



SMALL GROUP ENROLLMENT/ CHANGE REQUEST

Mail to: Horizon BCBSNJ

Attn: Small Group Enrollment P.O. Box 607 Department A Newark, NJ 07101-0607

Email to: small_group_maintenance_enrollment_team@HorizonBlue.com
Fax (973) 274-2227

HorizonBlue.com

Group Information – to be completed by Emplo	oyer.								
Group Name:			Gı	roup Numbe	er:				
Sub Group Number:		🗌 Enrollm	ent of a n	ew Subscri	ber				
Date of Hire:/ Effective Date	/Date of Event:	//							
Reason for Change:				· · · · · · · · · · · · · · · · · · ·					
A. Type of Activity – to be completed by Emplo	yer.								
Refer to instructions before completing this form. □ ADD □ REMOVE □ OTHER CHANGE	Print clearly. Effective D	Date/Date of E	vent		Reaso	on for Cl	nange		
☐ Spouse	/_	/							
☐ Civil Union Partner (CUP)	/_								
☐ Domestic Partner (DP)	/_								
☐ Dependent Child	/_								
☐ Over-Age Child as a Dependent Under 31 (please complete Coverage Continuation section	on)/_								
□ Name Change									
☐ Change Plan									
☐ Other		,							
COVERAGE CONTINUATION ☐ For Employee Billing: ☐ Group									
Date of Loss of Coverage	Qualifying I	Event #**				Qualifyin	•		
// ☐ Total Disability* ☐ COBRA/NJSGC Leng *Attach proof of disability	th of Continuat	ion (in months): 🗌 18 🗆		/_		/		
☐ For Spouse/Civil Union Partner*/Domestic P Date of Loss of Coverage	Partner Billing: Qualifying I				Date of (Qualifyin	g Event		
//			6	_		/	/		
☐ For Dependent or Over-aged Child ☐ COBRA/NJSGC Length of Continuation Date of Loss of Coverage		18 🗆 29 🔲 3	6 Billing		Date of 0	Qualifyin	g Event		
//	Qualifying	Qualifying Event #**			Date of (Qualifyin	/ g Even /		
Home Address:									
**Qualifying event #s: see list in Instructions.									
B. Employee Information – to be completed by	Employee.								
□ ADD □ REMOVE □ CONTINUATION □ If a name change, indicate prior name:									
Last Name, First Name, M.I.									
Social Security #		I	Date of Bir	th	/		_ Sex		
Home Address	Aŗ	pt City			State		Zip (Code _	
Home Phone		E-Mail Addres	s						
Employer Name				Em	ploymen	t Date	/	/_	
Employer Address		City			State		Zip (Code _	
Hours Worked Per Week Work	Phone			E-Mail	Address				
Primary Care Provider Name									
NPI#									
Other Health Coverage Yes No, If Yes, Paye									
Policy #									
Dentist Office ID number (if applicable)							nt Patient		
The Employee Copy of this application may be used as a tempor	orary ID card for thir	ty days from the e	ffective date	if authorized by	y Employei				

6803 (0519)

C. Race/Ethnicity – to be completed by the	Employee, at his/her option.			
NOTE: Your response is appreciated but NOT required!				
☐ American Indian or Alaskan Native ☐ Hispanic ☐ Asian or Pacific Island	☐ Black, not of Hispanic origin☐ White, not of Hispanic origin			
D. Plan Option – to be completed by the Er	· · ·	available continuation rights.		
Medical Plan Option Check One:		<u> </u>		
☐ Horizon Advantage Direct Access	☐ PCMH Advantage EPO			
☐ Horizon Advantage Direct Access (HSA) ☐ Horizon Advantage EPO (HSA)	☐ OMNIA ☐ OMNIA (HSA)			
☐ Horizon Advantage EPO	☐ Other			
Select one coverage option: S F	H/W □ CUP □ DP □ P/C			
Pediatric Dental and Family Pediatric Denta				
☐ Horizon Young Grins (only provides benefits	s for members under 19)			
☐ Horizon Family Grins ☐ Horizon Family Grins Plus				
Select one coverage option: S F	H/W □ CUP □ DP □ P/C			
Family Dental Check One:				
☐ Horizon Dental Option Plan	☐ Horizon Dental Choice			
☐ Horizon Dental PPO ☐ Horizon Dental PPO Access	☐ Horizon Healthy Smiles☐ Horizon Healthy Smiles Plus			
☐ Horizon Dental Companion	Tionzon reality offines rius			
Select one coverage option: S S S S S S S S S S S S S	H/W □ CUP □ DP □ P/C			
Vision Plan Option Check One:				
☐ Horizon Expanse V	☐ Horizon Panorama IV (Alt A)	☐ Horizon Vista II		
☐ Horizon Expanse VII (Alt A) ☐ Horizon Expanse VII (Alt B)	☐ Horizon Panorama IV (Alt B)	☐ Horizon Vista III ☐ Horizon Vista IV		
☐ Horizon Expanse VIII		_ 110.125.1 Viola 1V		
Select one coverage option: ☐ S ☐ F ☐	H/W □ CUP □ DP □ P/C			
S = Single F = Family H/W = Husband/Wife CUF	P = Civil Union Partners DP = Domestic Partners F	P/C = Parent/Child(ren)		
E. Other Individuals Covered – to be compl	eted by Employee.			
Identify individuals other than yourself for who necessary, with your signature and dated. Atta	m you are adding/changing/removing/continuinach proof of disability.	ng coverage. Attach additional pages if		
SPOUSE/CUP/DP □ ADD □ REMOVE	☐ CONTINUE SPOUSE (COBRA/NJSGC)			
☐ CONTINUE CU PART	TNER (NJSGC) CONTINUE DP (NJSGC)			
Last Name, First Name, M.I.				
Social Security #	Date of Birth	/Sex		
Primary Care Provider Name		Current Patient		
NPI#	Loc Code			
Other Health Coverage ☐ Yes ☐ No, If Yes, P	ayer Name			
Policy #	Medicare ID #, If any			
Dentist Office ID number (if applicable)		Current Patient ☐ Yes ☐ No		
Employed? ☐ Yes ☐ No If yes, Complete Section F				

1. Child	R CHANGE	
Last Name, First Name, M.I.		
Social Security #	Date of Birth/	/Sex
Primary Care Provider Name		Current Patient Yes No
NPI #	Loc Code	
Other Health Coverage Yes No, If Yes, Payer Name		
Policy #	Medicare ID #, If any	
Dentist Office ID number (if applicable)		Current Patient ☐ Yes ☐ No
If last name is different from Employee's, please explain:		
Living with Employee? ☐ Yes ☐ No If No, Complete Section G		
2. Child □ ADD □ REMOVE □ CONTINUATION □ OTHER	R CHANGE	
Last Name, First Name, M.I.		
Social Security #	Date of Birth/	/Sex
Primary Care Provider Name		Current Patient Yes No
NPI #	Loc Code	
Other Health Coverage Yes No, If Yes, Payer Name		
Policy #N	Medicare ID #, If any	
Dentist Office ID number (if applicable)		Current Patient Yes No
If last name is different from Employee's, please explain:		
Living with Employee? ☐ Yes ☐ No If No, Complete Section G		
F. Additional Spouse/CUP/DP Information – to be completed by	y Employee. If not applicable mark as N/A.	
1. Employer Name	Employer Phone	
Employer Address		
City	State	Zip Code
G. Additional Child Information – to be completed by Employee	e.	
Provide information below about children listed in Section E, if they an address, you may list them together. Attach additional pages as		nployee. If multiple children are at
Name		
Address		Apt
City	State	Zip Code
Reason:		
Name		
Address		Apt
City	State	Zip Code
Reason:		
I		

2. Child □ ADD □ REMOVE □ CONTINUATION □ OTHER CH	ANGE			
Last Name, First Name, M.I.				
Social Security #	Date of Birth/_		_Sex	
Primary Care Provider Name		Currer	nt Patient	□ Yes □ No
NPI#	Loc Code			
Other Health Coverage				
Policy # Medica	are ID #, If any			
Dentist Office ID number (if applicable)		Curre	nt Patient	☐ Yes ☐ No
If last name is different from Employee's, please explain:				
Living with Employee? ☐ Yes ☐ No If No, Complete Section G				
F. Additional Spouse/CUP/DP Information – to be completed by Em	oloyee. If not applicable mark as	N/A.		
1. Employer Name	Employer Phone)		
Employer Address				
City	State	Zip Cod	e	
G. Additional Child Information – to be completed by Employee.				
Provide information below about children listed in Section E, if they have an address, you may list them together. Attach additional pages as neces		employee. If mu	Itiple chila	lren are at
Name				
Address			Apt	
City	State	Zip Cod	e	
Reason:				
Name				
Address			Apt	
City				
	OidiO	2ip 000	C	
Reason: H. Employee Signature				
I represent that all the information supplied in this application is true and in this Enrollment/Change Request form. I authorize deductions from my				nt set forth
Signature:		Date:	/	/
I. Over-Age Child's Signature				
I represent that all the information supplied in this application regarding to the large to the Conditions of Enrollment set forth in this Enrollment I hereby agree to make premium payments required from me for the Dep	/Change Request form.		n is true a	nd complete.
Signature:		Date:		
J. Employer Verification The requested activity is believed eligible and is approved by the Employ				
Employer Representative:		Date:	1	/
		50.0		
Representative's Title:				

Instructions

Employers

You must complete the Group Information and sections A and J in order for this application to be processed.

Employees

You must complete sections B through H and submit the signature of each Over-Age Child for which a Dependent Under 31 Continuation Election is made in accordance with Section I in order for this application to be processed.

- Please PRINT except when a signature is requested.
- If a dependent is disabled and you want to continue his or her Medical and/or Family Dental coverage beyond age 26, you do not have to make a COBRA or NJSGC or Dependent Under 31 election. Instead select "Other" in Section A and attach proof of total disability.
- For Pediatric Dental and Family Pediatric Dental plans, Total Disability and COBRA are available continuation options; NJSGC and Dependent Under 31 continuation are not available. For Vision plans, Total Disability and COBRA are available continuation options; NJSGC and Dependent Under 31 continuation are not available.
- For Horizon Dental Option, Horizon Dental PPO, Horizon Dental PPO Access and Horizon Dental Choice, if a dependent is a full-time college student, you must attach a current course schedule or a letter from the school confirming full-time student status (12 or more credits).
- You can obtain the providers' correct names from the appropriate provider directory. You may also obtain each provider's NPI and LOC Code number from the provider directory or at: www.HorizonBlue.com. Providers with multiple office locations and individual providers who belong to more than one practice or provider entity may have more than one NPI number. You should confirm the correct NPI number for the specific provider and office location where you will be seen by contacting that office directly.
- If the Plan Option selected is Horizon Dental Choice-from the appropriate Provider directory, locate the alphanumeric office ID code for the dentist. Indicate office ID number selection(s) and NPI Number on the form.
- If you are a current patient, please check the "Current Patient" box. (only applicable if the Plan Option selected is Horizon Dental Choice).
- If the Horizon Young Grins plan is selected, only enrollees under age 19 can receive benefits.
- If Vision Plan Option is selected, all enrollees must be age 19 or over to qualify for benefits.

Qualifying Events

COBRA and NJSGC

- C1. Termination of job or reduction in hours
- C2. Employee enrollment in Medicare (COBRA only)
- C3. Divorce (COBRA/NJSGC); civil union dissolution (NJSGC) or termination of domestic partnership (NJSGC)
- C4. Death of employee
- C5. Loss of dependent child status (aged out) under the plan.
- C6. Disability (occurring subsequent to another qualifying event)

Dependent Under 31

- D1. Loss of dependent status (aged out) and otherwise eligible
- D2. Re-establish eligibility: residency
- D3. Re-establish eligibility: nonresident full-time student
- D4. Re-establish eligibility: change in marital status
- D5. Re-establish eligibility: change in parental status
- D6. Re-establish eligibility: termination of other coverage

Conditions of Enrollment - Applicant Acknowledgements and Agreements

On behalf of myself and the dependents listed in this Enrollment/Change Request form, I acknowledge that:

- 1. I authorize any physician or medical professional, hospital, clinic or other medical care institution, carrier, consumer reporting agency, and any employer to give Horizon BCBSNJ¹, or any consumer reporting agency acting on behalf of Horizon BCBSNJ, information pertaining to employment, other health coverage, and medical advice, treatment or supplies for any physical or mental condition relevant to me or a minor dependent applying for coverage. I agree that this authorization shall be valid for 30 months from the date I sign this Enrollment/Change Request form, unless revoked at an earlier date.
- 2. I agree that, if I revoke this authorization before it expires, such revocation shall not affect any action that Horizon BCBSNJ has taken in reliance on the authorization.
- 3. I understand I may receive a copy of this authorization if I request one.
- 4. I agree Horizon BCBSNJ will provide coverage in accordance with the terms of the contract for the group plan/policy.
- 5. I agree that the provision of coverage and benefits is contingent upon payment of premiums and may be terminated in accordance with the terms of the group plan/policy if premiums are not paid timely. I authorize my Employer to withhold payments from my wages as contribution to the premium, as appropriate.

Misrepresentations

Any person who includes any false or misleading information on an Enrollment/Change Request Form for a health benefits plan is subject to criminal and civil penalties. **Notices**

General Notice of Special Enrollment Rights

If you are declining enrollment under your group health plan for yourself and/or your dependents (if your plan includes coverage for dependents) because of other health insurance or other group health plan coverage, you may be able to enroll yourself and those dependents in this group health plan if you or the dependents lose eligibility for that other coverage (or if the other employer stops contributing toward your or your dependents' other coverage). However, if the other coverage was continuation coverage under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), you must request enrollment within 30 days after the COBRA coverage ends. If the other coverage was not COBRA continuation coverage, you must request enrollment within 90 days after your or your dependents' other coverage ends (or after the other employer stops contributing toward the other coverage).

In addition, if this plan includes coverage for dependents and you acquire a new dependent as a result of marriage, birth, adoption, placement for adoption, or placement in foster care you may be able to enroll yourself and your dependents under this plan after declining its coverage. However, you must request enrollment within 31 days after the child's birth or within 30 days after the marriage, adoption, placement for adoption, or placement in foster care.

If you decline group health coverage under this plan, you will be asked to state in writing whether the declination was due to the existence of other health coverage. To request special enrollment or obtain more information about it, contact your benefits manager, if available, or your employer.

Notice on Dependent Under 31 Continuation

Horizon Blue Cross Blue Shield of New Jersey will bill over- age dependents directly and enrollees will remit the premium directly to Horizon BCBSNJ. When Dependent Under 31 Continuation is selected, the home address must be completed under Section "A - Type of Activity" even when it is the same as the employee's address.

Important Note:

Although the employee must continue eligibility under the dependent's plan for continued coverage of the dependent, in addition to the additional applicable eligibility criteria, coverage for the dependent will be issued as stand-alone coverage. All cost-sharing requirements and limitations will apply and will not be combined with the employee's policy. Consequently, covered expenses incurred by the over-age dependent will not contribute to family deductibles and out-of-pocket maximums, nor will family incurred expenses contribute to the over-age dependent's deductibles or out-of-pocket maximums.

Group Subscriber on behalf of itself and its participants hereby expressly acknowledges its understanding this

agreement constitutes a contract solely between Subscriber and Horizon BCBSNJ, which is an independent corporation operating under a license from the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans, (the "Association") permitting Horizon BCBSNJ to use the Blue Cross and Blue Shield Service Marks in the State of New Jersey, and that Horizon BCBSNJ is not contracting as the agent of the Association. Group Subscriber on behalf of itself and its participants further acknowledges and agrees that it has not entered into this agreement based upon representations by any person other than Horizon BCBSNJ and that no person, entity, or organization other than Horizon BCBSNJ shall be held accountable or liable to Group Subscriber for any of Horizon BCBSNJ's obligations to Group Subscriber created under other provisions of this agreement. This paragraph shall not create any additional obligations whatsoever on the part of Horizon BCBSNJ other than those obligations created under other provisions of this agreement.

Services and products may be provided by Horizon Blue Cross Blue Shield of New Jersey, Horizon Healthcare of New Jersey, Inc., Horizon Healthcare Dental, Inc., and products and policies may be provided by Horizon Insurance Company, each of which is an independent licensee of the Blue Cross and Blue Shield Association. Communications are issued by Horizon Blue Cross Blue Shield of New Jersey in its capacity as administrator of programs and provider relations for all its companies.

[1] Horizon BCBSNJ refers to Horizon Healthcare Services, Inc., doing business as Horizon Blue Cross Blue Shield Of New Jersey or any of its wholly owned subsidiaries including Horizon Insurance Company, Horizon Healthcare Dental, Inc., and Horizon Healthcare of New Jersey, Inc., doing business as Horizon NJ Health.



Notice of Nondiscrimination

Horizon Blue Cross Blue Shield of New Jersey complies with applicable Federal civil rights laws and does not discriminate against nor does it exclude people or treat them differently on the basis of race, color, gender, national origin, age, disability, pregnancy, gender identity, sex, sexual orientation or health status in the administration of the plan, including enrollment and benefit determinations.

Horizon BCBSNJ provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and information written in other languages.

Contacting Member Services

Please call Member Services at 1-800-355-BLUE (2583) (TTY/TDD 711) or the phone number on the back of your member ID card, if you need the free aids and services noted above and for all other Member Services issues, including:

- Claim, benefits or enrollment inquiries
- Lost/stolen ID cards
- Address changes
- Any other inquiry related to your benefits or health plan

Filing a Section 1557 Grievance

If you believe that Horizon BCBSNJ has failed to provide the free communication aids and services or discriminated on the basis of race, color, gender, national origin, age or disability you can file a discrimination complaint also known as a Section 1557 Grievance. Horizon BCBSNJ's Civil Rights Coordinator can be reached by calling the Member Services number on the back of your member ID card or by writing to the following address:

Horizon BCBSNJ – Civil Rights Coordinator PO Box 820 Newark, NJ 07101

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:

Office for Civil Rights Headquarters U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019 or 1-800-537-7697 (TDD)

OCR Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

Horizon &

1-800-355-BLUE (2583)

If you need help understanding this Horizon Blue Cross Blue Shield of New Jersey information, you have the right to get help in your language at no cost to you. To talk to an interpreter, please call the phone number listed at the top of this page during normal business hours.

Spanish (Español): Si necesita ayuda para comprender esta información de Horizon Blue Cross Blue Shield of New Jersey, usted tiene el derecho de obtener ayuda en su idioma sin costo alguno. Para hablar con un intérprete, sírvase llamar durante el horario normal de trabajo.

Chinese (中文): 如果您需要幫助來理解這份新澤西州地平線藍十字藍盾 (Horizon Blue Cross Blue Shield of New Jersey)資料,您有權免費獲得以您的語言提供的協助。要與譯員聯絡,請在正常工作時間內撥打本頁頂部所列的電話號碼。

Korean (한국어): 가입자는 Horizon Blue Cross Blue Shield of New Jersey에 관한 정보를 이해하기 위해 주로 사용하는 언어로 무료로 도움을 받을 권리가 있습니다. 통역가와 얘기하려면, 일반 업무 시간 중 본 페이지 상단에 있는 전화번호로 문의해 주십시오.

Portuguese (Português): Se precisar de ajuda para entender estas informações da Horizon Blue Cross Blue Shield of New Jersey, você tem o direito de receber gratuitamente assistência no seu idioma. Para falar com um intérprete, ligue para o número de telefone listado no topo desta página durante o horário comercial normal.

Gujarati (ગુજરાતી): જો તમને આ ન્યુ જર્સી માહિતીનાં હોરાઈઝન્સ બ્લૂ ક્રોસ બ્લૂ શીલ્ડને સમજવા મદદની જરૂર હોય તો, તમને તમારી ભાષામાં કોઇ પણ ખર્ચ વગર મદદ મેળવવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કૃપા કરી સામાન્ય કારોબારી કલાકો દરમિયાન આ પૃષ્ઠની ટોચ પર સ્ચિબદ્ધ કરવામાં આવેલ ફોન નંબર પર કૉલ કરો.

Polish (Polski): Jeżeli potrzebujesz pomocy, aby zrozumieć informacje planu Horizon Blue Cross Blue Shield of New Jersey, masz prawo poprosić o bezpłatną pomoc w języku ojczystym. Aby porozmawiać z tłumaczem, zadzwoń pod numer podany na górze strony w regularnych godzinach pracy.

Italian (Italiano): Se vi serve aiuto per capire queste informazioni della Horizon Blue Cross Blue Shield of New Jersey, avete diritto ad assistenza gratis nella vostra lingua. Per parlare con un interprete, si prega di chiamare il numero in alto nella pagina in orario di ufficio.

Tagalog (Tagalog): Kung kailangan mo ng tulong sa pag-unawa nitong impormasyon ng Horizon Blue Cross Blue Shield of New Jersey, may karapatan kang humingi ng tulong sa iyong wika nang walang gastos sa iyo. Para makipag-usap sa isang interpreter, pakitawag sa numero ng telepono na nakalista sa itaas ng pahinang ito sa panahon ng karaniwang oras na may trabaho.

1-800-355-BLUE (2583)

Russian (Русский язык): Если вам необходима помощь в разъяснении этой информации, предоставленной компанией Horizon Blue Cross Blue Shield of New Jersey, у вас есть право на получение помощи на вашем родном языке бесплатно. Чтобы поговорить с переводчиком, позвоните по номеру телефона, указанному в верхней части этой страницы, в рабочие часы.

Haitian Creole (Kreyòl ayisyen): Si ou bezwen èd pou konprann enfòmasyon sou Horizon Blue Cross Blue Shield of New Jersey, ou gen dwa pou jwenn èd nan lang natifnatal ou gratis. Pou pale avèk yon entèprèt, tanpri rele nimewo telefòn ki endike anlè paj sa a pandan lè biwo louvri.

Hindi (हिंदी): यदि आपको न्यू जर्सी की इस होराइज़न ब्लू क़ॉस ब्लू शील्ड सूचना को समझने में सहायता की ज़रूरत है, तो आपके पास मुफ्त में अपनी भाषा में सहायता पाने का अधिकार है। किसी दुभाषिए से बात करने के लिए, कृपया सामान्य कार्यसमय के दौरान इस पृष्ठ के ऊपर दिए गए फोन नंबर पर कॉल करें।

Vietnamese (Tiếng Việt): Nếu cần được giúp đỡ để hiểu rõ thông tin này của Horizon Blue Cross Blue Shield of New Jersey, quý vị có quyền được giúp đỡ bằng ngôn ngữ của mình miễn phí. Để nói chuyện với phiên dịch viên, hãy gọi đến số điện thoại ở đầu trang này trong giờ làm việc.

French (Français): Si vous avez besoin d'assistance pour comprendre ces informations au sujet de Horizon Blue Cross Blue Shield of New Jersey, vous avez le droit d'obtenir de l'aide dans votre langue, sans aucun frais. Pour parler à un interprète, veuillez composer le numéro de téléphone figurant en haut de cette page pendant les heures normales de travail.

Navajo (Diné): Díí New Jersey bił hahoodzo Horizon Blue Cross Blue Shield, t'áá ninizaad k'ehjí baa hane'íí bik'i diitiih bee shiká' a'doowoł nínízingo éí bee ná'ahoot'i' dóó doo bááh ílíní da. Ata' halne'é ła' bich'i hadeeszih nínízingo éí díí námboo hódahgo biká'ígíí éí nida'anish góne' oolkilíí bik'echo hodíílnih.

Arabic (عربي): إذا كنت بحاجة إلى المساعدة في فهم معلومات Horizon Blue Cross Blue Shield of New Jersey، لديك الحق في الحصول على المساعدة بلغتك دون تحملك أية تكلفة. من أجل التحدث مع مترجم فوري، يرجي الاتصال برقم الهاتف الموجو د في أعلى هذه الصفحة أثناء ساعات العمل.

Urdu (اردو): اگر آپ کو نیوجرسی انفارمیشن کے اس آسمانی نیلے رنگ والے تیز نیلے رنگ والے شیلڈ کو سمجھنے میں مدد کی ضرورت ہے تو، آپ کو اپنی زبان میں بغیر کسی خرچ کے مدد حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، براہ کرم معمول کے کاروباری اوقات میں اس صفحہ کے اوپر درج فون نمبر پر کال کریں۔