Coverage for: Individual + Family | Plan Type: PPO



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, go to <a href="http://www.mcclatchylivewell.com/">http://www.mcclatchylivewell.com/</a> 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:
What is the overall <u>deductible</u> ?	<u>Network</u> : Individual \$400 / Family \$1,200. Out–of–Network: Individual \$1,000 / Family \$3,000.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> , in- <u>network</u> office visits and prescription drugs 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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	<u>Network</u> : Individual \$5,500 / Family \$11,000. Out–of–Network: Individual \$10,000 / Family \$20,000.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, health care this <u>plan</u> doesn't cover & penalties for failure to obtain <u>pre-authorization</u> for services.	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.aetna.com/docfind or call 1-888-982-3862 for a list of <u>network providers</u> .	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</u> <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.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All **<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 Network Provider Out–of–Network		
Medical Event	Services You May Need	(You will pay the least)	Provider (You will pay the	Limitations, Exceptions & Other Important Information
	Primary care visit to treat an injury or illness	\$25 <u>copay</u> /visit, <u>deductible</u> doesn't apply	50% <u>coinsurance</u>	Includes internal medicine, general practice, family practice and pediatrics.
If you visit a health care provider's office	<u>Specialist</u> visit	\$40 <u>copay</u> /visit, <u>deductible</u> doesn't apply	50% <u>coinsurance</u>	None
or clinic	<u>Preventive care / screening /</u> immunization	No charge	No charge	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are preventive, then check what your <u>plan</u> will pay for. Age and frequency limits may apply.
If you have a test	Diagnostic test (x-ray, blood work)	30% coinsurance	50% <u>coinsurance</u>	None
n you nave a lest	Imaging (CT/PET scans, MRIs)	30% coinsurance	50% <u>coinsurance</u>	None
If you need drugs to treat your illness or condition	Generic drugs	<u>Copay</u> /prescription: \$15 for 30-day supply; \$37.50 for 31- to 90-day supply	Not covered	
Prescription drug coverage is administered by CVS/Caremark More information about	Preferred brand drugs	20% <u>coinsurance</u> / prescription with \$25 minimum to \$90 maximum for 30-day supply; \$62.50 minimum to \$225 maximum for 31- to 90-day supply	Not covered	Covers 30-day supply (retail), 31-90 day supply (mail order). Review your formulary for prescriptions requiring precertification or step therapy.
prescription drug coverage is available at www.caremark.com	Non-preferred brand drugs	40% <u>coinsurance</u> / prescription with \$60 minimum to \$150 maximum for 30-day supply; \$150 minimum to a \$375 maximum for 31-90-day supply	Not covered	
	Specialty drugs	Applicable cost as noted above for generic or brand drugs	Not covered	First prescription must be filled at a participating retail pharmacy or CVS Specialty Pharmacy. Subsequent fills must be through CVS Specialty Pharmacy.

If you have outpatient	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	50% <u>coinsurance</u>	None
surgery	Physician/surgeon fees	30% coinsurance	50% <u>coinsurance</u>	None
If you need immediate	Emergency room care	30% <u>coinsurance</u> after \$125 <u>copay</u> /visit	30% <u>coinsurance</u> after \$125 <u>copay</u> /visit	No coverage for non-emergency use.
If you need immediate medical attention	Emergency medical transportation	30% coinsurance	30% coinsurance	None
	<u>Urgent care</u>	\$40 copay/visit, <u>deductible</u> doesn't apply	50% <u>coinsurance</u>	None
lf you have a hospital stay	Facility fee (e.g., hospital room)	30% <u>coinsurance</u> after \$400 <u>copay</u> /stay	50% <u>coinsurance</u> after \$1,000 <u>copay</u> /stay	Max <u>copay</u> /calendar year: \$1,200 in- <u>network</u> , \$3,000 out-of-network. Penalty of \$250 for failure to obtain <u>pre-authorization</u> for out- of-network care.
	Physician/surgeon fees	30% coinsurance	50% <u>coinsurance</u>	None
If you need mental health, behavioral	Outpatient services	Office & other outpatient services: \$25 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Office & other outpatient services: 50% <u>coinsurance</u>	None
health, or substance abuse services	Inpatient services	30% <u>coinsurance</u> after \$400 <u>copay</u> /stay	50% <u>coinsurance</u> after \$1,000 <u>copay</u> /stay	Max <u>copay</u> /calendar year: \$1,200 in- <u>network</u> , \$3,000 out-of-network. Penalty of \$250 for failure to obtain <u>pre-authorization</u> for out- of-network care.
	Office visits	No charge	50% coinsurance	Cost sharing doesn't apply to certain preventive
	Childbirth/delivery professional services	30% coinsurance	50% <u>coinsurance</u>	services. Maternity care may include tests &
If you are pregnant	Childbirth/delivery facility services	30% <u>coinsurance</u> after \$400 <u>copay</u> /stay	50% <u>coinsurance</u> after \$1,000 <u>copay</u> /stay	services described elsewhere in the SBC (i.e. ultrasound). Includes outpatient postnatal care. Max <u>copay</u> /calendar year: \$1,200 in- <u>network</u> , \$3,000 out-of-network. Penalty of \$250 for failure to obtain <u>pre-authorization</u> for out-of-network
	<u>Home health care</u>	30% <u>coinsurance</u>	50% coinsurance	Coverage is limited to 120 visits/calendar year. Penalty of \$250 for failure to obtain <u>pre-</u> <u>authorization</u> for out-of-network care.
If you need help recovering or have	Rehabilitation services	\$40 <u>copay</u> /visit, <u>deductible</u> doesn't apply	50% coinsurance	None
other special health needs	Habilitation services	\$40 <u>copay</u> /visit, <u>deductible</u> doesn't apply	50% coinsurance	Limited to children up to age 6 for neurodevelopmental therapy.
	Skilled nursing care	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Coverage is limited to 100 days/calendar year. Penalty of \$250 for failure to obtain <u>pre-</u> <u>authorization</u> for out-of-network care.

	Durable medical equipmen	<u>t</u>	30% coinsurance	50% <u>coinsurance</u>	None
	Hospice services		30% <u>coinsurance</u>	50% <u>coinsurance</u>	Penalty of \$250 for failure to obtain <u>pre-</u> authorization for out-of-network care.
f your child needs	Children's eye exam		Not covered	Not covered	Not covered.
lental or eye care	Children's glasses		Not covered	Not covered	Not covered.
icitial of cyc care	Children's dental check-up		Not covered	Not covered	Not covered.
cluded Services & Oth	er Covered Services:		·		·
<ul> <li>Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u>.)</li> <li>Cosmetic surgery</li> <li>Non-emergency care when traveling outside the U.S.</li> <li>Routine eye care (Adult &amp; Child)</li> <li>Routine foot care</li> <li>Non-emergency care when traveling outside the U.S.</li> <li>Routine foot care</li> <li>Weight loss programs - Except for required preventive services.</li> </ul>					
Other Covered Service	es (Limitations may apply to	these services	s. This isn't a complete	e list. Please see your	<u>plan</u> document.)
• Acupuncture - 12 visits/calendar year. Hearing aids - 1 hearing aid to \$1,000 maximum per ear/24 months for children up to age 19 & 1 hearing aid					
Bariatric surgery - \$5,000 maximum/lifetime for to \$1 in-network only.			nths for children up to a maximum per ear/36 mc		
			rtility treatment - Limited to the diagnosis & tment of underlying medical condition.		

#### 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 <u>plan</u> 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 <u>www.dol.gov/ebsa/healthreform</u>.

Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <u>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 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, or by calling our general toll free number at 1-888-982-3862.
- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>.
- Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact information is at: <u>http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html</u>.

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

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

#### Does this plan Meet Minimum Value Standard? Yes.

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

-----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
hospital delivery)

а

30%

The <u>plan's</u> overall <u>deductible</u>	\$400
Specialist copayment	\$40
Hospital (facility) <u>coinsurance</u>	30%

Other <u>coinsurance</u>

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	\$12,800
In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$400
Copayments	\$500
Coinsurance	\$2,800
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$3,800

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

The plan's overall deductible	\$400
Specialist copayment	\$40
Hospital (facility) <u>coinsurance</u>	30%
Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:Primary care physician office visits (including<br/>disease education)Diagnostic tests (blood work)Prescription drugsDurable medical equipment (glucose meter)

Fotal Example Cost	\$7,400
In this example, Joe would pay:	
Cost Sharing	
Deductibles	\$400
Copayments	\$700
Coinsurance	\$1,200
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$2,400

# Mia's Simple Fracture

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

The plan's overall deductible	\$400
Specialist copayment	\$40
Hospital (facility) coinsurance	30%
Other coinsurance	30%

#### This EXAMPLE event includes services like:

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

Total Example Cost	\$1,900
In this example, Mia would pay:	
Cost Sharing	
Deductibles	\$400
Copayments	\$400
Coinsurance	\$300
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,100

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

The **plan** would be responsible for the other costs of these EXAMPLE covered services.

#### **Assistive Technology**

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-888-982-3862.

#### **Smartphone or Tablet**

To view documents from your smartphone or tablet, the free WinZip app is required. It may be available from your App Store.

#### **Non-Discrimination**

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

Aetna provides 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: PO Box 24030, Fresno, CA 93779)

1-800-648-7817, TTY: 711, Fax: 859-425-3379 (CA HMO customers: 1-860-262-7705)

Email: 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).

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 (Aetna).

### 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 4526-370-1800
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 বনিামুল্য( 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 -	ငွေကုန်ကျခံစရာမလိုဘဲ (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 -	өөдө зорчал үрөзьөд өгд (смд) ормыз 1-800-320-4226 оөд с чефу ребья реб.
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.

Hindi -ਕਿਹਿ ਸ आण सहायता क लिए, 1-800-370-4526 पर मुफ्त कॉल करे।Honog -Yog xav taak key pab tasha is Himoob hu dawb tau nau 1-800-370-4526.Ibo -Maka enyemaka asuyu na Igbo kpoo 1-800-370-4526 na akwughi ugwo o bulaIlocano -Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-800-370-4526 ng awan ti bayadanyo.Ilaian -Per iceever assistenza linguistica in italiano, può chiamare gratuitamente 1-800-370-4526.Japanese -Id-किस एडिफोर टॉक ब्रि फ टी - 800-370-4526 s ट्ल स्झमेर की क्वर्ड र र र र र र र र र र र र र र र र र र	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.
Ibo-Maka enyemaka asysy na lgbo kpoo 1-800-370-4526 na akwyghi ygwo o bylaIlocano-Para iti tulong ti pagsaso iti pagsaso tawagan ti 1-800-370-4526 nga awan ti bayadanyo.Ilalian -Per nicevere 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 -のいろいののかのかかかかか かん か	Hindi -	हनि्दी में भाषा सहायता के लएि, 1-800-370-4526 पर मुफ्त कॉल करें।
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 - மாலிமலாலிலிலிலில் ரிலி பி-800-370-4526 まで無料でお電話ください。 Karen - மாலிமலாலிலிலிலில் ரிலி பி-800-370-4526 வாலிலில் விக்கில் கேரில் கி Korean - 한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-800-370-4526 전화해 주십시오. Kru-Bassa - Be'm'ké gbo-kpá-kpá dyé pidyi dé Băšoô-wuðutň weiz, dá 1-800-370-4526 전화해 주십시오. Kru-Bassa - Be'm'ké gbo-kpá-kpá dyé pidyi dé Băšoô-wuðutň weiz, dá 1-800-370-4526 ਇ으로 전화해 주십시오. Kru-Bassa - Be'm'ké gbo-kpá-kpá dyé pidyi dé Băšoô-wuðutň weiz, dá 1-800-370-4526 โดยบ็เลยค่า No. Harathi - गंगशंगप्रतिकृत्रगाय हावयासाठी 1-800-370-4526 क्रसमंकावरकोणत्याहीखर्याशवियावर्जलकरा. Marathi - तीलभाषा (मराठी) सहाययासाठी 1-800-370-4526 क्रसमंकावरकोणत्याहीखर्याशवियावर्जलकरा. Marshallese - Nan bök jipañ ilo Kajin Majol, kallok 1-800-370-4526 ilo eijelok wōnān. Micronesian- Mon-Khmer, Augnuthägutīn Anao, kalwawe ni omw lokaia Ponape koahl 1-800-370-4526 ni sohte isais. Mon-Khmer, Augnuthägutīn Anao, yetű Agtegi Ağtegi offinskūtis 1-800-370-4526 kī ontuñañānēņcīt <sup>1</sup> Navajo - T'áá shi shizaad k'ehji bee shíká a'doowol nínízingo Díné k'ehjí koji' t'áá jík'e hólne' 1-800-370-4526 Nepali - (नेपाती) मा नशित्तक भाषा सहायता पाउनका लागा 1-800-370-4526 मा फोन गर्जुहोस्   Niloic-Dínka - Tën kuoony ë thok ë Thuonjän col 1-800-370-4526 kostnadsfritt. Panjabi - ਪੰतार्या ती गरिप्रे जाराष्टे 1-800-370-4526 kostnadsfritt. Panjabi - ਪੰतार्या ती निर्वाराष्ट्र स्टरी, 1-800-370-4526 kostnadsfritt. Panjabi - ਪੰतार्या ती निर्वाराष्ट्र सटरी, 1-800-370-4526 kostnadsfritt. Persian - ਪੰतार्या ती निर्वाराष्ट्र सटरी, 1-800-370-4526 kostnadsfritt. Persian - ਪरार्य त्र स्टर्य स्टर्य स्टर्य स्ट्र स्ट्र स्ट्र स्टर्य स्ट्र स्ट्र स्ट्र स्ट्र स्ट्र स्टर्य स्टर्य स्टर्य स्ट्र Persian - प्रार्य त्र स्टर्य त्र स्ट्र स्टर्य स्टर्य स्ट्र अत्र त्र अडर स्टर्य स्टर्य स्टर्य स्ट्र Persian - अत	Hmong -	Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-800-370-4526.
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Korean -한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-800-370-4526번으로 전화해 주십시오.Kru-Bassa -Bɛ 'm ké gbo-kpá-kpá dyé pidyi dé Băšoó'-wuduùn wɛɛ, dá 1-800-370-4526Krudish,,,,,,,	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。
Kru-Bassa -Bɛ'm'ké gbo-kpá-kpá dyé pidyi dé Ba'soó'-wuduù'n wɛɛ, dá 1-800-370-4526Kurdish -برای راهنمایی په زبان فارسی با شماره 1-800-370-4526 به خز پایی په هدی بکن.Laotian -יזימיזטה מפורא מושר מפורא מפורא מושר מפורא משיעות מפורא מושר משיעים מפורא מושר מושר מפורא מושר מפורא מושר מפורא מושר משיעים מפורא מושר מושר מפורא מושר מפורא מושר מפורא מושר מושר מפורא מושר מושר מפורא מושר מפורא מושר מושר מפורא מושר מפורא מושר מפורא מושר מפורא מושר מפורא מושר מושר מושר מפורא מושר מפורא מושר מושר מפורא מושר מפורא מושר מושר מפורא מושר מושר מפורא מושר מושר משיעים מושר מושר מושר מושר מושר מושר מושר מושר	Karen -	လ၊တၢိမာစားတာ်ကတိးကျိဉ်အဂ်ီ၊ ကိုျာ် ကိုး 1-800-370-4526 လ၊တအိုဉ်ဒီးတာ်လ၊ခ်ဘူဉ်လ၊ခ်စ္၊ဘဉ်
Kurdish -برای راهنمایی به زبان فارسی با شماره 1-800-370-4526 به خزر ایی پیو فدی بکن.Laotian -ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລຸນາໂທຫາ 1-800-370-4526 ໂດຍບໍ່ເສຍຄ່າໂທ.Marathi -तीत्तभाषा (मराठी) सहाय्यासाठी 1-800-370-4526 क्रमांकावरकोणत्याहीखर्चाशविायकॉलकरा.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 -សម្លាប់ជំនួយកាសាជា ភាសាខូមវ៉ា សូមទូវស័ព្ <b>9</b> 91ៅកាន់លេខេ 1-800-370-4526 ដោយជាតិតិពថ្លលៅ។Navajo -T'áá shi shizaad k'ehjí bee shíká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-800-370-4526Nepali -(तेपाली) मा नशि्शुत्क भाषा सहायता पाउनका लागा 1-800-370-4526 मा फोन गर्,नुहोस् ।Niloic-Dinka -For språkassistanse på norsk, ring 1-800-370-4526 kostnadsfritt.Panjabi -ਪੰत्ताची नरिध जग्राਈ मराष्टिंग छप्टी, 1-800-370-4526 kostnadsfritt.Panjabi -víत्ताची रहि जग्राਈ मराष्टिंग छप्टी, 1-800-370-4526 sotsnadsfritt.Pernsylvania Dutch -Fer Helfe in Deitsch, ruf: 1-800-370-4526 aa. Es Aaruf koschtet nix.Persian -يرای راهنه يه زبان فارسی با شهره وي هرينه اي ته دينه ي ته دينه دينه اي ته دينه دينه اي ته دينه دينه دينه دينه دينه دينه وي ته مخزاي والمنه دينه دينه دينه دينه دينه دينه دينه دي	Korean -	한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-800-370-4526번으로 전화해 주십시오.
Laotian -ຖ້າໜ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລຸນາໂທຫາ 1-800-370-4526 ໂດຍບໍ່ເສຍຄ່າໂທ.Marathi -तीलभाषा (मराठी) सहाय्यासाठी 1-800-370-4526 क्रमांकावरकोणत्याहीखर्चाशविायकॉलकरा.Marshallese -Nan bōk jipañ ilo Kajin Majol, kallok 1-800-370-4526 ilo ejjelok wōnān.Micronesian- Pohnpeyan - Mon-Khmer,Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-800-370-4526 ni sohte isais. Author kajin Majol, kallok 1-800-370-4526 ilo ejjelok wōnān.Mon-Khmer, Cambodian - Vano Kajin Majol, kallok 1-800-370-4526 ilo ejjelok wōnān.Non-Khmer, Cambodian - Vano Kajin Majol, kallok 1-800-370-4526 ilo ejjelok wōnān.Nivorogian - Vano Kajin Majol, kallok 1-800-370-4526 ilo ejjelok wōnān.Nivorogian - Vano Kajin Majol, kallok 1-800-370-4526 ilo ejjelok wōnān.Nilotic-Dinka - Vani Eligață ant Rejuran पाउनका लागTen kuoony ë thok ë Thuonjän col 1-800-370-4526 kecin ayöc.Norwegian - Panjabi - Vintel Elie Jerket nei Rejure Stell, 1-800-370-4526 kostnadsfritt.Panjabi - Versian - Vintel elie in Deitsch, ruf: 1-800-370-4526 ilo ejjelok vari adji Yani kaya terket nei Nei Author Nei Yang kaya kaya kaya kaya kaya kaya kaya kay	Kru-Bassa -	Ɓε´m`ké gbo-kpá-kpá dyé pidyi dé Ɓašɔɔ́-̀wùdุuù̀n wɛ̃ε, dá 1-800-370-4526
Marathi -तीलभाषा (मराठी) सहाय्यासाठी 1-800-370-4526 क्रमांकावरकोणत्याहीखर्च्चाशविायकॉलकरा.Marshallese -Ñan bök jipañ ilo Kajin Majol, kallok 1-800-370-4526 ilo ejjelok wönān.Micronesian- Pohnpeyan - Non-Khmer, Cambodian -Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-800-370-4526 ni sohte isais.Non-Khmer, Cambodian -សម្រាប់ជំនួយជាសាជា ជាសាខូមារំ សូមទូរស័ព្ <b>ទទ</b> ៅជាន់លេខ 1-800-370-4526 ដោយឥព័ពីលុិលាំ។Navajo -T'áá shi shizaad k'ehjí bee shíká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-800-370-4526Nepali -(नेपाली) मा नशि्शुल्क भाषा सहायता पाउनका लाग <b>ि 1-800-370-4526 मा फोन गर्</b> नुहोस् ।Nilotic-Dinka -Tën kuoony ë thok ë Thuonjäŋ col 1-800-370-4526 kostnadsfritt.Norwegian -Vârाघी रेचि डगप्तारी मउणिहम छरी, 1-800-370-4526 kostnadsfritt.Panjabi -ਪੰताघी रेचि डगप्तारी मउणिहम छरी, 1-800-370-4526 a. Es Aaruf koschtet nix.Persian -Fer Helfe in Deitsch, ntf 1-800-370-4526 a. Es Aaruf koschtet nix.Persian -మुरीठ, (أهند الكور الأهند الحرب الأهر الحرب الأهر الحرب المحرب الحرب	Kurdish -	بر ای را هنمایی به زبان فارسی با شمار ه 4526-370-800 - به خور ایی پهیو مندی بکهن.
Marshallese - Micronesian- Pohnpeyan- Mon-Khmer, Cambodian -Ñan bök jipañ ilo Kajin Majol, kallok 1-800-370-4526 ilo ejjelok wönän.Mon-Khmer, Cambodian - Navajo -Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-800-370-4526 ni sohte isais. Nightin Agurninin in i	Laotian -	ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລຸນາໂທຫາ 1-800-370-4526 ໂດຍບໍ່ເສຍຄ່າໂທ.
Micronesian- Pohnpeyan - Mon-Khmer, Cambodian - Navajo - Navajo - Nepali - Nepali - (नेपाली) मा नश्चित्रक भाषा सहायता पाउनका लागरि 1-800-370-4526 मा फोन गर्नुहोस् । Nilotic-Dinka - Norwegian - For språkassistanse på norsk, ring 1-800-370-4526 kostnadsfritt. Panjabi - ਪੰਜਾਬੀ ਵੀੱਚ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਲਈ, 1-800-370-4526 kostnadsfritt. Panjabi - Pennsylvania Dutch - Fer Helfe in Deitsch, ruf: 1-800-370-4526 a. Es Aaruf koschtet nix. Persian -	Marathi -	तीलभाषा (मराठी) सहाय्यासाठी 1-800-370-4526 क्रमांकावरकोणत्याहीखर्चाशविायकॉलकरा.
Pohnpeyan - Ching panen sawas en soun kawewe in oniw lokala Pohape koain 1-300-370-4526 in some isals. Mon-Khmer, Cambodian - សម្ដាប់ជំនួយភាសាជា ភាសាខ្មមាំរ សូមទូរស័ព្ <b>ទទ</b> ៅកាន់លខេ 1-800-370-4526 ដោយឥពគិតថ្លលំ។ 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 नशि्गुल्क 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 ayöc. Norwegian - For språkassistanse på norsk, ring 1-800-370-4526 kostnadsfritt. Panjabi - ਪੰਜਾਬੀ ਵੱਚਿ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਲਈ, 1-800-370-4526 c ਤੇ ਮੁਫ਼ਤ ਕਾਲ ਕਰੋ। Pennsylvania Dutch - Fer Helfe in Deitsch, ruf: 1-800-370-4526 a. Es Aaruf koschtet nix. Persian - עוס כן هذا المنابي بالمارين الماري المارين الماري الم		Ñan bōk jipañ ilo Kajin Majol, kallok 1-800-370-4526 ilo ejjelok wōnān.
Nepali -(नेपाली) मा नन्धिुल्क भाषा सहायता पाउनका लाग1-800-370-4526 मा फोन गर्नुहोस् ।Nilotic-Dinka -Tën kuoony ë thok ë Thuonjän col 1-800-370-4526 kecën ayöc.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 -ਪ्रताठा ट्रांग एट्रांग हुर्ग हुर्ग हुरा हुरा हुरा हुरा हुरा हुरा हुरा हुरा	Pohnpeyan - Mon-Khmer.	
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 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 -برای راهنمایی به زبان فارسی با شماره 1-800-370-4526 بنون هیچ هزینه ای تماس بگیرید. انگلیسی	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
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 - يراى راهنمايى به زبان فارسى با شماره 320-4526 بيون هيچ هزينه اى تماس بگيريد. انگليسى	Nepali -	(नेपाली) मा नन्धिुल्क भाषा सहायता पाउनका लाग <b>ि1-800-370-4526 मा फोन गर्</b> नुहोस् ।
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 - برای راهنمایی به زبان فارسی با شماره 1-800-370-4526 بیون هیچ هزینه ای تماس بگیرید. انگلیسی	Nilotic-Dinka -	Tën kupony ë thok ë Thuoŋjäŋ col 1-800-370-4526 kecïn aɣöc.
Pennsylvania Dutch - Fer Helfe in Deitsch, ruf: 1-800-370-4526 aa. Es Aaruf koschtet nix. Persian - برای راهنمایی به زبان فارسی با شماره 1-800-370-4526 بدون هیچ هزینه ای تماس بگیرید. انگلیسی	Norwegian -	For språkassistanse på norsk, ring 1-800-370-4526 kostnadsfritt.
برای را هنمایی به زبان فارسی با شماره م526-370-800 بدون هیچ هزینه ای تماس بگیرید. انگلیسی - Persian	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.
Polish - Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-800-370-4526.	Persian -	برای راهنمایی به زبان فارسی با شماره م526-370-800 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 -	к эт к di prai adik ale K vain m le iopr idil, aa 1-800-370-4526 an 2.
Tagalog -	Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-800-370-4526 nang walang bayad.
Telugu -	భషతో సాయం కొరకు ఎలాంటి ఖర్చు లేకుండ 1-800-370-4526 కు శల్ 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.
Urdu -	ا رہ رک ل گسف م رپ 1-800-370-4526 سے کستن و اع میں اس ل رہ م و در
Vietnamese -	Đê được hố trợ ngôn ngự băng (ngôn ngự), hãy 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.