

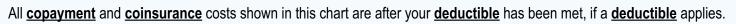
**Banner** | **◆aetna** : AZ Banner Perf Silver OAMP 7900 70/50

Coverage for: Employee + Family | 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, https://www.aetna.com/sbcsearch/getpolicydocs?u=082700-090020-022301 or by calling 1-877-312-3862. 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 1-877-312-3862 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In- <u>Network</u> : Individual \$7,900 / Family \$15,800. Out-of-Network: Individual \$15,800 / Family \$31,600.	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 <u>deductible</u> ?	Yes. Certain office visits, <u>preventive care</u> , <u>urgent care</u> and <u>prescription drugs</u> in- <u>network</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles 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- <u>Network</u> : Individual \$8,400 / Family \$16,800. Out-of-Network: Individual Unlimited / Family Unlimited.	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 <u>out-of-pocket limit?</u>	<u>Premiums</u> , <u>balance-billing</u> charges, penalties for failure to obtain <u>pre-authorization</u> for services, and health care this <u>plan</u> 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 <u>network provider</u> ?	Yes. See www.myplanportal.com/dse/custom/banneraetna1 or call 1-877-312-3862 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 before</u> 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.



		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
	Primary care visit to treat an injury or illness	\$50 <u>copay</u> /visit, <u>deductible</u> does not apply	50% coinsurance	None
If you visit a health care	Specialist visit	\$100 copay/visit, deductible does not apply	50% coinsurance	None
provider's office or clinic	Preventive care /screening /immunization	No charge	50% 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)	30% coinsurance	50% coinsurance	Applies to services received in office or in outpatient setting.
If you have a test	Imaging (CT/PET scans, MRIs)	30% coinsurance	50% coinsurance	Applies to services received in office or in outpatient setting. Out-of-network precertification required or \$400 penalty applies per occurrence.
If you need drugs to treat your illness or condition  More information about prescription drug coverage is available at http://aet.na/bhaazsg24	Preferred generic drugs	\$35 <u>copay</u> / prescription (retail), \$87.50 <u>copay</u> / prescription (mail order), <u>deductible</u> does not apply	30% coinsurance after \$35 copay/ prescription (retail), 30% coinsurance after \$87.50 copay/ prescription (mail order), deductible does not apply	Covers up to a 30 day supply (retail prescription), 31-90 day supply (mail order
	Preferred brand drugs	\$100 copay/ prescription (retail), \$250 copay/ prescription (mail order), deductible does not apply	30% coinsurance after \$100 copay/ prescription (retail), 30% coinsurance after \$250 copay/ prescription (mail order), deductible does not apply	prescription). Your cost will be higher for choosing Brand over Generics; cost difference penalty doesn't apply to <u>out-of-pocket limit</u> . No charge for preferred generic FDA-approved women's contraceptives in- <u>network</u> .
	Non-preferred generic/brand drugs	\$200 copay/ prescription (retail), \$500 copay/	30% <u>coinsurance</u> after \$200 <u>copay</u> /	

What You Will Pay		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 Importan Information
		prescription (mail order), deductible does not apply	prescription (retail), 30% <u>coinsurance</u> after \$500 <u>copay/</u> prescription (mail order), <u>deductible</u> does not apply	
	Specialty drugs	Preferred: 30% coinsurance up to a \$300 maximum/ prescription for up to a 30 day supply; Non-preferred: 50% coinsurance up to a \$500 maximum/ prescription for up to a 30 day supply, deductible does not apply	50% coinsurance for up to a 30 day supply, deductible does not apply	All specialty <u>prescription drug</u> fills on initial fill must be filled at a <u>network</u> specialty pharmacy except for urgent situations. Your <u>plan</u> may include access to CVS retail pharmacies for certain <u>specialty drugs</u> .
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	50% coinsurance	None
our gory	Physician/surgeon fees	30% coinsurance	50% coinsurance	None
If you need immediate medical attention	Emergency room care	30% coinsurance	30% <u>coinsurance</u>	Out-of-network <u>emergency room care</u> cost-share same as in- <u>network</u> . No coverage for non-emergency care.
	Emergency medical transportation	30% coinsurance	30% coinsurance	Out-of-network cost-share same as in- <u>network</u> .
	<u>Urgent care</u>	\$100 copay/visit, deductible does not apply	50% coinsurance	No coverage for non-urgent use.
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	50% coinsurance	Out-of-network precertification required or \$400 penalty applies per occurrence.
inospitai stay	Physician/surgeon fees	30% coinsurance	50% coinsurance	None

	Services You May Need	What You Will Pay		
Common Medical Event		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Outpatient office visits: \$100 copay/visit, deductible does not apply; All other outpatient services: 30% coinsurance	Office visits and all other outpatient services: 50% coinsurance	None
	Inpatient services	30% coinsurance	50% coinsurance	Out-of-network precertification required or \$400 penalty applies per occurrence.
	Office visits	No charge	50% coinsurance	Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
If you are pregnant	Childbirth/delivery professional services	30% coinsurance	50% coinsurance	None
	Childbirth/delivery facility services	30% coinsurance	50% coinsurance	Out-of-network precertification required or \$400 penalty applies per occurrence.
	Home health care	30% coinsurance	50% coinsurance	Coverage is limited to 42 visits.
	Rehabilitation services	30% coinsurance	50% coinsurance	Coverage is limited to 60 visits for Physical Therapy, Occupational Therapy & Speech Therapy combined.
	Habilitation services	30% coinsurance	50% coinsurance	None
If you need help recovering or have other special health needs	ing or have other Skilled nursing care 30% coinsurance 50%	50% coinsurance	Coverage is limited to 90 days. Out-of-network precertification required or \$400 penalty applies per occurrence.	
	Durable medical equipment	50% coinsurance	50% coinsurance	Coverage is limited to 1 <u>durable medical</u> <u>equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.
	Hospice services	30% coinsurance	50% coinsurance	Out-of-network precertification required or \$400 penalty applies per occurrence.

			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	
		Children's eye exam	50% coinsurance	50% coinsurance	Coverage is limited to 1 exam every 12 months up to age 19.
- 1	If your child needs dental or eye care	Children's glasses	50% coinsurance	50% coinsurance	Coverage is limited to 1 set of frames and 1 set of contact lenses or eyeglass lenses per calendar year up to age 19.
		Children's dental check-up	0% coinsurance	30% coinsurance	Coverage is limited 2 visits every 12 months up to 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.)

- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment
- Long-term care

- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)

- utside the Routine foot care
  - Weight loss programs

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

- Acupuncture Coverage is limited to 10 visits.
- Chiropractic care

Bariatric surgery

• Hearing aids - Coverage is limited to 1 per ear.

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: Arizona Department of Insurance and Financial Institutions, 602-364-2499, 602-364-2977 (Spanish), <a href="https://difi.az.gov/">https://difi.az.gov/</a>.

- 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="https://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>.
- For more information on your rights to continue coverage, contact the <u>plan</u> at 1-877-312-3862.
- 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 <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete

information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact:

- If your group health coverage is subject to ERISA, you may contact Aetna directly by calling the toll-free number on your Medical ID Card, or by calling our general toll free number at 1-877-312-3862. 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.
- Arizona Department of Insurance and Financial Institutions, 602-364-2499, 602-364-2977 (Spanish), <a href="https://difi.az.gov/">https://difi.az.gov/</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>.

### Does this plan provide Minimum Essential Coverage? Yes.

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

# Does this plan meet Minimum Value Standards? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

# **About these Coverage Examples:**



**This is not a cost estimator.** Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

# Peg is Having a Baby

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

■ T	ne <u>plan's</u> overall <u>deductible</u>	\$7,900
■ <u>S</u>	<u>oecialist copayment</u>	\$100
■ H	ospital (facility) <u>coinsurance</u>	30%
	ther coinsurance	30%

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

The plan's overall deductible	\$7,900
Specialist copayment	\$100
Hospital (facility) coinsurance	30%
Other coinsurance	30%

# Mia's Simple Fracture

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

The plan's overall deductible	\$7,900
Specialist copayment	\$100
<ul><li>Hospital (facility) coinsurance</li></ul>	30%
Other coinsurance	30%

#### 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>	\$7,900	
<u>Copayments</u>	\$0	
<u>Coinsurance</u>	\$500	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$8,460	

#### This EXAMPLE event includes services like:

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

<u>Diagnostic tests</u> (blood work)

Prescription drugs

Diabetic supplies (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$100	
<u>Copayments</u>	\$2,500	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$2,620	

#### 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>	\$2,300	
<u>Copayments</u>	\$200	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,500	

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-877-312-3862.

# **Assistive Technology**

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-877-312-3862.

# **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**

Banner|Aetna complies with applicable Federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, disability, gender identity or sexual orientation.

We provide free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,

P.O. Box 14462, Lexington, KY 40512,

1-800-648-7817, TTY: 711,

Fax: 859-425-3379, 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).

Banner|Aetna is the brand name for products and services provided by Banner Health and Aetna Health Insurance Company and Banner Health and Aetna Health Plan Inc. Health benefit and health insurance plans are offered and/or insured by Banner Health and Aetna Health Insurance Company and/or Banner Health and Aetna Health Plan Inc. (Banner|Aetna). Each insurer has sole financial responsibility for its own products. Banner Health and Aetna Health Insurance Company and Banner Health and Aetna Health Plan Inc. are affiliates of Banner Health and of Aetna Life Insurance Company and its affiliates (Aetna). Aetna and Banner Health provide certain management services to Banner|Aetna.

#### TTY: 711

#### **Language Assistance:**

For language assistance in your language call 1-877-312-3862 at no cost.

Albanian - Për shërbime përkthimi falas për ju, telefononi 1-877-312-3862.

Amharic - የቋንቋ አንልግሎቶችን ያለክፍያ ለማግኘት፣ በ 1-877-312-3862 ይደውሉ፡፡

مقرل ا على على الصال ا عاجر ل ا ، مقلكت يأنود منه على التامدخل العلى على العلى العل

Armenian - Անվձար լեզվական ծառայություններից օգտվելու համար զանգահարեք 1-877-312-3862 հեռախոսահամարով։

Bahasa-Indonesia - Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-877-312-3862 tanpa dikenakan biaya.

Bantu-Kirundi - Kugira uronke serivisi z'indimi atakiguzi, hamagara 1-877-312-3862.

Bengali-Bangala - আপনাক বেনিামুক্য ভোষা প্রকিষা প্রপক্ত হক্য এই নম্বকি প্রেযক নে রেন: 1-877-312-3862।

Bisayan-Visayan - Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-877-312-3862.

Burmese - သင့်အနေဖြင့် အခကြေးငွေ မပေးရပဲ ဘာသာစကားပန်ဆောင်မှုများ ရရှိနိုင်ရန် 1-877-312-3862 သို့ ဖုန်းခေါ် ဆိုပါ။

Catalan - Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al 1-877-312-3862.

Chamorro - Para un hago' i setbision lengguåhi ni dibåtde para hågu, ågang 1-877-312-3862.

Cherokee - GYOJ SULJOJ O'GOLONJI L'AFOJ JCEGWAJ AY, OLJEWOL 1-877-312-3862.

Chinese - 如欲使用免費語言服務,請致電 1-877-312-3862。

Choctaw - Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla, I paya 1-877-312-3862.

Cushite - Tajaajiiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-877-312-3862.

Dutch - Voor gratis toegang tot taaldiensten, bell 1-877-312-3862.

French - Afin d'accéder aux services langagiers sans frais, composez le 1-877-312-3862.

French Creole - Pou jwenn sèvis lang gratis, rele 1-877-312-3862.

German - Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-877-312-3862 an.

Greek - Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-877-312-3862.

Gujarati - તમારે કોઇ જાતના ખર્ચ વિના ભાષાની સેશિઓની પહોોંર માટે, કોલ કરો 1-877-312-3862.

Hawaiian - No ka wala'au 'ana me ka lawelawe 'ōlelo e kahea aku i kēia helu kelepona 1-877-312-3862 Kāki 'ole 'ia kēia kōkua nei.

Hindi - आपके लिए बिना किसी कीमत के भाषा सेवाओं का उपयोग करने के लिए, 1-877-312-3862 पर कॉल करें।

Hmong - Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu 1-877-312-3862.

lgbo - Iji nwetaòhèrè na oru gasi asusu n'efu, kpoo 1-877-312-3862.

llocano - Tapno maaksesyo dagiti serbisio maipapan iti pagsasao nga awan ti bayadanyo, tawagan ti 1-877-312-3862.

Indonesian - Untuk mengakses layanan bahasa tanpa dikenakan biaya, hubungi 1-877-312-3862.

Italian - Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-877-312-3862.

Japanese - 言語サービスを無料でご利用いただくには、1-877-312-3862 までお電話ください

Karen - လာတာ်ကမာနှာ်ကျိုာ်အတာ်မာစားအတာ်ဖုံးတာ်မာတဖဉ်လာတအို်ာဒီးအပူးလာကဘဉ်ဟုဉ်အီးအင်္ဂီဘဉ်နှဉ် ကိုး 1-877-312-3862 တက္ခုံ.

Korean - 무료 언어 서비스를 이용하려면 1-877-312-3862 번으로 전화해 주십시오.

Kru-Bassa - Mì dyi wudu-dù kà kò dò bě dyi móuń nì Pídyi ní, nìí, dá nòbà nìà kε: 1-877-312-3862.

Laotian - ເພື່ອເຂົ້າໃຊ້ການບໍລິການພາສາໂດຍປື່ເສຍຄື່າຕື່ກັບທີ່ານ, ໃຫ້ໂທຫາເບີ 1-877-312-3862.

Marathi - कोणत्याही शुल्काशिवाय भाषा सेवा प्राप्त करण्यासाठी 1-877-312-3862 वर फोन करा.

Marshallese - Nan etal nan jikin jiban ikijen Kajin ilo an ejelok onen nan kwe, kirlok 1-877-312-3862.

Micronesian Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih 1-877-312-3862. Pohnpeyan -

Mon-Khmer ដ លីម្បីទទួលបានដវោកម្មភាសាដ លឥតគិតថ្លាម្រែរាប់ដលាកអុនក រូ មុដេ់្យទូរពែ្ទដៅកាន់ដលខ 1-877-312-3862។. Cambodian -

Navajo - T'áá ni nizaad k'ehjí bee níká a'doowol doo bą́ąh ílínígóó kojį' hólne' 1-877-312-3862.

Nepali - निःशूल्क भाषा सेवा प्राप्त गनन 1-877-312-3862 मा टेलिफोन गन्नहोस् ।

Nilotic-Dinka - Të koor yin wëër de thokic ke cin wëu kor keek tënon yin. Ke col koc ye koc kuony ne nomba 1-877-312-3862.

Norwegian - For tilgang til kostnadsfri språktjenester, ring 1-877-312-3862.

Pennsylvania Dutch - Um Schprooch Services zu griege mitaus Koscht, ruff 1-877-312-3862.

ديريگب سامت 3862-312-378-1 هر امش اب ،ناگى، روط مب نابز تامدخ مب يسرتسد يارب

Polish - Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-877-312-3862.

Portuguese - Para acessar os serviços de idiomas sem custo para você, ligue para 1-877-312-3862.

Punjabi - ਤੁਹਾਡੇ ਲਈ ਬਨਿਾਂ ਬਸਿੇ ਮਿਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਰਿਨ ਲਈ, 1-877-312-3862 'ਤੇ ਫ਼ੋਨ ਰਿੈ।

Romanian - Pentru a accesa gratuit serviciile de limbă, apelați 1-877-312-3862.

Russian - Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-877-312-3862.

Samoan - Mo le mauaina o auaunaga tau gagana e aunoa ma se totogi, vala'au le 1-877-312-3862.

Serbo-Croatian - Za besplatne prevodilačke usluge pozovite 1-877-312-3862.

Spanish - Para acceder a los servicios de idiomas sin costo, llame al 1-877-312-3862.

Sudanic-Fulfulde - Heeba a nasta jangirde djey wolde wola chede bo apelou lamba 1-877-312-3862.

Swahili - Kupata huduma za lugha bila malipo kwako, piga 1-877-312-3862.

Tagalog - Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-877-312-3862.

Telugu - మీరు భష నేవలను ఉచితంగ అందుకున ందుకు, 1-877-312-3862 కు శల్ చేయండి.

Thai - หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทร 1-877-312-3862.

Tongan - Kapau 'oku ke fiema'u ta'etōtōngi 'a e ngaahi sēvesi kotoa pē he ngaahi lea kotoa, telefoni ki he 1-877-312-3862.

Trukese - Ren omw kopwe angei aninisin eman chon awewei (ese kamo), kopwe kori 1-877-312-3862.

Turkish - Sizin için ücretsiz dil hizmetlerine erişebilmek için, 1-877-312-3862 numarayı arayın.

Ukrainian - Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером 1-877-312-3862.

ںیرک تاب رپ 3862-312-877-1 ہے کے مارک لصاح تامدخ مقلعتم مس نابز تمیقالاب۔

Vietnamese - Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-877-312-3862.

Yiddish - 1-877-312-3862 צו צוטריט רארפשַ באדַינונגען אין קיין פרייַז צו איר, רופן

Yoruba - Lati wonú awon ise èdè l'ofe fun o, pe 1-877-312-3862.