

Coverage for: EE Only; EE+ Dependents | 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 1-877-734-6995. 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 1-877-734-6995 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network: EE Only \$250; EE+ Dependents: Individual \$250 / Family \$500. Out-of-Network: EE Only \$1,000; EE+ Dependents: Individual \$1,000 / Family \$2,000.	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 deductible?	Yes. Emergency care; plus in-network office visits & preventive care are covered before you meet your deductible.	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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
Are there other <u>deductibles</u> 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-Network: EE Only \$2,000; EE+ Dependents: Individual \$2,000 / Family \$4,000. Out-of-Network: EE Only \$4,000; EE+ Dependents: Individual \$4,000 / Family \$8,000.	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 out-of-pocket limit?	Premiums, balance-billing charges, health care this plan doesn't cover & penalties for failure to obtain pre-authorization for services.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See health <u>plan</u> sinc.com/members/benefits or call 1-877-734-6995 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 in the 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 for the difference between the provider's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider might use an out-of-network provider for some services (such as lab work). Check with your <u>provider before you get services</u>.</u></u>
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 **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

			ı Will Pay	
Common Medical Event	Services You May Need	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 copay/visit, deductible doesn't apply; 0% coinsurance for office surgery	20% coinsurance	None
If you visit a health care provider's office or clinic	<u>Specialist</u> visit	\$40 copay/visit, deductible doesn't apply; 0% coinsurance for office surgery	20% coinsurance	None
	Preventive care /screening /immunization	No charge	20% coinsurance	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.
	Diagnostic test (x-ray, blood work)	0% coinsurance	20% coinsurance	None
If you have a test	Imaging (CT/PET scans, MRIs)	\$250 <u>copay/</u> procedure, <u>deductible</u> doesn't apply	20% <u>coinsurance</u>	None
If you need drugs to treat your illness or condition  Prescription drug coverage is	Generic drugs	\$15 copay/ prescription: 30 day supply (retail), \$45 copay/ prescription: 90 day supply (retail), \$30 copay/ prescription: 90 day supply (mail order)	Not covered	*maintenance drugs only

	What You Will Pay				
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
administered by Optum RX  More information about prescription drug coverage is available at healthplansinc.com/	Preferred brand drugs	\$30 copay/ prescription: 30 day supply (retail), \$90 copay/ prescription: 90 day supply (retail), \$60 copay/ prescription: 90 day supply (mail order)	Not covered		
members/benefits	Non-preferred brand drugs	\$50 copay/ prescription: 30 day supply (retail), \$150 copay/ prescription: 90 day supply (retail), \$150 copay/ prescription: 90 day supply (mail order)	Not covered		
	Specialty drugs	Applicable cost as noted above for generic or brand drugs	Not covered	None	
If you have	Facility fee (e.g., ambulatory surgery center)	0% coinsurance	20% coinsurance	None	
outpatient surgery	Physician/surgeon fees	0% coinsurance	20% coinsurance	None	
	Emergency room care	\$150 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$150 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> . <u>Copay</u> waived if admitted. No coverage for non-emergency use.	
If you need immediate medical attention	Emergency medical transportation	0% <u>coinsurance</u>	0% coinsurance	Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> . Non-emergency transport: not covered, except if pre-authorized.	
	<u>Urgent care</u>	\$40 <u>copay</u> /visit, <u>deductible</u> doesn't apply	20% coinsurance	No coverage for non-urgent use.	
If you have a hospital stay	Facility fee (e.g., hospital room)	0% coinsurance	20% coinsurance	Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.	

			ı Will Pay	
Common Medical Event	Services You May Need	In-Network Provider	Out-of-Network Provider	Limitations, Exceptions, & Other Important Information
		(You will pay the least)	(You will pay the most)	
	Physician/surgeon fees	0% coinsurance	20% coinsurance	None
If you need mental health, behavioral health, or	Outpatient services	Office: \$20 copay/visit, deductible doesn't apply; other outpatient services: no charge	Office & other outpatient services: 20% coinsurance	None
substance abuse services	Inpatient services	\$500 <u>copay</u> /admission, <u>deductible</u> doesn't apply	20% coinsurance	Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.
	Office visits	No charge	20% coinsurance	Cost sharing does not apply for preventive
	Childbirth/delivery professional services	0% coinsurance	20% coinsurance	services. Maternity care may include tests and
If you are pregnant	Childbirth/delivery facility services	0% <u>coinsurance</u>	20% <u>coinsurance</u>	services described elsewhere in the SBC (i.e. ultrasound.) Requires <u>preauthorization</u> for stays over 48 hrs (normal delivery), 96 hrs (caesarean) & for admission to an out-of-network facility or you pay \$500 more.
	Home health care	0% coinsurance	20% coinsurance	120 visits/calendar year. Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.
If you need help recovering or have other special health needs	Rehabilitation services	\$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply	20% coinsurance	60 visits/calendar year for Physical, Occupational & Speech Therapy combined. Penalty of \$500 for failure to obtain pre-authorization for out-of-network care.
	Habilitation services	No charge, except \$40 copay/visit, deductible doesn't apply for habilitative speech	20% coinsurance	Up to age 3 - <u>Preauthorization</u> and visit limits based on services provided.

		What You Will Pay			
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Skilled nursing care	\$500 copay/admission, deductible doesn't apply	20% <u>coinsurance</u>	100 days/calendar year. Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.	
	Durable medical equipment	0% coinsurance No charge for blood glucose monitors, insulin pumps & supplies, infusion devices, respiratory equipment, oxygen	20% coinsurance No charge (deductible waived) for blood glucose monitors, insulin pumps & supplies, and infusion devices	Preauthorization required for rental over 3 months, TENS units & equipment over \$1,000.	
	Hospice services	0% coinsurance	20% coinsurance	Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.	
If your child needs	Children's eye exam	\$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply	20% coinsurance	1 routine eye exam/calendar year.	
dental or eye care	Children's glasses	Not covered	Not covered	Not covered.	
	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.)

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

- Glasses (Child)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care
- Weight loss programs Except for required <u>preventive</u> services.

## Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Bariatric surgery
- Chiropractic care 60 visits/calendar year.
- Hearing aids \$4,000 maximum/36 months.
- Infertility treatment For more information & exceptions, see policy document provided by your employer or call the number on your ID card.
- Routine eye care (Adult) 1 routine eye exam/calendar year.

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 plan at 1-877-734-6995.
- 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 <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 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 plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. 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 1-877-734-6995. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or http://www.dol/gov/ebsa/healthreform
- 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: http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html.

#### 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 plans. Please note these coverage examples are based on self-only coverage.

## Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	<b>\$250</b>
Specialist copayment	\$40
■ Hospital (facility) coinsurance	0%
Other coinsurance	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)

Total Example Cost	\$12,700
In this example, Peg would pay:	
Cost Sharing	
<u>Deductibles</u>	\$250
Copayments	\$10
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$320

# **Managing Joe's Type 2 Diabetes**

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$250
■ Specialist copayment	\$40
■ Hospital (facility) coinsurance	0%
Other coinsurance	0%

#### This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
Deductibles	\$250	
Copayments	\$1,000	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,270	

## **Mia's Simple Fracture**

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

■ The plan's overall deductible	\$250
■ Specialist copayment	\$40
■ Hospital (facility) coinsurance	0%
■ Other coinsurance	0%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (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>	\$250	
<u>Copayments</u>	\$400	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$650	

### **Assistive Technology**

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 866-393-0002.

## **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 1-877-734-6995 at no cost.

Albanian - Për asistencë në gjuhën shqipe telefononi falas në 1-877-734-6995.

Amharic - 1-877-734-6995

للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني 1-877-734-6995

Armenian - Ltquh gnlgwptpwo wewlgnlejwl (hwjtptl ) qwlgh 1-877-734-6995 wewlg glind :

Bahasa Indonesia - Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-877-734-6995 tanpa dikenakan biaya.

Bantu-Kirundi - Niba urondera uwugufasha mu Kirundi, twakure kuri iyi nomero 1-877-734-6995 ku busa

Bengali-Bangala - 1-877-734-6995-

Bisayan-Visayan - Alang sa pag-abag sa pinulongan sa (Binisayang Sinugboanon) tawag sa 1-877-734-6995 nga walay bayad.

Burmese - ငွေကုန်ကျစံစရာမလိုဘဲ (မြန်မာဘာသာစကား)ဖြင့် ဘာသာစကားအကူအညီရယူရန် 1-877-734-6995 ကို ခေါ် ဆိုပါ။

Catalan - Per rebre assistència en (català), truqui al número gratuït 1-877-734-6995.

Chamorro - Para ayuda gi fino' (Chamoru), ågang 1-877-734-6995 sin gåstu.

Cherokee - OOYO SOLAOJ JHOSPOY OLT (GWY) OBWO'IS 1-877-734-6995 O'OT L'ALOJ JEGPJ HERO.

Chinese - 欲取得繁體中文語言協助,請撥打1-877-734-6995,無需付費。

Choctaw - (Chahta) anumpa ya apela a chi I paya hinla 1-877-734-6995.

Cushite - Gargaarsa afaan Oromiffa hiikuu argachuuf lakkokkofsa bilbilaa 1-877-734-6995 irratti bilisaan bilbilaa.

Dutch - Bel voor tolk- en vertaaldiensten in het Nederlands gratis naar 1-877-734-6995.

French - Pour une assistance linguistique en français appeler le 1-877-734-6995 sans frais.

French Creole - Pou jwenn asistans nan lang Kreyòl Ayisyen, rele nimewo 1-877-734-6995 gratis.

German - Benötigen Sie Hilfe oder Informationen in deutscher Sprache? Rufen Sie uns kostenlos unter der Nummer 1-877-734-6995 an.

Greek - Για γλωσσική βοήθεια στα Ελληνικά καλέστε το 1-877-734-6995 χωρίς χρέωση.

Gujarati - ગુજરાતીમાં ભાષામાં સહાય માટે કોઈ પણ ખર્ચ વગર 1-877-734-6995 પર કૉલ કરો.

Hawaiian - No ke kōkua ma ka 'ōlelo Hawai'i, e kahea aku i ka helu kelepona 1-877-734-6995. Kāki 'ole 'ia kēia kōkua nei.

Hindi - हिन्दी में भाषा सहायता के लिए, 1-877-734-6995 पर मुफ्त कॉल करें।

Hmong - Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-877-734-6995.

lbo - Maka enyemaka asusu na Igbo kpoo 1-877-734-6995 na akwughi ugwo o bula

llocano - Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-877-734-6995 nga awan ti bayadanyo.

Italian - Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-877-734-6995.

Japanese - 日本語で援助をご希望の方は、1-877-734-6995 まで無料でお電話ください。

Karen - လာတာ်မာစားတာ်ကတိုးကျိုဉ်အင်္ဂါ ကျိုဉ် 🖒 877-734-6995 လာတအိုဉ်ဒီးတာ်လာဘ်ဘူဉ်လာဘ်စွာဘဉ်

Korean - 한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-877-734-6995 번으로 전화해 주십시오.

Kru-Bassa - Be´m`ké gbo-kpá-kpá dyé pidyi dé Bašsoó-wuduùn wee, dá 1-877-734-6995

برای راهنمایی به زبان فارسی با شماره 6995-734-1-1-2 به خورایی پهیومندی بکهن.

Laotian - ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລນາໂທຫາ 1-877-734-6995 ໂດຍບໍ່ເສຍຄ່າໂທ.

Marathi - कोणत्याही शुल्काशिवाय भाषा सेवा प्राप्त करण्यासाठी, 1-877-734-6995 वर फोन करा.

Marshallese - Ñan bōk jipañ ilo Kajin Majol, kallok 1-877-734-6995 ilo ejjelok wōnān.

Micronesian-

Pohnpeyan - Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-877-734-6995 ni sohte isais.

Mon-Khmer, សមរាប់ជំនួយភាសាជា ភាសាខមរំ សមទូរស័ពទទ**ៅកាន់លខេ 1-877-734-6995** ដ**ោយឥតគិតថ្**លំ។

Cambodian -

Navajo - T'áá shi shizaad k'ehjí bee shíká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-877-734-6995

Nepali - (नेपाली) मा निःशुल्क भाषा सहायता पाउनका लागि १-८७७-७३४-६९९५ मा फोन गर्नुहोस् ।

Nilotic-Dinka - Tën kuoony ë thok ë Thuonjän col 1-877-734-6995 kecin ayöc.

Norwegian - For språkassistanse på norsk, ring 1-877-734-6995 kostnadsfritt.

Panjabi - , 1-877-734-6995 '

Pennsylvania Dutch - Fer Helfe in Deitsch, ruf: 1-877-734-6995 aa. Es Aaruf koschtet nix.

برای راهنمایی به زبان فارسی با شماره 6995-734-1-1-1 بدون هیچ هزینه ای تماس بگیرید. انگلیسی Persian -

Polish - Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-877-734-6995.

Portuguese - Para obter assistência linguística em português ligue para o 1-877-734-6995 gratuitamente.

Romanian - Pentru asistență lingvistică în românește telefonați la numărul gratuit 1-877-734-6995

Russian - Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-877-734-6995.

Samoan - Mo fesoasoani tau gagana I le Gagana Samoa vala'au le 1-877-734-6995 e aunoa ma se totogi.

Serbo-Croatian - Za jezičnu pomoć na hrvatskom jeziku pozovite besplatan broj 1-877-734-6995.

Spanish - Para obtener asistencia lingüística en español, llame sin cargo al 1-877-734-6995.

Sudanic-Fulfude - Fii yo on heɓu balal e ko yowitii e haala Pular noddee e oo numero ɗoo 1-877-734-6995. Njodi woo fawaaki on.

Swahili - Ukihitaji usaidizi katika lugha ya Kiswahili piga simu kwa 1-877-734-6995 bila malipo.

Syriac - K = 32 K K & D241 abk 2 Le K wain or Ly ipp 1-877-734-6995 ap 2 2 2 -877-734-6995

Tagalog - Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-877-734-6995 nang walang bayad.

Telugu - భాషతో సాయం కొరకు ఎలాంటి ఖర్పు లేకుండా 1-877-734-6995 కు కాల్ చేయండి. (తెలుగు)

Thai - สำหรับความช่วยเหลือทางด้านภาษาเป็น ภาษาไทย โทร 1-877-734-6995 ฟรีไม่มีค่าใช้จ่าย

Tongan - Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-877-734-6995 'o 'ikai hā ōtōngi.

Trukese - Ren áninnisin chiakú ren (Kapasen Chuuk) kopwe kékkééri 1-877-734-6995 nge esapw kamé ngonuk.

Turkish - (Dil) çağrısı dil yardım için. Hiçbir ücret ödemeden 1-877-734-6995.

Ukrainian - Щоб отримати допомогу перекладача української мови, зателефонуйте за безкоштовним номером 1-877-734-6995.

بلاقیمت زبان سے متعلقہ خدمات حاصل کرنے کے لیے ، 6995-734-6991 . پر بات کریں۔

Vietnamese - Đê 'được hố trở ngôn ngư băng (ngôn ngư), hấy gọi miến phi 'đên số 1-877-734-6995.

Yiddish - פאר שפראך הילף אין אידיש רופט 1-877-734-6995 פריי פון אפצאל.

Yoruba - Fún ìrànlowo nípa èdè (Yorùbá) pe 1-877-734-6995 lái san owó kankan rárá.