

MURPHY DEMING COLLEGE OF HEALTH SCIENCES: Open Choice®

Coverage for: Individual + Family | Plan Type: PPO

Coverage Period: 08/01/2024-07/31/2025



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>https://www.aetnastudenthealth.com/</u> or by calling 1-877-626-2308. 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 1-877-626-2308 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For each <u>Plan</u> Year, In- <u>Network</u> : Individual \$250. <u>Out-of-Network</u> : Individual \$650.	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. Prescription drugs; plus in-network 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 limit</u> for this <u>plan</u> ?	In- <u>Network</u> : Individual \$8,700 / Family \$12,700. <u>Out-of-Network</u> : Individual \$17,400.	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?	<u>Premiums</u> , <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</u> <u>limit</u> .
Will you pay less if you use a network provider?	Yes. See www.aetna.com/docfind or call 1-877-626-2308 for a list of in-network providers.	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</u> before 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.



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

Common Medical Event	Services You May Need	What You In-Network Provider (You will pay the least)	Will Pay 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	40% coinsurance	None
If you visit a health care	Specialist visit	20% coinsurance	40% coinsurance	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)	20% coinsurance	40% coinsurance	None
ii you nave a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	None
If you need drugs to	Generic drugs	Copay/prescription, deductible doesn't apply: \$20 for 30-day supply (retail), \$50 (mail order)	Not covered	Covers 30-day supply (retail), 31-90 day supply (mail order). Includes contraceptive drugs & devices obtainable from a pharmacy. No charge for preferred generic FDA-approved women's
treat your illness or condition  More information about	Preferred brand drugs	Copay/prescription, deductible doesn't apply: \$75 for 30-day supply (retail), \$187.50 (mail order)	Not covered	
prescription drug coverage is available at https://www.aetna.com/in dividuals- families/pharmacy.html	Non-preferred brand drugs	Copay/prescription, deductible doesn't apply: \$100 for 30-day supply (retail), \$250 (mail order)	Not covered	contraceptives in- <u>network</u> .
	Specialty drugs	Applicable cost as noted above for generic or brand drugs	Applicable cost as noted above for generic or brand drugs	None
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	None
Surgery	Physician/surgeon fees	20% coinsurance	40% coinsurance	None

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.aetnastudenthealth.com</u>. 002023-002023-052112 Page 2 of 6

What You Will Pay			Limitations, Exceptions, & Other Important	
Common Medical Event	Services You May Need	In-Network Provider	Out-of-Network Provider	Information
		(You will pay the least)	(You will pay the most)	mormation
If you need immediate	Emergency room care	20% <u>coinsurance</u> after \$150 <u>copay</u> /visit, <u>deductible</u> doesn't apply	20% <u>coinsurance</u> after \$150 <u>copay</u> /visit, <u>deductible</u> doesn't apply	No coverage for non-emergency use.
If you need immediate medical attention	Emergency medical transportation	20% <u>coinsurance</u> after \$150 <u>copay</u> /trip, <u>deductible</u> doesn't apply	20% <u>coinsurance</u> after \$150 <u>copay</u> /trip, <u>deductible</u> doesn't apply	None
	Urgent care	20% coinsurance	40% coinsurance	No coverage for non-urgent use.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.
Stay	Physician/surgeon fees	20% <u>coinsurance</u>	40% coinsurance	None
If you need mental health, behavioral	Outpatient services	Office & other outpatient services: 20% coinsurance	Office & other outpatient services: 40% coinsurance	None
health, or substance abuse services	Inpatient services	20% coinsurance	40% coinsurance	Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.
	Office visits	No charge	40% coinsurance	Cost sharing does not apply for preventive
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	<u>services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e.,
ii you are program	Childbirth/delivery facility services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	ultrasound.) Penalty of \$500 for failure to obtain pre-authorization for out-of-network care may apply.
	Home health care	20% coinsurance	40% <u>coinsurance</u>	Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.
	Rehabilitation services	20% coinsurance	40% <u>coinsurance</u>	Includes Physical, Occupational & Speech
If you need help	Habilitation services	20% coinsurance	40% coinsurance	Therapy.
recovering or have other special health needs	Skilled nursing care	20% <u>coinsurance</u>	40% coinsurance	Limited to 100 days per <u>plan</u> year. Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.
	Durable medical equipment	20% <u>coinsurance</u>	40% coinsurance	Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.
	Hospice services	20% coinsurance	40% coinsurance	Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.aetnastudenthealth.com</u>. 002023-002023-052112 Page 3 of 6

Common Medical Event	Services You May Need	What You In-Network Provider (You will pay the least)	Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Children's eye exam	No charge	40% <u>coinsurance</u>	1 routine eye exam/ <u>plan</u> year. Covered through the end of the month in which the covered person turns age 19.
If your child needs dental or eye care	Children's glasses	No charge	40% <u>coinsurance</u>	1 pair of glasses or lenses/ <u>plan</u> year. Covered through the end of the month in which the covered person turns age 19.
	Children's dental check-up	No charge	40% coinsurance	Covered through the end of the month in which the covered person turns age 19.

# **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	Dental care (Adult)	Routine foot care
•	Bariatric surgery	<ul> <li>Hearing aids</li> </ul>	<ul> <li>Weight loss programs - Except for required preventive</li> </ul>
•	Cosmetic surgery	<ul><li>Long-term care</li></ul>	services.

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

Other Covered Services (Limitations may apply	to these services. This isn't a complete list. Please	e see your <u>pian</u> document.)
Chiropractic care	<ul> <li>Infertility treatment - Limited to the diagnosis &amp; treatment of underlying medical condition.</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	<ul> <li>Private-duty nursing</li> <li>Routine eye care (Adult) - 1 routine eye exam/<u>plan</u> year.</li> </ul>

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: Virginia State Corporation Commission, Bureau of Insurance, (800) 552-7945 (Virginia only), 804-371-9741, <a href="http://www.scc.virginia.gov/boi/index.aspx">http://www.scc.virginia.gov/boi/index.aspx</a>. For more information on your rights to continue coverage, contact the <a href="plan">plan</a> at 1-877-626-2308. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. 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 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 Aetna directly by calling the toll free number on your Medical ID Card or by calling our general toll free number at 1-877-626-2308 or Virginia State Corporation Commission, Bureau of Insurance, (800) 552-7945 (Virginia only), 804-371-9741, <a href="http://www.scc.virginia.gov/boi/index.aspx">http://www.scc.virginia.gov/boi/index.aspx</a>.

# Does this plan provide Minimum Essential Coverage? Yes.

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

# Does this plan meet Minimum Value Standards? Yes.

If your <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>.

# **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-626-2308.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-626-2308.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-626-2308.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-626-2308.

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 <u>plan's</u> overall <u>deductible</u>	\$250
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

#### 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:	
<u>Cost Sharing</u>	
<u>Deductibles</u>	\$250
<u>Copayments</u>	\$10
Coinsurance	\$2,500
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$2,820

# 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 coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

#### This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would pay:	
<u>Cost Sharing</u>	
<u>Deductibles</u>	\$250
<u>Copayments</u>	\$800
Coinsurance	\$300
What isn't covered	_
Limits or exclusions	\$20
The total Joe would pay is	\$1,370

# **Mia's Simple Fracture**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$250
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

#### 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>	\$160	
<u>Coinsurance</u>	\$500	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$910	

The plan 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 1-877-626-2308.

# **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, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides 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: PO Box 24030 Fresno, CA 93779)

1-800-648-7817, TTY: 711, Fax: 859-425-3379 (CA HMO customers: 1-860-262-7705)

Email: <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).

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 1-877-626-2308 at no cost.

Albanian - Për asistencë në gjuhën shqipe telefononi falas në 1-877-626-2308.

Amharic - ለቋንቋ እንዛ በ አማርኛ በ 1-877-626-2308 በነጻ ይደውሉ

للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني 1-877-626-2308

Armenian - Լեզվի ցուցաբերած աջակցության (հայերեն) զանգի 1-877-626-2308 առանց գնով։

Bahasa Indonesia - Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-877-626-2308 tanpa dikenakan biaya.

Bantu-Kirundi - Niba urondera uwugufasha mu Kirundi, twakure kuri iyi nomero 1-877-626-2308 ku busa

Bengali-Bangala - বাংলায় ভাষা সহায়তার জন্য বিনামুল্যে 1-877-626-2308-তে কল করুন।

Bisayan-Visayan - Alang sa pag-abag sa pinulongan sa (Binisayang Sinugboanon) tawag sa 1-877-626-2308 nga walay bayad.

Burmese - ငွေကုန်ကျခံစရာမလိုဘဲ (မြန်မာဘာသာစကား)ဖြင့် ဘာသာစကားအကူအညီရယူရန် 1-877-626-2308 ကို ခေါ် ဆိုပါ။

Catalan - Per rebre assistència en (català), truqui al número gratuït 1-877-626-2308.

Chamorro - Para ayuda gi fino' (Chamoru), ågang 1-877-626-2308 sin gåstu.

Chinese - 欲取得繁體中文語言協助, 請撥打 1-877-626-2308, 無需付費。

Choctaw - (Chahta) anumpa ya apela a chi I paya hinla 1-877-626-2308.

Cushite - Gargaarsa afaan Oromiffa hiikuu argachuuf lakkokkofsa bilbilaa 1-877-626-2308 irratti bilisaan bilbilaa.

Dutch - Bel voor tolk- en vertaaldiensten in het Nederlands gratis naar 1-877-626-2308.

French - Pour une assistance linguistique en français appeler le 1-877-626-2308 sans frais.

French Creole - Pou jwenn asistans nan lang Kreyòl Ayisyen, rele nimewo 1-877-626-2308 gratis.

German - Benötigen Sie Hilfe oder Informationen in deutscher Sprache? Rufen Sie uns kostenlos unter der Nummer 1-877-626-2308 an.

Greek - Για γλωσσική βοήθεια στα Ελληνικά καλέστε το 1-877-626-2308 χωρίς χρέωση.

Gujarati - ગુજરાતીમાં ભાષામાં સહ્રાય માટે કોઈ પણ ખર્ચ વગર 1-877-626-2308 પર કૉલ કરો.

Hawaiian - No ke kōkua ma ka 'ōlelo Hawai'i, e kahea aku i ka helu kelepona 1-877-626-2308. Kāki 'ole 'ia kēia kōkua nei.

Hindi - हिन्दी में भाषा सहायता के लिए, 1-877-626-2308 पर मुफ्त कॉल करें।

Hmong - Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-877-626-2308.

lbo - Maka enyemaka asusu na Igbo kpoo 1-877-626-2308 na akwughi ugwo o bula

llocano - Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-877-626-2308 nga awan ti bayadanyo.

Italian - Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-877-626-2308.

Japanese - 日本語で援助をご希望の方は、1-877-626-2308 まで無料でお電話ください。

Karen - လာတာ်မာစားတာ်ကတိုးကျိုဉ်အင်္ဂါ ကျိုဉ် ကိုး 1-877-626-2308 လာတအိုဉ်ဒီးတာ်လာ၁်ဘူဉ်လာ၁်စွာဘဉ်

Korean - 한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-877-626-2308 번으로 전화해 주십시오.

Kru-Bassa - Be´m`ké gbo-kpá-kpá dyé pidyi dé Bašsoó-wuduùn wee, dá 1-877-626-2308

برای راهنمایی به زبان فارسی با شماره 2308-626-1-877 به خورایی پهیوهندی بکهن.

Laotian - ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລນາໂທຫາ-877-626-2308 ໂດຍບໍ່ເສຍຄ່າໂທ.

Marathi - कोणत्याही शुल्काशिवाय भाषा सेवा प्राप्त करण्यासाठी, 1-877-626-2308 वर फोन करा.

Marshallese - Ñan bōk jipañ ilo Kajin Majol, kallok 1-877-626-2308 ilo ejjelok wōnān.

Micronesian-Pohnpeyan - Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-877-626-2308 ni sohte isais.

Mon-Khmer, សម្រាប់ជំនួយភាសាជា ភាសាខុមរៃ សូមទូរស័ព្ទទទៅកាន់លខេ 1-877-626-2308 ដោយឥតគិតថ្លាំ។ Cambodian -

Navajo - T'áá shi shizaad k'ehjí bee shíká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-877-626-2308

Nepali - (नेपाली) मा निःश्ल्क भाषा सहायता पाउनका लागि 1- 877-626-2308 मा फोन गर्नुहोस् ।

Nilotic-Dinka - Tën kupony ë thok ë Thuonjän col 1-877-626-2308 kecin ayöc.

Norwegian - For språkassistanse på norsk, ring 1-877-626-2308 kostnadsfritt.

Panjabi - ਪੰਜਾਬੀ ਵਿੱਚ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਲਈ, 1-877-626-2308 'ਤੇ ਮਫ਼ਤ ਕਾਲ ਕਰੋ।

Pennsylvania Dutch - Fer Helfe in Deitsch, ruf: 1-877-626-2308 aa. Es Aaruf koschtet nix.

برای راهنمایی به زبان فارسی با شماره 2308-626-1-877 بدون هیچ هزینه ای تماس بگیرید. انگلیسی Persian -

Polish - Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-877-626-2308.

Portuguese - Para obter assistência linguística em português ligue para o 1-877-626-2308 gratuitamente.

Romanian - Pentru asistență lingvistică în românește telefonați la numărul gratuit 1-877-626-2308

Russian - Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-877-626-2308.

Samoan - Mo fesoasoani tau gagana I le Gagana Samoa vala'au le 1-877-626-2308 e aunoa ma se totogi.

Serbo-Croatian - Za jezičnu pomoć na hrvatskom jeziku pozovite besplatan broj 1-877-626-2308.

Spanish - Para obtener asistencia lingüística en español, llame sin cargo al 1-877-626-2308.

Sudanic-Fulfude - Fii yo on heɓu balal e ko yowitii e haala Pular noddee e oo numero ɗoo 1-877-626-2308. Njodi woo fawaaki on.

Swahili - Ukihitaji usaidizi katika lugha ya Kiswahili piga simu kwa 1-877-626-2308 bila malipo.

Syriac - אבר אב א שבאו מאר שלב א שבאו מאר שלב א זיסא זייער א אוני באל אוני אר בעל זיסאר זאל אפט בו-877-626-2308 משבע א

Tagalog - Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-877-626-2308 nang walang bayad.

Telugu - భాషతో సాయం కొరకు ఎలాంటి ఖర్పు లేకుండా 1-877-626-2308 కు కాల్ చేయండి. (తెలుగు)

Thai - สำหรับความช่วยเหลือทางด้านภาษาเป็น ภาษาไทย โทร 1-877-626-2308 ฟรีไม่มีค่าใช้จ่าย

Tongan - Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-877-626-2308 'o 'ikai hā ōtōngi.

Trukese - Ren áninnisin chiakú ren (Kapasen Chuuk) kopwe kékkééri 1-877-626-2308 nge esapw kamé ngonuk.

Turkish - (Dil) çağrısı dil yardım için. Hiçbir ücret ödemeden 1-877-626-2308.

Ukrainian - Щоб отримати допомогу перекладача української мови, зателефонуйте за безкоштовним номером 1-877-626-2308.

بلاقیمت زبان سے متعلقہ خدمات حاصل کرنے کے لیے ، 1-877-626-2308 دریات کریں۔

Vietnamese - Đê 'được hố trợ ngôn ngư bằng (ngôn ngư), hấy gọi miến phi 'đên số 1-877-626-2308.

Yiddish - פאר שפראך הילף אין אידיש רופט 1-877-626-2308 פאר שפראך הילף אין אידיש רופט

Yoruba - Fún ìrànlowo nípa èdè (Yorùbá) pe 1-877-626-2308 lái san owó kankan rárá.