




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 1-888-796-0609 (TTY: 1-800-848-0299) or visit us at www.bcbst.com. 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 www.cciio.cms.gov or call 1-888-796-0609 to request a copy.

Important Questions	Answers	Why This Matters:
<p>What is the overall deductible?</p>	<p>In-network: \$750 person/\$1,500 family Out-of-network: \$1,500 person/\$3,500 family</p>	<p>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>.</p>
<p>Are there services covered before you meet your deductible?</p>	<p>Yes. Preventive services, Office visits, and Emergency room visits are covered before you meet your <u>deductible</u> (unless specified).</p>	<p>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/.</p>
<p>Are there other deductibles for specific services?</p>	<p>Yes. Pharmacy In-Network Deductible: \$250 per person / \$500 family for Brand, Non-Preferred & Specialty drugs. Pharmacy Out-of-Network Deductible: \$500 per-person / \$1,000 family for Brand, Non-Preferred & Specialty drugs. Pharmacy deductible is separate from medical deductible. There are no other specific <u>deductibles</u>.</p>	<p>You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.</p>
<p>What is the out-of-pocket limit for this plan?</p>	<p>In-network: \$6,000 person/\$12,000 family Out-of-network: \$12,000 person/\$24,000 family</p>	<p>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.</p>

Important Questions	Answers	Why This Matters:
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premium</u> , <u>balance-billing</u> charges, penalties, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. This <u>plan</u> uses Network P. See www.bcbst.com/network-p or call 1-888-796-0609 for a list of <u>in-network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's 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's charge</u> 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 Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		<u>Tier 1 - In-Network Provider</u> <u>Baptist, LeBonheur, & Regional One</u> (You will pay the least)	<u>Tier 2 - In-Network Provider</u> <u>Methodist & St. Francis</u> (You will pay the least)	<u>Tier 3 - Out-of-Network Provider</u> (You will pay the most)	
If you visit a health care <u>provider's office</u> or clinic	Primary care visit to treat an injury or illness	\$15 <u>copay/visit deductible</u> does not apply.	\$15 <u>copay/visit deductible</u> does not apply.	50% <u>coinsurance</u>	Teladoc Health: \$0.00 <u>copay</u>
	<u>Specialist</u> visit	\$30 <u>copay/visit deductible</u> does not apply.	\$30 <u>copay/visit deductible</u> does not apply.	50% <u>coinsurance</u>	Office surgery subject to <u>deductible/coinsurance</u> .
	<u>Preventive care/screening/immunization</u>	No Charge	No Charge	Not Covered	A1c testing will be covered at 100%. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 - In-Network Provider Baptist, LeBonheur, & Regional One (You will pay the least)	Tier 2 - In-Network Provider Methodist & St. Francis (You will pay the least)	Tier 3 - Out-of-Network Provider (You will pay the most)	
					Travel immunization not covered in office or clinic setting.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Diagnostic testing benefits are determined by place of service, such as office or ER.
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Prior Authorization required. Your cost share may increase to 60% if not obtained.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.bcbst.com/rxp	Generic drugs	Retail (30 Day Supply) \$7 <u>copay</u> /prescription deductible is waived. Mail Order (90 Day Supply) \$14 <u>copay</u> /prescription deductible is waived.	Retail (30 Day Supply) \$7 <u>copay</u> /prescription deductible is waived. Mail Order (90 Day Supply) \$14 <u>copay</u> /prescription deductible is waived.	50% <u>coinsurance</u> after deductible	30 day supply for Retail Network; up to 90 day supply for Home Delivery or Plus90 Network 2 times Retail <u>Copayment</u> up to 90 day supply. Brand drugs subject to \$250 deductible.
	Preferred brand drugs	Retail (30 Day Supply) Deductible then \$30 <u>copay</u> /prescription. Mail Order (90 Day Supply) Deductible then \$60 <u>copay</u> /prescription.	Retail (30 Day Supply) Deductible then \$30 <u>copay</u> /prescription. Mail Order (90 Day Supply) Deductible then \$60 <u>copay</u> /prescription.	50% <u>coinsurance</u> after deductible	30 day supply for Retail Network; up to 90 day supply for Home Delivery or Plus90 Network 2 times Retail <u>Copayment</u> up to 90 day supply. Brand drugs subject to \$250 deductible. When a brand drug is chosen and a generic drug equivalent is available, you will pay a penalty
	Non-preferred brand drugs	Retail (30 Day Supply) Deductible then \$50 <u>copay</u> /prescription.	Retail (30 Day Supply) Deductible then \$50 <u>copay</u> /prescription.	50% <u>coinsurance</u> after deductible	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 - In-Network Provider Baptist, LeBonheur, & Regional One (You will pay the least)	Tier 2 - In-Network Provider Methodist & St. Francis (You will pay the least)	Tier 3 - Out-of-Network Provider (You will pay the most)	
		Mail Order (90 Day Supply) Deductible then \$100 <u>copay</u> /prescription.	Mail Order (90 Day Supply) Deductible then \$100 <u>copay</u> /prescription		for the difference between the cost of the brand drug and the generic drug, plus the generic drug <u>copayment</u> or <u>coinsurance</u> .
	<u>Specialty drugs</u>	Preferred brand drugs Deductible then \$30 <u>copay</u> /prescription. Non-preferred brand drugs Deductible then \$50 <u>copay</u> /prescription.	Preferred brand drugs Deductible then \$30 <u>copay</u> /prescription. Non-preferred brand drugs Deductible then \$50 <u>copay</u> /prescription.	Not Covered	Up to a 30 day supply. Must use a pharmacy in the Preferred Specialty Pharmacy Network. Brand Drugs subject to \$250.00 deductible.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Prior Authorization required for certain outpatient procedures. Your cost share may increase to 60% if not obtained.
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Prior Authorization required for certain outpatient procedures. Your cost share may increase to 60% if not obtained.
If you need immediate medical attention	<u>Emergency room care</u>	\$300 <u>copay</u> /visit then deductible/20% <u>coinsurance</u>	\$300 <u>copay</u> /visit then deductible/20% <u>coinsurance</u>	\$300 <u>copay</u> /visit then deductible/20% <u>coinsurance</u>	* <u>Copay</u> waived if admitted to the hospital.
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	None
	<u>Urgent care</u>	\$75 <u>copay deductible</u> does not apply.	\$75 <u>copay deductible</u> does not apply.	\$75 <u>copay</u> /visit then deductible/50% <u>coinsurance</u>	Office surgery subject to <u>deductible/coinsurance</u> .

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		<u>Tier 1 - In-Network Provider</u> Baptist, LeBonheur, & Regional One (You will pay the least)	<u>Tier 2 - In-Network Provider</u> Methodist & St. Francis (You will pay the least)	<u>Tier 3 - Out-of-Network Provider</u> (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	\$100 <u>copay</u> /visit then deductible/40% <u>coinsurance</u>	\$300 <u>copay</u> /visit then deductible/50% <u>coinsurance</u>	*Tier 2 <u>copay</u> /visit waived if admitted through ER then 20% <u>coinsurance</u> . Prior Authorization required. Your cost share may increase to 60% if not obtained.
	Physician/surgeon fees	20% <u>coinsurance</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Prior Authorization required. Your cost share may increase to 60% if not obtained.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 - In-Network Provider Baptist, LeBonheur, & Regional One (You will pay the least)	Tier 2 - In-Network Provider Methodist & St. Francis (You will pay the least)	Tier 3 - Out-of-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Office Visit	\$10 <u>copay</u> /visit <u>deductible</u> does not apply for office visits	\$10 <u>copay</u> /visit <u>deductible</u> does not apply for office visits	50% <u>coinsurance</u>	*\$0 <u>copay</u> /visits 1 – 10. *\$10 <u>copay</u> /visits starts visit 11. Prior Authorization required for electro-convulsive therapy (ECT). Your cost share may increase to 60% if not obtained.
	Outpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Prior Authorization required for electro-convulsive therapy (ECT). Your cost share may increase to 60% if not obtained.
	Inpatient services	20% <u>coinsurance</u>	\$100 <u>copay</u> /visit then deductible/40% <u>coinsurance</u>	\$300 <u>copay</u> /visit then deductible/50% <u>coinsurance</u>	Prior Authorization required. Your cost share may increase to 60% if not obtained.
If you are pregnant	Office visits	\$15 <u>copay</u> /visit <u>deductible</u> does not apply.	\$15 <u>copay</u> /visit <u>deductible</u> does not apply.	50% <u>coinsurance</u>	Teladoc Health: \$0.00 <u>copay</u>
	Childbirth/delivery professional services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	This service may be covered under the Specialty Care Program. Cost Share may vary; use a Blue Distinction Center for best benefit.
	Childbirth/delivery facility services	20% <u>coinsurance</u>		\$300 <u>copay</u> /visit then deductible/50% <u>coinsurance</u>	This service may be covered under the Specialty Care

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 - In-Network Provider Baptist, LeBonheur, & Regional One (You will pay the least)	Tier 2 - In-Network Provider Methodist & St. Francis (You will pay the least)	Tier 3 - Out-of-Network Provider (You will pay the most)	
			\$100 <u>copay</u> /visit then deductible/40% <u>coinsurance</u>		Program. Cost Share may vary; use a Blue Distinction Center for best benefit.
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Unlimited visits per annual benefit period.
	<u>Rehabilitation services</u>	\$30 <u>copay</u> /visit <u>deductible</u> does not apply.	\$30 <u>copay</u> /visit <u>deductible</u> does not apply.	50% <u>coinsurance</u>	Physical, Speech, Occupational, Cognitive Therapy and Pulmonary Rehabilitation are limited to 60 days combined. Cardiac Rehabilitation is limited to 36 visits per year.
	<u>Habilitation services</u>	\$30 <u>copay</u> /visit <u>deductible</u> does not apply.	\$30 <u>copay</u> /visit <u>deductible</u> does not apply.	50% <u>coinsurance</u>	Physical, Speech, Occupational, Cognitive Therapy and Pulmonary Rehabilitation are limited to 60 days combined. Cardiac Rehabilitation is limited to 36 visits per year.
	<u>Chiropractic care</u>	\$30 <u>copay</u> /visit <u>deductible</u> does not apply.	\$30 <u>copay</u> /visit <u>deductible</u> does not apply.	Not Covered	Limited to 20 days per year.
	<u>Acupuncture</u>	\$30 <u>copay</u> /visit <u>deductible</u> does not apply.	\$30 <u>copay</u> /visit <u>deductible</u> does not apply.	50% <u>coinsurance</u>	Limited to 20 days per year.
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	\$100 <u>copay</u> /visit then deductible/40% <u>coinsurance</u>	\$300 <u>copay</u> /visit then deductible/50% <u>coinsurance</u>	Skilled nursing and rehabilitation facility

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 - In-Network Provider Baptist, LeBonheur, & Regional One (You will pay the least)	Tier 2 - In-Network Provider Methodist & St. Francis (You will pay the least)	Tier 3 - Out-of-Network Provider (You will pay the most)	
					limited to 70 days combined per year.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Not Covered	Prior Authorization may be required for certain <u>durable medical equipment</u> . Your cost share may increase to 60% if not obtained.
	<u>Hospice services</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Prior Authorization required for inpatient hospice. Your cost share may increase to 60% if not obtained.
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	Not Covered	None
	Children's glasses	Not Covered	Not Covered	Not Covered	None
	Children's dental check-up	Not Covered	Not Covered	Not Covered	None

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)		
<ul style="list-style-type: none"> • Cosmetic surgery • Dental care (Adult) • Dental care (Children) 	<ul style="list-style-type: none"> • Long-term care • Non-emergency care when traveling outside the U.S. • Private-duty nursing 	<ul style="list-style-type: none"> • Routine eye care (Adult) • Routine eye care (Children) • Routine foot care for non-diabetics • Weight loss programs
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
<ul style="list-style-type: none"> • Acupuncture • Bariatric surgery 	<ul style="list-style-type: none"> • Chiropractic care • Fertility treatment (All Services covered with a \$30,000 (\$15,000 medical / \$15,000 pharmacy) Lifetime maximum benefit. 	<ul style="list-style-type: none"> • Hearing aids for adults • Hearing aids for children under 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:

- For plans subject to ERISA, the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

- For non-federal governmental plans, the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.
- For church plans, the State Division of Benefits Administration at 1-866-576-0029.
- BlueCross at 1-800-565-9140 or www.bcbst.com, or contact your plan administrator.

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 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:

- BlueCross at 1-800-565-9140 or www.bcbst.com, or your plan administrator.
- For plans subject to ERISA, the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.
- The State Division of Benefits Administration at 1-866-576-0029.

Additionally, a consumer assistance program can help you file your appeal. Contact the Tennessee Department of Commerce and Insurance (TDCI) at 1-800-342-4029, <https://sbs.naic.org/solar-web/pages/public/onlineComplaintForm/onlineComplaintForm.jsf?state=tn&dswid=-8432>, or email them at CIS.Complaints@state.tn.us. You may also write them at 500 James Robertson Pkwy, Davy Crockett Tower, 6th Floor, Nashville, TN 37243.

Does this plan provide Minimum Essential Coverage? [Yes/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 Minimum Value Standards? [Yes/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.

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. Your City of Memphis plan document will supercede.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- The plan's overall deductible \$750
- Specialist copay \$30
- Hospital (facility) coinsurance 20%
- Other coinsurance 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
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In this example, Peg would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$800
<u>Copayments</u>	\$40
<u>Coinsurance</u>	\$2,100
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Peg would pay is	\$2,960

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$750
- Specialist copay \$30
- Hospital (facility) coinsurance 20%
- Other coinsurance 20%

This EXAMPLE event includes services like:

- Primary care physician 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:

<u>Cost Sharing</u>	
<u>Deductibles*</u>	\$300
<u>Copayments</u>	\$1,000
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$30
The total Joe would pay is	\$1,330

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The plan's overall deductible \$750
- Specialist copay \$30
- Hospital (facility) coinsurance 20%
- Other coinsurance 20%

This EXAMPLE event includes services like:

- Emergency room care (*including medical supplies*)
- Diagnostic test (*x-ray*)
- Durable medical equipment (*crutches*)
- Rehabilitation services (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$800
<u>Copayments</u>	\$700
<u>Coinsurance</u>	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,700

*This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services"?

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

Nondiscrimination Notice

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

BlueCross:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified interpreters and (2) written information in other formats, such as large print, audio and accessible electronic formats.
- Provides free language services to people whose primary language is not English, such as: (1) qualified interpreters and (2) written information in other languages.

If you need these services, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711).

If you believe that BlueCross 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 (“Nondiscrimination Grievance”). For help with preparing and submitting your Nondiscrimination Grievance, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711). They can provide you with the appropriate form to use in submitting a Nondiscrimination Grievance. You can file a Nondiscrimination Grievance in person or by mail, fax or email. Address your Nondiscrimination Grievance to: Nondiscrimination Compliance Coordinator; c/o Manager, Operations, Member Benefits Administration; 1 Cameron Hill Circle, Suite 0019, Chattanooga, TN 37402-0019; (423) 591-9208 (fax); Nondiscrimination_OfficeGM@bcbst.com (email).

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 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

