

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 plan (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, contact HR Services at 814-865-1473. 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 <a href="https://www.healthcare.gov/sbc-glossary/">https://www.healthcare.gov/sbc-glossary/</a> or call 814-865-1473 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$375 individual/\$750 family – In-network \$750 individual/\$1,500 family – Out-of-network The deductible does not apply to preventive services. Coinsurance amounts do not apply toward the deductible.	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Preventive services, office visits, emergency room services, urgent care, outpatient mental health, outpatient substance abuse and rehabilitation services and FDA-authorized COVID-19 diagnostic tests.	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.
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$1,250 individual/\$2,500 family – In-network out-of-pocket limit (excludes deductible) up to a total out-of-pocket of \$7,150 individual / \$14,300 family.  \$2,500 individual/\$5,000 family – Out-of-network	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, prescription drug expenses and health care this plan does not cover do not apply to your total out of pocket limit.	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. For a list of in-network providers, visit Aetna's DocFind at <a href="http://ohr.psu.edu/benefits">http://ohr.psu.edu/benefits</a> or the public DocFind at <a href="http://www.aetna.com">www.aetna.com</a> . You can also call the Penn State Aetna Concierge Team at 1-855-878-4197.	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 charge and what your plan pays</u> (balance <u>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 permission from this plan.



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

Common		What Yo	u Will Pay	Limitations, Exceptions, & Other Important
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$20 copay/visit	30% coinsurance	No member cost share for in or out of network FDA-authorized COVID-19 diagnostic tests. No member cost share for in and out of network health care provider visits that result in an order for or the administration of a diagnostic COVID-19 test.
	Specialist visit	\$30 copay/visit	30% coinsurance	No member cost share for in or out of network FDA-authorized COVID-19 diagnostic tests. No member cost share for in and out of network health care provider visits that result in an order for or the administration of a diagnostic COVID-19 test.
	Preventive care/screening/ immunization	No Charge for preventive services	30% coinsurance for preventive services	One routine physical per calendar year. Please refer to your preventive schedule for additional information.
If you have a test	<u>Diagnostic test</u> (x-ray, labs / blood work)	10% coinsurance (X-Ray) 10% coinsurance (Labs/Blood work - Quest/LabCorp) 30% coinsurance (Labs/Blood work – Freestanding lab, facility or hospital)	30% coinsurance (X-Ray) 50% coinsurance (Labs/Blood work)	Labs/Blood work as part of emergency room or inpatient hospital do not apply. Please refer to emergency room or inpatient hospital benefit section on this Summary Benefits of Coverage. No member cost share for in or out of network FDA-authorized COVID-19 diagnostic tests.
	Imaging (CT/PET scans, MRIs)	10% coinsurance	30% coinsurance	Requires pre-approval by the plan.

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Tier 1- Typically Generic drugs	Retail- 50% coinsurance Mail - 20% coinsurance Preventive - 10% coinsurance	Not covered	Retail covers up to a 31 day supply Mail (including University Health Services pharmacy) covers up to a 90 day supply Prescription coinsurance amounts paid are not included in the deductible. Prescription-only Maximum Out-of-Pocket of \$2,000 individual/ \$8,000 family. Dispense as written penalties apply when the member request no substitution. Medications on Preventive Drug List, pay only the applicable coinsurance. The preventive Drug listing can be found on Penn State Open enrollment website.	
If you need drugs to treat your illness or condition  More information about prescription drug	Tier 2- Typically Preferred brand drugs	Retail- 50% coinsurance Mail - 20% coinsurance Preventive - 20% coinsurance	Not covered	Retail covers up to a 31 day supply Mail (including University Health Services pharmacy) covers up to a 90 day supply Prescription coinsurance amounts paid are not included in the deductible. Prescription-only Maximum Outof-Pocket of \$2,000 individual/ \$8,000 family. Dispense as written penalties apply when the member request no substitution. Medications on Preventive Drug List, pay only the applicable coinsurance. The preventive Drug listing can be found on Penn State Open enrollment website.	
coverage is available at www.caremark.com or by calling 844-462-0203	Tier 3- Typically Non- preferred brand drugs	Retail- 70% coinsurance Mail- 70% coinsurance Preventive - 40% coinsurance	Not covered	Retail covers up to a 31 day supply Mail (including University Health Services pharmacy) covers up to a 90 day supply Prescription coinsurance amounts paid are not included in the deductible. Prescription-only Maximum Out-of-Pocket of \$2,000 individual/ \$8,000 family. Dispense as written penalties apply when the member request no substitution. Medications on Preventive Drug List, pay only the applicable coinsurance. The preventive Drug listing can be found on Penn State Open enrollment website.	
	Specialty drugs	Preferred- 50% coinsurance with a \$50 maximum Non-Preferred- 70% coinsurance with a \$100 maximum	Not covered	Specialty drugs must be purchased through CVS Caremark Specialty Pharmacy. Maximum allowed per prescription is 31 days. Prescription coinsurance amounts paid are not included in the deductible. Prescription-only Maximum Out-of-Pocket of \$2,000 individual/ \$8,000 family. Dispense as written penalties apply when the member request no substitution.	

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
				Medications on Preventive Drug List, (PDL) pays only the applicable coinsurance. The PDL can be found on Penn State Open enrollment website.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	30% coinsurance	none	
surgery	Physician/surgeon fees	10% coinsurance	30% coinsurance	none	
If you need immediate medical attention	Emergency room care	\$100 copay/visit	\$100 copay/visit	Copayment waived if admitted as an inpatient. No member cost share for in or out of network FDA-authorized COVID-19 diagnostic tests. No member cost share for emergency room visits in and out of network that result in an order for or the administration of a diagnostic COVID-19 test.	
	Emergency medical transportation	10% coinsurance	10% coinsurance	none	
	<u>Urgent care</u>	\$30 copay/visit	30% coinsurance	No member cost share for in or out of network FDA-authorized COVID-19 diagnostic tests.	
				No member cost share for urgent care visits in and out of network that result in an order for or the administration of a diagnostic COVID-19 test.	
If you have a hospital	Facility fee (e.g., hospital room)	10% coinsurance	30% coinsurance	May require pre-approval by the plan.	
stay	Physician/surgeon fees	10% coinsurance	30% coinsurance	May require pre-approval by the plan.	
If you need mental health, behavioral	Outpatient services	\$20 copay/visit	30% coinsurance	May require pre-approval by the plan.	
health, or substance abuse services	Inpatient services	10% coinsurance	30% coinsurance	iviay require pre-approvar by the plan.	
	Office visits	\$20 copay/visit	30% coinsurance	none	
If you are pregnant	Childbirth/delivery professional services	10% coinsurance	30% coinsurance	May require pre-approval by the plan.	
	Childbirth/delivery facility services	10% coinsurance	30% coinsurance	way require pre-approvar by the plan.	
	Home health care	10% coinsurance	30% coinsurance	May require pre-approval by the plan. Combined innetwork and out-of-network: 120 visits per calendar year.	

# Coverage Period: 01/01/2021 - 12/31/2021

Coverage for: Individual & Family | Plan Type: PPO

If you need help recovering or have	Rehabilitation services	\$30 copay/visit	30% coinsurance	May require pre-approval by the plan. 24 visit maximum for speech therapy visits in a calendar year.
other special health	Habilitation services	Not Covered	Not Covered	none
needs	Skilled nursing care	10% coinsurance	30% coinsurance	May require pre-approval by the plan. Combined innetwork and out-of-network: 100 days per calendar year.
	Durable medical equipment	10% coinsurance	30% coinsurance	May require pre-approval by the plan. Combined network and out-of-network: \$300 maximum for wigs (cancer diagnosis only) per lifetime.
	Hospice services	10% coinsurance	30% coinsurance	May require pre-approval by the plan.
If your shild poods	Children's eye exam	Not covered	Not covered	none
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	none
	Children's dental check-up	Not covered	Not covered	none

# **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	<ul> <li>Habilitation Services</li> </ul>	<ul> <li>Routine foot care</li> </ul>	
Cosmetic Surgery	<ul> <li>Long-term care</li> </ul>	<ul> <li>Weight loss programs</li> </ul>	
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)			
Bariatric Surgery (requires pre-approval)	<ul> <li>Hearing aids</li> </ul>	<ul> <li>Non- emergency care when traveling outside of the U.S. (subject to deductible/coinsurance and balance billing)</li> </ul>	
Chiropractic Care	<ul> <li>Infertility treatment (requires pre-app</li> </ul>	roval) • Private-duty nursing	
Coverage provided outside the United States			

Coverage Period: 01/01/2021 - 12/31/2021

Coverage for: Individual & Family | Plan Type: PPO

#### 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 1-800-370-4526.
- 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 <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 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 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 <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.
- 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 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 <a href="https://www.cciio.cms.gov">www.cciio.cms.gov</a>.
- Additionally, a consumer assistance program can help you file your appeal. Contact information is at: <a href="http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html">http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html</a>.

# 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 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 plan's overall deductible	\$375
■ Specialist copayment	\$30
Hospital (facility) coinsurance	10%
Other coinsurance	10%

#### 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	
Deductibles	\$375
Copayments	\$30
Coinsurance	\$800
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$1,265

# 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>	\$375
■ Specialist copayment	\$30
■ Hospital (facility) coinsurance	10%
Other coinsurance	10%

#### This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*alucose meter*)

Total Example Cost \$5
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### In this example, Joe would pay:

Cost Sharing	
Deductibles	\$375
Copayments	\$200
Coinsurance	\$1,800
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$2,395

# Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$375
■ Specialist copayment	\$30
■ Hospital (facility) coinsurance	10%
Other coinsurance	10%

### 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 \$2,800
Total Example Cost \$2,800

# In this example, Mia would pay:

Cost Sharing	
Deductibles	\$375
Copayments	\$300
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$775

# **Assistive Technology**

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-800-370-4526.

## **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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, 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 1-800-370-4526 at no cost.

Albanian - Për asistencë në gjuhën shqipe telefononi falas në 1-800-370-4526.

Amharic - ለቋንቋ እንዛ በ አማርኛ በ 1-800-370-4526 በነጻ ይደውሉ

للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني 4526-370-4526 - 1-800-370-4526

Armenian - Լեզվի ցուցաբերած աջակցության (հայերեն) զանգի 1-800-370-4526 առանց գնով։

Bahasa Indonesia - Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-800-370-4526 tanpa dikenakan biaya.

Bantu-Kirundi - Niba urondera uwugufasha mu Kirundi, twakure kuri iyi nomero 1-800-370-4526 ku busa

Bengali-Bangala - বাংলায় ভাষা সহায়তার জন্য বিনামূল্য( 1-800-370-4526-ত( কল করুন।

Bisayan-Visayan - Alang sa pag-abag sa pinulongan sa (Binisayang Sinugboanon) tawag sa 1-800-370-4526 nga walay bayad.

Burmese - ငွေကုန်ကျစံစရာမလိုဘဲ (မြန်မာဘာသာစကား)ဖြင့် ဘာသာစကားအကူအညီရယူရန် 1-800-370-4526 ကို ခေါ် ဆိုပါ။

Catalan - Per rebre assistència en (català), truqui al número gratuït 1-800-370-4526.

Chamorro - Para ayuda gi fino' (Chamoru), ågang 1-800-370-4526 sin gåstu.

Cherokee - ӨӨУӨ SULADJ JLDSPOY ӨЦТ (СШУ) OLWMIS 1-800-370-4526 ООТ L AГФЛ JEGPЛ LLRO.

Chinese - 欲取得繁體中文語言協助,請撥打 1-800-370-4526,無需付費。

Choctaw - (Chahta) anumpa ya apela a chi <u>I</u> paya hinla 1-800-370-4526.

Cushite - Gargaarsa afaan Oromiffa hiikuu argachuuf lakkokkofsa bilbilaa 1-800-370-4526 irratti bilisaan bilbilaa.

Dutch - Bel voor tolk- en vertaaldiensten in het Nederlands gratis naar 1-800-370-4526.

French - Pour une assistance linguistique en français appeler le 1-800-370-4526 sans frais.

French Creole - Pou jwenn asistans nan lang Kreyòl Ayisyen, rele nimewo 1-800-370-4526 gratis.

German - Benötigen Sie Hilfe oder Informationen in deutscher Sprache? Rufen Sie uns kostenlos unter der Nummer 1-800-370-4526 an.

Greek - Για γλωσσική βοήθεια στα Ελληνικά καλέστε το 1-800-370-4526 χωρίς χρέωση.

Gujarati - ગુજરાતીમાં ભાષામાં સહાય માટે કોઈ પણ ખર્ય વગર 1-800-370-4526 પર કોલ કરો.

Hawaiian - No ke kōkua ma ka 'ōlelo Hawai'i, e kahea aku i ka helu kelepona 1-800-370-4526. Kāki 'ole 'ia kēia kōkua nei.

Hindi - हिन्दी में भाषा सहायता के लिए, 1-800-370-4526 पर मुफ्त कॉल करें।

Hmong - Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-800-370-4526.

lbo - Maka enyemaka asusu na lgbo kpoo 1-800-370-4526 na akwughi ugwo o bula

llocano - Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-800-370-4526 nga awan ti bayadanyo.

Italian - Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-800-370-4526.

Japanese - 日本語で援助をご希望の方は、1-800-370-4526 まで無料でお電話ください。

Karen - လာတာ်မာစားတာ်ကတိုးကျိုဉ်အင်္ဂီ ကျိုဉ် ကိုး 1-800-370-4526 လာတအိဉ်ဒီးတာ်လာ၁်ဘူဉ်လာ၁်စုးဘဉ်

Korean - 한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-800-370-4526번으로 전화해 주십시오.

Kru-Bassa - Be'm'ké gbo-kpá-kpá dyé pidyi dé Basoó-wuduun wee, dá 1-800-370-4526

برای را هنمایی به زبان فارسی با شماره 4526-370-800-1 به خورایی پهیوهندی بکان.

Laotian - ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລຸນາໂທຫາ 1-800-370-4526 ໂດຍບໍ່ເສຍຄ່າໂທ.

Marathi - तीलभाषा (मराठी) सहाय्यासाठी 1-800-370-4526 क्रमांकावरकोणत्याहीखरुचाशविायकॉलकरा.

Marshallese - Ñan bōk jipañ ilo Kajin Majol, kallok 1-800-370-4526 ilo ejjelok wōnān.

Micronesian-Pohnpeyan - Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-800-370-4526 ni sohte isais.

Mon-Khmer, Cambodian - សម្រាប់ជំនួយភាសាជា ភាសាខ្មមរៃ សូមទូរស័ព្ទទទៅកាន់លខេ 1-800-370-4526 ដោយឥតគិតថ្លាំ។

Navajo - T'áá shi shizaad k'ehjí bee shíká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-800-370-4526

Nepali - (नेपाली) मा निःशुलुक भाषा सहायता पाउनका लागि 1-800-370-4526 मा फोन गरुनुहोस् ।

Nilotic-Dinka - Tën kuoony ë thok ë Thuonjän col 1-800-370-4526 kecïn ayöc.

Norwegian - For språkassistanse på norsk, ring 1-800-370-4526 kostnadsfritt.

Panjabi - ਪੰਜਾਬੀ ਵੀੱਚ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਲਈ, 1-800-370-4526 'ਤੇ ਮੁਫ਼ਤ ਕਾਲ ਕਰੋ।

Pennsylvania Dutch - Fer Helfe in Deitsch, ruf: 1-800-370-4526 aa. Es Aaruf koschtet nix.

برای راهنمایی به زبان فارسی با شماره 4526-370-800-1 بدون هیچ هزینه ای تماس بگیرید انگلیسی - Persian

Polish - Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-800-370-4526.

Portuguese - Para obter assistência linguística em português ligue para o 1-800-370-4526 gratuitamente.

Romanian - Pentru asistență lingvistică în românește telefonați la numărul gratuit 1-800-370-4526

Russian - Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-800-370-4526.

Samoan - Mo fesoasoani tau gagana I le Gagana Samoa vala'au le 1-800-370-4526 e aunoa ma se totogi.

Serbo-Croatian - Za jezičnu pomoć na hrvatskom jeziku pozovite besplatan broj 1-800-370-4526.

Spanish - Para obtener asistencia lingüística en español, llame sin cargo al 1-800-370-4526.

Sudanic-Fulfude - Fii yo on heɓu balal e ko yowitii e haala Pular noddee e oo numero ɗoo 1-800-370-4526. Njodi woo fawaaki on.

Swahili - Ukihitaji usaidizi katika lugha ya Kiswahili piga simu kwa 1-800-370-4526 bila malipo.

Tagalog - Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-800-370-4526 nang walang bayad.

Telugu - భాషతో నాయంకోరకు ఎలాంటి ఖర్చు లేకుండు 1-800-370-4526 కు కాల్ చేయండి. (తెలుగు)

Thai - สำหรับความช่วยเหลือทางด้านภาษาเป็น ภาษาไทย โทร 1-800-370-4526 ฟรีไม่มีค่าใช้จ่าย

Tongan - Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-800-370-4526 'o 'ikai hā tōtōngi.

Trukese - Ren áninnisin chiakú ren (Kapasen Chuuk) kopwe kékkééri 1-800-370-4526 nge esapw kamé ngonuk.

Turkish - (Dil) çağrısı dil yardım için. Hiçbir ücret ödemeden 1-800-370-4526.

Ukrainian - Щоб отримати допомогу перекладача української мови, зателефонуйте за безкоштовним номером 1-800-370-4526.

ا رورک ل کسف م رب 4526-370-1800 عدل کسن و اعمون الل رق م و در - Urdu

Vietnamese - Đê được hỗ trợ ngôn ngư bằng (ngôn ngư), hấy gọi miến phi đến số 1-800-370-4526.

Yiddish - פאר שפראך הילף אין אידיש רופט 1-800-370-4526 פריי פון אפצאל.

Yoruba - Fún ìrànlowo nípa èdè (Yorùbá) pe 1-800-370-4526 lái san owó kankan rárá.