Coverage for: Individual + Family | Plan Type: POS

I.B.T. LOCAL NO. 145 HEALTH SERVICES & INSURANCE PLAN : Aexcel® Aetna Choice® POS II



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 1-888-982-3862. 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 1-888-982-3862 to request a

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| Important Questions | Answers | Why This Matters: |
| What is the overall deductible? | Network or Designated Network: Individual \$500 / Family \$1,000. Out-of-Network: Individual \$20,000 / Family \$60,000. | 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, prescription drugs & 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 https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| 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> ? | Network or Designated Network Individual \$3,000 / Family \$6,000. Out-of-Network:Out-of-Network Individual \$33,000 / Family \$99,000. | 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, penalties for failure to obtain pre-authorization for services & health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |
| Will you pay less if you use a network provider? | Yes. See www.aetna.com/docfind or call 1-888-982-3862 for a list of Network or Designated Network providers. | You pay the least if you use a <u>provider</u> in <u>Network</u> or Designated <u>Network</u> . You pay more if you use a <u>provider</u> in non-designated. 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 **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

| | | What You Will Pay | | | |
|--|--|---|--|--|---|
| Common Medical Event | Services You May Need | Network or Designated Network Provider (You will pay the least) | Non-Designated Provider (You will pay more) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions & Other Important Information |
| | Primary care visit to treat an injury or illness | \$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply | \$30 <u>copay</u> /visit, <u>deductible</u> doesn't apply | 50% coinsurance | None |
| If you visit a health care provider's office | Specialist visit | Deductible doesn't apply: \$20 copay/vist for network; \$30 copay/visit for Aexcel designated | \$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply | 50% coinsurance | None |
| or clinic | Preventive care / screening / immunization | No charge | No charge | 50% coinsurance | You may have to pay for services that aren't <u>preventive</u> . 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 | Diagnostic test (x-ray, blood work) | No charge | Not applicable | 50% coinsurance | None |
| | Imaging (CT/PET scans, MRIs) | 20% coinsurance | Not applicable | 50% coinsurance | None |

| | | What You Will Pay | | | |
|---|--|--|---|--|--|
| Common Medical Event | Services You May Need | Network or Designated Network Provider (You will pay the least) | Non-Designated Provider (You will pay more) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions & Other Important Information |
| If you need drugs to treat your illness or | Generic drugs | Copay/prescription, deductible doesn't apply: \$5 (retail), \$10 (mail order) | Not applicable | Not covered | Covers 30 day supply (retail), 31-90 day supply (mail order). Includes contraceptive drugs & devices obtainable from a pharmacy. No |
| condition More information about prescription drug coverage is available at | Preferred brand drugs | Copay/prescription, deductible doesn't apply: \$25 (retail), \$50 (mail order) | Not applicable | Not covered | charge for preferred generic FDA-approved women's contraceptives in-network. Your cost will be higher for choosing Brand over |
| www.aetnapharmacy.com/premierplus Premier Plus | Non-preferred brand drugs | Copay/prescription, deductible doesn't apply: \$50 (retail), \$100 (mail order) | Not applicable | Not covered | Generics unless prescribed Dispense as Written. Maintenance drugs- after two retail fills, members are required to fill a 90-day supply at Aetna Rx Home Delivery or CVS Pharmacy. |
| <u>Formulary</u> | Specialty drugs | Applicable cost as noted above for generic or brand drugs | Not applicable | Not covered | Precertification required for coverage. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 20% coinsurance | Not applicable | 50% coinsurance | None |
| outpatient surgery | Physician/surgeon fees | 20% coinsurance | 20% coinsurance | 50% coinsurance | None |
| If you need immediate medical attention | Emergency room care | \$150 <u>copay</u> /visit, <u>deductible</u> doesn't apply | Not applicable | \$150 <u>copay</u> /visit, <u>deductible</u> doesn't apply | 50% <u>coinsurance</u> for out-of-network non-emergency use. |
| | Emergency medical transportation | 20% coinsurance | Not applicable | 20% coinsurance | 50% coinsurance non-emergency transport. |
| | Urgent care | \$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply | Not applicable | 50% coinsurance | None |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 20% coinsurance | Not applicable | 50% coinsurance | Penalty of \$500 for failure to obtain pre-authorization for out-of-network care. |
| | Physician/surgeon fees | 20% coinsurance | 20% coinsurance | 50% coinsurance | None |

| | What You Will Pay | | | | |
|---|---|---|--|--|--|
| Common Medical Event | Services You May Need | Network or Designated Network Provider (You will pay the least) | Non-Designated Provider (You will pay more) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions & Other Important Information |
| If you need mental health, behavioral | Outpatient services | Office & other outpatient services: \$20 copay/visit, deductible doesn't apply | Not applicable | Office & other outpatient services: 50% coinsurance | None |
| health, or substance abuse services | Inpatient services | 20% coinsurance | Not applicable | 50% <u>coinsurance</u> | Penalty of \$500 for failure to obtain pre-authorization for out-of-network care. |
| | Office visits | No charge | No charge | 50% coinsurance | Cost sharing doesn't apply to certain |
| | Childbirth/delivery professional services | 20% coinsurance | Not applicable | 50% coinsurance | preventive services. Maternity care may include tests & services |
| If you are pregnant | Childbirth/delivery facility services | 20% coinsurance | Not applicable | 50% coinsurance | 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 | No charge | Not applicable | 50% coinsurance | 80 visits/calendar year. Penalty of \$500 for failure to obtain pre-authorization for out-of-network care. |
| If you need help recovering or have other special health needs | Rehabilitation services | \$20 copay/visit for Physical & Occupational Therapy; \$30 copay/visit for Speech Therapy, deductible doesn't apply | \$50 <u>copay</u> /visit for Speech Therapy, <u>deductible</u> doesn't apply | 50% coinsurance | 48 visits/calendar year for Physical and Occupational Therapy combined, 24 visits/calendar year for Speech Therapy. |
| | Habilitation services | \$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply | Not applicable | 50% coinsurance | None |
| | Skilled nursing care | 20% coinsurance | Not applicable | 50% coinsurance | 120 days/calendar year. Penalty of \$500 for failure to obtain pre-authorization for out-of-network care. |

| | | | What You Will Pay | | | |
|--------------------|-------------------------|----------------------------|--|---|--|---|
| | Common Medical Event | Services You May Need | Network or Designated Network Provider (You will pay the least) | Non-Designated Provider (You will pay more) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions & Other Important Information |
| | | Durable medical equipment | 20% coinsurance | Not applicable | 50% coinsurance | Limited to 1 <u>durable medical</u> <u>equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse. |
| | | Hospice services | No charge | Not applicable | 50% coinsurance | Penalty of \$500 for failure to obtain pre-authorization for out-of-network care. |
| | f your child needs | Children's eye exam | Not applicable | Not applicable | Not applicable | Refer to vision benefits. |
| dental or eye care | Children's glasses | Not applicable | Not applicable | Not applicable | Refer to vision benefits. | |
| L | , | Children's dental check-up | Not applicable | Not applicable | Not applicable | Refer to dental benefits. |

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- · Cosmetic surgery
- Hearing aids
- Long-term care

- Non-emergency care when traveling outside the U.S.
- Routine foot care

• Weight loss programs - Except for required preventive services.

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

- Acupuncture
- Bariatric surgery \$10,000 maximum/lifetime.
- Chiropractic care 24 visits/calendar year.
- Dental care (Adult & Child) Refer to dental benefits.
- · Glasses (Adult & Child) Refer to vision benefits.
- Infertility treatment Limited to the diagnosis & treatment of underlying medical condition.
- Private-duty nursing 70- 8 hour shifts/calendar year for in-network only.
- Routine eye care (Adult & Child) Refer to vision benefits.

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 1-888-982-3862.
- 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 www.dol.gov/ebsa/healthreform.
- 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 www.cciio.cms.gov.
- If your coverage is a church plan, church plans 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 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 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 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:

- Aetna directly by calling the toll free number on your Medical ID Card, or by calling our general toll free number at 1-888-982-3862.
- 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 www.dol.gov/ebsa/healthreform.
- 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 www.cciio.cms.gov.
- Additionally, a consumer assistance program can help you file your appeal. 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.

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan Meet Minimum Value Standard? 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 plan 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> | \$500 |
|---|---------|
| Specialist copayment | Deducti |
| 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

| In this example, Peg would pay: | | |
|---------------------------------|---------|--|
| Cost Sharing | | |
| Deductibles | \$500 | |
| Copayments | \$60 | |
| Coinsurance | \$2,200 | |
| 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> | \$500 |
|---|---------|
| Specialist copayment | Deducti |
| Hospital (facility) coinsurance | 20% |
| Other <u>coinsurance</u> | 20% |

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

| Total Example Cost | \$7,400 | |
|---------------------------------|---------|--|
| In this example, Joe would pay: | | |
| Cost Sharing | | |
| Deductibles | \$0 | |
| Copayments | \$800 | |
| Coinsurance | \$0 | |
| What isn't covered | | |
| Limits or exclusions | \$20 | |
| The total Joe would pay is | \$820 | |

Mia's Simple Fracture

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

| The plan's overall deductible | \$500 |
|---------------------------------|---------|
| ■ Specialist copayment | Deducti |
| Hospital (facility) coinsurance | 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 | \$1,900 | |
|---------------------------------|---------|--|
| In this example, Mia would pay: | | |
| Cost Sharing | | |
| Deductibles | \$500 | |
| Copayments | \$300 | |
| Coinsurance | \$20 | |
| What isn't covered | | |
| Limits or exclusions | \$0 | |
| The total Mia would pay is | \$820 | |

Note: If your plan has a wellness program and you choose to participate, you may be able to reduce your costs.

\$12,800

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
 - o 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

للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني 1-888-982-3862

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 - বাংলায় ভাষা সহায়তার জন্য বিনামূল্য 1–888–982–3862–ত কেল কর্ন।

Bisayan-Visayan - Alang sa pag-abag sa pinulongan sa (Binisayang Sinugboanon) tawag sa 1-888-982-3862 nga walay bayad.

Burmese - ငွေကုန်ကျခံစရာမလိုဘဲ (မြန်မာဘာသာစကား)ဖြင့် ဘာသာစကားအကူအညီရယူရန် 1-888-982-3862 ကို ခေါ် ဆိုပါ။

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 - ӨӨУӨ SULAOJ JLOSPOY ӨЦТ (CWУ) OLWMis 1-888-982-3862 ОӨТ L AГОJ JEGPJ LLRO.

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 ya apela a chi I paya 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 - ગુજરાતીમાં ભાષામાં સહાય માટે કોઈ પણ ખર્ય વગર 1-888-982-3862 પર કૉલ કરો.

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 - हिन्दी में भाषा सहायता के लिए, 1-888-982-3862 पर मुफ्त कॉल करें।

Hmong - Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-888-982-3862.

lbo - Maka enyemaka asusu na Igbo kpoo 1-888-982-3862 na akwughi ugwo o bula

llocano - 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 - လာတာ်မာစားတာ်ကတိုးကျိုာ်အင်္ဂ ကျိုာ် ကိုး 1-888-982-3862 လာတအိုာ်ဒီးတာ်လာဉ်ဘူာ်လာဉ်စူးဘာ့်

Korean - 한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-888-982-3862번으로 전화해 주십시오.

Kru-Bassa - Be´m`ké gbo-kpá-kpá dyé pidyi dé Bašsɔɔ́-wuduun wee, dá 1-888-982-3862

بر ای ر اهنمایی به زبان فارسی با شماره 3862-982-188-1 به خور ایی پهیومندی بکهن. - Kurdish

Laotian - ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລນາໂທຫາ 1-888-982-3862 ໂດຍບໍ່ເສຍຄ່າໂທ.

Marathi - तीलभाषा (मराठी) सहाययासाठी 1-888-982-3862 करमांकावरकोणतयाहीखरचाशिवायकॉलकरा.

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 ភាសាខ្មមរែ សូមទូរស័ព្ទទទៅកាន់លខេ 1-888-982-3862 ដោយឥតគិតថ្លាំ។

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 - (नेपाली) मा निःशुल्क भाषा सहायता पाउनका लागि 1-888-982-3862 मा फोन गर्नुहोस् ।

Nilotic-Dinka - Tën kuoony ë thok ë Thuonjän col 1-888-982-3862 kecin ayöc.

Norwegian - For språkassistanse på norsk, ring 1-888-982-3862 kostnadsfritt.

Panjabi - ਪੰਜਾਬੀ ਵੱਚਿ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਲਈ, 1-888-982-3862 'ਤੇ ਮੁਫ਼ਤ ਕਾਲ ਕਰੋ।

Pennsylvania Dutch - Fer Helfe in Deitsch, ruf: 1-888-982-3862 aa. Es Aaruf koschtet nix.

برای را هنمایی به زبان فارسی با شماره 3862-982-1₋₈₈₈ برای را هنمایی به زبان فارسی با شماره 982-982 برای را هنمایی به زبان فارسی با شماره

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.

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 - K six of size of oding on Ly is pr 1812, so 1-888-982-3862 ap .

Tagalog - Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-888-982-3862 nang walang bayad.

Telugu - భషతో సాయంకోరకు ఎలెంటి ఖర్చు లేకుండా 1-888-982-3862 కు శల్ చేయండి. (తెలుగు)

Thai - สำหรับความช่วยเหลือทางด้านภาษาเป็น ภาษาไทย โทร 1-888-982-3862 ฟรีไม่มีค่าใช้จ่าย

Tongan - Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-888-982-3862 'o 'ikai hā tōtōngi.

Trukese - 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.

ا رورک ل کستف م رب 3862-1-888 معل کستن و اعم عن مل ل رق م و در العال ا

Vietnamese - Đê được hố trợ ngôn ngư băng (ngôn ngư), hấy gọi miến phi đến số 1-888-982-3862.

Yiddish - פאר שפראך הילף אין אידיש רופט 1-888-982-3862 פריי פון אפצאל.

Yoruba - Fún ìrànlowo nípa èdè (Yorùbá) pe 1-888-982-3862 lái san owó kankan rárá.