Coverage for: EE Only; EE+ Family | Plan Type: POS



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, <u>www.HealthReformPlanSBC.com</u> or by calling 1-866-830-5701 (24X7). For general definitions of common terms, such as <u>allowed amount</u>, <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 https://www.healthcare.gov/sbc-glossary/ or call 1-866-830-5701 (24X7) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	Banner Health In- <u>Network</u> : EE Only \$2,800; EE+ Family \$5,600. Out-of-Network: EE Only \$4,000; EE+ Family \$8,000.	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 policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible</u> ?	Yes. In- <u>network preventive care</u> is 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> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u>
Are there other <u>deductible</u> s for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Banner Health In- <u>Network</u> : EE Only \$3,500; EE+ Family \$6,000. Out-of-Network: EE Only \$6,000; EE+ Family \$12,000.	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> , the overall family <u>out–of–pocket limit</u> must be met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premium</u> s, <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover & penalties for failure to 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 <u>network provider</u> ?	Yes. See www.myplanportal.com/dse/custom/banneraetn a1 or call 1-866-830-5701 (24X7) for a list of Banner Health 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 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	u Will Pay	
Common Medical Event	Services You May Need	Banner Health In- Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	20% coinsurance	50% <u>coinsurance</u>	None
lf you visit a health	<u>Specialist</u> visit	20% coinsurance	50% coinsurance	None
care <u>provider</u> 's office or clinic	Preventive care /screening /immunization	No charge	50% <u>coinsurance</u>	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 fact	Diagnostic test (x-ray, blood work)	20% coinsurance	50% <u>coinsurance</u>	None
If you have a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% <u>coinsurance</u>	None
If you need drugs	Generic drugs	Not covered	Not covered	
to treat your	Preferred brand drugs	Not covered	Not covered	Not covered.
illness or	Non-preferred brand drugs	Not covered	Not covered	
condition More information about <u>prescription</u> <u>drug coverage</u> is available at www.aetna.com/pha rmacy- insurance/individual s-families	<u>Specialty drugs</u>	Not covered	Not covered	Not covered.
If you have	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
outpatient surgery	Physician/surgeon fees	20% coinsurance	50% <u>coinsurance</u>	None
	Emergency room care	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> . No coverage for non-emergency use.

		What You	u Will Pay	
Common Medical Event	Services You May Need	Banner Health In- Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need immediate medical attention	Emergency medical transportation	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> . Non-emergency transport: not covered, except if pre-authorized.
attention	Urgent care	20% coinsurance	50% coinsurance	No coverage for non-urgent use.
lf you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Penalty of \$400 for failure to obtain <u>pre-</u> <u>authorization</u> for out-of-network care.
nospital stay	Physician/surgeon fees	20% <u>coinsurance</u>	50% coinsurance	None
If you need mental health, behavioral health, or	Outpatient services	Office & other outpatient services: 20% <u>coinsurance</u>	Office & other outpatient services: 50% <u>coinsurance</u>	None
substance abuse services	Inpatient services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Penalty of \$400 for failure to obtain <u>pre-</u> <u>authorization</u> for out-of-network care.
	Office visits	No charge	50% coinsurance	Cost sharing does not apply for preventive
lf you are pregnant	Childbirth/delivery professional services Childbirth/delivery facility services	20% <u>coinsurance</u> 20% <u>coinsurance</u>	50% <u>coinsurance</u> 50% <u>coinsurance</u>	<u>services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Penalty of \$400 for failure to obtain <u>pre-authorization</u> for out-of-network care may apply.
	Home health care	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Penalty of \$400 for failure to obtain <u>pre-</u> authorization for out-of-network care.
	Rehabilitation services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	25 visits/calendar year for Physical & Occupational Therapy combined, 20 visits/calendar year for Speech Therapy.
If you need help	Habilitation services	20% <u>coinsurance</u>	50% coinsurance	Limited to treatment of Autism.
recovering or have other special health needs	Skilled nursing care	20% <u>coinsurance</u>	50% <u>coinsurance</u>	60 days/calendar year. Penalty of \$400 for failure to obtain <u>pre-authorization</u> for out-of-network care.
	Durable medical equipment	20% <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	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Penalty of \$400 for failure to obtain <u>pre-</u> authorization for out-of-network care.

Common Medical Event	Services You May Need	What You Banner Health In- Network Provider (You will pay the least)	u Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If your shild needs	Children's eye exam	Not covered	Not covered	Not covered.
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	Not covered.
dental of eye care	Children's dental check-up	Not covered	Not covered	Not covered.

# **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.) Hearing aids Bariatric surgery Private-duty nursing ٠ Routine eye care (Adult & Child) Cosmetic surgery Long-term care . Dental care (Adult & Child) Non-emergency care when traveling outside Routine foot care . Glasses (Child) the U.S. Weight loss programs - Except for required preventive .

services.

# Prescription drugs

- 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.
  Chiropractic care
  Infertility treatment - Limited to the diagnosis & treatment of underlying medical condition.

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 1-866-830-5701 (24X7).
- 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 plans, 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 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 1-866-830-5701 (24X7). 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.

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 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>	\$2,800
Specialist coinsurance	20%
Hospital (facility) <u>coinsurance</u>	20%
Other <u>coinsurance</u>	20%

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>	\$2,800
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$700
What isn't covered	
Limits or exclusions	\$70
The total Peg would pay is	\$3,570

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

The plan's overall deductible	\$2,800
Specialist coinsurance	20%
Hospital (facility) <u>coinsurance</u>	20%
Other <u>coinsurance</u>	20%

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>	\$1,100
<u>Copayments</u>	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$4,300
The total Joe would pay is	\$5,400

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

The plan's overall deductible	\$2,800
Specialist coinsurance	20%
Hospital (facility) <u>coinsurance</u>	20%
Other coinsurance	20%

### 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:	
<u>Cost Sharing</u>	
<u>Deductibles</u>	\$2,800
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$10
The total Mia would pay is	\$2,810

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: 1-866-830-5701 (24X7).

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 1-866-830-5701 (24X7).

#### **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**

Banner Health | 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, 1-800-648-7817, TTY: 711, Fax: 859-425-3379, <u>CRCoordinator@aetna.com</u>.

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).

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# TTY: 711

# Language Assistance:

To access language services at no cost to you, call 1-866-830-5701 (24X7).

Albanian -	Për shërbime përkthimi falas për ju, telefononi 1-866-830-5701 (24X7).
Amharic -	የቋንቋ አንልግሎቶችን ያለክፍያ ለማግኘት፣ በ ነ-866-830-570ነ (24X7) ይደውሉ።
Arabic -	للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء االتصال على الرقم (24X7) 5701-830-1-866
Armenian -	ԱնվՃար լեզվական ծառայություններից օգտվելու համար զանգահարեք 1-866-830-5701 (24X7) հեռախոսահամարով։
Bahasa Indonesia -	Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-866-830-5701 (24X7) tanpa dikenakan biaya.
Bantu-Kirundi -	Kugira uronke serivisi z'indimi atakiguzi, hamagara 1-866-830-5701 (24X7).
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 1-866-830-5701 (24X7).
Burmese -	သင့္အေနျဖင့္ အခေၾကးေငြ မေပးရပဲ ဘာသာစကား၀န္ေဆာင္မႈမ်ား ရရွိႏုိင္ရန္ 1-866-830-5701 (24X7) သို႕ ဖုန္းေခၚဆုိပါ။
Catalan -	Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al 1-866-830-5701 (24X7).
Chamorro -	Para un hago' i setbision lengguåhi ni dibåtde para hågu, ågang 1-866-830-5701 (24X7).
Cherokee -	GУФЛ SOHЭФЛ ОСФЬСЛЛ С АГФЛ ЛСЕGWЛЛ ЉУ, ФРЭЬWOЪ 1-866-830-5701 (24X7).
Chinese -	如欲使用免費語言服務,請致電 1-866-830-5701 (24X7).
Choctaw -	Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla, I paya 1-866-830-5701 (24X7).
Cushite -	Tajaajiiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-866-830-5701 (24X7).
Dutch -	Voor gratis toegang tot taaldiensten, bell 1-866-830-5701 (24X7).
French -	Afin d'accéder aux services langagiers sans frais, composez le 1-866-830-5701 (24X7).
French Creole -	Pou jwenn sèvis lang gratis, rele 1-866-830-5701 (24X7).
German -	Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-866-830-5701 (24X7) an.
Greek -	Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-866-830-5701 (24X7).
Gujarati -	તમારેકોઇ જાતના ખર્યવિના ભાષાની સેિાઓની પહોોંર્ માટે, કોલ કરો1-866-830-5701 (24X7).

Hawaiian -	No ka wala'au 'ana me ka lawelawe 'ōlelo e kahea aku i kēia helu kelepona 1-866-830-5701 (24X7). Kāki 'ole 'ia kēia kōkua nei.
Hindi -	आपकेलिए बिना ककसी कीमत केभाषा सेवाओंका उपयोग करनेकेलिए,1-866-830-5701 (24X7) पर कॉल करें।
Hmong -	Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu 1-866-830-5701 (24X7).
lgbo -	lji nwetaòhèrè na ọrụ gasị asụsụ n'efu, kpọọ 1-866-830-5701 (24X7)
llocano -	Tapno maaksesyo dagiti serbisio maipapan iti pagsasao nga awan ti bayadanyo, tawagan ti 1-866-830-5701 (24X7).
Indonesian -	Untuk mengakses layanan bahasa tanpa dikenakan biaya, hubungi 1-866-830-5701 (24X7).
Italian -	Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-866-830-5701 (24X7).
Japanese -	言語サービスを無料でご利用いただくには、1-866-830-5701 (24X7) までお電話ください。
Karen -	လ၊တါကမၤန္နါကိုြာအတါမၢစာၤအတါဖံးတါမၤတဖဉ်လ၊တအိဉ်ဒီးအမှုၤလ၊ကဘာ်ဟ့ဉ်အီးအဂ်ီ၊ဘဉ်နဉ် ကိး 1-866-830-5701 ⁄24ာဲ့ 🕅
Korean -	무료 언어 서비스를 이용하려면 1-866-830-5701 (24X7) 번으로 전화해 주십시오.
Kru-Bassa -	Μ dyi wuqu-dù kà kò qò ɓĕ dyi mɔú ń nì Pídyi ní, nìí, qá nɔ̀ɓà nìà kɛ: 1-866-830-5701 (24X7)
Kurdish -	بۆ دەسپێراگەيشتن بە خزمەتگوزارى زمان بەبى نێچوون بۆ نۆ، پەيوەندى بكە بە ژمارەي (24X7) 5701-866-866-1
Laotian -	ເພື່ອເຂົ້າໃຊ້ການບໍລຶການພາສາໂດຍບໍ່ເສຍຄ່າຕໍ່ກັບທ່ານ, ໃຫ້ໂທຫາເບີ1-888-982-3862
Marathi -	कोणत्याही शल्ुकालशवाय भाषा सेवा प्राप्त करण्यासाठी,, 1-866-830-5701 (24X7) वर फोन करा.
Marshallese - Micronesian-	Nan etal nan jikin jiban ikijen Kajin ilo an ejelok onen nan kwe, kirlok 1-866-830-5701 (24X7).
Pohnpeyan -	Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih 1-866-830-5701 (24X7).
Mon-Khmer, Cambodian -	ដើម្បីទទួលបានសេវាកម្មភាសាដែលឥតគិតថ្លៃសម្រាប់លោកអ្នក សូមហៅទូរស័ព្ទទៅកាន់លេខ 1-888- 982-3862។
Navajo -	T'áá ni nizaad k'ehjí bee níká a'doowoł doo bą́ą́h ílínígóó kojį' hólne' 1-866-830-5701 (24X7).
Nepali -	निःशुल्क भाषा सेवा प्राप्त गर्न 1-866-830-5701 (24X7) मा टेलिफोन गर्नुहोस् ।
Nilotic-Dinka - (24X7).	Të koor yïn wɛɛ̈r de thokic ke cïn wëu kor keek tënoŋ yïn. Ke col koc ye koc kuony ne nomba 1-866-830-5701
Norwegian -	For tilgang til kostnadsfri språktjenester, ring 1-866-830-5701 (24X7).
Pennsylvania Dutch -	Um Schprooch Services zu griege mitaus Koscht, ruff 1-866-830-5701 (24X7).
Persian -	برای دسترسی به خدمات زبان به طور رایگان، با شماره (24X7) 5701-866-830-1 تماس بگیرید .
Polish -	Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-866-830-5701 (24X7).

Portuguese -	Para acessar os serviços de idiomas sem custo para você, ligue para 1-866-830-5701 (24X7).
Punjabi -	ਤੁਹਾਡੇ ਲਈ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਕਰਨ ਲਈ, 1-866-830-5701 (24X7) 'ਤੇ ਫ਼ੋਨ ਕਰੋ।
Romanian -	Pentru a accesa gratuit serviciile de limbă, apelați 1-866-830-5701 (24X7).
Russian -	Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-866-830-5701 (24Х7).
Samoan -	Mo le mauaina o auaunaga tau gagana e aunoa ma se totogi, vala'au le 1-866-830-5701 (24X7).
Serbo-Croatian -	Za besplatne prevodilačke usluge pozovite 1-866-830-5701 (24X7).
Spanish -	Para acceder a los servicios de idiomas sin costo, llame al 1-866-830-5701 (24X7).
Sudanic-Fulfude -	Heeba a nasta jangirde djey wolde wola chede bo apelou lamba 1-866-830-5701 (24X7).
Swahili -	Kupata huduma za lugha bila malipo kwako, piga 1-866-830-5701 (24X7).
Syriac -	: منبحه، منبحة، ملغته، جينة، منبخه، منه، منه، منه، منه، منه، منه، منه، من
Tagalog -	Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-866-830-5701 (24X7).
Telugu -	మీరు భాష సేవలను ఉచితంగా అందుకునందుకు, 1-866-830-5701 (24X7) కు కాల్ చేయండి.
Thai -	หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทร 1-866-830-5701 (24X7).
Tongan -	Kapau 'oku ke fiema'u ta'etōtōngi 'a e ngaahi sēvesi kotoa pē he ngaahi lea kotoa, telefoni ki he 1-866-830-5701 (24X7).
Trukese -	Ren omw kopwe angei aninisin eman chon awewei (ese kamo), kopwe kori 1-866-830-5701 (24X7).
Turkish -	Sizin için ücretsiz dil hizmetlerine erişebilmek için, 1-866-830-5701 (24X7) numarayı arayın.
Ukrainian -	Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером 1-866-830-5701 (24X7).
Urdu -	بالقیمت زبان سے متعلقہ خدمات حاصل کرنے کے لیے ، 3862-982-1888 پر بات کریں۔
Vietnamese -	Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-866-830-5701 (24X7).
Yiddish -	אר, רופן (24X7) צו צוטריט שפרַאך בַאדינונגען אין קיין פרייַז צו איר, רופן 1-866-830-5701 צו צוטריט פריַז
Yoruba -	Lati wọnú awọn isẹ èdè l'ofẹ fun o, pe 1-866-830-5701 (24X7).