aetna^e

. VIRGINIA POLYTECHNIC AND STATE UNIVERSITY : Open Choice®

Coverage for: Individual + Family | Plan Type: PPO



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, <u>https://www.aetnastudenthealth.com/</u> or by calling 1-866-577-7027. 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 underlined terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary/ or call 1-866-577-7027 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For each <u>Plan</u> Year, In- <u>Network</u> : Individual \$450 / Family \$900. Out-of-Network: Individual \$1,000 / Family \$2,000.	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 deductible?	Yes. Emergency care & <u>prescription drugs</u> ; plus in- <u>network</u> office visits & <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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
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> ?	In- <u>Network</u> & Out-of-Network: Individual \$5,750 / Family \$11,500.	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 out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing</u> 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 network provider?	Yes. See www.aetna.com/docfind or call 1-866-577-7027 for a list of in-network providers.	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 (<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 provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No. However if a <u>referral</u> from Schiffert Health Services is obtained a higher level of benefits for specific services are available. Please refer to policy.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All $\underline{\textbf{copayment}}$ and $\underline{\textbf{coinsurance}}$ costs shown in this chart are after your $\underline{\textbf{deductible}}$ has been met, if a $\underline{\textbf{deductible}}$ applies.

	What You Will Pay				
Common Medical Event	Services You May Need	Designated Provider (You will pay the least)	In-Network Provider	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care <u>provider</u> 's office or clinic	Primary care visit to treat an injury or illness	\$25 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$25 <u>copay</u> /visit, <u>deductible</u> doesn't apply	35% <u>coinsurance</u>	None
	Specialist visit	\$25 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$25 <u>copay</u> /visit, <u>deductible</u> doesn't apply	35% <u>coinsurance</u>	None
	Preventive care /screening /immunization	No charge	No charge	35% <u>coinsurance</u>	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.
If you have a test	Diagnostic test (x-ray, blood work)	10% <u>coinsurance</u>	20% <u>coinsurance</u>	35% <u>coinsurance</u>	None
ii you nave a test	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	20% <u>coinsurance</u>	35% <u>coinsurance</u>	None
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.aetnapharmac y.com/valueplus	Generic drugs	Copay/prescription, deductible doesn't apply: \$15 (retail)	Copay/prescription, deductible doesn't apply: \$15 (retail)	Copay/prescription, deductible doesn't apply: \$15 (retail)	Covers 30 day supply (retail). Includes contraceptive drugs & devices obtainable from a pharmacy. No charge for preferred generic FDA-approved women's contraceptives in-network.
	Preferred brand drugs	Copay/prescription, deductible doesn't apply: \$45 (retail)	Copay/prescription, deductible doesn't apply: \$45 (retail)	Copay/prescription, deductible doesn't apply: \$45 (retail)	
	Non-preferred brand drugs	Copay/prescription, deductible doesn't apply: \$75 (retail)	Copay/prescription, deductible doesn't apply: \$75 (retail)	Copay/prescription, deductible doesn't apply: \$75 (retail)	
	Specialty drugs	20% <u>coinsurance</u> with \$250 minimum & \$500 maximum/ prescription, <u>deductible</u> doesn't apply	20% <u>coinsurance</u> with \$250 minimum & \$500 maximum/ prescription, <u>deductible</u> doesn't apply	20% <u>coinsurance</u> with \$250 minimum & \$500 maximum/ prescription, <u>deductible</u> doesn't apply	First prescription fill at a retail pharmacy or specialty pharmacy. Subsequent fills must be through the Aetna Specialty Pharmacy Network.

		What You Will Pay			
Common Medical Event	Services You May Need	Designated Provider (You will pay the least)	In-Network Provider	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	20% <u>coinsurance</u>	35% <u>coinsurance</u>	None
outpatient surgery	Physician/surgeon fees	10% <u>coinsurance</u>	20% <u>coinsurance</u>	35% <u>coinsurance</u>	None
If you need immediate medical	Emergency room care	\$300 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$300 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$300 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Copay waived if admitted. Non- Preferred Care emergency room care cost-share same as preferred care.No coverage for non- emergency use.
attention	Emergency medical transportation	20% <u>coinsurance</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	None
	<u>Urgent care</u>	\$25 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$25 <u>copay</u> /visit, <u>deductible</u> doesn't apply	35% <u>coinsurance</u> after \$25 <u>copay</u> /visit	No coverage for non-urgent use.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u> after \$300 <u>copay</u> /stay	20% <u>coinsurance</u> after \$300 <u>copay</u> /stay	35% <u>coinsurance</u> after \$300 <u>copay</u> /stay	Penalty of \$200 for failure to obtain pre-authorization for out-of-network care.
	Physician/surgeon fees	10% <u>coinsurance</u>	20% <u>coinsurance</u>	35% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse	Outpatient services	Office: \$25 copay/visit, deductible doesn't apply; other outpatient services: 10% coinsurance	Office: \$25 copay/visit, deductible doesn't apply; other outpatient services: 20% coinsurance	Office & other outpatient services: 35% coinsurance	None
services	Inpatient services	10% <u>coinsurance</u> after \$300 <u>copay</u> /stay	20% <u>coinsurance</u> after \$300 <u>copay</u> /stay	35% <u>coinsurance</u> after \$300 <u>copay</u> /stay	Penalty of \$200 for failure to obtain pre-authorization for out-of-network care.
If you are pregnant	Office visits	No charge	No charge	35% <u>coinsurance</u>	Cost sharing does not apply for
	Childbirth/delivery professional services	10% <u>coinsurance</u>	20% <u>coinsurance</u>	35% <u>coinsurance</u>	<u>preventive services</u> . Maternity care may include tests and services
	Childbirth/delivery facility services	10% <u>coinsurance</u> after \$300 <u>copay</u> /stay	20% <u>coinsurance</u> after \$300 <u>copay</u> /stay	35% <u>coinsurance</u> after \$300 <u>copay</u> /stay	described elsewhere in the SBC (i.e. ultrasound.) Penalty of \$200 for failure to obtain pre-authorization for out-of-network care may apply.

	What You Will Pay					
Common Medical Event	Services You May Need	Designated Provider (You will pay the least)	In-Network Provider	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Home health care	20% <u>coinsurance</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Penalty of \$200 for failure to obtain pre-authorization for care.	
	Rehabilitation services Habilitation services	10% <u>coinsurance</u> 10% <u>coinsurance</u>	20% <u>coinsurance</u> 20% <u>coinsurance</u>	35% <u>coinsurance</u> 35% <u>coinsurance</u>	Includes Physical, Occupational & Speech Therapy.	
If you need help recovering or have other special health needs	Skilled nursing care	20% <u>coinsurance</u> after \$300 <u>copay</u> /stay	20% <u>coinsurance</u> after \$300 <u>copay</u> /stay	35% <u>coinsurance</u> after \$300 <u>copay</u> /stay	Penalty of \$200 for failure to obtain pre-authorization for out-of-network care.	
	Durable medical equipment	20% <u>coinsurance</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Limited to 1 <u>durable medical</u> <u>equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.	
	<u>Hospice services</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	35% <u>coinsurance</u>	Penalty of \$200 for failure to obtain pre-authorization for out-of-network care.	
If your child needs dental or eye care	Children's eye exam	No charge	No charge	35% <u>coinsurance,</u> <u>deductible</u> doesn't apply	1 routine eye exam/ <u>plan</u> year. Covered through the end of the month in which the covered person turns 19.	
	Children's glasses	No charge	No charge	35% <u>coinsurance,</u> <u>deductible</u> doesn't apply	1 pair of glasses or lenses/ <u>plan</u> year. Covered through the end of the month in which the covered person turns 19.	
	Children's dental check-up	No charge	No charge	35% <u>coinsurance</u>	Covered through the end of the month in which the covered person turns 19.	

Excluded Services & Other Covered Services:

- Acupuncture
- Cosmetic surgery
- Dental care (Adult)

- Hearing aids
- Long-term care
- 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 <u>plan</u> document.)

- Bariatric surgery
- Chiropractic care

- Infertility treatment Limited to the diagnosis & treatment of underlying medical condition.
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing 64 hours/plan year.
- Routine eye care (Adult) 1 routine eye exam/plan year.

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: Virginia State Corporation Commission, Bureau of Insurance, (800) 552-7945 (Virginia only), 804-371-9741, http://www.scc.virginia.gov/boi/index.aspx.

- For more information on your rights to continue coverage, contact the <u>plan</u> at 1-866-577-7027.
- State Consumer Assistance Program, if other than state insurance department contact Virginia State Corporation Commission, Bureau of Insurance, P.O. Box 1157, Richmond, VA 23218, (804) 371-9741, http://www.scc.virginia.gov/boi/cons/index.aspx , bureauofinsurance@scc.virginia.gov

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 1-866-577-7027.
- Virginia State Corporation Commission, Bureau of Insurance, (800) 552-7945 (Virginia only), 804-371-9741, http://www.scc.virginia.gov/boi/index.aspx.
- Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact Virginia State Corporation Commission, Bureau of Insurance, P.O. Box 1157, Richmond, VA 23218, (804) 371-9741, http://www.scc.virginia.gov/boi/cons/index.aspx, bureauofinsurance@scc.virginia.gov

Does this plan provide Minimum Essential Coverage? Yes.

If you don't have <u>Minimum Essential Coverage</u> 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 Standards? 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 <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 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 <u>plan's</u> overall <u>deductible</u>	\$450
Specialist copayment	\$25
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

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	\$450
Copayments	\$90
Coinsurance	\$2,400
What isn't covered	
Limits or exclusions	\$100
The total Peg would pay is	\$3,040

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>	\$450
■ Specialist copayment	\$25
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education) Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$7,400	
In this example, Joe would pay:		
Cost Sharing		
Deductibles	\$100	
Copayments	\$1,700	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$200	
The total Joe would pay is	\$2,000	

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$450
Specialist copayment	\$25
■ Hospital (facility) <u>coinsurance</u>	20%
Other coinsurance	20%

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	\$450	
Copayments	\$400	
Coinsurance	\$70	
What isn't covered		
Limits or exclusions	\$300	
The total Mia would pay is	\$1,220	

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-866-577-7027.

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: <u>CRCoordinator@aetna.com</u>

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 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 1-866-577-7027 at no cost.

Albanian - Për asistencë në gjuhën shqipe telefononi falas në 1-866-577-7027.

Amharic - ለቋንቋ እንዛ በ አማርኛ በ 1-866-577-7027 በነጻ ይደውሉ

للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني 1-866-577-7027 الرجاء الاتصال على الرقم المجاني

Armenian - Lեզվի ցուցաբերած աջակցության (հայերեն) զանգի 1-866-577-7027 առանց գնով։

Bahasa Indonesia - Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-866-577-7027 tanpa dikenakan biaya.

Bantu-Kirundi - Niba urondera uwugufasha mu Kirundi, twakure kuri iyi nomero 1-866-577-7027 ku busa

Bengali-Bangala - বাংলাম ভাষা সহামৃতার জন্য বিনামুল্যে 1-866-577-7027-তে কল করুন।

Bisayan-Visayan - Alang sa pag-abag sa pinulongan sa (Binisayang Sinugboanon) tawag sa 1-866-577-7027 nga walay bayad.

Burmese - ငွေကုန်ကျစံစရာမလိုဘဲ (မြန်မာဘာသာစကား)ဖြင့် ဘာသာစကားအကူအညီရယူရန် 1-866-577-7027 ကို ခေါ် ဆိုပါ။

Catalan - Per rebre assistència en (català), truqui al número gratuït 1-866-577-7027.

Chamorro - Para ayuda gi fino' (Chamoru), ågang 1-866-577-7027 sin gåstu.

Cherokee - OOYO SOLDOJ Jhodspody Ott (GWY) ObWO'IS 1-866-577-7027 OOT LATOJ JEGPJ HERO.

Chinese - 欲取得繁體中文語言協助,請撥打 1-866-577-7027,無需付費。

Choctaw - (Chahta) anumpa ya apela a chi I paya hinla 1-866-577-7027.

Cushite - Gargaarsa afaan Oromiffa hiikuu argachuuf lakkokkofsa bilbilaa 1-866-577-7027 irratti bilisaan bilbilaa.

Dutch - Bel voor tolk- en vertaaldiensten in het Nederlands gratis naar 1-866-577-7027.

French - Pour une assistance linguistique en français appeler le 1-866-577-7027 sans frais.

French Creole - Pou jwenn asistans nan lang Kreyòl Ayisyen, rele nimewo 1-866-577-7027 gratis.

German - Benötigen Sie Hilfe oder Informationen in deutscher Sprache? Rufen Sie uns kostenlos unter der Nummer 1-866-577-7027 an.

Greek - Για γλωσσική βοήθεια στα Ελληνικά καλέστε το 1-866-577-7027 χωρίς χρέωση.

Gujarati - ગુજરાતીમાં ભાષામાં સહ્યય માટે કોઈ પણ ખર્ચ વગર 1-866-577-7027 પર ક્રૉલ કરો.

Hawaiian - No ke kōkua ma ka 'ōlelo Hawai'i, e kahea aku i ka helu kelepona 1-866-577-7027. Kāki 'ole 'ia kēia kōkua nei.

Hindi - हिन्दी में भाषा सहायता के लिए, 1-866-577-7027 पर मुफ्त कॉल करें।

Hmong - Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-866-577-7027.

lbo - Maka enyemaka asusu na Igbo kpoo 1-866-577-7027 na akwughi ugwo o bula

llocano - Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-866-577-7027 nga awan ti bayadanyo.

Italian - Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-866-577-7027.

Japanese - 日本語で援助をご希望の方は、1-866-577-7027 まで無料でお電話ください。

Karen - လာတာ်မာစားတာ်ကတိုးကျိုဉ်အင်္ဂါ ကျိုဉ် ကိုး 1-866-577-7027 လာတအိုဉ်ဒီးတာ်လာ၁်ဘူဉ်လာ၁်စွာသည်

Korean - 한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-866-577-7027 번으로 전화해 주십시오.

Kru-Bassa - Be´m`ké gbo-kpá-kpá dyé pidyi dé Bassos-wuduun wee, dá 1-866-577-7027

برای راهنمایی به زبان فارسی با شماره 7027-576-1-866 به خورایی پهیوهندی بکهن.

Laotian - ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລຸນາໂທຫາ 1-866-577-7027 ໂດຍບໍ່ເສຍຄ່າໂທ.

Marathi - तीलभाषा (मराठी) सहाय्यासाठी 1-866-577-7027 क्रमांकावरकोणत्याहीखर्चाशिवायकॉलकरा.

Marshallese - Ñan bōk jipañ ilo Kajin Majol, kallok 1-866-577-7027 ilo ejjelok wōnān.

Micronesian-Pohnpeyan - Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-866-577-7027 ni sohte isais.

Mon-Khmer, សម្**រាប់ជំនួយភាសាជា ភាសាខ្**មធំ សូមទូរស័ព្**ទទ**ៅកាន់លខេ 1-866-577-7027 ដ**ោយ**ឥតគិតថ្**ល**។ៃ Cambodian -

Navajo - T'áá shi shizaad k'ehjí bee shíká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-866-577-7027

Nepali - (नेपाली) मा निःश्ल्क भाषा सहायता पाउनका लागि 1- 866-577-7027 मा फोन गर्नुहोस्।

Nilotic-Dinka - Tën kuoony ë thok ë Thuonjän col 1-866-577-7027 kecïn ayöc.

Norwegian - For språkassistanse på norsk, ring 1-866-577-7027 kostnadsfritt.

Panjabi - ਪੰਜਾਬੀ ਵਿੱਚ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਲਈ, 1-866-577-7027 'ਤੇ ਮੁਫ਼ਤ ਕਾਲ ਕਰੋ।

Pennsylvania Dutch - Fer Helfe in Deitsch, ruf: 1-866-577-7027 aa. Es Aaruf koschtet nix.

برای راهنمایی به زبان فارسی با شماره 7027-576-1-1-20 بدون هیچ هزینه ای تماس بگیرید. انگلیسی Persian -

Polish - Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-866-577-7027.

Portuguese - Para obter assistência linguística em português ligue para o 1-866-577-7027 gratuitamente.

Romanian - Pentru asistență lingvistică în românește telefonați la numărul gratuit 1-866-577-7027

Russian - Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-866-577-7027.

Samoan - Mo fesoasoani tau gagana I le Gagana Samoa vala'au le 1-866-577-7027 e aunoa ma se totogi.

Serbo-Croatian - Za jezičnu pomoć na hrvatskom jeziku pozovite besplatan broj 1-866-577-7027.

Spanish - Para obtener asistencia lingüística en español, llame sin cargo al 1-866-577-7027.

Sudanic-Fulfude - Fii yo on heɓu balal e ko yowitii e haala Pular noddee e oo numero ɗoo 1-866-577-7027. Njodi woo fawaaki on.

Swahili - Ukihitaji usaidizi katika lugha ya Kiswahili piga simu kwa 1-866-577-7027 bila malipo.

Syriac - K = 32 K K & p2-11 abk = 1-866-577-7027 apx .

Tagalog - Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-866-577-7027 nang walang bayad.

Telugu - భాషతో సాయం కొరకు ఎలాంటి ఖర్పు లేకుండా 1-866-577-7027 కు కాల్ చేయండి. (తెలుగు)

Thai - สำหรับความช่วยเหลือทางด้านภาษาเป็น ภาษาไทย โทร 1-866-577-7027 ฟรีไม่มีค่าใช้จ่าย

Tongan - Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-866-577-7027 'o 'ikai hā ōtōngi.

Trukese - Ren áninnisin chiakú ren (Kapasen Chuuk) kopwe kékkééri 1-866-577-7027 nge esapw kamé ngonuk.

Turkish - (Dil) çağrısı dil yardım için. Hiçbir ücret ödemeden 1-866-577-7027.

Ukrainian - Щоб отримати допомогу перекладача української мови, зателефонуйте за безкоштовним номером 1-866-577-7027.

ا رورک ل کتف م رب 7027-577-1-866 <u>عال کتن و اعمین الل رق م و در</u>

Vietnamese - Đê 'được hố trợ ngôn ngư bằng (ngôn ngư), hấy gọi miến phi 'đên số '1-866-577-7027.

Yiddish - פאר שפראך הילף אין אידיש רופט 1-866-577-7027 פריי פון אפצאל.

Yoruba - Fún ìrànlowo nípa èdè (Yorùbá) pe 1-866-577-7027 lái san owó kankan rárá.