subject to deductible	Not Covered	
	Childbirth/delivery facility services	20% coinsurance subject to deductible	Not Covered	
If you need help recovering or have other special health needs	Home health care	20% coinsurance subject to deductible	Not Covered	40 visits per Plan Year. Preauthorization is required. If you don't get preauthorization , payment for care may be denied.
	Rehabilitation services	20% coinsurance subject to deductible	Not Covered	60 visits per condition, per year, combined therapies. Preauthorization is required. If you don't get preauthorization , payment for care may be denied.
	Habilitation services	20% coinsurance subject to deductible	Not Covered	60 visits per condition, per year, combined therapies. Preauthorization is required. If you don't get preauthorization , payment for care may be denied.
	Skilled nursing care	20% coinsurance subject to deductible	Not Covered	200 days per year. Preauthorization is required. If you don't get preauthorization , payment for care may be denied.
	Durable medical equipment	20% coinsurance subject to deductible	Not Covered	Preauthorization is required for purchases and rentals >\$500. If you don't get preauthorization , payment for care may be denied.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	<u>Hospice services</u>	20% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	Up to 210 days per year. Inpatient hospice care is subject to the inpatient hospital <u>cost-sharing</u> . <u>Preauthorization</u> may be required. If you don't get <u>preauthorization</u> , payment for care may be denied.
If your child needs dental or eye care	Eye exam	20% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	1 exam in a 12 month period
	Glasses	20% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	1 pair of glasses or contact lenses in a 12 month period
	Dental check-up	\$0.00 <u>copay</u> /visit not subject to <u>deductible</u>	Not Covered	Limited to 2 dental check ups per year. Basic dental care, orthodontia and major dental care are also covered.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Abortion
- Acupuncture
- Bariatric surgery
- Chiropractic care
- Hearing aids
- Infertility treatment (basic infertility services may be covered; does not cover IVF, GIFT, ZIFT)
- Weight loss programs

Your Rights to Continue Coverage:

There are agencies that can help if you want to continue your coverage after it ends. To contact Oscar call [1-855-OSCAR-55](tel:1-855-OSCAR-55), or the contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at [1-866-444-EBSA \(3272\)](tel:1-866-444-EBSA) or www.dol.gov/ebsa/healthreform. 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 or call [1-800-318-2596](tel: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](#) documents also provide complete information 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: Department of Labor's Employee Benefits Security Administration at [1-866-444-EBSA \(3272\)](tel:1-866-444-EBSA) or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes.

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? Yes.

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 page.

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 plan's overall deductible:** \$3,000
- **Specialist:** 20% **coinsurance** subject to **deductible**
- **Hospital (facility):** 20% **coinsurance** subject to **deductible**
- **Other:** 20% **coinsurance** subject to **deductible**

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

- **The plan's overall deductible:** \$3,000
- **Specialist:** 20% **coinsurance** subject to **deductible**
- **Hospital (facility):** 20% **coinsurance** subject to **deductible**
- **Other:** 20% **coinsurance** subject to **deductible**

Mia's Simple Fracture (in-network emergency room visit and follow up care)

- **The plan's overall deductible:** \$3,000
- **Specialist:** 20% **coinsurance** subject to **deductible**
- **Hospital (facility):** 20% **coinsurance** subject to **deductible**
- **Other:** 20% **coinsurance** subject to **deductible**

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	\$7,500
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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	\$5,500
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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	\$1,900
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$3,000
Copays	\$0
Coinsurance	\$700
What isn't covered	
Limits or exclusions	\$200
Total	\$3,900

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$3,000
Copays	\$0
Coinsurance	\$400
What isn't covered	
Limits or exclusions	\$80
Total	\$3,480

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,900
Copays	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
Total	\$1,900

The **plan** would be responsible for the other costs of these EXAMPLE covered services.

Notice of Non-Discrimination: Discrimination is Against the Law

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

Oscar:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services, at all points of contact, at all times, to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Member Services at 1-855-OSCAR-55 (TTY: 7-1-1).

If you believe that Oscar has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

CA Members: Oscar Health Plan of California, Attention Grievances 9942
Culver City Blvd., PO Box 1279, Culver City, CA 90232

All other Members: Oscar Insurance, Attention: Grievances, PO Box 52146, Phoenix, AZ 85072

1-855-OSCAR-55 (TTY: 7-1-1), Mon - Fri 8 am - 8 pm/ Sat - Sun 9 am - 5 pm (EST), Fax: 1-888-977-2062, Email: help@hioscar.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Oscar's Grievances Department is available to help you.

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

U.S. Department of Health and Human Services
200 Independence Avenue, SW Room 509F,
HHH Building Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Language Assistance Services for the Deaf or Hard of Hearing

ATTENTION: If you are deaf or hard of hearing, talk to text services, free of charge, are available to you. Call 1-855-Oscar-55 and dial 711 to receive TTY/ TDD services.

Multi-language interpreter services

Español (Spanish): ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-OSCAR-55.

繁體中文 (Chinese): 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-855-OSCAR-55。

Русский (Russian): ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-OSCAR-55.

Kreyòl Ayisyen (French Creole): ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-855-OSCAR-55.

한국어 (Korean): 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-OSCAR-55 번으로 전화해 주십시오.

Italiano (Italian): ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-855-OSCAR-55.

אידיש (Yiddish): אויפמערקזאם: אויב איר רעדט אידיש, זענען פארהאן פאר אייך שפראך הילף סערוויסעס פריי פון אפצאל. 1-855-OSCAR-55

বাংলা (Bengali): লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নি:খরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন ১-855-OSCAR-55.

Polski (Polish): UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-855-OSCAR-55.

العربية (Arabic): ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-855-OSCAR-55.

Français (French): ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-855-OSCAR-55.

اُردُو (Urdu): خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں - کال کریں 1-855-OSCAR-55

Tagalog (Tagalog – Filipino): PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-855-OSCAR-55.

λληνικά (Greek): ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-855-OSCAR-55.

Shqip (Albanian): KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-855-OSCAR-55.

Tiếng Việt (Vietnamese): CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-OSCAR-55.

हिंदी (Hindi): ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-855-OSCAR-55 पर कॉल करें।

فارسی (Farsi): توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما. بگيريد ت 1-855-OSCAR-55.

Deutsch (German): ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-855-OSCAR-55.

ગુજરાતી (Gujarati): સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-855-OSCAR-55.

日本語 (Japanese): 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-855-OSCAR-55 まで、お電話にてご連絡ください。

ພາສາລາວ (Lao): ໄປດຊາຍ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໄດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທສ 1-855-OSCAR-55.

Português (Portuguese): ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-855-OSCAR-55.

አማርኛ (Amharic): ማስታወሻ: የሚናገሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች፣ በነጻ ሊያገዝዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 1-855-OSCAR-55.

Հայերեն (Armenian): Ուշադրություն: Եթե խոսում եք հայերեն, ապա ձեզ անվճար կարող են արամատարվել լեզվական անվճար ծախսեր: Զանգահարեք 1-855-OSCAR-55.

ਪੰਜਾਬੀ (Punjabi): ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-855-OSCAR-55. 'ਤੇ ਕਾਲ ਕਰੋ।

ខ្មែរ (Cambodian): ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាឥតគិតថ្លៃសម្រាប់អ្នកនិយាយ ភាសាខ្មែរ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 1-855-OSCAR-55. ។

Hmoob (Hmong): LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus muaj kev pab dawb rau koj. Hu rau 1-855-OSCAR-55.

ภาษาไทย (Thai): หมายเหตุ: หากคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ ฟรี โทร 1-855-OSCAR-55.

Deitsch (Pennsylvania Dutch): Wann du [Deitsch (Pennsylvania German / Dutch)] schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-855-OSCAR-55.

Oroomiffa (Oromo): XIYYEEFFANNA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-855-OSCAR-55.

Nederlands (Dutch): AANDACHT: Als u nederlands spreekt, kunt u gratis gebruikmaken van de taalkundige diensten. Bel 1-855-OSCAR-55.

Українська (Ukrainian): УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-855-OSCAR-55.

Română (Romanian): ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-855-OSCAR-55.

Navajo Diné Bizaad: Díí baa akó nínizín: Díí saad bee yánilti'go Diné Bizaad, saad bee áká'ánida'áwo'déé', t'áá jiik'eh, éí ná hólo, koji' hódíilnih 1-855-OSCAR-55 (TTY: 711.)