Coverage Period Beginning on or after: 01/01/2025

Coverage for: Individual/Individual + Family | Plan Type: OAP

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, go online at www.cigna.com/sp. 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 https://www.healthcare.gov/sbc-glossary or call 1-866-494-2111 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For in-network providers: \$6,550/individual or \$13,100/family For out-of-network providers: \$15,000/individual or \$30,000/family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. In-network <u>Preventive care</u> , PCP/ <u>Specialist</u> visits, Ind lab, <u>Prescription drugs</u> , <u>Urgent care</u> , Outpatient mental health/substance use office visits, <u>Home health care</u> , Chiropractic care, Child eye exam, Child glasses and Child dental check-up.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For in-network providers: \$9,200/individual or \$18,400/family For out-of-network providers: \$30,000/individual or \$60,000/family Combined medical/behavioral and pharmacy out-of-pocket limit	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Penalties for failure to obtain <u>pre-authorization</u> for services, <u>premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider?	Yes. See www.cigna.com or call 1-866-494-2111 for a list of network providers .	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.

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	In-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	\$45 <u>copayment</u> /visit <u>Deductible</u> does not apply	30% coinsurance	Cost share applies to both in-person and virtual visits.
If you visit a health care	Specialist visit	\$125 <u>copayment</u> /visit <u>Deductible</u> does not apply	30% coinsurance	Cost share applies to both in-person and virtual visits.
provider's office or clinic	Preventive care/ screening/immunization	No charge/visit** No charge/other services** No charge/immunizations** **Deductible does not apply	30% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. Out-of-network deductible waived for children through age 5.

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Diagnostic test (x-ray, bloodwork)	20% coinsurance (x-ray), No charge** (Independent lab), 20% coinsurance (All other OP labs) **Deductible does not apply	40% coinsurance (x-ray), 30% coinsurance (Independent lab), 40% coinsurance (All other OP labs)	Preauthorization required for certain services.
If you have a test	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u> at an outpatient facility 20% <u>coinsurance</u> in the office	40% coinsurance at an outpatient facility 40% coinsurance in the office	Preauthorization is required.
If you need drugs to treat	Generic drugs (Preferred Tier 1 and Non-preferred Tier 2)	Tier 1: No charge/ prescription** (retail 30 days), No charge/prescription** (retail & home delivery 90 days) Tier 2: \$30 copayment/ prescription** (retail 30 days), \$75 copayment/ prescription** (retail & home delivery 90	Tier 1: No charge/ prescription** (retail 30 days), No charge/prescription** (retail & home delivery 90 days) Tier 2: \$30 copayment/ prescription** (retail 30 days) \$75 copayment/prescription** (retail & home delivery 90	Coverage is limited up to a 90-day supply (retail and home delivery); up to a 30-day supply (retail and home delivery) for Specialty drugs
your illness or condition More information about		days) **Deductible does not apply	days) **Deductible does not apply	delivery) for Specialty drugs. Certain limitations may apply, including, for example: prior
prescription drug coverage is available at www.cigna.com	Preferred brand drugs (Tier 3)	\$80 copayment/prescription** (retail 30 days), \$200 copayment/prescription** (retail & home delivery 90 days) **Deductible does not apply	\$80 copay/prescription** (retail 30 days), \$200 copay/prescription** (retail & home delivery 90 days) **Deductible does not apply	authorization, step therapy, quantity limits. In-network Federally required preventive drugs will be provided at no charge.
	Non-preferred brand drugs (Tier 4)	\$175 copayment/prescription** (retail 30 days), \$437.50 copayment/prescription** (retail & home delivery 90 days) **Deductible does not apply	\$175 copayment/prescription** (retail 30 days), \$437.50 copayment/prescription** (retail & home delivery 90 days) **Deductible does not apply	

Common		What Yo	u Will Pay	Limitations, Exceptions, & Other
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Specialty drugs (Tier 5)	30% coinsurance but not more than \$1,500/prescription (retail & home delivery 30 days) Deductible does not apply	30% coinsurance but not more than \$1,500/prescription (retail & home delivery 30 days) Deductible does not apply	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	Preauthorization may be required.
surgery	Physician/surgeon fees	20% coinsurance	40% coinsurance	Preauthorization may be required.
	Emergency room care	\$600 copayment/visit	\$600 copayment/visit	Out-of-network services are paid at the in-network cost share.
If you need immediate medical attention	Emergency medical transportation	20% consurance	30% coinsurance	Out-of-network air ambulance services are paid at the in-network cost share and deductible. Preauthorization is required for non-emergency transportation. Services for MH/SA diagnoses will be payable by you at \$0 copayment subject to deductible.
	Urgent care	\$100 copayment/visit Deductible does not apply	\$100 copayment/visit Deductible does not apply	Virtual Urgent Care visits from MDLIVE Virtual Providers are covered in full; deductible does not apply.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Preauthorization is required.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	Preauthorization is required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$45 <u>copayment</u> /office visit** 20% <u>coinsurance</u> /all other services **Deductible does not apply	30% coinsurance/office visit 40% coinsurance/all other services	Includes medical services for MH/ SA diagnoses. Preauthorization may be required for Other Outpatient Services. Preauthorization is not required for Outpatient Office visits.
	Inpatient services	20% coinsurance	40% coinsurance	Includes medical services for MH/SA diagnoses. Preauthorization is required.

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Office visits	20% coinsurance	40% coinsurance	Primary Care or Specialist benefit
	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	levels apply for initial visit to confirm pregnancy. Cost sharing does not apply for preventive services. Depending on the type of services, a consument
If you are pregnant	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	the type of services, a copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Preauthorization is required for a hospital stay that will exceed 48 hours following a vaginal birth or 96 hours following a cesarean section.
	Home health care	\$125 copayment/visit Deductible does not apply	30% coinsurance	Preauthorization is required. Coverage is limited to an annual max of 120 visits. (The limit is not applicable to mental health and substance use disorder conditions.)
If you need help recovering or have other special health needs	Rehabilitation services	20% coinsurance/visit for Physical, Speech & Occupational therapy \$35 copayment/visit for Chiropractic care** **Deductible does not apply	40% coinsurance/visit for Physical, Speech & Occupational therapy 30% coinsurance/visit for Chiropractic care	Preauthorization is required. Coverage is limited to an annual max of 40 visits combined for Physical therapy, Speech therapy, Occupational therapy and Chiropractic care services. Limits are not applicable to mental health conditions for Physical, Speech and Occupational therapies.

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Habilitation services	20% coinsurance/visit for Physical, Speech & Occupational therapy	40% coinsurance/visit for Physical, Speech & Occupational therapy	Preauthorization is required. Coverage is limited to an annual max of 40 visits for all therapy types combined. Services are covered when Medically Necessary to treat a mental health condition (e.g. autism) or a congenital abnormality. Limits are not applicable to mental health conditions for Physical, Speech and Occupational therapies.
	Skilled nursing care	20% coinsurance	40% coinsurance	Preauthorization is required. Coverage is limited to an annual max of 60 days.
	Durable medical equipment	20% coinsurance	40% coinsurance	Preauthorization may be required.
	Hospice services	20% coinsurance	40% coinsurance	Preauthorization is required.
	Children's eye exam	No charge Deductible does not apply	30% coinsurance	One (1) exam per Plan Year for children up to age 19.
If your child needs dental or eye care	Children's glasses	No charge Deductible does not apply	30% coinsurance	Limited to one pair per Plan Year from pediatric frame collection for children up to age 19. Pediatric Frames, single Vision, Lined Bifocal, Lined Trifocal or Standard Progressive and Lenticular Lenses.
	Children's dental check-up	No charge Deductible does not apply	No charge <u>Deductible</u> does not apply	One (1) dental exam every 6 months for children up to age 19

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
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)

- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside of 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.)

Abortion (non-elective)

Chiropractic care

 Hearing aids (1 per ear per benefit period through age 18)

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: Cigna at 1-866-494-2111, Georgia Office of Insurance at 1-800-656-2298 and Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.healthCare.gov or call 1-800-318-2596.

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 on how 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: Cigna Customer service at 1-866-494-2111. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u> or Georgia Office of Insurance at 1-800-656-2298. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact: Georgia Office of Insurance and Safety Fire Commissioner at (800) 656-2298.

Does this plan provide Minimum Essential Coverage? No.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? No.

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 1-866-494-2111.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-494-2111.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-494-2111.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-494-2111.

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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and excluded services under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$6,550
■ Specialist copayment	\$125
■ Hospital (facility) coinsurance	20%
Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700
Total Example Cost	Ψ12,100

In this example, Peg would pay:

Cost Sharing	
Deductibles	\$6,550
Copayments	\$0
Coinsurance	\$1,000
What isn't covered	
Limits or exclusions	\$20
The total Peg would pay is	\$7,570

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$6,550
Specialist copayment	\$125
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits *(including disease education)*

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$600
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$40
The total Joe would pay is	\$640

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$6,550
■ Specialist copayment	\$125
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

\$2,800

In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$2,300
Copayments	\$200
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,500

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

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Discrimination is against the law.

Medical coverage

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

Cigna Healthcare:

- 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 toll-free number shown on your ID card, and ask a Customer Service Associate for assistance.



If you believe that Cigna Healthcare 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 by sending an email to **ACAGrievance@Cigna.com** or by writing to the following address:

Cigna Healthcare

Nondiscrimination Complaint Coordinator P.O. Box 188016 Chattanooga, TN 37422

If you need assistance filing a written grievance, please call the number on the back of your ID card or send an email to **ACAGrievance@Cigna.com**. 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, DC 2020I I.800.368.IOI9, 800.537.7697 (TDD)

Complaint forms are available at https://www.hhs.gov/civil-rights/filing-a-complaint/complaint-

https://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html

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Proficiency of Language Assistance Services

English - ATTENTION: Language assistance services, free of charge, are available to you. For current Cigna Healthcare customers, call the number on the back of your ID card. Otherwise, call 1.800.244.6224 (TTY: Dial 711).

Spanish - ATENCIÓN: Hay servicios de asistencia de idiomas, sin cargo, a su disposición. Si es un cliente actual de Cigna Healthcare, llame al número que figura en el reverso de su tarjeta de identificación. Si no lo es, llame al 1.800.244.6224 (los usuarios de TTY deben llamar al 711).

Chinese - 注意:我們可為您免費提供語言協助服務。對於 Cigna Healthcare 的現有客戶,請致電您的 ID 卡背面的號碼。其他客戶請致電 1.800.244.6224 (聽障專線: 請撥 711)。

Vietnamese – XIN LƯU Ý: Quý vị được cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Dành cho khách hàng hiện tại của Cigna Healthcare, vui lòng gọi số ở mặt sau thẻ Hội viên. Các trường hợp khác xin gọi số 1.800.244.6224 (TTY: Quay số 711).

Korean - 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 현재 Cigna Healthcare 가입자님들께서는 ID 카드 뒷면에 있는 전화번호로 연락해주십시오. 기타 다른 경우에는 1.800.244.6224 (TTY: 다이얼 711)번으로 전화해주십시오.

Tagalog - PAUNAWA: Makakakuha ka ng mga serbisyo sa tulong sa wika nang libre. Para sa mga kasalukuyang customer ng Cigna Healthcare, tawagan ang numero sa likuran ng iyong ID card. O kaya, tumawag sa 1.800.244.6224 (TTY: I-dial ang 711).

Russian - ВНИМАНИЕ: вам могут предоставить бесплатные услуги перевода. Если вы уже участвуете в плане Cigna Healthcare, позвоните по номеру, указанному на обратной стороне вашей идентификационной карточки участника плана. Если вы не являетесь участником одного из наших планов, позвоните по номеру 1.800.244.6224 (TTY: 711).

Arabic - برجاء الانتباة خدمات الترجمة المجانية متاحة لكم. لعملاء Cigna Healthcare الحاليين برجاء الاتصال بالرقم المدون علي ظهر بطاقتكم الشخصية. او اتصل ب TTY) المحالين برجاء الاتصال بالرقم المدون علي ظهر بطاقتكم الشخصية.

French Creole - ATANSYON: Gen sèvis èd nan lang ki disponib gratis pou ou. Pou kliyan Cigna Healthcare yo, rele nimewo ki dèyè kat ID ou. Sinon, rele nimewo 1.800.244.6224 (TTY: Rele 711).

French - ATTENTION: Des services d'aide linguistique vous sont proposés gratuitement. Si vous êtes un client actuel de Cigna Healthcare, veuillez appeler le numéro indiqué au verso de votre carte d'identité. Sinon, veuillez appeler le numéro 1.800.244.6224 (ATS : composez le numéro 711).

Portuguese - ATENÇÃO: Tem ao seu dispor serviços de assistência linguística, totalmente gratuitos. Para clientes Cigna Healthcare atuais, ligue para o número que se encontra no verso do seu cartão de identificação. Caso contrário, ligue para 1.800.244.6224 (Dispositivos TTY: marque 711).

Polish – UWAGA: w celu skorzystania z dostępnej, bezpłatnej pomocy językowej, obecni klienci firmy Cigna Healthcare mogą dzwonić pod numer podany na odwrocie karty identyfikacyjnej. Wszystkie inne osoby prosimy o skorzystanie z numeru 1 800 244 6224 (TTY: wybierz 711).

Japanese - 注意事項:日本語を話される場合、無料の言語支援サービスをご利用いただけます。現在のCigna Healthcareのお客様は、IDカード裏面の電話番号まで、お電話にてご連絡ください。その他の方は、1.800.244.6224(TTY: 711)まで、お電話にてご連絡ください。

Italian - ATTENZIONE: Sono disponibili servizi di assistenza linguistica gratuiti. Per i clienti Cigna Healthcare attuali, chiamare il numero sul retro della tessera di identificazione. In caso contrario, chiamare il numero 1.800.244.6224 (utenti TTY: chiamare il numero 711).

German – ACHTUNG: Die Leistungen der Sprachunterstützung stehen Ihnen kostenlos zur Verfügung. Wenn Sie gegenwärtiger Cigna Healthcare-Kunde sind, rufen Sie bitte die Nummer auf der Rückseite Ihrer Krankenversicherungskarte an. Andernfalls rufen Sie 1.800.244.6224 an (TTY: Wählen Sie 711).

Persian (Farsi) – توجه: خدمات کمک زبانی، به صورت رایگان به شما ارائه می شود. برای مشتریان فعلی Cigna Healthcare، لطفاً با شماره ای که در پشت کارت شناسایی شماست تماس بگیرید. در غیر اینصورت با شماره 1.800.244.6224 تماس بگیرید (شماره تلفن ویژه ناشنوایان: شماره 711 را شمار هگیری کنید).