aetna

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual + Family | Plan Type: POS



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document

at www.HealthReformPlanSBC.com or by calling 1-888-982-3862.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	Network: EE Only \$1,800; EE + Family \$3,600. Out–of–Network: EE Only \$2,800; EE + Family \$5,600. Does not apply to prescription drugs and preventive care in-network.	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> 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 <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes. EE Only \$5,000; EE + Family: Individual Embedded \$6,850 / Family \$10,000. Out–of–Network: EE Only \$7,500; EE + Family \$15,000.	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
Wha t is not included in the out-of-pocket limit?	Premiums, balance-billed charges, and health care this plan does not cover.	Even though you pay these expenses, they don't count toward the <u>out-of</u> <u>pocket limit</u> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a network of providers?	Yes. See www.aetna.com or call 1-888-982-3862 for a list of network <u>providers</u> .	If you use an in-network doctor or other health care <u>provider</u> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of providers.
Do I need a referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about <u>excluded services</u> .

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Coverage Period: 01/01/2017 - 12/31/2017

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- <u>Coinsurance is your share of the costs of a covered service, calculated as a percent of the allowed amount for the service.</u> For example, if the plan's <u>allowed amount</u> for an overnight hospital stay is \$1,000, your <u>coinsurance</u> payment of 20% would be \$200. This may change if you haven't met your <u>deductible</u>.
- The amount the plan pays for covered services is based on the <u>allowed amount</u>. If an out-of-network <u>provider</u> charges more than the <u>allowed</u> <u>amount</u>, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the <u>allowed</u> <u>amount</u> is \$1,000, you may have to pay the \$500 difference. (This is called <u>balance billing</u>.)
- This plan may encourage you to use network providers by charging you lower deductibles, copayments, and coinsurance amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Network Provider	Your Cost If You Use an Out–of–Network Provider	Limitations & Exceptions
	Primary care visit to treat an injury or illness	20% coinsurance	40% coinsurance	Includes Internist, General Physician, Family Practitioner or Pediatrician.
If you visit a health	Specialist visit	20% coinsurance	40% coinsurance	none
care provider's office or clinic	Other practitioner office visit	20% coinsurance	40% coinsurance	Coverage is limited to 20 visits per calendar year for Chiropractic care.
	Preventive care /screening /immunization	No charge	No charge	Age and frequency schedules may apply.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	40% coinsurance	none
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	none



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Vedical Event Services You May Need Network Provider Provider Out_ofNetwork Provider Limitations & Exceptions If you need drugs to reat your illness or condition Generic drugs Copay/prescription: St0 (retail), S20 (mail order) Copay/prescription: St0 (retail), S20 (mail order) Copay/prescription: St0 (retail), S75 (mail order) Copay/prescription: St0 (retail), S76 (mail order) Copay/p					
Generic drugs to reat your illness or conditionGeneric drugs\$10 (retail), \$20 (mail order)S0% coinsurance (retail & mail order)Supply (mail order) includes contraceptive drugs & devices obtainable from a prescription: \$30 (retail), \$75 (mail order)S0% coinsurance (retail & mail order)Supply (mail order)Su	Common Medical Event	Services You May Need	You Use a	You Use an Out–of–Network	Limitations & Exceptions
conditionPreferred brand drugsCODBy filescription corder)CODBy filescription torder)CODBy filescription torder)For formulary generic FDA approved over women's contraceptives in-network.Prescription trug coverage is walable at nacy-insurance/individ uals-familiesNon-preferred brand drugsSom cinimum (min) and a \$150 max/ prescription (retail). 50% coinsurance with a \$50 min and a \$150 max/ prescription (retail & mail order)Covers 30 day supply.Sovera 30 day supply.If you have outpatient surgery true need mmediate medical tattentionFacility fee (e.g., ambulatory surgery center)20% coinsurance 20% coinsurance40% coinsurance 20% coinsuranceNo coverage for non-emergency use.If you have a hospital tattentionFacility fee (e.g., hospital room)20% coinsurance20% coinsuranceNo coverage for non-emergency use.If you have a hospital tattentionFacility fee (e.g., hospital room)20% coinsurance20% coinsuranceNo coverage for non-emergency transport.If you have a hospital tattentionFacility fee (e.g., hospital	If you need drugs to	Generic drugs	\$10 (retail), \$20 (mail	50% coinsurance	supply (mail order) Includes contraceptive drugs & devices obtainable from a
Percent pitton drug coverage is administered by Express ScriptsNon-preferred brand drugsa \$50 minimum (min) and a \$150 max/mum (max/) prescription (retail), 50% coinsurance with a \$125 min and a \$375 max/ prescription (mail order)Copay/prescription: 50% coinsurance (retail & mail order)More information about prescription forug coverage is valiable at wwa.aetna.com/phar macy-insurance/individ lals-familiesNon-preferred brand drugs\$20 (generic), 25% coinsurance with a \$20 (generic), 25% coinsurance with a \$30 min and a \$150 max/ prescription (retail & mail order)Covers 30 day supply.If you have mediate medical mediate medical tattentionFacility fee (e.g., ambulatory surgery Physician/surgeon fees20% coinsurance 20% coinsurance40% coinsurance 20% coinsurancenoneIf you need mediate medical attentionEmergency medical transportation Urgent care20% coinsurance20% coinsuranceNo coverage for non-emergency use.If you have a hospital tateFacility fee (e.g., hospital room)20% coinsurance20% coinsuranceNo coverage for non-emergency transport.If you have a hospital tateFacility fee (e.g., hospital room)20% coinsurance20% coinsuranceNo coinsuranceNo coverage for non-emergency transport.If you have a hospital tateFacility fee (e.g., hospital room)20% coinsurance20% coinsurancePre-authorization required for out-of-network care.	condition	Preferred brand drugs	\$30 (retail), \$75 (mail	50% coinsurance	for formulary generic FDA-approved
drug coverage is available at www.aetna.com/phar nacy-insurance/individ uals-familiesSpecialty drugs\$20 (generic), 25% coinsurance with a \$50 min and a \$150 max/ prescription (retail & mail order), 50% coinsurance with a \$100 min and a \$250Not coveredCovers 30 day supply.If you have putpatient surgery butpatient surgery If you need mediate medical attentionFacility fee (e.g., ambulatory surgery center)20% coinsurance40% coinsurancenoneIf you need mmediate medical attentionEmergency room services Emergency medical transportation20% coinsurance40% coinsurancenoneIf you have a hospital tavFacility fee (e.g., hospital room)20% coinsurance20% coinsuranceNot coverage for non-emergency use.If you have a hospital tavFacility fee (e.g., hospital room)20% coinsurance20% coinsuranceNot coverage for non-emergency transport.20% coinsurance tavFacility fee (e.g., hospital room)20% coinsurance40% coinsuranceNot coverage for non-emergency transport.	Prescription drug coverage is administered by Express Scripts More information	Non-preferred brand drugs	a \$50 minimum (min) and a \$150 maximum (max)/ prescription (retail), 50% coinsurance with a \$125 min and a \$375 max/ prescription	50% coinsurance	
You have putpatient surgerycenter)You have a hospital20% coinsurance40% coinsurance40% coinsurancePhysician/surgeon fees20% coinsurance40% coinsurancenonenoneIf you need mmediate medical attentionEmergency room services20% coinsurance20% coinsuranceNo coverage for non-emergency use.Urgent care20% coinsurance20% coinsurance20% coinsuranceNo coverage for non-emergency transport.If you have a hospital stavFacility fee (e.g., hospital room)20% coinsurance40% coinsurancePre-authorization required for out-of-network care.	drug coverage is available at www.aetna.com/phar macy-insurance/individ uals-families	Specialty drugs	25% coinsurance with a \$50 min and a \$150 max/ prescription (retail & mail order), 50% coinsurance with a \$100 min and a \$250	Not covered	Covers 30 day supply.
Physician/surgeon fees20% coinsurance40% coinsurancenonenoneIf you need mmediate medical attentionEmergency room services20% coinsurance20% coinsuranceNo coverage for non-emergency use.Emergency medical transportation20% coinsurance20% coinsuranceNo coverage for non-emergency use.Urgent care20% coinsurance20% coinsurancenoneIf you have a hospital stavFacility fee (e.g., hospital room)20% coinsurance40% coinsurancePre-authorization required for out-of-network care.	If you have outpatient surgery		20% coinsurance	40% coinsurance	none
mmediate medical attentionEmergency medical transportation20% coinsurance20% coinsuranceNo coverage for non-emergency transport.attentionUrgent care20% coinsurance20% coinsurancenonenoneIf you have a hospital stavFacility fee (e.g., hospital room)20% coinsurance40% coinsurancePre-authorization required for out-of-network care.		Physician/surgeon fees	20% coinsurance	40% coinsurance	none
Attention Z0% coinsurance Z0% coinsurance Z0% coinsurance If you have a hospital stay Facility fee (e.g., hospital room) 20% coinsurance 40% coinsurance Pre-authorization required for out-of-network care.	If you need immediate medical	Emergency room services	20% coinsurance	20% coinsurance	
If you have a hospital stay Facility fee (e.g., hospital room) 20% coinsurance 40% coinsurance Pre-authorization required for out-of-network care.		Emergency medical transportation	20% coinsurance	20% coinsurance	o o o o i
stav	attention	Urgent care	20% coinsurance	20% coinsurance	
Physician/surgeon fee 20% coinsurance 40% coinsurance nonenone	If you have a hospital stay			40% coinsurance	Pre-authorization required for out-of-network care.
		Physician/surgeon fee	20% coinsurance	40% coinsurance	none

Questions: Call 1-888-982-3862 or visit us at www.HealthReformPlanSBC.com. If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.HealthReformPlanSBC.com or call 1-888-982-3862 to request a copy.

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Common Medical Event	Services You May Need	Your Cost If You Use a Network Provider	Your Cost If You Use an Out–of–Network Provider	Limitations & Exceptions
	Mental/Behavioral health outpatient services	20% coinsurance	40% coinsurance	none
If you have mental health, behavioral	Mental/Behavioral health inpatient services	20% coinsurance	40% coinsurance	Pre-authorization required for out-of-network care.
health, or substance abuse needs	Substance use disorder outpatient services	20% coinsurance	40% coinsurance	none
	Substance use disorder inpatient services	20% coinsurance	40% coinsurance	Pre-authorization required for out-of-network care.
	Prenatal and postnatal care	No charge	40% coinsurance	none
If you are pregnant	Delivery and all inpatient services	20% coinsurance	40% coinsurance	Includes outpatient postnatal care. Pre-authorization may be required for out-of-network care.
	Home health care	20% coinsurance	40% coinsurance	Coverage is limited to 200 visits per calendar year combined with private-duty nursing. Pre-authorization required for out-of-network care.
If you need help recovering or have other special health needs	Rehabilitation services	20% coinsurance 1st 60 visits, 30% coinsurance, deductible waived, for Physical & Occupational Therapy thereafter; 20% coinsurance 1st 90 visits, 30% coinsurance, deductible waived, for Speech Therapy thereafter	40% coinsurance 1st 60 visits, 50% coinsurance, deductible waived, for Physical & Occupational Therapy thereafter; 40% coinsurance 1st 90 visits, 50% coinsurance, deductible waived, for Speech Therapy thereafter	Coverage is limited to 60 visits per calendar year for Physical & Occupational Therapy combined, 90 visits per calendar year for Speech Therapy.



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ation services nursing care	20% coinsurance 1st 60 visits; 30% coinsurance, deductible waived, thereafter	40% coinsurance 1st 60 visits; 50% coinsurance, deductible waived, thereafter	Coverage is limited to 60 visits per calendar year for Autism Physical & Occupational Therapy combined, 90 visits per calendar year for Autism Speech Therapy, combined with rehabilitation services and developmental delays. Coverage is limited to 120 days per calendar
nursing care	2004		Coverage is limited to 120 days per calendar
ő	20% coinsurance	40% coinsurance	year. Pre-authorization required for out-of-network care.
e medical equipment	20% coinsurance	40% coinsurance	none
e service	20% coinsurance	40% coinsurance	Pre-authorization required for out-of-network care.
am	No charge	No charge	Coverage is limited to 1 routine eye exam per calendar year.
5	Not covered	Not covered	Not covered.
check-up	Not covered	Not covered	Not covered.
:e	e service m	e service 20% coinsurance m No charge Not covered check-up Not covered	e service 20% coinsurance 40% coinsurance m No charge No charge Not covered Not covered check-up Not covered Not covered

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

Cosmetic surgery

Dental care (Adult & Child)

Glasses (Child)

Long-term care
Non-emergency care when traveling outside the U.S.

• Weight loss programs - Except for required preventive services.



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Other Covered Services (This isn't a complete I	ist. Check your policy or plan document for other o	covered services and your costs for these services.)
 Acupuncture Bariatric surgery - Coverage is limited to Institutes of Quality contracted facility for in-network only. Chiropractic care - Coverage is limited to 20 visits per calendar year. 	 Hearing aids - Coverage is limited to 1 hearing aid per ear per 2 years up to age 19, every 3 years thereafter. Infertility treatment - Coverage is limited to the diagnosis and treatment of underlying medical condition. Coverage is limited to \$24,000 per lifetime for artificial insemination, ovulation induction, and advanced reproductive technology. 	 Private-duty nursing - Coverage is limited to 200 visits per calendar year combined with home health care. Routine eye care (Adult) - Coverage is limited to 1 routine eye exam per calendar year. Routine foot care

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 <u>premium</u>, which may be significantly higher than the <u>premium</u> 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 1-888-982-3862. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or <u>www.dol.gov/ebsa</u>, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to <u>appeal</u> or file a <u>grievance</u>. For questions about your rights, this notice, or assistance, you can contact us by calling the toll free number on your Medical ID Card. If your group health plan is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</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 Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage". This plan or policy <u>does provide</u> minimum essential coverage.

Does this Coverage Meet Minimum Value Standard?

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 <u>does meet</u> the minimum value standard for the benefits it provides.

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Coverage for: Individual + Family | **Plan Type:** POS

About these Coverage **Examples:**

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care also will be different.

See the next page for important information about these examples.

Having a baby (normal delivery)		Managing type 2 diabetes (routine maintenance of a well-controlled condition)		
 Amount owed to providers: \$ Plan pays: \$4,830 Patient pays: \$2,710 	\$7,540	Amount owed to providers: Plan pays: \$3,220 Patient pays: \$2,180	\$5,400	
Sample care costs:		Sample care costs:		
Hospital charges (mother)	\$2,700	Prescriptions	\$2,900	
Routine obstetric care	\$2,100	Medical Equipment and Supplies	\$1,300	
Hospital charges (baby)	\$900	Office Visits and Procedures	\$700	
Anesthesia	\$900	Education	\$300	
Laboratory tests	\$500	Laboratory tests	\$100	
Prescriptions	\$200	Vaccines, other preventive	\$100	
Radiology	\$200	Total	\$5,400	
Vaccines, other preventive	\$40	Patient pays:		
Total	\$7,540	Deductibles	\$1,800	
Patient pays:		Copays	\$200	
Deductibles	\$1,800	Coinsurance	\$100	
Copays	\$10	Limits or exclusions	\$80	
Coinsurance	\$700	Total	\$2,180	
Limits or exclusions	\$200			
Total	\$2,710			

Coverage Examples

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network <u>providers</u>. If the patient had received care from out-of-network <u>providers</u>, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how <u>deductibles</u>, <u>copayments</u>, and <u>coinsurance</u> can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

No. Treatments shown are just examples. The care you would receive for this condition could be different, based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

No. Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your <u>providers</u> charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

Yes. When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

Yes. An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as <u>copayments</u>, <u>deductibles</u>, and <u>coinsurance</u>. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-888-982-3862.

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 discriminate on the basis of race, color, national origin, age, disability, or sex. Aetna does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Aetna:

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

If you need these services, contact our Civil Rights Coordinator.

If you believe that Aetna has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator, PO Box 14462, Lexington, KY 40512, 1-800-648-7817, TTY 711, Fax 859-425-3379, CRCoordinator@aetna.com. California HMO/HNO Members: Civil Rights Coordinator, PO Box 24030 Fresno CA, 93779, 1-800-648-7817, TTY 711, Fax 860-262-7705, CRCoordinator@aetna.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 1-800-537-7697 (TDD).

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

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates.

TTY: 711

Language Assistance:

For language assistance in your language call 1-888-982-3862 at no cost.

Albanian -	Për asistencë në gjuhën shqipe telefononi falas në 1-888-982-3862.
Amharic -	ለቋንቋ እንዛ በ አማርኛ በ 1-888-982-3862 በነጻ ይደውሉ
Arabic -	للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني 3862-982-1-888
Armenian -	Լեզվի ցուցաբերած աջակցության (հայերեն) զանգի 1-888-982-3862 առանց գնով։
Bahasa Indonesia -	Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-888-982-3862 tanpa dikenakan biaya.
Bantu-Kirundi -	Niba urondera uwugufasha mu Kirundi, twakure kuri iyi nomero 1-888-982-3862 ku busa
Bengali-Bangala -	
Bisayan-Visayan -	Alang sa pag-abag sa pinulongan sa (Binisayang Sinugboanon) tawag sa 1-888-982-3862 nga walay bayad.
Burmese -	000000000000000000000000000000000000000
Catalan -	Per rebre assistència en (català), truqui al número gratuït 1-888-982-3862.
Chamorro -	Para ayuda gi fino' (Chamoru), ågang 1-888-982-3862 sin gåstu.
Cherokee -	Յ ծՆУӨ ՖՆԴԻՅՆԴ ԴԻՆՆՏԻՆՆԴ ՅՐԱՆ ՅՐԱՆԴ ՅԲԱՆՆԻ ՅԵՐԱՆԵՆԻ ՅԵՐԱՆԻԴԵՆԻ ԳԵՆԻԴ Գ
Chinese -	欲取得繁體中文語言協助,請撥打1-888-982-3862,無需付費。
Choctaw -	(Chahta) anumpa y <u>a apela a chi I pa</u> ya hinla 1-888-982-3862.
Cushite -	Gargaarsa afaan Oromiffa hiikuu argachuuf lakkokkofsa bilbilaa 1-888-982-3862 irratti bilisaan bilbilaa.
Dutch -	Bel voor tolk- en vertaaldiensten in het Nederlands gratis naar 1-888-982-3862.
French -	Pour une assistance linguistique en français appeler le 1-888-982-3862 sans frais.
French Creole -	Pou jwenn asistans nan lang Kreyòl Ayisyen, rele nimewo 1-888-982-3862 gratis.
German -	Benötigen Sie Hilfe oder Informationen in deutscher Sprache? Rufen Sie uns kostenlos unter der Nummer 1-888-982-3862 an.
Greek -	Για γλωσσική βοήθεια στα Ελληνικά καλέστε το 1-888-982-3862 χωρίς χρέωση.
Gujarati -	ા ા ા ા ા ા ા ા ા ા ા ા ા ા ા ા ા ા ા

Hawaiian -	No ke kōkua ma ka 'ōlelo Hawai'i, e kahea aku i ka helu kelepona 1-888-982-3862. Kāki 'ole 'ia kēia kōkua nei.
Hindi -	ा । । । । । । । । । । । । । । । । । । ।
Hmong -	Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-888-982-3862.
lbo -	Maka enyemaka as ụs ụ na Igbo kpọọ 1-888-982-3862 na akwụghị ụgwọ ọ bụla
Ilocano -	Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-888-982-3862 nga awan ti bayadanyo.
Italian -	Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-888-982-3862.
Japanese -	日本語で援助をご希望の方は、1-888-982-3862 まで無料でお電話ください。
Karen -	v>w>frRp>Rw>fuwdRusd.ft*D>f usd.f ud; 1-888-982-3862 v>wtd.f'D;w>fv>mfpl.fv>mfphRb.f
Korean -	한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-888-982-3862번으로 전화해 주십시오.
Kru-Bassa -	Ɓέ ṁ ké gbo-kpá-kpá dyé pídyi d é Ɓǎsɔ́ɔ̀-wù dùǔ n wε̃ε, dá 1-888-982-3862
Kurdish -	براي راهنمايي به زبان فارسي با شماره _ 386-982-988 به خوّر ايي پهيو مندي بکهن.
Laotian -	,, 1-888-982-3862
Marathi -	()1-888-982-3862
Marshallese -	Ñan bōk jipañ ilo Kajin Majol, kallok 1-888-982-3862 ilo ejjelok wōnān.
Micronesian- Pohnpeyan -	Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-888-982-3862 ni sohte isais.
Mon-Khmer, Cambodian -	សម្រាប់ជំនួយភាសាជា ភាសាខ្មែរ សូមទូរស័ព្ទទៅកាន់លេខ 1-888-982-3862 ដោយឥតគិតថ្លៃ។
Navajo -	T'áá shi shizaad k'ehjí bee shíká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-888-982-3862
Nepali -	() 1-888-982-3862 I
Nilotic-Dinka -	Tën kuɔɔny ë thok ë Thuɔŋjäŋ cɔl 1-888-982-3862 kecïn aɣöc.
Norwegian -	For språkassistanse på norsk, ring 1-888-982-3862 kostnadsfritt.
Pennsylvania Dutch -	Fer Helfe in Deitsch, ruf: 1-888-982-3862 aa. Es Aaruf koschtet nix.
Persian -	برای راهنمایی به زبان فارسی با شماره 🛛 3862-982-1888 بدون هیچ هزینه ای تماس بگیرید. انگلیسی
Polish -	Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-888-982-3862.
Portuguese -	Para obter assistência linguística em português ligue para o 1-888-982-3862 gratuitamente.

Punjabi -	ਪੰਜਾਬੀ ਵਿੱਚ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਲਈ,1-888-982-3862 'ਤੇ ਮੁਫ਼ਤ ਕਾਲ ਕਰੋ।
Romanian -	Pentru asistență lingvistică în românește telefonați la numărul gratuit 1-888-982-3862
Russian -	Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-888-982-3862.
Samoan -	Mo fesoasoani tau gagana I le Gagana Samoa vala'au le 1-888-982-3862 e aunoa ma se totogi.
Serbo-Croatian -	Za jezičnu pomoć na hrvatskom jeziku pozovite besplatan broj 1-888-982-3862.
Spanish -	Para obtener asistencia lingüística en español, llame sin cargo al 1-888-982-3862.
Sudanic-Fulfude -	Fii yo on heɓu balal e ko yowitii e haala Pular noddee e oo numero ɗoo 1-888-982-3862. Njodi woo fawaaki on.
Swahili -	Ukihitaji usaidizi katika lugha ya Kiswahili piga simu kwa 1-888-982-3862 bila malipo.
- Syriac	ئى ئى ئى ئەخەر ئەنەنە: ئەنە ئەنە ئەنە ئەنە ئەنە ئەنە ئ
Tagalog - Telugu -	Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-888-982-3862 nang walang bayad.
Thai -	ไทย โทร 1-888-982-3862
Tongan -	Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-888-982-3862 'o 'ikai hā tōtōngi.
Turkese-Chuukese -	Ren áninnisin chiakú ren (Kapasen Chuuk) kopwe kékkééri 1-888-982-3862 nge esapw kamé ngonuk.
Turkish -	(Dil) çağrısı dil yardım için. Hiçbir ücret ödemeden 1-888-982-3862.
Ukrainian -	Щоб отримати допомогу перекладача української мови, зателефонуйте за безкоштовним номером 1-888-982-3862.
Urdu -	ارى رك ل كليتف م رب <u>1-888-982-3862 سى لمكيتن و</u> اعمى ن الال رق م و در
Vietnamese -	Để được hỗ trợ ngôn ngữ bằng (ngôn ngữ), hãy gọi miễn phí đến số 1-888-982-3862.
Yiddish - Yoruba -	פאר שפראך הילף אין אידיש רופט 1-888-982-3862 פאר שפראך הילף אין אידיש רופט 1-888-982-3862 פריי פון אפצאל. Fún ìrànlowo nípa èdè (Yorùbá) pe 1-888-982-3862 lái san owó kankan rárá.