Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services ♥aetna°

NORTH BROWARD HOSPITAL DISTRICT DBA BROWARD HEALTH : Aetna Open Access® Aetna SelectSM - Best Choice

Coverage for: Individual + Family | Plan Type: EPO



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 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> ?	Tier 1/Broward Health In- <u>Network</u> : Individual \$500 / Family \$1,000. Tier 2/Aetna In- <u>Network</u> : Individual \$1,500 / 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. Emergency care; plus in- <u>network</u> office visits, <u>prescription drugs</u> , 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 <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 deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In- <u>Network</u> : Tier 1/Broward Health In- <u>Network</u> : Individual \$2,500 / Family \$5,000. Tier 2/Aetna In- <u>Network</u> : Individual \$5,000 / Family \$10,000.	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</u> <u>limits</u> until the overall family <u>out–of–pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billing charges & health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.aetna.com/docfind or call 1-877- 245-1813 for a list of Tier 1/Broward Health In- <u>Network providers</u> .	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</u> 's 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.

			What You Will Pay		
Common Medical Event	Services You May Need	Tier 1/Broward Health In-Network (You will pay the least)	Tier 2/Aetna In- Network (You will pay more)	Out-of-Network (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$10 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$30 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Not covered	None
lf you visit a health care <u>provider</u> 's	<u>Specialist</u> visit	\$25 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$45 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Not covered	None
office or clinic	<u>Preventive care</u> / <u>screening</u> /immunization	No charge	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
	<u>Diagnostic test</u> (x-ray, blood work)	<u>Deductible</u> doesn't apply: \$5 <u>copay</u> /visit for laboratory; \$10 <u>copay</u> /visit for x-ray	20% <u>coinsurance</u>	Not covered	Tier 2/Aetna In- <u>Network</u> - Services will be limited to Broward Health Employed or Affiliated Physicians and Broward Health Facilities Only except Emergencies or with approved authorization from Corporate Benefits. Includes pathology services.
If you have a test	Imaging (CT/PET scans, MRIs)	\$10 <u>copay</u> /visit, <u>deductible</u> doesn't apply	20% <u>coinsurance</u>	Not covered	Tier 2/Aetna In- <u>Network</u> - Services will be limited to Broward Health Employed or Affiliated Physicians and Broward Health Facilities Only except Emergencies or with approved authorization from Corporate Benefits.
If you need drugs to treat your illness or condition	Generic drugs	<u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$10 (retail)	<u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$25 (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"

			What You Will Pay			
Common Medical Event	Services You May Need	Tier 1/Broward Health In-Network (You will pay the least)	Tier 2/Aetna In- Network (You will pay more)	Out-of-Network (You will pay the most)	Limitations, Exceptions, & Other Important Information	
<u>Prescription drug</u> <u>coverage</u> is administered by	Preferred brand drugs	<u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$25 (retail)	<u>Copav</u> /prescription, <u>deductible</u> doesn't apply: \$62.50 (mail order)	Not covered	can be filled at Broward Health Onsite Retail Pharmacies or CVS Pharmacies only. Includes contraceptive drugs & devices	
CVS Caremark More information about prescription	Non-preferred brand drugs	<u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$40 (retail)	<u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$100 (mail order)	Not covered	obtainable from a pharmacy. No charge for preferred generic FDA approved women's contraceptives in- <u>network</u> .	
drug coverage is available at www.caremark.com	<u>Specialty drugs</u>	<u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$20 (Broward HMC outpatient pharmacy), 30% <u>coinsurance</u> (PrudentRx)	<u>Copav</u> /prescription, <u>deductible</u> doesn't apply: \$50; PrudentRx: 30% <u>Coinsurance</u>	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- <u>network</u> .	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$400 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Not covered	Tier 2/Aetna In- <u>Network</u> - Services will be limited to Broward Health Employed or Affiliated Physicians and Broward Health Facilities Only except Emergencies or with HR Authorization.	
	Physician/surgeon fees	No charge	No charge	Not covered	None	
If you need immediate medical attention	Emergency room care	\$150 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$150 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$150 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> . No coverage for non-emergency use.	

Common Medical Event	Services You May Need	Tier 1/Broward Health In-Network (You will pay the least)	What You Will Pay Tier 2/Aetna In- Network (You will pay more)	Out-of-Network (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Emergency medical transportation	\$150 <u>copay</u> /trip, <u>deductible</u> doesn't apply	\$150 <u>copay</u> /trip, <u>deductible</u> doesn't apply	\$150 <u>copay</u> /trip, <u>deductible</u> doesn't apply	Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> . Non- emergency transport: not covered, except if pre-authorized.
	<u>Urgent care</u>	\$25 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$45 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Not covered	No coverage for non-urgent use.
lf you have a hospital stay	Facility fee (e.g., hospital room)	\$100 <u>copay</u> /per admit, after <u>deductible</u>	\$1,000 <u>copay</u> /per admit, after <u>deductible</u>	Not covered	None
	Physician/surgeon fees	No charge	No charge	Not covered	None
If you need mental health, behavioral health, or substance abuse	Outpatient services	Office & other outpatient services: no charge	Office: \$45 <u>copay</u> /visit, <u>deductible</u> doesn't apply; other outpatient services: no charge	Not covered	None
services	Inpatient services	\$100 <u>copay</u> /per admit, after <u>deductible</u>	\$1,000 <u>copay</u> /per admit, after <u>deductible</u>	Not covered	None
	Office visits	No charge	No charge	Not covered	O state in the state of the state in the fact
If you are pregnant	Childbirth/delivery professional services	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
n you are pregnant	Childbirth/delivery facility services	\$100 <u>copay</u> /per admit, after <u>deductible</u>	\$1,000 <u>copay</u> /per admit, after <u>deductible</u>	Not covered	described elsewhere in the SBC (i.e., ultrasound).
If you need help	Home health care	No charge	\$10 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Not covered	120 visits/calendar year combined with private-duty nursing.
recovering or have other special health needs	Rehabilitation services	\$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.

Common Medical Event	Services You May Need	Tier 1/Broward Health In-Network (You will pay the least)	What You Will Pay Tier 2/Aetna In- Network (You will pay more)	Out-of-Network (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Habilitation services	No charge	No charge	Not covered	None
	Skilled nursing care	\$100 <u>copay</u> /stay, after <u>deductible</u>	\$200 <u>copav</u> /stay, after <u>deductible</u>	Not covered	30 days/calendar year.
	Durable medical equipment	10% <u>coinsurance,</u> <u>deductible</u> doesn't apply	20% <u>coinsurance,</u> <u>deductible</u> doesn't apply	Not covered	Limited to 1 <u>durable medical</u> <u>equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.
	Hospice services	No charge	10% <u>coinsurance,</u> <u>deductible</u> doesn't apply	Not covered	None
lf	Children's eye exam	Not covered	Not covered	Not covered	Not covered.
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	Not covered	Not covered.
demai or eye care	Children's dental check-up	Not covered	Not covered	Not covered	Not covered.

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 <u>excluded services.</u>)
Acupuncture

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.	٠	Infertility treatment - Limited to the diagnosis	٠	Private-duty nursing - Included as part of home health care.
•	Chiropractic care - 20 visits/calendar year.		& treatment 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 http://www.dol/gov/ebsa/healthreform

- For non-federal governmental group health <u>plans</u>, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>.
- If your coverage is a church <u>plan</u>, church <u>plans</u> are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law.

Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

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

- 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.
- 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.

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

Does this plan meet Minimum Value Standards? Yes.

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

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

About these Coverage Examples:



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

Peg is Having a Baby
(9 months of in-network pre-natal care and a
hospital delivery)

\$500

\$25

\$100 \$0

The plan's overall deductible
Specialist copayment
Hospital (facility) <u>copayment</u>
Other <u>copayment</u>

This EXAMPLE event includes services like: <u>Specialist</u> office visits (*prenatal care*) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (*ultrasounds and blood work*) <u>Specialist</u> visit (*anesthesia*)

Total Example Cost	\$12,700
In this example, Peg would pay:	
<u>Cost Sharing</u>	
<u>Deductibles</u>	\$500
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$760

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

The <u>plan's</u> overall <u>deductible</u>	\$500
Specialist copayment	\$25
Hospital (facility) <u>copayment</u>	\$100
Other <u>copayment</u>	\$0

This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Diabetic supplies</u> (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
<u>Cost Sharing</u>		
<u>Deductibles</u>	\$0	
<u>Copayments</u>	\$800	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$820	

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

The <u>plan's</u> overall <u>deductible</u>	\$500
Specialist copayment	\$25
Hospital (facility) <u>copayment</u>	\$100
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)

Total Example Cost	\$2,800	
In this example, Mia would pay:		
<u>Cost Sharing</u>		
Deductibles	\$0	
<u>Copayments</u>	\$400	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$400	

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.

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.

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Armenian -Uthų dun į tęųlulų ub dumujni pjintlutipi jo qunų timi huu (un puliquihum pip 1-888-982-3862 himuljunuuhuu (un puliBahasa 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 -আপনকে বিনাহুক্2ে ভাষা পৰিক্ষি পশকে হকৰ এই নগকি পেৰমক ান cornet: 1-888-982-3861Bisayan-Visayan -Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-888-982-3862.Burmese -మट: cornet in gado: gaseuponie ic is 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 -Gy col X Or Golo? AL & A Fool A I GEG WALAL ASV, Or ABS-982-3862.Chinese -Jurix (Embadia al ang ach unipa a balasa i arga achuuf, biblil 1-888-982-3862.Cushite -Tajaajilloota afaanii garuu bilisaa ati argaachuuf, biblil 1-888-982-3862.Duth -Voor gratis toegang tot taaldiensten, bell 1-888-982-3862.Duth -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 -Pou jivenn 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 αριθμά 1-888-982-3862.	Amharic -	የቋንቋ አንልግሎቶችን ያለክፍያ ለማግኘት፣ በ ו-888-982-3862 ይደውሉ።
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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.	Cushite -	Tajaajiiloota afaanii garuu bilisaa ati argaachuuf,bilbili 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.	Dutch -	Voor gratis toegang tot taaldiensten, bell 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.	French -	Afin d'accéder aux services langagiers sans frais, composez le 1-888-982-3862.
Greek - Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-888-982-3862.	French Creole -	Pou jwenn sèvis lang gratis, rele 1-888-982-3862.
1-888-982-3862.	German -	Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-888-982-3862 an.
Gujarati - તમારેકોઇ જાતના ખર્ચવિના ભાષાની સેિાઓની પહોોંર્ માટે, કોલ કરો ^{1-888-982-3862.}	Greek -	
	Gujarati -	તમારેકોઇ જાતના ખર્ચવિના ભાષાની સેિાઓની પહોોંર્ 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.
lgbo -	lji nwetaòhèrè na ọrụ gasi asụsụ n'efu, kpọọ 1-888-982-3862
llocano -	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 -	လၢတၢ်ကမၤန္နာ်ကိုဉ်အတၢ်မၤစၢၤအတၢ်ဖံးတၢ်မၤတဖဉ်လၢတအိဉ်ဒီးအၦ္ဒၤလၢကဘာ်ဟ့ဉ်အီၤအဂ်ိၢဘာ်နှဉ် ကိႊ 1-888-982-3862 တက္ၢ်
Korean -	무료 언어 서비스를 이용하려면 1-888-982-3862 번으로 전화해 주십시오.
Kru-Bassa -	Μ dyi wuqu-dù kà kò qò ɓĕ dyi mɔú ń nì Pídyi ní, nìí, qá nɔ́ɓà nìà kɛ: 1-888-982-3862
Kurdish -	بۆ دەسپێړاگەيشتن بە خزمەتگوزارى زمان بەبىێ نێچوون بۆ تۆ، پەيوەندى بكە بە ژمارەي 3862-982-1888
Laotian -	ເພື່ອເຂົ້າໃຊ້ການບໍລິການພາສາໂດຍບໍ່ເສຍຄ່າຕໍ່ກັບທ່ານ, ໃຫ້ໂທຫາເບີ1-888-982-3862
Marathi -	कोणत्याही शल्ुकालशवाय भाषा सेवा प्राप्त करण्यासाठी,, 1-888-982-3862 वर फोन करा.
Marshallese - Micronesian-	Nan etal nan jikin jiban ikijen Kajin ilo an ejelok onen nan kwe, kirlok 1-888-982-3862.
Pohnpeyan -	Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih 1-888-982-3862.
Mon-Khmer, Cambodian -	ដើម្បីទទួលបានសេវាកម្មភាសាដែលឥតគិតថ្លៃសម្រាប់លោកអ្នក សូមហៅទូរស័ព្ទទៅកាន់លេខ 1-888- 982-3862។
Navajo -	T'áá ni nizaad k'ehjí bee níká a'doowoł doo bą́ą́h ílínígóó kojį' hólne' 1-888-982-3862.
Nepali -	निःशुल्क भाषा सेवा प्राप्त गर्न 1-888-982-3862 मा टेलिफोन गर्नुहोस् ।
Nilotic-Dinka -	Të koor yïn weër de thokic ke cïn wëu kor keek tënon yïn. Ke col koc ye koc kuony ne nomba 1-888-982-3862.
Norwegian -	For tilgang til kostnadsfri språktjenester, ring 1-888-982-3862.
Pennsylvania Dutch -	Um Schprooch Services zu griege mitaus Koscht, ruff 1-888-982-3862.
Persian -	برای دسترسی به خدمات زبان به طور رایگان، با شماره 3862-982-1888 تماس بگیرید
Polish -	Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-888-982-3862. Para acessar os serviços de idiomas sem custo para você, ligue para 1-888-982-3862.
Portuguese -	raia acessai us seiviçus de idiolilas selli cusio pala vole, ligue pala 1-000-302-3002.

Punjabi -	ਤੁਹਾਡੇ ਲਈ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਕਰਨ ਲਈ, 1-888-982-3862 'ਤੇ ਫ਼ੋਨ ਕਰੋ।
Romanian -	Pentru a accesa gratuit serviciile de limbă, apelați 1-888-982-3862.
Russian -	Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-888-982-3862.
Samoan -	Mo le mauaina o auaunaga tau gagana e aunoa 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 -	:مةبقه، ما بحمّ، ما بحمّ، ما بحمّ، ما بحمّ، معديقة منه بحمّ، معديقة منه بحمّ، معديقة مع بحمّ.
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'etōtōngi '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 -	بالقیمت زبان سے متعلقہ خدمات حاصل کرنے کے لیے ، 3862-982-888-1 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 -	צו צוטריט שפרַאך בַאדינונגען אין קיין פרייַז צו איר, רופן 1-888-982-3862
Yoruba -	Lati wọnú awọn ise èdè l'ofe fun o, pe 1-888-982-3862.