



Your Plan for Healthy Living



Take charge of your health

Whether you're looking for health and wellness tips, discounts on health-related services, or support to manage a health condition, we have the resources to help you take charge of your own well-being. With our Health + Wellness Program, you can:

- Improve your health with programs that target your specific health or lifestyle issues.
- Manage a chronic condition by taking a proactive approach to your health.
- Deal with unexpected health issues and medical emergencies with the support of a coordinated health care team.
- Access online tools and services to help you get healthy and stay healthy.

This booklet touches on some of the top health concerns and conditions affecting many Americans today, such as how to best live with and manage a chronic illness. For more information on any of these topics, visit us at www.carefirst.com/mycarefirst.



Don't Let Asthma Slow You Down

Start controlling your asthma today

A chronic condition like asthma requires consistent monitoring. Depending on the severity of your asthma, it may mean taking medication and monitoring your breathing daily. The good news is asthma can be controlled by taking your medications, managing your asthma and avoiding the triggers that cause attacks.

Medication

There are 2 types of asthma medications used to treat asthma. Although the goal of both medications is to treat asthma symptoms, they are used for different purposes.

- **Long term control medication—** usually taken every day to control asthma symptoms and to prevent the occurrence of asthma attacks.
- **Short term, quick relief medication—** primarily taken to relieve the sudden onset of asthma symptoms (such as during an asthma attack).

The type of medication prescribed by your physician to treat your asthma symptoms depends on the type and severity of the asthma as well as other individual medical needs.



Working with your doctor will give you the tools you need to control your asthma and enjoy your life.

Monitoring and Management

One of the best ways to manage your asthma symptoms is to develop an asthma action plan. A written asthma action plan teaches you how to manage an asthma attack. By working with your doctor you can develop an action plan that works best for you.

A good asthma action plan will help you:

- Know your warning signs for an approaching asthma episode and how to adjust your medications in response to your symptoms.
- Identify your triggers and learn how to avoid them. Triggers are things that irritate the airways and cause them to swell.
- Triggers also cause the muscles in your airways to constrict, making it hard to breathe. Common triggers include:
 - Pollens and molds
 - House dust mites
 - Animal dander
 - Tobacco and wood smoke
 - Weather changes
- Interpret your peak flow meter levels
- Use inhaler and medications properly
- Make exercise a part of your daily routine

Managing your asthma may sound like it's a lot to learn and do. But over time, it becomes routine in your life. And, keeping your asthma under control helps make sure it doesn't keep you away from the activities you enjoy.



Take Heart

You can fight heart disease

Healthy habits can lower your risk

Heart disease is the leading cause of death in America, but you can help change that. By adopting 5 healthy habits, you can lower your risk for heart disease or improve your health if you have heart disease.

1. **Lower your cholesterol.** Low fat, low cholesterol foods can help reduce your blood cholesterol level and weight and prevent heart disease.

Tips for healthy cooking:

- Dairy—buy 1% or skim milk, low fat or fat free cheese.
- Replace oil & butter—when cooking, use nonstick cooking oil spray on pans instead of fat or butter.
- Food labels—check for fat content and choose foods lower in fat, saturated fat and cholesterol.
- Snacking—choose fruits and vegetables instead of chips and cookies.
- Trim the Fat—don't forget to remove the fat from your meat and poultry before cooking.

2. **Control your blood pressure.** Use less salt and lower sodium foods to help prevent and lower high blood pressure.

Tips for lowering your salt intake:

- Herbs and spices. Flavorful options like cilantro, cumin, fresh garlic, parsley, onion, oregano or crushed hot pepper can replace salt.
- Low or Free. Choose foods that are "low sodium," "sodium-free" or "no salt added."
- Processed and higher sodium. Avoid smoked, cured, and processed beef, pork and poultry.

3. **Get more active.** Activity has it rewards.

- Heart and lungs work better
- Blood pressure, blood cholesterol, and blood sugar can be lowered
- Appetite and weight can be controlled

- Relax and sleep better
- Be more energetic
- Feel better about yourself

The more you do the easier it gets! Aim for 30 minutes of exercise each day; it doesn't have to be done all at once, try for three 10 minutes sessions.

4. **Watch your weight.** Maintaining a healthy weight can reduce your risk of heart attack or stroke. But it can do much more; watching your weight can help you avoid illnesses that result from being overweight such as diabetes, arthritis, heart disease, high blood pressure and cholesterol.

Check with your doctor if you don't know whether your weight puts you in to a healthy range. If you're already at the right weight for your height, then it's important to maintain your weight. Continue to eat foods lower in fat calories, and exercise regularly.

If you need to lose weight, go slowly and aim to lose about ½ to 1 lb. per week. If you need to lose a lot of weight, check with your doctor or a dietician first, so they can help you.

Tips for losing weight

- Read labels and choose foods lower in fat and calories
- Serve smaller portions and don't take seconds
- Eat more fruits and vegetables instead of cakes, candy and soft drinks
- Get physically active for 30 minutes a day

5. **Don't smoke.** Breathing easier is one of the many benefits. If you quit smoking, you will also:

- Lower your risk of heart attack, stroke and lung disease
- Breathe more easily
- Feel less tired
- Save money
- Most importantly—save your family and loved ones from the health risks of second hand smoke



Diabetes

Strategies for managing type 2 diabetes

When you have diabetes, the daily management of your condition is critical to your health. You may feel discouraged at times and wonder how you'll keep it up. The key to success is maintaining your motivation.

Identifying your specific stumbling blocks can help you get back on track. Here are some common obstacles that you may have encountered and tips for getting beyond them.

Eating plans

Staying on track with the eating plan that you and your health care provider have created is key to controlling your blood glucose levels, says the American Diabetes Association (ADA). It also may help you lose weight and lower your risk for heart disease and stroke:

- **Make it easy to track what you eat.** If you're counting carbohydrates, keep a conversion chart with your food diary. Make sure it's small enough to carry with you.
- **Stock your kitchen with fruits, vegetables, and high-fiber foods if you're trying to cut down on fat.** You're less likely to indulge if high-fat foods aren't easily within reach.
- **Don't try to overhaul your diet too quickly.** Focus on one goal at a time. For example, include a small salad and low-calorie dressing with your dinner two nights this week. Then, when you make your lunches next week, use whole-grain bread for your sandwiches instead of white bread.
- **Consider speaking with a registered dietitian (RD).** An RD will work with you to determine an appropriate meal plan for you, based on your weight-loss goal, the medications you take, and other factors. Look for an RD who has training in and experience with diabetes.

Getting exercise

Regular physical activity helps control your blood glucose levels and reduces your risk of heart disease and stroke. Studies have shown that being active improves stamina, flexibility, circulation, and lung

capacity. It's also a great way to help control your weight. Remember to talk with your health care provider before getting started on an exercise plan.

Monitoring blood sugar

You can reduce your risk of developing kidney, eye, and nerve problems by keeping your blood glucose as near normal levels as safely possible, the ADA says. Testing your blood sugar regularly is the only way to know what your levels are.

If your testing procedure makes you uncomfortable, ask your doctor about other test kits. Some brands require less blood for testing than others. Others allow you to prick your forearm instead of a finger. Most blood glucose meters today are simple to operate, accurate, and less painful than the earlier models.

Listening to your team

Even if daily monitoring indicates that your blood glucose levels are fine, it doesn't provide a complete picture of how well you're doing over time. That's why you need to see your health care provider as often as recommended for an A1C blood test. The ADA says that, typically, the A1C test is done twice a year, although you will occasionally need it checked more frequently.

Because early complications of diabetes might not be apparent to you, it's important that specialists identify these silent problems before they become serious. Seeing an ophthalmologist, an internist, a podiatrist, and dentist regularly can help prevent complications. Wearing the right shoes, inspecting your feet every day, taking care of your eyes, and regularly brushing and flossing your teeth are good habits.

Learn more about how your health care team can help. Your doctor's office is a good place to start. Ask questions and request written information you can take home with you. You also can ask your doctor to help you find an RD or other specialist.



Health and wellness tools

Login to www.carefirst.com/myaccount to take advantage of a wealth of tools and resources that empower you to take action, stay connected, and get inspired:

Validity Magazine

Validity provides updates to your health care plan and a variety of health and wellness topics, including food and nutrition, physical fitness, and preventive health.

Wellness Discount Program

Blue365 delivers great discounts from top national and local retailers on fitness gear, gym memberships, family activities, healthy eating options and more.

Well-Being Connect, our wellness portal, which includes:

Well-Being Plan

A personalized, easy-to-navigate interactive plan that helps you reach your healthy best. Your plan includes recommendations and Focus Areas to help keep you on track.

Resource Center

Find hundreds of trustworthy articles, videos and other resources specific to your interests and Focus Areas.

Trackers

Record daily behaviors and check your progress for weight, exercise, medication, tobacco use, healthy eating and more. Share within your community group or on Facebook.

Social Networking

Join chat sessions, update group activities and share information, personal stories, tips and successes even on Facebook.

Recipe Center

Search thousands of healthy meal ideas, including cuisine-specific recipes and menus that map out calories and nutrition to help you lose weight, manage a condition and more.





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CareFirst:

- Provides free aid and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, please call 855-258-6518.

If you believe CareFirst 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 with our CareFirst Civil Rights Coordinator.

Civil Rights Coordinator, Corporate Office of Civil Rights

Telephone Number 410-528-7820
Mailing Address P.O. Box 8894
Baltimore, Maryland 21224
Fax Number 410-505-2011
Email Address civilrightscoordinator@carefirst.com

You can file a grievance by mail, fax or email. If you need help filing a grievance, our CareFirst 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 <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
800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Foreign Language Assistance

Attention (English): This notice contains information about your insurance coverage. It may contain key dates and you may need to take action by certain deadlines. You have the right to get this information and assistance in your language at no cost. Members should call the phone number on the back of their member identification card. All others may call 855-258-6518 and wait through the dialogue until prompted to push 0. When an agent answers, state the language you need and you will be connected to an interpreter.

አማርኛ (Amharic) ማሳሰቢያ፡- ይህ ማስታወቂያ ስለ መድን ሽፋንዎ መረጃ ይዟል። ከተወሰኑ ቀን-ገደቦች በፊት ሊፈጽሟቸው የሚገቡ ነገሮች ሊኖሩ ስለሚችሉ እነዚህን ወሳኝ ቀናት ሊይዝ ይችላሉ። ይኸን መረጃ የማግኘት እና ያለምንም ክፍያ በቋንቋዎ አገዛ የማግኘት መብት አለዎት። አባል ከሆኑ ከመታወቂያ ካርድዎ በስተጀርባ ላይ ወደተጠቀሰው የስልክ ቁጥር መደወል ይችላሉ። አባል ካልሆኑ ደግሞ ወደ ስልክ ቁጥር 855-258-6518 ደውለው 0ን እንዲጫኑ እስኪነገርዎ ድረስ ንግግሩን መጠበቅ አለብዎ። አንድ ወኪል መልስ ሲሰጥዎ፣ የሚፈልጉትን ቋንቋ ያሳውቁ፣ ከዚያም ከተርጓሚ ጋር ይገናኛሉ።

Èdè Yorùbá (Yoruba) Ìtẹ̀tíléko: Àkíyèsí yìí ní iwífún nípa isẹ̀ adójútòfò rẹ̀. Ó le ní àwọn déèti pàtó o sì le ní láti gbé ìgbésẹ̀ ní àwọn ojú gbèdèké kan. O ni ètò láti gba iwífún yìí àti irànlówó ní èdè rẹ̀ lófèfè. Àwọn omọ-egbé gbòdò pe nóm̀bà fòdùn tò wà lẹ̀yìn kààdì idánimò wọn. Àwọn mírán le pe 855-258-6518 kí o sì dúró nípasẹ̀ ìjíròrò tí tí a ó fì sọ fún ọ̀ láti tẹ̀ 0. Nígbatí aṣojú kan bá dáhùn, sọ èdè tí o fẹ̀ a ó sì sọ ọ̀ pò mò ògbufò kan.

Tiếng Việt (Vietnamese) Chú ý: Thông báo này chứa thông tin về phạm vi bảo hiểm của quý vị. Thông báo có thể chứa những ngày quan trọng và quý vị cần hành động trước một số thời hạn nhất định. Quý vị có quyền nhận được thông tin này và hỗ trợ bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Các thành viên nên gọi số điện thoại ở mặt sau của thẻ nhận dạng. Tất cả những người khác có thể gọi số 855-258-6518 và chờ hết cuộc đối thoại cho đến khi được nhắc nhấn phím 0. Khi một tổng đài viên trả lời, hãy nêu rõ ngôn ngữ quý vị cần và quý vị sẽ được kết nối với một thông dịch viên.

Tagalog (Tagalog) Atensyon: Ang abisong ito ay naglalaman ng impormasyon tungkol sa nasasaklawan ng iyong insurance. Maaari itong maglaman ng mga pinakamahalagang petsa at maaaring kailangan mong gumawa ng aksyon ayon sa ilang deadline. May karapatan ka na makuha ang impormasyong ito at tulong sa iyong sariling wika nang walang gastos. Dapat tawagan ng mga Miyembro ang numero ng telepono na nasa likuran ng kanilang identification card. Ang lahat ng iba ay maaaring tumawag sa 855-258-6518 at maghintay hanggang sa dulo ng diyalogo hanggang sa diktahan na pindutin ang 0. Kapag sumagot ang ahente, sabihin ang wika na kailangan mo at ikokonekta ka sa isang interpreter.

Español (Spanish) Atención: Este aviso contiene información sobre su cobertura de seguro. Es posible que incluya fechas clave y que usted tenga que realizar alguna acción antes de ciertas fechas límite. Usted tiene derecho a obtener esta información y asistencia en su idioma sin ningún costo. Los asegurados deben llamar al número de teléfono que se encuentra al reverso de su tarjeta de identificación. Todos los demás pueden llamar al 855-258-6518 y esperar la grabación hasta que se les indique que deben presionar 0. Cuando un agente de seguros responda, indique el idioma que necesita y se le comunicará con un intérprete.

Русский (Russian) Внимание! Настоящее уведомление содержит информацию о вашем страховом обеспечении. В нем могут указываться важные даты, и от вас может потребоваться выполнить некоторые действия до определенного срока. Вы имеете право бесплатно получить настоящие сведения и сопутствующую помощь на удобном вам языке. Участникам следует обращаться по номеру телефона, указанному на тыльной стороне идентификационной карты. Все прочие абоненты могут звонить по номеру 855-258-6518 и ожидать, пока в голосовом меню не будет предложено нажать цифру «0». При ответе агента укажите желаемый язык общения, и вас свяжут с переводчиком.

हिन्दी (Hindi) ध्यान दें: इस सूचना में आपकी बीमा कवरेज के बारे में जानकारी दी गई है। हो सकता है कि इसमें मुख्य तिथियों का उल्लेख हो और आपके लिए किसी नियत समय-सीमा के भीतर काम करना ज़रूरी हो। आपको यह जानकारी और संबंधित सहायता अपनी भाषा में निःशुल्क पाने का अधिकार है। सदस्यों को अपने पहचान पत्र के पीछे दिए गए फ़ोन नंबर पर कॉल करना चाहिए। अन्य सभी लोग 855-258-6518 पर कॉल कर सकते हैं और जब तक 0 दबाने के लिए न कहा जाए, तब तक संवाद की प्रतीक्षा करें। जब कोई एजेंट उत्तर दे तो उसे अपनी भाषा बताएँ और आपको व्याख्याकार से कनेक्ट कर दिया जाएगा।

Bàsòò-wùdù (Bassa) Tò Dùù Cáò! Bǎ nìà kè bá nyò bě kè m̄ gbo kpá bó nì fùà-fúà-tiìn nyεε jè dyí. Bǎ nìà kè bédé wé jéé bě b́é m̄ kè dε wa ḿ m̄ kè nyuεε nyu hwè b́é wé b́èa kè zi. Ǿ m̀ò nì kpé b́é m̄ kè bǎ nìà kè kè gbo-kpá-kpá m̄ ḿεε dyé dé nì bídí-wùdù mú b́é m̄ kè se wídí d̀ò péè. Kpooò nyò b́é m̄ dá fúùn-nòbà nìà dé waa I.D. káàò dεín nyε. Nyò t̀òò séín m̄ dá nòbà nìà kè: 855-258-6518, kè m̄ m̄ f̀ò tee b́é wa kέε m̄ gbo ćé b́é m̄ kè nòbà m̀òà 0 kέε dyi pàd̀àn hwè. Ǿ j̀ú kè nyò d̀ò dyi m̄ g̀ǎ j̀ùìn, po wuqu m̄ ḿ poε dyie, kè nyò d̀ò mu bó nììn b́é Ǿ kè nì wuquò mú zà.

বাংলা (Bengali) লক্ষ্য করুন: এই নোটিশে আপনার বিমা কভারেজ সম্পর্কে তথ্য রয়েছে। এর মধ্যে গুরুত্বপূর্ণ তারিখ থাকতে পারে এবং নির্দিষ্ট তারিখের মধ্যে আপনাকে পদক্ষেপ নিতে হতে পারে। বিনা খরচে নিজের ভাষায় এই তথ্য পাওয়ার এবং সহায়তা পাওয়ার অধিকার আপনার আছে। সদস্যদেরকে তাদের পরিচয়পত্রের পিছনে থাকা নম্বরে কল করতে হবে। অন্যেরা 855-258-6518 নম্বরে কল করে 0 টিপতে না বলা পর্যন্ত অপেক্ষা করতে পারেন। যখন কোনো এজেন্ট উত্তর দেবেন তখন আপনার নিজের ভাষার নাম বলুন এবং আপনাকে দোভাষীর সঙ্গে সংযুক্ত করা হবে।

اردو (Urdu) توجہ: یہ نوٹس آپ کے انشورینس کوریج سے متعلق معلومات پر مشتمل ہے۔ اس میں کلیدی تاریخیں ہو سکتی ہیں اور ممکن ہے کہ آپ کو مخصوص آخری تاریخوں تک کارروائی کرنے کی ضرورت پڑے۔ آپ کے پاس یہ معلومات حاصل کرنے اور بغیر خرچہ کیے اپنی زبان میں مدد حاصل کرنے کا حق ہے۔ ممبران کو اپنے شناختی کارڈ کی پشت پر موجود فون نمبر پر کال کرنی چاہیے۔ سبھی دیگر لوگ 855-258-6518 پر کال کر سکتے ہیں اور 0 دبانے کو کہے جانے تک انتظار کریں۔ ایجنٹ کے جواب دینے پر اپنی مطلوبہ زبان بتائیں اور مترجم سے مربوط ہو جائیں گے۔

فارسی (Farsi) توجہ: این اعلامیه حاوی اطلاعاتی درباره پوشش بیمه شما است. ممکن است حاوی تاریخ های مهمی باشد و لازم است تا تاریخ مقرر شده خاصی اقدام کنید. شما از این حق برخوردار هستید تا این اطلاعات و راهنمایی را به صورت رایگان به زبان خودتان دریافت کنید. اعضا باید با شماره درج شده در پشت کارت شناسایی شان تماس بگیرند. سایر افراد می توانند با شماره 855-258-6518 تماس بگیرند و منتظر بمانند تا از آنها خواسته شود عدد 0 را فشار دهند. بعد از پاسخگویی توسط یکی از اپراتورها، زبان مورد نیاز را تنظیم کنید تا به مترجم مربوطه وصل شوید.

اللغة العربية (Arabic) تنبيه: يحتوي هذا الإخطار على معلومات بشأن تغطيتك التأمينية، وقد يحتوي على تواريخ مهمة، وقد تحتاج إلى اتخاذ إجراءات بحلول مواعيد نهائية محددة. يحق لك الحصول على هذه المساعدة والمعلومات بلغتك بدون تحمل أي تكلفة. ينبغي على الأعضاء الاتصال على رقم الهاتف المذكور في ظهر بطاقة تعريف الهوية الخاصة بهم. يمكن للأخريين الاتصال على الرقم 855-258-6518 والانتظار خلال المحادثة حتى يطلب منهم الضغط على رقم 0. عند إجابة أحد الوكلاء، اذكر اللغة التي تحتاج إلى التواصل بها وسيتم توصيلك بأحد المترجمين الفوريين.

中文繁体 (Traditional Chinese) 注意：本聲明包含關於您的保險給付相關資訊。本聲明可能包含重要日期及您在特定期限之前需要採取的行動。您有權利免費獲得這份資訊，以及透過您的母語提供的協助服務。會員請撥打印在身分識別卡背面的電話號碼。其他所有人士可撥打電話 855-258-6518，並等候直到對話提示按下按鍵 0。當接線生回答時，請說出您需要使用的語言，這樣您就能與口譯人員連線。

Igbo (Igbo) Nrubama: Okwa a nwere ozi gbasara mkpuchi nchekwa onwe gi. O nwere ike inwe ubochi ndi di mkpa, i nwere ike ime ihe tupu ufodu ubochi njedebe. I nwere ikike inweta ozi na enyemaka a n'asusu gi na akwughi ugwo o bula. Ndi otu kwesiri ikpo akara ekwentidi di n'azu nke kaadi njirimara ha. Ndi ozo niile nwere ike ikpo 855-258-6518 wee chere ububo ahuru ro mgbe amanyere ipi 0. Mgbe onye nnochite anya zara, kwuo asusu i choro, a ga-ejiko gi na onye okowa okwu.

Deutsch (German) Achtung: Diese Mitteilung enthält Informationen über Ihren Versicherungsschutz. Sie kann wichtige Termine beinhalten, und Sie müssen gegebenenfalls innerhalb bestimmter Fristen reagieren. Sie haben das Recht, diese Informationen und weitere Unterstützung kostenlos in Ihrer Sprache zu erhalten. Als Mitglied verwenden Sie bitte die auf der Rückseite Ihrer Karte angegebene Telefonnummer. Alle anderen Personen rufen bitte die Nummer 855-258-6518 an und warten auf die Aufforderung, die Taste 0 zu drücken. Geben Sie dem Mitarbeiter die gewünschte Sprache an, damit er Sie mit einem Dolmetscher verbinden kann.

Français (French) Attention: cet avis contient des informations sur votre couverture d'assurance. Des dates importantes peuvent y figurer et il se peut que vous deviez entreprendre des démarches avant certaines échéances. Vous avez le droit d'obtenir gratuitement ces informations et de l'aide dans votre langue. Les membres doivent appeler le numéro de téléphone figurant à l'arrière de leur carte d'identification. Tous les autres peuvent appeler le 855-258-6518 et, après avoir écouté le message, appuyer sur le 0 lorsqu'ils seront invités à le faire. Lorsqu'un(e) employé(e) répondra, indiquez la langue que vous souhaitez et vous serez mis(e) en relation avec un interprète.

한국어(Korean) 주의: 이 통지서에는 보험 커버리지에 대한 정보가 포함되어 있습니다. 주요 날짜 및 조치를 취해야 하는 특정 기한이 포함될 수 있습니다. 귀하에게는 사용 언어로 해당 정보와 지원을 받을 권리가 있습니다. 회원이신 경우 ID 카드의 뒷면에 있는 전화번호로 연락해 주십시오. 회원이 아닌 경우 855-258-6518 번으로 전화하여 0을 누르라는 메시지가 들릴 때까지 기다리십시오. 연결된 상담원에게 필요한 언어를 말씀하시면 통역 서비스에 연결해 드립니다.