

## City of Worcester: Advantage Direct Plan

Coverage for: Individual and Individual + Family | Plan Type: HMO



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 1-855-216-5924 or visit <http://www.WorcesterAdvantagePlan.org>. 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 <http://www.WorcesterAdvantagePlan.org> or call 1-855-216-5924 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	<b>\$400</b> person/ <b>\$800</b> family. Doesn't apply to preventive care.	Generally you must pay all the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> and primary care services are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply.
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	For covered services with licensed <a href="#">providers</a> <b>\$4,000</b> /person or <b>\$8,000</b> /family; For <a href="#">prescription drug coverage</a> : <b>\$1,500</b> /person or <b>\$3,000</b> /family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met .
What is not included in the <a href="#">out-of-pocket limit</a> ?	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.WorcesterAdvantagePlan.org">http://www.WorcesterAdvantagePlan.org</a> or call 1-855-216-5924 for a list of participating <a href="#">providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	Yes.	This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</a> .



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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$20 co-pay/visit	Not covered	-----None-----
	<a href="#">Specialist</a> visit	\$30 co-pay/visit	Not covered	Referral and preauthorization required for certain covered services.
	<a href="#">Preventive care/screening/immunization</a>	No charge	Not covered	You may have to pay for services that aren't <b>preventive</b> . Ask your <b>provider</b> if the services you need are preventive. Then check what your <b>plan</b> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	Deductible	Not covered	-----None-----
	Imaging (CT/PET scans, MRIs)	\$100 co-pay/test in a hospital after deductible; \$50 co-pay/test in any other setting after deductible	Not covered	Limited to one payment per day when performed at the same facility for the same diagnosis. Referral and preauthorization required for certain covered services.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.WorcesterAdvantagePlan.org">http://www.WorcesterAdvantagePlan.org</a>	Tier 1	\$10 copay /prescription (retail and emergency); \$20 copay/ prescription (mail order)	\$10 copay/ prescription (emergency only)	Members will receive the first two maintenance medication fills through their pharmacy, then will be required to change to a 90-day refill schedule through their local CVS pharmacy or CVS mail order.
	Tier 2	\$25 copay/ prescription (retail and emergency); \$50 copay/ prescription (mail order)	\$25 copay/ prescription (emergency only)	Members will receive the first two maintenance medication fills through their pharmacy, then will be required to change to a 90-day refill schedule through their local CVS pharmacy or CVS mail order.
	Tier 3	\$50 copay/ prescription (retail and emergency); \$150 copay/ prescription (mail order)	\$50 copay/ prescription (emergency only)	Members will receive the first two maintenance medication fills through their pharmacy, then will be required to change to a 90-day refill schedule through their local CVS pharmacy or CVS mail order.

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 have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$100 co-pay/surgery after deductible	Not covered	Referral and preauthorization required for certain covered services.
	Physician/surgeon fees	Deductible	Not covered	Referral and preauthorization required for certain covered services.
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$100 co-pay/visit	\$100 co-pay/visit	These services may be subject to your deductible.
	<a href="#">Emergency medical transportation</a>	Deductible	Deductible	-----None-----
	<a href="#">Urgent care</a>	\$20 co-pay/visit	\$20 co-pay/visit	-----None-----
If you have a hospital stay	Facility fee (e.g., hospital room)	\$200 co-pay/admission after deductible	Not covered	Referral and preauthorization required for certain covered services.
	Physician/surgeon fees	Deductible	Not covered	Referral and preauthorization required for certain covered services.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20 co-pay/visit	Not covered	Referral and preauthorization required for certain covered services.
	Inpatient services	No charge	Not covered	Referral and preauthorization required for certain covered services.
If you are pregnant	Office visits	\$20 co-pay/visit	Not covered	For prenatal care, you pay an office visit co-pay for your first visit only.
	Childbirth/delivery professional services	See childbirth/delivery facility services.	See childbirth/delivery facility services.	See Childbirth/Delivery facility services
	Childbirth/delivery facility services	\$200 co-pay/admission after deductible	Not covered	Referral and preauthorization required for certain covered services. Inpatient amount is inclusive of Childbirth/delivery professional services

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	<a href="#">Home health care</a>	Deductible	Not covered	Referral and preauthorization required for certain covered services.
	<a href="#">Rehabilitation services</a>	\$20 co-pay/visit in an office after deductible	Not covered	Short-term physical and occupational therapy limited to 60 visits combined per year. Referral and preauthorization required for certain covered services.
	<a href="#">Habilitation services</a>	\$20 co-pay/visit in an office after deductible	Not covered	Referral and preauthorization required for certain covered services.
	<a href="#">Skilled nursing care</a>	Deductible	Not covered	Up to 100 days per year. Referral and preauthorization required for certain covered services.
	<a href="#">Durable medical equipment</a>	20% coinsurance after deductible	Not covered	Referral and preauthorization required for certain covered services.
	<a href="#">Hospice services</a>	Deductible	Not covered	Referral and preauthorization required for certain covered services.
If your child needs dental or eye care	Children's eye exam	No charge	Not covered	Routine eye exams are limited to one per 12 month period.
	Children's glasses	Not covered	Not covered	-----None-----
	Children's dental check-up	\$20 co-pay/visit	Not covered	-----None-----

**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](#).)**

- |                       |  |                        |
|-----------------------|--|------------------------|
| • Acupuncture         | • Hearing Aids (over the age of 21)                  | • Private-Duty Nursing |
| • Cosmetic Surgery    | • Long-Term Care                                     | • Routine Foot Care    |
| • Dental Care (Adult) | • Non-Emergency Care When Traveling Outside the U.S. |                        |

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

- |                     |   |                            |
|---------------------|---|----------------------------|
| • Abortion Services | • Chiropractic Care (limited to 12 visits per year) | • Routine Eye Care (Adult) |
| • Bariatric Surgery | • Infertility Treatment                             | • Weight Loss Programs     |

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. For more information, contact the insurer at 1-800-868-5200. You may also contact your state insurance department at Massachusetts Division of Insurance Consumer Service Section 1-877-563-4467. The U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan 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 your state insurance department at Massachusetts Division of Insurance Consumer Service Section 1-877-563-4467. Contact Health Care for All, One Federal St., Boston, MA 02110, 1-617-350-7279, [www.massconsumerassistance.org](http://www.massconsumerassistance.org). Group members may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa).

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

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage". **This plan or policy does provide minimum essential coverage.**

**Does this plan meet Minimum Value Standards? Yes.**

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

**Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-216-5924.

—————*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*—————

## About these Coverage Examples:



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

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)																																											
■ The <a href="#">plan's overall deductible</a> .	\$400	■ The <a href="#">plan's overall deductible</a> .	\$400	■ The <a href="#">plan's overall deductible</a> .	\$400																																										
■ PCP	\$20	■ PCP	\$20	■ PCP	\$20																																										
■ <a href="#">Specialist</a>	\$30	■ <a href="#">Specialist</a>	\$30	■ <a href="#">Specialist</a>	\$30																																										
■ Hospital Stay	\$200	■ Durable Medical Equipment	20%	■ Emergency Room	\$100																																										
<p><b>This EXAMPLE event includes services like:</b>                      Specialist office visits (<i>prenatal care</i>)                      Childbirth/Delivery Professional Services                      Childbirth/Delivery Facility Services                      Diagnostic tests (<i>ultrasounds and blood work</i>)                      Specialist visit (<i>anesthesia</i>)</p>		<p><b>This EXAMPLE event includes services like:</b>                      Primary care physician office visits (<i>including disease education</i>)                      Diagnostic tests (<i>blood work</i>)                      Prescription drugs                      Durable medical equipment (<i>glucose meter</i>)</p>		<p><b>This EXAMPLE event includes services like:</b>                      Emergency room care (<i>including medical supplies</i>)                      Diagnostic test (<i>x-ray</i>)                      Durable medical equipment (<i>crutches</i>)                      Rehabilitation services (<i>physical therapy</i>)</p>																																											
<b>Total Example Cost</b>	<b>\$16,780</b>	<b>Total Example Cost</b>	<b>\$7,360</b>	<b>Total Example Cost</b>	<b>\$2,670</b>																																										
<p><b>In this example, Peg would pay:</b></p> <table border="1"> <thead> <tr> <th colspan="2"><i>Cost Sharing</i></th> </tr> </thead> <tbody> <tr> <td>Deductibles</td> <td>\$400</td> </tr> <tr> <td>Copayments</td> <td>\$240</td> </tr> <tr> <td>Coinsurance</td> <td>\$0</td> </tr> <tr> <th colspan="2"><i>What isn't covered</i></th> </tr> <tr> <td>Limits or exclusions</td> <td>\$80</td> </tr> <tr> <td><b>The total Peg would pay is</b></td> <td><b>\$720</b></td> </tr> </tbody> </table>		<i>Cost Sharing</i>		Deductibles	\$400	Copayments	\$240	Coinsurance	\$0	<i>What isn't covered</i>		Limits or exclusions	\$80	<b>The total Peg would pay is</b>	<b>\$720</b>	<p><b>In this example, Joe would pay:</b></p> <table border="1"> <thead> <tr> <th colspan="2"><i>Cost Sharing</i></th> </tr> </thead> <tbody> <tr> <td>Deductibles</td> <td>\$150</td> </tr> <tr> <td>Copayments</td> <td>\$1,030</td> </tr> <tr> <td>Coinsurance</td> <td>\$0</td> </tr> <tr> <th colspan="2"><i>What isn't covered</i></th> </tr> <tr> <td>Limits or exclusions</td> <td>\$60</td> </tr> <tr> <td><b>The total Joe would pay is</b></td> <td><b>\$1,240</b></td> </tr> </tbody> </table>		<i>Cost Sharing</i>		Deductibles	\$150	Copayments	\$1,030	Coinsurance	\$0	<i>What isn't covered</i>		Limits or exclusions	\$60	<b>The total Joe would pay is</b>	<b>\$1,240</b>	<p><b>In this example, Mia would pay:</b></p> <table border="1"> <thead> <tr> <th colspan="2"><i>Cost Sharing</i></th> </tr> </thead> <tbody> <tr> <td>Deductibles</td> <td>\$400</td> </tr> <tr> <td>Copayments</td> <td>\$510</td> </tr> <tr> <td>Coinsurance</td> <td>\$20</td> </tr> <tr> <th colspan="2"><i>What isn't covered</i></th> </tr> <tr> <td>Limits or exclusions</td> <td>\$0</td> </tr> <tr> <td><b>The total Mia would pay is</b></td> <td><b>\$930</b></td> </tr> </tbody> </table>		<i>Cost Sharing</i>		Deductibles	\$400	Copayments	\$510	Coinsurance	\$20	<i>What isn't covered</i>		Limits or exclusions	\$0	<b>The total Mia would pay is</b>	<b>\$930</b>
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The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.



# Important!

If you, or someone you're helping, has questions about Fallon Health, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-800-868-5200.

Spanish:

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Fallon Health, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-800-868-5200.

Portuguese:

Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Fallon Health, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-800-868-5200.

Chinese:

如果您，或是您正在協助的對象，有關於插入項目的名稱 Fallon Health 方面的問題，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，請撥電話 [在此插入數字 1-800-868-5200。

Haitian Creole:

Si oumenm oswa you pou moun w ap ede gen kesyon konsènan Fallon Health, se dwa w pou resevwa asistans ak enfòmasyon nan lang ou pale a, san ou pa gen pou peye pou sa. Pou pale avèk youn entèprèt, rele nan 1-800-868-5200.

Vietnamese:

Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Fallon Health, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-800-868-5200.

Russian:

Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Fallon Health, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-800-868-5200.

Arabic:

لو صحتك عياف فحلها كايديلف ، Fallon Health ، صوص صحتك مدعاست صحتك عياف و الكيول ناك ننا  
( ب لصحتك عياف عياف صحتك عياف . عياف صحتك عياف نود نم اکت عياف عياف صحتك عياف صحتك عياف عياف  
1-800-868-5200.

Khmer/Cambodian:

ប្រសិនបើអ្នក ឬអ្នកណាម្នាក់ដែលអ្នកកំពុងជួយ មានសំណួរអ្វីៗ អំពី Fallon Health ឬ, អ្នកមានសិទ្ធិចុះឈ្មោះសួរ អំពីសេវាសុខភាព របស់អ្នក

អាចយល់ស្របបាន ។ អ្នក ឹងបរិស្ថាន យោងមួយអង្គអាចជួយ អ្នក 1-800-868-5200 ។

**French:**

Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Fallon Health, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 1-800-868-5200.

**Italian:**

Se tu o qualcuno che stai aiutando avete domande su Fallon Health, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare 1-800-868-5200.

**Korean:**

만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Fallon Health에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-800-868-5200로 전화하십시오.

**Greek:**

Εάν εσείς ή κάποιος που βοηθάτε έχετε ερωτήσεις γύρω από το Fallon Health, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας χωρίς χρέωση. Για να μιλήσετε σε έναν διερμηνέα, καλέστε 1-800-868-5200.

**Polish:**

Jeśli Ty lub osoba, której pomagasz, macie pytania odnośnie Fallon Health, masz prawo do uzyskania bezpłatnej informacji i pomocy w własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 1-800-868-5200.

**Hindi:**

यदि आपके ,या आप द्वारा सहायता ककर जा रहे ककसी व्यक्तत के Fallon Health [के बारे में प्रश्न हैं ,तो आपके पास अपनी भाषा में मुफ्त में सहायता और सूचना प्राप्त करने का अधिकार है। ककसी िभाषणर से बात करने के लिए ,1-800-868-5200 पर कॉि करें।

**Gujarati:**

જો તમે અથવા તમે શેઇને મદદ કરી રહ્યાં તેમ ાંથી શેઇને Fallon Health વિશે પ્રશ્નો શેર તો તમને મદદ અને મહત્તી મેળિેનો અલિક ર છે. તે ખર્ચ વિન તમ શી ભ ષ મ ાં પુ પ્ત કરી શક ર છે. દ ભ વર્ણો િ ત કરિ મ ડે,આ 1-800-868-5200 પર શેલ કરો.

**Laotian:**

້າທ່ານ, ຫຼື ື່ນທ່ານກ້າວຊ່ວຍເຫຼືອ, ມາຮ້າງາມກ່ຽວກັບ Fallon Health, ທ່ານມີ ສິດທ ະລະດັບການຊ່ວຍເຫຼືອເລະຂໍ້ມູນຂ່າວສານທ ະບົບພາສາຂອງທ່ານບໍ່ມາໃຊ້ລ້າຍ. ການຮ້ວນກັບພາສາສາ, ໃຫ້ທ່ານ 1-800-868-5200.



# Notice of nondiscrimination

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

Fallon Health:

- 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 to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Customer Service at the phone number on the back of your member ID card, or by email at [cs@fallonhealth.org](mailto:cs@fallonhealth.org).

If you believe that Fallon Health 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:

Compliance Director  
Fallon Health  
10 Chestnut St.  
Worcester, MA 01608

Phone: 1-508-368-9382 (TRRS 711)  
Email: [compliance@fallonhealth.org](mailto:compliance@fallonhealth.org)

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Compliance Director 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

Phone: 1-800-368-1019 (TDD: 1-800-537-7697)

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