

Farm Bureau Select Rx (PDP) offered by Members Health Insurance Company

Annual Notice of Changes for 2018

You are currently enrolled as a member of Farm Bureau Select Rx. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes*.

You have from October 15 until December 7 to make changes to your Medicare coverage for next year.

What to do now 1. ASK: Which changes apply to you Learning Check the changes to our benefits and costs to see if they affect you. It's important to review your coverage now to make sure it will meet your needs next year. • Do the changes affect the services you use? • Look in Section 1 for information about benefit and cost changes for our plan. L Check the changes in the booklet to our prescription drug coverage to see if they affect you. • Will your drugs be covered? Are your drugs in a different tier, with different cost sharing? • Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription? • Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy? • Review the 2018 Drug List and look in Section 1.3 for information about changes to our drug coverage. ☐ Think about your overall health care costs. How much will you spend out-of-pocket for the services and prescription drugs you use regularly? • How much will you spend on your premium and deductibles? • How do your total plan costs compare to other Medicare coverage options? ☐ Think about whether you are happy with our plan.

- 2. COMPARE: Learn about other plan choices
 □ Check coverage and costs of plans in your area.
 Use the personalized search feature on the Medicare Plan Finder at https://www.medicare.gov website. Click "Find health & drug plans."
 Review the list in the back of your Medicare & You handbook.
 - Look in Section 2 to learn more about your choices.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.
- 3. CHOOSE: Decide whether you want to change your plan
 - If you want to **keep** Farm Bureau Select Rx, you don't need to do anything. You will stay in Farm Bureau Select Rx.
 - To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.
- 4. ENROLL: To change plans, join a plan between October 15 and December 7, 2017
 - If you don't join by December 7, 2017, you will stay in Farm Bureau Select Rx.
 - If you join by December 7, 2017, your new coverage will start on January 1, 2018.

Additional Resources

- Please contact our Member Services number at 1-855-540-4744 for additional information. (TTY/TDD users should call 711). Hours are Monday to Friday from 8 am to 8 pm.
- This information is available in a different format, including Braille and large print. Please call Member Services if you need plan information in another format.

About Farm Bureau Select Rx

- Members Health Insurance Company is a Part D plan with a Medicare contract. Enrollment in Members Health Insurance Company depends on contract renewal.
- When this booklet says "we," "us," or "our," it means Members Health Insurance Company. When it says "plan" or "our plan," it means Farm Bureau Select Rx.

Summary of Important Costs for 2018

The table below compares the 2017 costs and 2018 costs for Farm Bureau Select Rx in several important areas. Please note this is only a summary of changes. It is important to read the rest of this *Annual Notice of Changes* and review the enclosed *Evidence of Coverage* to see if other benefit or cost changes affect you.

Cost	2017 (this year)	2018 (next year)
Monthly plan premium* *Your premium may be higher or lower than this amount. See Section 1.1 for details.	\$76.10	\$74.40
Part D prescription drug coverage See Section 1.3 for details.	Deductible: \$0 during the Initial Coverage Stage:	Deductible: \$0 during the Initial Coverage Stage:
	 Drug Tier 1 (Preferred Generic): \$1 per prescription Drug Tier 2 (Generic): \$4 per prescription Drug Tier 3 (Preferred Brand): \$35 per prescription Drug Tier 4 (Non-Preferred Brand): 35% of Total Cost Drug Tier 5 (Specialty): 33% of Total Cost 	 Drug Tier 1 (Preferred Generic): \$1 per prescription Drug Tier 2 (Generic): \$4 per prescription Drug Tier 3 (Preferred Brand): \$35 per prescription Drug Tier 4 (Non-Preferred Brand): 35% of Total Cost Drug Tier 5 (Specialty): 33% of Total Cost

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SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2017 (this year)	2018 (next year)
Monthly premium	\$76.10	\$74.40
(You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.)		

- Your monthly plan premium will be more if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as "creditable coverage") for 63 days or more, if you enroll in Medicare prescription drug coverage in the future.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be less if you are receiving "Extra Help" with your prescription drug costs.

Section 1.2 – Changes to the Pharmacy Network

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies.

There are changes to our network of pharmacies for next year. An updated Pharmacy Directory is located on our website at www.mhinsurance.com/part-d. You may also call Member Services for updated provider information or to ask us to mail you a Pharmacy Directory. Please review the 2018 Pharmacy Directory to see which pharmacies are in our network.

Section 1.3 – Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a Formulary or "Drug List." A copy of our Drug List is in this envelope. The Drug List we included in this envelope includes many – but not all – of the drugs that we will cover next year. If you don't see your drug on this list, it might still be covered. You can get the complete Drug List by calling Member Services (see the back cover) or visiting our website http://www.mhinsurance.com/part-d.

We made changes to our Drug List, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs. Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions.

If you are affected by a change in drug coverage, you can:

- Work with your doctor (or other prescriber) and ask the plan to make an exception to cover the drug. We encourage current members to ask for an exception before next year.
 - o To learn what you must do to ask for an exception, see Chapter 7 of your Evidence of Coverage (What to do if you have a problem or complaint (coverage decisions, appeals, complaints)) or call Member Services.
- Work with your doctor (or other prescriber) to find a different drug that we cover. You can call Member Services to ask for a list of covered drugs that treat the same medical condition.

In some situations, we are required to cover a **one-time**, temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of membership to avoid a gap in therapy. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the *Evidence of Coverage*.) During the time when you are getting a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

If you already have an approved exception to cover the drug, you will need to work with your doctor (or other prescriber) and ask the plan to make an exception to continue coverage of the drug.

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs ("Extra Help"), the information about costs for Part D prescription drugs may not apply to you. We sent you a separate insert, called the "Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs" (also called the "Low Income Subsidy Rider" or the "LIS Rider"), which tells you about your drug costs. If you receive "Extra Help" and haven't received this insert by January 1, 2018, please call Member Services and ask for the "LIS Rider." Phone numbers for Member Services are in Section 6.1 of this booklet.

There are four "drug payment stages." How much you pay for a Part D drug depends on which drug payment stage you are in. (You can look in Chapter 4, Section 2 of your *Evidence of Coverage* for more information about the stages.)

The information below shows the changes for next year to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage. To get information about your costs in these stages, look at Chapter 4, Sections 6 and 7, in the enclosed *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2017 (this year)	2018 (next year)
Stage 1: Yearly Deductible Stage	Because we have no deductible, this payment stage does not apply to you.	Because we have no deductible, this payment stage does not apply to you.

Changes to Your Cost-sharing in the Initial Coverage Stage

To learn how copayments and coinsurance work, look at Chapter 4, Section 1.2, Types of out-of-pocket costs you may pay for covered drugs in your Evidence of Coverage.

Stage	2017 (this year)	2018 (next year)
Stage 2: Initial Coverage Stage During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.	Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:	Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:
	Preferred Generic:	Preferred Generic:
The costs in this row are for a one-	You pay \$1/prescription	You pay \$1/prescription
month (30-day) supply when you	Generic:	Generic:
fill your prescription at a network pharmacy that provides standard cost-sharing. For information about the costs, look in Chapter 4,	You pay \$4/prescription	You pay \$4/prescription
	Preferred Brand:	Preferred Brand:
	You pay \$35/prescription	You pay \$35/prescription
Section 5 of your Evidence of	Non-Preferred Brand:	Non-Preferred Brand:
Coverage.	You pay 35% of Total Cost	You pay 35% of Total Cost
We may have changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier; look them up on the Drug List.	Specialty	Specialty:
	You pay 33% of Total Cost	You pay 33% of Total Cost
	Once your total drug costs have reached \$3,700, you will move to the next stage (the Coverage Gap Stage). OR you have paid \$4,950 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).	Once your total drug costs have reached \$3,750, you will move to the next stage (the Coverage Gap Stage). OR you have paid \$5,000 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).

Changes to the Coverage Gap and Catastrophic Coverage Stages

The other two drug coverage stages – the Coverage Gap Stage and the Catastrophic Coverage Stage – are for people with high drug costs. **Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage**.

For information about your costs in these stages, look at Chapter 4, Sections 6 and 7, in your *Evidence of Coverage*.

SECTION 2 Deciding Which Plan to Choose

Section 2.1 – If You Want to Stay in Farm Bureau Select Rx

To stay in our plan, you don't need to do anything. If you do not sign up for a different plan by December 7, you will automatically stay enrolled as a member of our plan for 2018.

Section 2.2 – If You Want to Change Plans

We hope to keep you as a member next year but if you want to change for 2018 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare prescription drug plan,
- -- OR-- You can change to a Medicare health plan. Some Medicare health plans also include Part D prescription drug coverage,
- -- OR-- You can keep your current Medicare health coverage and drop your Medicare prescription drug coverage.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare* & You 2018, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to https://www.medicare.gov and click "Find health & drug plans." Here, you can find information about costs, coverage, and quality ratings for Medicare plans.

Step 2: Change your coverage

- To change **to a different Medicare prescription drug plan**, enroll in the new plan. You will automatically be disenrolled from Farm Bureau Select Rx.
- To **change to a Medicare health plan**, enroll in the new plan. Depending on which type of plan you choose, you may automatically be disenrolled from Farm Bureau Select Rx.
 - You will automatically be disenrolled from Farm Bureau Select Rx if you enroll in any Medicare health plan that includes Part D prescription drug coverage. You will also automatically be disenrolled if you join a Medicare HMO or Medicare PPO, even if that plan does not include prescription drug coverage.
 - Olif you choose a Private Fee-For-Service plan without Part D drug coverage, a Medicare Medical Savings Account plan, or a Medicare Cost Plan, you can enroll in that new plan and keep Farm Bureau Select Rx for your drug coverage. Enrolling in one of these plan types will not automatically disenroll you from Farm Bureau Select Rx. If you are enrolling in this plan type and want to leave our plan, you must ask to be disenrolled from Farm Bureau Select Rx. To ask to be disenrolled, you must send us a written request or contact Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week (TTY/TDD users should call 1-877-486-2048).

- To change to Original Medicare without a prescription drug plan, you must either:
 - o Send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 6.1 of this booklet).
 - or Contact Medicare, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY/TDD users should call 1-877-486-2048.

SECTION 3 Deadline for Changing Plans

If you want to change to a different prescription drug plan or to a Medicare health plan for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2018.

Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get "Extra Help" paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area are allowed to make a change at other times of the year. For more information, see Chapter 8, Section 2.2 of the *Evidence of Coverage*.

SECTION 4 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Alabama, the SHIP is called State Health Insurance Assistance Program.

The Alabama State Health Insurance Assistance Program is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Your State Health Insurance Assistance Program counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call the Alabama State Health Insurance Assistance Program at 1-800-243-5463. You can learn more about the Alabama State Health Insurance Assistance Program by visiting their website www.alabamaageline.gov.

SECTION 5 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

• "Extra Help" from Medicare. People with limited incomes may qualify for "Extra Help" to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don't even know it. To see if you

qualify, call: 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048, 24 hours a day/7 days a week;

- The Social Security Office at 1-800-772-1213 between 7 am and 7 pm, Monday through Friday. TTY/TDD users should call, 1-800-325-0778 (applications); or
- o Your State Medicaid Office (applications).
- Prescription Cost-sharing Assistance for Persons with HIV/AIDS. The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. In Alabama, Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Alabama AIDS Drug Assistance Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the Alabama AIDS Drug Assistance Program at 1-866-574-9964.

SECTION 6 Questions?

Section 6.1 – Getting Help from Farm Bureau Select Rx

Questions? We're here to help. Please call Member Services at 1-855-540-4744 (TTY/TDD only, call 711.) We are available for phone calls Monday through Friday, 8 a.m. to 8 p.m. Calls to these numbers are free.

Read your 2018 Evidence of Coverage (it has details about next year's benefits and costs)

This Annual Notice of Changes gives you a summary of changes in your benefits and costs for 2018. For details, look in the 2018 Evidence of Coverage for Farm Bureau Select Rx. The Evidence of Coverage is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the Evidence of Coverage is included in this envelope.

Visit our Website

You can also visit our website at www.mhinsurance.com/part-d. As a reminder, our website has the most up-to-date information about our pharmacy network (Pharmacy Directory) and our list of covered drugs (Formulary/Drug List).

Section 6.2 – Getting Help from Medicare

To get information directly from Medicare:

Call 1-800-MEDICARE (1-800-633-4227)

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY/TDD users should call 1-877-486-2048.

Visit the Medicare Website

You can visit the Medicare website (https://www.medicare.gov). It has information about cost, coverage, and quality ratings to help you compare Medicare prescription drug plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to https://www.medicare.gov and click on "Review and Compare Your Coverage Options.")

Read Medicare & You 2018

You can read the *Medicare & You 2018* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (https://www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY/TDD users should call 1-877-486-2048.



NOTICE ABOUT NONDISCRIMINATION AND ACCESSIBILITY REQUIREMENTS

Members Health Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex in its health programs or activities.

We provide assistance free of charge to people with disabilities or whose primary language is not English. To request a document in another format such as large print or to get language assistance such as a qualified interpreter, please call the number located on the back of your prescription ID card, TTY 711. Representatives are available 24 hours a day, seven days a week.

If you believe that we have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can send a complaint to:

> Civil Rights Coordinator P.O. Box 1801 Columbia, TN 38402-1801

Phone: 1-866-874-8323, TTY 711

Fax: 1-931-388-8326

Email: civilrights@fbhealthplans.com

If you need help filing a complaint, please call the number located on the back of your prescription ID card, TTY 711. Representatives are available 24 hours a day, seven days a week. You can also file a complaint directly with the U.S. Dept. of Health and Human Services online, by phone, or by mail:

Online: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Phone: Toll-free 1-800-868-1019, 800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services. 200 Independence Avenue,

SW, Room 509F, HHH Building Washington, D.C. 20201

This information is available in other formats like large print. To ask for another format, please call the telephone number listed on your health plan ID card.

Multi-language Interpreter Services

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Please call the telephone number listed on your health plan ID card. Representatives are available 24 hours a day seven days a week.

This letter is also available in other formats like large print. To request the document in another format, please call the toll-free member phone number listed on your health plan ID card, TTY 711.

(Spanish)

Tiene derecho a recibir ayuda e información en su idioma sin costo. Para solicitar un intérprete, llame al número de teléfono gratuito para miembros que se encuentra en su tarjeta de identificación del plan de salud y presione 0. TTY 711.

(Arabic)

المجاني الهاتف برقم اتصل ،فوري مترجم لطلب تكلفة أي تحمل دون بلغتك والمعلومات المساعدة على الحصول في الحق لك 177 (TTY (النصى الهاتف . 0 على واضغط ،الصحية بخطتك الخاصة العضوية مُعرّف ببطاقة المدرج بالأعضاء الخاص

(Chinese)

您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員,請撥打您健保計劃會員卡上的免付費會員電話 號碼,再按 0。聽力語言殘障服務專線 711

(Vietnamese)

Quý vị có quyền được giúp đỡ và cấp thông tin bằng ngôn ngữ của quý vị miễn phí. Để yêu cầu được thông dịch viên giúp đỡ, vui lòng gọi số điện thoại miễn phí dành cho hội viên được nêu trên thẻ ID chương trình bảo hiểm y tế của quý vị, bấm số 0. TTY 711

(Korean)

귀하는 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 통역사를 요청하기 위해서는 귀하의 플랜 ID카드에 기재된 무료 회원 전화번호로 전화하여 0번을 누르십시오. TTY 711

(Farsi)

توجه: اگر زبان شما **فارسی** است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

(French)

Vous avez le droit d'obtenir gratuitement de l'aide et des renseignements dans votre langue. Pour demander à parler à un interprète, appelez le numéro de téléphone sans frais figurant sur votre carte d'affilié du régime de soins de santé et appuyez sur la touche 0. ATS 711.

(Laotian)

ທ່ານມີສຶດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອຂ ຮ້ອງນາຍພາສາ,ໂທຟຣີຫາຫມາຍເລກໂທລະສັບສາລັບສະມາຊິກທີ່ໄດ້ລະບຸໄວ້ໃນບັດສະມາຊິກຂອງທ່ານ,ກົດເລກ 0. TTY 711

(German)

Sie haben das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um einen Dolmetscher anzufordern, rufen Sie die gebührenfreie Nummer auf Ihrer Krankenversicherungskarte an und drücken Sie die 0. TTY 711

(Gujarati)

તમને વિના મૂલ્યે મદદ અને તમારી ભાષામાાં માહિતી મેળિિાનો અવિકાર છે. દુભાવષયા માટે વિનાંતી કરાિ, તમારા િેલ્થ પ્લાન ID કાર્ડ પરની સૂચીમાાં આપેલ ટોલ-ફ્રી મેમ્બર ફ્રોન નાંબર ઉપર કોલ કરો, ૦ દબાિો. TTY 711

(Japanese)

ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳をご希望の場合は、医療プランのIDカードに記載されているメンバー用のフリーダイヤルまでお電話の上、0を押してください。TTY専用番号は711です。

(Tagalog)

May karapatan kang makatanggap ng tulong at impormasyon sa iyong wika nang walang bayad. Upang humiling ng tagasalin, tawagan ang toll-free na numero ng telepono na nakalagay sa iyong ID card ng planong pangkalusugan, pindutin ang 0. TTY 711

(Hindi)

आप के पास अपनी भाषा में सहायता एवं जानकारी नन:शुल्क प्राप्त करने का अधिकार है। दुभाषषए के लिए अनुरोि करने के लिए, अपने हैल्थ प्िान ID कार्ड पर सूचीबद्ध टोि-फ्री नंबर पर फ़ोन करें, 0 दबाएं। TTY 711

(Russian)

Вы имеете право на бесплатное получение помощи и информации на вашем языке. Чтобы подать запрос переводчика позвоните по бесплатному номеру телефона, указанному на обратной стороне вашей идентификационной карты и нажмите 0. Линия ТТҮ 711

(Turkish)

Kendi dilinizde ücretsiz olarak yardım ve bilgi alma hakkınız bulunmaktadır. Bir tercüman istemek için sağlık planı kimlik kartınızın üzerinde yer alan ücretsiz telefon numarasını arayınız, sonra 0'a basınız. TTY (yazılı iletişim) için 711

(Portuguese)

Você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para solicitar um intérprete, ligue para o número de telefone gratuito que consta no cartão de ID do seu plano de saúde, pressione 0. TTY 711

(Amharic)

في لألعضاء المجاني الهاتف برقم اتصل ،مترجم طلب تكلفة دون بلغتهم والمعلومات المساعدة على الحصول في الحق لديك 0. TTY 711.