



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, contact Paramount at 1-800-462-3589 or [www.paramounthealthcare.com/member-handbooks](http://www.paramounthealthcare.com/member-handbooks). 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.paramountinsurancecompany.com](http://www.paramountinsurancecompany.com) or call 1-800-462-3589 to request a copy.

Important Questions	Answers	Why this Matters:
<b>What is the overall <u>deductible</u>?</b>	<b>\$0</b> Single (Paramount Ohio HMO Network) <b>\$0</b> Family (Paramount Ohio HMO Network) Does not apply to preventive care or covered services requiring a copayment.	Generally, you must pay all of the costs from providers 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> .
<b>Are there services covered before you meet your <u>deductible</u>?</b>	Yes, <u>preventive care</u>	This <u>plan</u> covers some items and services even if you haven't yet met the annual <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain preventive services without cost-sharing and before you meet your <u>deductible</u> . See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
<b>Are there other <u>deductibles</u> for specific services?</b>	No (Paramount OH HMO Network)	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	<u>Deductible</u> and <u>Coinsurance</u> not to exceed <b>\$0</b> Single (Paramount Ohio HMO Network) <b>\$0</b> Family (Paramount Ohio HMO Network)	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.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Premiums 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> .

Important Questions	Answers	Why this Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="http://www.paramounthealthcare.com">www.paramounthealthcare.com</a> or call 1-800-462-3589 for a list of network providers.	This plan 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</u> charge and what your <u>plan</u> pays (a <u>balance bill</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 referral.



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
		Your Cost If You Use A(n) Paramount Ohio HMO Network Provider	Your Cost If You Use A(n) Out-of-Network Provider	
If you visit a health care <u>provider's office or clinic</u>	Primary care visit to treat an injury or illness	0% <u>Coinsurance</u> , Subject to <u>Deductible</u>	Not Covered	————none————
	<u>Specialist</u> visit	0% <u>Coinsurance</u> , Subject to <u>Deductible</u>	Not Covered	————none————
	<u>Preventive care/screening/immunization</u>	No Charge	Not Covered	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.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	0% <u>Coinsurance</u> , Subject to <u>Deductible</u>	Not Covered	————none————
	Imaging (CT/PET scans, MRIs)	0% <u>Coinsurance</u> , Subject to <u>Deductible</u>	Not Covered	————none————
If you need drugs to treat your illness or condition <u>More information about prescription drug coverage</u>	Preferred Generics	Not Charge (retail) Not Charge (mail order)	Not Covered (retail) Not Covered (mail order)	Covers up to a 1-30 day supply (retail prescription); 31-90 day supply (mail order prescription)

\*For more information about limitations and exceptions, see the plan or policy document at [www.paramountinsurancecompany.com](http://www.paramountinsurancecompany.com).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Your Cost If You Use A(n) Paramount Ohio HMO Network Provider	Your Cost If You Use A(n) Out-of-Network Provider	
<a href="http://www.paramounthealthcare.com/thinking-about-enrolling-843">www.paramounthealthcare.com/thinking-about-enrolling-843</a>				Drug Formulary - Individual Exchange
	Non-Preferred Generics	Not Charge (retail) Not Charge (mail order)	Not Covered (retail) Not Covered (mail order)	Same as Generic Drugs
	Preferred Brands	Not Charge (retail) Not Charge (mail order)	Not Covered (retail) Not Covered (mail order)	Same as Generic Drugs
	Non-Preferred Brands	Not Charge (retail) Not Charge (mail order)	Not Covered (retail) Not Covered (mail order)	Same as Generic Drugs
	Preferred Specialty	Not Charge (retail) Not Applicable (mail order)	Not Covered (retail) Not Applicable (mail order)	Specialty drugs are available through a limited specialty network and not available through standard mail-order benefits.
	Non-Preferred Specialty	Not Charge (retail) Not Applicable (mail order)	Not Covered (retail) Not Applicable (mail order)	Specialty drugs are available through a limited specialty network and not available through standard mail-order benefits.
	PPACA Preventive Drugs	No Charge, Not Subject to <u>Deductible</u>	Not Covered	Preventive Drugs covered in accordance with PPACA mandates. This includes products from the following categories: aspirin, vitamins, smoking cessation medications, women's contraceptive medications and devices, vaccines and bowel preparations. These drugs are not subject to the deductible. This list is subject to change.
	Oral Chemotherapy Drugs	0% <u>Coinsurance</u> , Subject to <u>Deductible</u>	Not Covered	Subject to prior authorization, quantity limits and dispensing

\*For more information about limitations and exceptions, see the [plan](#) or policy document at [www.paramountinsurancecompany.com](http://www.paramountinsurancecompany.com).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Your Cost If You Use A(n) Paramount Ohio HMO Network Provider	Your Cost If You Use A(n) Out-of-Network Provider	
				limits. Up to one month supply may be dispensed per fill.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	0% <u>Coinsurance</u> , Subject to <u>Deductible</u>	Not Covered	—————none—————
	Physician/surgeon fees	0% <u>Coinsurance</u> , Subject to <u>Deductible</u>	Not Covered	—————none—————
<b>If you need immediate medical attention</b>	Emergency room care	0% <u>Coinsurance</u> , Subject to <u>Deductible</u>		—————none—————
	Emergency medical transportation	0% <u>Coinsurance</u> , Subject to <u>Deductible</u>		—————none—————
	Urgent care	0% <u>Coinsurance</u> , Subject to <u>Deductible</u>		—————none—————
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	0% <u>Coinsurance</u> , Subject to <u>Deductible</u>	Not Covered	—————none—————
	Physician/surgeon fees	0% <u>Coinsurance</u> , Subject to <u>Deductible</u>	Not Covered	Limited to 1 visits per day per physician or other professional provider
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	0% <u>Coinsurance</u> , Subject to <u>Deductible</u>	Not Covered	—————none—————
	Inpatient services	0% <u>Coinsurance</u> , Subject to <u>Deductible</u>	Not Covered	—————none—————
<b>If you are pregnant</b>	Office visits	No Charge	Not Covered	Cost sharing does not apply for preventive services.
	Childbirth/delivery professional services	0% <u>Coinsurance</u> , Subject to <u>Deductible</u>	Not Covered	—————none—————
	Childbirth/delivery facility services	0% <u>Coinsurance</u> , Subject to <u>Deductible</u>	Not Covered	—————none—————
<b>If you need help recovering or have</b>	Home health care	0% <u>Coinsurance</u> , Subject to <u>Deductible</u>	Not Covered	Limited to 100 visits per calendar year

\*For more information about limitations and exceptions, see the [plan](#) or policy document at [www.paramountinsurancecompany.com](http://www.paramountinsurancecompany.com).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Your Cost If You Use A(n) Paramount Ohio HMO Network Provider	Your Cost If You Use A(n) Out-of-Network Provider	
<b>other special health needs</b>	Rehabilitation services	Inpatient: 0% <u>Coinsurance</u> , Subject to <u>Deductible</u> Outpatient: 0% <u>Coinsurance</u> , Subject to <u>Deductible</u>	Inpatient: Not Covered Outpatient: Not Covered	[[LS-Limit]]
	Habilitation services	Inpatient: 0% <u>Coinsurance</u> , Subject to <u>Deductible</u> Outpatient: 0% <u>Coinsurance</u> , Subject to <u>Deductible</u>	Inpatient: Not Covered Outpatient: Not Covered	[[LS-Limit]]
	Skilled nursing care	0% <u>Coinsurance</u> , Subject to <u>Deductible</u>	Not Covered	Limited to 90 days per calendar year
	Durable medical equipment	0% <u>Coinsurance</u> , Subject to <u>Deductible</u>	Not Covered	Subject to Medicare Part B Guidelines and deductible.
	Hospice services	0% <u>Coinsurance</u> , Subject to <u>Deductible</u>	Not Covered	—————none—————
<b>If your child needs dental or eye care</b>	Children's eye exam	No Charge	Not Covered	Limited to 1 routine vision exam every 12 months
	Children's glasses	[[LS-InPlan]]	Not Covered	[[LS-Limit]]
	Children's dental check-up	Not Covered	Not Covered	—————none—————

\*For more information about limitations and exceptions, see the [plan](#) or policy document at [www.paramountinsurancecompany.com](http://www.paramountinsurancecompany.com).

## 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.)

- **Abortion** (Except in cases of rape, incest, or when the life of the mother is endangered.)
- **Acupuncture**
- **Bariatric surgery**
- **Cosmetic surgery**
- **Dental care (Adult)**
- **Hearing Aids**
- **Long-term care**
- **Non-emergency care when traveling outside the U.S.**
- **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.)

- **Chiropractic care**
- **Infertility treatment** (Covered services are subject to applicable Member Deductible, Copayment or Coinsurance based on type of service.)
- **Private-duty nursing**
- **Routine eye care (Adult)**

**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: Department of Insurance, 50 W. Town Street Third Floor—Suite 300, Columbus, OH 43215, Telephone: (614) 644-2673, Toll Free: 1-800-686-1526. Other options to continue coverage are available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [www.HealthCare.gov](http://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: The Ohio Department of Insurance, 50 W. Town Street, Third Floor – Suite 300, Columbus, OH 43215, Telephone: (614) 644-2673, Toll Free: 1-800-868-1526

### Does this plan provide Minimum Essential Coverage? Yes

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 Standard? Yes

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.

### Having a Baby

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

<b>The plan's overall deductible</b>	\$0
<b>Specialist coinsurance</b>	0%
<b>Hospital (facility) coinsurance</b>	0%
<b>Other coinsurance</b>	0%

**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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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**In this example, you would pay:**

*Cost Sharing*

Deductibles	\$0
Copayments	\$0
Coinsurance	\$0

*What isn't covered*

Limits or exclusions	\$0
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<b>The total you would pay is</b>	<b>\$60</b>
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### Managing type 2 Diabetes

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

<b>The plan's overall deductible</b>	\$0
<b>Specialist coinsurance</b>	0%
<b>Hospital (facility) coinsurance</b>	0%
<b>Other coinsurance</b>	0%

**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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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**In this example, you would pay:**

*Cost Sharing*

Deductibles	\$0
Copayments	\$0
Coinsurance	\$0

*What isn't covered*

Limits or exclusions	\$0
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<b>The total you would pay is</b>	<b>\$20</b>
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### Simple Fracture

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

<b>The plan's overall deductible</b>	\$0
<b>Specialist coinsurance</b>	0%
<b>Hospital (facility) coinsurance</b>	0%
<b>Other coinsurance</b>	0%

**This EXAMPLE event includes services like:**

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

<b>Total Example Cost</b>	<b>\$2,800</b>
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**In this example, you would pay:**

*Cost Sharing*

Deductibles	\$0
Copayments	\$0
Coinsurance	\$0

*What isn't covered*

Limits or exclusions	
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<b>The total you would pay is</b>	<b>\$0</b>
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Note: These numbers assume that the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

## Language Access Services:

**English:** ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-462-3589 (TTY: 1-888-740-5670).

**Albanian:** KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-800-462-3589 (TTY: 1-888-740-5670).

**Arabic:** (0765-047-888-1 ;.liJ;9 ,oJ; eilLa ,ë,) 9853-264-008-1 ,Ë.I {Öi; .;LSAJLI ”J .E;9iï Ëi9AJJ; ÖTGLNAJ; ÜLATS ;EE iËAJJ; .LZ; UTTiï ÜIL ;Z! :Ë^9TJA

**Bantu:** ICITONDERWA: Nimba uvuga Ikirundi, uzohabwa serivisi zo gufasha mu ndimi, ku buntu. Woterefona 1-800-462-3589 (TTY: 1-888-740-5670).

**Bengali:** VB7 #^f% ç£f Wff£f §7°V7, #£7 §V\U ff7^f, u7X\V £f%7^b7e u7B7 PX7eu7 ff£^B§7 SffVB W\§I CN7f #^f 5-800-462-3589 (TTY: 5-888-740-5670)

**Chinese:** 稔シ: \$ë@ \$ 椽\$ }èèfi 屨縲手婆妨mm÷ 终fi 媪♀隰 1-800-462-3589 (TTY:1-888-740-5670)○

**Cushite:** XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-462-3589 (TTY: 1-888-740-5670).

**Dutch:** AANDACHT: Als u nederlands spreekt, kunt u gratis gebruikmaken van de taalkundige diensten. Bel 1-800-462-3589 (TTY: 1-888-740-5670).

**French:** ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-462-3589 (ATS : 1-888-740-5670).

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-462-3589 (TTY: 1-888- 740-5670).

**Italian:** ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-462-3589 (TTY: 1-888- 740-5670).

**Japanese:** %o!\$%o:B\$ T Ç÷Çh@, ↓\$ > T @Çsfi\$”½fl£g 1-800-462-3589 (TTY:1-888-740-5670)£½.ç 岬 卅 □ €s 今 āC Ç”

**Korean:** 揥@: 靚÷@≥ K 靚K÷ Q°, @C K 靚 k^p.m.≥ °°™ © 靚; ; @10田fffl. 1-800-462-3589 (TTY: 1-888-740-5670) ¼°™ ½鶻鱗揥gK°.

**Nepali:** éP7b h\B, \hfl; JP7^U` b`P7U2 Bhub, \, p§ áb` JP7^”\$h hb£bJ á7B7 fl\7PJ7 fl`\$7^” hb:ª,u\$ ”PB7 7PUoff § I Æhb \$b, \hfl, 1-800-462- 3589 (h7h7\$7^: 1-888-740-5670) I

Wann du **[Deutsch (Pennsylvania German / Dutch)]**: schwetzscht, kantscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-800-462-3589 (TTY: 1-888-740-5670).



**Polish:** UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-462-3589 (TTY: 1-888-740-5670).

**Romanian:** ATENȚIE: Dacă vorbii limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-800-462-3589 (TTY: 1-888-740-5670).

**Russian:** ВНИМАНИЕ: ЕСЛИ ВЫ ГОВОРИТЕ НА РУССКОМ ЯЗЫКЕ, ТО ВАМ ГОТОВИТСЯ СВОБОДНО ПОЛУЧИТЬ ПОМОЩЬ В ОБЛАСТИ ЯЗЫКА. ЗВОНИТЕ ПО НОМЕРУ 1-800-462-3589 (ТЕЛЕГРАММНЫЙ КОД: 1-888-740-5670).

**Serbo-Croatian:** OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-800-462-3589 (TTY-Telefon za osobe sa oštećenim govorom ili sluhom: 1-888-740-5670).

**Spanish:** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-462-3589 (TTY: 1-888-740-5670).

**Syriac:** 1-800-462-3589- C,,2,,22£M 2..z ٤>za .B.ZC,,2,,Z..M C,,2,,2£2Z c,,bz..z..w٤ c,,b..m2£. ٤>B.22Z..A٤ ٤>b.z,,m rc,,z,,z.>b,,c C,,2,,2£2 ٤>B.2M£ÇM..W C,,2 ٤>b...c ٤c :c,,z,,w.>z- (TTY: 1-888-740- 5670)

**Tagalog:** PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-462-3589 (TTY: 1-888-740-5670).

**Ukrainian:** ВВАФА! РKYO BN POSMOBNECTE YKPAЙHCAKOD MOBOD, BN MOMETE SBEPHYTNCE go 6ESKOMTOBHOЙ CNYM6N MOBHOЙ MИГTPNMKN. TENE\$OHYNTE sa HOMEPOM 1-800 -462-3589 (TENETANM: 1-888-740-5670).

**Vietnamese:** CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-462-3589 (TTY: 1-888-740-5670).

## Notice of Nondiscrimination and Accessibility: Discrimination is Against the Law

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

Paramount Insurance Company 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)
  
- 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 Member Services at 1-800-462-3589.

If you believe that Paramount Insurance Company 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. You can file a grievance in person or by mail, fax, or email.

Paramount Member Services

300 Madison Avenue, Suite 270

Toledo, OH 43604

Alternate in Person

Delivery Address: 650 Beaver Creek, Suite 100

Maumee, OH 43537

Phone: 419-887-2525

Toll Free: 1-800-462-3589

TTY: 1-888-740-5670

Fax: 419-887-2047

Email: [Paramount.MemberServices@ProMedica.org](mailto:Paramount.MemberServices@ProMedica.org)

If you need help filing a grievance, Member Services is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)  
Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.