| 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<br>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.<br>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-<br>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 Gloss<br>Important Questions  | terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary/ or call 814-865-1473 to request a copy. Important Questions Answers Why This Matters:  |  |  |  |  |  |
| What is the overall <u>deductible</u> ?   | <ul> <li>\$500 individual/\$1,000 family – <u>In-network</u></li> <li>\$1,000 individual/\$2,000 family – <u>Out-of-network</u></li> <li>The <u>deductible</u> does not apply to preventive services.</li> <li>Coinsurance amounts do not apply toward the <u>deductible</u>.</li> </ul> | You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay<br>for covered services you use. Check your policy or plan document to see when the<br><u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on<br>page 2 for how much you pay for covered services after you meet the <u>deductible</u> .   |  |  |  |  |
| Are there services<br>covered before you meet<br>your <u>deductible?</u>  | Yes. Preventive services, office visits, emergency room services<br>urgent care, outpatient mental health, outpatient substance<br>abuse, rehabilitation services and FDA-authorized COVID-19<br>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<br><u>deductibles</u> for specific<br>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><br><u>limit</u> for this <u>plan</u> ?   | <ul> <li>\$1,250 individual/\$2,500 family – <u>In-network</u> out-of-pocket limit (excludes deductible) up to a total out-of-pocket of</li> <li>\$7,150 individual / \$14,300 family.</li> <li>\$2,500 individual/\$5,000 family – <u>Out-of-network</u></li> </ul>                     | 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<br>expenses and health care this plan does not cover do not<br>apply to your total out of pocket limit.  | Even though you pay these expenses, they don't count toward the out-of-pocket limit.   |  |  |  |  |
| Will you pay less if you<br>use a <u>network provider</u> ?   | <b>Yes</b> . For a list of in-network providers, visit Aetna's DocFind at <u>http://ohr.psu.edu/benefits</u> or the public DocFind at <u>www.aetna.com</u> . 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</u> charge and what your <u>plan</u> pays (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 <u>specialist</u> 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 You Will Pay   |   | Limitations, Exceptions, & Other Important  |  |
|---|--|---|---|---|--|
| Medical Event   | Services You May Need                                | Network Provider<br>(You will pay the least)  | Out-of-Network Provider<br>(You will pay the most)              | Information   |  |
| If you visit a health<br>care <u>provider's</u> office<br>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<br>FDA-authorized COVID-19 diagnostic tests. No<br>member cost share for in and out of network health<br>care provider visits that result in an order for or the<br>administration of a diagnostic COVID-19 test.                                 |  |
|   | <u>Specialist</u> visit                              | \$30 copay/visit  | 30% coinsurance   | No member cost share for in or out of network<br>FDA-authorized COVID-19 diagnostic tests. No<br>member cost share for in and out of network health<br>care provider visits that result in an order for or the<br>administration of a diagnostic COVID-19 test.                                 |  |
|   | Preventive care/screening/<br>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 /<br>blood work) | 10% coinsurance (X-Ray)<br>10% coinsurance<br>(Labs/Blood work -<br>Quest/LabCorp)<br>30% coinsurance<br>(Labs/Blood work –<br>Freestanding lab, facility or<br>hospital) | 30% coinsurance (X-Ray)<br>50% coinsurance<br>(Labs/Blood work) | Labs/Blood work as part of emergency room or<br>inpatient hospital do not apply. Please refer to<br>emergency room or inpatient hospital benefit<br>section on this Summary Benefits of Coverage.<br>No member cost share for in or out of network<br>FDA-authorized COVID-19 diagnostic tests. |  |
|   | Imaging (CT/PET scans,<br>MRIs)                      | 10% coinsurance   | 30% coinsurance   | Requires pre-approval by the plan.  |  |

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services The Pennsylvania State University: PPO Plan – Band 3 - \$60,001 - \$90,000 Coverage Period: 01/01/2021 – 12/31/2021

Coverage for: Individual & Family | Plan Type: PPO

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

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services The Pennsylvania State University: PPO Plan – Band 3 - \$60,001 - \$90,000 Coverage Period: 01/01/2021 – 12/31/2021

Coverage for: Individual & Family | Plan Type: PPO

| Common                                   |  | What You Will Pay                            |  | Limitations, Exceptions, & Other Important   |  |
|--|--|--|--|--|--|
| Medical Event                            | Services You May Need                          | Network Provider<br>(You will pay the least) | Out-of-Network Provider<br>(You will pay the most) | Information  |  |
|  |  |  |  | \$2,000 individual/ \$8,000 family.<br>Dispense as written penalties apply when the<br>member request no substitution.   |  |
| 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.<br>No member cost share for in or out of network<br>FDA-authorized COVID-19 diagnostic tests.<br>No member cost share for emergency room visits in<br>and out of network that result in an order for or the<br>administration of a diagnostic COVID-19 test. |  |
|  | Emergency medical<br>transportation            | 10% coinsurance                              | 10% coinsurance                                    | none   |  |
|  | Urgent care                                    | \$30 copay/visit                             | 30% coinsurance                                    | No member cost share for in or out of network<br>FDA-authorized COVID-19 diagnostic tests.<br>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<br>health, behavioral | Outpatient services                            | \$20 copay/visit                             | 30% coinsurance                                    | May require pre-approval by the plan.  |  |
| health, or substance<br>abuse services   | Inpatient services                             | 10% coinsurance                              | 30% coinsurance                                    | May require pre-approval 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 pro approval by the plan   |  |
|  | Childbirth/delivery facility services          | 10% coinsurance                              | 30% coinsurance                                    | May require pre-approval by the plan.  |  |
|  | Home health care                               | 10% coinsurance                              | 30% coinsurance                                    | May require pre-approval by the plan. Combined in-<br>network and out-of-network: 120 visits per calendar<br>year.   |  |

Questions: Call HR Services at (814) 865-1473 or visit us at http://ohr.psu.edu/benefits.

# Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services The Pennsylvania State University: PPO Plan – Band 3 - \$60,001 - \$90,000

| 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 in-<br>network and out-of-network: 100 days per calendar<br>year.                              |
|  | Durable medical equipment  | 10% coinsurance  | 30% coinsurance | May require pre-approval by the plan. Combined<br>network and out-of-network: \$300 maximum for<br>wigs (cancer diagnosis only) per lifetime. |
|  | Hospice services           | 10% coinsurance  | 30% coinsurance | May require pre-approval by the plan.   |
| If your child needs dental or eye care | Children's eye exam        | Not covered      | Not covered     | none  |
|  | 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  | Habilitation Services   | Routine foot care  |  |
| Cosmetic Surgery   | Long-term care  | Weight loss programs   |  |
| 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)  | Hearing aids  | <ul> <li>Non- emergency care when traveling outside of the<br/>U.S. (subject to deductible/coinsurance and balance<br/>billing)</li> </ul> |  |
| Chiropractic Care  | <ul> <li>Infertility treatment (requires pre-approval)</li> </ul> | Private-duty nursing   |  |
| Coverage provided outside the United States  |   |  |  |

#### 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-tederal 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 on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact:

- 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 http://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/rightsresources/complaints-grievances-appeals/index.html.

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

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

# Does this plan Meet Minimum Value 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.



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<br>(9 months of in-network pre-natal ca<br>hospital delivery)  | re and a | Managing Joe's Type 2 Diabetes<br>(a year of routine in-network care of a well-<br>controlled condition)   |         | Mia's Simple Fracture<br>(in-network emergency room visit and follow<br>up care)  |                             |
|---|----------|--|---------|---|-----------------------------|
| The plan's overall deductible\$500Specialist copayment\$30Hospital (facility) coinsurance10%Other coinsurance10%  |          | The plan's overall deductible\$500Specialist copayment\$30Hospital (facility) coinsurance10%Other coinsurance10%   |         | <ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist</u> copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other coinsurance</li> </ul>  | \$500<br>\$30<br>10%<br>10% |
| This EXAMPLE event includes services like:<br>Specialist office visits ( <i>prenatal care</i> )<br>Childbirth/Delivery Professional Services<br>Childbirth/Delivery Facility Services<br>Diagnostic tests ( <i>ultrasounds and blood work</i> )<br>Specialist visit ( <i>anesthesia</i> ) |          | This EXAMPLE event includes services like:<br>Primary care physician office visits ( <i>including disease education</i> )<br>Diagnostic tests ( <i>blood work</i> )<br>Prescription drugs<br>Durable medical equipment (glucose meter) |         | This EXAMPLE event includes services like:<br>Emergency room care <i>(including medical supplies)</i><br>Diagnostic test <i>(x-ray)</i><br>Durable medical equipment <i>(crutches)</i><br>Rehabilitation services <i>(physical therapy)</i> |                             |
| Total Example Cost  | \$12,700 | Total Example Cost   | \$5,600 | Total Example Cost  | \$2,800                     |
| In this example, Peg would pay:<br>Cost Sharing   |          | In this example, Joe would pay:<br>Cost Sharing  |         | In this example, Mia would pay<br>Cost Sharing  | :                           |
| Deductibles   | \$500    | Deductibles  | \$500   | Deductibles   | \$500                       |
| Copayments  | \$30     | Copayments   | \$200   | Copayments  | \$300                       |
| Coinsurance   | \$800    | Coinsurance  | \$1,800 | Coinsurance   | \$90                        |
| What isn't covered  |          | What isn't covered   |         | What isn't covered  |                             |
| Limits or exclusions  | \$60     | Limits or exclusions   | \$20    | Limits or exclusions  | \$0                         |

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

The total Joe would pay is

\$1,390

The total Peg would pay is

\$890

The total Mia would pay is

\$2,520

## 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:
  - o Qualified sign language interpreters
  - o 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  |
| Arabic -           | للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني 4526-370-1-800   |
| 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 বলিামুল্য( 1–800–370–4526–ত েকল করুল।   |
| Bisayan-Visayan -  | Alang sa pag-abag sa pinulongan sa (Binisayang Sinugboanon) tawag sa 1-800-370-4526 nga walay bayad.                     |
| Burmese -          | <mark>ငွေကုန်ကျခံစရာမလိုဘဲ (မြန်မာဘာသာစကား)ဖြင့် ဘာသာစကားအကူအညီရယူရန်</mark> 1-800-370-4526 <b>ကို ခေါ် ဆိုပါ။</b>       |
| 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 -         | Յ֎ՋՅ Ֆնիացի Դիայեսան ՅեՂ (СМА) օրութ 1-800-370-4526 ՆԵՂ ԵՎանի դենեն։   |
| 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 y <u>a</u> apela a chi <u>I</u> p <u>a</u> ya 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 ખર્ચ વગર 1-800-370-4526 પર કૉલ 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 -                     | हनि्दी में भाषा सहायता के लएि, 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 asụsụ na Igbo kpọọ 1-800-370-4526 na akwụghị ụgwọ ọ bụla   |
| 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 -                     | လ၊တာ်မာစားတာ်ကတိးကျိဉ်အင်္ဂီ၊ ကျိဉ် ကိုး 1-800-370-4526 လ၊တအိုဉ်ဒီးတာ်လ၊၁်ဘူဉ်လ၊၁်စုးဘဉ်                       |
| Korean -                    | 한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-800-370-4526번으로 전화해 주십시오.   |
| Kru-Bassa -                 | Ɓɛ´m`ké gbo-kpá-kpá dyé pidyi dé Ɓašɔɔ́-̀wùdุùùn wɛ̃ɛ, dá 1-800-370-4526                                       |
| Kurdish -                   | برای را هنمایی به زبان فارسی با شماره ۵۶۵-370-800 به خور ایی پهیومندی بکهن.                                    |
| Laotian -                   | ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລຸນາໂທຫາ 1-800-370-4526 ໂດຍບໍ່ເສຍຄ່າໂທ.                           |
| Marathi -                   | तीलभाषा (मराठी) सहाय्यासाठी 1-800-370-4526 क्रमांकावरकोणत्याहीखर्चाशविायकॉलकरा.                                |
| Marshallese -               | Ñan bōk jipañ ilo Kajin Majol, kallok 1-800-370-4526 ilo ejjelok wōnān.  |
| Micronesian-<br>Pohnpeyan - | Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-800-370-4526 ni sohte isais.                     |
| Mon-Khmer,<br>Cambodian -   | សម្ភរាប់ជំនួយភាសាជា ភាសាខ្មមរែ សូមទូរស័ព្ទទទៅកាន់លខេ 1-800-370-4526 ដហេយឥតគិតថ្លល់។                            |
| 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 नन्धिल्क भाषा सहायता पाउनका लाग <b>ि1-800-370-4526 मा फोन गर्</b> नुहोस् ।                         |
| Nilotic-Dinka -             | Tën kuoony ë thok ë Thuonjän col 1-800-370-4526 kecïn aɣöc.  |
| Norwegian -                 | For språkassistanse på norsk, ring 1-800-370-4526 kostnadsfritt.   |
| Panjabi -                   | ਪੰਜਾਬੀ ਵੱਚਿ 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.   |
| Persian -                   | بر ای ر اهنمایی به زبان فارسی با شماره مح1-370-370 بدون هیچ هزینه ای تماس بگیرید. انگلیسی                      |
| 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.                       |
| Syriac -          | ка эшк ка di sunt adir slar к wain or le inor dal, sa 1-800-370-4526 apera                                   |
| Tagalog -         | Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-800-370-4526 nang walang bayad.                        |
| Telugu -          | భషతో సయం కొరకు ఎలాంటి ఖర్చు లేకుండ 1-800-370-4526 కు శల్ చేయండి. (తిలుగు)                                    |
| 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.    |
| Urdu -            | ا رورک ل کمت م رپ 1526-370-300 محل کمتن و اعم من طرل رق م و در   |
| Vietnamese -      | Đê`được hốĩ trợ ngôn ngự băng (ngôn ngự), hấy gọi miến phi′đêń sô′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.                                    |
|                   |  |