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Plan Benefits BlueCard® PPO

Wiregrass Construction
BlueCard® PPO

Effective January 01, 2026



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	Effective January 01, 2026	
BENEFIT	IN-NETWORK	OUT-OF-NETWORK
benefits. The allowed amount	of the provider's charge that Blue Cross and/or may vary depending upon the type provider an	d where services are received.
	MMARY OF COST SHARING PROVISION	
`	Mental Health Disorders and Substan	<i>'</i>
Calendar year deductibles and out-	of-pocket maximums will be calculated in acco \$1,000 individual; \$3,000 family	ordance with applicable Federal law.
Calefidal Feat Deductible		
	Any covered expenses incurred in the last 3 mont allocated toward all <u>or</u> a portion of the Calendar Y toward next year's Calendar year Deductible.	ns of any benefit period which have been /ear Deductible for that year may also be allocated
Calendar Year Out-of-Pocket Maximum	\$9,200 individual; \$18,400 family	
	All deductibles, copays and coinsurance for in-network services and all deductibles, copays and coinsurance for out-of-network mental health disorders and substance abuse emergency services apply to the out-of-pocket maximum.	
	Payments made by drug manufacturer assistance programs may not apply towards the deductible or out-of-pocket maximum.	
	Coinsurance for out-of-network Home Health, Hospice, and Other Covered Services (excluding occupational therapy, physical therapy and DME in Alabama) applies to the out-of-pocket maximum.	
	After you reach the Calendar Year Out-of-Pocket Maximum, applicable expenses are covered at 100% of the allowed amount for the remainder of the calendar year.	
(Includes Precertification is required for inpatient ac	Mental Health Disorders and Substan Imissions (except medical emergency services, gencies, Generally, if precertification is not obtain the control of the c	ce Abuse) maternity and as required by Federal law);
Covered at 100% of the allowed amount, after \$500.00 per admission deductible; \$50.00 per day hospital copay days 2-11		Covered at 80% of the allowed amount, after \$600.00 per admission deductible
	for each admission	Note: In Alabama, available only for medical emergency services and accidental injury
Inpatient Physician Visits and Consultations	Covered at 100% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
	Mental Health Disorders and Substance Abuse Services covered at 100% of the allowed amount, no copay or deductible	In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
		Mental Health Disorders and Substance Abuse Services covered at 80% of the allowed amount, no copay or deductible
	OUTPATIENT HOSPITAL BENEFITS	
(Includes Mental Health Disorders and Substance Abuse) Precertification is required for some outpatient hospital benefits. Precertification is also required for provider-administered drugs; visit AlabamaBlue.com/ProviderAdministeredPrecertificationDrugList. If precertification is not obtained, no benefits are available.		
Outpatient Surgery (Including	Covered at 100% of the allowed amount,	Covered at 80% of the allowed amount,
Ambulatory Surgical Centers)	after \$500.00 hospital copay	subject to calendar year deductible
		In Alabama, not covered

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BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Emergency Room (Medical Emergency)	Covered at 100% of the allowed amount, after \$500.00 hospital copay	Covered at 100% of the allowed amount, after \$500.00 hospital copay
		Mental Health Disorders and Substance Abuse Services covered at 100% of the allowed amount, after \$500.00 hospital copay
Emergency Room (Accident)	Covered at 100% of the allowed amount, after \$500.00 hospital copay	Covered at 100% of the allowed amount, after \$500.00 hospital copay
Emergency Room (Physician)	Covered at 100% of the allowed amount, after \$35.00 physician copay	Covered at 100% of the allowed amount, after \$35.00 physician copay
		Mental Health Disorders and Substance Abuse Services covered at 100% of the allowed amount, after \$35.00 physician copay
Chemotherapy, Dialysis, IV Therapy, Outpatient Diagnostic Lab, Pathology, Radiation Therapy & X-ray	Covered at 100% of the allowed amount, no copay or deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
Radiation Therapy & A-ray		In Alabama, not covered
Intensive Outpatient Services and Partial Hospitalization for Mental Health Disorders and Substance Abuse	Covered at 100% of the allowed amount, no copay or deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
Services		In Alabama, not covered
	PHYSICIAN BENEFITS	
	Mental Health Disorders and Substantysician benefits. Precertification is also require	
Alabama If precertification is not obtained, no benefits	Blue.com/ProviderAdministeredPrecertification are available. For provider-administered drugs	DrugList. listed on AlabamaBlue.com/HelpScript, cost
Office Visits & Consultations	nufacturer assistance. Upon enrollment, cost sl Covered at 100% of the allowed amount,	Covered at 80% of the allowed amount,
	after \$35.00 primary care physician copay or \$75.00 specialist physician copay	subject to calendar year deductible
		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Surgery & Anesthesia	Covered at 100% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Maternity Care	Covered at 100% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Second Surgical Opinions	Covered at 100% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Chemotherapy, Diagnostic Lab, Dialysis, IV Therapy, Pathology, Radiation Therapy & X-ray	Covered at 100% of the allowed amount, no copay or deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Applied Behavioral Analysis (ABA) Therapy Limited to ages 0-18 for autism spectrum disorders	Covered at 100% of the allowed amount, no copay or deductible	Covered at 80% of the allowed amount, subject to calendar year deductible

TELEHEALTH SERVICES

Benefits are provided for Telehealth Services subject to applicable cost-sharing for In-network and Out-ofnetwork services, when services rendered are performed within the scope of the health care providers license and deemed medically necessary.

		PREVENTIVE CARE BENEFITS	
Routine Immunizations and Services	l Preventive	Covered at 100% of the allowed amount, no copay or deductible	Not Covered
See AlabamaBlue.com/ PreventiveServices and AlabamaBlue.com/ StandardACAPreventiveD for listing of specific drugs, immunizations and preventive services or call our Custome Department for a printed co	ve er Service		
 Certain immunizations may obtained through the Pharm Vaccine Network. See AlabamaBlue.com/ VaccineNetworkDrugList information 	nacy		

Note: In some cases, office visit copays or facility copays may apply. Blue Cross and Blue Shield of Alabama will process these claims as required by Section 1557 of the Affordable Care Act.

BENEFIT	IN-NETWORK	OUT-OF-NETWORK		
(Includes	PRESCRIPTION DRUG BENEFITS (Includes Mental Health Disorders and Substance Abuse)			
<u>`</u>		<u> </u>		
Precertification is required: Retail Prescription Prepaid Benefits The retail pharmacy network for the plan is Prime Participating Retail Network Locate a Prime Participating Retail Network pharmacy at AlabamaBlue.com/ PrimeParticipatingPharmacy Locator Maintenance List Drugs - up to a 60 day supply with one copay View the maintenance drug list that applies to the plan at AlabamaBlue.com/ MaintenanceDrugList Non-maintenance – up to 30 day supply at retail with one copay Some copays combined for diabetic supplies View the Standard drug list that applies to the plan at AlabamaBlue.com/ StandardDrugList The only in-network pharmacy for some Tier 4 (specialty) drugs is the Pharmacy Select Network Tier 4 (specialty) drugs can be dispensed for up to a 30-day supply View the Specialty Drug List at AlabamaBlue.com/SelfAdministere	Covered at 100% of the allowed amount, subject to the following copays/ coinsurance for a 30-day supply for each prescription: Tier 1 Drugs: \$15 copay per prescription Tier 2 Drugs: \$40 copay per prescription Tier 3 Drugs: \$75 copay per prescription Tier 4 (specialty) Drugs: 20% up to \$200 maximum copay per prescription For drugs on the FlexAccess Drug List, cost share may vary based on available drug manufacturer assistance. If assistance is available, the amount member pays out-of-pocket will be set by the drug manufacturer assistance program.	Not Covered Not Read a vailable.		
d SpecialtyDrugList Certain drugs are part of the FlexAccess Program. See list at AlabamaBlue.com/FlexAccessDrug List Some immunizations may be received from an in-network pharmacy that participates in the Pharmacy Vaccine Network. A list of the eligible vaccines these pharmacies may provide can be found at: AlabamaBlue.com/ VaccineNetworkDrugList. Select Generic Specialty and Biosimilar	1000/ of the allowed emount in	Not Covered		
Generic specialty and biosimilar drugs can be dispensed for up to a 30-day supply. The only in-network pharmacy for some generic specialty and biosimilar drugs is the Pharmacy Select Network. • View the Select Generic Specialty and Biosimilar Drug List that applies to the plan at AlabamaBlue.com/ SelectGenericSpecialtyandBiosimil arDrugList. Generic specialty and biosimilar drugs are not available through the Home Delivery Network.	100% of the allowed amount, no deductible or copayment	Not Covered		

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
(Includes	NEFITS FOR OTHER COVERED SERN Mental Health Disorders and Substa	nce Abuse)
are available. For provider-administere	overed services; please see your benefit bookle ad drugs listed on AlabamaBlue.com/HelpScrip ance. Upon enrollment, cost share will be lowe	et. If precertification is not obtained, no benefits t, cost share may vary based on available ered or reduced to zero.
Allergy Testing & Treatment	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
Ambulance Service	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
Participating Chiropractic Services	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Durable Medical Equipment (DME)	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Rehabilitative Occupational and Physical Therapy Occupational, physical and speech therapy limited to combined maximum of 30 visits per member per calendar year	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Habilitative Occupational and Physical Therapy Occupational, physical and speech therapy limited to combined maximum of 30 visits per member per calendar year	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Rehabilitative Speech Therapy Occupational, physical and speech therapy limited to combined maximum of 30 visits per member per calendar year	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
Habilitative Speech Therapy Occupational, physical and speech therapy limited to combined maximum of 30 visits per member per calendar year	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible

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BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Occupational and Physical Therapy for Autism Spectrum Disorders ages 0-18	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Speech Therapy for Autism Spectrum Disorders ages 0-18	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
Home Health and Hospice	Covered at 100% of the allowed amount, no copay or deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
		In Alabama, not covered
Home Infusion	Covered at 100% of the allowed amount, no copay or deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
		In Alabama, not covered
Medical Nutrition Therapy Services For adults and children, limited to 6 hours per	Covered at 100% of the allowed amount, after \$35.00 copay	Covered at 80% of the allowed amount, subject to calendar year deductible
member per calendar year		
(Includes	HEALTH MANAGEMENT BENEFITS Mental Health Disorders and Substan	ce Abuse)
Individual Case Management	Coordinates care in event of catastrophic or lengthy illness or injury. For more information, please call 1-800-821-7231.	
Chronic Condition Management	Coordinates care for chronic conditions such as asthma, diabetes, coronary artery disease, congestive heart failure, chronic obstructive pulmonary disease and other specialized conditions.	
Baby Yourself®	A maternity program; For more information, please call 1-800-222-4379. You can also enroll online at AlabamaBlue.com/BabyYourself.	
Contraceptive Management	Covers prescription contraceptives, which include: birth control pills, injectables, diaphragms, IUDs and other non-experimental FDA approved contraceptives; subject to applicable deductibles, copays and coinsurance.	
Air Medical Transport	Air medical transportation to a network hospital near home if hospitalized while traveling more than 150 miles from home; to arrange transportation, call AirMed at 1-877-872-8624.	

Useful Information to Maximize Benefits

- To maximize your benefits, always use in-network providers for services covered by your health benefit plan. To find in-network providers, check a
 provider directory, provider finder website (AlabamaBlue.com) or call 1-800-810-BLUE (2583).
- In-network hospitals, physicians and other healthcare providers have a contract with a Blue Cross and/or Blue Shield Plan for furnishing healthcare services at a reduced price (examples: BlueCard® PPO, PMD). In Alabama, in-network services provided by mental health disorders and substance abuse professionals are available through the Blue Choice Behavioral Health Network. In-network pharmacies are pharmacies that participate with Blue Cross and Blue Shield of Alabama or its Pharmacy Benefit Manager(s). Sometimes an in-network provider may furnish a service to you that is not covered under the contract between the provider and a Blue Cross and/or Blue Shield Plan. When this happens, benefits may be denied or reduced. Please refer to your benefit booklet for the type of provider network that we determine to be an in-network provider for a particular service or supply.
- Out-of-network providers generally do not contract with Blue Cross and/or Blue Shield Plans. If you use out-of-network providers, you may be responsible for filing your own claims and paying the difference between the provider's charge and the allowed amount. The allowed amount may be based on the negotiated rate payable to in-network providers in the same area, the average charge for care in the area or in accordance with applicable Federal law.
- Please be aware that providers/specialists may be listed in a PPO directory or provider finder website, but not covered under this benefit plan.
 Please check your benefit booklet for more detailed coverage information.
- Please refer to your benefit book or contact Blue Cross directly about coverage for your hospital charges and other related medical services.
 Approval for air medical transportation services does not mean that hospitalization and other medical expenses will be covered. All coverage determinations for medical benefits are subject to the terms, conditions, limitations and exclusions of the health plan. Air medical transportation services are provided through a contract with AirMed International, LLC, an independent company that does not provide Blue Cross and Blue Shield of Alabama products. Blue Cross is not responsible for any mistakes, errors or omissions that AirMed, its employees or staff members make. Air medical transportation services terminate if coverage by your health plan ends.
- Prime Therapeutics LLC® is an independent company providing pharmacy benefit management services for Blue Cross and Blue Shield of Alabama, an independent licensee of the Blue Cross and Blue Shield Association.

This is not a contract, benefit booklet or Summary Plan Description. Benefits are subject to the terms, limitations and conditions of the group contract (including your benefit booklet). Check your benefit booklet for more detailed coverage information. Please visit our website, AlabamaBlue.com.

Notice of Nondiscrimination

Discrimination is Against the Law

Blue Cross and Blue Shield of Alabama, an independent licensee of the Blue Cross and Blue Shield Association, complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (consistent with the scope of sex discrimination described in 45 CFR § 92.101(a)(2)). We do not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

Blue Cross and Blue Shield of Alabama:

- Provides reasonable modifications and free appropriate auxiliary aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language assistance services to people whose primary language is not English, such as qualified interpreters and information written in other languages

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact our 1557 Compliance Coordinator. 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 file a grievance in person or by mail, fax, or email at: Blue Cross and Blue Shield of Alabama, Compliance Office, 450 Riverchase Parkway East, Birmingham, Alabama 35244, Attn: 1557 Compliance Coordinator, 1-855-216-3144, 711 (TTY),1-205-220-2984 (fax), 1557Grievance@bcbsal.org (email). If you need help filing a grievance, our 1557 Compliance Coordinator 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, 1-800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

English: ATTENTION: Free language assistance services are available to you. Appropriate auxiliary aids and services to provide information

in accessible formats are also available free of charge. Call 1-855-216-3144 (TTY: 711) or call Customer Service. عن محدث العربية، تثوفر لك خدمات المساعدة اللغوية المجانية. كما تثوفر أيضًا المساعدات والخدمات الإضافية المناسبة لتوفير المعلومات بتنسيقات يسهل التباه: إذا كنت تتحدث العربية، تثوفر لك خدمات المساعدة اللغوية المجانية. الوصول إليها مجانًا. اتصل بالرقم 214-318-216-1858 (الهاتف النصيي: 711) أو الاتصال بخدمة العملاء

Chinese: 请注意:如果您说普通话,我们可免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务,以易读格式向 您提供信息。请拨打 1-855-216-3144 (TTY 用户请拨 711) 或致电客户服务部。

French: À NOTER: Si vous parlez français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et des services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1 855 216 3144 (TTY: 711) ou contactez le service client.

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzdienste zur Verfügung. Geeignete Hilfsmittel und Dienstleistungen zur Bereitstellung von Informationen in zugänglichen Formaten sind ebenfalls kostenlos erhältlich. Rufen Sie +1 855 216 3144 (Durchwahl: 711) oder den Kundendienst an.

Gujarati: ધ્યાન આપો: જો તમે ગુજરાતી બોલો છો, તો તમારા માટે નિઃશુલ્ક ભાષા સહ્યય સેવાઓ ઉપલબ્ધ છે. સુલભ્ ફોર્મેટ્માં માહિતી પ્રદાન કરવા માટેની

योज्य सहाय अने सेवाओ पण विना भूत्ये ઉपलब्ध छे. 1-855-216-3144 (TTY: 711) पर अथवा ग्राहड सेवा पर डॉल डरो. Hindi: ध्यान दें: अगर आप हिन्दी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएँ उपलब्ध हैं। आसान् प्रारूप में सूचना उपलब्ध कराने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशल्क उपलब्ध हैं। 1-855-216-3144 (TTY: 711) पर कॉल करें यो ग्राहक सेवा को कॉल करें।

Japanese: ご案内: 日本語を話される方には、無料の言語アシスタントサービスをご用意しております。アクセシブルな形式で情報を提供する ため、補助器具や支援サービスも無料で提供しております。1-855-216-3144 (TTY: 711) もしくは、カスタマーサービスにお電話でお問合せく

Korean: 주의: 한국어을(를) 하시면 무료 언어 지원 서비스를 이용하실 수 있습니다. 접근 가능한 형식으로 정보를 제공하기 위한 적절한 보조 도구와 서비스도 무료로 제공됩니다. 1-855-216-3144(TTY: 711)로 전화하거나 고객 서비스에 문의하세요. Lao: ເອົາໃຈໃສ່: ຖ້າເຈົ້າເວົ້າ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາຟຣີແມ່ນມີໃຫ້ທ່ານ. ການຊ່ວຍເຫຼືອ ແລະ

ການບໍລິການທີ່ເໝ່າະສົມໃນການສະໜອງຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດເຂົ້າເຖິ້ງໄດ້ແມ່ນຍັງສາມາດໃຊ້ໄດ້ໂດຍບໍ່ເສຍຄ່າ. ໂທ 1-855-216-3144 (TTY: 711) ຫຼື ໂທຫາຝ່າຍບໍລິການລຸກຄ້າ.

Portuguese: ATENÇÃO: Se você falar português, serviços gratuitos de assistência linguística estão disponíveis para você. Também estão disponíveis gratuitamente ajudas e servicos auxiliares adequados para fornecer informações em formatos acessíveis. Lique para 1-855-216-3144 (TTY: 711) ou ligue para o Atendimento ao Cliente.

Russian: ВНИМАНИЕ. Если ваш язык русский язык, к вашим услугам бесплатная языковая помощь. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-855-216-3144 (ТТҮ: 711) или обратитесь в службу поддержки клиентов.

Spanish: ATENCIÓN: Si usted habla español, hav disponibles servicios gratuitos de asistencia lingüística. También hav disponibles, de forma gratuita, ayudas y servicios auxiliares adecuados para dar información en formatos accesibles. Llame al 1-855-216-3144 (TTY: 711) o llame a Servicio al cliente.

Tagalog: ATTENTION: Kung nagsasalita ka ng Tagalog, available sa iyo ang mga libreng serbisyo sa tulong sa wika. Available rin ang naaangkop na mga pantulong na tulong at serbisyo nang walang bayad para magbigay ng impormasyon sa mga naa-access na format. Tumawaq sa 1-855-216-3144 (TTY: 711) o tumawaq sa Serbisyo sa Customer.

Turkish: DİKKAT Konuşmanız durumunda Türkçe, ücretsiz dil yardımı hizmetlerinden yararlanabilirsiniz. Erişilebilir formatlarda bilgi sağlamak için uygun yardımcı araçlar ve hizmetler de ücretsiz olarak sunulmaktadır. 1-855-216-3144 (TTY: 711) nolu telefonu veya Müşteri Hizmetlerini arayın.

Vietnamese: CHÚ Ý: Nếu quý vị nói tiếng việt thì dịch vụ hỗ trở ngôn ngữ miễn phí có sẵn cho quý vị. Chúng tôi cũng có các hỗ trở và dich vu phu trơ miễn phí phù hợp để cung cấp thông tin ở định dạng dễ tiếp cân. Vui lòng gọi số 1-855-216-3144 (TTY: 711) hoặc gọi Dịch Vụ Khách Hàng.