Coverage for: Individual + Family | Plan Type: EPO



Aetna Open Access<sup>®</sup> Elect Choice<sup>®</sup> - Open Access EPO w/RX



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, <a href="https://www.aetna.com/sbcsearch/getpolicydocs?u=082900-040020-052472">https://www.aetna.com/sbcsearch/getpolicydocs?u=082900-040020-052472</a> or by calling 1-800-370-4526. For general definitions of common terms, such as allowed amount, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary/">https://www.healthcare.gov/sbc-glossary/</a> or call 1-800-370-4526 to request a copy.

| Important Questions  | Answers   | Why This Matters:   |
|--|---|---|
| What is the overall deductible?                                      | \$0.  | See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.  |
| Are there services covered before you meet your deductible?          | No.   | You will have to meet the <u>deductible</u> before the <u>plan</u> pays for any services.   |
| Are there other deductibles for specific services?                   | No.   | You don't have to meet <u>deductibles</u> for specific services.  |
| What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ? | In- <u>Network</u> : Individual \$1,500 / Family \$3,000. <u>Prescription drugs</u> : Individual \$3,000 / Family \$9,000.  | 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 limits</u> until the overall family <u>out-of-pocket limit</u> has been met.   |
| What is not included in the <u>out-of-pocket limit?</u>              | Premiums, balance-billing charges & health care this plan doesn't cover.  | 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 <u>network provider</u> ?             | Yes. See <a href="http://www.aetna.com/docfind">http://www.aetna.com/docfind</a> or call 1-800-370-4526 for a list of in- <a href="network providers">network providers</a> . | 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 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 before</u> you get services. |
| Do you need a <u>referral</u> to see a <u>specialist</u> ?           | No.   | You can see the specialist you choose without a referral.   |

082900-040020-052472 **Page 1 of 6** 

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

|  |  | What You Will Pay   |   |  |
|--|--|---|---|--|
| Common<br>Medical Event  | Services You May Need                            | In-Network Provider (You will pay the least)              | Out-of-Network<br>Provider (You will pay<br>the most) | Limitations, Exceptions, & Other Important<br>Information  |
|  | Primary care visit to treat an injury or illness | \$15 <u>copay</u> /visit                                  | Not covered   | None   |
| If you visit a health care   | Specialist visit                                 | \$20 copay/visit  | Not covered   | None   |
| provider's office or clinic  | Preventive care /screening /immunization         | No charge   | Not covered   | 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   | <u>Diagnostic test</u> (x-ray, blood work)       | No charge for laboratory; \$20 copay/visit for x-ray      | Not covered   | None   |
|  | Imaging (CT/PET scans, MRIs)                     | \$20 copay/visit  | Not covered   | None   |
|  | Generic drugs                                    | Copay/prescription: \$10 (retail), \$20 (mail order)      | Not covered   | Covers 30 day supply (retail), 31-90 day supply (mail order). Includes contraceptive drugs &   |
| If you need drugs to treat your illness or condition  More information about prescription drug coverage is available at www.aetnapharmacy.com/st andardoptoutaetna | Preferred brand drugs                            | Copay/prescription: 30% (retail & mail order)             | Not covered   | devices obtainable from a pharmacy, oral & injectable fertility drugs. No charge for preferred generic FDA-approved women's contraceptives in-network. Review your formulary for prescriptions requiring step therapy for coverage. Your cost will be higher for choosing Brand over Generics. |
|  | Non-preferred brand drugs                        | Copay/prescription: 50% (retail & mail order)             | Not covered   |  |
|  | Specialty drugs                                  | Applicable cost as noted above for generic or brand drugs | Not covered   | First prescription fill at a retail pharmacy or specialty pharmacy. Subsequent fills must be through the Aetna Specialty Pharmacy Network.   |
| If you have outpatient   | Facility fee (e.g., ambulatory surgery center)   | \$75 <u>copay</u> /visit                                  | Not covered   | None   |
| surgery  | Physician/surgeon fees                           | No charge   | Not covered   | None   |
| If you need immediate medical attention  | Emergency room care                              | \$75 <u>copay</u> /visit                                  | \$75 <u>copay</u> /visit                              | Out-of-network emergency use paid the same as in-network. No coverage for non-emergency use.   |
|  | Emergency medical transportation                 | No charge   | No charge   | Out-of-network emergency use paid the same as in-network. Non-emergency transport: not covered, except if pre-authorized.  |

082900-040020-052472 **Page 2 of 6** 

|   | What You Will Pay                         |  |   |  |
|---|---|--|---|--|
| Common<br>Medical Event   | Services You May Need                     | In-Network Provider (You will pay the least)                   | Out-of-Network<br>Provider (You will pay<br>the most) | Limitations, Exceptions, & Other Important Information   |
|   | <u>Urgent care</u>                        | \$35 <u>copay</u> /visit                                       | Not covered   | No coverage for non-urgent use.  |
| If you have a   | Facility fee (e.g., hospital room)        | \$300 copay/stay   | Not covered   | Max copay/calendar year: \$900.  |
| hospital stay   | Physician/surgeon fees                    | No charge  | Not covered   | None   |
| If you need mental health,<br>behavioral health, or<br>substance abuse services | Outpatient services                       | Office: \$15 copay/visit; other outpatient services: no charge | Not covered   | None   |
|   | Inpatient services                        | \$300 <u>copay</u> /stay                                       | Not covered   | Max <u>copay</u> /calendar year: \$900.  |
|   | Office visits                             | No charge  | Not covered   | Cost sharing does not apply for preventive   |
| If you are pregnant   | Childbirth/delivery professional services | No charge  | Not covered   | services. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Max copay/calendar year: \$900. |
|   | Childbirth/delivery facility services     | \$300 copay/stay   | Not covered   |  |
|   | Home health care                          | No charge  | Not covered   | None   |
|   | Rehabilitation services                   | \$20 <u>copay</u> /visit                                       | Not covered   | 60 visits/calendar year for Physical, Occupational & Speech Therapy combined.  |
|   | Habilitation services                     | No charge  | Not covered   | None   |
| If you need help  | Skilled nursing care                      | \$300 copay/stay   | Not covered   | Max copay/calendar year: \$900.  |
| recovering or have other special health needs                                   | Durable medical equipment                 | No charge  | Not covered   | Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.                                 |
|   | Hospice services                          | \$300 copay/stay for inpatient; no charge for outpatient       | Not covered   | Max <u>copay</u> /calendar year inpatient: \$900.  |
| If your child needs dental  | Children's eye exam                       | No charge  | Not covered   | 1 routine eye exam/12 months.  |
| or eye care   | Children's glasses                        | No charge  | No charge   | \$100 maximum/24 months.   |
| 5. 3,0 0a.0   | Children's dental check-up                | Not covered  | Not covered   | Not covered.   |

082900-040020-052472 **Page 3 of 6** 

### **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.)

- Cosmetic surgery
- Dental care (Adult & Child)
- 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.)

- Acupuncture 10 visits/calendar year for disease, injury & chronic pain.
- Bariatric surgery
- Chiropractic care
- Hearing aids 1 hearing aid per ear/3 years.
- Infertility treatment For more information & exceptions, see policy document using summary box link on page 1 or call the number on your ID card.
- Private-duty nursing

 Routine eye care (Adult) - 1 routine eye exam/12 months.

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 Financial Services, Consumer Assistance Unit, 800-342-3736, <a href="https://www.dfs.ny.gov/consumers/health">https://www.dfs.ny.gov/consumers/health</a> insurance/home.

- For more information on your rights to continue coverage, contact the <u>plan</u> at 1-800-370-4526.
- 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="https://www.dol.gov/ebsa/healthreform">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 <u>plan</u>, church <u>plans</u> 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</u> <u>Marketplace</u>. For more information about the Marketplace, visit 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 <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 <u>plan</u> 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 toll free number at 1-800-370-4526. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="https://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>.
- Department of Financial Services, Consumer Assistance Unit, 800-342-3736, <a href="https://www.dfs.ny.gov/consumers/health-insurance/home">https://www.dfs.ny.gov/consumers/health-insurance/home</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 www.cciio.cms.gov.
- Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact Community Health Advocates, Community Service Society of New York, 633
  Third Avenue 10th Floor, New York, NY 10017, 1-888-614-5400, <a href="https://www.communityhealthadvocates.org/">https://www.communityhealthadvocates.org/</a>

30/2024 082900-040020-052472 **Page 4 of 6** 

### 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 Minimum Value Standards? Yes.

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

082900-040020-052472 **Page 5 of 6** 

### **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 deductible | \$0   |
|-------------------------------|-------|
| Specialist copayment          | \$20  |
| Hospital (facility) copayment | \$300 |
| Other copayment               | \$0   |

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

| The plan's overall deductible | \$(   |
|-------------------------------|-------|
| Specialist copayment          | \$20  |
| Hospital (facility) copayment | \$300 |
| Other copayment               | \$(   |

# Mia's Simple Fracture etwork emergency room visit an

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

| ■ The plan's ove                   | erall <u>deductible</u> | \$0   |
|------------------------------------|-------------------------|-------|
| <ul> <li>Specialist cop</li> </ul> | payment                 | \$20  |
| <ul><li>Hospital (facil</li></ul>  | ity) <u>copayment</u>   | \$300 |
| Other copaym                       |                         | \$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>       | \$12,700 |  |
|---------------------------------|----------|--|
| In this example, Peg would pay: |          |  |
| Cost Sharing                    |          |  |
| <u>Deductibles</u>              | \$0      |  |
| <u>Copayments</u>               | \$400    |  |
| <u>Coinsurance</u>              | \$0      |  |
| What isn't covered              |          |  |
| Limits or exclusions            | \$60     |  |
| The total Peg would pay is      | \$460    |  |

### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

<u>Diagnostic tests</u> (blood work)

Prescription drugs

Diabetic supplies (glucose meter)

| <b>Total Example Cost</b>       | \$5,600 |  |
|---------------------------------|---------|--|
| In this example, Joe would pay: |         |  |
| Cost Sharing                    |         |  |
| <u>Deductibles</u>              | \$0     |  |
| <u>Copayments</u>               | \$500   |  |
| <u>Coinsurance</u>              | \$900   |  |
| What isn't covered              |         |  |
| Limits or exclusions            | \$20    |  |
| The total Joe would pay is      | \$1,420 |  |

### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

<u>Diagnostic test</u> (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

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

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-800-370-4526.

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

## **Assistive Technology**

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-800-370-4526.

### **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:**

For language assistance in your language call 1-800-370-4526 at no cost.

Albanian - Për shërbime përkthimi falas për ju, telefononi 1-800-370-4526.

Amharic - የቋንቋ አንል ግሎቶችን ያለክፍያ ለጣግኘት፣ በ 1-800-370-4526 ይደውሉ፡፡

مقرل ا على على الصال ا عاجر ل ا ، مقلكت يأنود منه على التامدخل العلى على العلى العل

Armenian - Անվձար լեզվական ծառայություններից օգտվելու համար զանգահարեք 1-800-370-4526 հեռախոսահամարով։

Bahasa-Indonesia - Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-800-370-4526 tanpa dikenakan biaya.

Bantu-Kirundi - Kugira uronke serivisi z'indimi atakiguzi, hamagara 1-800-370-4526.

Bengali-Bangala - আপনাক বেনিামুক্য ভোষা প্রকিষা প্রপক হক্য এই নম্বক প্রেযক ান রেন: 1-800-370-4526।

Bisayan-Visayan - Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-800-370-4526.

Burmese - သင့်အနေဖြင့် အခကြေးငွေ မပေးရပဲ ဘာသာစကားပန်ဆောင်မှုများ ရရှိနိုင်ရန် 1-800-370-4526 သို့ ဖုန်းခေါ် ဆိုပါ။

Catalan - Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al 1-800-370-4526.

Chamorro - Para un hago' i setbision lengguåhi ni dibåtde para hågu, ågang 1-800-370-4526.

Cherokee - GYAJ SULAAJ OGOLONJI L AFAJ JCEGWIJ AY, OLABWOL 1-800-370-4526.

Chinese - 如欲使用免費語言服務,請致電 1-800-370-4526。

Choctaw - Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla, I paya 1-800-370-4526.

Cushite - Tajaajiiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-800-370-4526.

Dutch - Voor gratis toegang tot taaldiensten, bell 1-800-370-4526.

French - Afin d'accéder aux services langagiers sans frais, composez le 1-800-370-4526.

French Creole - Pou jwenn sèvis lang gratis, rele 1-800-370-4526.

German - Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-800-370-4526 an.

Greek - Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-800-370-4526.

Gujarati - તમારે કોઇ જાતના ખર્ચ વિના ભાષાની સેશિઓની પહોોર્ માટે, કોલ કરો 1-800-370-4526.

Hawaiian - No ka wala'au 'ana me ka lawelawe 'ōlelo e kahea aku i kēia helu kelepona 1-800-370-4526 Kāki 'ole 'ia kēia kōkua nei.

Hindi - आपके लिए बिना किसी कीमत के भाषा सेवाओं का उपयोग करने के लिए, 1-800-370-4526 पर कॉल करें।

Hmong - Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu 1-800-370-4526.

lgbo - Iji nwetaòhèrè na oru gasi asusu n'efu, kpoo 1-800-370-4526.

llocano - Tapno maaksesyo dagiti serbisio maipapan iti pagsasao nga awan ti bayadanyo, tawagan ti 1-800-370-4526.

Indonesian - Untuk mengakses layanan bahasa tanpa dikenakan biaya, hubungi 1-800-370-4526.

Italian - Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-800-370-4526.

Japanese - 言語サービスを無料でご利用いただくには、1-800-370-4526 までお電話ください

Karen - လာတါကမာနှါကျိုာ်အတါမာစားအတါဖံးတါမာတဖဉ်လာတအိဉ်ဒီးအပူးလာကဘဉ်ဟ့ဉ်အီးအဂ်ီ၊ ဘဉ်နှဉ် ကိုး 1-800-370-4526 တက္၏.

Korean - 무료 언어 서비스를 이용하려면 1-800-370-4526 번으로 전화해 주십시오.

Kru-Bassa - Μ dyi wudu-dù kà kò dò bě dyi móuń nì Pídyi ní, nìí, dá nòbà nìà kε: 1-800-370-4526.

عمر اهڙ هب هڪ يين دن هو يه هي ، و ت و بي ن و و چيت عبيب ن اهز ير ازو گئي مهر ن خ مب نتشيء گار عبيس هد و بي 1-800-370-4526 عن مراج د مبين مي اهڙ ها محب ي دن هو ي مي اهڙ هي محب اله عبيب ن اهن عبيب ن

Laotian - ເພື່ອເຂົ້າໃຊ້ການບໍລິການພາສາໂດຍປື້ເສຍຄື່າຕື້ກັບທີ່ານ, ໃຫ້ໂທຫາເບີ 1-800-370-4526.

Marathi - कोणत्याही शुल्काशिवाय भाषा सेवा प्राप्त करण्यासाठी 1-800-370-4526 वर फोन करा.

Marshallese - Nan etal nan jikin jiban ikijen Kajin ilo an ejelok onen nan kwe, kirlok 1-800-370-4526.

Micronesian Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih 1-800-370-4526. Pohnpeyan -

Mon-Khmer ដ លីម្បីទទួលបានដវោកម្មភាសាដ លឥតគិតថ្លាម្រែរាប់ដលាកអុនក រូ មុដេ់្យទូរពែ្ទដៅកាន់ដលខ 1-800-370-4526។. Cambodian -

Navajo - T'áá ni nizaad k'ehjí bee níká a'doowol doo bááh ílínígóó koji' hólne' 1-800-370-4526.

Nepali - निःशुलुक भाषा सेवा प्राप्त गनन 1-800-370-4526 मा टेलिफोन गनुनहोस् ।

Nilotic-Dinka - Të koor yin wëër de thokic ke cin wëu kor keek tënon yin. Ke col koc ye koc kuony ne nomba 1-800-370-4526.

Norwegian - For tilgang til kostnadsfri språktjenester, ring 1-800-370-4526.

Pennsylvania Dutch - Um Schprooch Services zu griege mitaus Koscht, ruff 1-800-370-4526.

ديرىگب سامت 4526-370-370 هر امش اب ،ناگىار روط مب نابن تامدخ مب ىسر تسد ىار ب

Polish - Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-800-370-4526.

Portuguese - Para acessar os serviços de idiomas sem custo para você, ligue para 1-800-370-4526.

Punjabi - ਤੁਹਾਡੇ ਲਈ ਬਨਿਾਂ ਬਸਿੇ ਮਿਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਰਿਨ ਲਈ, 1-800-370-4526 'ਤੇ ਫ਼ੋਨ ਰਿੈ।

Romanian - Pentru a accesa gratuit serviciile de limbă, apelați 1-800-370-4526.

Russian - Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-800-370-4526.

Samoan - Mo le mauaina o auaunaga tau gagana e aunoa ma se totogi, vala'au le 1-800-370-4526.

Serbo-Croatian - Za besplatne prevodilačke usluge pozovite 1-800-370-4526.

Spanish - Para acceder a los servicios de idiomas sin costo, llame al 1-800-370-4526.

Sudanic-Fulfulde - Heeba a nasta jangirde djey wolde wola chede bo apelou lamba 1-800-370-4526.

Swahili - Kupata huduma za lugha bila malipo kwako, piga 1-800-370-4526.

Tagalog - Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-800-370-4526.

Telugu - మీరు భష నేవలను ఉచితంగ అందుకున ందుకు, 1-800-370-4526 కు శల్ చేయండి.

Thai - หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทร 1-800-370-4526.

Tongan - Kapau 'oku ke fiema'u ta'etōtōngi 'a e ngaahi sēvesi kotoa pē he ngaahi lea kotoa, telefoni ki he 1-800-370-4526.

Trukese - Ren omw kopwe angei aninisin eman chon awewei (ese kamo), kopwe kori 1-800-370-4526.

Turkish - Sizin için ücretsiz dil hizmetlerine erişebilmek için, 1-800-370-4526 numarayı arayın.

Ukrainian - Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером 1-800-370-4526.

ںیرک تاب رپ 4526-370-800-1 ہے کے مارک لصاح تامدخ مقل عتم مس نابز تمیقالاب۔

Vietnamese - Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-800-370-4526.

Yiddish - 1-800-370-4526 צו צוטריט רארפשַ באדַינונגען אין קיין פרייַז צו איר, רופן

Yoruba - Lati wonú awon ise èdè l'ofe fun o, pe 1-800-370-4526.