



83761GA008005200

Coverage for: Individual or Individual + Family | Plan Type: PPO



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a **summary**. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-811-4793 or visit [www.alliantplans.com](http://www.alliantplans.com). For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at [www.healthcare.gov](http://www.healthcare.gov) or call 1-800-811-4793 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	<b>\$2500</b> person / <b>\$5000</b> family. For <a href="#">out of network providers</a> <b>\$20000</b> person / <b>\$40000</b> family Doesn't apply to <a href="#">preventive care</a> .	You must pay all the costs up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for covered services you use. Check your policy or <a href="#">plan</a> document to see when the <a href="#">deductible</a> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> and primary care services are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive care</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive care</a> at <a href="http://www.healthcare.gov/coverage/preventive-care-benefits">www.healthcare.gov/coverage/preventive-care-benefits</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet for specific services, but see the chart starting on page 2 for other costs for services your <a href="#">plan</a> covers.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	Yes. For <a href="#">network providers</a> <b>\$3000</b> person / <b>\$6000</b> family. For <a href="#">out of network providers</a> <b>\$40000</b> person / <b>\$80000</b> family.	The <a href="#">out of pocket limit</a> is the most you could pay during a coverage period (usually one year) for your share of the costs of covered services. This limit helps you <a href="#">plan</a> for health care expenses.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out of pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.alliantplans.com">www.alliantplans.com</a> or call 1-800-811-4793 for a list of <a href="#">preferred providers</a> .	If you use a <a href="#">network provider</a> or other health care <a href="#">provider</a> , this <a href="#">plan</a> will pay some or all of the costs of covered services. Be aware, your <a href="#">network provider</a> or hospital may use an <a href="#">out of network provider</a> for some services. <a href="#">Plans</a> use the term in- <a href="#">network</a> , preferred, or participating for <a href="#">providers</a> in their <a href="#">network</a> . See the chart starting on page 2 for how this <a href="#">plan</a> pays different kinds of <a href="#">providers</a> .
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see your <a href="#">specialist</a> of choice without permission from this plan.



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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$20 <a href="#">copayment</a> /visit	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	See your "Certificate of Coverage" for details
	<a href="#">Specialist</a> visit	\$50 <a href="#">copayment</a> /visit	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	See your "Certificate of Coverage" for details
	<a href="#">Preventive care/screening</a> /immunization	No Charge	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	See your "Certificate of Coverage" for details
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	0% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	See your "Certificate of Coverage" for details
	Imaging (CT/PET scans, MRIs)	0% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	See your "Certificate of Coverage" for details
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="#">www.alliantplans.com</a>	Generic drugs (Tier 1)	\$10 <a href="#">copayment</a> /prescription	\$10 <a href="#">copayment</a> /prescription	See your "Certificate of Coverage" for details
	Preferred brand drugs (Tier 2)	\$35 <a href="#">copayment</a> /prescription	\$35 <a href="#">copayment</a> /prescription	See your "Certificate of Coverage" for details
	Non-preferred brand drugs (Tier 3)	\$70 <a href="#">copayment</a> /prescription	\$70 <a href="#">copayment</a> /prescription	See your "Certificate of Coverage" for details
	<a href="#">Specialty drugs</a> (Tier 4)	25% <a href="#">coinsurance</a> after deductible, \$400 per Rx maximum	25% <a href="#">coinsurance</a> after <a href="#">deductible</a>	See your "Certificate of Coverage" for details
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	See your "Certificate of Coverage" for details
	Physician/surgeon fees	0% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	See your "Certificate of Coverage" for details
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$250 <a href="#">copayment</a> /visit	\$250 <a href="#">copayment</a> /visit	See your "Certificate of Coverage" for details
	<a href="#">Emergency medical transportation</a>	0% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	See your "Certificate of Coverage" for details
	<a href="#">Urgent care</a>	\$75 <a href="#">copayment</a> /visit	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	See your "Certificate of Coverage" for details
If you have a hospital stay	Facility fee (e.g., hospital room)	0% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	See your "Certificate of Coverage" for details
	Physician/surgeon fees	0% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	See your "Certificate of Coverage" for details

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20 <a href="#">copayment</a> /office visit	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	See your "Certificate of Coverage" for details
	Inpatient services	0% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	See your "Certificate of Coverage" for details
If you are pregnant	Office visits	\$20 <a href="#">copayment</a> /visit	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	See your "Certificate of Coverage" for details
	Childbirth/delivery professional services	\$20 <a href="#">copayment</a> /visit	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	See your "Certificate of Coverage" for details
	Childbirth/delivery facility services	0% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	See your "Certificate of Coverage" for details
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	0% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Limited to 120 visits per year
	<a href="#">Rehabilitation services</a>	0% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Limited to 40 visits per year
	<a href="#">Habilitation services</a>	0% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Limited to 40 visits per year
	<a href="#">Skilled nursing care</a>	0% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Limited to 60 days per year
	<a href="#">Durable medical equipment</a>	0% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	See your "Certificate of Coverage" for details
	<a href="#">Hospice services</a>	0% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	See your "Certificate of Coverage" for details
If your child needs dental or eye care	Children's eye exam	0 % <a href="#">coinsurance</a> after <a href="#">deductible</a>	40 % <a href="#">coinsurance</a> after <a href="#">deductible</a>	Limited to one exam per year
	Children's glasses	0 % <a href="#">coinsurance</a> after <a href="#">deductible</a>	40 % <a href="#">coinsurance</a> after <a href="#">deductible</a>	Limited to 1 item per year
	Children's dental check-up	0 % <a href="#">coinsurance</a> after <a href="#">deductible</a>	40 % <a href="#">coinsurance</a> after <a href="#">deductible</a>	Limited to 2 procedures per year

## 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](#).)

- |                       |  |                            |
|-----------------------|--|----------------------------|
| • Acupuncture         | • Hearing Aids                                       | • Private-Duty Nursing     |
| • Bariatric Surgery   | • Infertility Treatment                              | • Routine Eye Care (Adult) |
| • Cosmetic Surgery    | • Long-Term Care                                     | • Routine Foot Care        |
| • Dental Care (Adult) | • Non-Emergency Care When Traveling Outside the U.S. | • 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 In-[Network](#) Chiropractic Services - limit 20 visits per year.

**Your Rights to Continue Coverage:** If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a [premium](#), which may be significantly higher than the [premium](#) you pay while covered under the [plan](#). Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the [plan](#) at 1-800-811-4793. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](#), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](#).

**Your Grievance and Appeals Rights:** If you have a complaint or are dissatisfied with a denial of coverage for under your [plan](#), you may be able to [appeal](#) or file a [grievance](#). For questions about your rights, this notice, or assistance, you can call 1-800-811-4793.

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

The Affordable Care Act requires most people to have health care coverage that qualifies as [minimum essential coverage](#). **This [plan](#) or policy does provide [minimum essential coverage](#).**

### Does this plan meet Minimum Value Standards? Yes

The Affordable Care Act establishes a [minimum value standard](#) of benefits of a health [plan](#). The [minimum value standard](#) is 60% (actuarial value). **This health coverage does meet the [minimum value standard](#) for the benefits it provides.**

—————*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.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$2500	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$2500	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$2500
■ Specialist <a href="#">copayment</a>	\$50	■ Specialist <a href="#">copayment</a>	\$50	■ Specialist <a href="#">copayment</a>	\$50
■ Hospital (facility) <a href="#">coinsurance</a>	0%	■ Hospital (facility) <a href="#">coinsurance</a>	0%	■ Hospital (facility) <a href="#">coinsurance</a>	0%
■ Other <a href="#">coinsurance</a>	0%	■ Other <a href="#">coinsurance</a>	0%	■ Other <a href="#">coinsurance</a>	0%
<b>This EXAMPLE event includes services like:</b> Specialist office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and blood work</i> ) Specialist visit ( <i>anesthesia</i> )		<b>This EXAMPLE event includes services like:</b> Primary care physician office visits ( <i>including disease education</i> ) Diagnostic tests ( <i>blood work</i> ) Prescription drugs Durable medical equipment ( <i>glucose meter</i> )		<b>This EXAMPLE event includes services like:</b> Emergency room care ( <i>including medical supplies</i> ) Diagnostic test ( <i>x-ray</i> ) Durable medical equipment ( <i>crutches</i> ) Rehabilitation services ( <i>physical therapy</i> )	
<b>Total Example Cost</b>	<b>\$12800</b>	<b>Total Example Cost</b>	<b>\$7400</b>	<b>Total Example Cost</b>	<b>\$1900</b>
<b>In this example, Peg would pay:</b>		<b>In this example, Joe would pay:</b>		<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$2500	Deductibles	\$1862	Deductibles	\$1632
Copayments	\$420	Copayments	\$1025	Copayments	\$150
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$60	Limits or exclusions	\$55	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$2980</b>	<b>The total Joe would pay is</b>	<b>\$2942</b>	<b>The total Mia would pay is</b>	<b>\$1782</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.



## Language Assistance

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Alliant Health Plans, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al (800) 811-4793.

Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Alliant Health Plans, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi (800) 811-4793.

만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Alliant Health Plans 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는(800) 811-4793 로 전화하십시오.

如果您，或是您正在協助的對象，有關於[插入SBM項目的名稱Alliant Health Plans]方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 [在此插入數字 (800) 811-4793]。

જો તમે અથવા તમે કોઈને મદદ કરી રહ્યાં તેમ [થી કોઈને] [અસહીયમ કાર્યકરમન ન મ મ કો] વિશે પરશ્નો હોય તો તમને મદદ અને મહત્તી મોળી ની અવિકર છે. તે ખર્ચ વિન તમ રી ભ ષ મ પર મ કરી શક ર છે. દભ તિ કિર મ ડે, આ [અહીં] દ ખલ કરો નાંબર ] પર કોલ કરો (800) 811-4793.

Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Alliant Health Plans, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez (800) 811-4793.

እርስዎ፣ ወይም እርስዎ የሚገዛቸው ግለሰብ፣ ስለ Alliant Health Plans ጥያቄ ካላችሁ፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና ማሻሻያ ማግኘት መብት አላችሁ። ከእስተርጓሚ ለማግኘት፣ (800) 811-4793 ይደውሉ።

यदि आपके, या आप द्वारा सहायता ककए जा रहे ककसी व्यक्तत के Alliant Health Plans के बारे में प्रश्न हैं, तो आपके पास अपनी भाषा में मुफ्त में सहायता और सूचना प्राप्त करने का अधिकार है। भिषषए से बात करने के लिए, (800) 811-4793 पर कॉकिरें।

Si oumenm oswa yon moun w ap ede gen kesyon konsènan Alliant Health Plans, se dwa w pou resevwa asistans ak enfòmasyon nan lang ou pale a, san ou pa gen pou peye pou sa. Pou pale avèk yon entèprèt, rele nan (800) 811-4793.

Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Alliant Health Plans, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону (800) 811-4793.

إن (800) 811-4793 ب اتصل مترجم مع للتحدث. تكلفة اية دون من بلغتك الضرورية والمعلومات المساعدة على الحصول في الحق فلدیک، Alliant Health Plans بخصوص أسئلة تساعد شخص لدى أو لندیک کان إن

Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Alliant Health Plans, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para (800) 811-4793.

نمائیید حاصل تماس (800) 811-4793 نمائیید دریافت رایگان طور به را خود زبان به اطلاعات و کمک که دارید را این حق باشیید داشته، Alliant Health Plans مورد در سوال، میکنیید کمک او به شما که کسی یا شما، اگر

Falls Sie oder jemand, dem Sie helfen, Fragen zum Alliant Health Plans haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer (800) 811-4793 an.

ご本人様、またはお客様の身の回りの方でも Alliant Health Plans についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、(800) 811-4793までお電話ください。

## TTY/TDD

ATTENTION: If you speak Spanish, language assistance services, free of charge, are available to you.  
Call 1-(800) 811-4793 (TTY/TDD: 1-(800) 811-4793).

## Non Discrimination

Alliant Health Plans complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Alliant Health Plans cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

Alliant Health Plans tuân thủ luật dân quyền hiện hành của Liên bang và không phân biệt đối xử dựa trên chủng tộc, màu da, nguồn gốc quốc gia, độ tuổi, khuyết tật, hoặc giới tính.

Alliant Health Plans 은(는) 관련 연방 공민권법을 준수하며 인종, 피부색, 출신 국가, 연령, 장애 또는 성별을 이유로 차별하지 않습니다.

Alliant Health Plans 遵守適用的聯邦民權法律規定，不因種族、膚色、民族血統、年齡、殘障 或性別而歧視 任何人。

Alliant Health Plans लागू पडता समवायी नागरिक अधिकार कायदा साथे सुसंगत छे अने त, रंग, राय मूल, मर, अशक्तता अथवा लगाना आधारे भेदभाव राभवामां आवती नथी।

Alliant Health Plans respecte les lois fédérales en vigueur relatives aux droits civiques et ne pratique aucune discrimination basée sur la race, la couleur de peau, l'origine nationale, l'âge, le sexe ou un handicap.

Alliant Health Plans የፌዴራል ሲቪል መብቶችን መብት የሚያከብር ሲሆን ሰዎችን በዘር፣ በቆዳ ቀለም፣ በዘር ሃረግ፣ በእድሜ፣ በአካል ጉዳት ወይም በጾታ ማንኛውንም ሰው አያገልጽ።

Alliant Health Plans लागू होने योग्य संघीय नागरिक अधिकार कानून का पालन करता है और जात, रंग, राष्ट्रिय मूल, आयु, वकलांगता, या लिंग के आधार पर भेदभाव नहीं करता है।

Alliant Health Plans konfòm ak lwa sou dwa sivil Federal ki aplikab yo e li pa fè diskriminasyon sou baz ras, koulè, peyi orijin, laj, enfimite oswa sèks.

Alliant Health Plans соблюдает применимое федеральное законодательство в области гражданских прав и не допускает дискриминации по признакам расы, цвета кожи, национальной принадлежности, возраста, инвалидности или пола.

Alliant Health Plans يلتزم الأصل الوطني أو السن أو العاقبة أو الجنس. بقوانين الحقوق المدنية الفدرالية المعمول بها وال يميز على أساس العرق أو اللون أو

Alliant Health Plans cumpre as leis de direitos civis federais aplicáveis e não exerce discriminação com base naraça, cor, nacionalidade, idade, deficiência ou sexo.

افراد قابل نمی شود. هیچگونه تبعیضی بر اساس نژاد، رنگ پوست، اصلیت ملیتی، سن، ناتوانی یا جنسیت Alliant Health Plans از قوانین حقوق مدنی فدرال مربوطه تبعیت می کند و

Alliant Health Plans erfüllt geltenden bundesstaatliche Menschenrechtsgesetze und lehnt jegliche Diskriminierung aufgrund von Rasse, Hautfarbe, Herkunft, Alter, Behinderung oder Geschlecht ab.

Alliant Health Plansは適用される連邦公民権法を遵守し、人種、肌の色、出身国、年齢、障害または性別に基づく差別をいたしません