



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](http://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 copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	Tier 1/Broward Health In- <u>Network</u> : Individual \$500/Family \$1,000. Tier 2/Aetna In- <u>Network</u> : Individual \$3,000/Family \$6,000.	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> .
<b>Are there services covered before you meet your deductible?</b>	Yes. Emergency care; plus in- <u>network</u> office visits, <u>prescription drugs</u> , inpatient hospital services, outpatient hospital services & <u>preventive care</u> are covered before you meet your <u>deductible</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>
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	Tier 1/Broward Health In- <u>Network</u> : Individual \$2,500 /Family \$5,000. Tier 2/Aetna In- <u>Network</u> : Individual \$6,000/Family \$12,000.	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.
<b>What is not included in the out-of-pocket limit?</b>	<u>Premiums</u> , <u>balance-billing</u> charges & 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> .
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="http://www.aetna.com/docfind">www.aetna.com/docfind</a> or call 1-877-245-1813 for a list of Tier 1/Broward Health In- <u>Network</u> providers.	You pay the least if you use a <u>provider</u> in Tier 1/Broward Health In- <u>Network</u> . You pay more if you use a <u>provider</u> in Tier 2/Aetna In- <u>Network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
<b>Do you need a referral to see a specialist?</b>	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.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1/Broward Health In-Network (You will pay the least)	Tier 2/Aetna In-Network (You will pay more)	Tier 3/Out-of-Network (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	Tier 1(a) \$0 copay Tier 1(b) \$20 copay/visit, deductible doesn't apply	20% coinsurance, after deductible	Not covered	None
<b>If you visit a health care provider's office or clinic</b>	Specialist visit	Tier 1(a) \$0 copay Tier 1(b) \$35 copay/visit, deductible doesn't apply	20% coinsurance, after deductible	Not covered	None
<b>If you visit a health care provider's office or clinic</b>	Preventive care /screening /immunization	No charge	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	Deductible doesn't apply: \$5 copay/visit for laboratory; \$10 copay/visit for x-ray	20% coinsurance, after deductible	Not covered	Includes pathology services.
<b>If you have a test</b>	Imaging (CT/PET scans, MRIs)	\$10 copay/visit, deductible doesn't apply	20% coinsurance, after deductible	Not covered	None
<b>If you need drugs to treat your illness or condition</b>  More information about <b>prescription drug coverage</b> is available at <a href="http://www.aetna.com/pharmacy-insurance/individuals-families">www.aetna.com/pharmacy-insurance/individuals-families</a>	Generic drugs	Copay/prescription, deductible doesn't apply: \$10 (retail)	Copay/prescription, deductible doesn't apply: \$25 copay (mail order)	Not covered	Maintenance medications covers first two 30-day supply (retail). After that, only 90-day supply will be covered. "Maintenance" and "Specialty Drugs" can be filled at Broward Health Onsite Retail Pharmacies or CVS Pharmacies only. Includes contraceptive drugs & devices obtainable from a pharmacy. No charge for preferred generic FDA approved women's contraceptives in-network.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1/Broward Health In-Network (You will pay the least)	Tier 2/Aetna In-Network (You will pay more)	Tier 3/Out-of-Network (You will pay the most)	
<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about <b><u>prescription drug coverage</u></b> is available at <a href="http://www.aetna.com/pharmacy-insurance/individuals-families">www.aetna.com/pharmacy-insurance/individuals-families</a></p>	Preferred brand drugs	<u>Copay/prescription, deductible</u> doesn't apply: \$30 (retail)	<u>Copay/prescription, deductible</u> doesn't apply: \$75 (mail order)	Not covered	Maintenance medications covers first two 30-day supply (retail). After that, only 90-day supply will be covered. "Maintenance" and "Specialty Drugs" can be filled at Broward Health Onsite Retail Pharmacies or CVS Pharmacies only. Includes contraceptive drugs & devices obtainable from a pharmacy. No charge for preferred generic FDA approved women's contraceptives in-network.
<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about <b><u>prescription drug coverage</u></b> is available at <a href="http://www.aetna.com/pharmacy-insurance/individuals-families">www.aetna.com/pharmacy-insurance/individuals-families</a></p>	Non-preferred brand drugs	<u>Copay/prescription, deductible</u> doesn't apply: \$50 (retail)	<u>Copay/prescription, deductible</u> doesn't apply: \$125 (mail order)	Not covered	Maintenance medications covers first two 30-day supply (retail). After that, only 90-day supply will be covered. "Maintenance" and "Specialty Drugs" can be filled at Broward Health Onsite Retail Pharmacies or CVS Pharmacies only. Includes contraceptive drugs & devices obtainable from a pharmacy. No charge for preferred generic FDA approved women's contraceptives in-network.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1/Broward Health In-Network (You will pay the least)	Tier 2/Aetna In-Network (You will pay more)	Tier 3/Out-of-Network (You will pay the most)	
<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about <b><u>prescription drug coverage</u></b> is available at <a href="http://www.aetna.com/pharmacy-insurance/individuals-families">www.aetna.com/pharmacy-insurance/individuals-families</a></p>	<u>Specialty drugs</u>	<u>Copay/prescription, deductible</u> doesn't apply: Retail: Broward Health or CVS Pharmacy: \$20 <u>copay</u> Prudent Rx = \$0; if not enrolled in Prudent Rx: 30% co-insurance	<u>Copay/prescription, deductible</u> doesn't apply: Mail Order: Other/Specialty Pharmacy: \$200 <u>copay</u> Prudent Rx = \$0; if not enrolled in Prudent Rx: 30% co-insurance	Not covered	Maintenance medications covers first two 30-day supply (retail). After that, only 90-day supply will be covered. "Maintenance" and "Specialty Drugs" can be filled at Broward Health Onsite Retail Pharmacies or CVS Pharmacies only. Includes contraceptive drugs & devices obtainable from a pharmacy. No charge for preferred generic FDA approved women's contraceptives in-network.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	\$50 <u>copay/visit, deductible</u> doesn't apply	20% <u>coinsurance, after deductible</u>	Not covered	None
<b>If you have outpatient surgery</b>	Physician/surgeon fees	No charge	20% <u>coinsurance, after deductible</u>	Not covered	None
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	\$300 <u>copay/visit, deductible</u> doesn't apply	\$300 <u>copay/visit, deductible</u> doesn't apply	\$300 <u>copay/visit, deductible</u> doesn't apply	Out-of-network emergency use paid the same as in-network. No coverage for non-emergency use.
<b>If you need immediate medical attention</b>	<u>Emergency medical transportation</u>	\$300 <u>copay/trip, deductible</u> doesn't apply	\$300 <u>copay/trip, deductible</u> doesn't apply	\$300 <u>copay/trip, deductible</u> doesn't apply	Out-of-network emergency use paid the same as in-network. Non-emergency transport: not covered, except if pre-authorized.
<b>If you need immediate medical attention</b>	<u>Urgent care</u>	\$20 <u>copay/visit, deductible</u> doesn't apply	\$20 <u>copay/visit, deductible</u> doesn't apply	Not covered	No coverage for non-urgent use.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	\$100 <u>copay/stay, deductible</u> doesn't apply	20% <u>coinsurance, after deductible</u>	Not covered	None
<b>If you have a hospital stay</b>	Physician/surgeon fees	No charge	20% <u>coinsurance, after deductible</u>	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1/Broward Health In-Network (You will pay the least)	Tier 2/Aetna In-Network (You will pay more)	Tier 3/Out-of-Network (You will pay the most)	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	Office & other outpatient services: no charge	20% <u>coinsurance</u>	Not covered	None
<b>If you need mental health, behavioral health, or substance abuse services</b>	Inpatient services	\$100 <u>copay</u> /stay, <u>deductible</u> doesn't apply	20% <u>coinsurance</u>	Not covered	None
<b>If you are pregnant</b>	Office visits	No charge	No charge	Not covered	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
<b>If you are pregnant</b>	Childbirth/delivery professional services	No charge	No charge	Not covered	None
<b>If you are pregnant</b>	Childbirth/delivery facility services	\$100 <u>copay</u> /stay, <u>deductible</u> doesn't apply	20% <u>coinsurance</u>	Not covered	None
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	No charge	\$10 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Not covered	120 visits/calendar year combined with private-duty nursing.
<b>If you need help recovering or have other special health needs</b>	<u>Rehabilitation services</u>	\$5 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$10 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Not covered	60 visits/calendar year for Physical, Occupational & Speech Therapy combined, including outpatient hospital services.
<b>If you need help recovering or have other special health needs</b>	<u>Habilitation services</u>	No charge	No charge	Not covered	None
<b>If you need help recovering or have other special health needs</b>	<u>Skilled nursing care</u>	\$100 <u>copay</u> /stay	20% <u>coinsurance</u>	Not covered	30 days/calendar year.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1/Broward Health In-Network (You will pay the least)	Tier 2/Aetna In-Network (You will pay more)	Tier 3/Out-of-Network (You will pay the most)	
If you need help recovering or have other special health needs	<u>Durable medical equipment</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Not covered	Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.
If you need help recovering or have other special health needs	<u>Hospice services</u>	No charge	10% <u>coinsurance</u>	Not covered	None
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Not covered	Not covered.
If your child needs dental or eye care	Children's glasses	Discounts only	Discounts only	Discounts only	Discounts only.
If your child needs dental or eye care	Children's dental check-up				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
- Cosmetic surgery
- Dental care (Adult & Child)
- Glasses (Child)
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult & Child)
- 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 plan document.)**

- Bariatric surgery - 1 surgery/lifetime.
- Chiropractic care - 20 visits/calendar year.
- Infertility treatment - Limited to the diagnosis & treatment of underlying medical condition.
- Private-duty nursing - Included as part of home health care

**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 <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](http://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](http://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:

- 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 number at 1-888-982-3862. 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](http://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.**

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 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 plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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 \$1,000
- Specialist copayment \$25
- Hospital (facility) copayment \$250
- Other copayment \$0

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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$1,000
<u>Copayments</u>	\$300
<u>Coinsurance</u>	\$50
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$1,410</b>

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

- The plan's overall deductible \$1,000
- Specialist copayment \$25
- Hospital (facility) copayment \$250
- Other copayment \$0

This EXAMPLE event includes services like:

- Primary care physician office visits (*including disease education*)
- Diagnostic tests (*blood work*)
- Prescription drugs
- Diabetic supplies (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$100
<u>Copayments</u>	\$900
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,020</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The plan's overall deductible \$1,000
- Specialist copayment \$25
- Hospital (facility) copayment \$250
- Other copayment \$0

This EXAMPLE event includes services like:

- Emergency room care (*including medical supplies*)
- Diagnostic test (*x-ray*)
- Durable medical equipment (*crutches*)
- Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$700
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$700</b>



### Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 866-393-0002.

### 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 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 (CA HMO customers: P.O. Box 24030, Fresno, CA 93779),

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

Fax: 859-425-3379 (CA HMO customers: 860-262-7705), [CRCoordinator@aetna.com](mailto: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 <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

**Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).**

TTY: 711

**Language Assistance:**

To access language services at no cost to you, call 1-888-982-3862.

- Albanian - Për shërbime përkthimi falas për ju, telefononi 1-888-982-3862.
- Amharic - የቋንቋ አገልግሎቶችን ያለክፍያ ለማግኘት፣ በ 1-888-982-3862 ይደውሉ።
- Arabic - للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم 1-888-982-3862
- Armenian - Անվճար լեզվակախ ծառայություններից օգտվելու համար զանգահարեք 1-888-982-3862 հեռախոսահամարով:
- Bahasa Indonesia - Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-888-982-3862 tanpa dikenakan biaya.
- Bantu-Kirundi - Kugira uronke serivisi z'indimi atakiguzi, hamagara 1-888-982-3862.
- Bengali-Bangala - আপনাকে বিনামূল্যে ভাষা পবিকষি পপকে হকয এই নম্বকি পেবযক ান েরন: 1-888-982-386।
- Bisayan-Visayan - Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-888-982-3862.
- Burmese - သငှ်အေချဖှ်အေေဖှ်ကေးေငြ်မေးရပဲ ဘာသာစကေးေန့ေဆာငှ်မား ရရှိဖှ်ေငှ်န့ 1-888-982-3862 သိုှ ဖှ်န့ေးေခငှ်ဆို်ပါ။
- Catalan - Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al 1-888-982-3862.
- Chamorro - Para un hago' i setbision lengguâhi ni dibâtde para hâgu, âgang 1-888-982-3862.
- Cherokee - ႠႃႆႠ ႡႣႆႠႆႠ ႡႣႆႠႆႠ Ⴁ ႠႣႆႠ ႡႣႆႠႆႠ ႡႣ, ႡႣႆႠႆႠႆႠ 1-888-982-3862.
- Chinese - 如欲使用免費語言服務，請致電 1-888-982-3862.
- Choctaw - Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla, I paya 1-888-982-3862.
- Cushite - Tajaajiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-888-982-3862.
- Dutch - Voor gratis toegang tot taaldiensten, bell 1-888-982-3862.
- French - Afin d'accéder aux services langagiers sans frais, composez le 1-888-982-3862.
- French Creole - Pou jwenn sèvis lang gratis, rele 1-888-982-3862.
- German - Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-888-982-3862 an.
- Greek - Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-888-982-3862.
- Gujarati - તમારેકોઇ જાતના ખર્ચવિના ભાષાની સેિાઓની પહોોર માટે, કોલ કરો1-888-982-3862.

- Hawaiian - No ka wala‘au ‘ana me ka lawelawe ‘ōlelo e kahea aku i kēia helu kelepona 1-888-982-3862. Kāki ‘ole ‘ia kēia kōkua nei.
- Hindi - आपकेलिए बिना ककसी कीमत केभाषा सेवाओंका उपयोग करनेकेलिए,1-888-982-3862 पर कॉल करें।
- Hmong - Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu 1-888-982-3862.
- Igbo - Iji nwetaòhèrè na orụ gasị asụsụ n'efu, kpọọ 1-888-982-3862
- Ilocano - Tapno maaksesyo dagiti serbisio maipapan iti pagsasao nga awan ti bayadanyo, tawagan ti 1-888-982-3862.
- Indonesian - Untuk mengakses layanan bahasa tanpa dikenakan biaya, hubungi 1-888-982-3862.
- Italian - Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-888-982-3862.
- Japanese - 言語サービスを無料でご利用いただくには、1-888-982-3862 までお電話ください。
- Karen - လာတာကမ္ဘာ့ကိပ္အတာမစာအတာဖံးတာမတဖ်လာတအိ်ဒီးအပူလာကဘ်ဟု်အိအဂီ်ဘ်နု် ကိး 1-888-982-3862 တက့်.
- Korean - 무료 언어 서비스를 이용하려면 1-888-982-3862 번으로 전화해 주십시오.
- Kru-Bassa - M̄ dyi wuḍu-dù kà kò ḍò bě dyi m̄oú n̄ ní Pídyi ní, níí, ḍá nòbà n̄ià ke: 1-888-982-3862
- Kurdish - 1-888-982-3862 بو دەسپێر اگه‌شتن به خزمەتگوزاری زمان بیهی تێچوون بو تو، په‌یومندی بکه به ژماره‌ی
- Laotian - ຕຳແໜ່ງໃຊ້ການບໍລິການພາສາໂດຍບໍ່ເສຍຄ່າຕໍ່ກັບທ່ານ, ໃຫ້ໃບຫາເບີ1-888-982-3862
- Marathi - कोणत्याही शक्ुकालशवाय भाषा सेवा प्राप्त करण्यासाठी,, 1-888-982-3862 वर फोन करा.
- Marshallese - Nan etal nan jikin jiban ikijen Kajin ilo an ejelok onen nan kwe, kirlok 1-888-982-3862.
- Micronesian - Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih 1-888-982-3862.
- Pohnpeyan - 1-888-982-3862 ເຂົ້າເຊື່ອມຕໍ່ສេវາສາທາລະນະ ທີ່ບໍ່ເສຍຄ່າ ສູບເຫົ່າສູບເຫົ່າເຮົາກາສ່ເລຂ 1-888- 982-3862
- Mon-Khmer, Cambodian - T'áá ni nizaad k'ehjí bee níká a'doowoł doo báqáh ílínígóó kojí' hólne' 1-888-982-3862.
- Navajo - निःशुल्क भाषा सेवा प्राप्त गर्न 1-888-982-3862 मा टेलिफोन गर्नुहोस् ।
- Nepali - Të koor yin wëëř de thokic ke cîn wëu kor keek tənɔŋ yin. Ke cɔl koc ye koc kuony ne nomba 1-888-982-3862.
- Nilotic-Dinka - For tilgang til kostnadsfri språktjenester, ring 1-888-982-3862.
- Norwegian - Um Schprooch Services zu griege mitaus Koscht, ruff 1-888-982-3862.
- Pennsylvania Dutch - برای دسترسی به خدمات زبان به طور رایگان، با شماره 1-888-982-3862 تماس بگیرید .
- Persian - Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-888-982-3862.
- Polish - Para acessar os serviços de idiomas sem custo para você, ligue para 1-888-982-3862.
- Portuguese -

Punjabi -	ਤੁਹਾਡੇ ਲਈ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਕਰਨ ਲਈ, 1-888-982-3862 'ਤੇ ਫੋਨ ਕਰੋ।
Romanian -	Pentru a accesa gratuit serviciile de limbă, apălați 1-888-982-3862.
Russian -	Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-888-982-3862.
Samoan -	Mo le mauaina o auauanaga tau gagana e auoa ma se totogi, vala'au le 1-888-982-3862.
Serbo-Croatian -	Za besplatne prevodilačke usluge pozovite 1-888-982-3862.
Spanish -	Para acceder a los servicios de idiomas sin costo, llame al 1-888-982-3862.
Sudanic-Fulfude -	Heeba a nasta jangirde djey wolde wola chede bo apelou lamba 1-888-982-3862.
Swahili -	Kupata huduma za lugha bila malipo kwako, piga 1-888-982-3862.
Syriac -	1-888-982-3862 صنبقك، لا، جلا بيلجياك، كركوك، طيقتك، خلتك، د، م، ب، ج، ح، :.
Tagalog -	Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-888-982-3862.
Telugu -	మీరు భాష సేవలను ఉచితంగా అందుకునందుకు, 1-888-982-3862 కు కాల్ చేయండి.
Thai -	หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทร 1-888-982-3862.
Tongan -	Kapau 'oku ke fiema'u ta'etõtongi 'a e ngaahi sēvesi kotoa pē he ngaahi lea kotoa, telefoni ki he 1-888-982-3862.
Trukese -	Ren omw kopwe angei aninisin eman chon awewei (ese kamo), kopwe kori 1-888-982-3862.
Turkish -	Sizin için ücretsiz dil hizmetlerine erişebilmek için, 1-888-982-3862 numarayı arayın.
Ukrainian -	Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером 1-888-982-3862.
Urdu -	بالتیمت زبان سے متعلقہ خدمات حاصل کرنے کے لیے، 1-888-982-3862 پر بات کریں۔
Vietnamese -	Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-888-982-3862.
Yiddish -	1-888-982-3862 צו צוטריט שפראך באדינונגען אין קיין פרייז צו איר, רופן
Yoruba -	Lati wónú awón isẹ èdè l’ọfẹ fun ọ, pe 1-888-982-3862.