Coverage for: Individual + Family | Plan Type: POS



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, www.HealthReformPlanSBC.com or by calling 1-866-252-3559. 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 https://www.healthcare.gov/sbc-glossary/ or call 1-866-252-3559 to request a copy.

| Important Questions   | Answers   | Why This Matters:  |
|---|---|--|
| What is the overall<br><u>deductible</u> ?                              | In- <u>Network</u> : Individual \$2,500 / Family \$5,000.<br>Out-of-Network: Individual \$7,500 / Family<br>\$15,000.   | Generally, you must pay all of the costs from <u>providers</u> 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> .  |
| Are there services covered before you meet your <u>deductible</u> ?     | Yes. <u>Prescription drugs;</u> plus in- <u>network</u> office visits & <u>preventive care</u> are covered before you meet your <u>deductible</u> .                         | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u><br>amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers<br>certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> .<br>See a list of covered <u>preventive services</u> at<br><u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u>  |
| Are there other <u>deductibles</u> for specific services?               | No.   | You don't have to meet deductibles for specific services.  |
| What is the <u>out-of-pocket</u><br><u>limit</u> for this <u>plan</u> ? | In- <u>Network</u> : Individual \$9,200 / Family \$18,400.<br>Out-of-Network: Individual \$24,000 / Family<br>\$72,000.   | 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</u> <u>limits</u> until the overall family <u>out–of–pocket limit</u> has been met.   |
| What is not included in the<br>out-of-pocket limit?                     | <u>Premium</u> s, <u>balance-billing</u> charges, health care<br>this <u>plan</u> doesn't cover & penalties for failure to<br>obtain <u>pre-authorization</u> for services. | Even though you pay these expenses, they don't count toward the <u>out–of–pocket limit</u> .   |
| Will you pay less if you use a<br><u>network provider</u> ?             | Yes. See <u>www.aetna.com/docfind</u> or call 1-866-<br>252-3559 for a list of in- <u>network providers</u> .   | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <u>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 ( <u>balance billing</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<br>a <u>specialist</u> ?           | No.   | You can see the <u>specialist</u> you choose without a <u>referral</u> .   |



All **<u>copayment</u>** and **<u>coinsurance</u>** costs shown in this chart are after your **<u>deductible</u>** has been met, if a **<u>deductible</u>** applies.

|  |   | What You  | ı Will Pay   |   |
|--|---|---|--|---|
| Common Medical<br>Event                          | Services You May Need                                   | In-Network<br>Provider<br>(You will pay the<br>least)   | Out-of-Network<br>Provider<br>(You will pay the<br>most)   | Limitations, Exceptions, & Other Important<br>Information   |
|  | Primary care visit to treat an injury or illness        | \$30 <u>copay</u> /visit,<br><u>deductible</u> doesn't<br>apply; except 30%<br><u>coinsurance</u> for<br>office surgery | 25% <u>coinsurance</u>   | None  |
| If you visit a health<br>care <u>provider</u> 's | <u>Specialist</u> visit                                 | \$60 <u>copay</u> /visit,<br><u>deductible</u> doesn't<br>apply; except 30%<br><u>coinsurance</u> for<br>office surgery | 25% <u>coinsurance</u>   | None  |
| office or clinic                                 | <u>Preventive care</u> / <u>screening</u> /immunization | No charge   | 25% <u>coinsurance;</u><br><u>deductible</u> doesn't<br>apply to<br>mammograms,<br>prostate specific<br>antigen tests &<br>digital rectal exams;<br>no charge for<br>immunizations | You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for. |
| If you have a test                               | Diagnostic test (x-ray, blood work)                     | 30% <u>coinsurance</u>  | 50% <u>coinsurance</u>   | None  |
| n you nave a lest                                | Imaging (CT/PET scans, MRIs)                            | 30% <u>coinsurance</u>  | 50% <u>coinsurance</u>   | None  |

|   | What You Will Pay         |   |  |   |
|---|---------------------------|---|--|---|
| Common Medical<br>Event   | Services You May Need     | In-Network<br>Provider<br>(You will pay the<br>least)   | Out-of-Network<br>Provider<br>(You will pay the<br>most) | Limitations, Exceptions, & Other Important<br>Information   |
| If you need drugs<br>to treat your<br>illness or<br>condition<br>More information<br>about <u>prescription</u><br><u>drug coverage</u> is<br>available at<br><u>www.aetnapharmac</u><br><u>y.com/standard</u> | Generic drugs             | <u>Copay</u> /prescription:<br>RX1, <u>deductible</u><br>doesn't apply: \$10<br>(retail), \$25 (mail<br>order); RX2,<br><u>deductible</u> doesn't<br>apply: \$20 (retail),<br>\$50 (mail order);<br>RX4, <u>deductible</u><br>doesn't apply: \$20<br>(retail), \$50 (mail<br>order) | Not covered  | Covers 30 day supply (retail), 31-90 day supply   |
|   | Preferred brand drugs     | <u>Copay</u> /prescription:<br>RX1, <u>deductible</u><br>doesn't apply: \$40<br>(retail), \$100 (mail<br>order); RX2,<br><u>deductible</u> doesn't<br>apply: \$60 (retail),<br>\$150 (mail order);<br>RX4 NOT<br>COVERED (retail &<br>mail order)                                   | Not covered  | (mail order). Includes contraceptive drugs &<br>devices obtainable from a pharmacy, oral &<br>injectable fertility drugs. No charge for preferred<br>generic FDA-approved women's contraceptives<br>in- <u>network</u> . RX1 & RX2 - Your cost will be highe<br>for choosing Brand over Generics; cost<br>difference penalty doesn't apply to <u>out-of-pocket</u><br><u>limit</u> . Maintenance drugs- after three retail fills,<br>members are required to fill a 90-day supply at<br>CVS Caremark® Mail Service Pharmacy or CVS<br>Pharmacy. |
|   | Non-preferred brand drugs | <u>Copay</u> /prescription:<br>RX1, <u>deductible</u><br>doesn't apply: \$100<br>(retail), \$250 (mail<br>order); RX2,<br><u>deductible</u> doesn't<br>apply: \$150 (retail),<br>\$375 (mail order);<br>RX4 NOT<br>COVERED (retail &<br>mail order)                                 | Not covered  |   |

|   |  | What You  | u Will Pay  |  |
|---|--|---|---|--|
| Common Medical<br>Event   | Services You May Need                          | In-Network<br>Provider<br>(You will pay the<br>least)   | Out-of-Network<br>Provider<br>(You will pay the<br>most)                                    | Limitations, Exceptions, & Other Important<br>Information  |
|   | <u>Specialty drugs</u>                         | <u>Copay</u> /prescription,<br><u>deductible</u> doesn't<br>apply: RX1, RX2 &<br>RX4: 30%   | Not covered   | All prescriptions must be filled through the Aetna<br>Specialty Performance Pharmacy <u>Network</u> .<br>Precertification required for coverage. RX4:<br>Brand is not covered, Specialty only covered if<br>generic. |
| If you have   | Facility fee (e.g., ambulatory surgery center) | 30% coinsurance   | 50% coinsurance   | \$1,000 maximum/surgery for out-of-network.  |
| outpatient surgery  | Physician/surgeon fees                         | 30% <u>coinsurance</u>  | 50% coinsurance   | None   |
|   | Emergency room care                            | 30% <u>coinsurance</u>  | 30% <u>coinsurance</u>  | Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> . No coverage for non-emergency use.  |
| If you need<br>immediate medical<br>attention                             | Emergency medical transportation               | 30% <u>coinsurance</u>  | 30% <u>coinsurance</u>  | Out-of- <u>network</u> emergency use paid the same as<br>in- <u>network</u> . Non-emergency transport: not<br>covered, except 50% <u>coinsurance</u> if pre-<br>authorized.  |
|   | <u>Urgent care</u>                             | \$75 <u>copay</u> /visit,<br><u>deductible</u> doesn't<br>apply   | 25% <u>coinsurance</u>  | No coverage for non-urgent use.  |
| lf you have a<br>hospital stay  | Facility fee (e.g., hospital room)             | 30% <u>coinsurance</u>  | 50% <u>coinsurance</u>  | Penalty of 50% of <u>allowed amount</u> (\$10,000 maximum) may apply for failure to obtain <u>pre-authorization</u> for out-of-network care.   |
|   | Physician/surgeon fees                         | 30% <u>coinsurance</u>  | 50% coinsurance   | None   |
| If you need mental<br>health, behavioral<br>health, or<br>substance abuse | Outpatient services                            | Office: \$30 <u>copay</u> /<br>visit, <u>deductible</u><br>doesn't apply; other<br>outpatient services:<br>30% <u>coinsurance</u> | Office: 25%<br><u>coinsurance</u> ; other<br>outpatient services:<br>50% <u>coinsurance</u> | None   |
| services  | Inpatient services                             | 20% <u>coinsurance</u>  | 40% <u>coinsurance</u>  | Penalty of 50% of <u>allowed amount</u> (\$10,000 maximum) may apply for failure to obtain <u>pre-authorization</u> for out-of-network care.   |
| If you are present  | Office visits                                  | No charge   | 25% coinsurance   | Cost sharing does not apply for preventive   |
| If you are pregnant   | Childbirth/delivery professional services      | 30% <u>coinsurance</u>  | 50% <u>coinsurance</u>  | services. Maternity care may include tests and   |

|   |                                       | What You   | u Will Pay  |   |
|---|---------------------------------------|--|---|---|
| Common Medical<br>Event   | Services You May Need                 | In-Network<br>Provider<br>(You will pay the<br>least)  | Out-of-Network<br>Provider<br>(You will pay the<br>most)                  | Limitations, Exceptions, & Other Important<br>Information   |
|   | Childbirth/delivery facility services | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>  | services described elsewhere in the SBC (i.e.,<br>ultrasound). Penalty of 50% of <u>allowed amount</u><br>(\$10,000 maximum) may apply for failure to<br>obtain <u>pre-authorization</u> for out-of-network care. |
|   | Home health care                      | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>  | 60 visits/calendar year. Penalty of 50% of <u>allowed amount</u> (\$10,000 maximum) may apply for failure to obtain <u>pre-authorization</u> for out-of-network care.   |
| If you need help<br>recovering or have<br>other special<br>health needs | Rehabilitation services               | \$30 <u>copay</u> /visit,<br><u>deductible</u> doesn't<br>apply (office or<br>freestanding<br>facility); 30%<br><u>coinsurance</u><br>(hospital) | 25% <u>coinsurance</u>  | 60 visits/calendar year for Physical, Occupational & Speech Therapy combined, including outpatient hospital services.   |
|   | Habilitation services                 | \$30 <u>copav</u> /visit,<br><u>deductible</u> doesn't<br>apply, except 30%<br><u>coinsurance</u> for<br>Autism (hospital)                       | 25% <u>coinsurance,</u><br>except 50%<br><u>coinsurance</u> for<br>Autism | None  |
|   | Skilled nursing care                  | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>  | 60 days/calendar year. Penalty of 50% of <u>allowed</u> <u>amount</u> (\$10,000 maximum) may apply for failure to obtain <u>pre-authorization</u> for out-of-network care.  |
|   | Durable medical equipment             | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>  | Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.  |
|   | Hospice services                      | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>  | Penalty of 50% of <u>allowed amount</u> (\$10,000 maximum) may apply for failure to obtain <u>pre-authorization</u> for out-of-network care.  |

| Common Medical<br>Event                   | Services You May Need      | What You<br>In-Network<br>Provider<br>(You will pay the<br>Ieast)  | ı Will Pay<br>Out-of-Network<br>Provider<br>(You will pay the<br>most) | Limitations, Exceptions, & Other Important<br>Information |
|---|----------------------------|--|--|---|
| If your child needs<br>dental or eye care | Children's eye exam        | No charge up to age<br>19; \$60 <u>copay</u> /visit<br>thereafter,<br><u>deductible</u> doesn't<br>apply | 50% <u>coinsurance</u>   | 1 routine eye exam/calendar year.                         |
|   | Children's glasses         | 50% coinsurance  | 50% <u>coinsurance</u>   | 1 pair/calendar year up to age 19.                        |
|   | Children's dental check-up | Not covered  | Not covered  | Not covered.  |

# Excluded Services & Other Covered Services:

| ervices rour <u>Flan</u> Generally Does NOT Cove                     | r (check your policy of <u>plan</u> document for more init                                     | ormation and a list of any other <u>excluded services</u> .)   |
|--|--|--|
| Bariatric surgery<br>Cosmetic surgery<br>Dental care (Adult & Child) | <ul> <li>Long-term care</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul> | <ul> <li>Routine foot care</li> <li>Weight loss programs - Except for required <u>preventive</u><br/><u>services</u>.</li> </ul> |
|  |  |  |
| Other Covered Services (Limitations may app                          | y to these services. This isn't a complete list. Pleas   | se see your <u>plan</u> document.)   |

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:

• For more information on your rights to continue coverage, contact the <u>plan</u> at 1-866-252-3559.

card.

- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="http://www.dol/gov/ebsa/healthreform">http://www.dol/gov/ebsa/healthreform</a>
- For non-federal governmental group health <u>plans</u>, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>.
- If your coverage is a church plan, church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should

contact their State insurance regulator regarding their possible rights to continuation coverage under State law. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your plan documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact:

- If your group health coverage is subject to ERISA, you may contact Aetna directly by calling the toll-free number on your Medical ID Card, or by calling our general number at 1-866-252-3559. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="http://www.dol/gov/ebsa/healthreform">http://www.dol/gov/ebsa/healthreform</a>
- For non-federal governmental group health <u>plans</u>, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>.
- Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact information is at: <u>http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html</u>.

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

<u>Minimum Essential Coverage</u> generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium tax credit</u>.

## Does this plan meet Minimum Value Standards? 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 <u>plan</u> 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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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)                           |

| The plan's overall <u>deductible</u>   | \$2,500 |
|--|---------|
| Specialist copayment                   | \$60    |
| Hospital (facility) <u>coinsurance</u> | 30%     |
| Other <u>coinsurance</u>               | 30%     |

This EXAMPLE event includes services like: <u>Specialist</u> office visits (*prenatal care*) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (*ultrasounds and blood work*) <u>Specialist</u> visit (*anesthesia*)

| Total Example Cost              | \$12,700 |
|---------------------------------|----------|
| In this example, Peg would pay: |          |
| <u>Cost Sharing</u>             |          |
| <u>Deductibles</u>              | \$2,500  |
| <u>Copayments</u>               | \$10     |
| <u>Coinsurance</u>              | \$2,700  |
| What isn't covered              |          |
| Limits or exclusions            | \$60     |
| The total Peg would pay is      | \$5,270  |

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

| The plan's overall deductible          | \$2,500 |
|--|---------|
| Specialist copayment                   | \$60    |
| Hospital (facility) <u>coinsurance</u> | 30%     |
| Other <u>coinsurance</u>               | 30%     |

This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Diabetic supplies</u> (glucose meter)

| Total Example Cost              | \$5,600 |  |
|---------------------------------|---------|--|
| In this example, Joe would pay: |         |  |
| <u>Cost Sharing</u>             |         |  |
| <u>Deductibles</u>              | \$100   |  |
| <u>Copayments</u>               | \$1,300 |  |
| Coinsurance                     | \$0     |  |
| What isn't covered              |         |  |
| Limits or exclusions            | \$20    |  |
| The total Joe would pay is      | \$1,420 |  |

Mia's Simple Fracture (in-network emergency room visit and follow up care)

| The <u>plan's</u> overall <u>deductible</u> | \$2,500 |
|---|---------|
| Specialist copayment                        | \$60    |
| Hospital (facility) <u>coinsurance</u>      | 30%     |
| Other coinsurance                           | 30%     |

### This EXAMPLE event includes services like:

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

| Total Example Cost              | \$2,800 |  |
|---------------------------------|---------|--|
| In this example, Mia would pay: |         |  |
| Cost Sharing                    |         |  |
| Deductibles                     | \$1,900 |  |
| <u>Copayments</u>               | \$200   |  |
| <u>Coinsurance</u>              | \$0     |  |
| What isn't covered              |         |  |
| Limits or exclusions            | \$0     |  |
| The total Mia would pay is      | \$2,100 |  |

#### **Assistive Technology**

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-866-252-3559.

### **Smartphone or Tablet**

To view documents from your smartphone or tablet, the free WinZip app is required. It may be available from your App Store.

### **Non-Discrimination**

Aetna complies with applicable Federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, disability, gender identity or sexual orientation.

We provide free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting: Civil Rights Coordinator, P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: P.O. Box 24030, Fresno, CA 93779), 1-800-648-7817, TTY: 711, Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

# TTY: 711

# Language Assistance:

To access language services at no cost to you, call 1-866-252-3559.

| Albanian -         | Për shërbime përkthimi falas për ju, telefononi 1-866-252-3559.  |
|--------------------|--|
| Amharic -          | የቋንቋ አንልግሎቶችን ያለክፍያ ለማግኘት፣ በ ነ-866-252-3559 ይደውሉ።  |
| Arabic -           | للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء االتصال على الرقم 3559-252-1866  |
| Armenian -         | ԱնվՃար լեզվական ծառայություններից օգտվելու համար զանգահարեք 1-866-252-3559 հեռախոսահամարով։                                    |
| Bahasa Indonesia - | Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-866-252-3559 tanpa dikenakan biaya.                                    |
| Bantu-Kirundi -    | Kugira uronke serivisi z'indimi atakiguzi, hamagara 1-866-252-3559.  |
| Bengali-Bangala -  | আপনাকে বিনামূকযে ভাষা পবিকষিা পপকে হকয এই নম্বকি পেবযক ান েরুন: 1-888-982-3861   |
| Bisayan-Visayan -  | Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-866-252-3559.  |
| Burmese -          | သင့္အေနျဖင့္ အခေၾကးေငြ မေပးရပဲ ဘာသာစကားဝန္ေဆာင္မႈမ်ား ရရွိႏုိင္ရန္ 1-866-252-3559 သို႕ ဖုန္းေခၚဆုိပါ။                          |
| Catalan -          | Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al 1-866-252-3559.  |
| Chamorro -         | Para un hago' i setbision lengguåhi ni dibåtde para hågu, ågang 1-866-252-3559.  |
| Cherokee -         | GУФЛ ՏಲհАФЛ ОСАЬСЛЛ С АГФЛ ЛСЕGWЛЛ ЉУ, ФРАЬWСЪ 1-866-252-3559.   |
| Chinese -          | 如欲使用免費語言服務,請致電 1-866-252-3559.   |
| Choctaw -          | Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla, I paya 1-866-252-3559.   |
| Cushite -          | Tajaajiiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-866-252-3559.   |
| Dutch -            | Voor gratis toegang tot taaldiensten, bell 1-866-252-3559.   |
| French -           | Afin d'accéder aux services langagiers sans frais, composez le 1-866-252-3559.   |
| French Creole -    | Pou jwenn sèvis lang gratis, rele 1-866-252-3559.  |
| German -           | Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-866-252-3559 an.                                     |
| Greek -            | Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό<br>1-866-252-3559. |
| Gujarati -         | તમારેકોઇ જાતના ખર્ચવિના ભાષાની સેિાઓની પહોોંર્ માટે, કોલ કરો1-866-252-3559.  |

| Hawaiian -                    | No ka wala'au 'ana me ka lawelawe 'ōlelo e kahea aku i kēia helu kelepona 1-866-252-3559. Kāki 'ole 'ia kēia kōkua nei. |
|-------------------------------|---|
| Hindi -                       | आपकेलिए बिना ककसी कीमत केभाषा सेवाओंका उपयोग करनेकेलिए,1-866-252-3559 पर कॉल करें।                                      |
| Hmong -                       | Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu 1-866-252-3559.   |
| lgbo -                        | lji nwetaòhèrè na ọrụ gasi asụsụ n'efu, kpọọ 1-866-252-3559   |
| llocano -                     | Tapno maaksesyo dagiti serbisio maipapan iti pagsasao nga awan ti bayadanyo, tawagan ti 1-866-252-3559.                 |
| Indonesian -                  | Untuk mengakses layanan bahasa tanpa dikenakan biaya, hubungi 1-866-252-3559.   |
| Italian -                     | Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-866-252-3559.                        |
| Japanese -                    | 言語サービスを無料でご利用いただくには、1-866-252-3559 までお電話ください。   |
| Karen -                       | လ၊တၢ်ကမၤန္နာ်ကျိဉ်အတၢ်မာစၢၤအတၢ်ဖံးတာ်မာတဖဉ်လ၊တအိဉ်ဒီးအမှုၤလ၊ကဘဉ်ဟ့ဉ်အီၤအဂ်ီ၊ဘဉ်နှဉ် ကိး 1-866-252-3559 တက္ၢိ•           |
| Korean -                      | 무료 언어 서비스를 이용하려면 1-866-252-3559 번으로 전화해 주십시오.   |
| Kru-Bassa -                   | Μ dyi wuqu-dù kà kò qò ɓĕ dyi mɔú ń nì Pídyi ní, nìí, qá nɔ̀ɓà nìà kɛ: 1-866-252-3559                                   |
| Kurdish -                     | بۆ دەسپێڕاگەيشتن بە خزمەتگوزارى زمان بەبى تێچوون بۆ نۆ، پەيوەندى بكە بە ژمارەي 3559-252-866-1                           |
| Laotian -                     | ເພື່ອເຂົ້າໃຊ້ການບໍລິການພາສາໂດຍບໍ່ເສຍຄ່າຕໍ່ກັບທ່ານ, ໃຫ້ໂທຫາເບີ1-888-982-3862   |
| Marathi -                     | कोणत्याही शल्ुकालशवाय भाषा सेवा प्राप्त करण्यासाठी,, 1-866-252-3559 वर फोन करा.   |
| Marshallese -<br>Micronesian- | Nan etal nan jikin jiban ikijen Kajin ilo an ejelok onen nan kwe, kirlok 1-866-252-3559.                                |
| Pohnpeyan -                   | Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih 1-866-252-3559.   |
| Mon-Khmer,<br>Cambodian -     | ដើម្បីទទួលបានសេវាកម្មភាសាដែលឥតគិតថ្លៃសម្រាប់លោកអ្នក សូមហៅទូរស័ព្ទទៅកាន់លេខ 1-888- 982-3862។                             |
| Navajo -                      | T'áá ni nizaad k'ehjí bee níká a'doowoł doo bą́ą́h ílínígóó kojį' hólne' 1-866-252-3559.                                |
| Nepali -                      | निःशुल्क भाषा सेवा प्राप्त गर्न 1-866-252-3559 मा टेलिफोन गर्नुहोस् ।   |
| Nilotic-Dinka -               | Të koor yïn weër de thokic ke cïn wëu kor keek tënoŋ yïn. Ke col koc ye koc kuony ne nomba 1-866-252-3559.              |
| Norwegian -                   | For tilgang til kostnadsfri språktjenester, ring 1-866-252-3559.  |
| Pennsylvania Dutch -          | Um Schprooch Services zu griege mitaus Koscht, ruff 1-866-252-3559.   |
| Persian -                     | بر ای دسترسی به خدمات زبان به طور رایگان، با شماره 3559-252-866-1 تماس بگیرید .   |
| Polish -                      | Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-866-252-3559.                                     |
| Portuguese -                  | Para acessar os serviços de idiomas sem custo para você, ligue para 1-866-252-3559.                                     |

| Punjabi -         | ਤੁਹਾਡੇ ਲਈ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਕਰਨ ਲਈ, 1-866-252-3559 'ਤੇ ਫ਼ੋਨ ਕਰੋ।                      |
|-------------------|---|
| Romanian -        | Pentru a accesa gratuit serviciile de limbă, apelați 1-866-252-3559.  |
| Russian -         | Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-866-252-3559.                       |
| Samoan -          | Mo le mauaina o auaunaga tau gagana e aunoa ma se totogi, vala'au le 1-866-252-3559.                              |
| Serbo-Croatian -  | Za besplatne prevodilačke usluge pozovite 1-866-252-3559.   |
| Spanish -         | Para acceder a los servicios de idiomas sin costo, llame al 1-866-252-3559.                                       |
| Sudanic-Fulfude - | Heeba a nasta jangirde djey wolde wola chede bo apelou lamba 1-866-252-3559.                                      |
| Swahili -         | Kupata huduma za lugha bila malipo kwako, piga 1-866-252-3559.  |
| Syriac -          | :رمح، مد بقه، مختبه، ما بخ بحم به، ما بح              |
| Tagalog -         | Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-866-252-3559.                    |
| Telugu -          | మీరు భాష సేవలను ఉచితంగా అందుకునందుకు, 1-866-252-3559 కు కాల్ చేయండి.  |
| Thai -            | หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทร 1-866-252-3559.                               |
| Tongan -          | Kapau 'oku ke fiema'u ta'etōtōngi 'a e ngaahi sēvesi kotoa pē he ngaahi lea kotoa, telefoni ki he 1-866-252-3559. |
| Trukese -         | Ren omw kopwe angei aninisin eman chon awewei (ese kamo), kopwe kori 1-866-252-3559.                              |
| Turkish -         | Sizin için ücretsiz dil hizmetlerine erişebilmek için, 1-866-252-3559 numarayı arayın.                            |
| Ukrainian -       | Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером 1-866-252-3559.                          |
| Urdu -            | بالقیمت زبان سے متعلقہ خدمات حاصل کرنے کے لیے ، 3862-982-888-1 پر بات کریں۔                                       |
| Vietnamese -      | Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-866-252-3559                              |
| Yiddish -         | צו צוטריט שפרַאך בַאדינונגען אין קיין פרייַז צו איר, רופן 1-866-252-3559  |
| Yoruba -          | Lati wọnú awọn isẹ èdè l'ọfẹ fun ọ, pe 1-866-252-3559.  |