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 <u>1-855-OSCAR-55</u> or visit <u>https://www.hioscar.com/forms/2020/pa</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.dol.gov/ebsa/healthreform</u> or call <u>1-855-OSCAR-55</u> to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0 individual / \$0 family	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your <u>deductible</u> ?	Yes.	This plan covers items and services even if you haven't yet met the deductible amount.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-</u> pocket limit for this plan?	Not Applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
What is not included in the <u>out-of-pocket</u> <u>limit</u> ?	Not Applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <u>www.hioscar.com</u> or call <u>1-855-OSCAR-55</u> for a list of <u>network</u> <u>providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan</u> 's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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

	Services You May Need	What Yoเ	Limitations, Exceptions, & Other		
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
	Primary care visit to treat an injury or illness	No charge	Not Covered	Telemedicine Visits from Oscar Designated Telemedicine <u>Providers</u> are covered in full; <u>deductible</u> does not apply.	
If you visit a health care	<u>Specialist</u> visit	No charge	Not Covered	none	
<u>provider</u> 's office or clinic	<u>Preventive care</u> / <u>screening</u> / immunization	No charge	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)	No charge (x-ray/lab work)	Not Covered	<u>Preauthorization</u> may be required. If you don't get <u>preauthorization</u> ,payment for care may be denied.	
	Imaging (CT/PET scans, MRIs)	No charge	Not Covered	<u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , payment for care may be denied.	
	Generic drugs	No charge (retail/mail order)	Not Covered	Covers up to 30 day supply at retail	
If you need drugs to treat your illness or condition More information about <u>prescription drug</u> <u>coverage</u> is available at <u>www.hioscar.com/search</u> /PA/drugs?year=2020	Preferred brand drugs	No charge (retail/mail order)	Not Covered	and up to 90 day supply for mail order. <u>Preauthorization</u> / step therapy may be required. If you don't get <u>preauthorization</u> , payment for care may be denied.	
	Non-preferred brand drugs	No charge (retail/mail order)	Not Covered		
	<u>Specialty drugs</u>	No charge (retail/mail order)	Not Covered	Covers up to 30 day supply through Oscar Specialty Pharmacy. <u>Preauthorization</u> /step therapy may be required. If you don't get <u>preauthorization</u> , payment for care may be denied.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	Not Covered	<u>Preauthorization</u> may be required. If you don't get <u>preauthorization</u> , payment for care may be denied.	

	Services You May Need	What Yoเ	Limitations, Exceptions, & Other		
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
If you have outpatient surgery	Physician/surgeon fees	No charge	Not Covered	<u>Preauthorization</u> may be required. If you don't get <u>preauthorization</u> , payment for care may be denied.	
	<u>Emergency room</u> <u>care</u>	No charge (ER Facility Fee/ER Physician Fee)	No charge (ER Facility Fee/ER Physician Fee)	none	
If you need immediate medical attention	Emergency medical transportation	No charge	No charge	<u>Preauthorization</u> required for non- emergency ambulance transportation.	
	Urgent care	No charge	Not Covered	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	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	No charge	Not Covered	Preauthorization required. If you don't get preauthorization, payment for care may be denied.	
If you need mental	Outpatient services	No charge (office visit/for other outpatient services)	Not Covered	none	
If you need mental health, behavioral health, or substance abuse services	Inpatient services	No charge	Not Covered	<u>Preauthorization</u> is required for inpatient stays, except for emergency admissions. If you don't get <u>preauthorization</u> , payment for care may be denied.	
If you are pregnant	Office Visit	No charge	Not Covered	<u>Cost-sharing</u> does not apply to certain <u>preventive services</u> . Depending on the type of services, <u>cost-sharing</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	

	Services You May Need	What Yoเ	Limitations, Exceptions, & Other	
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
lf you are pregnant	Childbirth/delivery professional services	No charge	Not Covered	Cost-sharing does not apply to certain <u>preventive services</u> . Depending on the type of services, <u>cost-sharing</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	No charge	Not Covered	Preauthorization is not required if patient stay <48 hours (<96 hours for a cesarean). If you don't get preauthorization, payment for care may be denied.
If you need help	<u>Home health care</u>	No charge	Not Covered	60 visits per Benefit Period. <u>Preauthorization</u> may be required. If you don't get <u>preauthorization</u> , payment for care may be denied.
	<u>Rehabilitation</u> <u>services</u>	No charge	Not Covered	30 visits per Benefit Period for Speech Therapy. 30 combined visits per Benefit Period for Physical Therapy and Occupational Therapy. This visit limit does not apply if these services are prescribed for treatment of a mental health condition or substance use disorder.
recovering or have other special health needs	<u>Habilitation</u> services	No charge	Not Covered	30 visits per Benefit Period for Speech Therapy. 30 combined visits per Benefit Period for Physical Therapy and Occupational Therapy. This visit limit does not apply if these services are prescribed for treatment of a mental health condition or substance use disorder.
	<u>Skilled nursing</u> <u>care</u>	No charge	Not Covered	120 visits per Benefit Period. <u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , payment for care may be denied.

	Services You	What Yoเ	Limitations Exceptions 8 Other		
Common Medical Event	May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need help recovering or have other special health needs	<u>Durable medical</u> equipment	No charge	Not Covered	Pre-authorization is required for high- cost DME.	
	<u>Hospice services</u>	No charge	Not Covered	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	Children's eye exam	No charge	Not Covered	1 exam per year	
	Children's glasses	No charge	Not Covered	none	
	Children's dental check-up	No charge	Not Covered	Limited to 1 exam every 6 months	

Excluded Services & Other Covered Services:

 Abortion Acupuncture Bariatric surgery Cosmetic surgery Dental care (Adult) 	 NOT Cover (Check your policy or <u>plan</u> document for more information Hearing aids Long-term care Non-emergency care when traveling outside the U.S. Private-duty nursing 	 Routine eye care (Adult) Routine foot care Weight loss programs 		
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)				

• Chiropractic care

• Infertility treatment

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: Pennsylvania Insurance Department, 1326 Strawberry Square, Harrisburg, PA 17120 at <u>1-877-881-6388</u> or <u>http://www.insurance.pa.gov/Consumers</u> or contact Oscar at <u>1-855-OSCAR-55</u>. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call <u>1-800-318-2596</u>.

Your Grievance and Appeals Rights:

There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: <u>http://www.insurance.pa.gov/Consumers</u>

Does this plan provide Minimum Essential Coverage? Yes.

If you don't have <u>Minimum Essential Coverage</u> 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.

Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al 1-855-OSCAR-55.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-OSCAR-55.]

[Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-855-OSCAR-55.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-OSCAR-55.]

-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 ca hospital delivery)	re and a	Managing Joe's type 2 D (a year of routine in-network care controlled condition)		Mia's Simple Fract (in-network emergency room visit care)	
 The <u>plan</u>'s overall <u>deductible</u> <u>Specialist copay</u> Hospital (facility) <u>copay</u> Other <u>copay</u> 	\$0 \$0 \$0 \$0	 The <u>plan</u>'s overall <u>deductible</u> <u>Specialist copay</u> Hospital (facility) <u>copay</u> Other <u>copay</u> 	\$0 \$0 \$0 \$0	 The <u>plan</u>'s overall <u>deductible</u> <u>Specialist copay</u> Hospital (facility) <u>copay</u> Other <u>copay</u> 	\$0 \$0 \$0 \$0
This EXAMPLE event includes services <u>Specialist</u> office visits (prenatal care) Childbirth/delivery professional services Childbirth/delivery facility services <u>Diagnostic tests</u> (ultrasounds and blood visit <u>Specialist</u> visit (anesthesia)		This EXAMPLE event includes servine <u>Primary care physician</u> office visits (in disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose	including	This EXAMPLE event includes served Emergency room care (including me Diagnostic test (x-ray) Durable medical equipment (crutch Rehabilitation services (physical the	edical supplies) es)
Total Example Cost	\$12,800	Total Example Cost	\$7,400	Total Example Cost	\$1,900
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$0	Deductibles	\$0	Deductibles	\$0
Copays	\$0	Copays	\$0	Copays	\$0

What isn't covered

Coinsurance	
What isn't covered	
Limits or exclusions	
The total Peg would pay:	

\$0

\$60

\$60

Coinsurance

Limits or exclusions

The total Joe would pay:

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

\$0

\$60

\$60

Coinsurance

Limits or exclusions

The total Mia would pay:

What isn't covered

\$0

\$0

\$0

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, including sex stereotypes and gender identity. Coverage for medically necessary health services is made available on the same terms for all individuals, regardless of sex assigned at birth, gender identity, or recorded gender. Oscar will not deny or limit coverage to any health service based on the fact that an individual's sex assigned at birth, gender identity, or recorded gender is different from the one to which such health service is ordinarily available. Oscar will not deny or limit coverage for a specific health service related to gender transition if such denial or limitation results in discriminating against a transgender individual.

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 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).

hioscar.com

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 66550, Los Angeles, CA 90066

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 em ail. 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.

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.

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

বাংলা (Bengali): লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিংথরচায় 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 1–558–RACSO-558.

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

ا**ردُو (Urdu):** خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کال کریں 55-OSCAR-1-85 -1

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।

فارسسی (Farsi): توجه: اگر به زبان فارسی گفتگو می کنید، تسمیلات زبانی بصورت رایگان برای شما .بگیرید ت SCAR-55--L-85-1.

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): ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂຫຣ 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፡ የሚና7ሩት ቋንቋ ኣማርኛ ከሆነ የትርፖም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 1-855-OSCAR-55.

Հայերեն (Armenian)։ ՈՒՇԱԴՐՈՒԹՅՈՒՆ՝ ԵԹե խոսում եք հայերեն, ապա ձեզ անվճար կարող են տրամադրվել լեզվական աջակցության ծառայություններ։ Զանգահարեք 1-855-OSCAR-55.

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

ខ្មែរ (Cambodian): ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនកិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ 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): តំ ។ គុ ณพู ดภาษาไทยคุณสามารถ ใช้ บริการช่ วยเลือทางภาษาได้ 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): XIYYEEFFANNAA: 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 nínízin: Díí saad bee yánílti'go Diné Bizaad, saad bee áká'ánida'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-855-OSCAR-55 (TTY: 711.) Srpsko-hrvatski (Serbo-Croatian): OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-855-OSCAR-55