



CCA Health Michigan, Inc.

CCA Medicare Excel (HMO-POS) H9861-001

This is a summary of drug and health services covered by CCA Health Michigan from January 1, 2024 to December 31, 2024.

22260 Haggerty Road, Suite 300 Northville, MI 48167

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# **INTRODUCTION TO SUMMARY OF BENEFITS**

### WHO CAN JOIN?

You must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes these counties in Michigan: Genesee, Lapeer, Macomb, Monroe, Oakland, St. Clair, and Wayne.

## WHICH DOCTORS, HOSPITALS, AND PHARMACIES CAN I USE?

This plan has a network of doctors, hospitals, pharmacies, and other providers. Using in-network providers can cost less than using out-of-network services, except in emergency situations.

For coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at <u>www.medicare.gov</u> or get a copy by calling 1-800-MEDICARE 7 days a week, 24 hours a day. TTY users should call 1-877-486-2048.

#### **IMPORTANT INFORMATION**

For more information, please call us at 855-959-5855. TTY users should call 711. The hours are 8 am to 8 pm, seven days a week from October 1 through March 31 and 8 am to 8 pm, Monday through Friday, and 8 am to 6 pm, Saturday and Sunday from April 1 through September 30. You can also visit us at www.ccahealthmi.org.

- CCA Medicare Excel (HMO-POS) is a Medicare Advantage HMO plan with a Medicare contract. Enrollment in this plan depends on contract renewal.
- The benefit information provided does not list every service that we cover or list every limitation or exclusion.
- To get a complete list of services we cover, please call 855-959-5855 (TTY 711) and request the "Evidence of Coverage" or access it at www.ccahealthmi.org.
- When this document says "we," "us," or "our," it means CCA Health Michigan, Inc. When it says "plan" or "our plan," it means CCA Medicare Excel.
- In the State of Michigan, CCA Health Michigan, Inc. does business as CCA Health Michigan (CCA Health).
- This information is not a complete description of benefits. Contact Member Services for more information.
- Benefits may change on January 1, 2025. The List of Covered Drugs (formulary), pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.
- Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our member service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

# You can get this document for free in other formats, such as large print, braille or audio. Call 855-959-5855 (TTY 711).

	CCA MEDICARE EXCEL (HMO-POS)
Monthly Plan Premium (includes both medical and drugs)	\$0 You must continue to pay your Medicare Part B premium.
Medical Deductible	\$0
Maximum Out-of-Pocket Responsibility (does not include Part D prescription drugs)	\$3,800 annually for Medicare-covered services you receive from in-network providers
	If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services, and we will pay the full cost for the rest of the year. Please note that you will still need to pay your share of the cost for your Part D prescription drugs.

# **List of Covered Services**

The following table is a quick overview of in-network services you may need, your costs, and rules about the benefits.

	Benefits	CCA MEDICARE EXCEL (HMO-POS)	
Inpatient Hospital		In-Network: You pay the following per day, per admission: Days 1 – 7: \$295 copay Days 8 – beyond: \$0 copay Prior authorization required <i>Out-of-Network:</i> 50% of the total cost Prior authorization required	
Outpatient Hospital	Hospital, including surgery	In-Network: \$200 copayment per stay Prior authorization required <i>Out-of-Network:</i> 50% of the total cost Prior authorization required	
	Observation services	In-Network: \$200 copayment per stay <i>Out-of-Network:</i> 50% of the total cost	
Ambulatory Surgical Center (ASC)		In-Network: \$175 copayment Prior authorization required <i>Out-of-Network:</i> 50% of the total cost Prior authorization required	

	Benefits	CCA MEDICARE EXCEL (HMO-POS)
Doctor Visits	Primary Care Provider (PCP)	In-Network: \$0 copayment per visit <i>Out-of-Network:</i> 50% of the total cost
Doctor visits	Specialists	In-Network: \$10 copayment per visit <i>Out-of-Network:</i> 50% of the total cost
Preventive Care (e.g., flu vaccine, diabetic screenings)		In-Network: \$0 copayment per visit <i>Out-of-Network:</i> 50% of the total cost Other preventive services available
	nergency Care d if admitted within one (1) day	\$90 copayment per visit
Urgently Needed Services		\$45 copayment per visit
Diagnostic Services/ Labs/Imaging (This section	Diagnostic radiology services (e.g., MRI)	In-Network: \$100 copayment per visit \$0 copayment for diagnostic mammogram Prior authorization required <i>Out-of-Network:</i> 50% of the total cost Prior authorization required
is continued on the next page)	Lab services	In-Network: \$0 copayment per visit Prior authorization required <i>Out-of-Network:</i> 50% of the total cost Prior authorization required

	Benefits	CCA MEDICARE EXCEL (HMO-POS)
	Diagnostic tests and procedures	In-Network: \$20 copayment per visit Prior authorization required <i>Out-of-Network:</i> 50% of the total cost Prior authorization required
Diagnostic Services/ Labs/Imaging (Continued)	Therapeutic radiology	In-Network: \$35 copayment per visit Prior authorization required <i>Out-of-Network:</i> 50% of the total cost Prior authorization required
	Outpatient X-rays	In-Network: \$35 copayment per visit Prior authorization required <i>Out-of-Network:</i> 50% of the total cost Prior authorization required
Hearing Services	Hearing exam (Medicare covered)	In-Network: \$10 copayment per visit <i>Out-of-Network:</i> 50% of the total cost
	Routine hearing exam (Non-Medicare) One (1) per year	In-Network: \$0 copayment per visit <i>Out-of-Network:</i> Not covered
	Hearing aid One (1) per ear every year	In-Network: \$1,500 annual allowance towards the purchase of hearing aids: One (1) per ear every year <i>Out-of-Network:</i> Not covered

	Benefits	CCA MEDICARE EXCEL (HMO-POS)
		In-Network: \$0 copayment per visit
	Preventive services (Non-Medicare)	Please refer to your Evidence of Coverage for a full list of benefit limitations.
		<i>Out-of-Network:</i> Not Covered
	Comprehensive services (Medicare-covered)	In-Network: \$0 copayment per visit Prior authorization required
Dental Services		Out-of-Network: Not covered
		In-Network: \$0 copayment per visit
	Comprehensive services (Non-Medicare)	Please refer to your Evidence of Coverage for a full list of benefit limitations.
		<i>Out-of-Network:</i> Not covered
	Annual Combined Maximum	\$2,000 for preventive and comprehensive (Non- Medicare)
		In-Network: \$10 copayment per visit
	Eye exam (Medicare covered)	<i>Out-of-Network:</i> 50% of the total cost
Vision Services (This section is continued on the next page)	Routine eye exam (Non-Medicare)	In-Network: You receive \$300 on your Healthy Savings card that can be used to pay for routine eye exams, eyeglass lenses, eyeglass frames, contact lenses, and eyewear upgrades every year. <i>Out-of-Network:</i> Not Covered

	Benefits	CCA MEDICARE EXCEL (HMO-POS)
Vision Services (Continued)	Eyewear	In-Network: You receive \$300 on your Healthy Savings card that can be used to pay for routine eye exams, eyeglass lenses, eyeglass frames, contact lenses, and eyewear upgrades every year. <i>Out-of-Network:</i> Not Covered
Mental Health Services Individual and Group Sessions		In-Network: \$0 copayment per visit Prior authorization required <i>Out-of-Network:</i> 50% of the total cost Prior authorization required
Skilled Nursing Facility		In-Network: You pay the following per day, per admission: Days 1 – 20: \$0 copay Days 21 – 100: \$196 copay Prior authorization required <i>Out-of-Network:</i> You pay 50% of the total cost per admission Prior authorization required
Physical Therapy (PT), Occupational Therapy (OT), and Speech and Language Therapy (ST)		In-Network: \$10 copayment per visit Prior authorization required <i>Out-of-Network:</i> 50% of the total cost Prior authorization required
Ambulance		<ul><li>\$240 copayment per one-way trip for ground transport</li><li>\$300 copayment per one-way trip for air transport</li><li>Prior authorization required for non-emergent transport</li></ul>

Benefits	CCA MEDICARE EXCEL (HMO-POS)	
Transportation	\$0 copayment per one-way trips up to 12 per year to plan approved locations, maximum of 20 miles Prior authorization required	
	<i>Out-of-Network:</i> Not covered	
Medicare Part B Drugs	In-Network: \$10 copayment for Part B Insulin You pay 0% – 20% of the total cost for Part B Chemotherapy/Radiation and Other Drugs. Prior Authorization required <i>Out-of-Network:</i> You pay 20% – 50% of the total cost for Part B Chemotherapy/Radiation and Other Drugs. Prior Authorization required	

# **Prescription Drugs**

Drug Coverage	CCA MEDICARE	E EXCEL (HMO-POS)
Annual Prescription Drug (Part D) Deductible	\$0 for all Tiers	
Initial Coverage	\$5,030. Total yearly drug co by both you a	your total yearly drug costs reach osts are the total drugs costs paid nd our Part D plan.
		in for a one-month supply.
Standard Retail CCA MEDICARE EXCEL (HMO-POS)		
Drug Tier	One-month supply	Three-month supply
Tier 1 (Preferred Generic)	\$0	\$0
Tier 2 (Generic)	\$0	\$0
Tier 3 (Preferred Brand)	\$47	\$141
Tier 4 (Non-Preferred Brand)	\$100	\$300
Tier 5 (Specialty Drugs)	33%	N/A*
	Mail Order	
Drug Tier	One-month supply	Three-month supply
Tier 1 (Preferred Generic)	\$0	\$0
Tier 2 (Generic)	\$0	\$0
Tier 3 (Preferred Brand)	\$47	\$141
Tier 4 (Non-Preferred Brand)	\$100	\$300
Tier 5 (Specialty Drugs)	33%	N/A*

Coverage Gap Stage	After your total drug costs reach \$5,030, you will enter the Coverage Gap stage. You will pay no more than 25% for generic and brand name drugs, for any drug Tier during the coverage gap. You pay \$10 for insulin for a one-month supply. For Tier 1 (preferred generic drugs) and Tier 2 (generic drugs) only, your copay is \$0 through the coverage gap stage.
Catastrophic Coverage	After your total drug costs reach \$8,000, you will enter the Catastrophic Coverage stage. You pay \$0 for insulin for a one-month supply. Your drug costs will be \$0.

N/A – Three-month supplies of Tier 5 drugs are not available.

# **Additional Benefits**

The following table are additional benefits you get through our plan at a network provider or facility.

Additional	Benefits	CCA MEDICARE EXCEL (HMO-POS)
<b>Acupuncture</b> (Medicare-covered)		In-Network: \$10 copayment per visit for up to 20 visits per year for Medicare- covered acupuncture for chronic back pain <i>Out-of-Network:</i> 50% of the total cost
Chiropractic Services (Non- Medicare)	In-Network: \$20 copayment <i>Out-of-Network:</i> 50% of the total cost Prior authorization is required for out-of-network	
		In-Network: \$20 copayment for up to 20 routine visits <i>Out-of-Network:</i> Not covered
Annual Wellne Physical Exa		\$25 reward for an annual wellness visit or physical exam
Disease Management (This section is continued on the next page)	Diabetes monitoring supplies	In-Network: \$0 copayment Prior authorization required <i>Out-of-Network:</i> 50% of the total cost Prior authorization required
	Diabetes Self- Management Training	In-Network: \$0 copayment <i>Out-of-Network:</i> 50% of the total cost

Additional Benefits		CCA MEDICARE EXCEL (HMO-POS)
Disease Management (Continued)	Therapeutic shoes or inserts	In-Network: \$0 copayment Prior authorization required <i>Out-of-Network:</i> 50% of the total cost Prior authorization required
Durable Medical Equipment and Related SuppliesDurable Medical Equipment oxygen)Prosthetics (e.g., braces, artificial limbs)	In-Network: 20% of the total cost Prior authorization required for supplies over \$500 <i>Out-of-Network:</i> 30% of the total cost Prior authorization required	
	(e.g., braces, artificial	In-Network: 20% of the total cost Prior authorization required <i>Out-of-Network:</i> 30% of the total cost Prior authorization required
Fitness Benefit <sup>1</sup>		Silver&Fit <sup>®</sup> includes a fitness membership with access to a single in-network fitness center of your choosing per month, Fit at Home programming for at-home fitness, one home fitness kit per year, and more.

<sup>1</sup> The Silver&Fit<sup>®</sup> program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit are trademarks of ASH and used with permission herein. Only at participating locations. Contact the plan for more information.

Additional I	Benefits	CCA MEDICARE EXCEL (HMO-POS)
		In-Network:
	Foot exams	\$10 copayment
		Prior authorization required
	and	Out-of-Network:
	treatment	50% of the total cost
Podiatry		Prior authorization required
Services		· · · · · · · · · · · · · · · · · · ·
		In-Network:
	Routine foot	\$0 copayment per visit, up to five (5) per year
	care (Non-	Out-of-Network:
	Medicare)	Not covered
	Weddare)	Not covered
		In-Network:
		\$0 copayment
		Prior authorization required
Home Hea	lthcare	Out-of-Network:
		\$0 copayment
		Prior authorization required
		\$0
		You pay nothing for hospice care from any Medicare-approved
Hospi	се	hospice. You may have to pay part of the costs for drugs and
-		respite care. Hospice is covered by Original Medicare, outside of
		our plan.
		\$0
Identity Theft Insurance		You pay nothing for free identity monitoring for members with
		qualifying chronic conditions. Not all members qualify. <sup>2</sup>
Opioid Treatment Services		In-Network:
		\$0 copayment
		+
		Out-of-Network:
		Not covered

<sup>2</sup> The identity theft benefits mentioned are part of a special supplemental program for people with qualifying chronic conditions. Certain restrictions may apply. Call Member Services at 855-959-5855 (TYY 711) to see if you qualify. Not all members qualify.

Additional Benefits	CCA MEDICARE EXCEL (HMO-POS)
Over the Counter (OTC) Items	You receive a CCA Healthy Savings card with an allowance of \$240 loaded every calendar quarter (3 months) to purchase CCA- approved over-the-counter (OTC) items without a prescription at in-network retailers. Use your card to purchase OTC items including: first aid supplies, COVID-19 tests, body wash, dental care, and cold and flu remedies at-in-network retailers.
	<i>Out-of-Network:</i> Not Covered
	In-Network:
	20% of the total cost
	Prior authorization required
Renal Dialysis	<i>Out-of-Network:</i> 50% of the total cost Prior authorization required
	\$0 copayment for emergency services
Worldwide Coverage	\$0 copayment for urgent care services
	\$0 copayment for emergency transportation
	Covered for emergency services, emergency transportation, and urgent care outside of the United States and its territories, up to \$100,000 per year for all services combined.

#### Notice of Nondiscrimination

CCA Health Michigan complies with applicable Federal civil rights laws and does not discriminate on the basis of, or exclude people or treat them differently because of, medical condition, health status, receipt of health services, claims experience, medical history, disability (including mental impairment), marital status, age, sex (including sex stereotypes and gender identity), sexual orientation, national origin, race, color, religion, creed, public assistance, or place of residence. CCA Health Michigan:

- 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
  - o Information written in other languages

If you need these services, contact Member Services.

If you believe that CCA Health Michigan has failed to provide these services or discriminated in another way based on medical condition, health status, receipt of health services, claims experience, medical history, disability (including mental impairment), marital status, age, sex (including sex stereotypes and gender identity), sexual orientation, national origin, race, color, religion, creed, public assistance, or place of residence, you can file a grievance with:

CCA Health Michigan, Inc. Civil Rights Coordinator 30 Winter Street Boston, MA 02108 Phone: 617-960-0474, ext. 3932 (TTY 711) Fax: 857-453-4517 Email: civilrightscoordinator@commonwealthcare.org

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights 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 ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 Phone: 800-368-1019, 800-537-7697 (TDD)

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

#### Multi-Language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-855-959-5855 (TTY 711). Someone who speaks English can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-855-959-5855 (TTY 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务,帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻

译服务,请致电1-855-959-5855 (TTY 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問,為此我們提供免費的翻譯 服務。如需翻譯服務,請致電 1-855-959-5855 (TTY 711)。我們講中文的人員將樂意為您提供幫助。這 是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-855-959-5855 (TTY 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-855-959-5855 (TTY 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-855-959-5855 (TTY 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-855-959-5855 (TTY 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-855-959-5855 (TTY 711) 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-855-959-5855 (телетайп 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 5855-959-855-1 (رقم هاتف الصم والبكم 711). سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-855-959-5855 (TTY 711) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Form CMS-10802 Michigan (Expires: 12/31/25)

Form Approved OMB# 0938-1421

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-855-959-5855 (TTY 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portuguese:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contactenos através do número 1-855-959-5855 (TTY 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-855-959-5855 (TTY 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-855-959-5855 (TTY 711). Ta usługa jest bezpłatna.

Japanese: 当社の健康健康保険と薬品処方薬プランに関するご質問にお答えするために、無料の通訳サービスがありますございます。通訳をご用命になるには、

1-855-959-5855 (TTY 711) にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

Gujarati: અમારી આરોગ્ય અથવા દવાની યોજના વિશે તમને હ્રોય તેવા કોઈપણ પ્રશ્નોના જવાબ આપવા માટે અમારી પાસે મફત દુભાષિયા સેવાઓ છે. દુભાષિયા મેળવવા માટે, અમને ફક્ત 1-855-959-5855 (TTY 711) પર કૉલ કરો. અંગ્રેજી/ગુજરાતી બોલતી વ્યક્તિ તમને મદદ કરી શકે છે. આ એક મફત સેવા છે.

Lao/Laotian: ພວກເຮົາມີບໍລິການລ່າມແປພາສາໂດຍບໍ່ເສຍຄ່າເພື່ອຕອບທຸກຄ່າຖາມທີ່ທ່ານອາດມີກ່ຽວກັບແຜນສຸຂະພາບ ຫຼື ແຜນຢາຂອງພວກເຮົາ. ເພື່ອຂໍລ່າມແປພາສາ, ພຽງໂທຫາພວກເຮົາທີ່ເບີ 1-855-959-5855 (TTY 711). ຈະມີຜູ້ທີ່ເວົ້າພາສາອັງກິດ/ລາວຊ່ວຍທ່ານໄດ້. ນີ້ແມ່ນການບໍລິການບໍ່ເສັຍຄ່າ.

Cambodian: យើងមានសេវាបកប្រែង្ទាល់មាត់ដោយឥតគិតថ្លៃដើម្បីឆ្លើយសំនួរណាមួយដែលអ្នកអាចមានអំពីគម្រោង សុខភាព ឬថ្នាំរបស់យើង។ ដើម្បីទទួលបានអ្នកបកប្រែង្ទាល់មាត់ សូមហៅទូរសព្ទមកយើងតាមរយ:លេខ 1-855-959-5855 (TTY 711) ។ នរណាម្នាក់ដែលនិយាយភាសាអង់គ្លេស/ភាសាខ្មែរអាចជួយអ្នកបាន។ នេះគឺជាសេវាកម្មដែលឥតគិតថ្លៃ។